

Credit Facility Originations User Manual  
Oracle Banking Digital Experience  
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Credit Facility Originations User Manual

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# 1. Preface

## 1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

## 1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

## 1.3 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 customers that have purchased support have access to electronic support through My Oracle Support. For information, visit, <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 1.4 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

## 1.5 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.

## 1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
------------	---------

<b>boldface</b>	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.

## 1.7 **Screenshot Disclaimer**

The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

## 1.8 **Acronyms and Abbreviations**

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

<b>Abbreviation</b>	<b>Description</b>
<b>OBDX</b>	Oracle Banking Digital Experience

---

## 2. Amend Facilities

This option enables the corporate user to request for changes in existing credit facilities, add sub-facilities to existing facilities and also add new facilities in a single application. The amendments could be with respect to enhancement of the limits, extension of tenure, addition of new collateral or upload of new documents.

Facility Amendment has various stages, using the OBDX platform user can request for modification in his/her existing facility, sub facility for an existing facility and new facilities.

On submission of Amendment of Credit Facility Application from OBDX side, the request is sent to the bank for further processing. Bank staff can view and process the application using back office or mid office systems integrated with OBDX.

Corporates can track the status of the amendment applications using Application Tracker available within OBDX.

### Prerequisites:

- Party preference is maintained.
- Corporate users are created.
- Approval rule set up for corporate user to perform the actions.

### How to reach here:

*Credit Facility Management – Overview > Quick Links > Amend Facilities*

*OR*

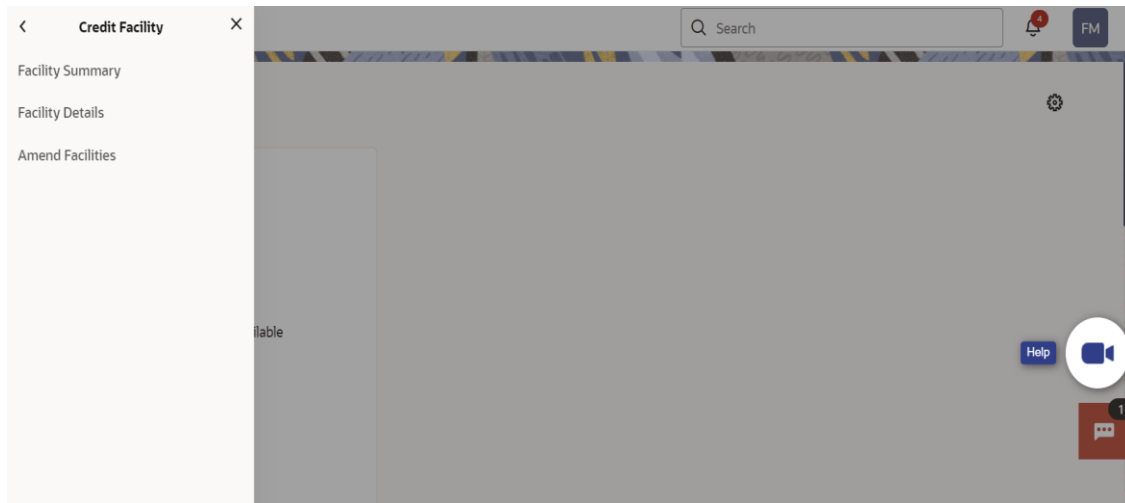
*Toggle Menu > Credit Facility Management > Amend Facilities*

*OR*

*Toggle Menu > Credit Facility Management > Credit Facility > Facility Details > Amend Facilities*

1. Click the **Amend Facilities** option (from toggle menu or from Quick links).

## Amend Facilities



2. The **Facility Application – Amendment** screen appears.  
OR  
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.

### Facility Application – Summary Screen

Credit Facility Amendment Application Summary screen displays the summary of all steps involved in modification of a facility.

Following are the changes that the user can modify in an existing facility:

- Facility Amount
- Facility Tenure
- Addition of a New Sub-facility
- Addition of a new Collateral
- Upload of additional documents

User can select any of the step for modification from the home page, i.e. user can click on any step and modify the details.

## ← Facility Application

You can start from any step.  
Simply fill in the required details and submit the application.

100% Remaining

Facility amendment for OBDXCFCPM



### Facility Requirements

Let us know the amount and duration for credit facility

Get Started



### Collaterals

View your existing collaterals and add new collaterals if required

Get Started



### Upload Documents

Submit supporting documents

Get Started



✓ Submit

✗ Cancel

← Back

## Field Description

Field Name	Description
Facility Requirements	The user clicks this link to modify the facility amount and tenure.
Collaterals	The user clicks this link to add a new collateral.
Upload Documents	The user clicks this link for uploading the documents.

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

## Facility Application - Facility Requirement Details

←

Facility Application

Home / Facility Requirements - In Progress

OBDXCFPM

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

Enter your facility requirements, so as to serve you better

Facility Requirement Details

CFPM\_1

Category

Term Loan

Facility Amount

£64,500.00

Start Date

2021-04-24

Expiry Date

2023-01-09

Facility Type

Funded

Description

CFPM

Instruction

--

CFPMCHILD\_1

Category

Overdraft

Facility Amount

£10,000.00

Start Date

2021-04-24

Expiry Date

2023-01-02

Facility Type

Non Funded

Description

--

Instruction

--

CFPM2\_1

Category

Letter Of Credit

Facility Amount

£100,000.00

Start Date

2021-04-24

Expiry Date

--

Facility Type

Non Funded

Description

--

Instruction

--

OBD1\_1

Category

Term Loan

Facility Amount

£80,000.00

Start Date

2021-04-24

Expiry Date

2022-12-29

Facility Type

Non Funded

Description

OBD1

Instruction

--

Add Facility

←

Facility Application

OBDXCFPM \*\*\*477

OBD2\_1

Category

Overdraft

Facility Amount

£6,000.00

Start Date

2021-04-24

Expiry Date

--

Facility Type

Non Funded

Description

OBD2

Instruction

--

⋮

OBD2A\_1

Category

Overdraft

Facility Amount

£1,000.00

Start Date

2021-04-24

Expiry Date

--

Facility Type

Non Funded

Description

OBD2A

Instruction

--

⋮

OBD3\_1

Category

Overdraft

Facility Amount

£7,000.00

Start Date

2021-04-24

Expiry Date

--

Facility Type

Non Funded

Description

OBD3

Instruction

--

⋮

OBD3A\_1

Category

Overdraft

Facility Amount

£1,000.00

Start Date

2021-04-24

Expiry Date

--

Facility Type

Non Funded

Description

OBD3A

Instruction

--

⋮

TESTLINECODEORDEMO

TESTLINECODEORDEMO\_1

Category

Term Loan

Facility Amount

£100.00

Start Date

2021-04-24

Expiry Date

--

Facility Type

Non Funded

Description

TEST

Instruction

--

⋮

✓ Continue

📄 Save as Draft

✕ Cancel

← Back

Facility Application

Home / Facility Requirements - In Progress

Please complete the step by clicking on continue at the respective stage.  
Enter your facility requirements, so as to serve you better

Facility Requirement Details



+

Add Facility

Action	Line Code	Facility Category	Facility Type	Available Amount	Start Date	Expiry Date	Description	In
<div></div>	<div></div> CFPM_1	Term Loan	Funded	£64,500.00	2021-04-24	2023-01-09	CFPM	--
<div></div>	CFPM2_1	Letter Of Credit	Non Funded	£100,000.00	2021-04-24	--	--	--
<div></div>	<div></div> OBD1_1	Term Loan	Non Funded	£80,000.00	2021-04-24	2022-12-29	OBD1	--
<div></div>	<div></div> OBD2_1	Overdraft	Non Funded	£6,000.00	2021-04-24	--	OBD2	--
<div></div>	<div></div> OBD3_1	Overdraft	Non Funded	£7,000.00	2021-04-24	--	OBD3	--
<div></div>	TESTLINECODEORDEMOTESTLINECODEORDEMO_1	Term Loan	Non Funded	£100.00	2021-04-24	--	TEST	--

## Field Description

Field Name	Description
<b>Navigating path to the step</b>	Select the step from the drop- down list whose details are to be filled for the facility application. OR Click the <b>Home</b> link to navigate back to facility application summary screen.
<b>Party Name</b>	Displays the party name for whom the facility is being amended.
<b>Facility Requirement Details</b> This card shows the details of all existing facilities.	
<b>Facility ID</b>	ID of the Credit Facility.
<b>Funding Type</b>	The purpose or the facility category under which the facility has been opened. For e.g. Term Loan, Working Capital Finance, Over draft, etc.
<b>Revolving Line</b>	This field displays if the facility is revolving or not.
<b>Sanctioned Amount</b>	The total limit amount sanctioned for the facility.
<b>Utilized Amount</b>	The amount utilized for the facility.
<b>Available Amount</b>	The current available amount for the facility.
<b>Expiry Date</b>	The date on which facility expires.
<b>% Utilized</b>	Displays the percentage utilization of the facility in a line graph.

4. Click  and then click **Edit Facility** to modify the details of an existing facility. The **Edit Facility Details** overlay screen appears.  
OR  
Click  and then click **Add Sub Facility** to add the details for a sub facility under the selected facility. The **Add Sub Facility** overlay screen appears.  
OR  
Click **Add New Facility** option to add the details of the new facility required.

Edit Facility Details

←

Facility Application

Home / Facility Requirements - In Progress

Please complete the step by clicking on continue at the respective stage.  
Enter your facility requirements, so as to serve you better  
Facility Requirement Details

Now

Category	Facility Amount	Start Date	Expiry Date	Facility Type	Description	Instruction
Term Loan	£50,000.00	2025-03-19	2027-03-31	Funded	new	NA

CFPM\_1

Category	Facility Amount	Start Date	Expiry Date	Facility Type	Description	Instruction
Term Loan	£64,500.00	2021-04-24	2023-01-09	Funded	CFPM	--

CFPMCHILD\_1

Category	Facility Amount	Start Date	Expiry Date	Facility Type	Description	Instruction
Overdraft	£10,000.00	2021-04-24	2023-01-02	Non Funded	--	--

Edit Facility

Cit...  
G...

Facility Amount  
84,500

Expiry Date  
3/16/2026

What is the purpose of this fund?  
extension

Enter 1 to 80 characters.

Do you have any specific instructions for us?  
extension

Update

## Field Description

Field Name	Description
<b>Edit Facility Details</b>	
<b>Currency</b>	The currency in which facility was applied originally is displayed.
<b>Amount</b>	The amount for which the facility is applied.
<b>What is the purpose of this fund?</b>	The purpose for applying the facility.
<b>Do you have any specific instructions for us?</b>	The remarks/ instructions that needs to be communicated to the bank.

5. In the **Currency** list, system displays the currency in which the facility was originally applied.
6. In the **Amount** field, modify the amount for the facility, if required.
7. In the **What is the purpose of this fund?** field, modify the reason for the facility, if required.
8. In the **Specific Instructions** field, modify the specific instructions to be given to the bank, if any.
9. Click **Update**. The **Facility Requirement Details** screen gets updated and facility details will be saved and appear in a card form, with old and newly edited details.

## Add Sub Facility

## Field Description

Field Name	Description
<b>Add Sub Facility Overlay</b>	
<b>Currency</b>	The currency in which sub facility is to be applied.
<b>Amount</b>	The amount for which the sub facility is to be applied.
<b>Expiry Date</b>	Click <b>Calendar</b> icon and select <b>Expiry Date</b> .
<b>Select Facility Type</b>	Click <b>Select Facility Type</b> to Add Facility Overlay. The facility type under which facility is to be applied.
<b>In which category funds are required?</b>	The facility category under which sub facility is to be applied.
<b>What is the purpose of this fund?</b>	The purpose for applying the sub facility.
<b>Do you have any specific instructions for us?</b>	The remarks/ instructions that needs to be communicated to the bank.

10. Enter the relevant information, as required.

11. Click **Add**. The sub facility Requirement details gets added in a card form.

## Add New Facility

**Facility Application**

Home / Facility Requirements - In Progress

Please complete the step by clicking on continue at the respective stage.  
Enter your facility requirements, so as to serve you better

Facility Requirement Details

CFPM_1	Facility Amount	Start Date	Expiry Date	Facility Type	Description	Instruction
Category Term Loan	£64,500.00	2021-04-24	2023-01-09	Funded	CFPM	--

CFPMCHILD_1	Facility Amount	Start Date	Expiry Date	Facility Type	Description	Instruction
Category Overdraft	£100,000.00	2021-04-24	2023-01-02	Non Funded	--	--

CFPM2_1	Facility Amount	Start Date	Expiry Date	Facility Type	Description	Instruction
Category Letter Of Credit	£100,000.00	2021-04-24	--	Non Funded	--	--

OBD1_1	Facility Amount	Start Date	Expiry Date	Facility Type	Description	Instruction
Category Term Loan	£80,000.00	2021-04-24	2022-12-29	Non Funded	OBD1	--

**Add Facility**

Currency: GBP Facility Amount: 50,000

Expiry Date: 3/31/2027

Select Facility Type: Funded

In which category funds are required? Term Loan

What is the purpose of this fund? new

Do you have any specific instructions for us? NA

Enter 1 to 400 characters.

**Add**


## Field Description

Field Name	Description
<b>Add New Facility Overlay</b>	
<b>Currency</b>	The currency in which facility is to be applied.
<b>Amount</b>	The amount for which the facility is to be applied.
<b>Expiry Date</b>	Click <b>Calendar</b> icon and select <b>Expiry Date</b> .
<b>Select Facility Type</b>	Click <b>Select Facility Type</b> to Add Facility Overlay. The facility type under which facility is to be applied.
<b>In which category funds are required?</b>	The facility category under which facility is to be applied.
<b>What is the purpose of this fund?</b>	The purpose for applying the facility.


Field Name	Description
Do you have any specific instructions for us?	The remarks/ instructions that needs to be communicated to the bank.

12. Click **Continue** to go to the next step. Collaterals details page with all the collaterals mapped to the party appears.


OR

Click  and then click **Add Sub Facility** to add more sub facility details, if required. The **Add Sub Facility** overlay screen appears.

OR

Click  and then click **Edit Facility** to amend the facility, if required. The **Edit Facility** Details overlay screen appears.

OR

Click  and then click **Remove Facility** to remove the added facility or sub facility.

OR

Click Save as Draft to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer Save as Draft section).

OR

Click Cancel to cancel the transaction and navigate to the **Dashboard** screen.

OR

Click Back to navigate back to the previous screen.

### After Facility Amendment- List View:

Facility Application

Home / Facility Requirements - In Progress

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

Enter your facility requirements, so as to serve you better

Facility Requirement Details

Add Facility

New

Category

Term Loan

Facility Amount

£50,000.00

Start Date

2025-03-19

Expiry Date

2027-03-31

Facility Type

Funded

Description

new

Instruction

NA

CFPM\_1

Modified

Category

Term Loan

Facility Amount

£84,500.00

Start Date

2021-04-24

Expiry Date

2026-03-16

Facility Type

--

Description

extension

Instruction

extension

CFPMCHILD\_1

Category

Overdraft

Facility Amount

£10,000.00

Start Date

2021-04-24

Expiry Date

2023-01-02

Facility Type

Non Funded

Description

--

Instruction

--

CFPM2\_1

Category

Letter Of Credit

Facility Amount

£100,000.00

Start Date

2021-04-24

Expiry Date

--

Facility Type

Non Funded

Description

--

Instruction

--

New

Category

Letter of credit

Facility Amount

£10,000.00

Start Date

2025-03-19

Expiry Date

2026-03-05

Facility Type

Funded

Description

sub facility

Instruction

--

## Edit Facility and Remove Facility options screen:

Home / Facility Requirements - In Progress

Please complete the step by clicking on continue at the respective stage.  
Enter your facility requirements, so as to serve you better

Facility Requirement Details

OBDCXCFPM

Category	Facility Amount	Start Date	Expiry Date	Facility Type	Description	Instruction	
<b>New</b> Term Loan	£50,000.00	2025-03-19	2027-03-31	Funded	new	NA	⋮
CFPM_1 Term Loan	£84,500.00	2021-04-24	2026-03-16	--	extension	extension	⋮
CFPMCHILD_1 Overdraft	£10,000.00	2021-04-24	2023-01-02	Non Funded	--	--	⋮

Edit Facility  
Remove Facility

## Table View Facility screen:

← Facility Application

Home / Facility Requirements - In Progress

Please complete the step by clicking on continue at the respective stage.  
Enter your facility requirements, so as to serve you better

Facility Requirement Details

OBDCXCFPM

Action	Line Code	Facility Category	Facility Type	Available Amount	Start Date	Expiry Date	Description
⋮	N	Term Loan	Funded	£50,000.00	2025-03-19	2027-03-31	new
⋮ ▶	M CFPM_1	Term Loan		£84,500.00	2021-04-24	2026-03-16	extension
⋮ ▼	CFPM2_1	Letter Of Credit	Non Funded	£100,000.00	2021-04-24	--	--
⋮	N	Letter of credit	Funded	£10,000.00	2025-03-19	2026-03-05	sub facility
⋮ ▶	OBD1_1	Term Loan	Non Funded	£80,000.00	2021-04-24	2022-12-29	OBD1
⋮ ▶	OBD2_1	Overdraft	Non Funded	£6,000.00	2021-04-24	--	OBD2
⋮ ▶	OBD3_1	Overdraft	Non Funded	£7,000.00	2021-04-24	--	OBD3
⋮	TESTLINECODEORDEMO	Term Loan	Non Funded	£100.00	2021-04-24	--	TEST

## Facility Application - Collaterals

[Home](#) / Collaterals - In Progress

Please complete the step by clicking on continue at the respective stage.  
Your existing collaterals are listed below, you can add new collaterals if required

OBDXCFPM

### Collateral Details

[+ Add Collateral](#)

#### ACCDetail

Collateral Amount	Utilized Amount	Available Amount	Revision Date
£19,000.00	£1,900.00	£17,100.00	4/24/2021

#### ACCONTRACTS

Collateral Amount	Utilized Amount	Available Amount	Revision Date
£28,000.00	£2,800.00	£25,200.00	4/24/2021

#### ACCOUNTRECEIVABLES

This is a Collateral of type Accounts Receivable of value Great Britain Pound Six Thousand.

Collateral Amount	Utilized Amount	Available Amount	Revision Date
£6,000.00	£600.00	£5,400.00	4/24/2021

#### ACCOUNTRECEIVABLES

This is a Collateral of type Accounts Receivable of value Great Britain Pound Six Thousand.

Collateral Amount	Utilized Amount	Available Amount	Revision Date
£6,000.00	£600.00	£5,400.00	4/24/2021

#### ACC\_CONTRACTS

Collateral Amount	Utilized Amount	Available Amount	Revision Date
£18,000.00	£1,800.00	£16,200.00	4/24/2021

#### ACC\_DETAILS

Collateral Amount	Utilized Amount	Available Amount	Revision Date
£18,000.00	£1,800.00	£16,200.00	4/24/2021

Showing 5 out of 36 items

[Load More](#)

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

## Field Description

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

13. Click **Add Collateral** to add the collateral details. The **Add Collateral** overlay screen appears.  
OR  
Click **Continue** to go to the next step.  
OR  
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, click [Save as Draft](#).)  
OR  
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.  
OR  
Click **Back** to navigate back to the previous screen.

## Facility Application - Add Collaterals

**Amend Facility Add Collaterals**  
OBDXCFPM \*\*\*477

Home / Collaterals - In Progress

Please complete the step by clicking on continue at the respective stage.  
Your existing collaterals are listed below, you can add new collaterals if required

**Collateral Details**

ACCDetail	Collateral Amount	Utilized Amount	Available Amount	Revision Date
	£19,000.00	£1,900.00	£17,100.00	4/24/2021
ACCONTRACTS	£28,000.00	£2,800.00	£25,200.00	4/24/2021
ACCOUNTRECEIVABLES	£6,000.00	£600.00	£5,400.00	4/24/2021

This is a Collateral of type Accounts Receivable of value Great Britain Pound Six Thousand.

**Add Collateral**

Please specify collateral Type  
Bond

Collateral Category  
BONDS

Description  
Government bond

Cu...  
G... Estimated value  
150,000

What is the purpose of this collateral  
new collateral

Any other comments  
new collateral

Enter 1 to 2000 characters.

Add

### Field Description

Field Name	Description
Please specify collateral type	The collateral type like Plant & Machinery, Vehicle, Stocks etc.
Description	The description of the collateral.
Currency	Select <b>Currency</b> from drop-down list.
Estimated Value	The estimated value of the collateral.
What is the purpose of this collateral?	The purpose for the new collateral.
Any other comments?	The remarks/ instructions that needs to be communicated to the bank, if any.

- From the **Collateral type** list, select the appropriate collateral type.
- In the **Description** field, enter the description of the collateral.
- From the **Currency** list, select the appropriate currency.
- In the **Estimated value** field, enter the collateral amount.
- In the **Purpose** field, enter the purpose for collateral.
- In the **Comments** field, enter the specific instructions to be given to the bank, if any.

20. Click **Add**. The new collateral is added as a new card on the **Collaterals Details** screen.

## Facility Application - Collaterals - New Collateral

Home / Collaterals - In Progress

Please complete the step by clicking on continue at the respective stage.  
Your existing collaterals are listed below, you can add new collaterals if required

OBDXCFPM

[+ Add Collateral](#)

**Collateral Details**


Government bond			
<b>New</b>			
Type	Category	Estimated Value	Purpose
Bond	BONDS	£150,000.00	new collateral


ACCDetail			
Collateral Amount	Utilized Amount	Available Amount	Revision Date
£19,000.00	£1,900.00	£17,100.00	4/24/2021

21. Click **Continue** to go to the next step. The **Facility Application - Upload Documents** screen to upload the documents appears.

OR

Click  and then click **Edit** to edit the newly added collateral. The **Add Collateral** overlay screen appears in the editable form.

OR

Click  and then click **Remove** to remove the newly added collateral.

OR

Click **Add Collaterals**, if you want to add more collaterals.

OR

Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer [Save as Draft](#) section).

OR

Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.

OR

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

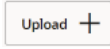
## Facility Application - Upload Documents

Following screen is shown when user clicks on **Upload Documents** step from the **Facility Application Summary** screen or on accessing the step from breadcrumb available as a part of each step details screen or by clicking on continue on the collateral details screen.

As a part of this step, corporate user can see the list of documents that needs to be submitted for applying a facility. User can upload the documents and proceed with the facility application. The list of documents displayed here are fetched from integrated mid-office/back office application.

## Field Description

Field Name	Description
Party Name	Displays the party name for whom the facility is to be applied.
Document Name	The document that the corporate is expected to submit as a part of application. The list of the documents is fetched from the mid-office based on the selected product type.

22. Click  against each document to browse and upload the required document to process the application.
23. Select the appropriate file to be uploaded and click **Open** to upload the documents.
24. Click **Continue**. The **Facility Application** screen displaying all the three steps completed for facility application appears.  
OR  
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer [Save as Draft](#) section.)  
OR  
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.  
OR  
Click **Back** to navigate back to the previous screen.

## Facility Application Home Page After Completion

Facility Application  
OBDXCFPM \*\*\*477

You can start from any step.  
Simply fill in the required details and submit the application.

0% Remaining

Facility amendment for OBDXCFPM

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

Submit Cancel Back

25. Click **Submit**.

OR

Click the link against each card to view the **Facility Requirements/ Collaterals/ Upload Documents** section details.

OR

Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.

OR

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

26. The **Facility Application - Review** screen appears.

Facility Application  
OBDXCFPM \*\*\*477

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

**Facility Requirements**


Category	Facility Amount	Start Date	Expiry Date	Facility Type	Description	Instruction
<b>New</b> Term Loan	£90,000.00	2025-03-19	2027-03-31	Funded	new	NA
<b>CFPM_1 Modified</b> Term Loan	£84,500.00	2021-04-24	2026-03-16	--	extension	extension
<b>CFPM2_1</b> Letter of credit	£100,000.00	2021-04-24	--	Non Funded	--	--
<b>New</b> Letter of credit	£10,000.00	2025-03-19	2026-03-05	Funded	sub facility	--

## Amend Facility - Review

The top screenshot shows the 'Facility Application' review screen for application ID OB0XCTPM\*\*\*477. It features a 'Collaterals' section with a table of collateral details:

Type	Category	Estimated Value	Purpose
Government bond	BONDS	£150,000.00	new collateral

Below the table is a 'Show Less' button. The 'Upload Documents' section lists 'Application Form' and 'Collateral Documents'. The bottom screenshot shows the 'Upload Documents' section with a 'Show Less' button. Below this is the 'Terms and conditions' section, which includes a checked checkbox for 'I agree to the terms and conditions'. At the bottom are buttons for 'Confirm', 'Cancel', 'Back', and 'Download'.

27. Click the **Terms and Conditions** link to view the terms and conditions.
28. Select the **I agree to the Term & Conditions** check box to accept the terms and conditions.
29. Verify the details and click **Confirm**.  
OR  
Click  against the section that you want to edit. The screen appears in editable form.  
OR  
Click **Show More** to view the **Facility Requirements/ Collaterals/ Upload Documents** section details.  
OR  
Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.

OR

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

OR

Click **Download** to download and view the facility amendment details in PDF format.

30. The message for initiating the facility request appears along with the application reference number to track the status of your application.

---

## 3. Collateral Evaluation

Collateral Evaluation is a process in which the customer approaches the bank and requests the bank to evaluate his collateral. Bank assess the collateral and informs the customer about the value of the collateral that the Bank can offer, if the customer agrees to the value proposed by the bank and to the other Terms and Conditions, then the collateral gets pledged with the Bank.

Using this option, corporate customers can request for evaluation of a collateral by providing the required details like collateral type, its description, market value, its ownership information and the details of banks where the collateral is already pledged. Corporate user can also upload the required supporting documents using the OBDX platform.

Collateral evaluation process goes through various stages starting from providing the details of collateral that is to be evaluated, until the review and acceptance of collateral evaluation application.

Corporate user can track the status of the collateral evaluation applications using Application Tracker available within OBDX and can view, download and accept or reject the Collateral Evaluation offer generated by the mid office/back office.

### Prerequisites:

- Party preference is maintained
- Corporate users are created
- Approval rule set up for corporate user to perform the actions

### How to reach here:

*Toggle Menu > Credit Facility Management > Collaterals > Collateral Evaluation*

### To request for Collateral evaluation:

1. Navigate to the **Collateral Evaluation** screen. The **Collateral Evaluation – Summary** page appears.

### Collateral Evaluation – Summary Screen

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

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

- **Collateral Details:** In this section, user needs to provide the details of all the collateral, which needs to be evaluated. User needs to provide information like collateral type, estimated value of the collateral, description, purpose, insurance details if any etc.
- **Seniority Details:** In this section, user needs to enter the details of bank with which the collateral is already pledged.
- **Upload Documents:** This section lists all the documents, which are required to be submitted as part of collateral evaluation application and user will be required to upload all the mandatory documents.

The **Home** screen also displays the collateral evaluation application completion status with a progress bar. User can start filling up the application in any sequence i.e. user can click on any step and fill in the details. Application can be submitted for processing, only after filling the mandatory information required as a part of each step.

## Field Description

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

2. Click the **Collateral Details** card. The **Collateral Details** screen appears.

## Collateral Details

←
Collateral Details

Home / Collateral Details - In Progress

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

Provide the details of the collateral which needs to be evaluated

What is the type of collateral?  
Machine

What is the Category of the Collateral  
MACHINERY

Please provide a brief description of the collateral  
Industrial Machinery

From what date the collateral is available?  
3/20/2025

Currency  
GBP

Estimated value of this collateral  
75,000

Is insurance available for the collateral?  
☒ Yes
☐ No

What is the insurance expiry date?  
3/31/2030

Do you have any specific instructions for us?  
NA

## Field Description

Field Name	Description
<b>Navigating path to the step</b>	Select the step from the drop- down list to navigate to the step for which details are to be filled for the collateral evaluation application. OR Click the <b>Home</b> link to navigate back to collateral evaluation summary screen.
<b>Party Name</b>	Displays the primary party name of the user for which the collateral needs to be evaluated.
<b>What is the type of Collateral?</b>	Select the collateral type like Plant & Machinery, Vehicle, Stocks etc.
<b>What is the category of Collateral?</b>	Select the collateral type like Machinery, Goods Vehicle, Stock etc
<b>Please provide a brief description of the collateral</b>	The description of the collateral, which is to be evaluated.
<b>What is the estimated value of this collateral?</b>	Select the currency and enter the estimated value of the collateral.

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

3. From the **What is the type of collateral?** list, select the appropriate collateral type.
4. In the **Please provide a brief description of the collateral** field, enter the description of the collateral.
5. From the **What is the estimated value of this collateral?** list, select the appropriate currency and enter the estimated collateral value.
6. From the **In what currency the collateral should be evaluated?** list, select the appropriate currency in which collateral needs to be evaluated.
7. In the **Is insurance available for the collateral?** field, select whether the insurance is available or not for the collateral.
  - a. If you select **Yes** option, select the insurance expiration date from the **What is the insurance expiry date?** field.
8. In the **From what date the collateral is available?** field, select the date from which Collateral will be available to the bank.
9. In the **Do you have any specific instructions for us?** field, enter the remarks/ instructions that needs to be communicated to the bank, if any.
10. Click **Continue** to go to the next step. The **Seniority Details** screen appears.  
OR  
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer [Save as Draft](#) section).  
OR  
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.  
OR  
Click **Back** to navigate back to the previous screen.

## Seniority Details

←

Seniority Details

Home / Seniority Details - In Progress

Please complete the step by clicking on continue at the respective stage.  
Provide the charge details for the collateral.

Is this collateral already charged?

☒ Yes
 ☐ No

With how many Banks this collateral is already charged?

☒ One
 ☐ Two

▼ Details of Primary Bank/Entity where collateral is pledged :

Bank/Entity Name HDFC bank	Percentage Pledged 25.00	Point of Contact Mayank	Branch Name OMR
Branch Address Line 1 Park Street	Branch Address Line 2 Off OMR	City Bengaluru	State Karnataka
Country India	Zip Code 560015	Branch Email Address hdfc560015@hdfc.com	Branch Contact Number 0805678342

Continue

Save as Draft

Cancel

← Back

## Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step in which details are to be filled for the collateral evaluation application. OR Click the <b>Home</b> link to navigate back to collateral evaluation summary screen.
Party Name	Displays the primary party name of the user for which the collateral needs to be evaluated.
Is this collateral already charged?	Specify if there is any existing charge on the collateral. The options are: <ul style="list-style-type: none"> <li>Yes</li> <li>No</li> </ul>
With how many Banks this collateral is already charged?	The number of banks/ financial institute with which collateral is already charged (pledged). The options are: <ul style="list-style-type: none"> <li>One</li> <li>Two</li> </ul>

Field Name	Description
<b>Details of Primary Bank/ Entity where collateral is pledged</b> Below fields capture the details of First Charge Holder	
<b>Bank/ Entity Name</b>	The name of the bank / financial institute, where the collateral is already pledged.
<b>Percentage Pledged</b>	The percentage of charge on the collateral by Primary Bank / financial institute. The charged percentage must be always less than 100%.
<b>Point of Contact</b>	Name for the point of contact of the bank / financial institute where the collateral is pledged.
<b>Branch Name</b>	The branch name of bank/financial institute.
<b>Branch Address Line 1 -2</b>	The branch address where bank /financial institute is located.
<b>City</b>	The city in which bank /financial institute is located.
<b>State</b>	The state name where bank /financial institute is located.
<b>Country</b>	The country in which bank /financial institute is located.
<b>Zip Code</b>	The zip code of the area where bank /financial institute is located.
<b>Branch Email Address</b>	The email address of the bank branch.
<b>Branch Contact Number</b>	The contact number of the bank branch.
<b>Details of Secondary Bank/ Entity where Collateral is pledged</b> This section appears if you select <b>Two</b> in the field, " <b>With how many Banks this collateral is already charged?</b> "	
<b>Note:</b> Fields that appear in this section are same as described in <b>Details of Primary Bank/ Entity where collateral is pledged</b> section.	

11. In the **Is this collateral already charged** field, select the appropriate option whether collateral is already charged or not.
12. In the **With how many Banks this collateral is already charged** field, select the appropriate option.
13. In the **Bank/ Entity Name** field, enter the name of the bank / financial institute, which holds an existing charge on the collateral.

14. In the **Percentage Pledged** field, enter the percentage of charge held by the bank / financial institute.
15. In the **Point of Contact** field, enter the name of the contact person of the bank.
16. In the **Branch Name** field, enter the name of bank branch.
17. In the **Branch Address Line 1 and 2** field, enter the address of the bank.
18. In the **City** field, enter the city to of the bank branch.
19. In the **State** field, enter the state of the bank branch.
20. From the **Country** list, select the country of the bank branch.
21. In the **Zip Code** field, enter the zip code of the bank branch.
22. In the **Branch Email Address** field, enter the email address of the bank branch.
23. In the **Branch Contact Number** field, enter the contact number of the bank branch.
24. In the **Details of Secondary Bank/ Entity where Collateral is pledged** section, enter the relevant details, if you have selected option **Two** in the field “With **how many Banks this collateral is already charged?**”
25. Click **Continue** to go to the next step. The **Upload Documents** screen appears.  
OR  
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer Save as Draft section).  
OR  
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.  
OR  
Click **Back** to navigate back to the previous screen.

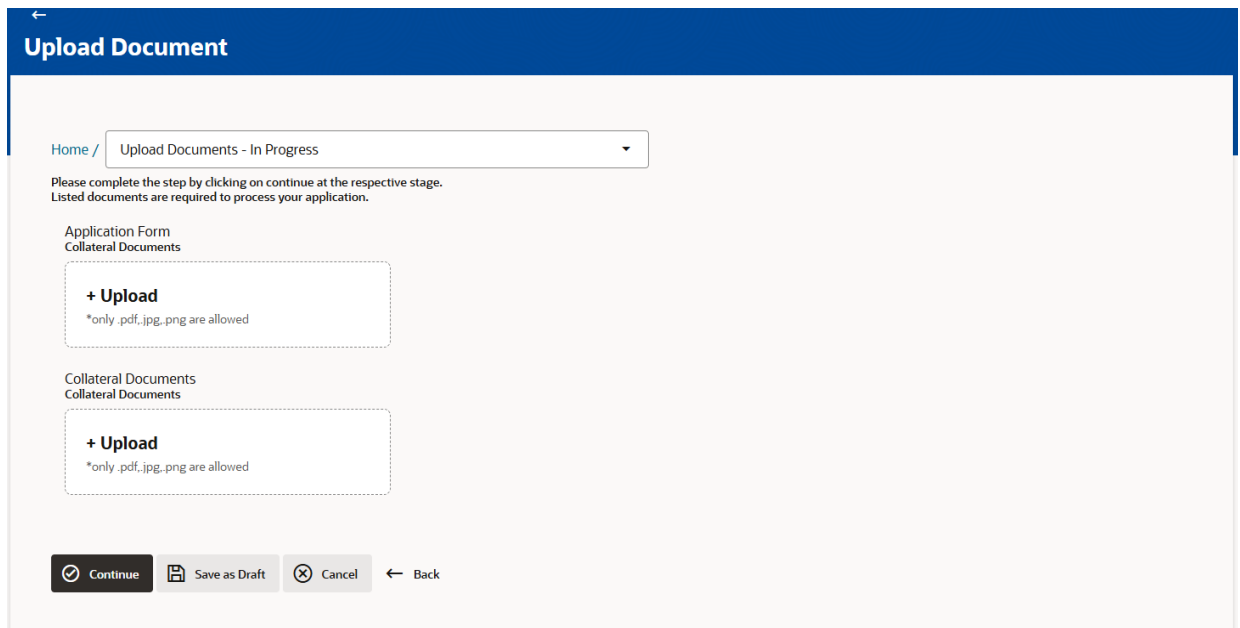
---

**Note:** Once the application is saved as draft, the user will be able to resume the application from Application Tracker.

---

## Upload Documents


Following screen is shown when user clicks on **Upload Documents** step from the **Collateral Evaluation Summary** screen or on accessing the step from breadcrumb option available as a part of each step details screen. As a part of this step, corporate user can see the list of documents that needs to be submitted for applying for a Collateral Evaluation. User can upload the documents and proceed with the application. The list of documents displayed here are fetched from integrated mid-office/back office application.



This screen lists down all documents required to initiate the evaluation process of the collateral. The list of documents listed here are fetched from mid-office/back-office application.

### Field Description

Field Name	Description
<b>Navigating path to the step</b>	Select the step from the drop- down list to navigate to the step in which details are to be filled for the collateral evaluation application. OR Click the <b>Home</b> link to navigate back to collateral evaluation summary screen.
<b>Party Name</b>	Displays the party name of the user for which the collateral needs to be evaluated.
<b>Document Name</b>	List of documents that the corporate is expected to submit as part of Collateral Evaluation application along with the option to upload the document.  The list of the documents are fetched from the mid-office based on the selected application type.

26. Click  to browse and upload the required document to process the application.
27. Select the appropriate file to be uploaded and click Open to upload the documents.
28. Click **Continue**. The **Collateral Evaluation** Home screen with the completion of all the steps appears.  
OR  
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section).

OR  
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.  
OR  
Click **Back** to navigate back to the previous screen.

## Collateral Evaluation

←  
**Collateral Evaluation**

You can start from any step.  
Simply fill in the required details and submit the application.

0% Remaining

Collateral Evaluation for OBDXCFPM

	<b>Collateral Details</b> Provide the details of the collateral which needs to be evaluated.	Completed >
	<b>Seniority Details</b> Provide the charge details for the collateral	Completed >
	<b>Upload Documents</b> Submit supporting documents	Completed >

Submit Cancel ← Back

29. Click **Submit**.  
OR  
Click the link against each card to view the **Collateral Details/ Ownership Details/ Seniority Details/ Upload Documents** section details.  
OR  
Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.  
OR  
Click **Back** to navigate back to the previous screen.
30. The **Collateral Evaluation - Review** screen appears.

## Collateral Evaluation – Review

←

Collateral Evaluation

Review

You initiated a request for Collateral Evaluation. Please review details before you confirm!

Collateral Details

Type

Machine

Category

MACHINERY

Description

Industrial Machinery

Estimated Value

£75,000.00

Insurance Available

Yes

Insurance Expiry Date

3/31/2030

Collateral Available Date

3/20/2025

Specific Instructions

NA

Show Less

Seniority Details

Collateral Charged?

Yes

Seniority Level

One

Details of Primary Bank/Entity where collateral is pledged :

Bank/Entity Name

HDFC bank

Percentage Pledged

25.00

Point of Contact

Mayank

Branch Name

OMR

Branch Address Line 1

Park Street

Branch Address Line 2

Off OMR

City

Bengaluru

State

Karnataka

Country

India

Zip Code

560015

Branch Email Address

hdfc560015@hdfc.com

Branch Contact Number

0805678342

Show Less

Upload Documents

Application Form

-

Collateral Documents

-

Show Less

Terms and conditions

☒ I agree to the terms and conditions

Confirm


Cancel

← Back

Download

31. Click **Terms and Conditions** link to view the terms and conditions.
32. Select **I agree to the Term & Conditions** check box to accept the terms and conditions.
33. Verify the details and click **Confirm**.

OR

Click  against the section that you want to edit. The screen appears in editable form.

OR

Click **Show More** to view the **Collateral Details/ Ownership Details/ Seniority Details/ Upload Documents** section details.

OR

Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.

OR

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

OR

3-10

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Click **Download** to download and view the collateral evaluation details in PDF format.

34. On successful submission, confirmation message for initiating the collateral evaluation appears along with the Application ID to track the status of your application and status of the application.

Click the **Go To Dashboard** link to go to the **Dashboard** screen.

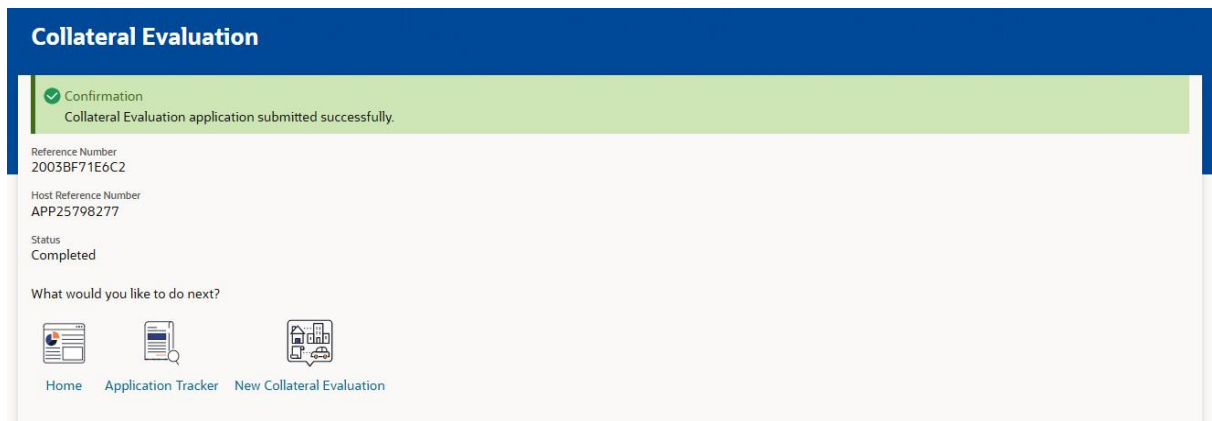
OR

Click the **Go To Application Tracker** link to go to the **Application Tracker** screen.

OR

Click the **New Collateral Evaluation** link to initiate new collateral Evaluation application.

### Collateral Evaluation – Confirm



## 4. Collateral Revaluation

Using Collateral revaluation function, corporate user can request for revaluation of an existing collateral. Generally a corporate would request for revaluation of a collateral if the market value of the pledged collateral has changed.

Corporate user needs to provide the reason for getting the collateral revaluated and the same gets submitted to mid office/back office user. Corporate user can also upload documents as part of collateral re-valuation application.

User can track the status of the collateral re-valuation application using Application Tracker available within OBDX and can also view, download and accept or reject the Collateral Revaluation offer generated by the mid office/back office.

### Prerequisites:

- Party preference is maintained.
- Corporate users are created.
- Approval rule set up for corporate user to perform the actions.

### How to reach here:

*Toggle Menu > Credit Facility Management > Collaterals > Collateral Revaluation*

### To request for re-evaluation of a collateral:

35. Navigate to the Collateral Revaluation option. Choose Collateral pop-up appears.

### Choose Collateral

The screenshot displays the 'Collateral Revaluation' interface. At the top, there is a blue header bar with a back arrow and the title 'Collateral Revaluation'. Below the header, a grey box contains the instruction 'Provide the reason for collateral revaluation and upload the required documents.' and a 'Change Collateral' button. Underneath, the 'Collateral Details' section includes 'Submit', 'Cancel', and 'Back' buttons. A 'Choose Collateral' pop-up dialog is centered on the screen. This dialog has a title bar with a close button (X). Inside, it prompts the user to 'Select collateral to re-evaluate' and features a 'Collateral ID' dropdown menu with 'COLMACHINE' selected. Below the dropdown, it shows 'Collateral Type' as 'MACHINERY' and 'Available Amount' as '£44,100.00'. At the bottom of the dialog are 'Proceed' and 'Cancel' buttons.

## Field Description

Field Name	Description
Select collateral to re-evaluate Collateral ID	Select the collateral ID of the collateral that needs to be revaluated from the list of available collateral IDs.
Collateral Type	Displays the collateral type under which the selected collaterals is defined.
Available amount	Displays the current available amount for the selected collateral.

36. From **Collateral ID** list, select the collateral for revaluation.

37. Click **Proceed**. The **Collateral Revaluation Application** screen appears.

OR

Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.

## Collateral Revaluation Details

←

Collateral Revaluation

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

Change Collateral

Collateral Details

COLMACHINE | Machine

Collateral Amount  
£50,000.00

Utilized Amount  
£900.00

Available Amount  
£44,100.00

Revision Date

What is the reason for revaluation?  
Change in market value

Do you have any specific instructions for us?  
Industrial machine

Listed documents are required to process your application.

Application Form  
Collateral Documents

+ Upload  
\*only .pdf,.jpg,.png are allowed

Collateral Documents  
Collateral Documents

+ Upload  
\*only .pdf,.jpg,.png are allowed

Submit

Cancel

Back

←

Collateral Revaluation

Review

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

COLMACHINE | Machine

Collateral Amount  
£50,000.00

Utilized Amount  
£900.00

Available Amount  
£44,100.00

Revision Date

What is the reason for revaluation?  
Change in market value

Do you have any specific instructions for us?  
Industrial machine

Upload Documents

Application Form

-

Collateral Documents

-

Terms and conditions

☒ I agree to the Terms and conditions

Confirm

Cancel

Back

Download

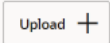
## Field Description

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

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Field Name	Description
<b>Upload Documents</b>	This field lists down all the documents, which are required to be submitted as part of Collateral revaluation application. The user can upload the required documents against the list of documents getting displayed.

38. Click **Change Collateral**, if you want to change the selected collateral for revaluation.
39. In the **What is the reason for revaluation?** field, enter the reason of revaluation of the collateral.
40. In the **Do you have any specific instructions for us?** field, enter remarks/instructions of a collateral, if any.
41. Click  to browse and upload the required documents to process the application.
42. Select the appropriate file to be uploaded and click **Open** to upload the documents.
43. Click **Submit**.  
OR  
Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.  
OR  
Click **Back** to navigate back to the previous screen.
44. The **Collateral Revaluation - Review** screen appears.

## Collateral Revaluation – Review

←  
**Collateral Revaluation**

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

COLMACHINE   Machine			
Collateral Amount £50,000.00	Utilized Amount £900.00	Available Amount £44,100.00	Revision Date

What is the reason for revaluation?  
Change in market value

Do you have any specific instructions for us?  
Industrial machine

**Upload Documents**

Application Form  
-

Collateral Documents  
-


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

**Confirm** **Cancel** **Back** **Download**

45. Click **Terms and Conditions** link to view the terms and conditions.
46. Select **I agree to the Term & Conditions** check box to accept the terms and conditions.
47. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.  
OR  
Click **Back** to navigate back to the previous screen.  
OR  
Click **Download** to download and view the collateral revaluation details in PDF format.
48. On successful submission, confirmation message for initiating the collateral revaluation appears along with the Application ID to track the status of your application and status of the application gets displayed.  
Click the **Go To Dashboard** link to go to the **Dashboard** screen.  
OR  
Click the **Go To Application Tracker** link to go to the **Application Tracker** screen.  
OR  
Click the **New Collateral Evaluation** link to initiate new collateral Evaluation application.

## Collateral Revaluation - Confirm

### Collateral Revaluation


 Confirmation  
Collateral Revaluation application submitted successfully.


Reference Number  
20036E70C0E2


Host Reference Number  
APP25798278

Status  
Completed

What would you like to do next?

  
Home

  
Application Tracker

  
Collateral Details

---

## 5. Application Tracker- Credit Facility

The Application Tracker enables the corporate to view the current status of submitted applications and also to retrieve and resume applications that have been saved as draft. User can search for the required application using various search criteria.

Through the application tracker, Corporate can perform the following actions:

- **Resume Draft Applications:** While filling out an application form, user has the option to save the application as draft, and the saved application can be viewed and resumed via application tracker.
- **Submitted Application Details:** The application tracker enables the corporate user to track the current status of the application and to view the details of submitted applications which were entered by the user at the time of application submission.
- **Offer Acceptance:** Corporate user can view, download and accept or reject the Collateral Agreement offer received from mid office/back office.

**How to reach here:**

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

**To track an application:**

49. Click on the **Credit Facilities and Collaterals** option in **Select Module** section.  
The **Application Tracker- Credit Facilities and Collaterals** screen appears.

### **Application Tracker - Credit Facilities and Collaterals**

This screen lists down all the Credit Facility applications that are submitted or saved by the corporate user. All the submitted applications gets listed under different tabs (Submitted, In-progress, Approved, Rejected) depending upon their current status at mid office/back office application. Applications which are saved by user are available under Draft tab from where the user can select an application and can resume it.

FM

↑

## Application Tracker

OBDXCFPM - \*\*\*477

### Credit Facilities and Collaterals

Draft
Submitted
In Progress
Approved
Rejected
Awaiting Customer Response

Collateral Evaluation  
**SaveTestDraft**  
PM1400250190049952

Last Saved on  
12/7/2023

Collateral Evaluation  
**SaveTestDraft**  
PM1400149147552815

Last Saved on  
12/7/2023

New Facility  
**SubfacilityDraft**  
PM1399820144039024  
GBP 1,000.00

Last Saved on  
12/7/2023

New Facility  
**First\_Draft**  
PM1399648169576241  
GBP 1,000.00

Last Saved on  
12/7/2023

Facility Amendment  
**ApplySubFacilityDraft**  
PM1399564235137447

Last Saved on  
12/7/2023

Facility Amendment  
**subDraft**  
PM133842738502090

Last Saved on  
11/29/2023

Facility Amendment  
**ApplySubFacilityDraft**  
PM1189547272121706

Last Saved on  
11/5/2023

Collateral Evaluation  
**SaveTestDraft**  
PM118075496155066

Last Saved on  
11/3/2023

New Facility  
**SubfacilityDraft**  
PM118040953427316  
GBP 1,000.00

Last Saved on  
11/3/2023

New Facility  
**First\_Draft**  
PM1180270125794863  
GBP 1,000.00

Last Saved on  
11/3/2023

Facility Amendment  
**ApplySubFacilityDraft**  
PM1180167153966182

Last Saved on  
11/3/2023

New Facility  
**First\_Draft**  
PM1179600270187639  
GBP 1,000.00



Last Saved on  
11/3/2023

Hey, I am here to help if you need it!

## Field Description

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

Field Name	Description
<b>Status</b>	<p>The current application's progress.</p> <p>The status can be:</p> <ul style="list-style-type: none"> <li>• <b>Draft</b> – applications which has not yet submitted and is just saved by the applicant.</li> <li>• <b>Submitted</b> – application has been filled and submitted for further processing, but action has not been taken by the Bank yet.</li> <li>• <b>In progress</b> – application is getting processed in the mid office and is yet to be approved or rejected.</li> <li>• <b>Approved</b> – application which are approved by back office/ middle office.</li> <li>• <b>Rejected</b> – application which are rejected by back office/ middle office.</li> <li>• <b>Awaiting Customer Response</b>: application, which are awaiting for customer response, so that bank, can take the required action once customer approve or reject Collateral Agreement offer.</li> </ul>
<b>Amount</b>	The facility/collateral amount in the application.
<b>Submitted On</b>	The date and time on which the application was submitted.
<b>Last Saved On</b>	The date and time on which the application was saved as draft. This is applicable for applications available under Draft tab.

50. Search or filter an application;  
 In the **Search By Transaction ID** field, enter the application reference number by which application is to be searched, and click  icon.  
 OR  
 Click  icon of the filter by list, the popup showing filter options opens.
- From the **Request Type** list, select the appropriate facility request type.  
 OR  
 From the **Duration** list, select the duration for which the applications needs to be tracked.
  - Click **Reset** to clear the criteria selected.
51. The widgets of facility application appears based on search criteria.  
 If you click the facility application card with the status as **Draft**, it opens the facility application details screen with pre-populated details that you have already entered and saved, you can update those details in the application form and submit the application.  
 OR  
 If you click on the application card with the status as "**Awaiting Customer Response**", It display the collateral agreement offer received from Back office and Application details Summary screen as submitted by the customer for **Collateral Evaluation or Revaluation** application. For more information, refer [Collateral Evaluation- Awaiting Customer Response](#) section.  
 OR  
 If you click on the application card with the status as **Submitted**, it opens the facility

application details screen as **submitted** by the customer.

OR

Click **Cancel** to cancel the transaction.

OR

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

## 5.1 **Application Details**

Once the application is submitted by user, the application moves to different status which depends on the processing of application at the back office/mid office. Basis on the application status the application can be seen in the respective tabs available in application tracker.

If at any given time, during the life cycle of the application, the user wants to view the application details (details entered by him at the time of submitting the application), he can do the same using this function.

# Application Details

Futura Bank

Q What would you like to do today?

99%

FM

↑ Application Tracker

New Facility

TL

APP233339735

Facility applied for GBP 10,000.00

Submitted On 2023-11-29T07:06:31

OBDXCFPM

GBP 10,000.00 2 years 5 months

Investment

Emergency

Show More

Fund deposit

Type

DPST

Currency

GBP

Estimated Value

210000

Purpose

New business

Show More

Application Form

Collateral Documents

facility-application.pdf

new-facility.pdf

Show More

Cancel

Back

Download

Hey, I am here to help if you need it!

1

### Field Description

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

52. Click **Cancel** to cancel the transaction.

OR

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

OR

Click **Download** to download and view the application details in PDF format.

## 5.2 Offer Acceptance

Collateral Evaluation and Revaluation applications which are awaiting for customer's response are shown in **Customer Awaiting Response** tab.

Bank assess the collateral and informs the customer about the value of the collateral that the Bank can offer, if the customer agrees to the value proposed by the bank and to the other Terms and Conditions, then the collateral gets pledged with the Bank.

User can view, download and accept or reject the Collateral Evaluation offer generated by the mid office/back office.

**Note:** Currently this feature is only supported for Collateral Evaluation and Revaluation applications.

### Awaiting Customer Response list

The screenshot shows the Futura Bank Application Tracker interface. At the top, there's a search bar with the text "What would you like to do today?". Below this, the "Application Tracker" header is visible, followed by a sub-header "Credit Facilities and Collaterals". The main section displays a list of applications under the "Awaiting Customer Response" tab. The applications are categorized by type: Facility Amendment, Collateral Evaluation, and New Facility. Each application card shows the application ID, the amount, and the submission date. For example, one Facility Amendment application is for USD 433,270.00, submitted on 2/13/2023. Another Collateral Evaluation application is for LAK 1, submitted on 2/13/2023. A "Back" link is visible at the bottom left. In the bottom right corner, there's a chatbot icon with a speech bubble saying "Hey, I am here to help if you need it!" and a notification badge with the number 1.

### Field Description

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

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

53. Click on **Application Information** card to view the **Collateral Evaluation/ Revaluation** Application details.

54. The screen displays the Collateral Agreement **Offer** card and **Application Details** card.

OR

Click **Cancel** to cancel the transaction.

OR

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

### Offer Card

The screenshot shows the Futura Bank Application Tracker interface. At the top, there's a navigation bar with 'Viewer', 'ATM/Branch', 'English', and 'Third Party' dropdowns. Below this, the 'futura bank' logo is on the left, and a search bar, a notification bell with '157', and a welcome message 'Welcome, sreeharsha Industries' with a last login timestamp are on the right. The main content area is titled 'Application Tracker' and features a card for 'Collateral Evaluation COMMERCIALLAND' with details like 'APP20665915', 'Awaiting Customer Response', 'Estimated value of collateral \$3,100,000.00', and 'Submitted On 24 Apr 2020'. Below this card are two buttons: 'Offer' (with a shopping bag icon) and 'Application Details' (with a document icon). At the bottom left, there are 'Cancel' and 'Back' buttons. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

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

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

55. Click **Offer** card to view collateral Agreement Evaluation or Revaluation offer. The agreement for the collateral evaluation and revaluation application appears.

OR

Click **Application Details** to view the application details.

OR

Click **Cancel** to cancel the transaction.

OR

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

## Offer Details

Viewer

ATM/Branch

English

Search

Welcome, Monica Maskeri

Last login 28 Apr 11:37 AM

Application Tracker

Collateral Revaluation

COMM/BUILDING

APP20465915 Awaiting Customer Response

Estimated value of collateral \$3,100,000.00

Submitted On 27 Apr 2020

Gloria Rodrigues

Offer

Download Offer

b6f9736a-7d86-428b-8026-ffc5999357d

1 / 1

Dear WAL,

After a detailed review of the collateral the value of the collateral has reduced.

The details of the Collateral is given below.

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

Accept

Reject

Cancel

Back

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## Field Description

Field Name	Description
Offers Details	
Party Name	Displays the name of the party of the user for which the Collateral offer has been received.
Application Type	Displays the type of the application whether Collateral Evaluation or Collateral Revaluation.
Application Reference Number	Displays the application reference number as generated by the bank at the time the application was submitted.
Status	Displays the current application's progress. The status can be: <ul style="list-style-type: none"> <li>Awaiting Customer Response: application, which are awaiting for customer response</li> </ul>

Field Name	Description
<b>Collateral Amount details</b>	Displays the estimated Collateral amount for Evaluation or Revaluation application.
<b>Submitted On</b>	The date on which the application was submitted.
<b>Offer</b>	The collateral agreement received from Mid Office / Back Office.

56. Click the **Download Offer** icon to download the collateral agreement for the collateral evaluation and revaluation application.

OR

Click **Print Offer** icon to take printout of received application.

57. Click **Accept** to accept the collateral agreement offer.

a. The popup message appears for confirmation.

Click **Yes** to confirm.

OR

Click **No** to cancel the action.

OR

Click **Reject** to reject the collateral agreement offer.

a. The popup message appears for confirmation.

Click **Yes** to confirm.

OR

Click **No** to cancel the action.

OR

Click **Cancel** to cancel the transaction.

OR

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

58. The success message for accepting/rejecting the Collateral Agreement Offer appears along with the reference number.

59. Click the **Go To Dashboard** link to go to the Credit Facility Dashboard screen.

OR

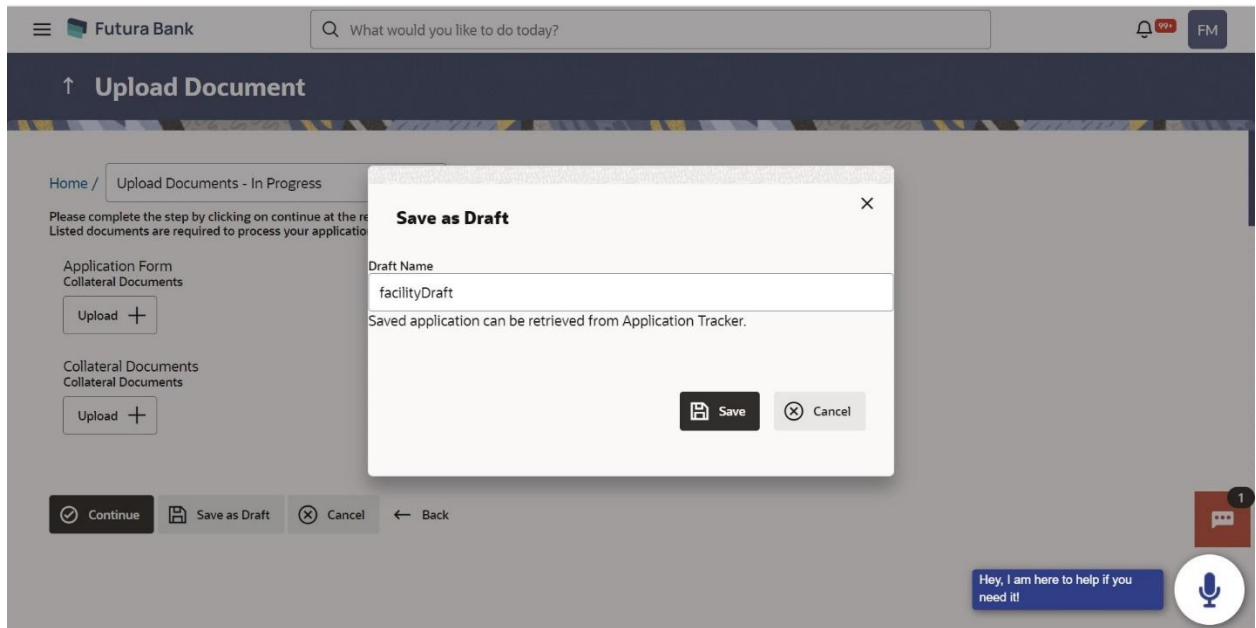
Click the **Go To Application Tracker** link to go to the Application Tracker screen.

OR

Click the **New Collateral Evaluation** link to initiate new collateral Evaluation application.

### 5.3 Save as Draft

User can save facility application as a Draft if he is unable to fill the complete application in one go. The draft application can be resumed anytime later by the user. Once the application is saved, it will appear in the application tracker under **Drafts** tab. User can select the draft application he wants to resume and fill in all the required details and submit that application.



### Field Description

Field Name	Description
<b>Draft Name</b>	Enter the name of the draft to save the application with a draft name.

60. In the **Draft Name** field, enter the name of the draft.
61. Click **Save**. The success message appears and application gets saved as a draft and appears as card in the **Application Tracker – Summary** screen.  
OR  
Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
62. Click the **Go to Application Tracker** link to track your application.  
OR  
Click the **Go to Dashboard** link to navigate to back to the **Dashboard**.