

Credit Facility Originations Release Manual  
Oracle Banking Digital Experience  
Release 22.2.0.0.0

Part No. F72987-01

November 2022

**ORACLE®**

Credit Facility Originations User Manual  
November 2022

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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 22.2.0.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	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) 14.4.0.0.0	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.4.0.0.0
1	Apply for New Facility	✓	NH
2	Amend Facility	✓	NH
3	Collateral Evaluation	✓	NH
4	Collateral Revaluation	✓	NH
3	Application Tracker	✓	NH

[Home](#)

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## 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.

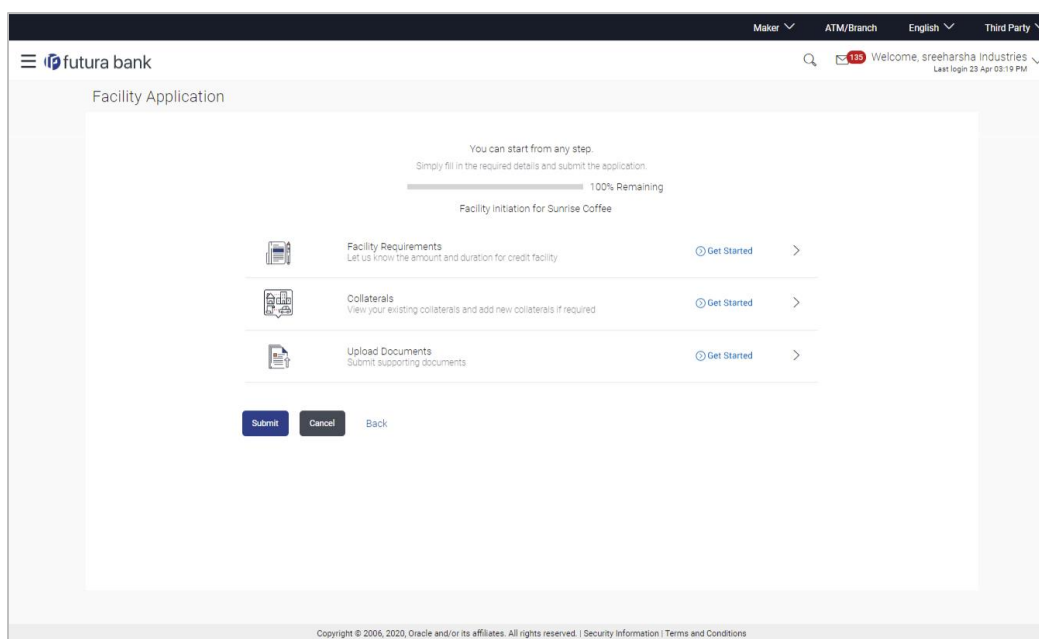
## Facility Application – Summary Page

Credit Facility Application summary page 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.



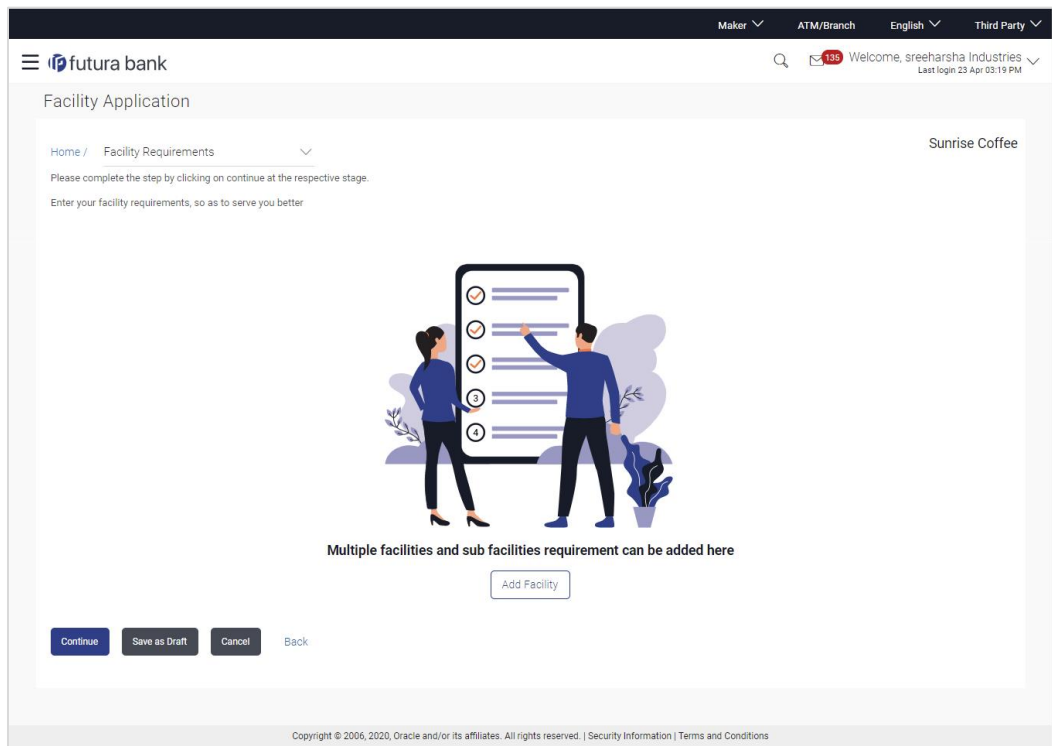
### Field Description

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

Field Name	Description
<b>Upload Documents</b>	The user clicks this link for uploading the documents.

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

### Facility Application



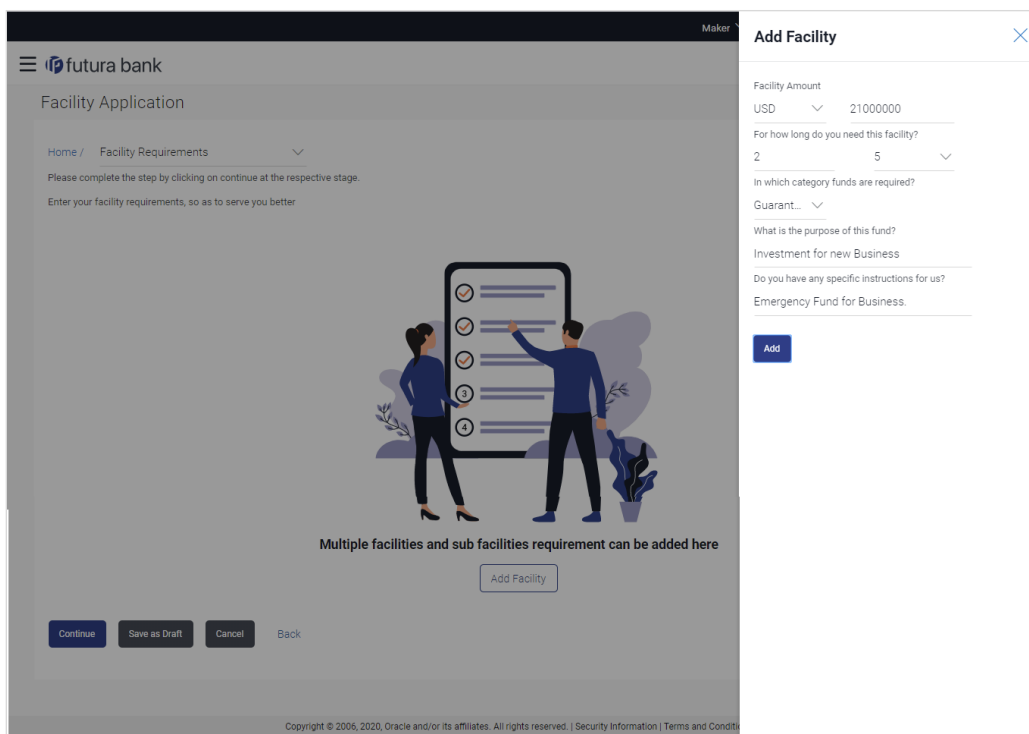
### Field Description

Field Name	Description
<b>Navigating path to the step</b>	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 <b>Home</b> link to navigate back to facility application summary page.
<b>Party Name</b>	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
<b>Add Facility Overlay</b>	
<b>Facility Currency</b>	The currency in which facility is to be applied.
<b>Facility Amount</b>	The amount for which the facility is to be applied.
<b>For how long do you need this facility?</b>	The tenure for the facility in 'Year' and 'Months'.
<b>In which category funds are required?</b>	The facility category under which facility is to be applied.
<b>What is the purpose of this fund?</b>	The purpose for applying the facility.

Field Name	Description
<b>Do you have any specific instructions for us?</b>	The remarks/ instructions that needs to be communicated to the bank.
4.	From the <b>Currency</b> list, select the appropriate currency for the facility.
5.	In the <b>Amount</b> field, enter the amount for the facility.
6.	From the <b>Year and Month</b> list, select the tenure for the facility.
7.	From the <b>Funding Type</b> list, select the appropriate category for the facility.
8.	In the <b>Purpose</b> field, enter the purpose for applying for the facility.
9.	In the <b>Specific Instructions</b> field, enter the specific instructions to be given to the bank, if any.
10.	Click <b>Add</b> . The facility requirement details gets added in a card form in the <b>Facility Requirement Details</b> screen.

### Facility Application - Facility Requirement Details




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.

The screenshot shows the 'Facility Application' screen on the Futura Bank website. The user is logged in as 'sreeharsha Industries' and is viewing the 'Facility Requirement Details' section. The details include a guarantee of \$21,000,000.00 for a tenure of 2 years and 5 months, with the purpose being 'Investment for new Business' and 'Emergency Fund for Business'. The screen has navigation buttons for 'Continue', 'Save as Draft', 'Cancel', and 'Back'.

### Field Description

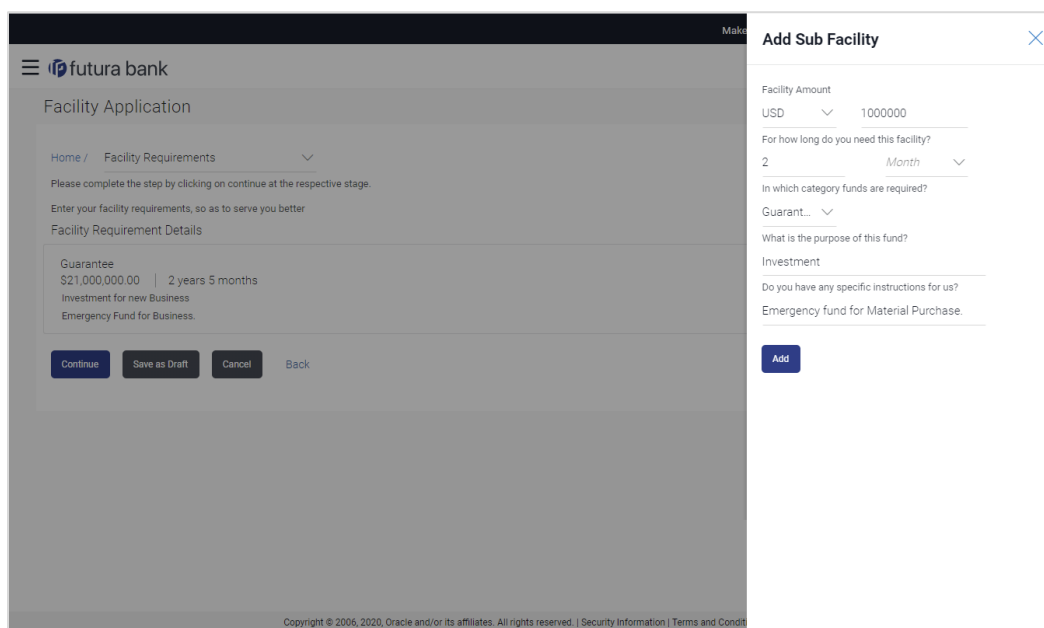
Field Name	Description
<b>Navigating path to the step</b>	Select the step from the drop- down list to navigate to the step in which details are to be filled for the facility application. OR Click the <b>Home</b> link to navigate back to facility application summary page.

Field Name	Description
<b>Party Name</b>	Displays the party name for which the facility is to be applied.
<b>Facility Requirement Details</b>	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






The screenshot displays the 'Add Sub Facility' overlay screen. The main application background shows the 'Facility Application' page with a 'Facility Requirement Details' card. The overlay screen contains the following fields and options:

- Facility Amount:** USD (dropdown), 1000000
- For how long do you need this facility?:** 2 (dropdown), Month (dropdown)
- In which category funds are required?:** Guarant... (dropdown)
- What is the purpose of this fund?:** Investment
- Do you have any specific instructions for us?:** Emergency fund for Material Purchase.
- Buttons:** Continue, Save as Draft, Cancel, Back (on the main screen); Add (on the overlay).

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## Field Description

Field Name	Description
<b>Add Sub Facility Overlay</b>	
<b>Facility Currency</b>	The currency in which sub facility is to be applied.
<b>Facility Amount</b>	The amount for which the sub facility is to be applied.
<b>For how long do you need this facility?</b>	The tenure for the sub facility in 'Year' and 'Months'.
<b>In which category funds are required?</b>	The facility category under which sub facility is to be applied.
<b>What is the purpose of this fund?</b>	The purpose for applying the sub facility.
<b>Do you have any specific instructions for us?</b>	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

Maker ▼ ATM/Branch ▼ English ▼ Third Party ▼

136 Welcome, sreeharsha Industries ▼  
Last login 23 Apr 03:19 PM

### Facility Application

Home / Collaterals Sunrise Coffee

Please complete the step by clicking on continue at the respective stage.

Your existing collaterals are listed below, you can add new collaterals if required + Add Collaterals

Collateral Name	Collateral Amount	Utilized Amount	Available Amount	Revision Date
AUDICAR   AUDICAR	\$3,100,000.00	\$1,385,870.00	\$1,714,130.00	16 Mar 2019
AUDICAR1   AUDICAR1	\$2,800,000.00	\$1,285,870.00	\$1,514,130.00	14 Mar 2019
AUDICAR2   AUDICAR2	\$2,700,000.00	\$1,085,870.00	\$1,614,130.00	15 Mar 2019
COMMBUILDING   COMMBUILDING	\$2,100,000.00	\$1,800,000.00	\$300,000.00	17 Feb 2019
TCSSHARE1	\$18,000.00	\$180.00	\$17,820.00	18 Mar 2019
TCSSHARE5	\$18,000.00	\$1,180.00	\$16,820.00	17 Feb 2019
COMMERCIALLAND	\$18,000.00	-\$4,031,992,000.00	\$4,032,000,000.00	01 Mar 2019
TCSSHARE2	\$18,000.00	-\$9,820.00	\$27,820.00	28 Mar 2019
TCSSHARE3	\$18,000.00	-\$19,210.00	\$37,210.00	18 Jan 2019
TCSSHARE4	\$21,000.00	-\$6,020.00	\$27,020.00	13 Mar 2019
COMMERCIALLAND2	\$18,000.00	-\$4,031,992,000.00	\$4,032,000,000.00	01 Mar 2019
Machinery1	\$23,121.00	-\$4,031,976,879.00	\$4,032,000,000.00	01 Jan 2019
COMMERCIALLAND3	\$18,000.00	-\$38,311.00	\$56,311.00	11 Jul 2019
COMMERCIALLAND4	\$18,000.00	-\$192,000.00	\$210,000.00	03 Jan 2019

Continue
Save as Draft
Cancel
Back

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Navigating path to the step</b>	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 <b>Home</b> link to navigate back to facility application summary.
<b>Party Name</b>	Displays the party name for whom the facility is to be applied.
<b>Collaterals</b>	
All the collaterals linked to the party gets displayed on this screen. User can also request for addition of new collateral from this screen.	
<b>Collateral ID</b>	Collateral ID of the facility.
<b>Collateral Description</b>	The description of the collateral.
<b>Collateral Amount</b>	This collateral amount evaluated against the pledged collateral.
<b>Utilized Amount</b>	The total utilized amount of the collateral.
<b>Available Amount</b>	The current available amount for collateral.
<b>Revision Date</b>	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

**Facility Application**

Home / Collaterals

Please complete the step by clicking on continue at the respective stage.

Your existing collaterals are listed below, you can add new collaterals if required

Collateral	Collateral Amount	Utilized Amount	Available Amount	Revision Date
AUDICAR   AUDICAR	\$3,100,000.00	\$1,385,870.00	\$1,714,130.00	
AUDICAR1   AUDICAR1	\$2,800,000.00	\$1,285,870.00	\$1,514,130.00	
AUDICAR2   AUDICAR2	\$2,700,000.00	\$1,085,870.00	\$1,614,130.00	15 Mar 2019
COMMBUILDING   COMMBUILDING	\$2,100,000.00	\$1,800,000.00	\$300,000.00	17 Feb 2019
TCSSHARE1	\$18,000.00	\$180.00	\$17,820.00	18 Mar 2019
TCSSHARE3	\$18,000.00	-\$19,210.00	\$37,210.00	18 Jan 2019
COMMERCIALLAND4	\$18,000.00	-\$192,000.00	\$210,000.00	03 Jan 2019

**Add Collaterals**

Please specify collateral Type  
Deposits

What would you describe this collateral as?  
Fund Deposit with Nationalised Bank

What is the estimated value of this collateral?  
USD 21000000

What is the purpose of this collateral?  
Pledged for New Business Facility

Any other comments  
Secured Collateral

**Add**

**Continue** **Save as Draft** **Cancel** **Back**

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### Field Description

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

<b>Please specify collateral type</b>	The collateral type like Plant & Machinery, Vehicle, Stocks etc.
---------------------------------------	--

<b>What would you describe this collateral as</b>	The description of the collateral.
---	------------------------------------

<b>What is the estimated value of this collateral?</b>	The estimated value of the collateral with selection of currency.
--	---

Field Name	Description
<b>What is the purpose of this collateral?</b>	The purpose for the new collateral.
<b>Any other comments?</b>	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 **Collateral 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

Home / Collaterals

Maker | ATM/Branch | English | Third Party

Welcome, sreeharsha Industries  
Last login: 23 Apr 03:19 PM

Facility Application

Sunrise Coffee

Please complete the step by clicking on continue at the respective stage.

Your existing collaterals are listed below, you can add new collaterals if required

+ Add Collaterals

Collaterals

<div style="display: flex; justify-content: space-between; align-items: center;"> <span>Fund Deposit with Nationalised Bank</span> <span style="font-size: 0.7em; color: #666;">...</span> </div> <div style="display: flex; align-items: center; margin-top: 5px;"> <span style="background-color: #e67e22; color: white; padding: 2px 5px; font-size: 0.7em; margin-right: 5px;">New</span> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%; text-align: left;">Type</th> <th style="width: 15%; text-align: left;">Currency</th> <th style="width: 25%; text-align: left;">Estimated Value</th> <th style="width: 20%; text-align: left;">Purpose</th> </tr> </thead> <tbody> <tr> <td>DPST</td> <td>USD</td> <td>21000000</td> <td>Pledged for New Business Facility</td> </tr> </tbody> </table> </div>					Type	Currency	Estimated Value	Purpose	DPST	USD	21000000	Pledged for New Business Facility		
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Collateral Amount	\$180.00	\$17,820.00	18 Mar 2019											
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TCSSHARE5	Utilized Amount	Available Amount	Revision Date											
Collateral Amount	\$1,180.00	\$16,820.00	17 Feb 2019											
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Collateral Amount	-\$4,031,982,000.00	\$4,032,000,000.00	01 Mar 2019											
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TCSSHARE2	Utilized Amount	Available Amount	Revision Date											
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TCSSHARE3	Utilized Amount	Available Amount	Revision Date											
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COMMERCIALLAND4	Utilized Amount	Available Amount	Revision Date											
Collateral Amount	-\$192,000.00	\$210,000.00	03 Jan 2019											


Continue
Save as Draft
Cancel

Back


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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.

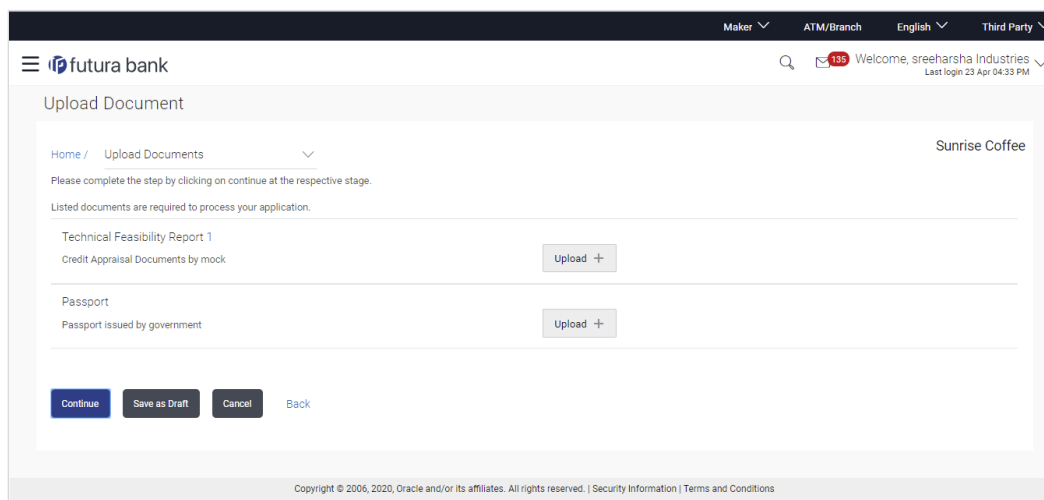
OR

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 Page' 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.




The screenshot displays the 'Upload Document' interface within the Futura Bank application. The header includes the bank logo, user name 'Welcome, sreeharsha Industries', and last login time. The main content area lists documents to be uploaded:

- Technical Feasibility Report 1 (Credit Appraisal Documents by mock) with an 'Upload +' button.
- Passport (Passport issued by government) with an 'Upload +' button.

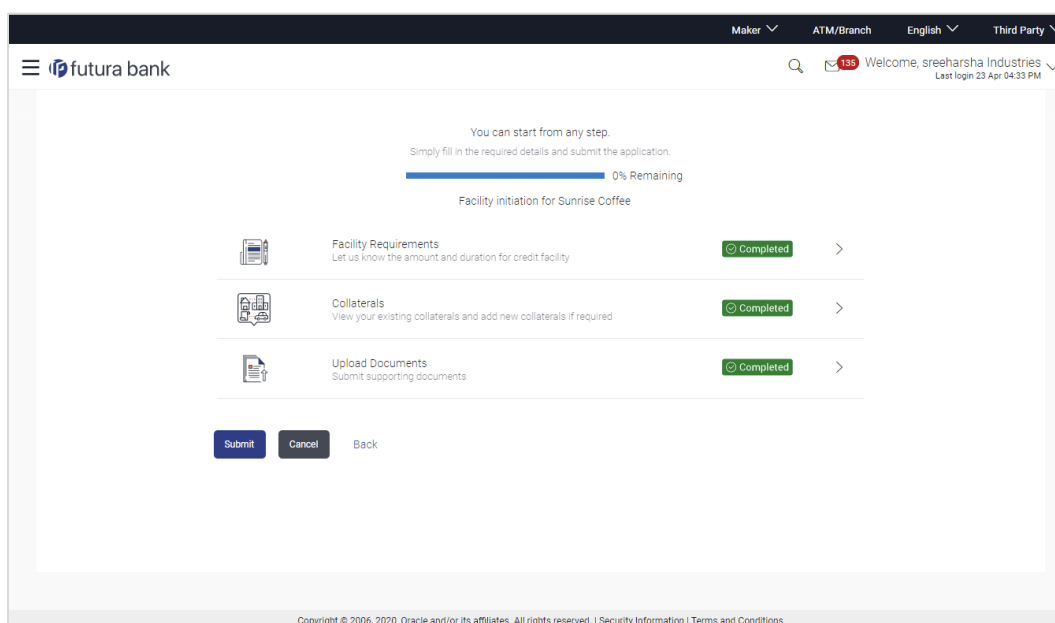
At the bottom, there are four buttons: 'Continue' (highlighted in blue), 'Save as Draft', 'Cancel', and 'Back'.

## Field Description

Field Name	Description
<b>Navigating path to the step</b>	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 <b>Home</b> link to navigate back to facility application
<b>Party Name</b>	Displays the party name for whom the facility is to be applied.
<b>Document Name</b>	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  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



The screenshot displays the 'Facility Application' interface for 'Sunrise Coffee'. At the top, there are navigation options for 'Maker', 'ATM/Branch', 'English', and 'Third Party'. The user is identified as 'sreeharsha Industries' with a last login time of '23 Apr 04:33 PM'. The main content area shows a progress bar at '0% Remaining' and three steps, all marked as 'Completed':

- Facility Requirements**: Let us know the amount and duration for credit facility.
- Collaterals**: View your existing collaterals and add new collaterals if required.
- Upload Documents**: Submit supporting documents.

At the bottom of the application area, there are three buttons: 'Submit' (blue), 'Cancel' (grey), and 'Back' (grey). The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.


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

The screenshot displays the 'Facility Application - Review' interface. At the top, the Futura Bank logo and user information are visible. A yellow banner indicates a review step. The main content area is divided into three sections, each with a 'Show More' button:

- Facility Requirements:** Shows a guarantee of \$21,000,000.00 for 2 years and 5 months, intended for investment in new business and an emergency fund.
- Collaterals:** Lists 'Fund Deposits with Nationalised Bank' with a type of 'DPST', currency of 'USD', and an estimated value of 21,000,000. The purpose is 'Pledged for New Business Facility'.
- Upload Documents:** Shows a 'Technical Feasibility Report 1' document.

At the bottom, the 'Terms and conditions' section is checked, and the 'Confirm' button is highlighted.

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

The screenshot displays the 'Credit Facility application' confirmation page on the Futura Bank portal. At the top, there is a navigation bar with 'Maker', 'ATM/Branch', 'English', and 'Third Party' dropdowns. The user is identified as 'sreeharsha Industries' with a last login of '23 Apr 04:33 PM'. The main content area features a green confirmation banner with a checkmark icon and the text 'CONFIRMATION Credit Facility application submitted successfully.' Below this, the application details are listed: Reference Number (2304F5E28003), Host Reference Number (AT3OUPA14002ATE1), Status (Completed), and Credit Facility Application Number (AT3OUPA14002ATE1). A section titled 'What would you like to do next?' contains three buttons: 'Go To Dashboard' (with a dashboard icon), 'Go to Application Tracker' (with a magnifying glass icon), and 'New Facility Application' (with a document icon). The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

[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*

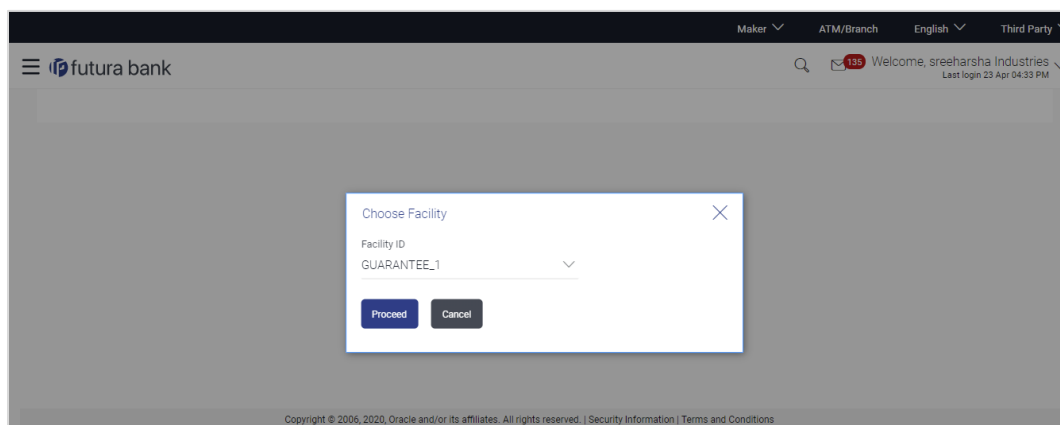
OR

*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.

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

## Facility Application – Summary Page

Credit Facility Amendment Application summary page 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.

The screenshot displays the 'Amend Facility' page on the Futura Bank portal. The page header includes the bank logo, user name 'sreeharsha Industries', and login time. The main content area shows a progress bar for 'GUARANTEE\_1 of Sunrise Coffee' at 100% remaining. Below the progress bar, three steps are listed with 'Get Started' buttons:

- Facility Requirements**: Let us know the amount and duration for credit facility.
- Collaterals**: View your existing collaterals and add new collaterals if required.
- Upload Documents**: Submit supporting documents.

At the bottom of the main content area, there are three buttons: 'Submit', 'Cancel', and 'Back'.

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## Field Description

Field Name	Description
<b>Facility Requirements</b>	The user clicks this link to modify the facility amount and tenure.
<b>Collaterals</b>	The user clicks this link to add a new collateral.
<b>Upload Documents</b>	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

Amend Facility

Home / Facility Requirements

Welcome, sreeharsha Industries  
Last login 23 Apr 04:33 PM

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

GUARANTEE_1						28 % Utilized
Funding Type	Revolving Line	Sanctioned Amount	Utilized Amount	Available Amount	Expiry Date	
GUARANTEE	Yes	£433,270.00	£121,324.66	£311,945.34	30 Apr 2021	

Continue Save as Draft Cancel Back



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## Field Description

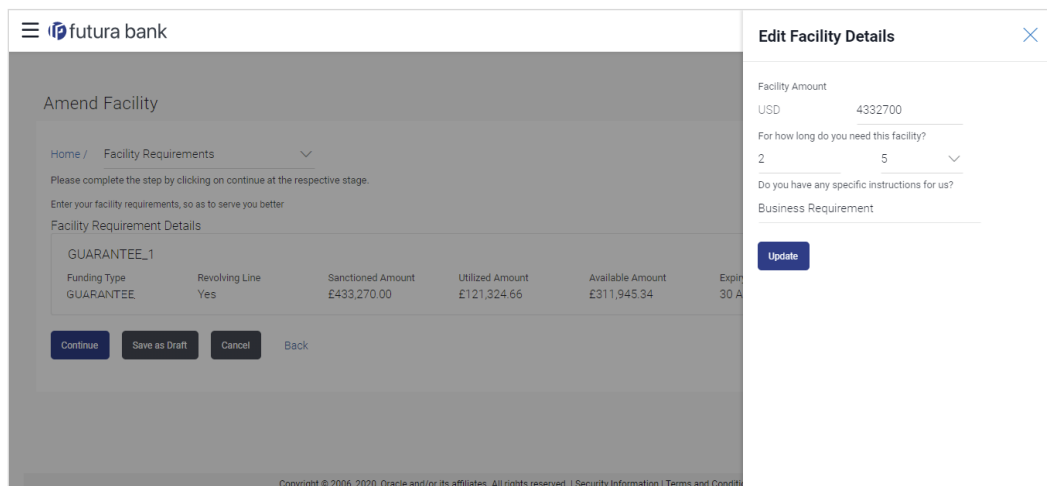
Field Name	Description
<b>Navigating path to the step</b>	Select the step from the drop- down list whose details are to be filled for the facility application. OR Click the Home link to navigate back to facility application summary page.
<b>Party Name</b>	Displays the party name for whom the facility is being amended.
<b>Facility Requirement Details</b>	
This card shows the details of the selected facility.	
<b>Facility ID</b>	ID of the Credit Facility selected for amendment.
<b>Funding Type</b>	The purpose or the facility category under which the facility has been opened. For e.g. Term Loan, Working Capital Finance, Over draft, etc.



Field Name	Description
<b>Revolving Line</b>	This field displays if the facility is revolving or not.
<b>Sanctioned Amount</b>	The total limit amount sanctioned for the facility.
<b>Utilized Amount</b>	The amount utilized for the facility.
<b>Available Amount</b>	The current available amount for the facility.
<b>Expiry Date</b>	The date on which facility expires.
<b>% Utilized</b>	Displays the percentage utilization of the facility in a line graph.

- 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



**Amend Facility**

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

GUARANTEE_1	Funding Type	Revolving Line	Sanctioned Amount	Utilized Amount	Available Amount	Expiry Date
GUARANTEE		Yes	£433,270.00	£121,324.66	£311,945.34	30 A

**Edit Facility Details**

Facility Amount  
USD 4332700

For how long do you need this facility?  
2 5

Do you have any specific instructions for us?  
Business Requirement

**Update**

**Continue** **Save as Draft** **Cancel** **Back**

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## Field Description

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

### Edit Facility Details

**Facility Currency** The currency in which facility was applied originally is displayed.

**Facility 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.

- In the **Currency** list, system displays the currency in which the facility was originally applied.
- In the **Amount** field, modify the amount for the facility, if required.
- From the **Year** and **Month** list, modify the tenure for the facility if required.
- In the **Specific Instructions** field, modify the specific instructions to be given to the bank, if any.
- 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

The screenshot shows the 'Amend Facility' interface. At the top, there's a navigation bar with 'futura bank' logo and user information: 'Welcome, sreeharsha Industries' and 'Last login 23 Apr 04:33 PM'. The main content area is titled 'Amend Facility' and includes a breadcrumb 'Home / Facility Requirements'. Below this, there's a table for 'Facility Requirement Details' for 'GUARANTEE\_1'.

Funding Type	Revolving Line	Sanctioned Amount	Utilized Amount	Available Amount	Expiry Date	28 % Utilized
	Yes	£433,270.00	£121,324.66	£311,945.34	30 Apr 2021	<div style="width: 28%;"></div>

Below the table is the 'Amended Details' section:

Facility Amount	Tenure	Instructions for bank
\$4,332,700.00	2 years 1 months	Business Requirement

At the bottom of the form, there are four buttons: 'Continue', 'Save as Draft', 'Cancel', and 'Back'.

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 

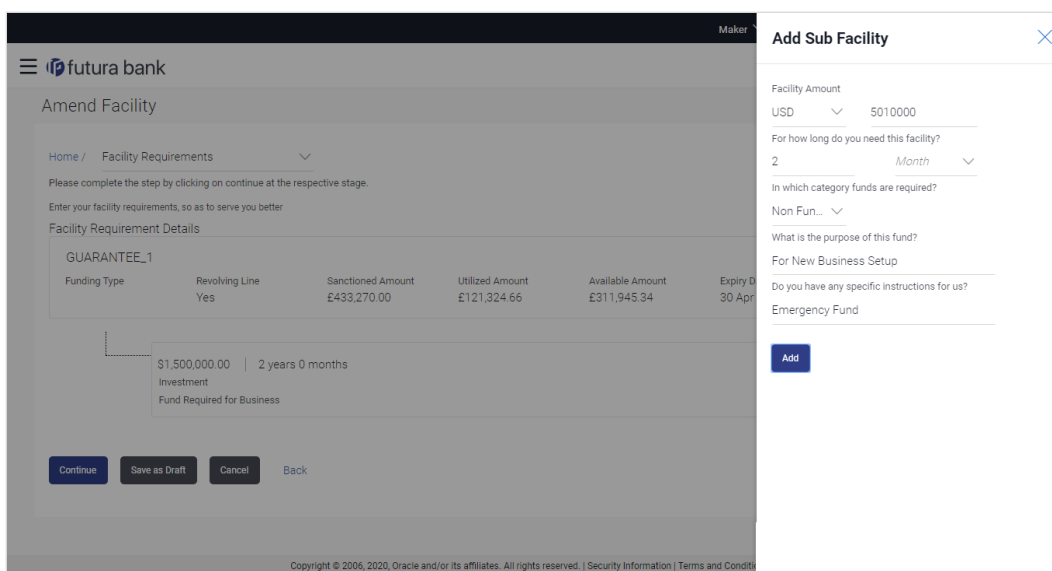
and then click **Add Sub Facility** to add the details for a sub facility under the selected facility. The **Add Sub Facility** overlay screen appears.

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



The screenshot shows the 'Add Sub Facility' overlay screen. The main screen in the background displays the 'Amend Facility' page with a table of facility details and a summary card for 'GUARANTEE\_1'. The overlay screen has the following fields:

- Facility Amount: USD, 5010000
- For how long do you need this facility?: 2 Month
- In which category funds are required?: Non Fun...
- What is the purpose of this fund?: For New Business Setup
- Do you have any specific instructions for us?: Emergency Fund

An 'Add' button is located at the bottom of the overlay screen.

## Field Description

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




### Add Sub Facility Overlay

**Facility Currency** The currency in which sub facility is to be applied.

**Facility 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
<b>In which category funds are required?</b>	The facility category under which sub facility is to be applied.
<b>What is the purpose of this fund?</b>	The purpose for applying the sub facility.
<b>Do you have any specific instructions for us?</b>	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

Maker ▼ ATM/Branch ▼ English ▼ Third Party ▼

136 Welcome, sreeharsha Industries2 ▼  
Last login 23 Apr 05:21 PM

### Amend Facility

Home / Collaterals ▼
Sunrise Coffee

Please complete the step by clicking on continue at the respective stage.

Your existing collaterals are listed below, you can add new collaterals if required

+ Add Collaterals

#### Collaterals

No items to display.

<b>AUDICAR   AUDICAR</b>			
Collateral Amount \$3,100,000.00	Utilized Amount \$1,385,870.00	Available Amount \$1,714,130.00	Revision Date 16 Mar 2019
<b>AUDICAR1   AUDICAR1</b>			
Collateral Amount \$2,800,000.00	Utilized Amount \$1,285,870.00	Available Amount \$1,514,130.00	Revision Date 14 Mar 2019
<b>AUDICAR2   AUDICAR2</b>			
Collateral Amount \$2,700,000.00	Utilized Amount \$1,085,870.00	Available Amount \$1,614,130.00	Revision Date 15 Mar 2019
<b>COMMBUILDING   COMMBUILDING</b>			
Collateral Amount \$2,100,000.00	Utilized Amount \$1,800,000.00	Available Amount \$300,000.00	Revision Date 17 Feb 2019
<b>TCSSHARE1</b>			
Collateral Amount \$18,000.00	Utilized Amount \$180.00	Available Amount \$17,820.00	Revision Date 18 Mar 2019
<b>TCSSHARE5</b>			
Collateral Amount \$18,000.00	Utilized Amount \$1,180.00	Available Amount \$16,820.00	Revision Date 17 Feb 2019
<b>COMMERCIALLAND2</b>			
Collateral Amount \$18,000.00	Utilized Amount -\$4,031,982,000.00	Available Amount \$4,032,000,000.00	Revision Date 01 Mar 2019
<b>Machinery1</b>			
Collateral Amount \$23,121.00	Utilized Amount -\$4,031,976,879.00	Available Amount \$4,032,000,000.00	Revision Date 01 Jan 2019
<b>COMMERCIALLAND3</b>			
Collateral Amount \$18,000.00	Utilized Amount -\$38,311.00	Available Amount \$56,311.00	Revision Date 11 Jul 2019
<b>COMMERCIALLAND4</b>			
Collateral Amount \$18,000.00	Utilized Amount -\$192,000.00	Available Amount \$210,000.00	Revision Date 03 Jan 2019

Continue
Save as Draft
Cancel
Back

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Navigating path to the step</b>	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 page.
<b>Party Name</b>	Displays the party name for whom the facility is to be applied.
<b>Collaterals</b>	
All the collaterals linked to the party gets displayed on this screen. User can also request for addition of new collateral from this screen.	
<b>Collateral ID</b>	Collateral ID of the facility.
<b>Collateral Description</b>	The description of the collateral.
<b>Collateral Amount</b>	The collateral amount evaluated against the pledged collateral.
<b>Utilized Amount</b>	The total utilized amount of the collateral.
<b>Available Amount</b>	The current available amount for collateral.
<b>Revision Date</b>	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

The screenshot shows the 'Add Collaterals' form in the Futura Bank system. The form is overlaid on a page showing 'Amend Facility' details. The form fields include:

- Please specify collateral Type:** Vehicle
- What would you describe this collateral as?:** Industry vehicle
- What is the estimated value of this collateral?:** USD, \$100000
- What is the purpose of this collateral?:** Pledged for Business
- Any other comments:** Heavy Vehicle

An 'Add' button is located at the bottom of the form.

### Field Description

Field Name	Description
<b>Please specify collateral type</b>	The collateral type like Plant & Machinery, Vehicle, Stocks etc.
<b>What would you describe this collateral as</b>	The description of the collateral.
<b>What is the estimated value of this collateral?</b>	The estimated value of the collateral with selection of currency.
<b>What is the purpose of this collateral?</b>	The purpose for the new collateral.
<b>Any other comments?</b>	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.
19. In the **Collateral 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

Amend Facility

Home / Collaterals

Please complete the step by clicking on continue at the respective stage.

Your existing collaterals are listed below, you can add new collaterals if required

[Add Collaterals](#)

Collateral	Type	Currency	Estimated Value	Purpose
Industry vehicle	VHCL	USD	3100000	Pledged for Business
AUDICAR	AUDICAR			
Collateral Amount	Utilized Amount	Available Amount	Revision Date	
\$3,100,000.00	\$1,385,870.00	\$1,714,130.00	16 Mar 2019	
AUDICAR1	AUDICAR1			
Collateral Amount	Utilized Amount	Available Amount	Revision Date	
\$2,800,000.00	\$1,285,870.00	\$1,514,130.00	14 Mar 2019	
AUDICAR2	AUDICAR2			
Collateral Amount	Utilized Amount	Available Amount	Revision Date	
\$2,700,000.00	\$1,085,870.00	\$1,614,130.00	15 Mar 2019	
COMMBUILDING	COMMBUILDING			
Collateral Amount	Utilized Amount	Available Amount	Revision Date	
\$2,100,000.00	\$1,800,000.00	\$300,000.00	17 Feb 2019	
TCSHARE1				
Collateral Amount	Utilized Amount	Available Amount	Revision Date	
\$18,000.00	\$180.00	\$17,820.00	18 Mar 2019	
TCSHARE5				
Collateral Amount	Utilized Amount	Available Amount	Revision Date	
\$18,000.00	\$1,180.00	\$16,820.00	17 Feb 2019	
COMMERCIALLAND				
Collateral Amount	Utilized Amount	Available Amount	Revision Date	
\$18,000.00	-\$4,031,982,000.00	\$4,032,000,000.00	01 Mar 2019	
TCSHARE2				
Collateral Amount	Utilized Amount	Available Amount	Revision Date	
\$18,000.00	-\$9,820.00	\$27,820.00	28 Mar 2019	
TCSHARE3				
Collateral Amount	Utilized Amount	Available Amount	Revision Date	
\$18,000.00	-\$19,210.00	\$37,210.00	18 Jan 2019	
TCSHARE4				
Collateral Amount	Utilized Amount	Available Amount	Revision Date	
\$21,000.00	-\$6,020.00	\$27,020.00	13 Mar 2019	

[Continue](#) [Save as Draft](#) [Cancel](#) [Back](#)

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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.

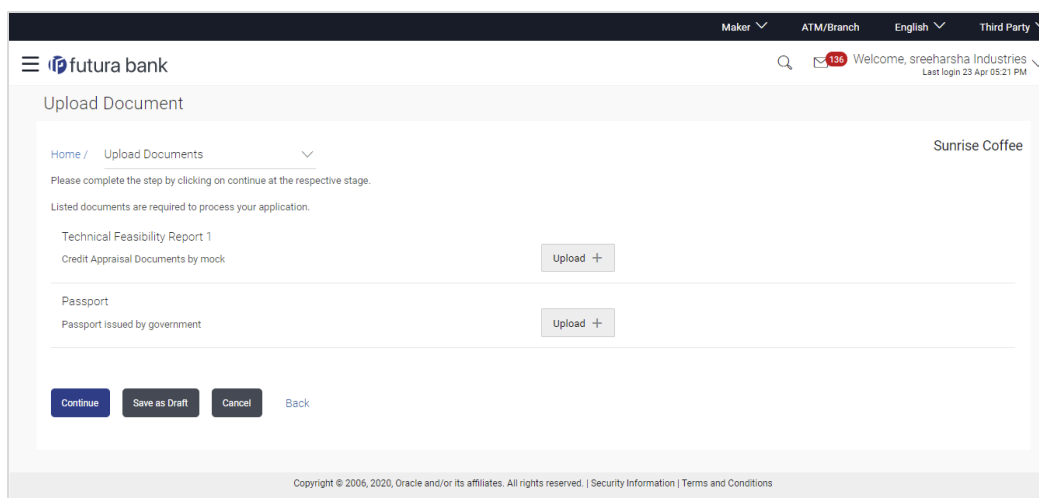
OR

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 Page' 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 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
<b>Party Name</b>	Displays the party name for whom the facility is to be applied.
<b>Document Name</b>	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  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

The screenshot displays the 'Facility Application' interface on the Futura Bank portal. At the top, there are navigation options for 'Maker', 'ATM/Branch', 'English', and 'Third Party'. The user is identified as 'sreeharsha Industries' with a last login of '23 Apr 05:21 PM'. The main content area shows a progress indicator for 'GUARANTEE\_1 of Sunrise Coffee' at '0% Remaining'. Below this, three application steps are listed, each with a 'Completed' status and a right-pointing arrow: 'Facility Requirements' (Let us know the amount and duration for credit facility), 'Collaterals' (View your existing collaterals and add new collaterals if required), and 'Upload Documents' (Submit supporting documents). At the bottom of the application area, there are three buttons: 'Submit' (in blue), 'Cancel', and 'Back'. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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

Viewer ATM/Branch English

futura bank Search ... Welcome, Sreeharsha Industries Last login 07 Jun 06:21 PM

### Amend Facility

ACME Corporation | \*\*\*409

**REVIEW**  
You have initiated a request for Facility Amendment. Please review the details before you confirm!

**Facility Requirements**

FAC1\_1

Funding Type	Revolving Line	Sanctioned Amount	Utilized Amount	Available Amount	Expiry Date	0 % Utilized
AR FINANCE	Yes	GBP5,377,219.53	GBP0.00	GBP5,377,219.53		

Amended Details

Facility Amount USD5,577,219.53	Tenure 3 years 10 months	Instructions For Bank
------------------------------------	-----------------------------	-----------------------

Show More

**Collaterals**

Show More

**Upload Documents**

Application Form

Show More


**Terms and conditions**

I agree to the terms and conditions

Confirm Cancel Back Download

Help

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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

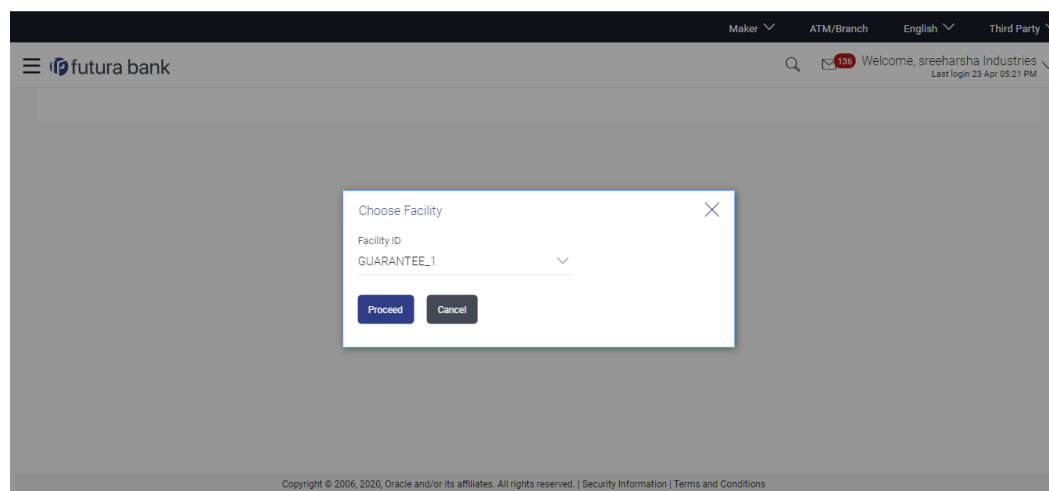
### How to reach here:

*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 Page

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

The screenshot shows the 'Amend Facility' page in the Futura Bank portal. The user is logged in as 'sreeharsha Industries'. The page title is 'Amend Facility'. Below the title, there is a message: 'You can start from any step. Simply fill in the required details and submit the application.' A progress bar indicates '100% Remaining'. The main content area is titled 'GUARANTEE\_1 of Sunrise Coffee' and contains three cards: 'Facility Requirements' (Let us know the amount and duration for credit facility), 'Collaterals' (View your existing collaterals and add new collaterals if required), and 'Upload Documents' (Submit supporting documents). Each card has a 'Get Started' button. At the bottom, there are 'Submit', 'Cancel', and 'Back' buttons. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.


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

## Facility Application - Facility Requirement Details

The screenshot shows the 'Facility Requirement Details' page in the Futura Bank portal. The user is logged in as 'sreeharsha Industries'. The page title is 'Amend Facility'. Below the title, there is a breadcrumb: 'Home / Facility Requirements'. The page contains a message: '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'. Below this, there is a table with the following data:

Funding Type	Revolving Line	Sanctioned Amount	Utilized Amount	Available Amount	Expiry Date	Utilization
GUARANTEE	Yes	£433,270.00	£121,324.66	£311,945.34	30 Apr 2021	28 % Utilized

At the bottom, there are 'Continue', 'Save as Draft', 'Cancel', and 'Back' buttons. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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.

- 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 Page

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

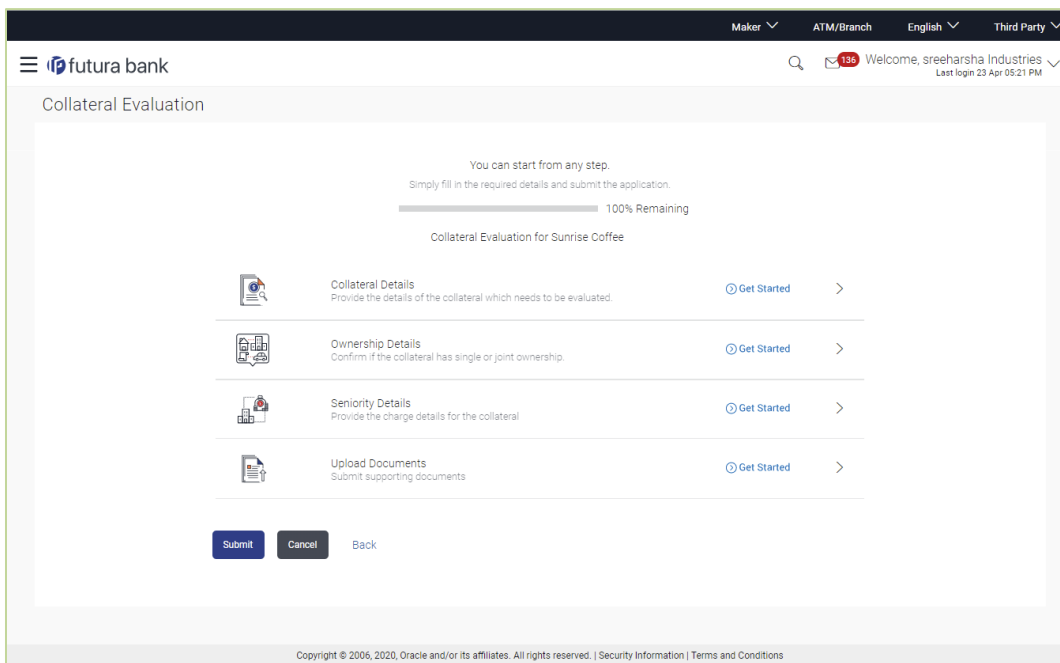
Following are the steps involved in the evaluation of a collateral:

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

The screenshot shows the 'Collateral Details' page in the Futura Bank system. The page is for a user named 'sreeharsha Industries' and is titled 'Collateral Details'. The form is divided into two columns. The left column contains the following fields: 'What is the type of collateral?' (Machine), 'What is the estimated value of this collateral?' (USD, \$45,000,000.00), 'Is insurance available for the collateral?' (Yes), and 'From what date the collateral is available?' (23 Apr 2020). The right column contains: 'Please provide a brief description of the collateral' (Packaging Machine), 'In what currency the collateral should be evaluated?' (USD), 'What is the insurance expiry date?' (30 Apr 2023), and 'Do you have any specific instructions for us?' (Packaging machine incrypted with Latest te). At the bottom of the form are buttons for 'Continue', 'Save as Draft', 'Cancel', and 'Back'. The page footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

## Field Description

Field Name	Description
<b>Navigating path to the step</b>	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 page.
<b>Party Name</b>	Displays the primary party name of the user for which the collateral needs to be evaluated.
<b>What is the type of Collateral?</b>	Select the collateral type like Plant & Machinery, Vehicle, Stocks etc.
<b>Please provide a brief description of the collateral</b>	The description of the collateral, which is to be evaluated.
<b>What is the estimated value of this collateral?</b>	Select the currency and enter the estimated value of the collateral.

Field Name	Description
<b>In what currency the collateral should be evaluated?</b>	Select the currency in which collateral needs to be evaluated.
<b>Is insurance available for the collateral?</b>	Specify if collateral is secured with insurance or not.
<b>What is the insurance expiry date?</b>	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?
<b>From what date the collateral is available?</b>	The date from which Collateral will be available to the bank.
<b>Do you have any specific instructions for us?</b>	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

Maker ATM/Branch English Third Party

Ownership Details

Home / Ownership Details Sunrise Coffee

Please complete the step by clicking on continue at the respective stage.  
Confirm if the collateral has single or joint ownership.

Name of the Owner Joe Turner	Party ID of the owner with Futura Bank 004308
Ownership Percentage (%) 100	Primary Owner <input checked="" type="checkbox"/>

[Add Owner](#)

[Continue](#) [Save as Draft](#) [Cancel](#) [Back](#)

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## Field Description

Field Name	Description
<b>Navigating path to the step</b>	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 <b>Home</b> link to navigate back to collateral evaluation summary page.
<b>Party Name</b>	Displays the party name of the user for which the collateral needs to be evaluated.
<b>Name of the Owner</b>	The name of the collateral owner.
<b>Party ID of the owner with Futura Bank</b>	The party id for collateral owner associated with the Bank.
<b>Ownership Percentage (%)</b>	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 %.
<b>Primary Owner</b>	Enable the toggle switch against the details of Primary owner. This will define if the owner is the primary owner of the collateral.
<b>Add Owner</b>	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

Seniority Details

Home / Seniority Details

Please complete the step by clicking on continue at the respective stage.

Provide the charge details for the collateral.

Is this collateral already charged?

Yes  No

With how many Banks this collateral is already charged?

One  Two

Details of Primary Bank/Entity where collateral is pledged

Bank/Entity Name	Percentage Pledged
Jp Morgan	25
Point of Contact	Branch Name
Nick Thomas	London Link Road
Branch Address Line 1	Branch Address Line 2
Park Avenue	opp Metro stn
City	State
London	London
Country	Zip Code
United Kingdom	541000
Branch Email Address	Branch Contact Number
nick@jp.com	44556551101

Details of Secondary Bank/Entity where collateral is pledged

Bank/Entity Name	Percentage Pledged
RBS	20
Point of Contact	Branch Name
John Carrier	London Avenue
Branch Address Line 1	Branch Address Line 2
Business Crop	Near Industry By pass
City	State
London	London
Country	Zip Code
United Kingdom	421234
Branch Email Address	Branch Contact Number
john@rbs.com	441122345678

[Continue](#) [Save as Draft](#) [Cancel](#) [Back](#)

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Navigating path to the step</b>	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 page.
<b>Party Name</b>	Displays the primary party name of the user for which the collateral needs to be evaluated.
<b>Is this collateral already charged?</b>	Specify if there is any existing charge on the collateral. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>With how many Banks this collateral is already charged?</b>	The number of banks/ financial institute with which collateral is already charged (pledged). The options are: <ul style="list-style-type: none"> <li>• One</li> <li>• Two</li> </ul>
<b>Details of Primary Bank/ Entity where collateral is pledged</b>	
Below fields capture the details of First Charge Holder	
<b>Bank/ Entity Name</b>	The name of the bank / financial institute, where the collateral is already pledged.
<b>Percentage Pledged</b>	The percentage of charge on the collateral by Primary Bank / financial institute.  The charged percentage must be always less than 100%.
<b>Point of Contact</b>	Name for the point of contact of the bank / financial institute where the collateral is pledged.
<b>Branch Name</b>	The branch name of bank/financial institute.
<b>Branch Address Line 1 -2</b>	The branch address where bank /financial institute is located.
<b>City</b>	The city in which bank /financial institute is located.
<b>State</b>	The state name where bank /financial institute is located.

Field Name	Description
<b>Country</b>	The country in which bank /financial institute is located.
<b>Zip Code</b>	The zip code of the area where bank /financial institute is located.
<b>Branch Email Address</b>	The email address of the bank branch.
<b>Branch Contact Number</b>	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 Page' 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

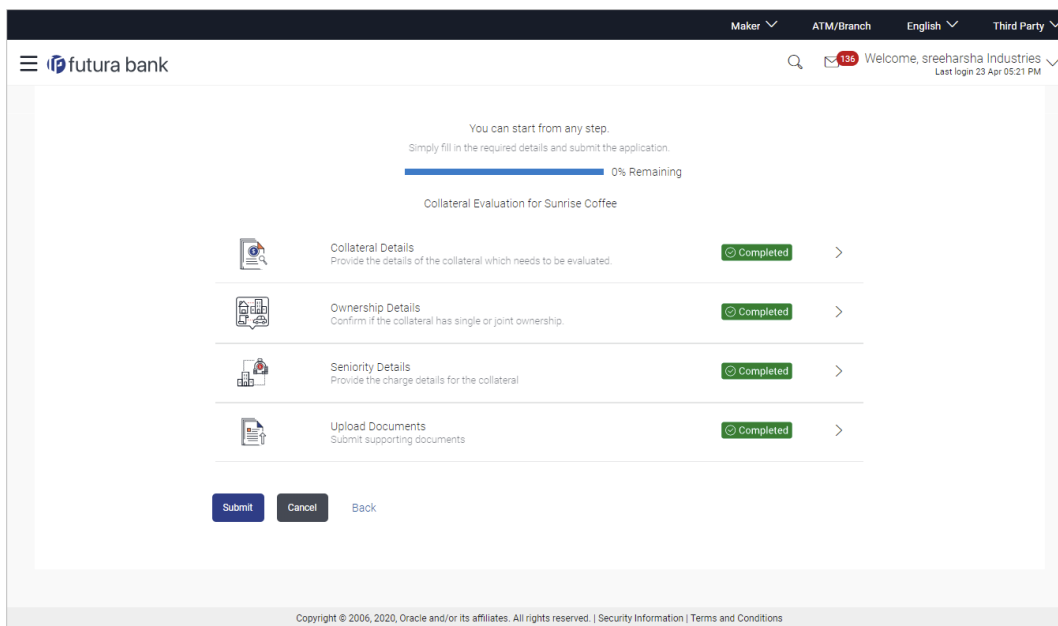
Field Name	Description
<b>Navigating path to the step</b>	Select the step from the drop- down list to navigate to the step in which details are to be filled for the collateral evaluation application. OR Click the <b>Home</b> link to navigate back to collateral evaluation summary page.
<b>Party Name</b>	Displays the party name of the user for which the collateral needs to be evaluated.



Field Name	Description
<b>Document Name</b>	<p>List of documents that the corporate is expected to submit as part of Collateral Evaluation application along with the option to upload the document.</p> <p>The list of the documents are fetched from the mid-office based on the selected application type.</p>

31. Click  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

The screenshot displays the 'Collateral Evaluation - Review' interface. At the top, there's a navigation bar with 'futura bank' and a search bar. A notification banner reads: 'REVIEW You initiated a request for Collateral Evaluation. Please review details before you confirm!'. Below this are four expandable sections, each with a 'Show More' button and an edit icon:

- Collateral Details:** Type: VHCL, Description: Truck, Estimated Value: XOF500,000.00, Evaluated Currency: XOF.
- Ownership Details:** Name of the Owner: John, Party ID of the owner: 578900, Ownership Percentage (%): 100.00, Primary Owner: Yes.
- Seniority Details:** Collateral Charged: false.
- Upload Documents:** Application Form.


At the bottom, there's a 'Terms and conditions' section with a checked checkbox 'I agree to the terms and conditions'. Below this are four buttons: 'Confirm', 'Cancel', 'Back', and 'Download'. A footer contains copyright information and a 'Help' button.

36. Click the 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

The screenshot shows the Futura Bank web interface. At the top, there is a navigation bar with the Futura Bank logo, a search icon, a notification icon with '136', and a user profile section for 'sreeharsha Industries' with the last login time '23 Apr 05:21 PM'. Below the navigation bar, the page title is 'Collateral Evaluation'. A green confirmation banner reads 'CONFIRMATION Collateral Evaluation application submitted successfully.' Below this, the application details are listed: Reference Number '240475376BD7', Host Reference Number 'APP201156341', and Status 'Completed'. A section titled 'What would you like to do next?' contains three buttons: 'Go To Dashboard', 'Go to Application Tracker', and 'New Collateral Evaluation'. At the bottom of the page, there is a footer with copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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## 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

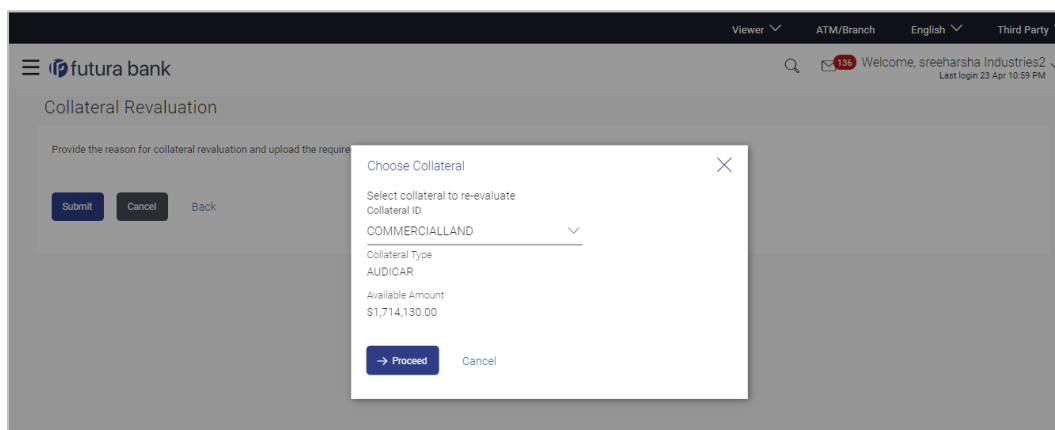
### How to reach here:

*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
<b>Select collateral to re-evaluate Collateral ID</b>	Select the collateral ID of the collateral that needs to be revaluated from the list of available collateral IDs.

Field Name	Description
<b>Collateral Type</b>	Displays the collateral type under which the selected collateral is defined.
<b>Available amount</b>	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

Viewer ATM/Branch English Third Party

futura bank Welcome, sreeharsha Industries2 Last login 23 Apr 10:59 PM

#### Collateral Revaluation

Provide the reason for collateral revaluation and upload the required documents.

Collateral Details [Change Collateral](#)

Collateral ID	Collateral Amount	Utilized Amount	Available Amount	Revision Date
COMMERCIALLAND AUDICAR	\$3,100,000.00	\$1,292,870.00	\$1,714,130.00	16 Mar 2020

What is the reason for revaluation?  
Market value changed for Land

Do you have any specific instructions for us?  
Certified Place with clear documents

#### Upload Documents

Listed documents are required to process your application.

Technical Feasibility Report 1	Upload +	Tech Doc.pdf	Remove
Credit Appraisal Documents by mock			
Passport	Upload +		
Passport issued by government			

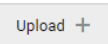
[Submit](#) [Cancel](#) [Back](#)

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### Field Description

Field Name	Description
<b>Collateral Details</b>	
<b>Collateral ID</b>	The unique collateral ID and description of the collateral.
<b>Collateral Amount</b>	The total collateral amount of the selected collateral.

Field Name	Description
<b>Utilized Amount</b>	The total utilized amount of the collateral.
<b>Available Amount</b>	The current available amount for collateral.
<b>Revision Date</b>	The next revaluation date of the collateral.
<b>What is the reason for revaluation?</b>	Enter the reason for getting the collateral revaluated.
<b>Do you have any specific instructions for us?</b>	Enter any remarks/instructions, which needs to be communicated to the bank.
<b>Upload Documents</b>	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

Viewer ATM/Branch English

futura bank Search ...

Welcome, Sreeharsha Industries  
Last login 07 Jun 06:57 PM

### Collateral Revaluation

**Review**  
You initiated a request for Collateral Revaluation. Please review details before you confirm!

#### Collateral Revaluation Details

AUDICAR My Car		Utilized Amount	Available Amount	Revision Date
Collateral Amount	USD70,000.00	USD0.00	USD69,300.00	

What is the reason for revaluation?  
**Currency revaluation**

Do you have any specific instructions for us?

#### Upload Documents

Application Form

Collateral Documents

[Terms and conditions](#)  
 I agree to the Terms and conditions

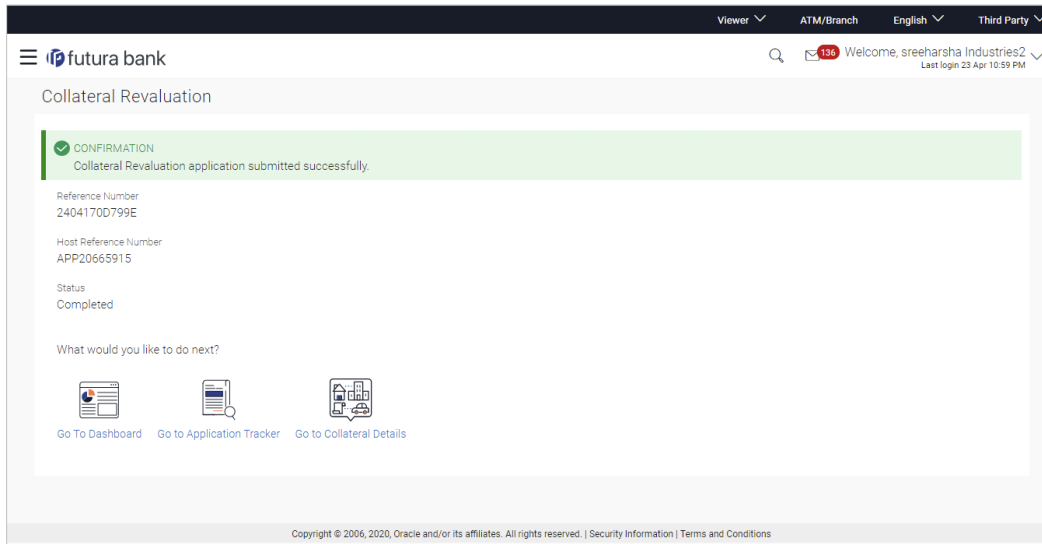
**Confirm** **Cancel** [Back](#) **Download**

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[Help](#)

50. Click the **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



The screenshot shows a web application interface for Futura Bank. At the top, there is a navigation bar with the bank's logo and name, and several utility links: Viewer, ATM/Branch, English, and Third Party. A user notification in the top right corner reads "Welcome, sreeharsha Industries2" with a last login time of "23 Apr 10:59 PM". The main content area is titled "Collateral Revaluation" and features a prominent green confirmation banner with a checkmark icon and the text "CONFIRMATION Collateral Revaluation application submitted successfully." Below this, the application details are listed: Reference Number (2404170D799E), Host Reference Number (APP20665915), and Status (Completed). A section titled "What would you like to do next?" offers three navigation options with icons: "Go To Dashboard", "Go To Application Tracker", and "Go To Collateral Details". The footer contains the copyright notice: "Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions".

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## 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:**

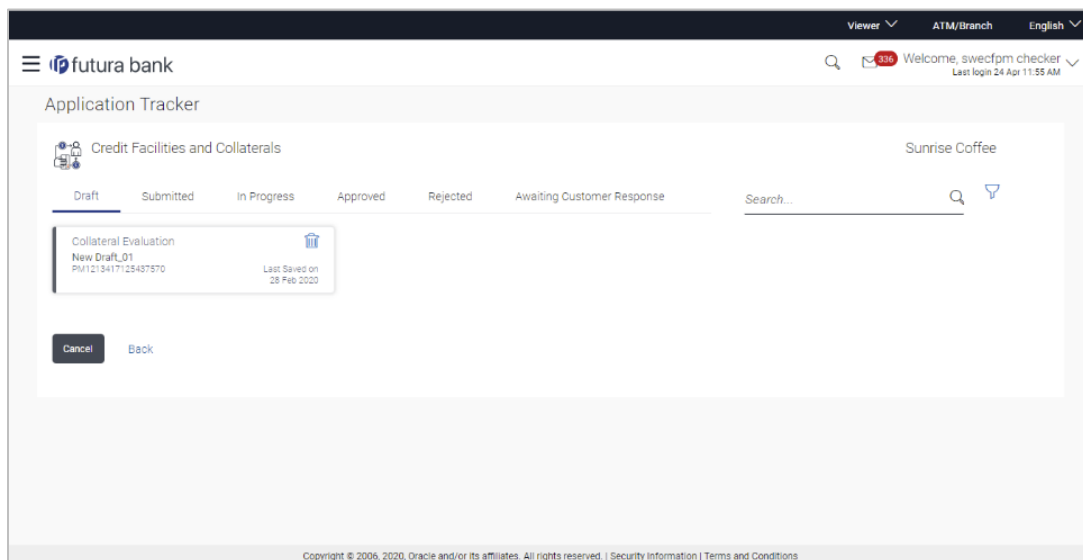
*Dashboard > Toggle menu > Application Tracker > Credit Facility and Collaterals*

**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.



**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Search</b>	Enter any key word to search the application in the selected tab.
<b>Filter</b>	
<b>Request Type</b>	To filter the applications based on request type. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• New Facility</li> <li>• Facility Amendment</li> <li>• Collateral Evaluation</li> <li>• Collateral Revaluation</li> </ul>
<b>Duration</b>	Option to filter the applications based on the time of submission. The options are: <ul style="list-style-type: none"> <li>• Last 7 Days</li> <li>• Last 15 Days</li> <li>• Last 1 Month</li> <li>• Last 3 Months</li> <li>• Last 6 Months</li> <li>• Last 1 Year</li> </ul>
<b>Search Result</b>	Applications summary in card form gets displayed basis on the search criteria entered.
<b>Application Summary</b>	
<b>Facility Request Type</b>	The type of request like 'New Facility' 'Facility Amendment', 'Collateral evaluation' etc.
<b>Request Name</b>	The name of the facility/collateral type for which the facility application is saved as draft.
<b>Application Reference Number</b>	The application reference number as generated by the bank at the time the application was saved as draft.

Field Name	Description
<b>Status</b>	<p>The current application's progress.</p> <p>The status can be:</p> <ul style="list-style-type: none"> <li>• Draft – applications which has not yet submitted and is just saved by the applicant</li> <li>• Submitted – application has been filled and submitted for further processing but action has not been taken by the Bank yet</li> <li>• In progress – application is getting processed in the mid office and is yet to be approved or rejected</li> <li>• Approved – application which are approved by back office/ middle office</li> <li>• Rejected – application which are rejected by back office/ middle office</li> <li>• 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.</li> </ul>
<b>Amount</b>	The facility/collateral amount in the application.
<b>Submitted On</b>	The date and time on which the application was submitted.
<b>Last Saved On</b>	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.
- 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.
  - 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 **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

Search ...

Viewer ATM/Branch English

Welcome, Sreeharsha Industries
Last login 07 Jun 08:43 PM

### Application Tracker

**Collateral Evaluation** ACME Corporation

APP201506562  
Collateral applied for GBP7,500.00  
Submitted On 2020-05-29T14:26:36

<p>Type <b>VHCL</b></p> <p>Estimated Value <b>GBP7,500.00</b></p> <p>Insurance Available <b>No</b></p> <p>Specific Instructions <b>no</b></p>	<p>Description <b>My Car</b></p> <p>Evaluated Currency <b>GBP</b></p> <p>Collateral Available Date <b>29 May 2020</b></p>
---	---

[Show More](#)

<p>Name of the Owner <b>Sonal</b></p> <p>Ownership Percentage (%) <b>100.00</b></p>	<p>Party ID of the owner <b>000409</b></p> <p>Primary Owner <b>Yes</b></p>
---	--

[Show More](#)

<p>Collateral Charged <b>true</b></p> <p>Details of Primary Bank/Entity where collateral is pledged</p>	<p>Seniority Level <b>one</b></p>
---	---------------------------------------

<p>Bank/Entity Name</p> <p>Point of Contact</p> <p>Branch Address Line 1</p> <p>City</p> <p>Branch Email Address</p>	<p>Percentage Pledged</p> <p>Branch Name</p> <p>Branch Address Line 2</p> <p>State</p> <p>Zip Code</p> <p>Branch Contact Number</p>
--	---

[Show More](#)

Application Form FOLIODETE\_20190929135629.pdf

Collateral Documents

[Show More](#)

Cancel
Back
Download

Help

**Field Description**

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

The screenshot shows the 'Application Tracker' interface for 'futura bank'. The user is logged in as 'swecfom checker' and is viewing the 'Awaiting Customer Response' tab under 'Credit Facilities and Collaterals'. The interface displays a list of four applications:

Application Type	Application Reference Number	Collateral Amount	Submitted On
Collateral Evaluation	APP20435856	\$3,100,000.00	Submitted on 11 Apr 2020
Collateral Revaluation	APP20465915	\$433,270.00	Submitted on 09 Apr 2020
Collateral Evaluation	APP20415596	\$21,000,000.00	Submitted on 10 Feb 2020
Collateral Revaluation	APP20215439	\$10,000,000.00	Submitted on 21 Jan 2020

At the bottom of the application list, there are 'Cancel' and 'Back' buttons. The footer of the page contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

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

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

<b>Submitted On</b>	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.

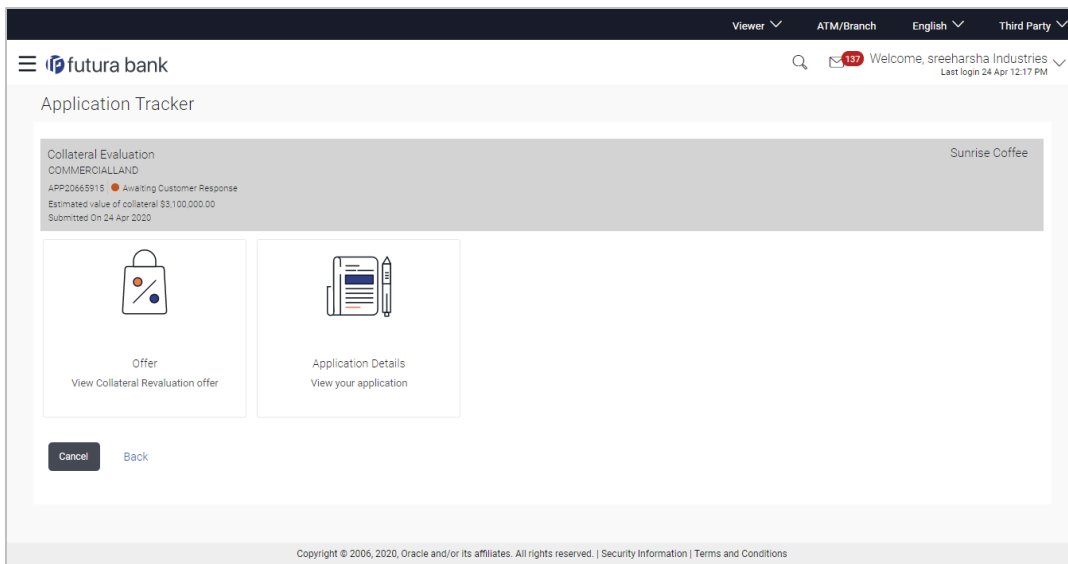
OR

Click **Cancel** to cancel the transaction.

OR

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

### Offer Card



### Field Description

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

<b>Party Name</b>	Displays the name of the party of the user for which the Collateral offer has been received.
-------------------	--

<b>Application Type</b>	Displays the type of the application whether Collateral Evaluation or Collateral Revaluation.
-------------------------	---

<b>Application Reference Number</b>	Displays the application reference number as generated by the mid office/back office at the time the application was submitted.
-------------------------------------	---



Field Name	Description
<b>Status</b>	Displays the current application's progress. The status can be: <ul style="list-style-type: none"> <li>Awaiting Customer Response: application, which are awaiting for customer response</li> </ul>
<b>Collateral Amount details</b>	Displays the estimated Collateral amount for Evaluation or Revaluation application.
<b>Submitted On</b>	The date on which the application was submitted.
<b>Offer</b>	Click on this card to view Collateral Agreement offer received from Mid Office / Back Office.
<b>Application Details</b>	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

The screenshot shows the 'Offer Details' page in the Futura Bank Application Tracker. At the top, there's a navigation bar with 'Viewer', 'ATM/Branch', and 'English' dropdowns. Below that, the 'futura bank' logo and a user welcome message 'Welcome, Monica Maskeri' are visible. The main content area is titled 'Application Tracker' and displays details for a 'Collateral Revaluation' application. The application ID is 'APP20665915', and it's currently in the 'Awaiting Customer Response' status. The estimated value of the collateral is \$3,100,000.00, and it was submitted on 27 Apr 2020. The user 'Gloria Rodrigues' is associated with this offer. A 'Download Offer' button is present. Below this, a preview of the offer email is shown, addressed to 'Dear WAL,'. The email text states: 'After a detailed review of the collateral the value of the collateral has reduced. The details of the Collateral is given below.' A table of collateral details is included in the email preview:

Collateral Code	COL191710055
Collateral Description	Desc
Collateral Currency	USD
Collateral Value	999.80
Ownership Type	Single
Charge Type	
Seniority of Charge	First
Review Recommendation	
Old Value	999.80
New Value	999.80

At the bottom of the email preview, there are buttons for 'Accept', 'Reject', 'Cancel', and 'Back'. The footer of the page contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

## Field Description

Field Name	Description
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### Offers Details

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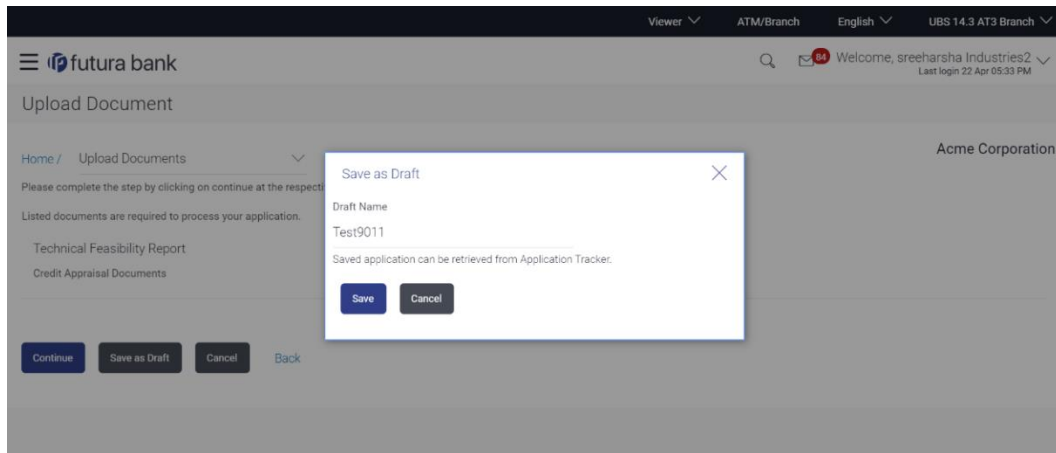
- Awaiting Customer Response: application, which are awaiting for customer response

Field Name	Description
<b>Collateral Amount details</b>	Displays the estimated Collateral amount for Evaluation or Revaluation application.
<b>Submitted On</b>	The date on which the application was submitted.
<b>Offer</b>	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
<b>Draft Name</b>	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](#)