

Oracle® Banking Credit Facilities Process Management Collateral 360 User Manual



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Preface

1.1 About this Guide

A brief introduction to the Collateral 360 User 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

Audience of Collateral 360 User Guide.

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

1.3 Common Icons in OBCFPM

List of icons commonly used in OBCFPM for quick reference.

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

Table 1-1 Common Icons



Icons	Purpose
<p data-bbox="363 1289 634 1320">Figure 1-1 Add Icon</p> 	<p data-bbox="920 1230 1127 1257">To add new record.</p>
<p data-bbox="363 1566 573 1598">Figure 1-2 Edit</p> 	<p data-bbox="920 1507 1192 1535">To modify existing record.</p>

Table 1-1 (Cont.) Common Icons




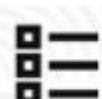

Icons	Purpose
<p>Figure 1-3 View</p> 	To view existing record.
<p>Figure 1-4 Delete</p> 	To delete a record.
<p>Figure 1-5 Calender</p> 	To pick start or end date.
<p>Figure 1-6 Screen Layout</p> 	To change the screen layout to list view.
<p>Figure 1-7 Screen Layout to Grid View</p> 	To change the screen layout to grid view.

Table 1-1 (Cont.) Common Icons





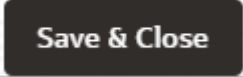

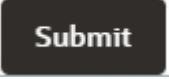

Icons	Purpose
<p>Figure 1-8 View, Edit, and Record</p> 	<p>To view, edit, and delete a record..</p>
<p>Figure 1-9 Hold</p> 	<p>To hold the process.</p>
<p>Figure 1-10 Back</p> 	<p>To go back to the previous screen.</p>
<p>Figure 1-11 Next</p> 	<p>To go to the next data segment.</p>
<p>Figure 1-12 Save and Close</p> 	<p>To save and close the record.</p>

Table 1-1 (Cont.) Common Icons

Icons	Purpose
<p data-bbox="363 373 625 405">Figure 1-13 Cancel</p>  A rectangular button with rounded corners, a light gray background, and a thin gray border. The word "Cancel" is centered in a dark gray, sans-serif font.	<p data-bbox="920 310 1146 342">To cancel the record.</p>
<p data-bbox="363 665 630 697">Figure 1-14 Submit</p>  A rectangular button with rounded corners, a dark gray background, and a thin gray border. The word "Submit" is centered in a white, sans-serif font.	<p data-bbox="920 602 1146 634">To submit the record.</p>
<p data-bbox="363 957 883 989">Figure 1-15 Screen Layout to Tree View</p>  An icon consisting of a small square on the left side, followed by three horizontal bars of varying lengths extending to the right, resembling a tree structure or a list.	<p data-bbox="920 894 1354 926">To change the screen layout to tree view.</p>

2

Collateral 360

2.1 Collateral 360

This topic describes about the Collateral 360 interface in OBCFPM.

Collateral 360 is a smart dashboard which displays different dimensions of the customer collaterals in graphical and table formats. Dimensions of collaterals include covenant compliance status, valuation details, collateral related transactions, and linked facilities. With the information available in Collateral 360, you can easily track the performance of collateral and take necessary actions to mitigate security risks.

1. To launch the **Collateral 360** screen, navigate to Collaterals > Collateral 360 from the left menu.

Figure 2-1 Collateral 360

Menu Item Search...

- Collaterals
- Collateral 360
- Evaluation
- Insurance
- Liquidation
- Perfection
- Release
- Review
- Simplified Amend
- Substitution
- Core Maintenance
- Credit Facilities
- Dashboard
- Party Services
- Policy
- Rule
- Security Management
- Task Management
- Tasks
- Awaiting Customer Clarification
- Business Process Maintenance
- Completed Tasks
- Free Tasks
- Hold Tasks
- My Tasks
- Search
- Supervisor Tasks
- Transaction Facilitors

Select Customer ID

CUST2000 RM View

Customer ID Register no Legal status SIC Code Date Of Incorporation Customer since

CUST1000

Collateral Covenant Compliance

Overall Collateral

Total Collateral Value	Collateral Utilization	Earmark
£4.93M	£1.45K	£0

Collateral Types

Collateral Types Break Up

Property

Collateral Valuation List

COL22102195	Collateral Value: \$100,000.00	Valuation Date:
Collateral Type: Property	Bank Haircut: 0	Collateral Utilization: 0
Agency name:		
Valuation frequency:		

COL22102199	Collateral Value: \$8,100.00	Valuation Date:
Collateral Type: Insurance	Bank Haircut: 0	Collateral Utilization: 0
Agency name:		
Valuation frequency:		

COL22102201	Collateral Value: \$9,900.00	Valuation Date:
Collateral Type: Bond	Bank Haircut: 0	Collateral Utilization: 0
Agency name:		
Valuation frequency:		

Page 1 of 18 (1-3 of 54 items) < 1 2 3 4 5 ... 18 >

Transactions

COL22192509	Collateral Value:	Type Of Transaction:
Collateral Type:		
Transaction Initiated Date: Jan 19, 2022	Status:	

COL22192511	Collateral Value:	Type Of Transaction:
Collateral Type:		
Transaction Initiated Date: Jan 19, 2022	Status:	

Load More

(showing 2 record(s) out of 3)

Facility Summary

Liability Sanctioned Amount	Liability Utilized Amount	Liability OverUtilized Amount
\$10,000,000.00	\$800.00 ●	\$0.00

2. **Select Customer ID** to view collaterals of required customer.

Collateral details are fetched and displayed in the following widgets.

- Collateral Covenant Compliance
- Overall Collateral
- Collateral Valuation List
- Transactions
- Facility Summary

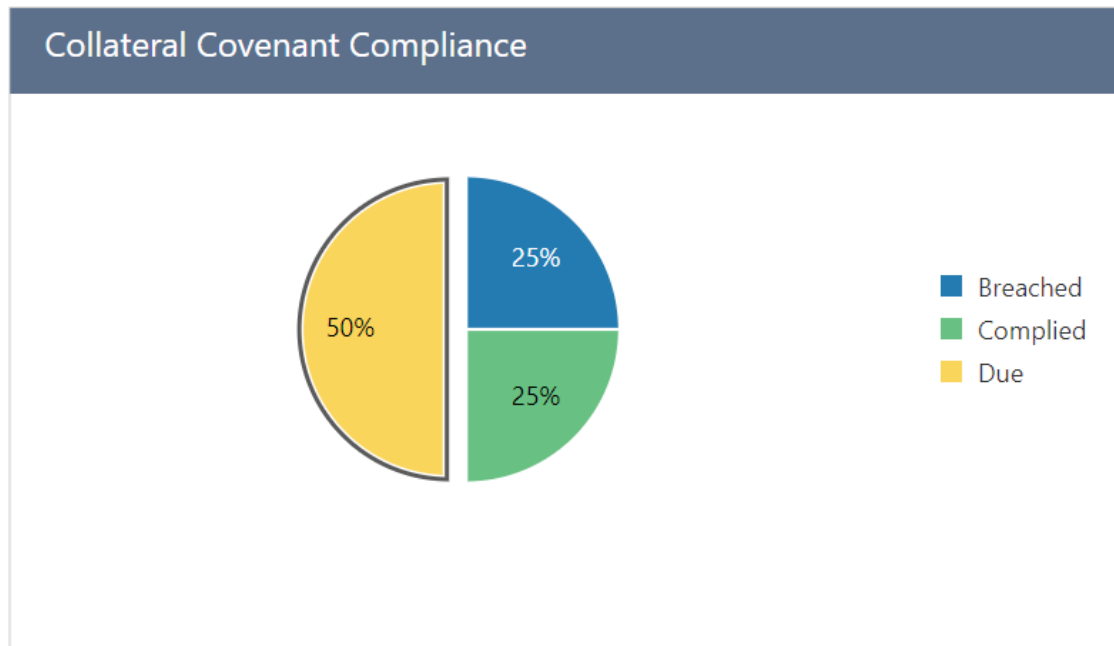
For more information on data displayed in each widget, refer the corresponding topics.

- [Collateral Covenant Compliance](#)
This topic provides systematic instructions about the Collateral Covenant Compliance widget in Collateral 360 screen.
- [Overall Collateral](#)
This topic provides systematic instructions about the Overall Collateral widget in Collateral 360 screen.
- [Collateral Valuation List](#)
This topic provides systematic Instructions about the Collateral Valuation List widget in Collateral 360 screen.
- [Transactions](#)
This topic provides systematic instructions about the Transactions widget in Collateral 360 screen.
- [Facility Summary](#)
This topic provides systematic instructions about the Facility Summary widget in Collateral 360 screen.

2.1.1 Collateral Covenant Compliance

This topic provides systematic instructions about the Collateral Covenant Compliance widget in Collateral 360 screen.

Figure 2-2 Collateral Covenant Compliance



This widget provides an insight about the collateral's covenant compliance 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 2-3 Covenant List

A screenshot of a "Breached Covenant List" widget. The widget title is "Breached Covenant List" with a close button (x) in the top right corner. Below the title, there is a table with one record. The record is for a "Financial" covenant with the name "DER", a branch date of "May 4, 2020", and a status of "Breached". There is a vertical ellipsis menu icon to the right of the record. Below the table, there is a link "End Of List" and the text "(showing 1 record(s) out of 1)".

Covenant Name	Branch Date	Status
Financial Covenant Name: DER	May 4, 2020	Breached

[End Of List](#)
(showing 1 record(s) out of 1)

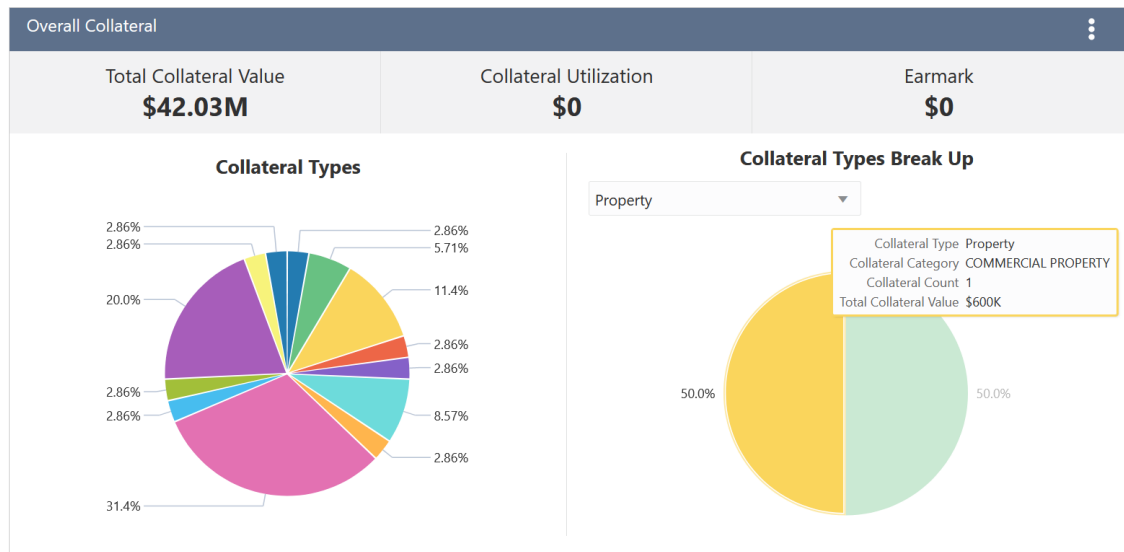
Close

2. Click the action icon in the covenant record to perform necessary actions.
3. click **Close**, to exit the **Covenant List** screen, .

2.1.2 Overall Collateral

This topic provides systematic instructions about the Overall Collateral widget in Collateral 360 screen.

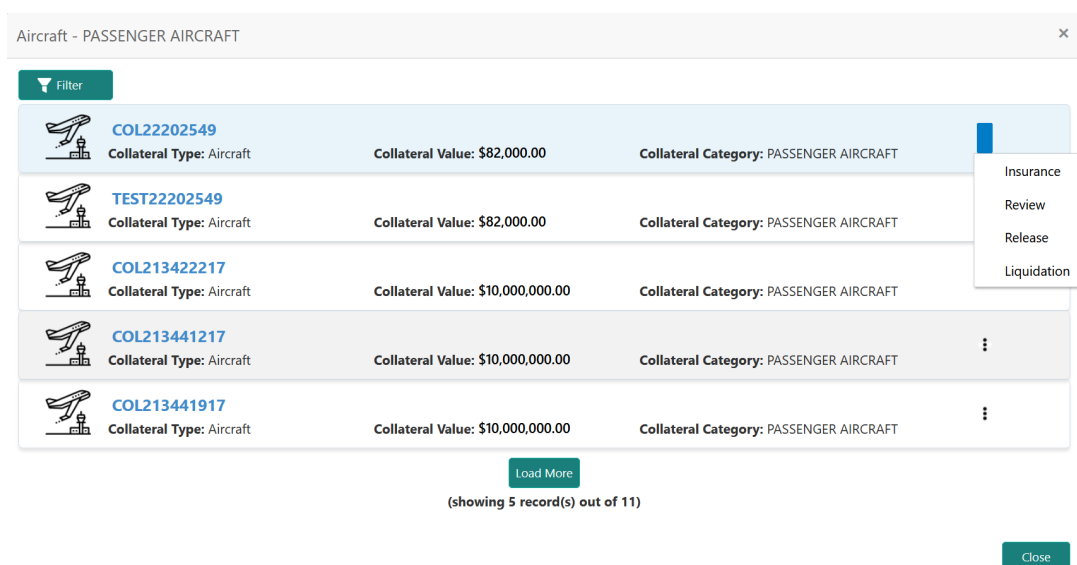
Figure 2-4 Overall Collateral



This widget displays the customer's overall collateral value, collateral utilization, and earmark amount along with the details of contribution from different collateral types.

1. To view the collaterals list by its type, click on the required section in the pie chart. The Collateral List is displayed based on selected collateral type.

Figure 2-5 Collateral List



2. To view the **Collateral Summary**, click the Collateral ID in the **Collateral List** screen.
3. To initiate **Insurance, Review, Release**, and / or **Liquidation** process for the collateral, click the action icon and select the required option.
4. To exit the **Collateral List** screen, click **Close**.
5. To view the break up of collateral types, select the required collateral type from the **Collateral Types Break Up** drop down list.

Contribution from each collateral category is displayed.

Note

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.

2.1.3 Collateral Valuation List

This topic provides systematic Instructions about the Collateral Valuation List widget in Collateral 360 screen.

Figure 2-6 Collateral Valuation List

Collateral Valuation List		
COL22102195 Collateral Type: Property Agency name: Valuation frequency:	Collateral Value: \$100,000.00 Bank Haircut: 0	Valuation Date: Collateral Utilization: 0
COL22102199 Collateral Type: Insurance Agency name: Valuation frequency:	Collateral Value: \$8,100.00 Bank Haircut: 0	Valuation Date: Collateral Utilization: 0
COL22102201 Collateral Type: Bond Agency name: Valuation frequency:	Collateral Value: \$9,900.00 Bank Haircut: 0	Valuation Date: Collateral Utilization: 0

Page 1 of 18 (1-3 of 54 items) < 1 2 3 4 5 ... 18 >

If the collateral is valued by external agencies, the valuation details from all the agencies are listed in this widget.

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

Figure 2-7 Collateral Summary

Collateral Summary ✕

Customer ID CUST2000	Application ID	Current Status	Documents 0	Collateral Type Vehicle	Collateral Category PASSENGER VEHICLE	Ownership Type Single
-------------------------	----------------	----------------	----------------	----------------------------	--	--------------------------

Basic Information

COL22212589
VEHICLE1

Collateral Currency USD	Agreed Collateral Value \$27,000.00	Held Collateral Value	Available From Apr 13, 2018	Available Till	Applicable Business Trade
Exposure Type -	Charge Type Pledge	Purpose Of Collateral New Facility	Shareable Across Customers No		

Vehicle ⋮

1
Collateral

\$33K
Collateral Value

Linked Facilities Details ⋮

No data to display

Ownership

100%

Seniority of charge

1
Position

0 **100**
Total Percentage Percentage Available

Covenants

0
Covenants proposed
Standard Covenants Applicable

0 **0**
Complied Covenants Breached Covenants

Insurance

0
Active Insurance

USD 0.00
Total Insurance Amount

Configured Stage Status

Risk Evaluation Not applicable	External Legal Opinion Not applicable	External Valuation Not applicable
External Check Not applicable	Field Investigation Not applicable	

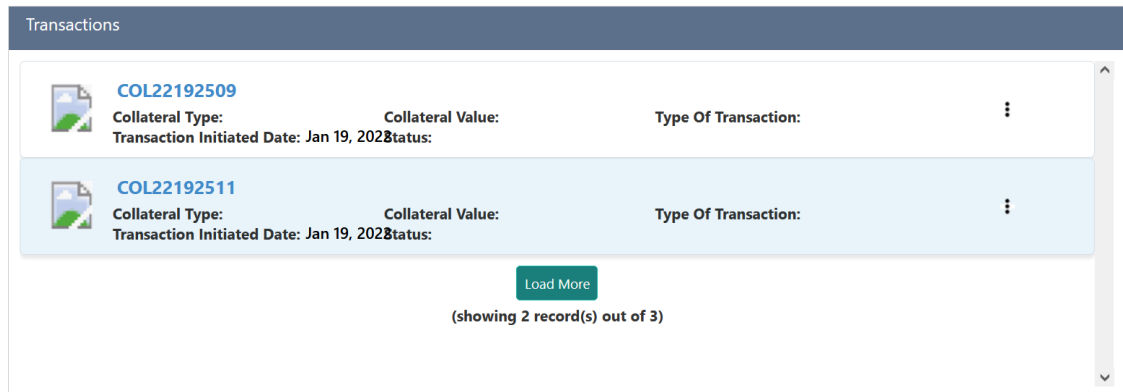
Close

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

2.1.4 Transactions

This topic provides systematic instructions about the Transactions widget in Collateral 360 screen.

Figure 2-8 Transactions



This widget displays the list of transactions done on the collateral with its type and date. The Collateral Value as on transaction date is also displayed for quick reference.

1. Click the 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 2-9 Collateral Summary

Collateral Summary ✕

Customer ID CUST2000	Application ID	Current Status	Documents 0	Collateral Type Vehicle	Collateral Category PASSENGER VEHICLE	Ownership Type Single
-------------------------	----------------	----------------	----------------	----------------------------	--	--------------------------

Basic Information

COL22212589
VEHICLE1

Collateral Currency USD	Agreed Collateral Value \$27,000.00	Held Collateral Value	Available From Apr 13, 2018	Available Till	Applicable Business Trade
Exposure Type -	Charge Type Pledge	Purpose Of Collateral New Facility	Shareable Across Customers No		

Vehicle

1
Collateral

\$33K
Collateral Value

Linked Facilities Details

No data to display

Ownership

100%

Seniority of charge

1
Position

0
Total Percentage

100
Percentage Available

Covenants

0
Covenants proposed
Standard Covenants Applicable

0
Complied Covenants

0
Breached Covenants

Insurance

0
Active Insurance

USD 0.00
Total Insurance Amount

Configured Stage Status

<p>Risk Evaluation</p> <p style="background-color: #2c3e50; color: white; padding: 2px; border-radius: 5px;">Not applicable</p>	<p>External Legal Opinion</p> <p style="background-color: #2c3e50; color: white; padding: 2px; border-radius: 5px;">Not applicable</p>	<p>External Valuation</p> <p style="background-color: #2c3e50; color: white; padding: 2px; border-radius: 5px;">Not applicable</p>
<p>External Check</p> <p style="background-color: #2c3e50; color: white; padding: 2px; border-radius: 5px;">Not applicable</p>	<p>Field Investigation</p> <p style="background-color: #2c3e50; color: white; padding: 2px; border-radius: 5px;">Not applicable</p>	

Close

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

2.1.5 Facility Summary

This topic provides systematic instructions about the Facility Summary widget in Collateral 360 screen.

Figure 2-10 Facility Summary



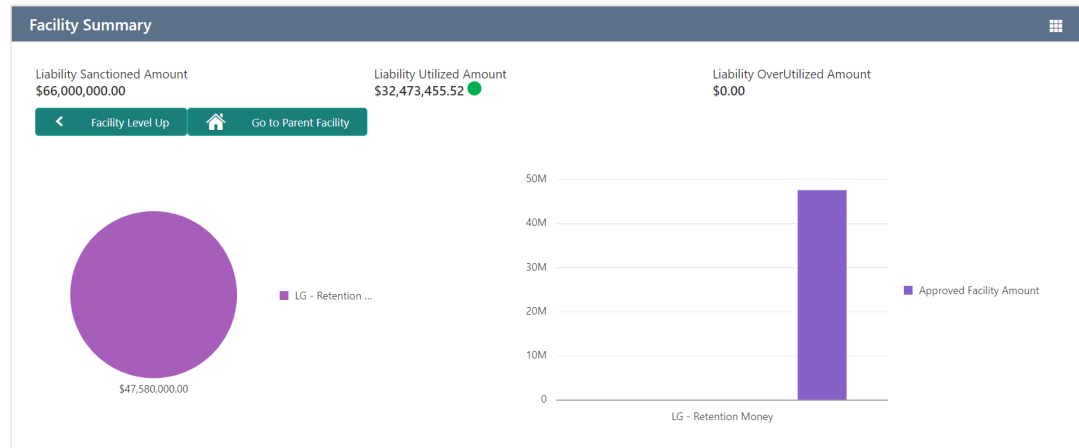
This widget displays the liability amount sanctioned, utilized, and overutilized against the collaterals in all the categories maintained in the system, such as Guarantee, Term Loan, Working Capital, and Letter of Credit.

Note

All the amounts displayed in the pie chart are in collateral currency.

1. To view more information about the specific facility category, click on the required category in the pie chart.

The data for the selected category are displayed.

Figure 2-11 Facility Category Details

2. To view further information about the displayed categories, click on the required category in the pie chart.
3. To view the previous category information, click **Facility Level Up**.
4. To view the parent facility, click **Go to Parent Facility**.

3

Collateral 360 - RM View

3.1 Collateral 360 - RM View

This topic describes about the Collateral 360 in RM View.

In Collateral 360 - RM View, collateral related information that requires RM's attention are displayed in addition to the general view. The RM can view the details and plan the collateral activities for the customers in an efficient manner. The following additional widgets are available in the RM view.

- Overall Facility Limit
- Upcoming Events
- Bank Deal Enablers
- Guidelines

Upon clicking **RM View** in the **Collateral 360** screen, the 360 degree interface is displayed as shown below.

Figure 3-1 Collateral 360 - RM View

Menu Item Search...

- Collaterals >
- Core Maintenance >
- Credit Facilities >
- Dashboard >
- Party Services >
- Policy >
- Rule >
- Security Management >
- Simplified Amend >
- Substitution >
- Core Maintenance >
- Credit Facilities >
- Dashboard >
- Party Services >
- Policy >
- Rule >
- Security Management >
- Task Management >
- Tasks >
- Awaiting Customer Clarification
- Business Process Maintenance
- Completed Tasks
- Free Tasks
- Hold Tasks
- My Tasks
- Search
- Supervisor Tasks
- Transaction Facilitors >

Select Customer ID

Overall Facility Limits		Transactions
£72.46K Sanctioned Limit	£72.46K Available Limit	3 Work In Progress
£72.46K Utilized Limit	£0 Earmark Limit	0 Recent Completed Transactions

Overall Collateral ⋮

Total Collateral Value £41.61M	Collateral Utilization £0	Earmark £0
--	-------------------------------------	----------------------

Collateral Types

Collateral Types Break Up

Aircraft

Upcoming events ⋮

< April 2018 >

WK	S	M	T	W	T	F	S
13	1	2	3	4	5	6	7
14	8	9	10	11	12	13	14
15	15	16	17	18	19	20	21
16	22	23	24	25	26	27	28
17	29	30					

13-April-2018

Collateral ID: COL22212589	Event Name: release	Customer Name:
Status: INITIATED		

Page 1 of 1 (1 of 1 items) < 1 >

Bank Deal Enablers

No Information Available

Guidelines ⋮

Guideline Type Collateral Policy Guideline	Collateral Type Guarantee
---	------------------------------

No items to display.

Collateral Covenant Compliance

- [Overall Facility Limits](#)
This topic describes information about the Overall Facility Limits widget in Collateral 360 - RM View screen.

- [Transactions](#)
This topic describes information about the Transactions widget in Collateral 360 - RM View screen.
- [Upcoming Events](#)
This topic describes information about the Upcoming Events widget in Collateral 360 - RM View screen.
- [Bank Deal Enablers](#)
This topic describes information about the Bank Deal Enablers widget in Collateral 360 - RM View screen.
- [Guidelines](#)
This topic provides information about the Guidelines widget in Collateral 360 - RM View screen.

3.1.1 Overall Facility Limits

This topic describes information about the Overall Facility Limits widget in Collateral 360 - RM View screen.

Figure 3-2 Overall Facility Limits

Overall Facility Limits	
£72.46K Sanctioned Limit	£72.46K Available Limit
£72.46K Utilized Limit	£0 Earmark Limit

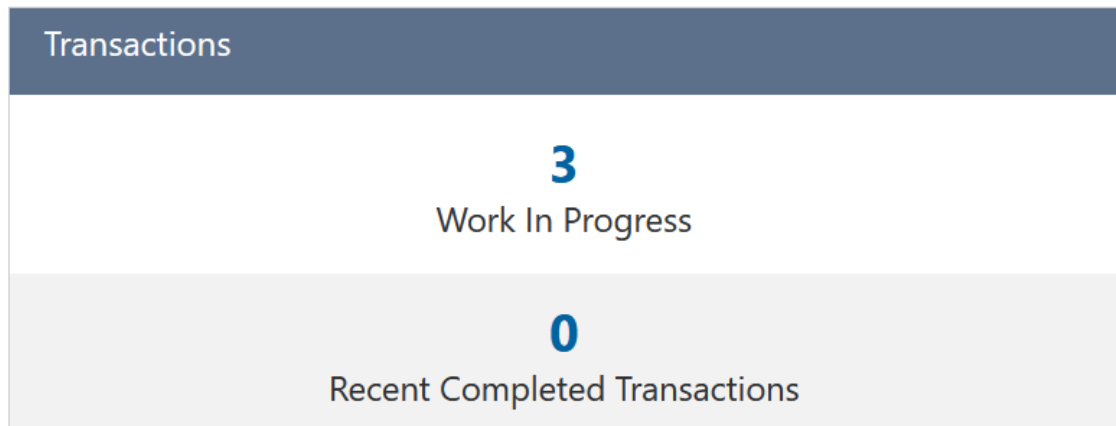
This widget displays the following limit details of facility linked to the customer collaterals in collateral currency.

- Sanctioned Limit
- Available Limit
- Utilized Limit
- Earmark Limit

3.1.2 Transactions

This topic describes information about the Transactions widget in Collateral 360 - RM View screen.

Figure 3-3 Transactions - RM View



This widget displays the number of transactions that are currently in progress and completed recently.

1. Click the count to view the transaction details.
Transaction list is displayed as shown below.

Figure 3-4 Transaction List

Transaction ID	Collateral Type:	Transaction Initiated Date:	Collateral Value:	Status:	Type Of Transaction:	Action
COL22192509		Jan 19, 2022				⋮
COL22192511		Jan 19, 2022				⋮
COL22312847		Jan 31, 2022				⋮
COL22312889		Jan 31, 2022				⋮

(showing 4 record(s) out of 15)

2. Click the action icon in the transaction record and perform necessary action.
3. To exit the **Transaction List** screen, click **Close**.

3.1.3 Upcoming Events

This topic describes information about the Upcoming Events widget in Collateral 360 - RM View screen.

Figure 3-5 Upcoming Events

The screenshot displays the 'Upcoming events' widget. On the left is a calendar for April 2018 with the 13th highlighted. On the right, a summary box for '13-April-2018' shows the following details:

Collateral ID: COL22212589	Event Name: release	Customer Name:
Status: INITIATED		

Below the summary box, the pagination control indicates 'Page 1 of 1 (1 of 1 items)'.

This widget 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**.

Figure 3-6 Collateral Summary

Collateral Summary ✕

Customer ID CUST2000	Application ID	Current Status	Documents 0	Collateral Type Vehicle	Collateral Category PASSENGER VEHICLE	Ownership Type Single
-------------------------	----------------	----------------	----------------	----------------------------	--	--------------------------

Basic Information

COL22212589
VEHICLE1

Collateral Currency USD	Agreed Collateral Value \$27,000.00	Held Collateral Value	Available From Apr 13, 2018	Available Till	Applicable Business Trade
Exposure Type -	Charge Type Pledge	Purpose Of Collateral New Facility	Shareable Across Customers No		

Vehicle	Linked Facilities Details	Ownership
<p>1 Collateral</p> <hr style="border: 1px solid #ccc;"/> <p>\$33K Collateral Value</p>	<p>No data to display</p>	<p>■ 100%</p>

Seniority of charge	Covenants	Insurance				
<p>1 Position</p>	<p>0 Covenants proposed Standard Covenants Applicable</p>	<p>0 Active Insurance</p>				
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">0 Total Percentage</td> <td style="width: 50%;">100 Percentage Available</td> </tr> </table>	0 Total Percentage	100 Percentage Available	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">0 Complied Covenants</td> <td style="width: 50%;">0 Breached Covenants</td> </tr> </table>	0 Complied Covenants	0 Breached Covenants	<p>USD 0.00 Total Insurance Amount</p>
0 Total Percentage	100 Percentage Available					
0 Complied Covenants	0 Breached Covenants					

Configured Stage Status

<p>Risk Evaluation Not applicable</p>	<p>External Legal Opinion Not applicable</p>	<p>External Valuation Not applicable</p>
<p>External Check Not applicable</p>	<p>Field Investigation Not applicable</p>	

Close

2. To exit the **Collateral Summary** screen, click **Close**.

3.1.4 Bank Deal Enablers

This topic describes information about the Bank Deal Enablers widget in Collateral 360 - RM View screen.

Figure 3-7 Bank Deal Enablers

Bank Deal Enablers

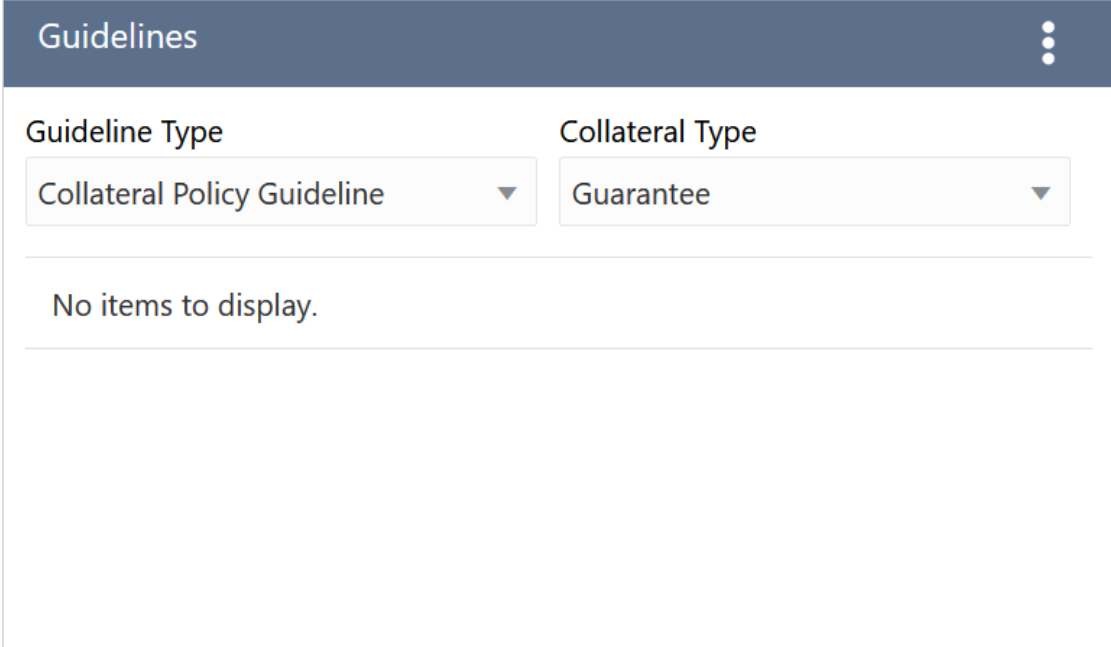
No Information Available

This widget displays the list of external agencies which valued the customer collaterals during different processes in Collateral Life-Cycle Management.

3.1.5 Guidelines

This topic provides information about the Guidelines widget in Collateral 360 - RM View screen.

Figure 3-8 Guidelines



The screenshot shows a widget titled "Guidelines" with a dark blue header. Below the header, there are two dropdown menus: "Guideline Type" and "Collateral Type". The "Guideline Type" dropdown is set to "Collateral Policy Guideline" and the "Collateral Type" dropdown is set to "Guarantee". Below the dropdowns, there is a message "No items to display." and a large empty area for the list of guidelines.

This widget allows you to view the following guidelines for all the supported collateral types. User can select the Guideline Type and Collateral Type to check policy adherence.

- Collateral Policy Guideline
- Product Policy Guideline
- Covenant Policy Guideline
- Terms and Conditions
- Secured Lending
- Unsecured Lending