# Oracle® Banking Credit Facilities Process Management Collateral 360 User Guide





Oracle Banking Credit Facilities Process Management Collateral 360 User Guide, Release 14.7.3.0.0

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# **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.
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
	To add new record.
Figure 1-2 Add	
+	
The same	
	To modify existing record.
Figure 1-3 Edit	
( b	
	To delete a record.
Figure 1-4 Delete	
SENT.	
III	
3001	
	To select start or end date.
Figure 1-5 Calendar	
	To upload a record.
Figure 1-6 Upload	
Upload	



Table 1-2 (Cont.) Common Icons

Icons	Purpose
	To remove the record.
Figure 1-7 Remove	
ि Remove	
	To change the screen layout to list view.
Figure 1-8 List view	
=	
STREET VA	
	To the country of the
	To change the screen layout to table view.
Figure 1-9 Table view	
田	
	To change the screen layout to tree view.
Figure 1-10 Tree view	
கீ	
	To view, edit, and delete a record.
Figure 1-11 Action Button	
33	



Table 1-2 (Cont.) Common Icons

Icons	Purpose
	To hold the process.
Figure 1-12 Hold	
Hold	
S//	
	To go back to the previous screen.
Figure 1-13 Back	
Back	
( <del></del>	
	To go to the next data segment.
Figure 1-14 Next	
//	
Next	
	To save the captured information and exit the
Figure 4.45 Constant date	process window.
Figure 1-15 Save and close	
S S	
Save & Close	
	To submit the task to next stage.
Figure 1-16 Submit	
Figure 1-10 Subilit	
Submit	

Table 1-2 (Cont.) Common Icons

Purpose
To exit the window without saving the captured information.



# 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.
- 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.





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

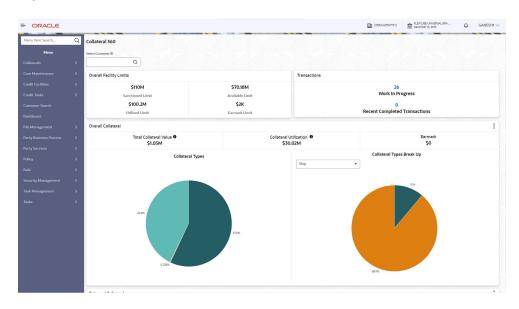


Figure 2-3 Collateral 360 - Default RM view

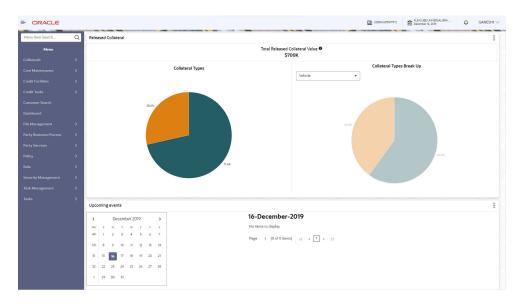




Figure 2-4 Collateral 360 - Default RM view

## 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



= ORACLE (DEFAULTENTITY) FLEXCUBE UNIVERSAL BRA...

December 16, 2019 Menu Item Search... Q Collateral 360 Select Customer ID Q Overall Facility Limits Transactions \$110M \$70.18M **Work In Progress** Sanctioned Limit Available Limit \$100.2M \$2K Recent Completed Transactions Utilized Limit Earmark Limit Overall Collateral 000 Total Collateral Value **6** Collateral Utilization 0 Earmark \$30.02M \$0 \$1.05M Collateral Types Break Up Collateral Types Ship 000 Released Collateral Total Released Collateral Value 1 \$700K Collateral Types Break Up Collateral Types Vehicle 000 Upcoming events 16-December-2019 December 2019 No items to display. Bank Deal Enablers Deal Enablers Type ▼ Select Deal Enablers Type ▼ Select Region Field Investigation Agency Contact Number: 1234567890 Region: IN SLA Type: Email: abcd@gmail.com Agency Code: FI01 SLA Value: Rating: AA+ Agency Type: 2-4 AONE AGENCY

Figure 2-5 Collateral 360 - Default RM View



Figure 2-6 Collateral 360 - RM View Overall Facility Limits

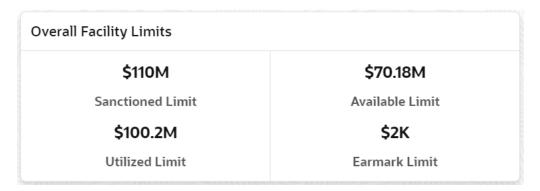
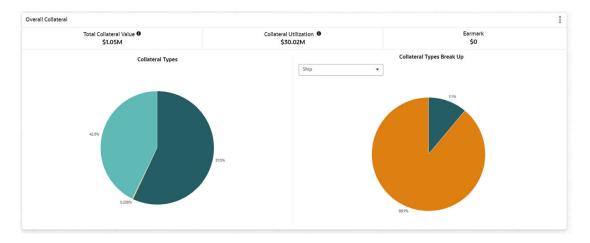


Figure 2-7 Collateral 360 - RM View Transactions



Figure 2-8 Collateral 360 - RM View Overall Collateral



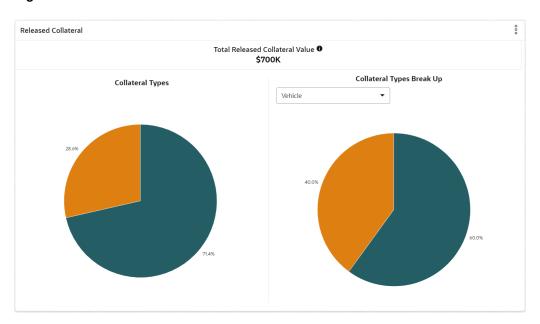


Figure 2-9 Collateral 360 - RM View Released Collateral

Figure 2-10 Collateral 360 - RM View Upcoming Events

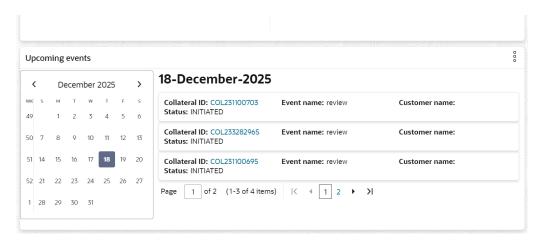


Figure 2-11 Collateral 360 - RM View Bank Deal Enablers

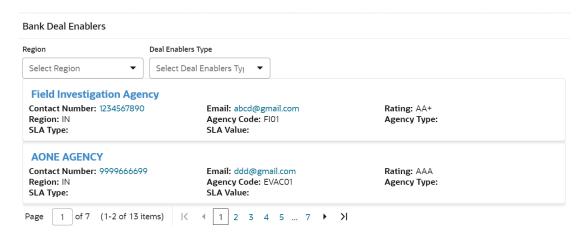
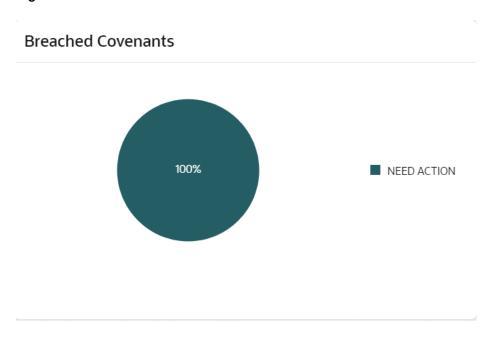


Figure 2-12 Collateral 360 - RM View Breached Covenants



Note:

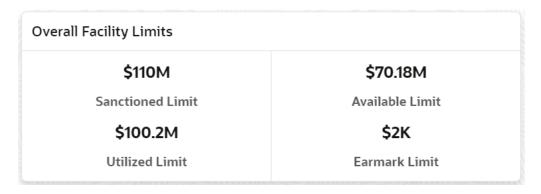
All the collateral detail screens displayed in Collateral 360- Default RM View is for all the available RM party ID's.

#### 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.

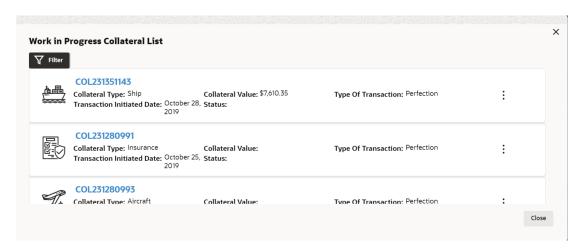
Figure 2-14 Transactions - RM View



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.

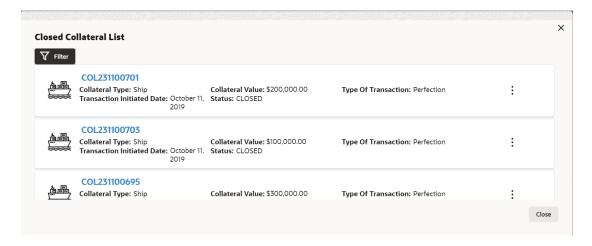


Figure 2-15 Transactions - RM View Work in Progress Collateral List



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

Overall Collateral Value O S S 30.02M Earmark S O Collateral Types

Collateral Types

Collateral Types Break Up

Ship

1136

42.9%

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.

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.

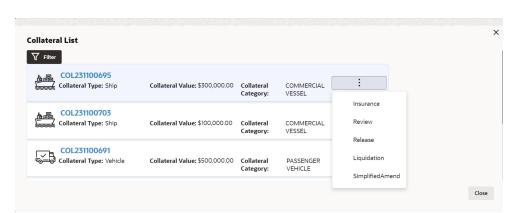


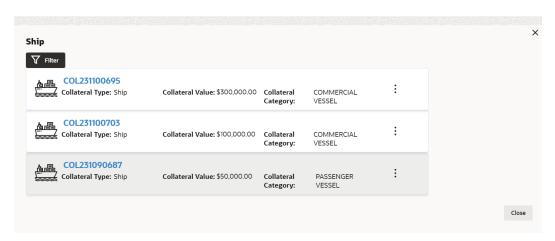
Figure 2-18 Collateral List

- 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:

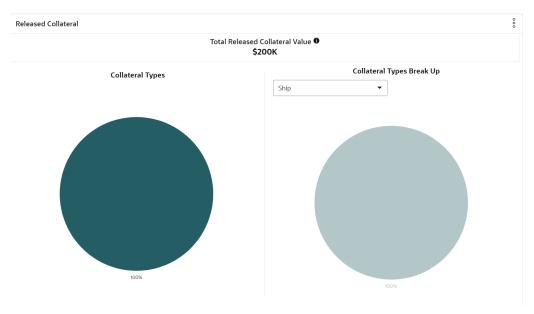
- a. You can click the required section in the break up pie chart to view the list of collaterals in selected category and initiate necessary process.
- For more information on list of available Collateral Types, refer Collateral Perfection User Manual Quick Initiation> Add Collateral > Collateral Type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

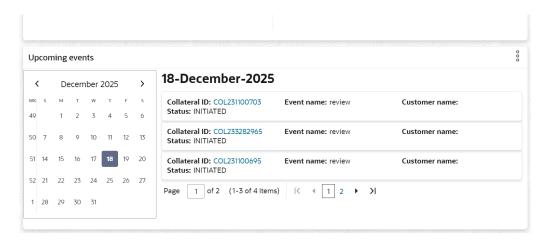




Released Collateral screen will display details only for released collaterals.

#### 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.

Click on the Collateral ID to view the Collateral Summary.
 The Collateral Summary screen is displayed.



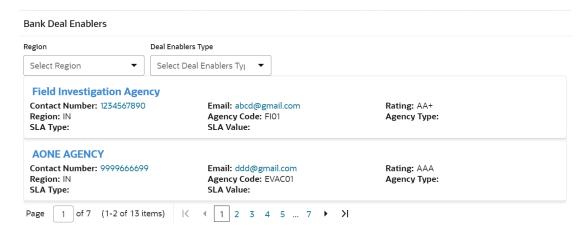
**Collateral Summary** ASIAN PAINTS LTD E Customer ID 00011231 COMMERCIAL VESSEL Ship Seniority of charge Covenants \$300K Collateral Value 100 Available % 0 Complied 0 Total % Linked Facilities Details Ownership Configured Stage Status Risk Evaluation External Legal Opinion No data to display External Valuation External Check Field Investigation Close

Figure 2-22 Collateral Summary

2. Click Close to exit the Collateral Summary screen.

#### 2.1.1.6 Bank Deal Enablers

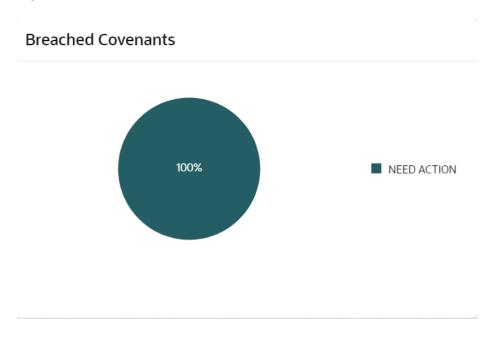
Figure 2-23 Bank Deal Enablers



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

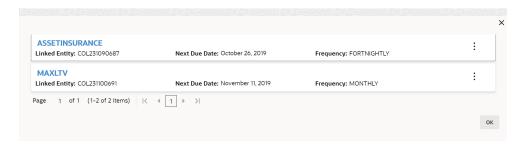
Figure 2-24 Breached Covenants - Breached Covenants Details



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

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.



= ORACLE (DEFAULTENTITY) FLEXCUBE UNIVERSAL BRA...
December 16, 2019 GANESH1 ✓ Menu Item Search.. Q Collateral 360 00011231 Q RM View Customer since Legal status SIC Code Date Of Incorporation 000 Overall Collateral Total Collateral Value 0 Collateral Utilization 0 Earmark \$452.5K \$30.02M Collateral Types Break Up Collateral Types Ship Released Collateral 000 Total Released Collateral Value 0 \$200K Collateral Types Break Up **Collateral Types** Ship 000 Collateral Valuation List COL231090687 Collateral Value: \$50,000.00 Collateral Type: Ship Valuation Date: Agency name: Valuation frequency: Bank Haircut: 0 Own Bank Value: \$47,500.00 Collateral Utilization: 0 COL231100695 Collateral Value: \$300,000.00 Bank Haircut: <sup>0</sup> Own Bank Value: \$255,000.00 Collateral Type: Ship Valuation Date: Collateral Utilization: 0 Agency name: Valuation frequency: COL231100703 Collateral Value: \$100,000.00 Bank Haircut: <sup>0</sup> Own Bank Value: \$85,000.00 Collateral Type: Ship Agency name: Valuation frequency: Valuation Date: Collateral Utilization: 0 Dama 4 af 2 /1 7 of 4 items) Transactions Collateral Id: COL231351143

Type Of Transaction: Perfection Collateral Value: \$7,610.35 Collateral Type: Ship Transaction Initiated Date: October 28, 2019 Status: Collateral Id: COL231280991

Type Of Transaction: Perfection Collateral Type: Insurance Collateral Value: Transaction Initiated Date: October 25, 2019 Status: Collateral Id: COL231280995
Type Of Transaction: Perfection Collateral Type: Aircraft Collater Transaction Initiated Date: October 25, 2019 Status: Collateral Value: 2-16 AAA, Collateral Type: Ship

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

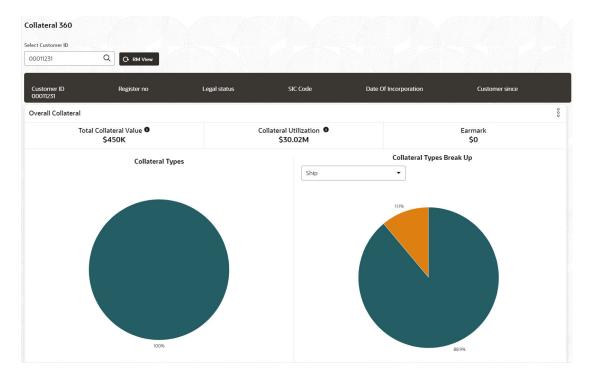




Figure 2-28 Collateral 360 - Released Collateral

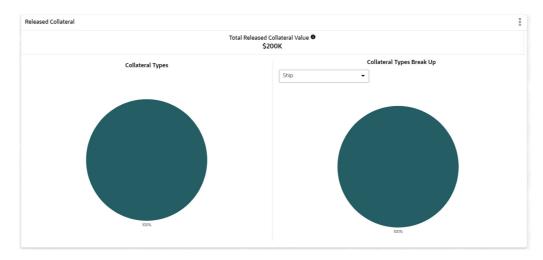


Figure 2-29 Collateral 360 - Collateral Valuation List

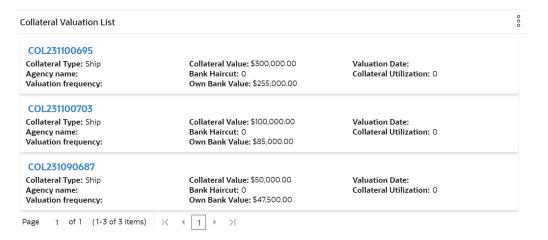




Figure 2-30 Collateral 360 - Breached Covenants

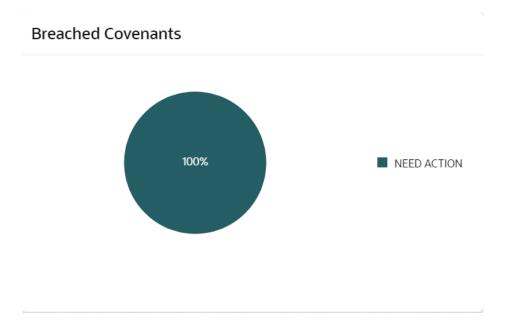


Figure 2-31 Collateral 360 - Transactions

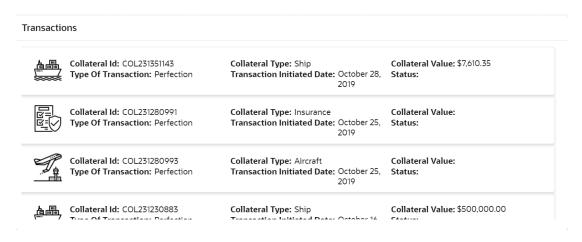


Figure 2-32 Collateral 360 - Facility Summary





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



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

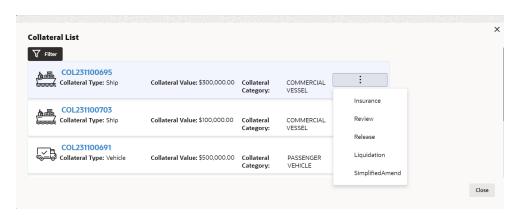
Figure 2-33 Overall Collateral



**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.

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

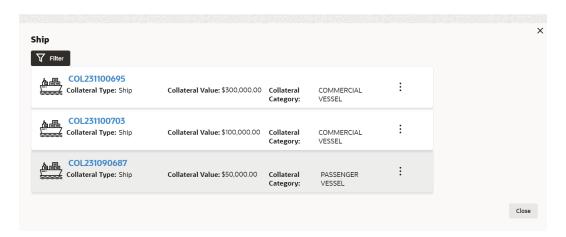




- 2. Click Collateral ID in Collateral List screen to view the Collateral Summary.
- Click Action icon to initiate Insurance, Review, Release, or Liquidation process for the collateral and select the required option.
- 4. Click Close to exit Collateral List screen.
- 5. Select required **Collateral Type** 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:

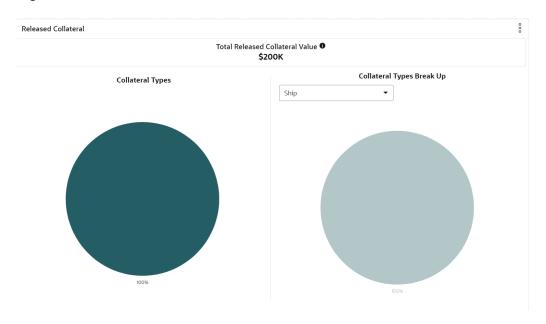
- a. You can click the required section in the break up pie chart to view the list of collaterals in selected category and initiate necessary process.
- For more information on list of available Collateral Types, refer Collateral Perfection User Manual Quick Initiation> Add Collateral > Collateral Type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

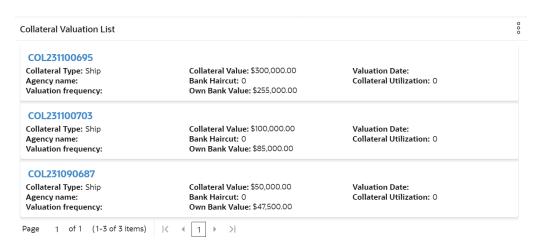


Note:

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.

Click on the Collateral ID to view the Collateral Summary.
 The Collateral Summary screen is displayed.



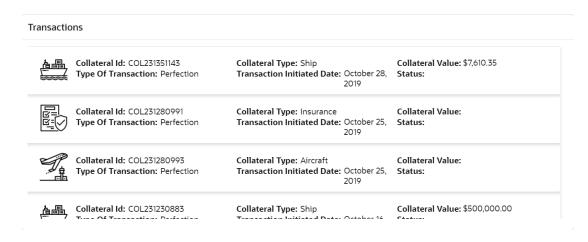
**Collateral Summary** ASIAN PAINTS LTD © Customer ID 00011231 Ship Seniority of charge Covenants \$300K lateral Value 100 Available % 0 Complied Total % Linked Facilities Details Configured Stage Status Ownership Risk Evaluation External Legal Opinion External Valuation External Check Field Investigation Close

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.
- Click on the Collateral ID to view the Collateral Summary.The Collateral Summary screen is displayed.



**Collateral Summary** ASIAN PAINTS LTD Seniority of charge Covenants Ship Insurance \$300K Collateral Value \$0.00 Total Amount 0 Total % 100 Available % 0 Complied Active Linked Facilities Details Ownership Configured Stage Status Close

Figure 2-40 Collateral Summary

3. Click Close to exit the Collateral Summary screen.

#### 2.1.2.5 Breached Covenants

Breached Covenants

100%

NEED ACTION

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.

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.



 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.

