Oracle® Banking Credit Facilities Process Management
Collateral 360 User Guide

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Oracle Banking Credit Facilities Process Management Collateral 360 User Guide, Release 14.7.2.0.0

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Contents

1
Preface

1.1 About this Guide

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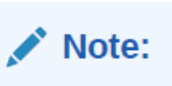
1.2 Audience

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

1.3 Conventions Used

The following table lists the conventions that are used in this document.

Table 1-1   Conventions Used

Convention	Description
Bold	Bold indicates: • Field Name • Screen Name • Drop-down Options • Other UX labels
Figure 1-1 Note 	This icon indicates a Note.

1.4 Common Icons in OBCFPM

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

Table 1-2   Common Icons

Icons	Purpose
Figure 1-2 Add	To add new record.
Figure 1-3 Edit	To modify existing record.
Figure 1-4 Delete	To delete a record.
Figure 1-5 Calendar	To select start or end date.
Figure 1-6 Upload	To upload a record.

Table 1-2   (Cont.) Common Icons
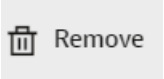
Icons	Purpose
Figure 1-7 Remove 🗑 Remove	To remove the record.
Figure 1-8 List view	To change the screen layout to list view.
Figure 1-9 Table view	To change the screen layout to table view.
Figure 1-10 Tree view	To change the screen layout to tree view.
Figure 1-11 Action Button	To view, edit, and delete a record.

Table 1-2   (Cont.) Common Icons
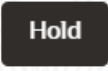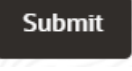
Icons	Purpose
Figure 1-12 Hold Hold	To hold the process.
Figure 1-13 Back Back	To go back to the previous screen.
Figure 1-14 Next Next	To go to the next data segment.
Figure 1-15 Save and close Save & Close	To save the captured information and exit the process window.
Figure 1-16 Submit Submit	To submit the task to next stage.

Table 1-2   (Cont.) Common Icons

Icons	Purpose
Figure 1-17 Cancel Cancel	To exit the window without saving the captured information.

2

Collateral 360

2.1 Collateral 360

Collateral 360 is a smart interface in Oracle Banking Credit Facilities Process Management System (OBCFPM) which allows Relationship Manager (RM) to view all listed party's collateral information in single view. If RM has two or more party then those party's information will appear in each widget. The RM can choose required party and view only one party collateral information in RM view.

Collateral 360 has two RM view:

1. **Collateral 360 - Default RM View**: This is the default RM view. In this screen collateral information available for all listed party's are displayed.

2. **Collateral 360 - Selected Party RM View**: If RM needs to view a particular party collateral information then RM can select required party ID and click **RM view**. The required party collateral information is displayed in selected party RM view.

To access **Collateral 360**:

1. Login to **OBCFPM**. Enter your **User Name**, **Password** and click **Sign In**.

Figure 2-1   Login Screen
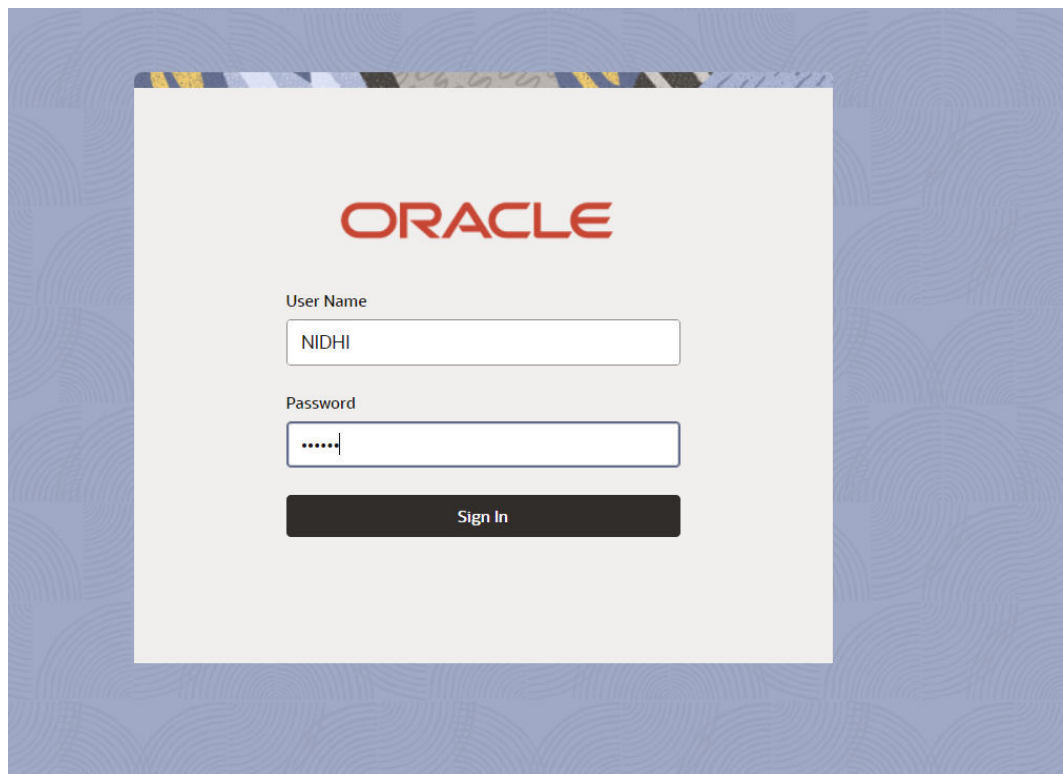
2. To launch the **Collateral 360** screen, navigate to **Collaterals** > **Collateral 360** from the left menu.

The **Collateral 360 - Default RM view** screen is displayed.

Figure 2-2   Collateral 360 - Default RM view
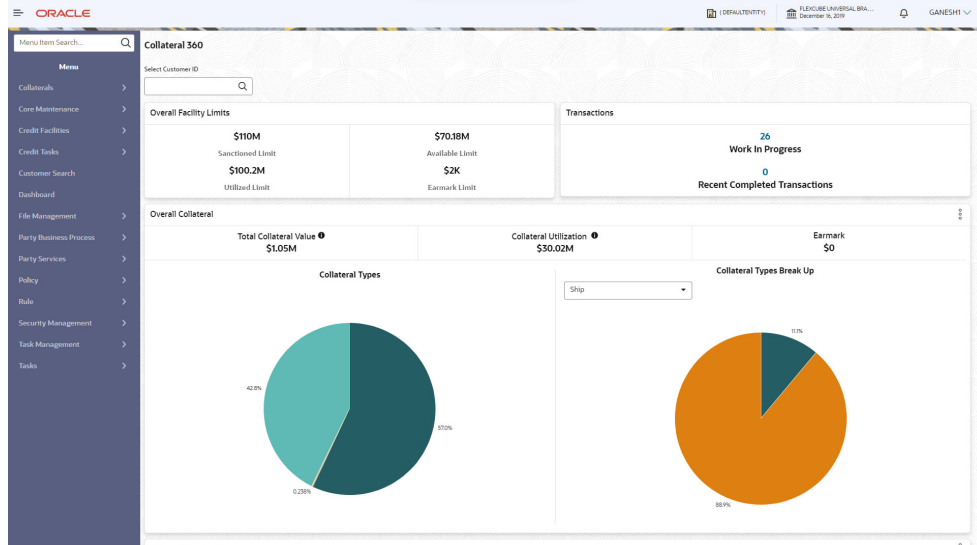
Figure 2-3   Collateral 360 - Default RM view
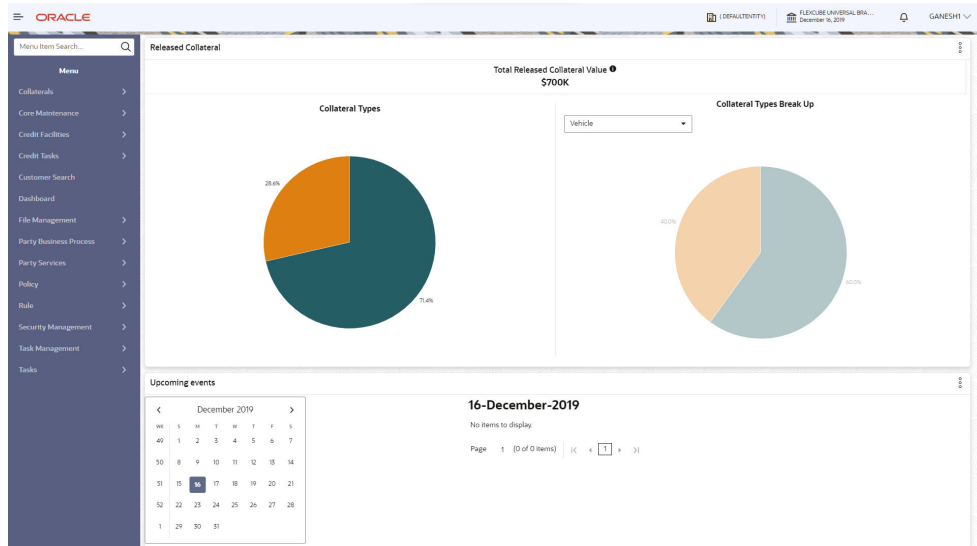
Figure 2-4   Collateral 360 - Default RM view

2.1.1 Collateral 360 - Default RM View

In Collateral 360 - Default RM View, collateral information available for all listed party's are displayed. The RM can view the details and plan the collateral activities for the party's in an efficient manner. The following additional screens are available in the RM view.

*   Overall Facility Limits

*   Transactions

*   Overall Collateral

*   Released Collateral

*   Upcoming Events

*   Bank Deal Enablers

*   Breached Covenants

Figure 2-5   Collateral 360 - Default RM View

Figure 2-6   Collateral 360 - RM View Overall Facility Limits
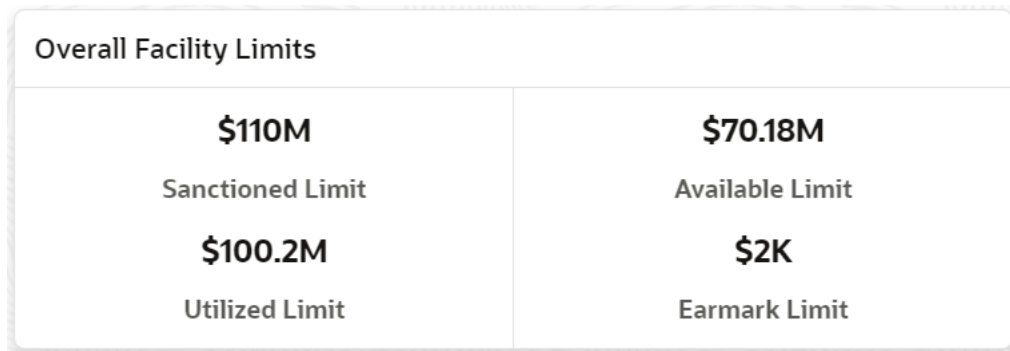
Figure 2-7   Collateral 360 - RM View Transactions
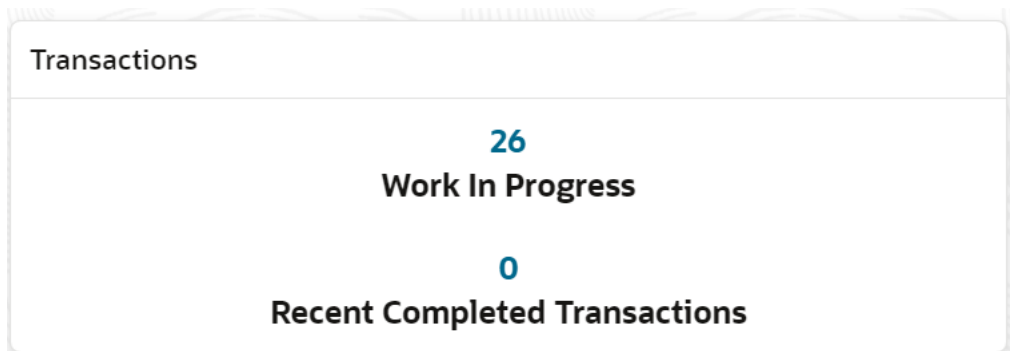
Figure 2-8   Collateral 360 - RM View Overall Collateral
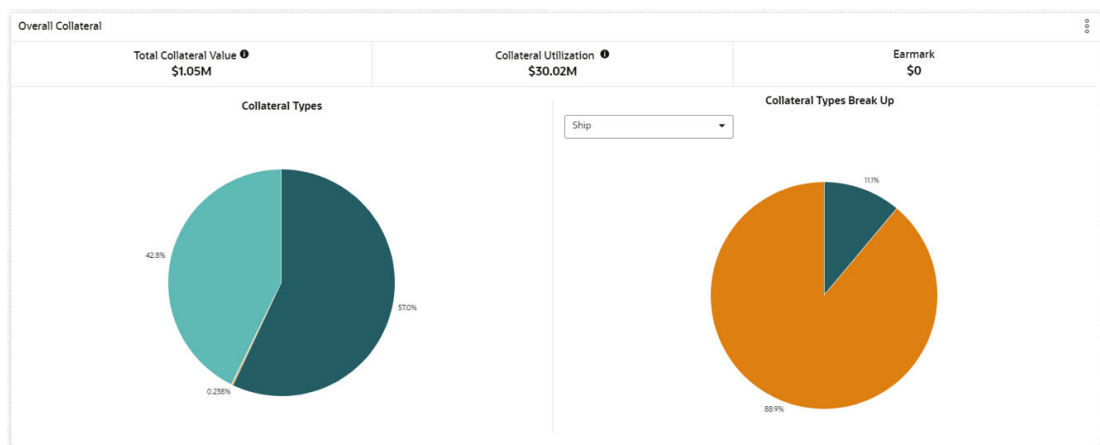
Figure 2-9   Collateral 360 - RM View Released Collateral
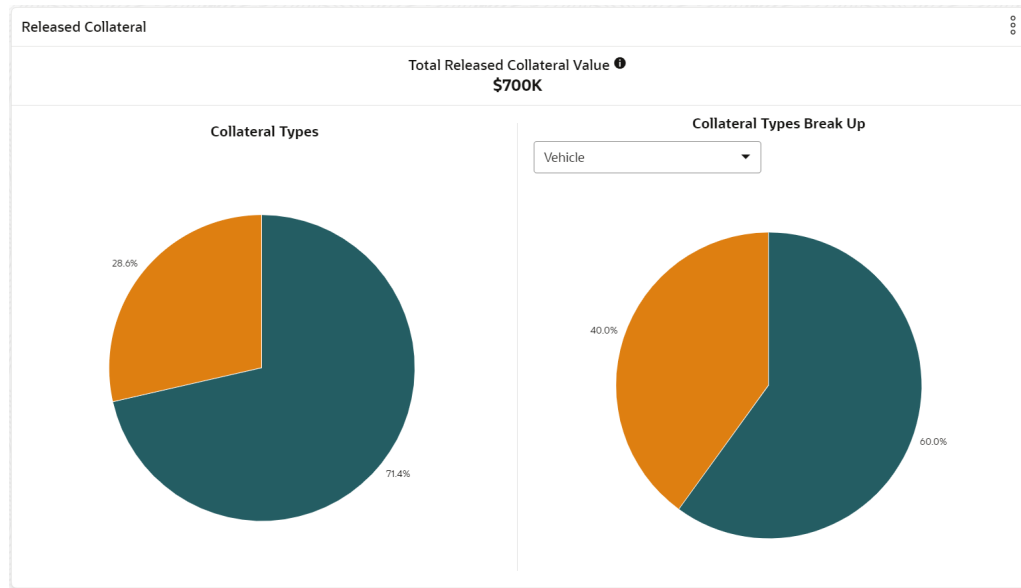
Figure 2-10   Collateral 360 - RM View Upcoming Events
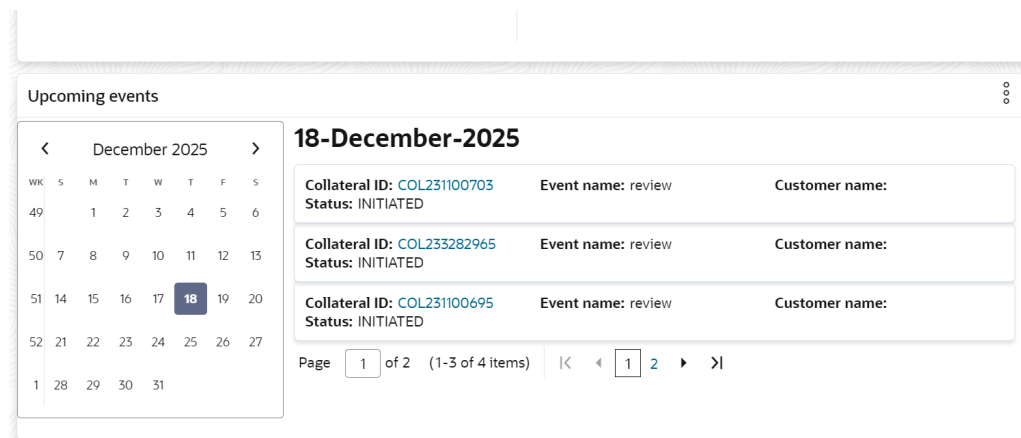
Figure 2-11   Collateral 360 - RM View Bank Deal Enablers

Figure 2-12   Collateral 360 - RM View Breached Covenants
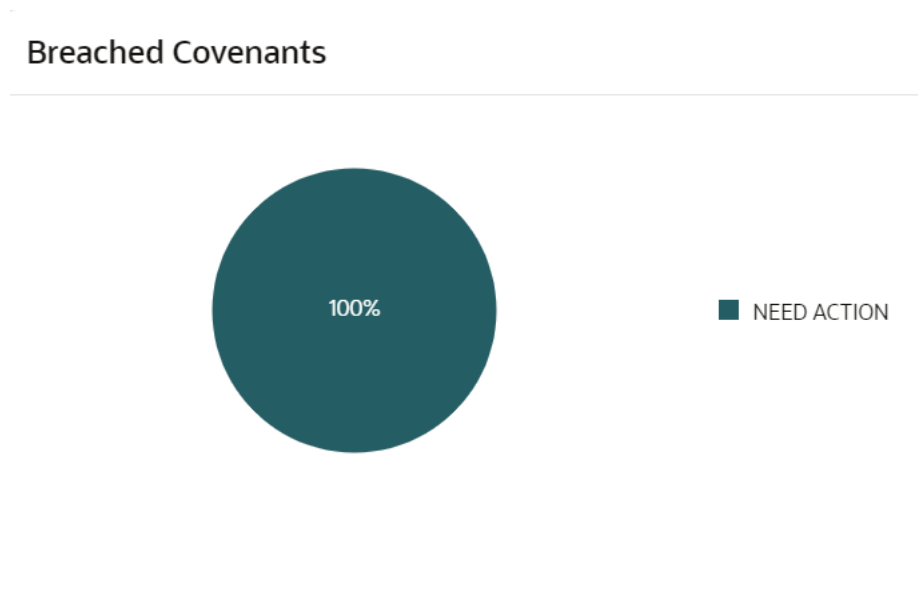
> **Note:**
>
> All the collateral detail screens displayed in Collateral 360- Default RM View is for all the available RM party ID's.

2.1.1.1 Overall Facility Limits

In Overall Facility Limits screen, the overall facility sanctioned limit details for all the party ID's along with available limit, utilized limit and earmark limit details for the facility are displayed. All the facility details are collated and displayed under respective fields as shown below.

Figure 2-13   Overall Facility Limits

The facility limit details available in Overall Facility Limits are:

- Sanctioned Limit

- Available Limit

- Utilized Limit

- Earmark Limit

2.1.1.2 Transactions

Transactions screen displays the number of work in progress transactions collateral details for the list of collaterals the party has and are selected for review, ammend or release. Also, total number of recent completed transcations collateral details are displayed in this screen.

Figure 2-14   Transactions - RM View

Click count in **Work In Progress**, the **Work In Progress Collateral List** screen is displayed. The work in progress collateral list displays the collateral type, transaction initiated date, collateral value and type of transaction that will be performed against each collateral.

Figure 2-15   Transactions - RM View Work in Progress Collateral List

Click count in **Recent Completed Transactions** in **Transactions** screen. The **Closed Collateral List** screen is displayed with all the closed collaterals.

Figure 2-16   Transactions - RM View Closed Collateral List

2.1.1.3 Overall Collateral

Figure 2-17   Overall Collateral
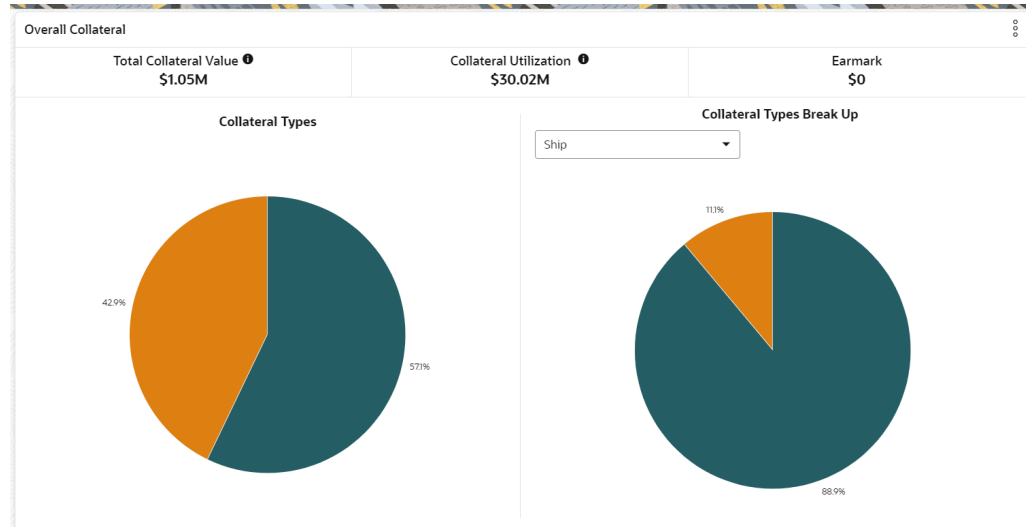
Overall Collateral screen displays the party's overall collateral value, collateral utilization, and earmark amount along with the details of contribution from different collateral types.

1. Click on the required section in the pie chart to view **Collaterals List** by its type.

    The **Collateral List** is displayed based on selected collateral type.

Figure 2-18   Collateral List
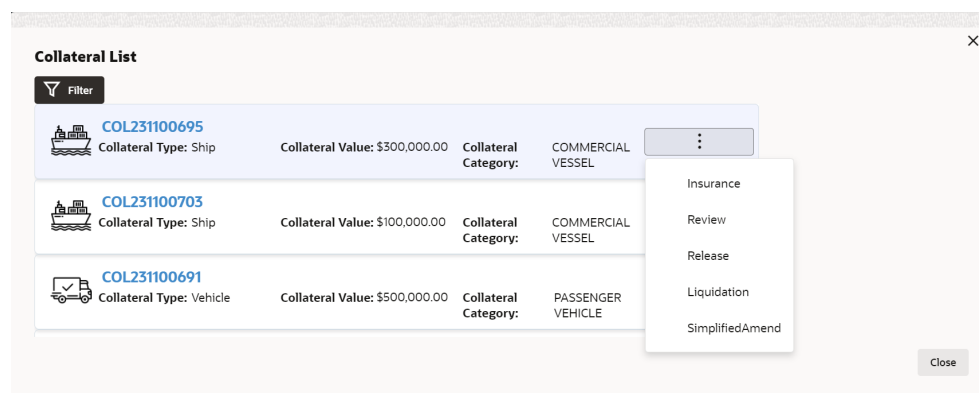
2. Click **Collateral ID** in **Collateral List** screen to view the **Collateral Summary**.

3. Click **Action** icon to initiate **Insurance**, **Review**, **Release**, or **Liquidation** process for the collateral and select the required option.

4. Click **Close** to exit **Collateral List** screen.

5. Select required **Collateral Type** from **Collateral Types Break Up** drop-down list to view the break up of collateral types.

Contribution from each collateral category is displayed.

Figure 2-19   Overall Collateral - Contribution Details of Collateral Type

> **Note:**
>
> a. You can click the required section in the break up pie chart to view the list of collaterals in selected category and initiate necessary process.
>
> b. For more information on list of available Collateral Types, refer **Collateral Perfection** User Manual **Quick Initiation> Add Collateral > Collateral Type** field.

2.1.1.4 Released Collateral

Released Collateral screen will show only the list of released / closed collaterals. The left screen will show released collaterals details based on **Collatral Types** and right screen will show released collaterals details based on **Collateral Types Break Up**. For more information on how to view **Collateral Types** and **Collateral Types Break UP** details, refer **Overall Collateral** section.

Figure 2-20   Released Collateral
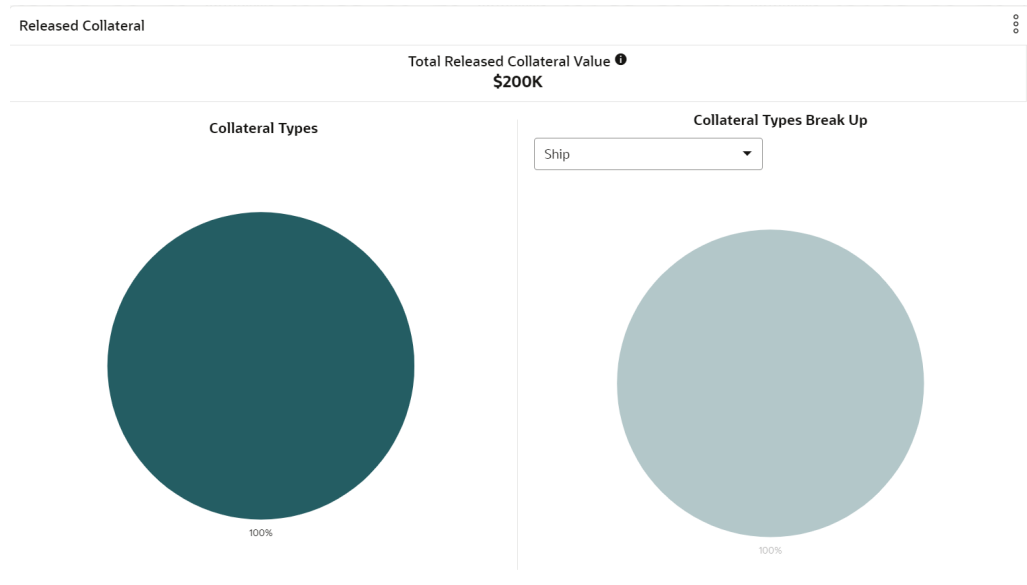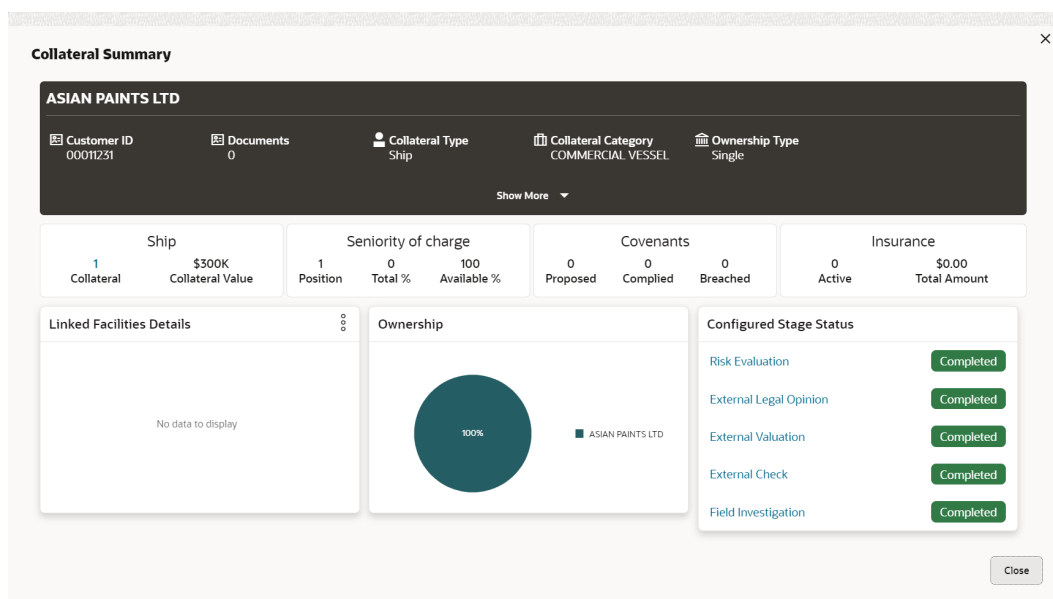
2.1.1.5 Upcoming Events

Figure 2-21   Upcoming Events

Upcoming Events screen displays the upcoming collateral events such as Review and Release based on the event date specified during the collateral processes.

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

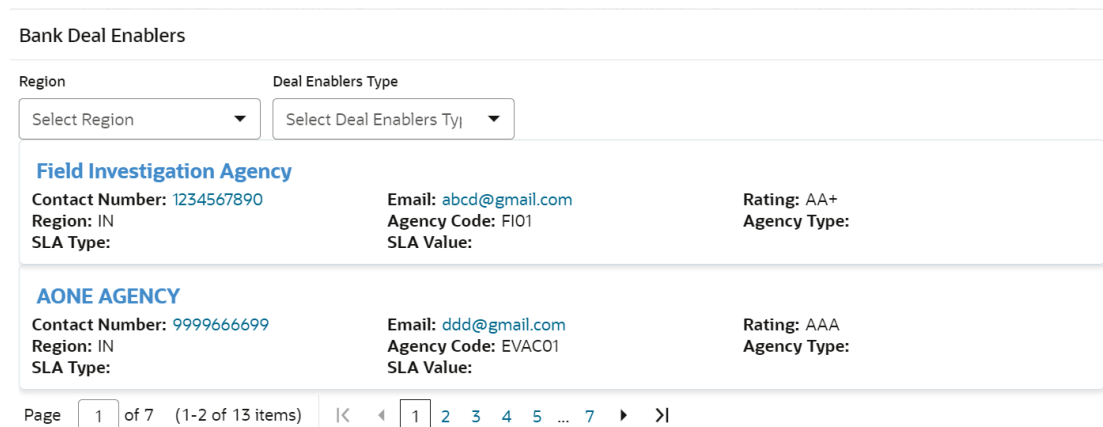   The **Collateral Summary** screen is displayed.

Figure 2-22   Collateral Summary

2. Click **Close** to exit the **Collateral Summary** screen.
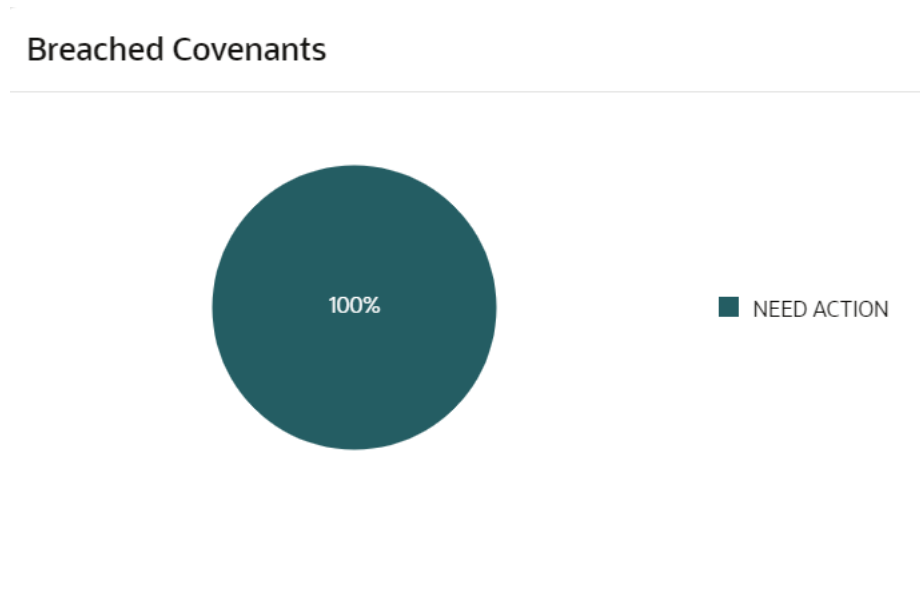
2.1.1.6 Bank Deal Enablers

Figure 2-23   Bank Deal Enablers

Bank Deal Enablers screen displays the list of external agencies which valuated the party collaterals during different processes in Collateral Life-Cycle Management.

2.1.1.7 Breached Covenants

Figure 2-24   Breached Covenants - Breached Covenants Details

Breached Covenants screen provides an insight about the breached covenants status by displaying the percentage of breached, complied, and due covenants.

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

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

Figure 2-25   Covenant List

2. Click **Action** icon in the covenant record to perform necessary actions.

3. Click **Close** to exit **Covenant List** screen.

2.1.2 Collateral 360 - Selected Party RM View

Collateral 360 - Selected Party RM View, RM can view collateral information available for a particular party by clicking search in **Select Customer ID**. Select required party ID from the list of party ID's displayed and click **RM view**.

The required party collateral information is dispalyed in selected party RM view.

Figure 2-26   Collateral 360 - Selected Party RM View

The Collateral details are fetched for the selected party and displayed in the RM view in the following screens.

- Overall Collateral

- Released Collateral

- Collateral Valuation List

- Breached Covenants

- Transactions

- Facility Summary

Figure 2-27   Collateral 360 - Overall Collateral
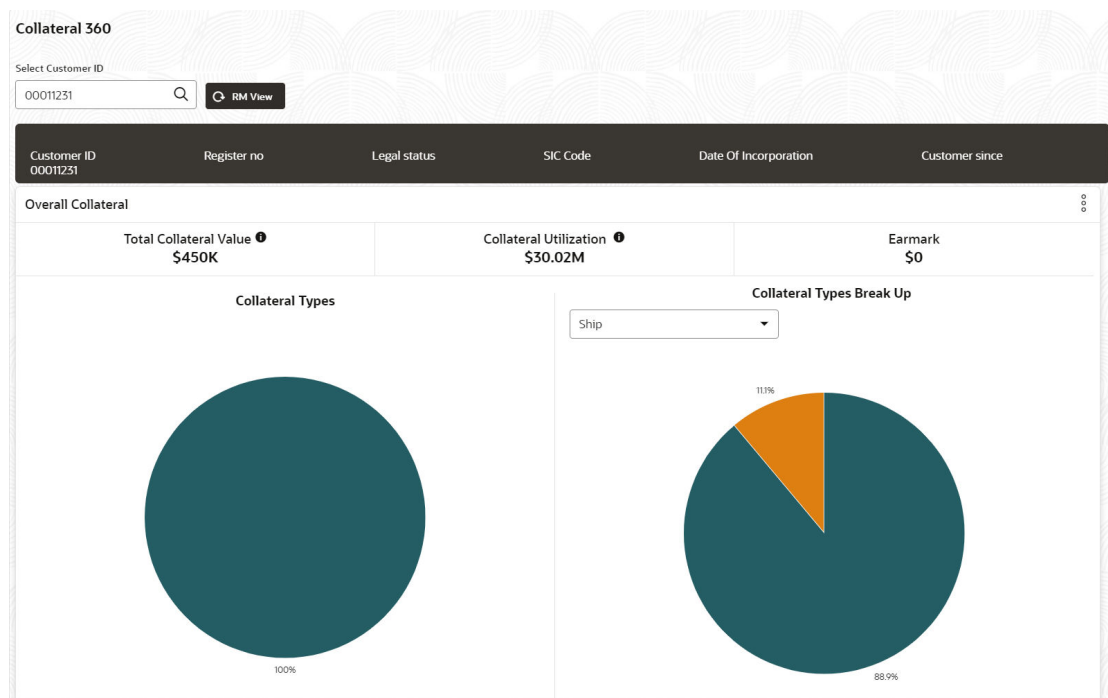
Figure 2-28   Collateral 360 - Released Collateral
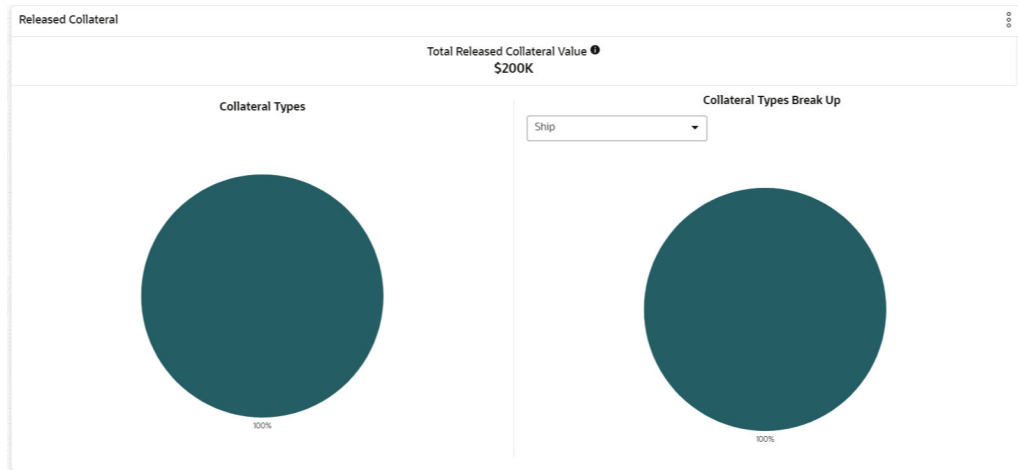

Figure 2-29   Collateral 360 - Collateral Valuation List

Figure 2-30   Collateral 360 - Breached Covenants
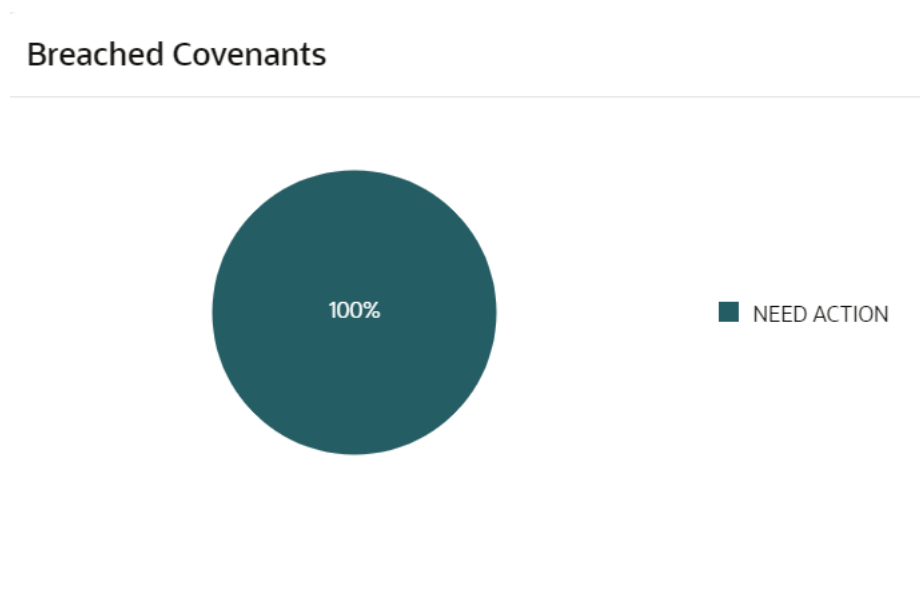
Figure 2-31   Collateral 360 - Transactions

Figure 2-32   Collateral 360 - Facility Summary
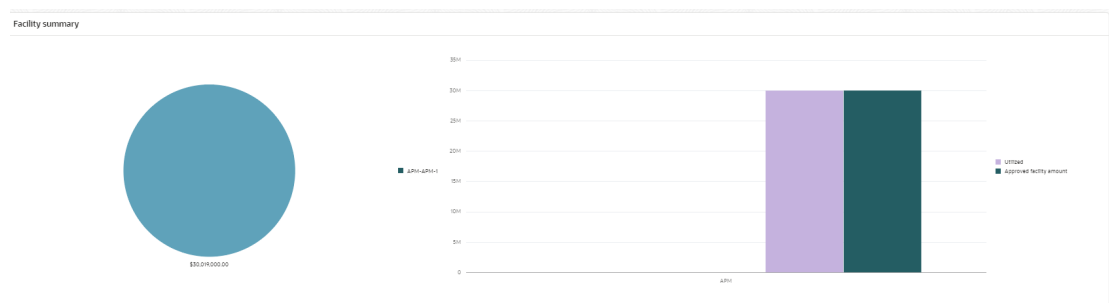
For information on data displayed in each screen, refer the corresponding topics.

> **Note:**
>
> All the collateral details screens displayed in Collateral 360 - Selected Party RM View is for the single party ID selected by RM.

2.1.2.1 Overall Collateral

Figure 2-33   Overall Collateral
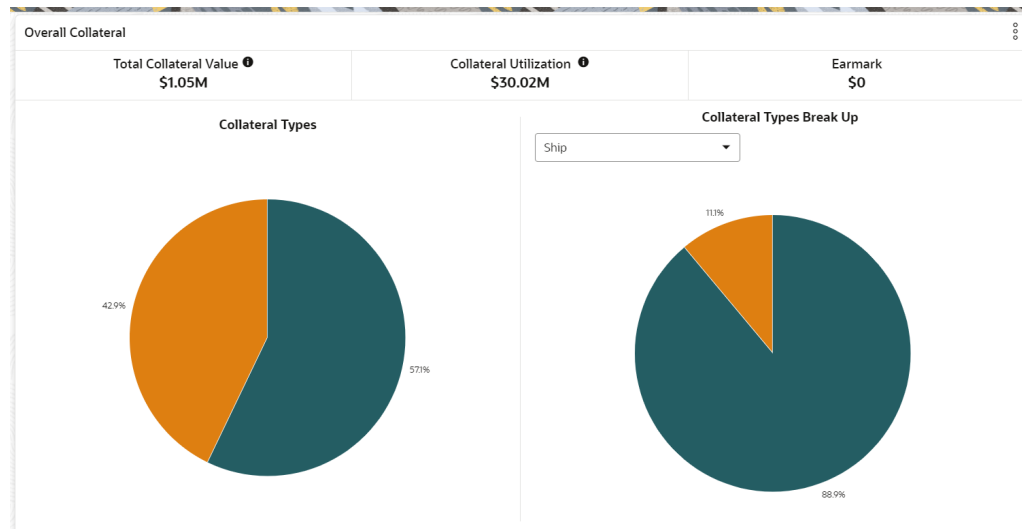
Overall Collateral screen displays the party's overall collateral value, collateral utilization, and earmark amount along with the details of contribution from different collateral types.

1. Click on the required section in the pie chart to view **Collaterals List** by its type.

   The **Collateral List** is displayed based on selected collateral type.

Figure 2-34   Collateral List
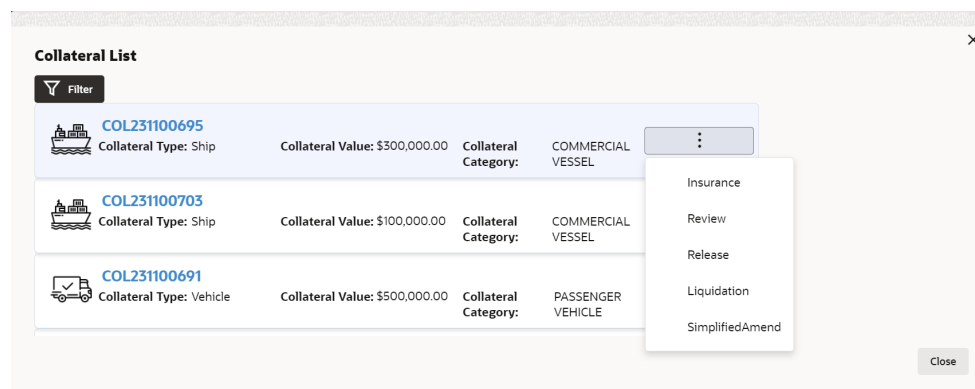
2. Click **Collateral ID** in **Collateral List** screen to view the **Collateral Summary**.

3. Click **Action** icon to initiate **Insurance**, **Review**, **Release**, or **Liquidation** process for the collateral and select the required option.

4. Click **Close** to exit **Collateral List** screen.

5. Select required **Collateral Type** from **Collateral Types Break Up** drop-down list to view the break up of collateral types.

   Contribution from each collateral category is displayed.

Figure 2-35   Overall Collateral - Contribution Details of Collateral Type

> **Note:**
>
> a. You can click the required section in the break up pie chart to view the list of collaterals in selected category and initiate necessary process.
>
> b. For more information on list of available Collateral Types, refer **Collateral Perfection** User Manual **Quick Initiation> Add Collateral > Collateral Type** field.

2.1.2.2 Released Collateral

Released Collateral screen will show only the list of released / closed collaterals. The left screen will show released collaterals details based on **Collatral Types** and right screen will show released collaterals details based on **Collateral Types Break Up**. For more information on how to view **Collateral Types** and **Collateral Types Break UP** details, refer **Overall Collateral** section.

Figure 2-36   Released Collateral
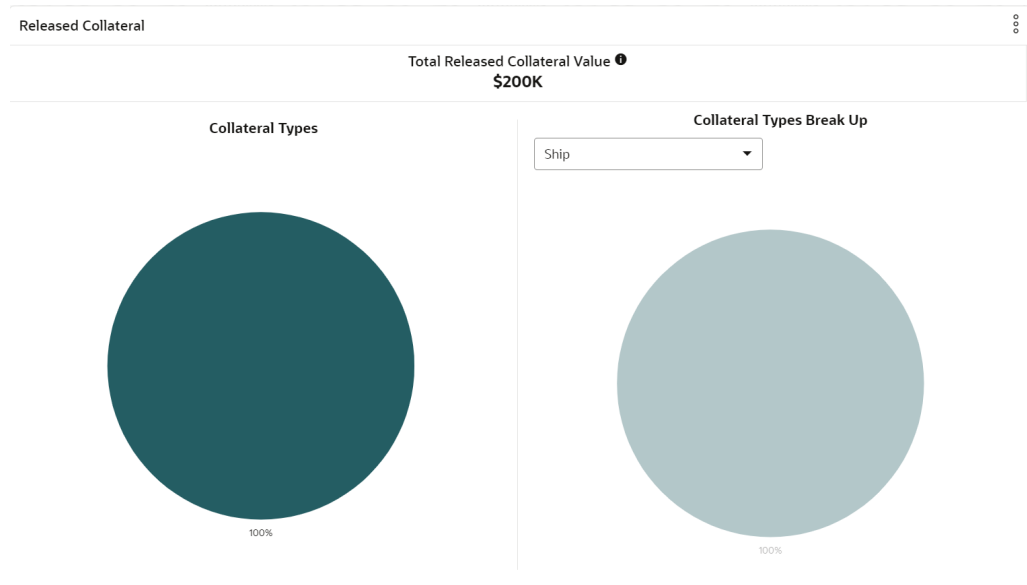
> **Note:**
>
> **Released Collateral** screen will display details only for released collaterals.

2.1.2.3 Collateral Valuation List

Figure 2-37   Collateral Valuation List

Collateral Valuation List screen displays the collateral that is valuated by external agencies, the valuation details from all the agencies are listed in this screen.

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

   The **Collateral Summary** screen is displayed.

Figure 2-38   Collateral Summary

2. Click **Close** to exit the **Collateral Summary** screen.

2.1.2.4 Transactions

Figure 2-39   Transactions

Transactions screen displays the list of transactions done on the collateral with collateral type, transaction initiated date and collateral value. For more information on **Transactions** screen details, refer **Collateral 360 - Default RM View > Transactions** section.

1. Click **Action** icon in the transaction record to perform necessary actions.

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

    The **Collateral Summary** screen is displayed.

Figure 2-40   Collateral Summary
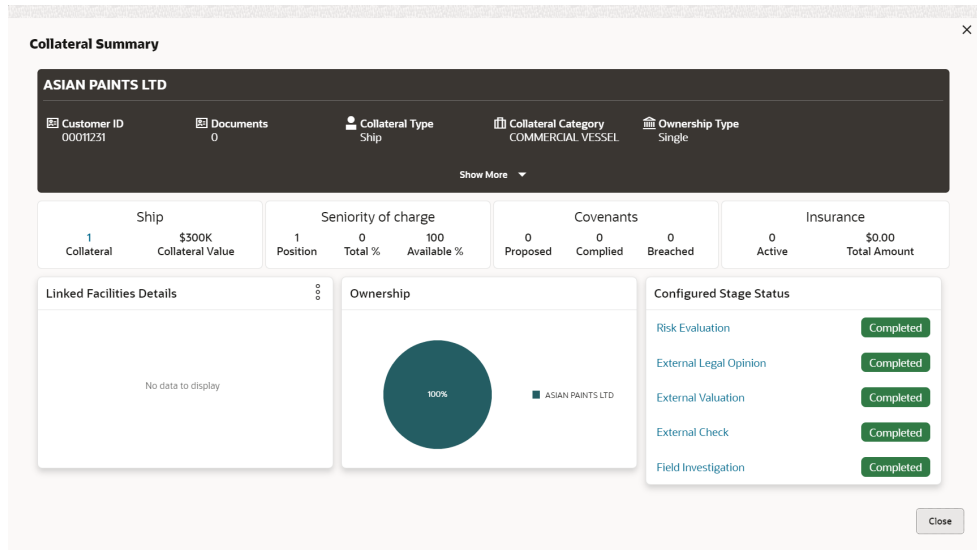
3. Click **Close** to exit the **Collateral Summary** screen.

2.1.2.5 Breached Covenants

Figure 2-41   Breached Covenants - Breached Covenants Details
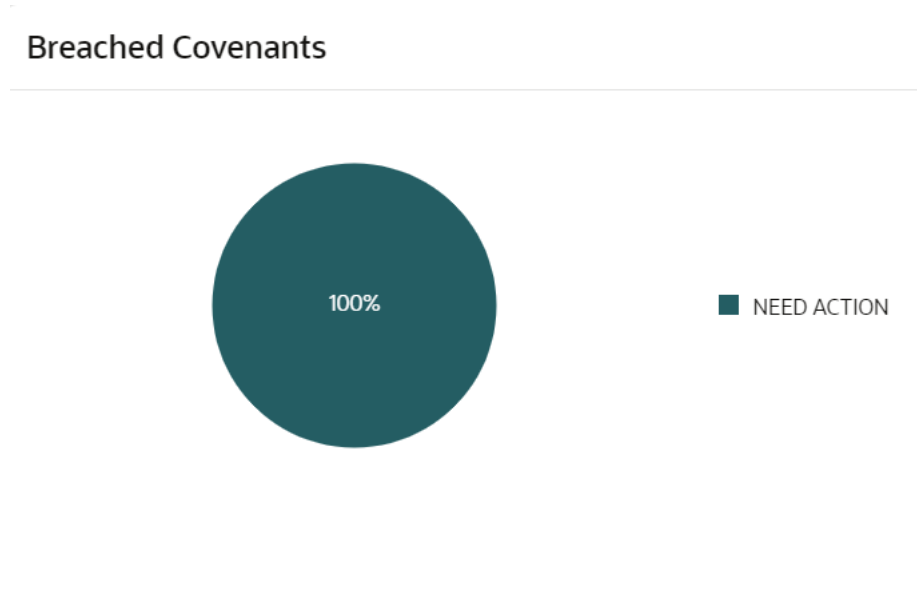
Breached Covenants screen provides an insight about the breached covenants status by displaying the percentage of breached, complied, and due covenants.

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

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

Figure 2-42   Covenant List

2. Click **Action** icon in the covenant record to perform necessary actions.

3. Click **Close** to exit **Covenant List** screen.

2.1.2.6 Facility Summary
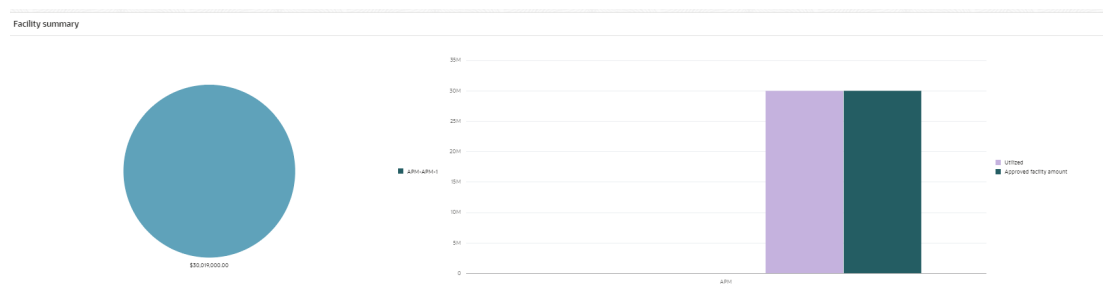
Figure 2-43   Facility Summary

Facility Summary screen displays the liability amount sanctioned, utilized, and overutilized against the collaterals in all the categories maintained in the system, such as Guarantee, Term Loan, Working Capital, and Letter of Credit.
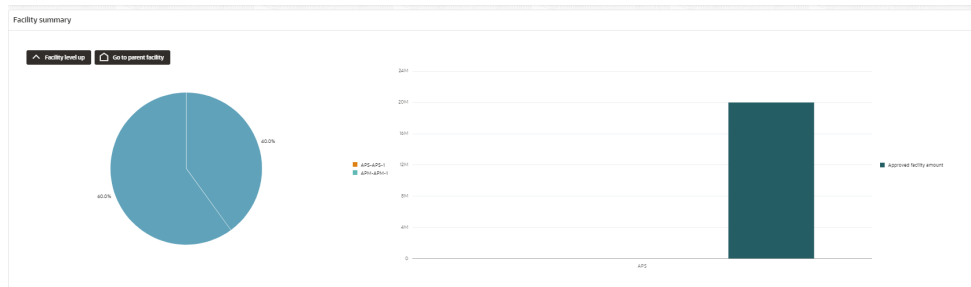
> **Note:**
>
> All the amounts displayed in the pie chart are in collateral currency.

1. Click on the required category in the pie chart to view more information about the specific facility category.

The data for the selected category are displayed.

Figure 2-44   Facility Category Details

2. Click on the required category in the pie chart to view further information about the displayed categories.

3. Click **Facility Level Up** to view the previous category information.

4. Click **Go to Parent Facility** to view the parent facility.