Credit Facility Servicing Release Manual
Oracle Banking Digital Experience
Release 22.2.5.0.0

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ORACLE

Credit Facility Servicing User Manual

October 2024

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1. Preface

1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

1.3 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.

Access to Oracle Support

Oracle customers that have purchased support 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 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning

boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
Italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 <u>Screenshot Disclaimer</u>

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.

1.8 <u>Acronyms and Abbreviations</u>

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

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2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr. No	Transaction / Function Name	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.7.5.0.0
1	Overview (Dashboard)	✓
2	Facility Summary	✓
3	Credit Facility Details	✓
4	Collateral Summary	✓
5	Collateral Details	✓

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3. Credit Facility Management

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

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

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

3.1 Overview (Dashboard)

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

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

- Credit Facility
- Collateral
- Quick Links
- Facility Allocation
- Collateral Category Allocation

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Overview

Credit Facility

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

The widget displays the following:

- **Sanctioned Amount**: This is the total sanctioned amount of all the credit facilities of the primary party ID of the logged in user in the local currency (sum of sanctioned amount of all the credit facilities in local currency).

- **Utilized Amount**: This is the total amount that has been utilized across all the credit facilities of the primary party ID of the logged in user in the local currency (sum of utilized amount of all the credit facilities in local currency).

- **Available Amount**: This is the total amount that is currently available across all the credit facilities of the primary party ID of the logged in user in the local currency (sum of available amount of all the credit facilities in local currency).

- **Utilization Graph**: This line graph depicts the total utilized and available percentage of all the Credit Facilities of the corporate.

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

Collateral

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

The widget displays the following:

- **Collateral Amount**: This is the total collateral amount across all the collaterals that the corporate has pledged with the Bank.

- **Utilized Amount**: This is the total collateral amount that has got utilized or linked to Facilities, Loans etc.

- **Available Amount**: This is the total available amount across all the collaterals that the customer has pledged with the Bank.

- **Utilization Graph**: This line graph depicts the total utilized and available percentage of all the collaterals of the corporate.

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

Quick Links

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

- **Application Tracker** – Click this link to go to Application Tracker.

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- **Amend Facility** - Click this link to modify an existing Facility. On clicking this link user will be asked to select the Facility ID that he/she wants to modify.

- **New Facility Application** - Click this link to apply for a new facility.

Facility Allocation

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

The widget displays the following:

- **Facility Allocation Donut Graph**: This graph provides a quick snapshot of the spread of Credit Facilities across different Funding Types (facility categories). User can view the total sanctioned amount under each funding type on the hover on each slice of the graph.

- **Funding Type**: These tabs list down all the Credit Facilities under different Funding type. User can also view the percentage allocation under each funding type displayed on each tab.

- **Facility Name**: The facility number or the ID assigned to the facility. Clicking the Facility Name takes you to Credit Facility Details screen to view the facility details.

- **Sanctioned Amount**: The total limit amount for the facility.

- **Utilized Amount**: The amount that has been utilized.

- **Available Amount**: The current available amount for the facility.

- **Utilization Status**: The percentage utilization of the facility.

Collateral Category Allocation

This widget displays the list of collaterals pledged by corporate with the bank across different categories like Property, Vehicle, Stocks Plant & Machineries etc. It provides a view to the corporate user for analyzing the spread of the pledged collaterals across different categories along with the information on available and utilized amount of each collateral.

The widget displays the following:

- **Collateral Allocation donut graph**: This graph provides a quick snapshot of the spread of the pledged collaterals across different Collateral Types. User can view the aggregated limit amount (after Haircut) for each collateral type on the hover on each slice of the Graph.

- **Collateral Amount (After Haircut) in the center of donut graph**: This is the total collateral Limit Amount (After Haircut) of all the collaterals pledged with Primary party ID in the Local Currency (Sum of Limit Amount (After Haircut) of all the collaterals in Local Currency).

- **Collateral Type**: Under these tabs all the pledged Collaterals under the respective Collateral Types gets listed. Percentage allocation of collaterals under each collateral type is also displayed on each tab.

- **Collateral Name**: The collateral number or the ID assigned to the collateral. Clicking the Collateral Name takes you to Collateral Details screen to view the collateral details.

- **Utilized Amount**: Collateral amount that has been utilized.

- **Available Amount**: The available amount with the collateral.

- **Revision Date**: The next revision date of the collateral.

- **Utilization Status**: The percentage utilization of the Collateral in a line graph.

- **Collateral Currency:** Click on this button to view Sanctioned Amount, Utilized Amount, and Available Amount for the Collaterals associated with party ID in the respective Collateral currency.

- **Local Currency:** Click on this button to view Sanctioned Amount, Utilized Amount and Available Amount for the Collateral associated with party ID in Local currency.

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4. Facility Summary

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

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

How to reach here:

Toggle Menu > Credit Facility Management > Credit Facility > Facility Summary
OR
Credit Facility > Credit Facility Widget > View Details

Facility Summary

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

An option is provided on the screen to search a specific facility by entering key word. Additionally, an option to download the facility summary for a facility is also provided.

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Facility Summary – Table View

Facility Summary- Download Screen

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Facility Summary

OBDXCFPM | ***477

Group Corporate Id: 000089 | OBDXFRANSON1

Selected Party
OBDXCFPM | ***477

Facilities
12 Record(s)

Download   Manage Columns

Filter

Line Code	Category	Revolving Line	Utilized Amount	Available Amount	Effective Amount
CFPM	TL	Yes	£40,000.00	£60,900.00	£100,900.00
CFPM2	LC	No	£0.00	£100,000.00	£100,000.00
CFPMCHILD	OD	No	£0.00	£10,000.00	£10,000.00
OBD1	TL	No	£20,000.00	£80,000.00	£100,000.00
OBD2	OD	Yes	£0.00	£6,000.00	£6,000.00
OBD2A	OD	Yes	£0.00	£1,000.00	£1,000.00
OBD3	OD	Yes	£0.00	£7,000.00	£7,000.00
OBD3A	OD	Yes	£0.00	£1,000.00	£1,000.00
OBD4	LC	No	€0.00	€100,000.00	€100,000.00
OBDCHILD	TL	No	£0.00	£10,000.00	£10,000.00
OBDGRNDCHILD1	WCF	No	£0.00	£5,000.00	£5,000.00
TESTLINECODEORDEMOTESTLINECODEORDEMO	TL	No	£0.00	£100.00	£100.00

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Facility Summary

OBDXCFPM | ***477

Group Corporate Id: 000089 | OBDXFRANSON1

Selected Party
OBDXCFPM | ***477

Facilities
12 Record(s)

Filter ⊗

Line Code	Category	Revolving Line	Effective Amount	U...	Available Amount
CFPM	TL	Yes	£100,900.00	£40,000.00	£60,900.00
CFPM2	LC	No	£100,000.00	£0.00	£100,000.00
CFPMCHILD	OD	No	£10,000.00	£0.00	£10,000.00
OBD1	TL	No	£100,000.00	£20,000.00	£80,000.00
OBD2	OD	Yes	£6,000.00	£0.00	£6,000.00
OBD2A	OD	Yes	£1,000.00	£0.00	£1,000.00
OBD3	OD	Yes	£7,000.00	£0.00	£7,000.00
OBD3A	OD	Yes	£1,000.00	£0.00	£1,000.00
OBD4	LC	No	€100,000.00	€0.00	€100,000.00
OBDCHILD	TL	No	£10,000.00	£0.00	£10,000.00
OBDGRNDCHILD1	WCF	No	£5,000.00	£0.00	£5,000.00
TESTLINECODEORDEMOTESTLINECODEORDEMO	TL	No	£100.00	£0.00	£100.00

Download ▾

PDF

CSV

Manage Columns

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Facility Summary - Manage Columns Screen

Field Description

Field Name	Description
Search	User can enter any key word to search a facility.
Download	Click **Download** to download credit facility report in pdf format or csv format (password protected).
Manage Columns	Click **Manage Columns** to re-arrange the table column position by dragging equalSign.png and dropping in the desired place. **Note:** Fixed label referring the column with fixed position. • Click **Apply** / **Reset** button to view the changes in the column position.
	Below fields to filter the search criteria appears if you click the ▽ icon.

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

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

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

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

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

OR
Click **Load More** to view remaining group of facilities.
OR
Click **Back** to go back to the previous screen.

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View Hierarchy

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

Field Description

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

2. Click ➕ to zoom the account structure image.
   OR

   Click ➖ to zoom the account structure image.
   OR

   Click ⛶ to fit the account structure image to the screen.

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5. Credit Facility Details

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

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

- Add a new sub facility

- Amend the existing Facility

How to reach here:

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

To view the credit facility details of a facility:

Choose Facility

Field Description

Field Name	Description
Facility Name	The unique facility number or the ID assigned to the facility.

1. From the **Facility Name** field, select the appropriate facility ID.

2. Click **Proceed**. The **Credit Facility Details** screen appears**.**
   OR
   Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.

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Credit Facility Details

The top section in the **Credit Facility Details** screen provides a detailed view of the facilities of the corporate user.

3. Click **More Information** to expand the section. The **Credit Facility Details** screen appears as shown below.

Credit Facility Details- More Information Screen

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Field Description

Field Name	Description
Facility Name	The unique facility number or the ID assigned to the facility.
Sanctioned Amount	The total limit amount sanctioned for the facility.
Utilized Amount	The amount that has been utilized for the facility.
Available Amount	The current available amount for the facility.
Collateral Value	The collateral amount linked to the facility.
Funding Type	The funding type or the facility category of the selected facility.
Facility Type	The type of facility, that is 'secured' or 'unsecured'.

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Field Name	Description
Revolving Line	This field displays if the line is revolving or not.
Block Amount	The block or earmarked amount of the facility.
Status	The status of the facility.
Review Frequency	The review frequency of the facility.
Start Date	The date on which the facility was opened.
Expiry Date	The date on which facility will be expired.
Renew Date	The renew date of the facility.
Next Review Date	The next review date of the facility.

4. Click **Amend Facility** to go to the Amend Facility screen.
   OR
   Click **Add Sub Facility** to apply for a new sub facility.
   OR
   Click **Back** to navigate back to the previous screen.

5.1   <u>Collateral Groups</u>

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

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Collateral Groups

Field Description

Field Name	Description
Collateral Groups	
Collateral Group ID	The unique ID of the collateral group, linked to the selected facility.
Collateral Group Amount	The total collateral group amount.
Utilized Amount	The total amount utilized (amount linked to Credit Facility or Loans) of the collateral group.
Block Amount	The earmarked or the block amount of the collateral group.

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Field Name	Description
Available Amount	The current available amount for collateral group.
Contribution to Facility	The total amount contributed by the collateral to the Facility Line.

Linked Collateral

5. Click **Linked Collateral** link to view the collaterals in the collateral group. The **Collateral** Groups tab expands as shown below.

Field Description

Field Name	Description
Collateral Groups	
Collateral Group ID	The unique ID of the collateral group, linked to the selected facility.
Collateral Group Amount	The total collateral group amount.
Utilized Amount	The total amount utilized (amount linked to Facility or Loans) of the collateral group.
Block Amount	The earmarked or the block amount of the collateral group.
Available Amount	The current available amount for collateral group.
Contribution to Facility	The total amount contributed by the collateral to the Facility Line.
Linked Collateral	
Collateral ID and Description	The collateral ID and description of the linked collateral.
Collateral Amount	The total collateral amount for the linked collateral.
Collateral Amount (After Haircut)	The final collateral amount contribution that will be applicable for a Limit after haircut.
End Date	Displays the end date of the collateral.
Margin	The bank's lendable margin assigned for the Collateral.
Contribution to Group	The percentage contribution of collateral towards the group. One collateral can be linked to multiple collateral groups and this field denotes the allocated percentage of the total collateral amount.

6. Click the **Covenants** tab. The **Covenants** (linked to the selected facility) screen appears.

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5.2 Covenants

As a part of maintaining Collaterals/Facilities, you may collect certain required information and documents from the customer regularly. Based on the information you may revise the collateral/facility details. The information or documents collected from the customer is termed as a 'Covenant'.

Covenants

Credit Facility Details
OBDXCFPM - ***477
Amend Facility|Add Sub Facility

Facility Name
OBD1_1

Sanctioned Amount	Utilized Amount	Available Amount	Collateral Value
GBP 100,000.00	GBP 20,000.00	GBP 80,000.00	GBP 1.80
Funding Type	Facility Type	Revolving Line	Block Amount
WORKING CAPITAL FINANCE	SECURED	No	GBP 0.00
Status	Review Frequency	Start Date	Expiry Date
ACTIVE	--	4/24/2021	--
Renew Date	Next Review Date		
--	--		

Less Information

Collateral Groups   **Covenants**   Transaction Summary

Covenant Name	Description	Revision Date
TESTCOVENANT1	TESTCOVENANT	5/24/2021

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Field Description

Field Name	Description
Covenants	
Covenant ID	The covenant ID.
Revision Date	The revision date of the covenant.
Description	The description of the covenant.

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7. Click the **Transaction Summary** tab. The **Transaction Summary** screen appears.

5.3 <u>Transaction Summary</u>

Using this screen, the corporate user can inquire facility utilization details for a specific Facility ID.

This screen lists down all the transactions performed on a Credit Facility along with the reference number of the transaction.

An option is also provided on the screen to search a specific transaction by entering any key word. Additionally user can search the transactions based on Date range.

An option to download the Transaction summary for a facility is also provided.

Transaction Summary

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Transaction Summary- Download Screen

Transaction Summary - Filters Screen

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Transaction Summary - Manage Columns Screen

Field Description

Field Name	Description
Transaction Summary	
Date	Displays the transaction date.

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Field Name	Description
Reference Number	Displays the transaction reference number.
Transaction Type	Displays the name of the transaction initiated on credit facility. It will tell the user if the facility has been utilized, renewed, closed etc.
Amount	Displays the transaction amount.
Available Amount	Displays the available amount on credit facility after processing the transaction.

8. Enter search criteria and click 🔍 icon.

   OR

   Click **Filter** icon.

   In the **Date From** and **To** field, select starting and end date to view credit facility utilization transactions.

9. The credit facility utilization transactions summary appears based on the search criteria.

10. Click **Download** to download credit facility utilization transaction details report in pdf format and csv format (password protected).

11. Click **Manage Columns** to re-arrange the table column position by dragging **equalSign.png** and dropping in the desired place.

   Note: Fixed label referring the column with fixed position.

   - Click **Apply** / **Reset** button to view the changes in the column position.

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6. Collateral Summary

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

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

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

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

How to reach here:

Dashboard > Toggle menu > Credit Facility Management > Collaterals > Collateral Summary
OR
Dashboard > Toggle menu > Credit Facility Management >Overview > Collaterals Widget > View Details link

To view the collateral summary:

On navigating to the screen, the summary of all collaterals of a corporate user main party are listed by default. Related party's collaterals can be viewed by selecting the desired related party from the drop down.

Collateral Summary

£125.00   £110.70   10/3/2024   90%

P001				Linked Collateral
Group				
Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	0.56% Utilized
£180.00	£1.00	£0.80	£178.20	

P001A				Linked Collateral
Group				
Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	% Utilized
£3,060.00	£0.00	£0.00	£3,060.00	

POOL001B				Linked Collateral
Group				
Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	% Utilized
£1,440.00	£0.00	£0.00	£1,440.00	

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←

£180.00   £1.00   £0.80   £178.20

P001A				Linked Collateral
Group				
Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	% Utilized
£3,060.00	£0.00	£0.00	£3,060.00	

COLMACHINEMachine				
Collateral Value	Collateral Amount(After Haircut)	End Date	Margin	Contribution to Group
£50,000.00	£45,000.00	-	90%	£900.00 2%

GUARANTEEGUARANTEE				
Collateral Value	Collateral Amount(After Haircut)	End Date	Margin	Contribution to Group
£80,000.00	£72,000.00	3/1/2025	90%	£2,160.00 3%

POOL001B				Linked Collateral
Group				
Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	% Utilized
£1,440.00	£0.00	£0.00	£1,440.00	

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Note : For Collateral Groups, click on "Linked Collateral" link to expand and view the collaterals part of the group.

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Field Description

Field Name	Description
Selected Party	Dropdown to choose the party from the list of logged in user's main party and related parties.
Search By Description	Search criteria to search the collateral based on the collateral description.
Search Filter Fields Below options are available to filter the search criteria appears, if you click the ▽ icon. • By Collateral Group • By Collateral • By Non Collateral Group	
Below fields are enabled, if the **By Collateral** option is selected in **Search** criteria.	

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Field Name	Description
Collateral Type	The collateral type under which collaterals are defined. The options are: • Plant & Machinery • Vehicle • Property • Precious Metals • Bank Guarantee • Life Insurance • Miscellaneous • Fund • Stock • Account-Contract • Accounts Receivable • Aircraft • Bill of Exchange • Bond • Collateral Corporate • Crop • Livestock • Inventory • Post Dated Cheque (PDC) • Perishable • Promissory Note • Commercial Papers • Commodity • Ships
Collateral ID	The unique collateral ID of the collateral defined under corporate party.
Collateral Amount Range	Enter the minimum and maximum amount sanctioned by the bank against the collateral in local currency.
Available Amount Range	Enter the minimum and maximum available amount for the collateral in local currency to filter based on available amount range.

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Field Name	Description
Below fields are enabled, if the **By Collateral Group** option is selected in **Search** criteria.	
Group ID	The unique collateral group ID defined under corporate party.
Group Amount Range	Enter the minimum and maximum sanctioned amount for the collateral group in local currency to filter based on sanctioned amount range for the collateral group.
Available Amount Range	Enter the minimum and maximum available amount for the collateral group in local currency to filter based on available amount range.
Below fields are enabled, if the **By Non Collateral Group** option is selected in **Search** criteria.	
Collateral ID	The unique collateral ID of the collateral defined under corporate party.
Group Amount Range	Enter the minimum and maximum sanctioned amount for the collateral group in local currency to filter based on sanctioned amount range.
Available Amount Range	Enter the minimum and maximum available amount for the collateral in local currency to filter based on available amount range.

1. Click icon, search criteria filter appears to view the summary based on the collateral or collateral group, non-collateral group.

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

   a. From the **Collateral Type** field, select the collateral type under whom collaterals are defined.

   b. In the **Collateral ID** field, enter the unique collateral ID of the collateral.

   c. In the **Collateral Amount Range** field, enter the minimum and maximum amount sanctioned by the bank against the collateral in local currency.

   d. In the **Available Amount Range** field, enter the minimum and maximum total amount available for the collateral in local currency.
   OR
   If you select **By Collateral Group** in **Search** criteria.

   a. In the **Group ID** field, enter the unique collateral group ID defined under corporate party.

   b. In the **Group Amount Range** field, enter the minimum and maximum amount sanctioned by the bank against the collateral group in local currency.

   c. In the **Available Amount Range** field, enter the minimum and maximum limit of total amount limit available for the collateral group in local currency.

   OR

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

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a. In the **Collateral ID** field, enter the unique collateral ID of the collateral.

b. In the **Group Amount Range** field, enter the minimum and maximum amount sanctioned by the bank against the collateral group in local currency.

c. In the **Available Amount Range** field, enter the minimum and maximum total amount available for the collateral in local currency.

3. Click **Apply** to view the summary of specific collateral or collateral group. The **collateral summary** appears.
OR
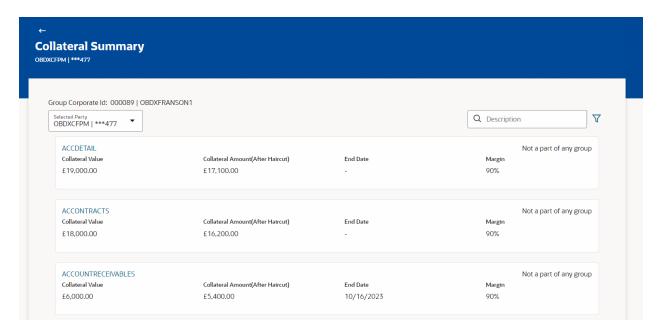Click **Reset** to reset the search criteria.
OR
Click the ✕ **Close** icon to exit the filter window.

Collateral Summary- Search Result

Field Description

Field Name	Description
Search Result	
Collateral Group Name	The collateral group name defined under corporate party.
Group	This tag denotes if it is collateral group or an individual collateral.

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Field Name	Description
Collateral Group Amount	The total amount of the collateral group.
Utilized Amount	The total utilized amount of the collateral group.
Block Amount	The total amount earmarked or blocked in the collateral group.
Available Amount	The current available amount for collateral group.
Utilization Percentage	The total amount utilized by the collateral group in percentage terms in a line graph.
Linked Collateral	Click on this link to view the collaterals under the collateral group.
All the Collateral under the collateral groups appears if you click on the **Linked Collateral** link. Below fields are available in each collateral card.	
Collateral ID & Description	The collateral ID and description of the collateral. Click on the **Collateral ID** link to view the **Collateral Details**.
Collateral Value	The total amount available for the collateral in local currency. The system defaults the local currency of the bank.
Collateral Amount (After Haircut)	The final collateral amount contribution that will be applicable for a Limit after haircut.
End Date	Displays the end date of the collateral.
Margin	The bank's lendable margin assigned for the Collateral.
Contribution to Group	The total amount contributed by the collateral to the collateral group in percentage.

4. Click **Load More Collaterals** to view remaining group of collaterals.

5. Click on the **Linked Collaterals** link to view collaterals linked to the collateral group.

6. Click **Back** to go back to the previous screen.

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This option allows the corporate user to view the details of a specific collateral. The collateral can be Plant & Machinery, Vehicle, Property, Precious Metals, Bank Guarantee, Life Insurance, Miscellaneous, Fund, Stock, Account-Contract, Accounts Receivable, Aircraft, Bill of Exchange, Bond, Collateral Corporate, Crop, Livestock, Inventory, Post Dated Cheque (PDC), Perishable, Promissory Note, Commercial Papers, Commodity, Ships, or as defined in the back office system.

How to reach here:

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

To view the collateral details:

1. In the **Choose Collateral** popup window, select the required **collateral ID** for which collateral details are to be viewed.

Choose Collateral

Field Description

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.

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2. Click **Proceed** to continue the transaction. The system displays the collateral details.
   OR
   Click **Cancel** to cancel the transaction.

Collateral Details

The collateral details displayed in the above screen varies based on the type of selected collateral.

Collateral Details – Plant & Machineries

Below fields appear, if the collateral category is Plant & Machineries.

Field Description

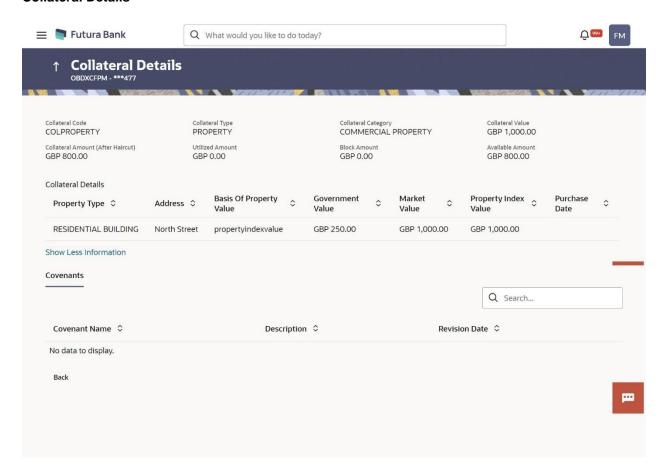| Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.

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Field Name	Description
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**
Collateral details are displayed depending on the selected collateral type.	
Machine Details	The description about the machinery.
Manufacturer	The manufacturer details of the machinery.
Manufactured Year	The manufacturing year of the machinery,
Purchase Year	The purchased year of the machinery.
Invoice Value	The invoice value of the machinery.

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Field Name	Description
Written Down Value	The written down value of the machinery.
Assessed Value	The market or assessed value of the machinery.
Machinery Location	The location where the machinery is present.
Replacement Value	The replacement value of the machinery.
Machinery Condition	The current condition of the machinery.
Intended Use	The purpose for which machinery is used.
Machine Value Basis	The written down/ Assessed/ Invoice value of the machinery.

Collateral Details – Vehicle

Below fields appear, if the collateral category is **Vehicle**.

Field Description

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

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Field Name	Description
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**

Collateral details are displayed depending on the selected collateral type.	

Field Name	Description
Vehicle Type	The type of vehicle. (For e.g. Two Wheeler, Three Wheeler, Four Wheeler, Heavy or Light commercial vehicle, Construction Equipment).
Type Over	The type of the vehicle, whether it is used or new.
Make	The make year of the vehicle.
Model	The model name of the vehicle.
Manufacturing Year	The manufacturing year of the vehicle.
Registration Number	The registration number of the vehicle.
Chassis Number	The chassis number or identification number of the vehicle.
Engine Number	The engine number of the vehicle.
Owner	The name of the owner of the vehicle.
Registration Authority	The registration authority is an authority who verifies and issues the authority of the vehicle.

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Field Name	Description
Resale Value	The resale value of the vehicle.
Invoice Value	The invoice value of the vehicle.
Valuation Date	The valuation date is the date on which market value of the vehicle is assigned.
Valuation Amount	The valuation amount is the market value of the vehicle.

Collateral Details – Property

Below fields appear, if the collateral category is Property.

Field Description

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

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

Collateral Details – Precious Metal

Below fields appear, if the collateral category is Precious Metal.

Field Description

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Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**
Collateral details are displayed depending on the selected collateral type.	
Precious Metal Type	The type of precious metal.
Weight in grams	The weight of precious metal in grams.
Valuation Amount	The valuation amount is the market value of the precious metal.

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Field Name	Description
Unit Rate	The per unit rate of precious metal.
Precious Metal Form	The form of precious metal that is coin, jewellery, Biscuits etc.

Collateral Details – Bank Guarantee

Below fields appear, if the collateral category is Bank Guarantee.

Field Description

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

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

Collateral Details – Life Insurance

Below fields appear, if the collateral category is Life Insurance.

Field Description

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

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Field Name	Description
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%**.

Collateral details are displayed depending on the selected collateral type.	

Field Name	Description
Policy Number	The policy number of the Life Insurance.
Insurance Amount	The amount of money that is being provided by insurance company.
Policy Start Date	The issue date of the Life Insurance policy.
Premium Amount	The amount of money an individual pays for the policy.
Assignment Date	The assignment date of the policy.
Insurer Details	The details of the insurer of the policy.
Renewal Frequency	The frequency in which the policy needs to be renewed.
Next Renewal Date	The next date on which the policy is to be renewed.

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Collateral Details – Miscellaneous

Below fields appear, if the collateral category is Miscellaneous.

Field Description

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**
Collateral details are displayed depending on the selected collateral type.	
Collateral Description	The description about the collateral.

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Field Name	Description
Units	The number of units of assets.
Unit Value	The value of units of asset.
CollateralNotes 1	The brief note about the assets.
CollateralNotes 2	The brief note about the assets.
CollateralNotes 3	The brief note about the assets.
CollateralNotes 4	The brief note about the assets.
CollateralNotes 5	The brief note about the assets.

Collateral Details – Fund

Below fields appear, if the collateral category is **Fund**.

Field Description

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

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Field Name	Description
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**
Collateral details are displayed depending on the selected collateral type.	
Name of Fund	The name of fund.
Security Code	The Security Code of the Fund.
Holder	The Holder of the Fund.
Total Amount	The Total Amount of the Fund.
Folio Number	The Folio Number of the Fund.
Issuer	The Issue of the Fund.
Price Code	Displays the Price Code of the Fund.
Quantity	Displays the Quantity of the Fund.
Unit Value	The Unit Value of the Fund.

Collateral Details – Stock

Below fields appear, if the collateral category is stock.

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Field Description

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**
Collateral details are displayed depending on the selected collateral type.	
Security Code	The Security Code of the Stock.
Holder	Displays the Holder of the Stock.

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Field Name	Description
Stock Amount	Displays the Stock Amount of the Stock.
Folio Number	The Folio Number of the Stock.
Issuer Name	Displays the Issuer Name of the Stock.
Issuer Details	The Issuer Details of the Stock.
Price Code	The Price code of the Stock.
Quantity	Displays the Quantity of the Stock.
Unit Value	The Unit Value of the Stock.
Base Currency Value	The Base Currency Value of the Stock.

Collateral Details – Account-Contract

Below fields appear, if the collateral category is **Account-Contract**.

Field Description

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

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Field Name	Description
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**

Collateral details are displayed depending on the selected collateral type.	
Reference Number	The Reference Number of the Account Contract Collateral.
Account Type	The Account Type of the Account Contract.
Value Date	Displays the Value Date of the Account Contract.
Account Balance	Displays Account Balance of the Account Contract.
Lien Amount	The Lien Amount of the Account Contract.
Branch	Display the Branch of the Account Contract.

Collateral Details – Accounts Receivable

Below fields appear, if the collateral category is **Accounts Receivable**.

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.

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Field Name	Description
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**
Collateral details are displayed depending on the selected collateral type.	
Reference Number	The Reference Number of Accounts Receivable Collateral.
Account Type	Displays the Account Type of Accounts Receivable.
Value Date	The Value Date of Accounts Receivable.
Account Balance	The Account Balance of Accounts Receivable.
Lien Amount	Displays the Lien Amount of Accounts Receivable.

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Field Name	Description
Branch	Displays the Branch of Accounts Receivable.

Collateral Details –Aircraft

Below fields appear, if the collateral category is **Aircraft**.

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**
Collateral details are displayed depending on the selected collateral type.	

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Field Name	Description
Manufacturer Name	The Manufacturer Name of the Aircraft Collateral.
Aircraft Model	Displays the Aircraft Model of the Aircraft Collateral.
Model Year	Displays the Model Year of the Aircraft.
Market Value	The Market Value of the Aircraft.
Invoice Value	Displays the Invoice value of the Aircraft.

Collateral Details – Bill of Exchange

Below fields appear, if the collateral category is **Bill of Exchange**.

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

Field Name	Description
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**
Collateral details are displayed depending on the selected collateral type.	
Payee	The Payee of the collateral Bill of Exchange.
Place Of Issue	Displays the Place of Issue of the collateral Bill of Exchange.
Status	Displays the Status of the collateral Bill of Exchange.
Type	The Type of the collateral Bill of Exchange.
Issuing Bank Details	Displays Issuing Bank Details of the collateral Bill of Exchange.
Bill Date	Displays Bill Date of the collateral Bill of Exchange.
Presentment Date	The Presentment Date of the collateral Bill of Exchange.
Due Date	Due Date of the Bill of Exchange Collateral.
Drawer	Display the Drawer of the collateral Bill of Exchange.

Collateral Details – Bond

Below fields appear, if the collateral category is **Bond**.

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.

Field Name	Description
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**
Collateral details are displayed depending on the selected collateral type.	
Security Code	The Security Code of the Bond.
Holder	The Holder of the Bond.
Bond Amount	Display Bond Amount of the Bond.
Bond Tenure	The Bond Tenure of the Bond.
Folio Number	Displays the Folio Number of the Bond.

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Field Name	Description
Issued Date	Displays Issued Date of the Bond.
Issuer	Displays Issuer of the Bond.
Maturity Date	The Maturity Date of the Bond.
Price Code	The Price Code of the Bond.
Quantity	Displays the Quantity of the Bond.
Unit Value	The Unit Value of the Bond.
The Unit Value of the Bond	Displays the Base Currency Value of the Bond.

Collateral Details – Collateral Corporate

Below fields appear, if the collateral category is **Collateral Corporate**.

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

Field Name	Description
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**

Collateral details are displayed depending on the selected collateral type.

Field Name	Description
Reference Number	The Reference Number of the Collateral Corporate.
Category	The Category of the Collateral Corporate.
Deposit Amount	Display the Deposit Amount against Collateral Corporate.
Deposit Date	Displays the Deposit Date of the Collateral Corporate.
Interest Payment Type	The Interest Payment Type of the Collateral Corporate.
Issuer Name	Display Issuer Name of the Collateral Corporate.
Maturity Date	Displays the Maturity Date of the Collateral Corporate.
Maturity Amount	Displays the Maturity Amount of the Collateral Corporate.

Collateral Details – Crop

Below fields appear, if the collateral category is **Crop**.

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.

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Field Name	Description
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**

Collateral details are displayed depending on the selected collateral type.	
Crop Type	The Crop Type of the Crop Collateral like paddy.
Crop Grown Area	Displays Crop Grown Area of the Crop Collateral. Eg., 100H.
Total Produce	The Total Produce of the Crop Collateral.
Crop Value	Displays the Crop Value of the Crop.
External Pricing Value	Displays the External Pricing Value of the Crop.

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Collateral Details – Livestock

Below fields appear, if the collateral category is **Livestock**.

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at \$1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth \$980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**
Collateral details are displayed depending on the selected collateral type.	
Livestock Type	The Livestock Type will be displayed. Eg., Cow.
Currency	Displays the Currency used for Livestock
Market Value	Display the Market Value against Livestock.

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Collateral Details – Inventory

Below fields appear, if the collateral category is **Inventory**.

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**
Collateral details are displayed depending on the selected collateral type.	
Cost Of Finished Goods	The Cost of Finished Goods of the Inventory.
Cost Of Obsolete Inventory	Displays the Cost of Obsolete Inventory.

Field Name	Description
Cost Of Raw Materials	Display the Cost of Raw Materials of the Inventory.
Cost Of Work InProgress	Displays the Cost of Work InProgress of the Inventory.
Lien Amount	The Lien Amount of the Inventory.
Total Cost	Displays Total Cost of the Inventory.
Total Inventory Cost	Displays the Total Inventory Cost of the Inventory.
Inventory Product Details	Displays the Inventory Product Details of the Inventory.

Collateral Details Post Dated Cheque (PDC)

Below fields appear, if the collateral category is **PDC**.

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

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Field Name	Description
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%**.
Collateral details are displayed depending on the selected collateral type.	
Instrument Number	The Instrument Number of the Collateral PDC.
Drawee Name	Displays Drawee Name of the Collateral PDC.
Bearer	Display the Bearer of the Collateral PDC.
Branch Name	The Branch name of the Collateral PDC.
Instrument Amount	The Instrument Amount of the Collateral PDC.

Collateral Details – Perishable

Below fields appear, if the collateral category is **Perishable**.

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

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Field Name	Description
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%**.
Collateral details are displayed depending on the selected collateral type.	
Name Of Perishable	The Number of Perishable available for the Collateral Perishable.
Type	The Type of Perishable.
Quantity Unit	Display the Quantity Unit against Perishable.
Total Produced	Displays the Total Produced of the Perishable.
Market Value	The Market Value of the Perishable.
Date Of Harvested	Displays the Date of Harvested of the Perishable.
End Date	The End Date of Perishable.
Base Currency Value	Displays the Base Currency Value of the Perishable.

Collateral Details – Promissory Note

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Below fields appear, if the collateral category is **Promissory Note**.

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%**.
Collateral details are displayed depending on the selected collateral type.	
Reference Number	The Reference Number of Promissory Note available for the Collateral Perishable.
Issued Location	The Issued Location of Promissory Note.
Issuer Name	The Issued Name of Promissory Note.

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Field Name	Description
Amount	Displays the Amount of Promissory Note.

Collateral Details – Commercial Papers

Below fields appear, if the collateral category is **Commercial Papers**.

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**
Collateral details are displayed depending on the selected collateral type.	

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Field Name	Description
Issuer Name	The Issuer Name of the Commercial Papers.
Security Code	The Security Code of the Commercial Papers
Interest Rate	Display the Interest Rate against Commercial Papers.
Issued Date	Displays the Issued Date of the Commercial Papers.
Market Value	Displays Market Value of the Commercial Papers.
Maturity Amount	The Maturity Amount of the Commercial Papers.
Maturity Date	The Maturity Date of the Commercial Papers.
Maturity Period	The Maturity Period of the Commercial Papers.
Price Code	Displays Price code of the Commercial Paper.
Unit Value	The unit Value of the Commercial Papers.
Reference Number	The Reference Number of the Commercial Papers.
Base Currency Value	Displays Base Currency Value of the Commercial Papers.

Collateral Details – Commodity

Below fields appear, if the collateral category is **Commodity**.

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.

Field Name	Description
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%**.
Collateral details are displayed depending on the selected collateral type.	
Commodity Details	Displays the Commodity Details.
Description	The Description of the Commodity.
Reference Number	The Reference Number of the Commodity Details.
Commodity Type	Displays the Commodity Type.
Quantity	The Quantity of the Commodity Details.
Unit Value	The Unit Value of the Commodity Details.
Market Value	Displays the Market Value Commodity Details.

Collateral Details – Ships

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Below fields appear, if the collateral category is **Ships**.

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount. For Example: Collateral is valued at $1000 **(Collateral Value)**, and Bank wants to offer the customer credit only worth $980 **(Collateral value after Haircut)**. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 = 2% is the Hair cut percentage** This means Banks want to have a **lendable margin of 98%.**
Collateral details are displayed depending on the selected collateral type.	
Ship Name	Displays the Ship Name.
Ship License Number	Displays the Ship License Number.
Port Of Registry	Display the Port Of Registry of Ships.

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Field Name	Description
Invoice Value	Displays the Invoice Value for the Ships.
Market Value	The Market Value of the Ships.
External Pricing Value	Display External Pricing Value of the Ships.

3. Click **Back** to navigate back to previous screen.

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7.1 <u>Covenants</u>

As a part of maintaining Collaterals/Facilities, you may collect certain required information and documents from the customer regularly. Based on the information you may revise the collateral/facility details. The information or documents collected from the customer is termed as a 'Covenant'. Customers may be required to submit the documents on a periodic basis to renew the covenants.

In the **Covenants** tab, you can view the details of documents collected from the customer.

Covenants

Collateral Groups	Covenants	Transaction Summary		
				Q Search...
Covenant Name ⇕		**Description** ⇕	**Revision Date** ⇕	
TESTCOVENANT1		TESTCOVENANT	5/24/2021	

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Field Description

Field Name	Description
Covenant Name	Displays the covenant Name of the covenant linked.
Revision Date	Displays the revaluation date of the covenant.
Description	The description of the covenant.
Search	Search using the covenant Name or description.

4. Click **Back** to navigate back to the previous screen.

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