

Oracle® Banking Credit Facilities Process Management Borrowing Base User Guide



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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 Before You Begin

Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

1.2 Pre-requisites

Specify the **User ID** and **Password**, and login to **Home** screen.

1.3 Purpose

This guide is designed to help the user to quickly get acquainted with the Customer Standard Instructions maintenance process.

1.4 Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1-1 Acronyms and Abbreviations

Abbreviation	Description
System	Core Maintenance Module
NLP	Natural Language Processing
REST	Representational State Transfer

1.5 Audience

This guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

1.6 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Used to view the maker details, checker details, and report status.

Table 1-2 (Cont.) Basic Actions

Action	Description
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click Authorize .
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click Compare .
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click Compare .
New	Used to add a new record. When the user click New , the system displays a new record enabling to specify the required data.
OK	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click Authorize .
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click Compare .
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

1.7 Conventions

The following text conventions are used in this document:

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

1.8 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also

mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.9 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

1.10 Related Resources

For more information on any related features, refer to the following documents

- *Oracle Banking Security Management System User Guide*
- *Routing Hub Configuration User Guide*
- *Oracle Banking Getting Started User Guide*

1.11 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

1.12 Post-requisites

After finishing all the requirements, please log out from the Home screen.

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Introduction

This topic describes about borrowing base.

Borrowing Base supports the periodic calculation of borrowing capacity for asset-backed facilities based on the value of pledged collateral (such as receivables and inventory). It applies facility rules like eligibility criteria, advance rates, and reserves to determine the borrowing base/available amount, helping teams monitor availability and support lender reporting.

3

Create Banking Arrangements

This topic provides systematic instructions about Create banking arrangements by updating various details.

1. On **Home** screen, select **Borrowing Base**. Under Borrowing Base, select **Create BBC Banking Arrangements**.

The **Create BBC Banking Arrangements** screen displays.

Figure 3-1 Create BBC Banking Arrangements

The screenshot shows the 'Create BBC Banking Arrangements' interface. It includes a title bar with 'Errors and Overrides' and window controls. The main content is organized into sections:

- Basic Details:** Fields for Customer ID (CUST1000), Customer Name (CUST1000), Party ID (CUST1000), Banking Arrangement ID (primarybanking), Banking Arrangement Name (primarybanking), Banking Method (Bilateral), and Submission Frequency (Annually).
- Bank Details:** A table with columns for Lead Bank, Bank Name (HSBC), Own Bank, and Action.
- Facility Details:** A table with columns for Facility ID, Facility Description, Facility Category, Facility Type, Facility Expiry, Facility Currency, Limit Amount, Outstanding Amount, and Action.
- Limit & Share Details:** Fields for Bank Limit (450) and Own Bank Share (100%).
- Linked Collaterals:** A table with columns for Collateral ID, Collateral Type, Description, Status, and Actions.

At the bottom, there are 'Audit', 'Cancel', and 'Save' buttons.

For more information on fields, refer to the field description table below.

Table 3-1 Create BBC Banking Arrangements

Field	Description
Customer ID	Specify the customer ID.
Customer Name	Specify the customer name.
Party ID	Specify the party ID.

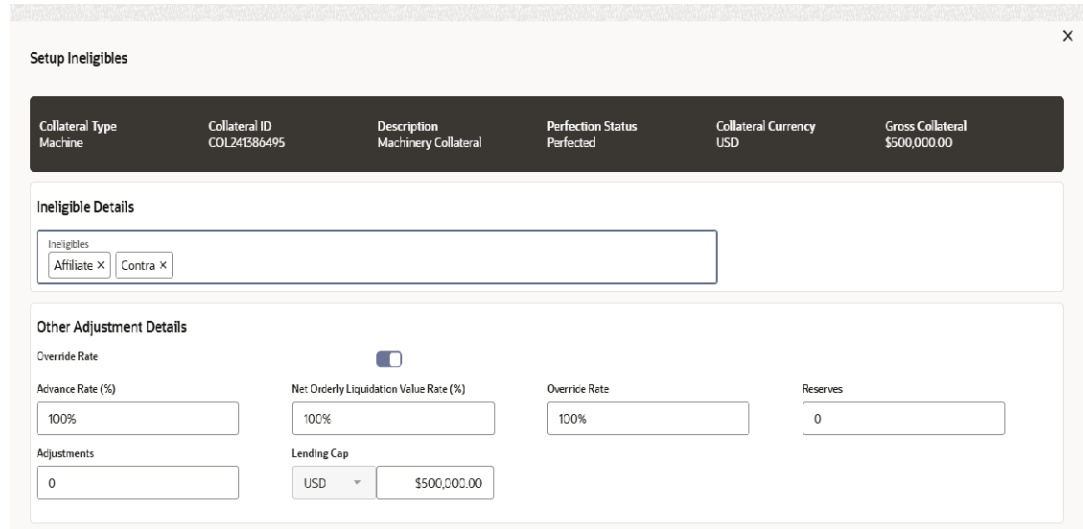
Table 3-1 (Cont.) Create BBC Banking Arrangements

Field	Description
Banking Arrangements ID	Specify the banking arrangements ID.
Banking Arrangements Name	Specify the banking arrangements name.
Banking Method	Select the banking method from the drop-down list. The available options are: <ul style="list-style-type: none"> • Bilateral • Syndicated
Submission Frequency	Select the submission frequency from the drop-down list. The available options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Semi-Annually • Annually
Bank Details	This section displays the bank details.
Lead Bank	Enable the toggle if the selected bank is the lead bank for the arrangement.
Bank Name	Specify the bank name.:
Own Bank	Enable the toggle if the selected bank is the own bank.
Action	Enable this toggle to indicate that modification to the 'Bank Haircut Value' is allowed. <ul style="list-style-type: none"> • View: Click to view the bank details. • Edit: Click to edit the bank details.
Facility Details	This section displays the facility details.
Facility ID	Specify the facility ID.
Facility Description	Specify the facility description.
Facility Category	Specify the facility category.
Facility Type	Select the facility type.
Facility Expiry	Specify the facility expiry.
Facility Currency	Specify the facility currency.
Limit Amount	Specify the limit amount.
Outstanding Amount	Specify the outstanding amount.
Bank Limit	Specify the bank limit.
Own Bank Share	Specify the own bank share.
Linked Collaterals	This section displays the linked collaterals.
Collateral ID	Specify the collateral ID.
Collateral Type	Specify the collateral type.
Description	Specify the collateral description.
Status	Specify the status of the collateral.

2. On Action field, click **Setup Ineligibles**.

The **Setup Ineligibles** screen displays.

Figure 3-2 Setup Ineligibles



Setup Ineligibles

Collateral Type	Collateral ID	Description	Perfection Status	Collateral Currency	Gross Collateral
Machinery	COL24E86495	Machinery Collateral	Perfected	USD	\$500,000.00

Ineligible Details

Ineligibles:

Other Adjustment Details

Override Rate:

Advance Rate (%): Net Orderly Liquidation Value Rate (%): Override Rate: Reserves:

Adjustments: Lending Cap:

For more information on fields, refer to the field description table below.

Table 3-2 Setup Ineligibles

Field	Description
Collateral Details	Displays the collateral details.
Collateral Type	Displays the collateral type.
Collateral ID	Displays the collateral ID.
Description	Displays the description of collateral.
Perfection Status	Displays the perfection status.
Collateral Currency	Display the collateral currency.
Gross Collateral Value	Displays the gross collateral value.
Ineligible Details	Select the ineligible details
Ineligible Type	Displays the ineligible type from the list. The available list of types: . <ul style="list-style-type: none"> • Affiliate • Contra • Foreign • Other • Past due • Percent past due rule
Ineligible Amount	Displays the ineligible amount.
Other Adjustment Details	This section displays the other adjustment details.
Override Rate	Enable the toggle to override the calculated rate.
Override Rule(%)	Specify the percentage to override the calculated area.
Advance Rate(%)	Specify the advance rate (%).
Net Orderly Liquidation Value Rate(%)	Specify the liquidation value rate(%).
Override Rate	Specify the override rate. Note: This field displays if override rate toggle is enabled.
Reserves	Specify the amount set to reserve against the collateral.
Adjustments	Specify the additional adjustments of the collateral.

Table 3-2 (Cont.) Setup Ineligibles

Field	Description
Lending Cap	Displays the maximum loan amount allowed against the collateral.

3. Click **Setup** to save all ineligible details.
4. Click **Save & Close** to save all details. Click **Next** to navigate to the next data segment, after successfully capturing the data.

4

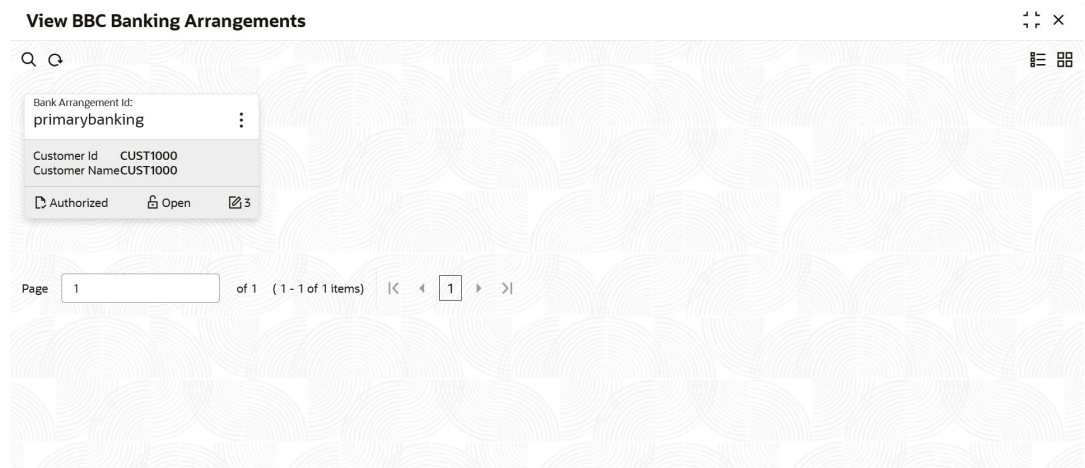
View BBC Banking Arrangements

This topic describes the systematic instructions to View BBC Banking Arrangements.

1. On **Home** screen, select **Borrowing Base**. Under Borrowing Base, select **View BBC Banking Arrangements**.

The **View BBC Banking Arrangements** screen displays.


Figure 4-1 View BBC Banking Arrangements



For more information on fields, refer to the field description table.

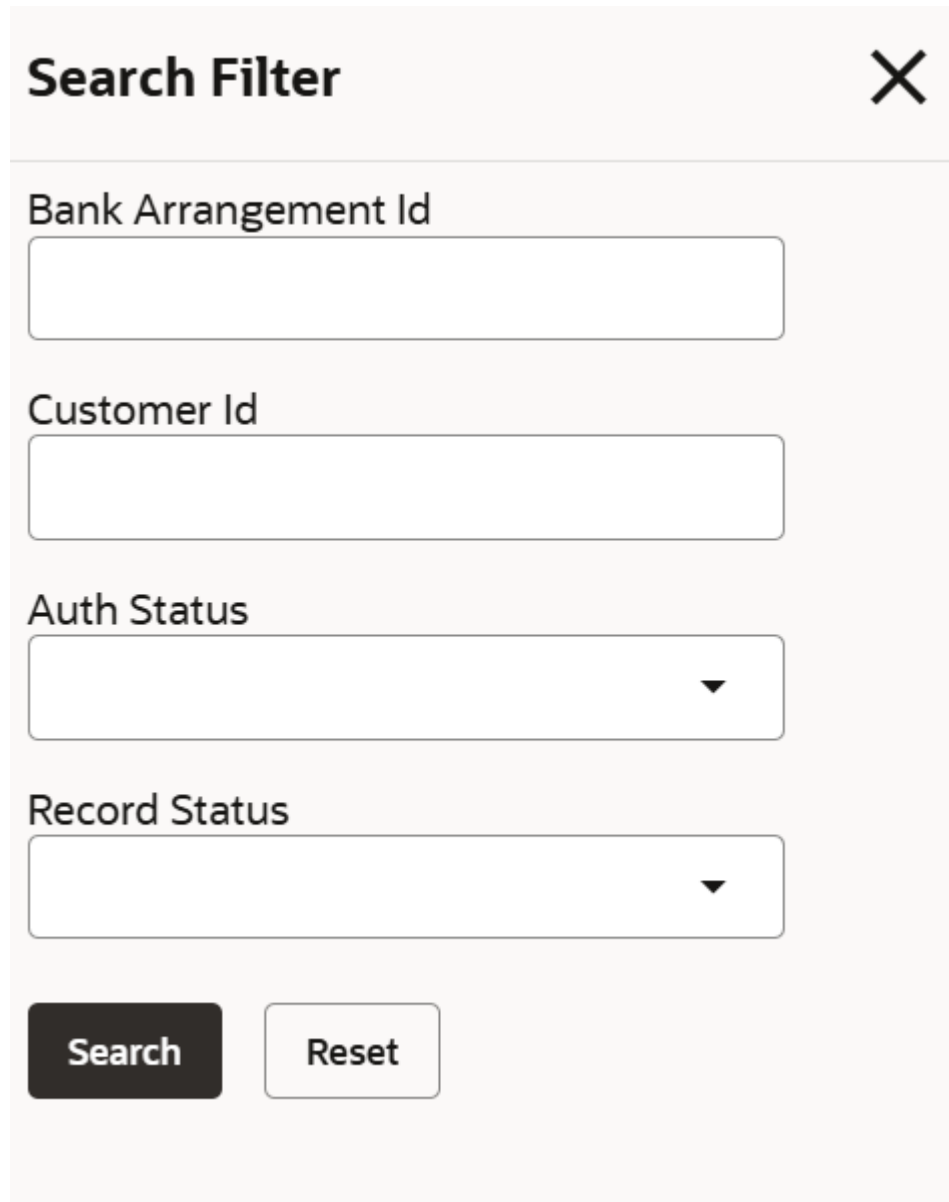
Table 4-1 View BBC Banking Arrangements

Fields	Description
Customer ID	Displays the customer ID.
Customer Name	Displays the customer name.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none">• Open• Closed
Modification Number	Displays the number of modification performed on the record.

2. On View screen, select the  icon.

The **View BBC Banking Arrangements - Search** screen displays.

Figure 4-2 Search - View BBC Banking Arrangements



The image shows a 'Search Filter' dialog box with a close button (X) in the top right corner. It contains four input fields: 'Bank Arrangement Id' (text input), 'Customer Id' (text input), 'Auth Status' (dropdown menu), and 'Record Status' (dropdown menu). At the bottom, there are two buttons: 'Search' (dark grey) and 'Reset' (light grey).

3. Specify the search filter to fetch the required details and click **Search**.

5

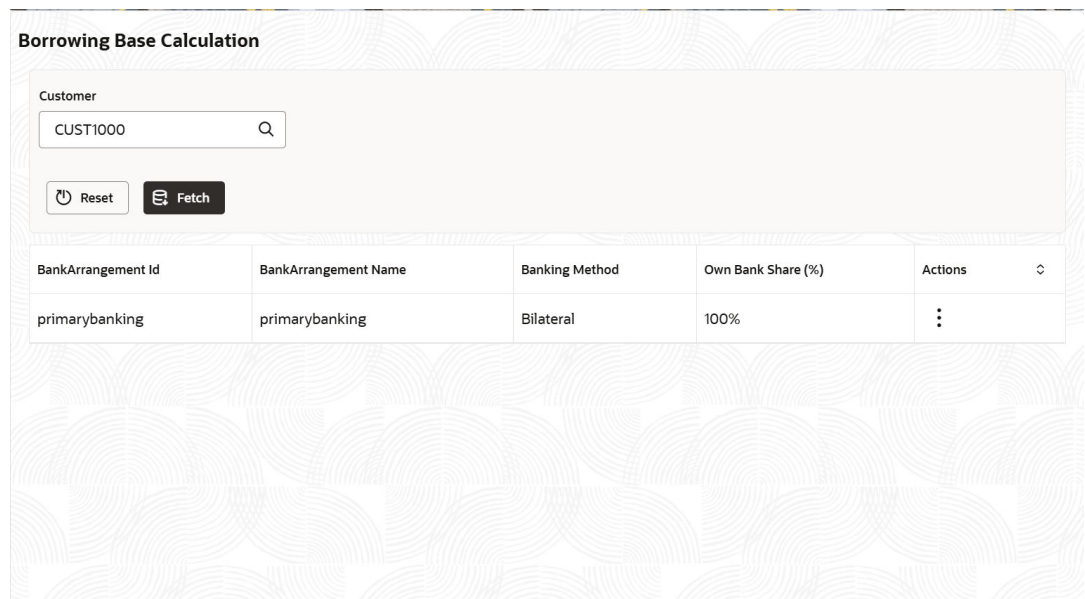
Borrowing Base Calculation

This topic provides systematic instructions about borrowing base calculation.

1. On **Homescreen**, select **Borrowing Base**. Under Borrowing Base, select **Borrowing Base Calculation**.

The **Borrowing Base Calculation** screen displays.

Figure 5-1 Borrowing Base Calculation



For more information on fields, refer to the field description table below.

Table 5-1 Borrowing Base Calculation

Field	Description
Customer	Click Search and select the customer.
Bank Arrangement ID	Displays the bank arrangement ID.
Bank Arrangement Name	Displays the bank arrangement name.
Banking Method	Displays the banking method.
Own bank Share(%)	Displays the own bank share percentage.
Actions	Click to initiate the borrowing base initiation.

2. Click **Initiate**, to initiate the borrowing base initiation.
 - [Borrowing Base Initiation](#)
This topic describes about borrowing base initiation stage.

- [Borrowing Base Approval](#)
This topic describes about borrowing base approval stage.

5.1 Borrowing Base Initiation

This topic describes about borrowing base initiation stage.

This topic contains the following sub-topics:

- [Borrowing Base Preview](#)
This topic provides systematic instructions about borrowing base preview.
- [Borrowing Base Computation](#)
This topic provides systematic instructions about Borrowing Base Computation.
- [Comments](#)
This topic provides systematic instructions about the procedure to add comments for the initiation stage.

5.1.1 Borrowing Base Preview

This topic provides systematic instructions about borrowing base preview.

- On **Homescreen**, select **Borrowing Base**. Under Borrowing Base, select **Borrowing Base Preview**.

The **Borrowing Base Preview** screen displays.

Figure 5-2 Borrowing Base Preview

The screenshot displays the 'Borrowing Base - Initiation' interface with a sidebar on the left containing 'Borrowing Base Preview', 'Borrowing Base Compu...', and 'Comments'. The main content area is titled 'Borrowing Base Preview' and is divided into several sections:

- Banking Arrangement Details:** Includes Customer ID (CUST1000), Customer Name (CUST1000), Banking Arrangement Id (1200), Facility Id (F90204532), Facility Description (Test2), and Limit Amount (USD \$450.00).
- Statement Details:** Includes Statement Type (Borrowing Base Certificate), Statement Issue Date (January 12, 2026), Submission Frequency (Quarterly), Statement Received Date (January 14, 2026), Statement Effective Date (January 14, 2026), and Statement Next Due Date (January 21, 2026).
- Collateral Details:** A table with columns: Collateral ID, Gross Collateral, Total Intelligibles, Net Eligible Collateral, Net Available Loanable Amount, Total Loanable Amount, and Action.

Collateral ID	Gross Collateral	Total Intelligibles	Net Eligible Collateral	Net Available Loanable Amount	Total Loanable Amount	Action
COL222089231	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	⋮
COL241584495	\$500,000.00	\$120.00	\$499,880.00	\$399,884.00	\$399,884.00	⋮
- Amount Details Information:** A grid of input fields for various financial metrics, including Total Loanable Value (\$399,884.00), Loan Limit (\$450.00), LC Outstanding (\$10.00), Advances (\$10.00), Own Bank Share (100%), Permissible Loan Limit (\$450.00), Reserves (\$10.00), Repayments (\$0.00), Total Loanable Value - Own Bank (\$399,884.00), Loan Outstanding (\$10.00), Gross Availability (\$420.00), and Excess Availability (\$410.00).
- Own Bank Details:** A grid of input fields for metrics specific to the own bank, including Total Loan Limit - Own Bank (\$450.00), Permissible Loan Limit - Own Bank (\$450.00), Reserves - Own Bank (\$10.00), Repayments - Own Bank (\$0.00), Loan Outstanding - Own Bank (\$10.00), Gross Availability - Own Bank (\$420.00), and Excess Availability - Own Bank (\$410.00).

For more information on fields, refer to the **Borrowing Base Computation** in Borrowing Base Initiation.

5.1.2 Borrowing Base Computation

This topic provides systematic instructions about Borrowing Base Computation.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Borrowing Base Computation** screen displays.

Figure 5-3 Borrowing Base Computation

The screenshot shows the 'Borrowing Base - Initiation' interface. It is divided into several sections:

- Banking Arrangement Details:** Includes fields for Customer ID (CUST1000), Customer Name (CUST1000), Banking Arrangement ID (ID00), Facility ID (F00204532), Facility Description (Test2), and Limit Amount (USD, \$450.00).
- Statement Details:** Includes Statement Type (Borrowing Base Certificate), Statement Issue Date (January 12, 2026), Submission Frequency (Annually), Statement Received Date (January 14, 2026), Statement Effective Date (January 14, 2026), and Statement Next Due Date (January 21, 2026).
- Collateral Details:** A table with columns: Collateral ID, Gross Collateral, Total Ineligibles, Net Eligible Collateral, Net Available Loanable Amount, Total Loanable Amount, and Action. It lists two collateral items with their respective values.
- Amount Details Information:** A grid of input fields for various financial metrics such as Total Loanable Value, Loan Limit, L/C Outstanding, Advances, Own Bank Share, Permissible Loan Limit, Reserves, Repayments, and Total Loanable Value - Own Bank.
- Own Bank Details:** A grid of input fields for metrics like Total Loan Limit - Own Bank, L/C Outstanding - Own Bank, Advances - Own Bank, Permissible Loan Limit - Own Bank, Reserves - Own Bank, Repayments - Own Bank, Loan Outstanding - Own Bank, Gross Availability - Own Bank, and Excess Availability - Own Bank.

For more information on fields, refer to the field description table below:

Table 5-2 Borrowing Base Computation

Field	Description
Banking Arrangements Details	This section displays the banking arrangement details.
Customer ID	Displays the customer ID.
Customer Name	Displays the customer name.
Banking Arrangement ID	Displays the banking arrangement ID.
Facility ID	Displays the facility ID.
Facility Description	Displays the facility description.
Limit Amount	Displays the limit amount.

Table 5-2 (Cont.) Borrowing Base Computation

Field	Description
Statement Details	This section displays the statement details.
Statement Type	Select the statement type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Stock Statement • Cash Budget • Borrowing Base Certificate
Statement Issue Date	Select the statement issue date.
Submission Frequency	Select the submission frequency from the drop-down list. The available options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Semi- Anually • Anually
Statement Received Date	Select the statement received date. Note: The statement received date can be the past date.
Statement Effective Date	Select the statement effective date.
Statement Next Due Date	Select the statement next due date. It ca be calculated as Statement Issue Date + Frequency.
Statement Generated Date	Select the statement generated date.
Collateral Details	This section displays the collateral details.
Collateral ID	Displays the collateral ID.
Gross Collateral	Displays the gross collateral value.
Total Ineligibles	Displays the total ineligible amount.
Net Eligible Collateral	Displays the net eligible collateral.
Net Available Lovable Amount	Displays the net available lovable amount.
Total Lovable Amount	Displays the total lovable amount.
Amount Details Information	This section displays the amount details information.
Total Lovable Value	Displays the total lovable value.
Own Bank Share	Displays the own bank share percentage.
Total Lovable Value - Own Bank	Displays the total lovable value. It can be calculated as Total Loanable Amount * Own Bank share
Loan Limit	Displays the loan limit amount.
Permissible Loan Limit	Displays the permissible loan limit amount.
Loan Outstanding	Displays the loan outstanding amount.
LC Outstanding	Displays the LC Outstanding amount.
Reserves	Displays the amount to be input by the user for the selected collateral.
Gross Availability	Displays the gross availability. It can be calculated as Gross Availability * Own Bank Share.
Advances	Displays the amount for the selected collateral.
Repayments	Displays the repayments.
Excess Availability	Displays the excess availability. It can be calculated as Gross Availability - Advances + Repayments.
Own Bank Details	This section displays the own bank details.

Table 5-2 (Cont.) Borrowing Base Computation

Field	Description
Total Loan Limit - Own Bank	Displays the total loan limit. It can be calculated as calculated as Loan Limit * Own Bank share.
Permissible Loan Limit - Own Bank	Displays the permissible loan limit. It can be calculated as the lower of 'Total Loanable Amount- Own Bank share' and 'Loan Limit- Own Bank share'.
Loan Outstanding - Own Bank	Displays the loan outstanding amount. It can be calculated as Loan Outstanding * Own Bank share.
LC Outstanding - Own Bank	Displays the LC Outstanding amount. It can be calculated as LC Outstanding * Own Bank share.
Reserves - Own Bank	Displays the amount to be input by the user for the selected collateral.
Gross Availability - Own Bank	Displays the gross availability.
Advances - Own Bank	Displays the advances of the bank.
Repayments - Own Bank	Displays the repayments of the bank.
Excess Availability - Own Bank	Displays the excess availability of the bank.

- On Action field, click **Setup Ineligibles**.
The **Setup Ineligibles** screen displays.

Figure 5-4 Setup Ineligibles

For more information on fields, refer to the field description table below.

Table 5-3 Setup Ineligibles

Field	Description
Collateral Details	Displays the collateral details.
Collateral Type	Displays the collateral type.
Collateral ID	Displays the collateral ID.
Description	Displays the description of collateral.
Insurance Availability	Displays the insurance availability.
Perfection Status	Displays the perfection status.
Gross Collateral Value	Displays the gross collateral value.
Ineligible Details	Displays the ineligible details.
Ineligible Type	Displays the ineligible type.
Ineligible Amount	Displays the ineligible amount.
Other Adjustment Details	This section displays the other adjustment details.
Override Rate	Enable the toggle to override the calculated rate.
Override Rule(%)	Specify the percentage to override the calculated area.
Advance Rate(%)	Displays the advance rate (%).
Net Order Loan Value(%)	Specify the advance rate(%).
Reserves	Specify the amount set to reserve against the collateral.
Adjustments	Specify the additional adjustments of the collateral.
Lending Cap	Displays the maximum loan amount allowed against the collateral.
Adjustment Details	If Adjustment field is not blank, this field becomes mandatory to enter. Otherwise field should be disabled.
Override Justification	Specify the override justification.

3. Click **Setup** to save all ineligible details.
4. Click **Save & Close** to save all details. Click **Next** to navigate to the next data segment, after successfully capturing the data.

5.1.3 Comments

This topic provides systematic instructions about the procedure to add comments for the initiation stage.

The Comments data segment allows you to post overall comments for the Approval stage. Posting comments helps the user of next stage to better understand the application.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Comments** screen is displays.

Figure 5-5 Comments

2. Type comments for the Approval stage in the **Comments** text box.
3. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
4. Click **Submit**.
The **Checklist** screen is displayed.

Figure 5-6 Checklist

Note

Checklist can be configured for each stage of a process in Business Process Maintenance screen. Refer **Credit Facilities Process Maintenance User Guide** for more information.

5. Verify all the checklist and enable the corresponding check box.
6. Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- **Approve**
- **Reject**

If **Approve** is selected as the **Outcome**, the application is moved to the next stage on clicking **Submit**.

If **Reject** is selected as the **Outcome**, the application is rejected on clicking **Submit**.

5.2 Borrowing Base Approval

This topic describes about borrowing base approval stage.

This topic contains the following sub-topics:

- [Borrowing Base Computation](#)
This topic provides systematic instructions about borrowing base computation.
- [Comments](#)
This topic provides systematic instructions about the procedure to add comments for the approval stage.

5.2.1 Borrowing Base Computation

This topic provides systematic instructions about borrowing base computation.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Borrowing Base Computation** screen displays.

Figure 5-7 Borrowing Base Computation - Approval

For more information on fields, refer to the field description table below:

Table 5-4 Borrowing Base Computation

Field	Description
Banking Arrangements Details	This section displays the banking arrangement details.
Customer ID	Displays the customer ID.
Customer Name	Displays the customer name.
Banking Arrangement ID	Displays the banking arrangement ID.
Facility ID	Displays the facility ID.
Facility Description	Displays the facility description.
Limit Amount	Displays the limit amount.
Statement Details	This section displays the statement details.

Table 5-4 (Cont.) Borrowing Base Computation

Field	Description
Statement Type	Displays the statement type.
Statement Issue Date	Select the statement issue date.
Submission Frequency	Displays the submission frequency.
Statement Received Date	Select the statement received date. Note: The statement received date can be the past date.
Statement Effective Date	Displays the statement effective date.
Statement Next Due Date	Displays the statement next due date. It can be calculated as Statement Issue Date + Frequency.
Statement Generated Date	Displays the statement generated date.
Collateral Details	This section displays the collateral details.
Collateral ID	Displays the collateral ID.
Gross Collateral	Collateral Valuation Amount to be displayed from perfection module when collateral is populated here for the first time. User editable after that.
Total Ineligibles	Displays the total ineligible amount.
Net Eligible Collateral	Displays the net eligible collateral. Calculated as 'Total Collateral Amount' - 'Total Ineligible Amount'.
Net Available Loanable Amount	Displays the net available loanable amount.
Total Loanable Amount	Displays the total loanable amount.
Amount Details Information	This section displays the amount details information.
Total Loanable Value	Displays the total loanable value.
Own Bank Share	Displays the own bank share percentage.
Total Loanable Value - Own Bank	Displays the total loanable value. It can be calculated as Total Loanable Amount * Own Bank share
Loan Limit	Displays the loan limit amount.
Permissible Loan Limit	Displays the permissible loan limit amount.
Loan Outstanding	Displays the loan outstanding amount.
LC Outstanding	Displays the LC Outstanding amount.
Reserves	Displays the amount to be input by the user for the selected collateral.
Gross Availability	Displays the gross availability.
Advances	Displays the amount for the selected collateral.
Repayments	Displays the repayments.
Excess Availability	Displays the excess availability. It can be calculated as Gross Availability - Advances + Repayments
Own Bank Details	This section displays the own bank details.
Total Loan Limit - Own Bank	Displays the total loan limit. It can be calculated as calculated as Loan Limit * Own Bank share.
Permissible Loan Limit - Own Bank	Displays the permissible loan limit. It can be calculated as the lower of 'Total Loanable Amount- Own Bank share' and 'Loan Limit- Own Bank share'.
Loan Outstanding - Own Bank	Displays the loan outstanding amount. It can be calculated as Loan Outstanding * Own Bank share.
LC Outstanding - Own Bank	Displays the LC Outstanding amount. It can be calculated as LC Outstanding * Own Bank share.

Table 5-4 (Cont.) Borrowing Base Computation

Field	Description
Reserves - Own Bank	Displays the amount to be input by the user for the selected collateral.
Gross Availability - Own Bank	Displays the gross availability. It can be calculated as Gross Availability * Own Bank Share.
Advances - Own Bank	Displays the advances of the bank.
Repayments - Own Bank	Displays the repayments of the bank.
Excess Availability - Own Bank	Displays the excess availability of the bank.
Audit History	This section tracks provides complete log of all changes in borrowing base computations during initiation and approval stages.

2. Click **Save & Close** to save all details. Click **Next** to navigate to the next data segment, after successfully capturing the data.

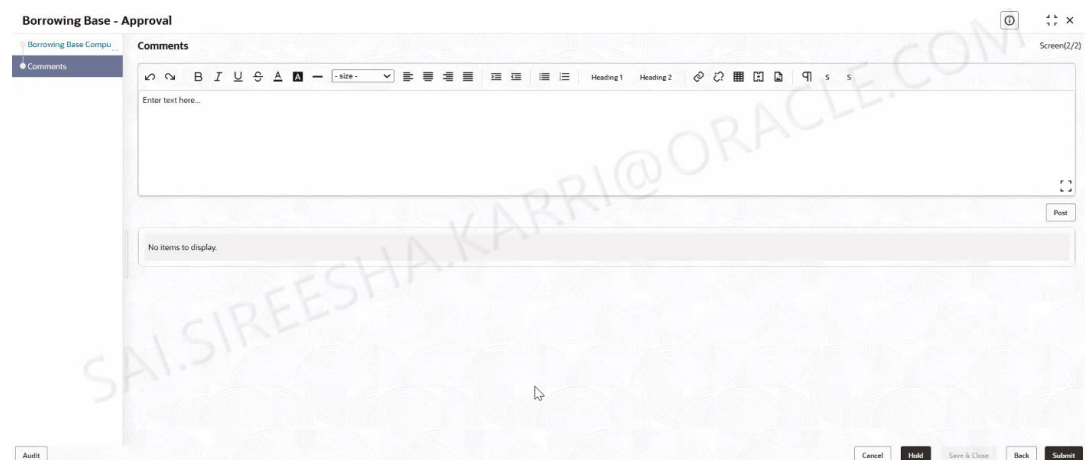
5.2.2 Comments

This topic provides systematic instructions about the procedure to add comments for the approval stage.

The Comments data segment allows you to post overall comments for the Approval stage. Posting comments helps the user of next stage to better understand the application.

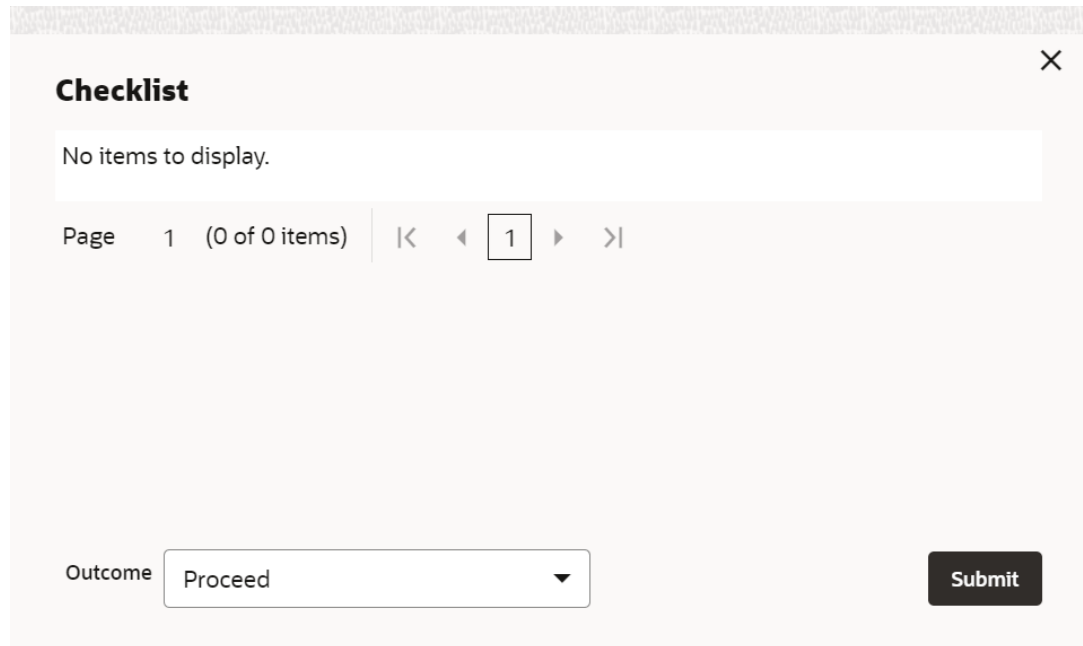
1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Comments** screen is displays.

Figure 5-8 Comments

2. Type comments for the Approval stage in the **Comments** text box.
3. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
4. Click **Submit**.
The **Checklist** screen is displayed.

Figure 5-9 Checklist



Checklist ×

No items to display.

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Outcome ▼

Note

Checklist can be configured for each stage of a process in Business Process Maintenance screen. Refer **Credit Facilities Process Maintenance User Guide** for more information.

5. Verify all the checklist and enable the corresponding check box.
6. Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- **Approve**
- **Reject**

If **Approve** is selected as the **Outcome**, the application is moved to the next stage on clicking **Submit**.

If **Reject** is selected as the **Outcome**, the application is rejected on clicking **Submit**.

6

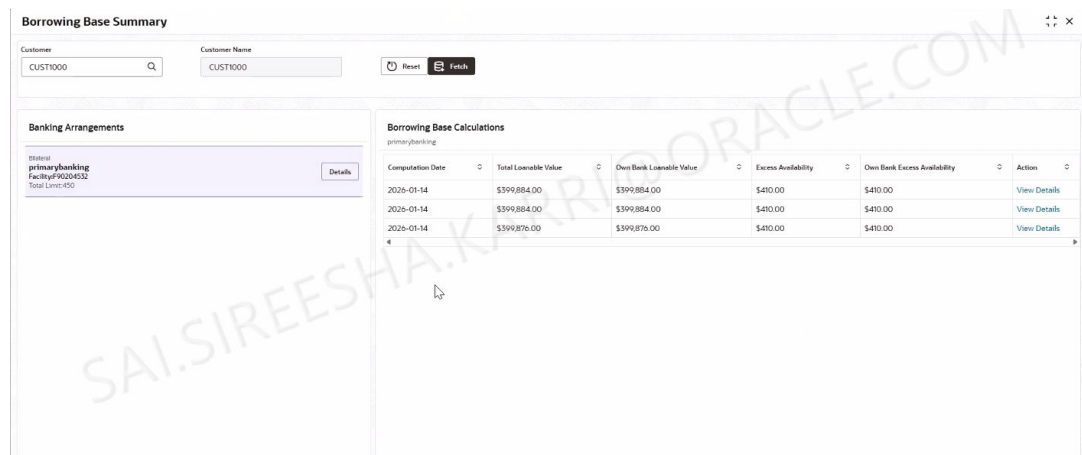
Borrowing Base Summary

This topic provides systematic instructions about borrowing base summary.

1. On **Homescreen**, select **Borrowing Base**. Under Borrowing Base, select **Borrowing Base Summary**.

The **Borrowing Base Summary** screen displays.

Figure 6-1 Borrowing Base Summary



For more information on fields, refer to the field description table below.

Table 6-1 Borrowing Base Summary

Field	Description
Customer	Click search to fetch the customer details.
Customer Name	Displays the customer name.
Banking Arrangements	Displays the banking arrangements details.
Borrowing Base Calculation	This section displays the borrowing base calculation.
Computation Date	Displays the computation date.
Total Lonable Value	Displays the total lonable value.
Own Bank Lonable Value	Displays the own bank lonable value.
Excess Availability	Displays the excess availability.
Own Bank Excess Availability	Displays the own bank excess availability.

2. Click **View Details** to view the borrowing base details.

The **Borrowing Base Details** screen displays.

Figure 6-2 Borrowing Base Details

Borrowing Base Details

Banking Arrangement Details

Customer ID CUST1000	Customer Name CUST1000	Banking Arrangement Id 1200
Facility Id F90204532	Facility Description Test2	Limit Amount USD - \$450.00

[View Banking Arrangement](#)

Statement Details

Statement Type	Statement Issue Date January 12, 2026	Submission Frequency Quarterly
Borrowing Base Certificate	Statement Effective Date January 14, 2026	Statement Next Due Date January 21, 2026
Statement Received Date January 14, 2026		
Statement Generated Date January 14, 2026		

Collateral Details

Collateral ID	Gross Collateral	Total Ineligibles	Net Eligible Collateral	Net Available Loanable Amount	Total Loanable Amount	Action
COL222089231	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	⋮
COL241386495	\$500,000.00	\$120.00	\$499,880.00	\$399,884.00	\$399,884.00	⋮

Amount Details Information

<p>Total Loanable Value</p> <p>USD - \$399,884.00</p>	<p>Own Bank Share</p> <p>100%</p>	<p>Total Loanable Value - Own Bank</p> <p>USD - \$399,884.00</p>
<p>Loan Limit</p> <p>USD - \$450.00</p>	<p>Permissible Loan Limit</p> <p>USD - \$450.00</p>	<p>Loan Outstanding</p> <p>USD - \$10.00</p>
<p>LC Outstanding</p> <p>USD - \$10.00</p>	<p>Reserves</p> <p>USD - \$10.00</p>	<p>Gross Availability</p> <p>USD - \$420.00</p>
<p>Advances</p> <p>USD - \$10.00</p>	<p>Repayments</p> <p>USD - \$0.00</p>	<p>Excess Availability</p> <p>USD - \$410.00</p>

Own Bank Details

<p>Total Loan Limit - Own Bank</p> <p>USD - \$450.00</p>	<p>Permissible Loan Limit - Own Bank</p> <p>USD - \$450.00</p>	<p>Loan Outstanding - Own Bank</p> <p>USD - \$10.00</p>
<p>LC Outstanding - Own Bank</p> <p>USD - \$10.00</p>	<p>Reserves - Own Bank</p> <p>USD - \$10.00</p>	<p>Gross Availability - Own Bank</p> <p>USD - \$420.00</p>
<p>Advances - Own Bank</p> <p>USD - \$10.00</p>	<p>Repayments - Own Bank</p> <p>USD - \$0.00</p>	<p>Excess Availability - Own Bank</p> <p>USD - \$410.00</p>

Glossary

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