

Collateral Creation User Guide

# **Oracle FLEXCUBE Universal Banking**

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Collateral Creation User Guide  
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# 1. Preface

## 1.1 Introduction

This manual is designed to help you create a collateral, maintain and evaluate the collateral details in Oracle FLEXCUBE. It also assists you in handling all the necessary activities in the life cycle of a collateral once it is created. This includes the collateral creation initiation, internal and external check, risk valuation, approval, customer agreement and so on.

## 1.2 Audience

This manual is intended for the following Users/User Roles:

Role	Function
Back office data entry clerk	Input functions for funds
Back office managers/ officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day

## 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>.

## 1.4 Acronyms and Abbreviations

The following are some of the acronyms and abbreviations you are likely to find in the manual:

Abbreviation	Description
ELCM	Enterprise Limits and Collateral Management
FCUBS	Oracle FLEXCUBE Universal Banking Solution
UI	User Interface
BPEL	Business Process Execution Language
BPMN	Business Process Model and Notation
TD	Term Deposit
CAM	Credit Appraisal Management
RM	Relationship Manager

## 1.5 Organization

This manual is organized as follows:





Chapter	Description
Chapter 1	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual
Chapter 2	<i>Collateral Creation</i> describes about the available options and stages involved in collateral creation.
Chapter 3	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

## 1.6 Related Documents

- The Procedures User Manual
- The Enterprise Limits and Collateral Management User Manual
- The Credit Appraisal Management User Manual
- The Products User Manual

## 1.7 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

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## 2. Collateral Creation

### 2.1 Introduction

Oracle FLEXCUBE facilitates collateral creation from different sources. This manual assist you through the available options, stages involved in the collateral creation workflow. In the first section, the chapter briefs on the stages involved. The next section talks about the steps involved in detail.

This chapter contains the following topics:

- [Section 2.2, "Stages in Collateral Creation"](#)
- [Section 2.3, "Process Flow Diagram"](#)
- [Section 2.4, "Process Matrix"](#)
- [Section 2.5, "Collateral Creation"](#)
- [Section 2.6, "Capturing Collateral Details through ELCM and CAM Process"](#)

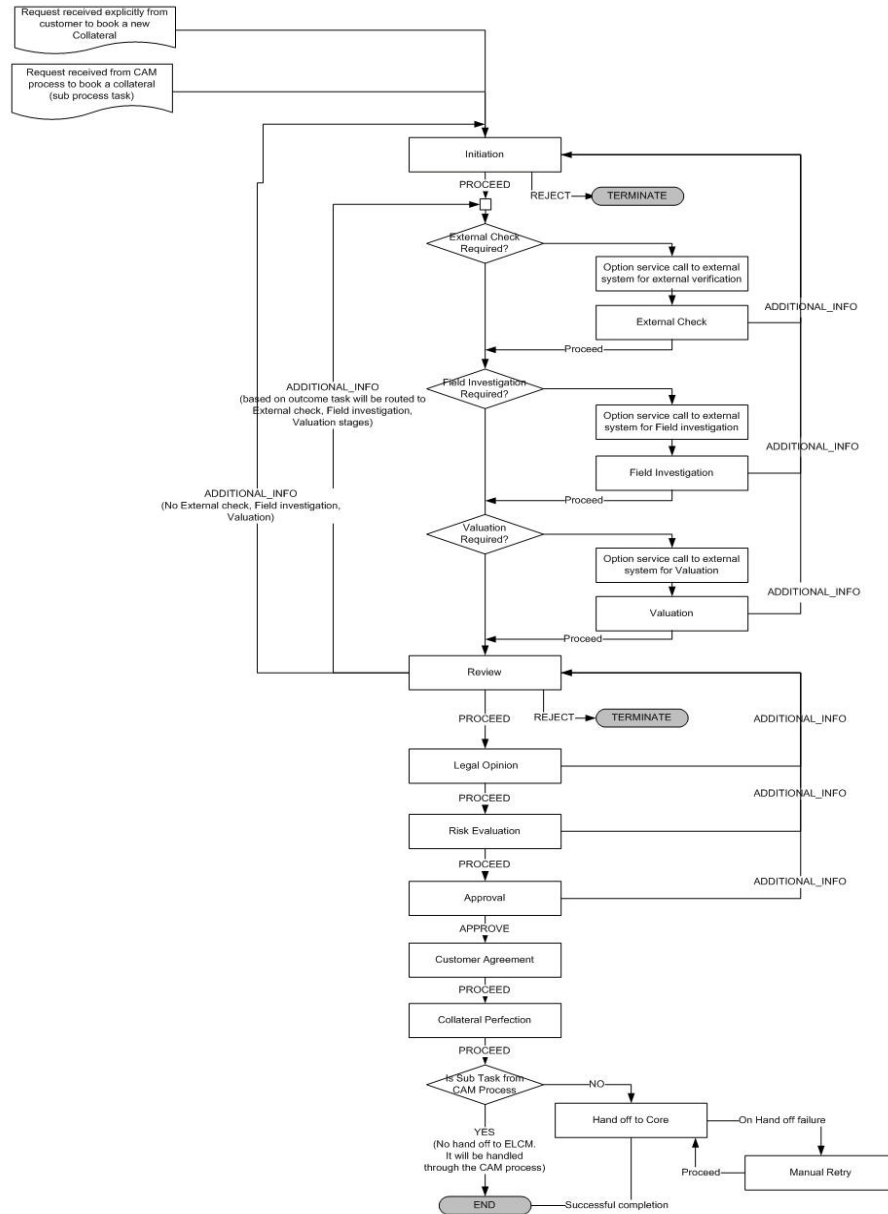
### 2.2 Stages in Collateral Creation

The process of creating a collateral involves the following stages:

- Initiation - The user initiates collateral creation process and captures all the collateral details.
- External Check - At this stage you can check if there is an existing charge on the collateral submitted by the customer. The results of external check are maintained in External Check sub screen of the Collateral Investigation screen.
- Field Investigation - You can investigate on the collateral to prevent any fraud and misrepresentation of facts by the customer. These details can be captured in Collateral investigation sub screen.
- Valuation - The user initiates valuation of the collateral and updates the results in Valuation Details screen.
- Review - At this stage all the investigation done on the collateral are reviewed to decide if the same can be accepted.
- Legal Opinion - The legal opinion on the collateral are sought and updated in legal opinion screen.
- Risk Evaluation - The risk management team evaluates whether the credit risk is mitigated by the proposed collateral.
- Approval - The approval authority approves or rejects the collateral creation.
- Customer Agreement - Once approved, collateral agreement is generated by the system and sent to customer for signature.
- Collateral Perfection - The bank registers the collateral with relevant registration authorities.
- Collateral Creation Hand off to ELCM Module - Once the collateral perfection stage is successfully completed, the collateral record details will be passed on to ELCM module for collateral creation. This stage is automated.
- Handoff Retry Stage - If any failure occurs during the handoff, the system will move the task to handoff retry stage for manual completion to create the Collateral in ELCM.

## 2.3 Process Flow Diagram

The process flow diagram given below illustrates the activities carried out during various stages of a collateral creation.



## 2.4 Process Matrix

The process matrix given below lists out the different stages, condition to move to next stage, target stage and remarks for each condition.

Sl.No.	Source Stage	Function ID	Outcome	Target Stage	Remarks
1	Initiation	ORDCOINT	PROCEED External Check Required = True	External Check	If the outcome of this stage is PROCEED and 'External Check Required' check-box is enabled, then the task will be saved and moved to 'External Check' stage.
			PROCEED Field Investigation Required = True	Field Investigation	If the outcome of this stage is PROCEED and 'Field Investigation Required' check-box is enabled, then the task will be saved and moved to 'Field Investigation' stage.
			PROCEED Valuation Required = True	Valuation	If the outcome of this stage is PROCEED and 'Valuation Required' check-box is enabled, then the task will be saved and moved to 'Valuation' stage.



Sl.No.	Source Stage	Function ID	Outcome	Target Stage	Remarks
			REJECT	Termination	If the outcome of this stage is REJECT then the process will get terminated.
			PROCEED External Check Required = False Field Investigation Required = False Valuation Required = False	Review	If the outcome of the stage is PROCEED and 'External Check Required', 'Field Investigation Required' and 'Valuation Required' check-box is disabled then the system will move the saved task to 'Review' stage.
2	External Check	ORDCOEXC	PROCEED Field Investigation Required = True	Field Investigation	If the outcome of this stage is PROCEED and 'Field Investigation Required' check-box is enabled, then the task will be saved and moved to 'Field Investigation' stage.

Sl.No.	Source Stage	Function ID	Outcome	Target Stage	Remarks
			PROCEED Valuation Required = True	Valuation	If the outcome of this stage is PROCEED and 'Valuation Required' check-box is enabled, then the task will be saved and moved to 'Valuation' stage.
			ADDITIONAL INFO	Initiation	If the outcome of this stage is ADDITIONAL INFO then the task will be saved and moved to 'Initiation' stage.
			PROCEED Field Investigation Required = False Valuation Required = False	Review	If the outcome of the stage is PROCEED and 'Field Investigation Required' and 'Valuation Required' check-box are disabled then the system will move the task to 'Review' stage.

Sl.No.	Source Stage	Function ID	Outcome	Target Stage	Remarks
3	Field Investigation	ORDCOFIG	PROCEED Valuation Required = True	Valuation	If the outcome of this stage is PROCEED and 'Valuation Required' checkbox is enabled, then the task will be saved and moved to 'Valuation' stage.
			ADDITIONAL INFO	Initiation	If the outcome of this stage is ADDITIONAL INFO then the task will be saved and moved to 'Initiation' stage.
			PROCEED Valuation Required = False	Review	If the outcome of this stage is PROCEED and 'Valuation Required' checkbox is disabled, then the task will be saved and moved to 'Review' stage.
4	Valuation	ORDCOVAL	PROCEED	Review	If the outcome of this stage is PROCEED then the task will be saved and moved to 'Review' stage.

Sl.No.	Source Stage	Function ID	Outcome	Target Stage	Remarks
			ADDITIONAL INFO	Initiation	If the outcome of this stage is ADDITIONAL INFO then the task will be saved and moved to 'Initiation' stage.
5	Review	ORDCOREV	PROCEED	Legal Opinion	If the outcome of this stage is PROCEED then the task will be moved to 'Legal Opinion' stage once all the mandatory fields are specified in the screen.
			REJECT	Terminate	If the outcome of this stage is REJECT then the process will get terminated.

Sl.No.	Source Stage	Function ID	Outcome	Target Stage	Remarks
			ADDITIONAL INFO External Check Required = False Field Investigation Required = False Valuation Required = False	Initiation	If the outcome of the stage is ADDITIONAL INFO and 'External Check Required', 'Field Investigation Required' and 'Valuation Required' check-box are disabled then the system will move the task to 'Initiation' stage.
			ADDITIONAL INFO External Check Required = True	External Check	If the outcome of the stage is ADDITIONAL INFO and 'External Check Required' check-box is enabled then the system will move the task to 'External Check' service call.

Sl.No.	Source Stage	Function ID	Outcome	Target Stage	Remarks
			ADDITIONAL INFO Field Investigation Required = True	Field Investigation	If the outcome of the stage is ADDITIONAL INFO and 'Field Investigation Required' check-box is enabled then the system will move the task to 'Field Investigation' service call.
			ADDITIONAL INFO Valuation Required = True	Valuation	If the outcome of the stage is ADDITIONAL INFO and 'Valuation Required' check-box is enabled then the system will move the task to 'Valuation Required' service call.
6	Legal Opinion	ORDCOLGO	PROCEED	Risk Evaluation	If the outcome of the stage is PROCEED then the task is saved and moved to 'Risk Evaluation' stage.

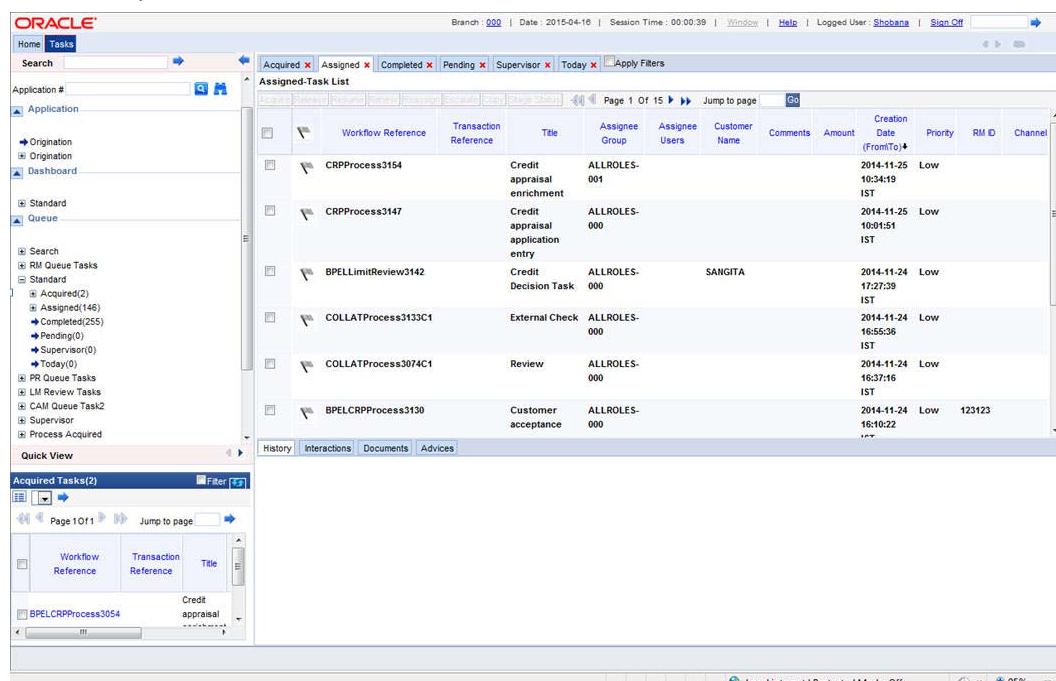
Sl.No.	Source Stage	Function ID	Outcome	Target Stage	Remarks
			ADDITIONAL INFO	Review	If the outcome of the stage is ADDITIONAL INFO, then the task is saved and moved to 'Review' stage.
7	Risk Evaluation	ORDCORSK	PROCEED	Approval	If the outcome of the stage is PROCEED then the task is saved and moved to 'Approval' stage.
			ADDITIONAL INFO	Review	If the outcome of the stage is ADDITIONAL INFO then the task is saved and moved to 'Review' stage.
8	Approval	ORDCOAPR	APPROVE	Customer Agreement	If the outcome of the stage is APPROVE, then the task is saved and moved to 'Customer Agreement' stage.

Sl.No.	Source Stage	Function ID	Outcome	Target Stage	Remarks
			ADDITIONAL INFO	Review	If the outcome of the stage is ADDITIONAL INFO, then the task is saved and moved to 'Review' stage.
9	Customer Agreement	ORDCOCAG	PROCEED	Collateral Perfection	If the outcome of the stage is PROCEED after the customer agreement is signed and received by the bank, then the task is saved and moved to 'Collateral Perfection' stage.
10	Collateral Perfection	ORDCOPER	PROCEED CAM_PROCESS_REF is NULL	Handoff to ELCM Module	If the outcome of the stage is PROCEED and the task is saved, then system triggers DB hand off to ELCM.



Sl.No.	Source Stage	Function ID	Outcome	Target Stage	Remarks
			PROCEED CAM_PROCESS_REF is NOT NULL	COMPLETED	If the outcome of the stage is PROCEED and the task is saved, then the collateral process will be completed and the response is received by CAM process. Collaterals will be handed off from CAM Process.
11	Handoff to ELCM System		Successful hand-off completion	COMPLETED	Successful completion of Collateral creation process.
			Exceptions like unavailability of ELCM services or error while handing off to ELCM.	Handoff Retry	In case of any exceptions like, unavailability of ELCM services, error while handing off to FCUBS, the task will be moved to Manual retry stage.
12	Handoff Retry	ORDCOMRT	PROCEED Retry Again = True	Handoff to ELCM System	The system invokes DB adapter calls to handoff collateral details to ELCM.
			PROCEED Retry Again = False	COMPLETED	

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option.



All tasks that have been successfully completed are listed in the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the message as 'Acquire Successful' on successful acquisition of the task.

Click 'OK' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open the required screen.

## 2.5 Collateral Creation

This section contains the following topic:

- [Section 2.5.1, "Processing Collateral Creation"](#)
- [Section 2.5.2, "Collateral Details Tab"](#)
- [Section 2.5.3, "Property and Vehicle Tab"](#)
- [Section 2.5.4, "Machinery and Marketable Securities Tab"](#)
- [Section 2.5.5, "Policy/Guarantee/Precious Metal Tab"](#)
- [Section 2.5.6, "TD/Miscellaneous Tab"](#)
- [Section 2.5.7, "Remarks Tab"](#)
- [Section 2.5.8, "Maintaining Document Details"](#)
- [Section 2.5.9, "Maintaining Collateral Preferences"](#)

## 2.5.1 Processing Collateral Creation

### Step 1. Initiation

You can maintain collateral details in 'Collateral Creation' screen, if you have the required access rights. You can invoke this screen by typing 'ORDCOINT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. In 'Collateral Creation Process' you can specify the necessary details for creating the collateral data.

Specify the following in this screen:

#### Application Number

The system displays the application reference number on initiating a process. This number is unique throughout the process.

#### Application Branch

The system displays the branch where application is captured.

#### Application Date

The system defaults the application initiation date.

#### Application Category

Select the application category from the adjoining option list. The category is used for populating the documents, advices and checklist mapped in Document sub screen.

#### Channel

Select the channel which initiated the application from the adjoining option list.

#### Channel Reference No

Specify the channel reference number.

#### External Source

Specify the external source.

#### Source Reference No

Specify the reference number of the external source.

**Application Priority**

Select application priority from the adjoining drop-down list. The options available are:

- High
- Low
- Medium

**User Reference No**

Specify the user reference number.

**Application Status**

The system defaults the application status based on the current stage of the process.

## 2.5.2 **Collateral Details Tab**

**Liability No**

Select the liability number from the adjoining option list.

**Customer No**

Select the customer number from the adjoining option list.

**Customer Name**

The system displays the name of the customer.

**Collateral Code**

Specify the code of the collateral.

**Collateral Description**

Give a brief description on the collateral.

**CAM Process Reference No**

The system displays the CAM process reference number which triggered collateral creation.

**CAM**

Click CAM to view CAM process flow details.

**Collateral Branch**

Select the branch where collateral is created from the adjoining option list.

**Collateral CCY**

Select the currency of the collateral from the adjoining option list.

**Collateral Amount**

Specify the collateral amount.

**Collateral Category**

Select the collateral category under which the collateral should be created. You can select the appropriate category from the adjoining option list.

**Collateral Type**

Select the type of collateral from the adjoining drop-down list. The options available are:

- Property
- Vehicle
- Marketable Securities
- Plant and Machinery
- Term Deposit

- Precious Metal
- Guarantee
- Miscellaneous
- Policy

Based on the collateral type selected in the Collateral Details tab, system forces the user to complete corresponding tabs.

**Start Date**

Specify the start date from when the collateral is submitted.

**End Date**

Specify the collateral expiry date.

**Revision Date**

Specify the collateral revision date.

**Revaluation Date**

Specify the collateral revaluation date.

**Grace Days**

Specify the grace days.

**Last Valuation Date**

Specify the last valuation date.

**Valuation Source**

Select the source of valuation.

**Valuation Amount**

Specify the valuation amount.

**Collateral ZIP Code**

Specify the pin code of the collateral location.

**External Check Required**

'External Check Required' is checked by default. However you can disable this check box if you want to skip the external check.

**Valuation Required**

'Valuation Required' is checked by default. However you can disable this check box if you want to skip the valuation of the collaterals.

**FI Required**

'FI Required' is checked by default. However you can disable this check box if you want to skip the field investigation.

**Charge Type**

Select the collateral charge type.

**Haircut%**

Select the haircut percentage from the adjoining option list.

**Seniority of Claims**

Specify the seniority of bank's claim on the property.

### Limit Contribution

Specify the limit contribution amount.

### Sharing Required

If this box is checked, the collateral can be shared by the liabilities given in the Sharing details section in Collateral Preference sub screen.

### Auto Pool Creation

Check this box if auto pool creation is required.

### Lendable Margin

Specify the lendable margin.

## 2.5.3 Property and Vehicle Tab

Click 'Property/Vehicle' tab to provide details on property and vehicle.

The screenshot shows the 'Collateral Creation Initiation' window with the 'Property / Vehicle' tab selected. The form contains several input fields and dropdown menus. At the top, there is a 'Workflow Reference #' field and a 'Priority' dropdown set to 'Low'. Below these are fields for 'Application Number\*', 'Application Branch\*', 'Application Category\*', and 'Application Date\*'. Further down are 'Liability No\*', 'Customer No\*', 'Customer Name', 'User Ref No', 'Application Priority' (set to 'High'), and 'Application Status\*' (set to 'Template'). A horizontal tab bar includes 'Collateral Details', 'Property / Vehicle' (active), 'Machinery / Securities', 'Policy / Guarantee / Precious Metal', 'TD / Miscellaneous', and 'Remarks'. The 'Property Details' section includes 'Property Type', 'Country', 'Zone Classification', 'Basis of Property Value' (set to 'Market Value'), 'Haircut%', and 'Last Valuation Date'. At the bottom, there is a 'Documents' section with 'Collateral Investigation Details' and 'Collateral Preferences'. The footer contains 'Previous Remarks', 'Remarks', an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

### Property Type

Select the type of property from the adjoining option list.

### Country

Select the country of the location of collateral from the adjoining option list.

### Property Address

Specify the property address.

### Construction Date

Specify the property construction date.

### Purchase Date

Specify the property purchase date.

### Zone Classification

Select the zone of the property from the adjoining option list.

**Basis of Property Value**

Select the basis of property value from the adjoining drop-down list. The options available are:

- Market Value
- Property Index Value
- Govt. Value

**Market Value**

Specify the market value of the property.

**Govt. Value**

Specify the government value of the property.

**Property Index Value**

Specify the index value of the property.

**Haircut %**

Select the haircut percentage from the adjoining option list.

**Last Valuation Date**

Specify the last valuation date from the customer submitted valuation report.

**Valuation Source**

Specify the source of valuation from the valuation report.

**Valuation Amount**

Specify the valuation amount.

**Other Lenders Charge Amount**

Specify the combined charge amount of other lenders if the property is already mortgaged to other lenders.

**Vehicle Type**

Select the type of vehicle from the adjoining drop-down list.

**New/Used**

Indicate whether the vehicle is new or used.

**Make**

Specify the make of the vehicle.

**Model**

Specify the model of the vehicle.

**Year**

Specify the year of manufacturing of the vehicle.

**Regn No.**

Specify the vehicle registration number.

**Chasis No**

Specify the vehicle chasis number.

**Engine No**

Specify the engine number of the vehicle.

**Owner**

Specify the owner details of the vehicle.

**Regn. Authority**

Specify the registration authority of the vehicle.

**Resale Value**

Specify the resale value of the vehicle.

**Valuation Date**

Specify the valuation date of the vehicle. This is applicable for used cars only.

**Valuation Amount**

Specify the valuation amount of the vehicle. This is applicable for used cars only.

**Invoice Value**

Specify the invoice value of the vehicle.

## 2.5.4 Machinery and Marketable Securities Tab

Click 'Machinery/Securities' tab to provide details on machinery and marketable securities.

The screenshot shows the 'Collateral Creation Initiation' window with the 'New' tab selected. The 'Machinery / Securities' sub-tab is active. The form includes the following fields and controls:

- Workflow Reference # (text input)
- Priority (dropdown menu, currently set to 'Low')
- Application Number \* (text input)
- Application Branch \* (text input)
- Application Category \* (text input)
- Application Date \* (text input)
- Liability No \* (text input)
- Customer No \* (text input)
- Customer Name (text input)
- User Ref No (text input)
- Application Priority (dropdown menu, currently set to 'High')
- Application Status \* (dropdown menu, currently set to 'Template')
- Collateral Details | Property / Vehicle | **Machinery / Securities** | Policy / Guarantee / Precious Metal | TD / Miscellaneous | Remarks (tabbed interface)
- Plant and Machinery** section:
  - Machine Details (text input)
  - Machine value basis (dropdown menu, currently set to 'Assessed Value')
  - Replacement value (text input)
  - Manufacturer (text input)
  - Invoice value (text input)
  - Third Party Charge Amount (text input)
- Bottom bar: Documents | Collateral Investigation Details | Collateral Preferences
- Bottom bar: Previous Remarks | Remarks | Audit | Outcome (dropdown menu) | Exit

**Plant and Machinery****Machine Details**

Specify the machine number of the collateral. The system displays an error message if any duplicates exists for this machine number.

**Manufacturer**

Specify the manufacturer details.

**Manufactured Year**

Specify the year of manufacturing.

**Purchased Year**

Specify the year of purchase.

**Machine Value Basis**

Select the basis of machine value from the adjoining drop-down list. The options available are:



- Assessed Value
- Written Down Value
- Invoice Value

**Invoice Value**

Specify the invoice value of the machinery.

**Written Down Value**

Specify the written down value of the machinery after depreciation.

**Assessed Value**

Specify the assessed value of the machinery.

**Machinery Location**

Specify the location of the machinery.

**Replacement Value**

Specify the replacement value of the machinery.

**Third Party Charge Amount**

Specify the charge amount of other lenders, if any.

**Machinery Condition**

Specify the condition of the machinery.

**Intended Use**

Specify the intended usage of the machinery.

**Marketable Securities****Security Type**

Select the type of marketable security from the adjoining option list.

**Security Code**

Select the security code from the adjoining option list.

**Description**

The system displays security code description.

**Issuer Name**

The system displays the issuer name from Issuer Maintenance (GEDISSUR) screen.

**Issuer Ref No.**

The system defaults the issuer reference number from Securities (GEDSECTY) screen.

**Unit Value**

The system displays the face value captured in Securities screen as unit value.

**No. of Units**

Enter the number of units submitted by the customer.

**Rating**

Specify the rating of the securities.

**Maturity Date**

The system displays the expiry date captured in Securities screen as maturity date.

**Name of the Fund**

Specify the name of the mutual fund.

**Name of the Scheme**

Specify the scheme name of the mutual fund.

**Electronic Mode**

Check this box if securities are in electronic mode.

**Interest Payout**

Select the interest payment frequency from the adjoining option list.

**Interest %**

Specify the interest percentage on bonds.

**Bond Duration**

Specify the duration of the bonds.

**Security Price**

Specify the market value of the security.

## 2.5.5 Policy/Guarantee/Precious Metal Tab

Click 'Policy/Guarantee/Precious Metal' tab to provide details on LIC policy, guarantee and precious metal.

The screenshot shows the 'Collateral Creation Initiation' window with the 'Policy / Guarantee / Precious Metal' tab selected. The form includes the following fields and sections:

- Workflow Reference #**: Text input field.
- Priority**: Dropdown menu set to 'Low'.
- Application Number \***: Text input field.
- Application Branch \***: Text input field.
- Application Category \***: Text input field.
- Application Date \***: Text input field.
- Liability No \***: Text input field.
- Customer No \***: Text input field.
- Customer Name**: Text input field.
- User Ref No**: Text input field.
- Application Priority**: Dropdown menu set to 'High'.
- Application Status \***: Dropdown menu set to 'Template'.
- Tabs**: Collateral Details, Property / Vehicle, Machinery / Securities, **Policy / Guarantee / Precious Metal**, TD / Miscellaneous, Remarks.
- Life Insurance and Policy** section:
  - Policy No**: Text input field.
  - Insurance Amount**: Text input field.
  - Premium Amount**: Text input field.
  - Assignment Date**: Text input field.
  - Insurer details**: Text input field.
  - Renewal Frequency**: Text input field.
- Footer**: Documents | Collateral Investigation Details | Collateral Preferences. Previous Remarks, Remarks, Audit, Outcome (dropdown), Exit.

### Life Insurance Policy

**Policy No.**

Specify the life insurance policy number.

**Insurance Amount**

Specify the sum assured amount.

**Policy Start Date**

Enter the start date of the policy.

**Premium Amount**

Specify the premium amount.

**Assignment Date**

Enter the date of assigning the policy to the bank.

**Insurer Address**

Specify the address of the insurance company.

**Insurer Details**

Specify the details of insurance like the nature of the policy, term of the policy etc.

**Renewal Frequency**

Select the renewal frequency of the policy from the adjoining option list.

**Next Renewal Date**

Enter the next renewal date.

**Guarantee****Guarantee Type**

Select the type of guarantee from the adjoining option list.

**Guarantee Amount**

Specify the guarantee amount.

**Guarantor CIF No.**

Select the guarantor CIF number from the adjoining option list.

**Guarantor Name**

Specify the name of the guarantor. The system displays the name of the guarantor if the guarantor CIF number is entered.

**Guarantor Address**

Specify the address of the guarantor.

**Agreement Date**

Specify the guarantee agreement date.

**Continuing Guarantee**

Check this box if it is a continuing guarantee.

**Guarantor's Own Exposure**

The system displays the total exposure of the guarantor.

**Total Guarantee Amount**

The system displays the combined guarantee amount of guarantor.

**Revokeable**

Check this box to revoke or withdraw the guarantee provided.

**Revoke Date**

Indicate the date when the Guarantor will revoke the guarantee. This field is enabled only when the Revoke check box is selected.

**Rating**

You can assign a credit rating to each Guarantor. Here specify the rating assigned to the Guarantor.

## **Precious Metal**

### **Precious Metal Type**

Specify the type of precious metal from the adjoining option list.

### **Weight in Gms**

Specify the weight of the precious metal in grams.

### **Valuation Amount**

Specify the valuation amount.

### **Unit Rate**

Specify the unit rate of the precious metal.

### **Precious Metal Form**

Select the form of the metal from the adjoining option list.

### **Notes**

Specify the notes related to collateral.

## **2.5.6 TD/Miscellaneous Tab**

Click 'TD/Miscellaneous' tab to provide details on term deposit and other miscellaneous details.

The screenshot shows the 'Collateral Creation Initiation' window with the 'New' tab selected. The 'TD / Miscellaneous' sub-tab is active. The form contains the following fields and controls:

- Workflow Reference # (text box)
- Priority (dropdown menu, currently set to 'Low')
- Application Number\* (text box)
- Application Branch\* (text box)
- Application Category\* (text box)
- Application Date\* (text box)
- Liability No\* (text box)
- Customer No\* (text box)
- Customer Name (text box)
- User Ref No (text box)
- Application Priority (dropdown menu, currently set to 'High')
- Application Status\* (dropdown menu, currently set to 'Template')
- Collateral Details | Property / Vehicle | Machinery / Securities | Policy / Guarantee / Precious Metal | **TD / Miscellaneous** | Remarks (tabbed interface)
- Term Deposit transaction Account (section header)
- Account Type (dropdown menu, currently set to 'TD')
- Account No (text box)
- Account Balance (text box)
- Contribution % (text box)
- Maturity Date (text box)
- Documents | Collateral Investigation Details | Collateral Preferences (breadcrumb)
- Previous Remarks (text box)
- Remarks (text box)
- Audit (button)
- Outcome (dropdown menu)
- Exit (button)

## **Term Deposit and Transaction Account**

### **Account Type**

Select the type of account from the adjoining option list.

### **Account No.**

Select the transaction account number from the adjoining option list.

### **Account Balance**

The system displays the account balance.

**Contribution %**

Specify the percentage of account balance that needs to be used as collateral.

**Maturity Date**

Enter the maturity date of the TD.

**Miscellaneous****Collateral Desc.**

Give a brief description on those collateral which does not belong to the standard collateral type.

**Units**

Specify the number of collaterals submitted.

**Unit Value**

Specify the value of each unit.

**Remarks**

Specify remarks, if any.

**Collateral Notes 1**

Specify additional details on collateral, if any.

**Collateral Notes 2**

Specify additional details on collateral, if any.

**Collateral Notes 3**

Specify additional details on collateral, if any.

**Collateral Notes 4**

Specify additional details on collateral, if any.

**Collateral Notes 5**

Specify additional details on collateral, if any.

## 2.5.7 Remarks Tab

Click on 'Remarks' tab to update remarks, if any. Remarks specified in the previous stage gets defaulted in the 'Previous Remarks' field.

The screenshot shows the 'Collateral Creation Initiation' window with the 'Remarks' tab selected. The window contains several input fields for application details: Workflow Reference #, Priority (set to LOW), Application Number\*, Application Branch\*, Application Category\*, Application Date\*, Liability No\*, Customer No\*, Customer Name, User Ref No, Application Priority (set to High), and Application Status\* (set to Template). Below these fields is a tabbed interface with 'Collateral Details', 'Property / Vehicle', 'Machinery / Securities', 'Policy / Guarantee / Precious Metal', 'TD / Miscellaneous', and 'Remarks' (selected). The 'Previous Remarks' field is empty. At the bottom, there are buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (dropdown), and 'Exit'.

## 2.5.8 Maintaining Document Details

You can maintain the collateral related documents details through the 'Documents' screen. Click 'Documents' button from 'Collateral Creation' screen to invoke this screen.

The screenshot shows the 'Documents' window. At the top, there are input fields for 'Application Number' and 'Application Category' (set to CAMAPP), with a 'Populate' button. Below these are tabs for 'Documents', 'Advices', and 'Checklist'. The 'Document Upload' section shows a table with columns: Document Category\*, Document Reference, Document Type\*, Mandatory, Remarks, Ratio Upload, Upload, View, and Edit. The table has one row with a document icon in the 'Document Reference' column. At the bottom right are 'Ok' and 'Cancel' buttons.

### Application Number

The system displays the application number.

### Application Category

The system displays the application category.

### Documents

#### Document Category

Select the document category from the adjoining option list.

**Document Reference**

Specify the document reference number.

**Document Type**

Select the type of document. The adjoining option list displays all the document types maintained in the system. Select the appropriate one.

**Mandatory**

Check this box to indicate whether the document is mandatory.

**Remarks**

Specify remarks, if any.

**Ratio Upload**

Check this box if you require ratio upload.

**Upload**

Click 'Upload' button to open the 'Document Upload' sub-screen.

In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

**View**

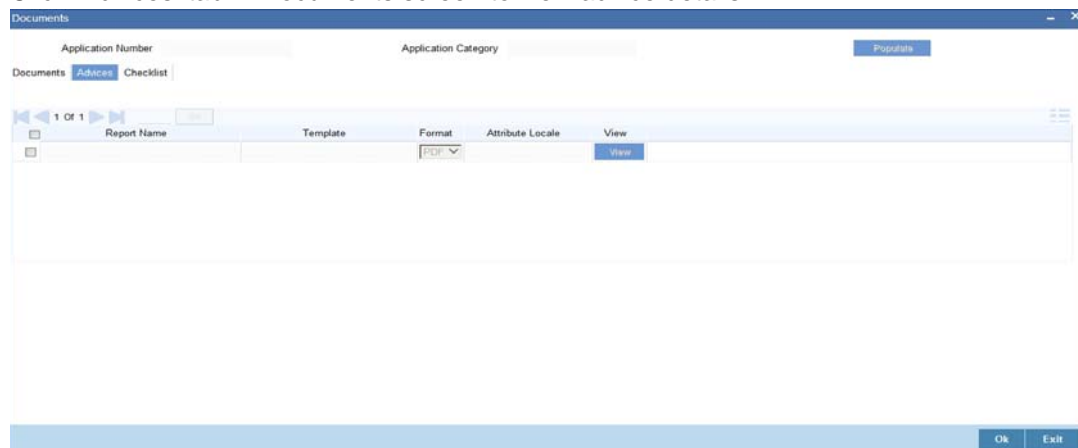
Click 'View' to view the document uploaded.

**Edit**

Click 'Edit' to edit the uploaded documents.

**Advices**

Click 'Advices' tab in Documents screen to view advice details.

The screenshot shows the 'Documents' application window. At the top, there are input fields for 'Application Number' and 'Application Category', and a 'Populate' button. Below these are three tabs: 'Documents', 'Advices' (which is selected), and 'Checklist'. The 'Advices' tab displays a table with columns: 'Report Name', 'Template', 'Format', 'Attribute Locale', and 'View'. The 'Format' column has a dropdown menu currently showing 'PDF'. Below the table is a large empty rectangular area. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.**Report Name**

The system displays the report name.

**Template**

The system displays the template.

**View**

Click 'View' to view the uploaded document.

## **Checklist**

Click 'Checklist' tab in Documents screen to view checklist details.

The screenshot shows a software window titled "Documents". It features a menu bar with "Documents", "Advices", and "Checklist" tabs. Below the menu bar, there are input fields for "Application Number" and "Application Category", followed by a "Populate" button. A table is displayed with the following columns: "Checklist Item", "Mandatory", "Verified", and "Comments". The table contains one row with a checkbox in the "Checklist Item" column, a checkbox in the "Mandatory" column, a checkbox in the "Verified" column, and an empty "Comments" field. At the bottom right of the window, there are "Ok" and "Exit" buttons.

### **Checklist Item**

The system displays the checklist details.

### **Mandatory**

This field is updated based on the maintenances in Documents sub screen.

### **Verified**

Check this box to confirm that the corresponding checklist is verified.

### **Comments**

Specify comments, if any.



## 2.5.9 Maintaining Collateral Preferences

Click 'Collateral Preferences' in the Collateral Creation screen to maintain collateral preferences details. You can also invoke this screen by typing 'ORCCOLPF' in the field at the top right corner of the application toolbar and click the adjoining arrow button

Collateral Preferences

Application Number:  Liability Number:  Collateral Code:   
Application Category:  Liability Branch:  Collateral Branch:

**Commitment Details**

Commitment Branch:   
Commitment Product:   
Commitment Settlement Account:   
Settlement Branch:   
Commitment Reference Number:

**User Data Elements Details**

1 Of 1

Effective Date *	User Defined Element Id *	UDE Va
<input type="text"/>	<input type="text"/>	<input type="text"/>

**HairCut %**

1 Of 1

Effective Date	Haircut %
<input type="text"/>	<input type="text"/>

**Insurance Details**

1 Of 1

Insurance Number *	Insurance Name	Insurance Owner	Instrument Type	Start Date	End Date	Revision Date	Notice Days	Periodicity	Pre
<input type="text"/>	<input type="text"/>	Customer	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Monthly	Uny

Ok Exit

The system displays the following in the Collateral Preference screen:

- Application Number
- Application Category
- Liability Number
- Liability Branch
- Collateral Branch
- Collateral Code

### **Commitment Details**

#### **Commitment Reference Number**

Specify the commitment reference number.

### **Haircut %**

#### **Effective Date**

Specify the date on which the Haircut % will become effective from the adjoining option list.

#### **Haircut %**

Specify the Hair cut% of the Collateral. You can enter values between 1 to 100.

### **Insurance Details**

#### **Insurance Number**

Specify the insurance number under which that insurance has been issued.

**Insurance Name**

Specify the name of the Insurance/Insurance Company associated with the collateral. The option list displays all valid insurance company names maintained in the system. Select the appropriate one.

**Insurance Owner**

Select the owner of the insurance policy from the adjoining drop-down list. This list displays the following values:

- Bank
- Customer

**Instrument Type**

Specify the type of the insurance that is associated with that collateral. The option list displays all valid insurance types maintained in the system. Select the appropriate one.

**Start Date**

Specify the start date for that insurance.

**End Date**

Specify the end date for that insurance.

**Revision Date**

Specify the date of revision of the insurance.

**Notice Days**

On choosing a covenant name, system defaults the Notice Days details i.e. the number of days prior to next revision date of the covenant. You can modify this value. The period during the notice days will be the notice period.

**Periodicity**

Select the premium periodicity of the insurance. The list displays the following values:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

**Premium Status**

Specify the insurance premium payment status. You can select one of the following premium payment statuses from the drop-down list.

- Paid
- Unpaid

**Premium End Date**

Specify the end date of the premium payment.

**Insurance Currency**

Specify the insurance currency of the policy.

**Insurance Amount**

Specify the insured amount of the policy.

**Cover Date**

Specify the date from which the insurance policy is valid. The insurance cover date cannot be greater than the collateral expiry date.

**Text Code**

Specify the text code for the insurance.

**Premium Currency**

Specify the currency of the premium to be paid.

**Premium Amount**

Specify the amount of the premium to be paid.

**Remarks**

Specify the remarks about the insurance details.

**Policy Assigned to Bank**

Specify whether the insurance policy has been assigned to the bank or not. You can select one of the following options.

- Yes
- No

**Coverage**

Specify the coverage details of the insurance.

**Covenant Details****Covenant Name**

Select the covenant name from the list available here. The list displays the covenant names maintained in Covenant Maintenance screen.

**Covenant Description**

Description of the specified covenant is displayed here based on the details maintained at 'Covenant Maintenance' level.

**Revision Date**

System defaults the Revision Date for the covenant, on save of the collateral category record, based on the Frequency and Due Date of the covenant, maintained in the 'Covenant Maintenance' screen

**Mandatory**

Mandatory/Non mandatory details will be shown on choosing a covenant name. You may change this.

**Grace Days**

You can change the Grace Days details which are displayed here on choosing a covenant name.

**Notice Days**

Once you select the covenant name, system defaults the Notice Days details i.e. the number of days prior to next revision date of the covenant. You can modify the value.. The period during the notice days will be the notice period.

**Frequency**

You may change the frequency shown here on choosing a covenant name.

**Due Date On**

Due date of the specified covenant is defaulted here based on the details maintained at 'Covenant Maintenance' level.

**Start Month**

Starting month of the specified covenant is defaulted here based on the details maintained at 'Covenant Maintenance' level

**Remarks**

Remarks if any specified for the covenant at the 'Covenant Maintenance' level are defaulted here.

**Source Restrictions****Restriction Type**

Choose the 'Allowed' option to maintain an allowed list of liability restrictions. Choose the 'Disallowed' option to maintain a disallowed list of liability restrictions.

Default value of this field will be 'Disallowed'. If you select restriction type as 'allowed', then you need to input at least one record.

**Source Code**

Specify the source from the adjoining option list.

**Source Description**

Give a brief description on the source.

**Sharing Details****Liability Number**

Specify the liability number of the liability that is sharing the collateral. Each liability mapped here cannot be more than 100% of the total collateral value.

**Shared Percentage**

Specify the percentage share of the liability in the collateral.

**Contract Details****Contract Reference**

You can link the Term Deposit Account Number or Contract Reference Number as collateral for a Liability by specifying the 'Contract Reference No' here. The adjoining list of options in this field displays all contract types other than Contract Type 'AC'.

---

**Note**

- The Term Deposit contract needed for Collateral Linkage must be maintained in Netting Maintenance with any contract type other than 'AC'
  - Once the contract is linked as collateral, then its collateral value cannot exceed its contract amount as maintained in the Account Netting screen.
  - The start date of the collateral should be later than the value date of the respective contract netting maintenance. Likewise, the expiry date of the collateral should be earlier than the expiry date of the respective contract netting maintenance.
  - The system blocks/marks Lien on the linked Term Deposit contract.
-

### Contract Branch

Specify the branch of the contract.

### Contract Contribution

Specify here the amount being contributed from the contract as a collateral for the liability.

On saving the above maintenance, the system computes the sum of all the collateral values (specified under 'Contract Contribution') and updates the same after final hand-off to the ELCM in the 'Collateral Value' field of the 'Collaterals Maintenance' screen.

## Step 2. External Check

At this stage, you can check if there is an existing charge on the collateral submitted by the customer. These details are captured in the 'External Check' section. The function ID of this stage is 'ORDCOEXC'.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

### External Check/Risk Valuation

You can capture the external check details during 'External Check' stage. Click 'External Check/Risk Valuation' tab in 'Collateral Investigation Details' screen. The following screen is displayed:

The screenshot displays the 'Collateral Investigation Details' window. At the top, there are input fields for 'Application Number', 'Liability No', and 'Collateral Code' on the left, and 'Application Branch', 'Liability Branch', and 'Collateral Branch' on the right. Below these is a tabbed interface with three tabs: 'Field Investigation / Valuation Details', 'External Check / Risk Evaluation' (which is selected), and 'Legal Opinion'. The 'External Check' section contains fields for 'Registration Authority', 'Registration Authority Contact Details', 'Result', 'Date of check', and 'Credit Remarks'. The 'Risk Evaluation' section includes a list of risk types: 'Geo Political Risk', 'Currency Risk', 'Liquidity Risk', 'Issuer Credit Risk', 'Operational Risk', and 'Natural Hazard Risk', each with an associated input field. To the right of these is a 'Recommendation' field and a 'Credit Remarks' field. Below the 'Recommendation' field are three checkboxes: 'Eligible for Central Bank Funding', 'CCP Eligible', and 'CRM Eligible'. At the bottom right of the window are 'Ok' and 'Exit' buttons.

### External Check

#### Registration Authority

Specify the registration authority details.

#### Registration Authority Contact Details

Specify the registration authority contract details.

#### Result

Specify the result of the external check.

#### Date of Check

Specify the date when the external check was started.

### Credit Remarks

Specify credit remarks, if any.

## Step 3. Field Investigation

The information captured in the previous stage is enriched in the collateral investigation stage.

The proposal will be enriched by capturing additional information like field investigation agency code, result, field investigation agent remarks, credit remarks etc.

At this stage, you can interface with a third party field investigation agency system and trigger field investigation request electronically or can capture the field investigation details internally in this screen.

You can maintain details on collateral investigation in the 'Collateral Investigation Details' screen during the 'Field Investigation' stage (ORDCOFIG). Click 'Collateral Investigation Details' in Collateral Creation screen to invoke this screen.

Collateral Investigation Details

Application Number \_\_\_\_\_ Application Branch \_\_\_\_\_  
Liability No \_\_\_\_\_ Liability Branch \_\_\_\_\_  
Collateral Code \_\_\_\_\_ Collateral Branch \_\_\_\_\_

Field Investigation / Valuation Details | External Check / Risk Evaluation | Legal Opinion

**Field Investigation Details**

Agency Code \_\_\_\_\_ Date of FI \_\_\_\_\_  
Agency Name \_\_\_\_\_ FI Agent Remarks \_\_\_\_\_  
Result \_\_\_\_\_ Credit Remarks \_\_\_\_\_

**Valuation Details**

Agency Code \_\_\_\_\_ Valuation Date \_\_\_\_\_  
Agency Name \_\_\_\_\_ Valuer Remarks \_\_\_\_\_  
Valuation Amount \_\_\_\_\_ Credit Remarks \_\_\_\_\_

Ok Exit

### Field Investigation Details

#### Agency Code

The system defaults the agency code.

#### Agency Name

The system displays the field investigation agency name.

#### Result

Specify the result of the field investigation.

#### Date of FI

Enter the date of field investigation.

#### FI Agent Remarks

Specify the remarks by the field investigation agent.

#### Credit Remarks

Specify the remarks by credit team.

## Step 4.Valuation

Go to your 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will then be moved to the 'Acquired' task list.

The collateral is evaluated either internally or by an external valuation agency. The valuation details are captured during the Valuation stage (ORDCOVAL)..

Collateral Investigation Details

Application Number \_\_\_\_\_ Application Branch \_\_\_\_\_  
Liability No \_\_\_\_\_ Liability Branch \_\_\_\_\_  
Collateral Code \_\_\_\_\_ Collateral Branch \_\_\_\_\_

Field Investigation / Valuation Details External Check / Risk Evaluation Legal Opinion

**External Check**

Registration Authority \_\_\_\_\_ Result \_\_\_\_\_ Credit Remarks \_\_\_\_\_  
Registration Authority Contact Details \_\_\_\_\_ Date of check \_\_\_\_\_

**Risk Evaluation**

Geo Political Risk \_\_\_\_\_ Recommendation \_\_\_\_\_  
Currency Risk \_\_\_\_\_ Credit Remarks \_\_\_\_\_  
Liquidity Risk \_\_\_\_\_  
Issuer Credit Risk \_\_\_\_\_  
Operational Risk \_\_\_\_\_  
Natural Hazard Risk \_\_\_\_\_

☐ Eligible for Central Bank Funding  
☐ CCP Eligible  
☐ CRM Eligible

Ok Exit

### Valuation Details

#### **Agency Code**

Specify the valuation agency code.

#### **Agency Name**

The system displays the valuation agency name.

#### **Valuation Amount**

Specify the valuation amount.

#### **Valuation Date**

Enter the date of valuation.

#### **Valuer Remarks**

Specify the remarks by valuation agent.

#### **Credit Remarks**

Specify the remarks by credit team.

Once the valuation details are captured, select the action 'PROCEED' in the text box adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar.

The system will create a task 'Risk Evaluation' in the 'Assigned' task list.

## Step 5.Reviewing Field Investigation, External Check and Valuation Details

At this stage the user reviews the field investigation, valuation and external check details of the collateral and decides if the collateral can be accepted. Select the action 'PROCEED' in

the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Input Details' task to acquire it. The system displays the information message as "The task was successfully Acquired!".

During Credit Review stage, system will check for collateral creation process flow completion and displays necessary message to the reviewer. If 'Override Collateral Task Completion' flag in Credit Appraisal Enrichment stage is checked, this validation will be skipped by the system and limit origination process flow can proceed to next task. The function ID of the collateral creation review stage is 'ORDCOREV..

## Step 6. Legal Opinion on the Collateral

You can go to your 'Assigned' task list and acquire the task by clicking the corresponding 'Acquire' button. Go to the 'Acquired' task list and double click on the record to invoke 'Legal Opinion' ('ORDCOLGO) screen.



## Legal Option

Click 'Legal Opinion' tab in 'Collateral Investigation Details' screen. The following screen is displayed:

The screenshot shows the 'Collateral Investigation Details' window. At the top, there are input fields for 'Application Number', 'Liability No', 'Collateral Code', 'Application Branch', 'Liability Branch', and 'Collateral Branch'. Below these is a tabbed interface with three tabs: 'Field Investigation / Valuation Details', 'External Check / Risk Evaluation', and 'Legal Opinion' (which is selected and highlighted in blue). The 'Legal Opinion' tab contains several sections: 'Legal Opinion' with a text area; 'Legal Adviser Details' with fields for 'Legal Adviser Details' and 'Date of Advice'; 'External Opinion' with a text area; 'External Adviser Details' with fields for 'External Adviser Details', 'Credit Remarks', and 'Final Recommendation'; 'Collateral Perfection' with fields for 'Registration Authority', 'Regn. Authority Contact Details', 'Perfection Date', 'Confirmation Date', 'Documents status', and 'Notes'. At the bottom right of the window are 'Ok' and 'Exit' buttons.

## Legal Opinion

### **Legal Opinion**

Specify the legal opinion on the acceptability of the proposed collateral.

### **Legal Adviser Details**

Specify the legal adviser details.

### **Date of Advice**

Specify the date when the advice was received from legal team.

### **External Opinion**

Specify the external legal opinion.

### **External Adviser Details**

Specify the external legal adviser details.

### **Credit Remarks**

Specify remarks of the credit team, if any.

### **Final Recommendation**

Specify the final opinion based on the internal and external legal opinion.

## **Step 7. Risk Evaluation of the Collateral**

At this stage, the risk management team evaluates the credit risk of the proposed collateral. You can capture the risk evaluation details during this stage ('ORDCORSK').

You can acquire this task by clicking 'Assigned' in the task list and click the adjoining 'Acquire' button.

Collateral Investigation Details			
Application Number		Application Branch	
Liability No		Liability Branch	
Collateral Code		Collateral Branch	
<div>Field Investigation / Valuation Details   External Check / Risk Evaluation   Legal Opinion</div>			
<b>Field Investigation Details</b>			
Agency Code		Date of FI	
Agency Name		FI Agent Remarks	
Result		Credit Remarks	
<b>Valuation Details</b>			
Agency Code		Valuation Date	
Agency Name		Valuer Remarks	
Valuation Amount		Credit Remarks	
<div>Ok Exit</div>			

## **Risk Evaluation**

### **Eligible for Central Bank Funding**

Check this box if the collateral is eligible for central bank funding.

### **CCP Eligible**

Check this box if the collateral is part of the eligible collaterals accepted by Central Clearing Party

### **CRM Eligible**

Check this box if the collateral is recognized as credit risk mitigant for basel capital calculations.

### **Geo Political Risk**

Specify geo political risk involved in the collateral. For example: Oil assets situated in certain countries like Iraq.

### **Currency Risk**

Specify if the collateral currency posses any currency risk.

### **Liquidity Risk**

Specify the liquidity risk of the collateral.

### **Issuer Credit Risk**

Specify the credit risk of the collateral issuer.

### **Operational Risk**

Specify the operational risk involved in managing the collaterals like ship, aeroplane or a warehouse with goods.

### **Natural Hazard Risk**

Specify if the location of the collateral is prone to natural hazards like floods, earthquake etc.

### **Recommendation**

Specify the final recommendation after risk evaluation.

## Credit Remarks

Specify credit remarks, if any.

## Step 8. Collateral Approval

In this stage, the created collateral will be approved or rejected by the approval authority based on the legal opinion, risk evaluation and own assessment. The approver can approve, disapprove or send back the task for more clarifications ('ORDCOAPR').

The screenshot shows the 'Collateral Creation Initiation' window with the 'New' tab selected. The form is divided into several sections. The top section contains fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Number \*', 'Application Branch \*', 'Application Category \*', 'Application Date \*', 'Liability No \*', 'Customer No \*', 'Customer Name', 'User Ref No', 'Application Priority' (set to 'High'), and 'Application Status \*' (set to 'Template'). Below this is a tabbed interface with 'Collateral Details' selected. The 'Collateral Details' tab contains fields for 'Collateral Code \*', 'Limit Contribution', 'Credit Appraisal Reference No' (with a 'CAM' button), 'Collateral Description', 'Lendable Margin', 'Collateral Branch \*', and 'Start Date'. There are also checkboxes for 'Sharing Required' and 'Auto Deal Create'. At the bottom, there is a 'Previous Remarks' section, a 'Remarks' section, an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

## Step 9. Customer Agreement

Once the proposed collateral is approved, the system generates a collateral agreement which is sent to the customer for their signature. If the customer accepts the agreement, then you can move the task to next stage (ORDCOCAG)..

This screenshot is identical to the one for Step 8, showing the 'Collateral Creation Initiation' window with the 'New' tab selected. The form layout, including the 'Collateral Details' tab and the bottom navigation bar, is the same. The only difference is the 'Outcome' dropdown at the bottom right, which is currently set to 'Low'.

## Step 10.Collateral Perfection

You can register the collateral details either internally or through an external agency. On acquiring, the task will move to the 'Acquired' list. Fetch the record from the 'Acquired' list. In this stage you can capture the collateral registration details ('ORDCOPER').

Collateral Investigation Details

Application Number  Application Branch   
Liability No  Liability Branch   
Collateral Code  Collateral Branch

Field Investigation / Valuation Details | External Check / Risk Evaluation | Legal Opinion

**Field Investigation Details**

Agency Code  Date of FI   
Agency Name  FI Agent Remarks   
Result  Credit Remarks

**Valuation Details**

Agency Code  Valuation Date   
Agency Name  Valuer Remarks   
Valuation Amount  Credit Remarks

Ok Exit

### Collateral Perfection

#### **Registration Authority**

Specify the registration authority with which collateral is perfected.

#### **Regn. Authority Contact Details**

Specify the contact details of registration authority.

#### **Perfection Date**

Specify the date on which bank's charge has been registered.

#### **Confirmation Date**

Specify the date on which you received confirmation of perfection.

#### **Documents Status**

Specify if the perfection documents are received from registration authority.

#### **Notes**

Specify notes, if any.

## Step 11.Manual Retry

After successfully completing the collateral perfection stage, the details can be handed off to ELCM module for collateral creation. At this stage, if any exceptions like, unavailability of ELCM services, error while handing off to FCUBS occurs, then you can manually try the process again.

## 2.6 **Capturing Collateral Details through ELCM and CAM Process**

You can capture the collateral details in Collateral Maintenance (GEDCOLLT) screen of ELCM. The details captured in this screen gets displayed Collateral Creation screen.

*For more information on Collateral Maintenance screen, refer section Collateral Maintenance in 'Enterprise Limits and Collateral Management' user manual.*

For each new collateral, the CAM process initiates one collateral creation process. After successfully creating the collateral, all the collateral data gets saved in ELCM table which can be queried from Collateral Maintenance (GEDCOLLT) screen of ELCM.

*For more information on CAM process flow, refer Credit Appraisal Management user manual.*

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### 3. Function ID Glossary

#### O

ORCCOLPF .....2-28  
ORDCOAPR .....2-38  
ORDCOCAG .....2-38  
ORDCOEXC .....2-32  
ORDCOFIG .....2-33

ORDCOLGO ..... 2-35  
ORDCOPER ..... 2-14, 2-39  
ORDCOREV ..... 2-35  
ORDCORSK ..... 2-36  
ORDCOTEM ..... 2-14  
ORDCOVAL ..... 2-34