Collateral Review User Guide Oracle Banking Credit Facilities Process Management Release 14.5.2.0.0

Part No. F47458-01

August 2021



Oracle Banking Credit Facilities Process Management User Guide Oracle Financial Services Software Limited Oracle Park Off Western Express Highway Goregaon (East) Mumbai, Maharashtra 400 063 India Worldwide Inquiries: Phone: +91 22 6718 3000 Fax: +91 22 6718 3001 www.oracle.com/financialservices/ Copyright © 2019, 2021, Oracle and/or its affiliates. All rights reserved. Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.



Contents

1. V	Velco	me to Oracle Banking Credit Facilities Process Management	6
2. C	Collate	eral Review	7
2.1	Col	ateral Review - Process Flow Diagram	8
2.2	Initi	ation	10
2.2	.1	Configuration	
2.2	.2	Comments	13
2.3	Inte	rnal Legal Opinion	15
2.3	.1	Collateral Summary	
2.3	.2	Internal Legal Opinion	17
2.3	.3	Comments	18
2.4	Ris	< Evaluation	19
2.4	.1	Collateral Summary	19
2.4	.2	Risk Evaluation	20
2.4	.3	Comments	22
2.5	Inte	rnal Valuation	24
2.5	.1	Collateral Summary	24
2.5	.2	Internal Valuation	26
2.5	.3	Comments	28
2.6	Ext	ernal Valuation	29
2.6	.1	Collateral Summary	29
2.6	.2	External Valuation	
2.6	.3	Comments	
2.7	Ext	ernal Legal Opinion	34
2.7	.1	Collateral Summary	
2.7	.2	External Legal Opinion	
2.7	.3	Comments	
2.8	Ext	ernal Check	
2.8	.1	Collateral Summary	40
2.8	.2	External Check	42
2.8	.3	Comments	43
2.9	Fiel	d Investigation	45
2.9	.1	Collateral Summary	46
2.9	.2	Field Investigation	47

2.9.	3	Comments	
2.10	Fin	al Valuation	
2.10		Collateral Summary	
2.10	0.2	Final Valuation	
2.10	0.3	Comments	
2.11	Re	view and Recommendations	
2.1 ⁻	1.1	Collateral Summary	55
2.1 ⁻	1.2	Review and Recommendation	57
2.1 ⁻	1.3	Comments	59
2.12	Leç	jal Approval	
2.12	2.1	Collateral Summary	
2.12	2.2	Legal Approval	61
2.12	2.3	Comments	63
2.13	Ris	k Approval	65
2.13	3.1	Collateral Summary	65
2.13	3.2	Risk Approval	67
2.13	3.3	Comments	
2.14	Ар	proval	
2.14	4.1	Collateral Summary	70
2.14	4.2	Approval	71
2.14	4.3	Comments	
2.15	Ge	nerate Collateral Agreement	
2.1	5.1	Collateral Summary	75
2.1	5.2	Generate Collateral Agreement	76
2.1	5.3	Comments	77
2.16	Cu	stomer Acceptance	79
2.10	6.1	Collateral Summary	79
2.10	6.2	Customer Acceptance	80
2.10	6.3	Comments	
2.17	Co	lateral Safekeeping	83
2.1	7.1	Collateral Summary	
2.1	7.2	Collateral Safekeeping	
2.17	7.3	Comments	
2.18	Ha	nd off to Back office System	
2.19	Ма	nual Retry	

2.19.1	Collateral Summary	
3. Docum	nent Upload and Checklist	91
		91
3.2	Checklist	93
4. Refere	nce and Feedback	94
4.1	References	94
4.2	Feedback and Support	94

1. Welcome to Oracle Banking Credit Facilities Process Management

Welcome to the Oracle Banking Credit Facilities Process Management (OBCFPM) User Manual. This manual provides an overview on the OBCFPM application and guides you through the various steps involved in creating and processing collaterals and credit facilities transactions. If you need any information, look out for the help icon.

This document is intended for helping you to conveniently create and process collaterals and credit facilities transactions in OBCFPM

Overview of OBCFPM

OBCFPM is a collateral and credit facilities middle office platform which enables your bank to streamline the Collateral and Credit facilities operations.

Benefits

OBCFPM application provides service for the customers and financial institutions. This service helps the financial institutions to manage the Collaterals and Credit Facilities of the corporate clients. OBCFPM allows you to:

- Handle Collateral Evaluation, Collateral Perfection, Collateral Review and Collateral Release
 process
- Handle Credit Proposal with Customer on-boarding
- Financial Document Upload of the corporate clients.
- Quantitative and Qualitative analysis of the corporate clients
- Handle Credit Exceptions

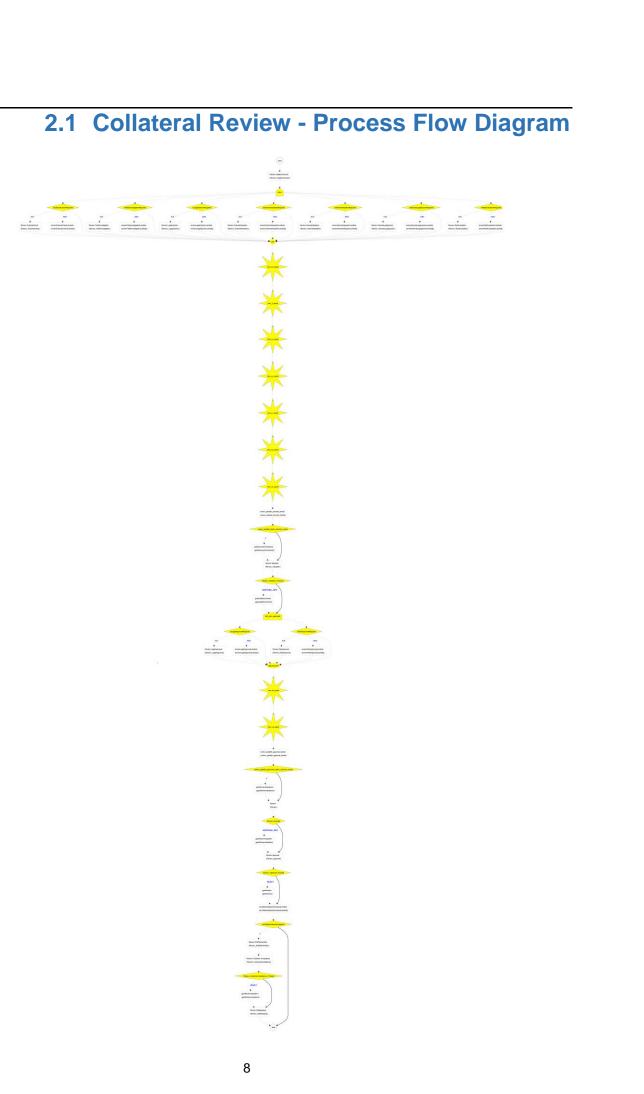
Key Features

- Stand-alone system agnostic to back office application
- Requires very little change to bank's existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Roll Based Dashboards

2. Collateral Review

As part of Credit Portfolio management, banks undertake periodic / Event Triggered Review of collateral of its clients. This will ensure that the bank can control & mitigate the inherent credit risk involved in Collateral management. As a Credit Officer I will initiate the Collateral Review of Collateral of my customer or triggered by the back office system. The various activities performed for Collateral Review are

- Input Application Details
- Upload of related Mandatory and Non Mandatory documents
- Verify Documents and Capture Details
- Internal/External Legal Opinion
- Risk Evaluation
- Internal/External Valuation of the Collateral
- Field Investigation
- Generate Collateral Agreement
- Receive the customer acceptance of the Collateral Agreement
- Collateral Safekeeping



The Collateral Review process has the following stages handled by users authorized to perform the task under those stages.

- 1. Initiation
- 2. Internal Legal Evaluation
- 3. External Legal Opinion
- 4. External Check
- 5. Field Investigation
- 6. Risk Evaluation
- 7. Internal Valuation
- 8. External Valuation
- 9. Final Valuation
- 10. Review & Recommendation
- 11. Legal Approval
- 12. Risk Approval
- 13. Approval
- 14. Draft Generation
- 15. Customer Acceptance
- 16. Collateral Safekeeping
- 17. Manual Retry

2.2 Initiation

Collateral review process will be triggered by the back office system based on the collateral review date on a periodic basis or manually triggered by the back office system. Once the collateral review task is initiated the task will be available in the Free task queue and the user can acquire the task and work on the task.

😑 🍞 FuTura Bank	My Tasks			1 Bank Futura - (004) 04/13/18	L	Jayshree
Collateral Review - Initiation					i Nocuments	$_{\mu^{d'}}\times$
	Collateral Details		O onfiguration	Comments		
Collateral Details	Conateral Details		Singulation	commenta		
Review Date *		Application Category	Reason For Review			
05/22/18	**	Collateral Review	collateral value increased			
Collateral Type		Collateral Description * Bond collateral	Customer Id 000039	Customer Name WAL		
		Bond collateral	000039	WAL		
Seniority of Charge		Collateral Currency	Owner Estimated Value	Available From *		
Second		GBP	£423,423,423.00	05/23/18		
Available Till		Is Shareable Across Customers ?	Purpose Of Collateral	Is Insurance Available ?		
mm/dd/yy						
Insurance Expiry Date		Applicable Business	Bank Value	Market Value		
mm/dd/yy			345241.3965	345172.3275		
Bank Haircut		Category Haircut	Exposure Type			
0.03		0.05	Industry			
				Hold Back M	Vext Save & Close	Cancel

Field Name	Description	Attrib- ute Type	Ob- ject Type	Size	Mandato- ry/Optional	Field Valida- tion
Review Date	Enter review date	Display	Date			System will dis- play the review date
Application Category	Enter Application Category	Input	LOV		Mandatory	
Reason For Re- view	Enter Review Reason	Input	Free Text	200 0	Optional	
Remarks	Capture the re- marks	Input	Free Text	200 0	Optional	
Final Recom- mendation	Capture Final Recommenda- tion	Input	Free Text	200 0	Mandatory	

Collateral Details

The Credit officer can view the collateral details

Field Name Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation	
------------------------	-------------------	----------------	------	--------------------	-----------------------	--

Collateral Type	Displays the Collateral Type	Display	Read Only		
Collateral Description	Displays the brief description of the Collateral	Display	Read Only		
Customer Id	Displays the customer Id	Display	Read Only		
Customer Name	The customer name of the customer will be displayed	Display	Read Only		
Seniority of Charge	Displays the Seniority of Charge of Our bank	Display	Read Only		
Collateral Currency	Displays the Collateral cur- rency	Display	Read Only		
Collateral Value	Specify the value of the collateral	Display	Read Only		
Ownership Type	Displays the Ownership type	Display	Read Only		
Available From	Displays the Collateral Avail- able From date	Display	Read Only		
Available Till	Displays the Collateral Avail- able Till date	Display	Read Only		
Purpose of Collateral	Displays the purpose of col- lateral	Display	Read Only		

- a. Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.2.1Configuration

The credit officer can send the task for Internal/External Legal Opinion or Internal/External Valuation or the Risk Evaluation or External Check or Field Investigation stage by selecting the following fields.

😑 🍞 FuTura Bank My Tasks		Bank Futura - (004) 04/13/18		Jayshree
Collateral Review - Initiation			i Documents	$_{\mu^{k}}\times$
Collateral Details	Configuration	Comments		
Configuration				
✓ Field Investigation Details				
Refer to Field Investigation Field Investigation Agency Lowell Douglas Limited ×				
► External Check Details				
▶ External Valuation Details				
▶ Legal Opinion Details				
▶ Internal Legal Opinion Details				
▶ Internal Valuation Details				
▶ Risk Evaluation Details				
		Hold Back N	Vext Save & Close	Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Refer to field investigation	Select if field investigation task is required	Input	Switch		Optional	
Refer to Ex- ternal Check	Select if Exter- nal Check task is required	Input	Switch		Optional	
Refer to Ex- ternal Valua- tion	Select if Exter- nal Valuation task is required	Input	Switch		Optional	
Refer to Ex- ternal Legal Opinion	Select if Exter- nal Legal Opinion task is required	Input	Switch		Optional	
Refer to In- ternal Legal Opinion	Select if Internal legal opinion task is required	Input	Switch		Optional	
Refer to In- ternal Valua- tion	Select if Internal valuation task is required	Input	Switch		Optional	
Refer to Risk Evaluation	Select if Risk Evaluation task is required	Input	Switch		Optional	

Action Buttons on the footer

a. Save & Close – On click of Save & Close, the details of the captured will be saved.

- a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.2.2Comments

E FuTura Bank My Tasks		1 Bank Futura - (004) 04/13/18	Jayshree
Collateral Review - Initiation			Documents a st ×
Collateral Details	Configuration	Comments	
Comments			
			Submit
JAYASHREE Initiation May 29th, 2018 at 3:16 pm	Initiation stage completed		
		Hold Back Next Save & Close	Submit Cancel

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions -

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) Back On Click of Back, the previous screen will be opened.

2.3 Internal Legal Opinion

As a Legal Officer the user will review the collateral and its documents to see if the collateral can secure bank's exposure. Generally legal department of the bank considers the following possible aspects

How helpful the local jurisdiction in facilitating quick disposal and recovery of money (legal processes related to collateral sale)

Whether the collateral submission has been duly authorized by customer's board (board resolution to authorize company management to provide collateral),

In case of existing first charge, will there be any issue in claiming

Following details will available for the user to review the collateral and provide the Legal Opinion.

- Collateral Summary
- Internal Legal Opinion
- Checklist
- Comments

2.3.1Collateral Summary

The user can click on each of the tiles to view the detailed information of the Collateral.

=	🏲 FuTura Bank	My Tasks			1 Bank Futura - (004) 04/13/18	Jayshree
Collat	eral Review - Legal C	Dpinion				Documents 🛒 🗙
		Review Details		External Legal Opinion	Comments	
Reviev	v Details					
	Basic	Info	Ownership	Seniority Of Charge		
	Customer Name	WAL	WAL			
	Collateral Type	Bond	100%			
	Description	Bond colla		Second Charge		
	Available From	23-05-2018		occonta charge		
	Available Till					
						I
	Docu	ments	External Check Details	Internal Valuation Details		
				Valuation Date 23-05-2018		
			1	Valuation Currency BZD		
				Valuation Amount 34234234		
				Valuation Remarks		
			External Check Details Count			
					Hold Back No	ext Save & Close Cancel
_						

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Basic Info	Displays the basic info details of	Display	Tile			

	collateral.				
Ownership	Displays the ownership details.	Display	Tile		
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile		
Documents	Displays the document details.	Display	Tile		
Collateral Type	Displays the col- lateral type de- tails.	Display	Tile		
Field Inves- tigation	Displays the Field Investigation de- tails	Display	Tile		
External Check	Displays the Ex- ternal Details	Display	Tile		
Legal Opin- ion	Displays the Le- gal opinion of the Collateral	Display	Tile		
Valuation	Displays the In- ternal/External Valuation	Display	Tile		
Utilization	Displays the Uti- lization Details	Display	Tile		

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.2Internal Legal Opinion

The Legal officer can review the collateral details and provide the legal opinion. The user can also upload the supporting documents.

😑 🍞 FuTura	Bar	nk My Tasks				🏦 Bank Futura -	(004) 04/13/18		Jayshree	1
Collateral Review	v - Le							i II Documents	. ₁ 4 - 5	ĸ
		Review Details			External Legal Opinion		Comments			
External Legal C	pinio	on								
		Refresh Add View E	dit Delete							
		Agency	External Opinion Date	Legal Firm Opinion	Actions					
		L002	May 25, 2018	good to proceed						
	Page	e 1 of 1 (1 of 1 items) K	< 1 > ×							
Legal Outcome Accept		,								
						Hol	d Back N	lext Save & Close	Cancel	
						noi	u back iv	Save & Close	Cancer	

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Valida- tion
Legal Opinion Date	Capture the legal opinion date	Input	Date		Mandatory	Legal opinion date should be after collateral start date.
Legal Opinion	Capture the legal opinion	Input	Text		Mandatory	
Document Upload	Uploads the document	Input	Text		Mandatory	

Action Buttons on the footer

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.3Comments

😑 🍞 FuTura Bank	My Tasks		1 Bank Futura - (004) 04/13/18	Jayshree
Collateral Review - Legal Op	inion			i II Documents 🔎 🗙
	Review Details	Co External Legal Opinion	Comments	
Comments		anana aagu opinon	Connecto	
				Submit
JAYASHREE				
Legal Opinion		Legal Opinion stage		
May 29th, 2018 at 3:34 pm		Legar Opinion stage		
JAYASHREE				
Initiation May 29th, 2018 at 3:16 pm		Initiation stage completed		
			Hold Back Next Sav	e & Close Submit Cancel
			HOR DACK HER SAV	Submit Cancel

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions -

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** On Click of Back, the previous screen will be opened.

2.4 Risk Evaluation

As a Risk Officer the user will review the collateral and its documents to see if the collateral can secure bank's exposure.

Following details will available for the user to review the collateral and provide the Risk Evaluation.

- Collateral Summary
- Risk Evaluation
- Checklist
- Comments

2.4.1Collateral Summary

The user can click on each of the tiles to view the detailed information of the Collateral.

😑 🍞 FuTura Bank 🛛 My Tasks			1 Bank Futura - (004) 04/13/18	hree
Collateral Review - Risk Evaluation			Documents	×
Review Details		Risk Evaluation	Comments	
Review Details				1
Basic Info	Ownership	Seniority Of Charge		
Customer Name WAL	WAL			
Collateral Type Bond				
Description Bond colla	100%	Second Charge		
Available From 23-05-2018				
Available Till				
Documents	External Check Details	Internal Valuation Details		
		Valuation Date 27-05-2018		
	1	Valuation Currency BZD		
		Valuation Amount 34234234		
		Valuation Remarks good to proceed		
	External Check Details Count			
			Hold Back Next Save & Close Can	
			Hold Back Next Save & Close Can	cer

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			

Collateral Type	Displays the col- lateral type de- tails.	Display	Tile		
Field Inves- tigation	Displays the Field Investigation de- tails	Display	Tile		
External Check	Displays the Ex- ternal Details	Display	Tile		
Legal Opin- ion	Displays the Le- gal opinion of the Collateral	Display	Tile		
Valuation	Displays the In- ternal/External Valuation	Display	Tile		
Utilization	Displays the Uti- lization Details	Display	Tile		

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.4.2Risk Evaluation

The Risk officer can review the collateral details and provide the legal opinion. The user can also upload the supporting documents. Reviews the collateral details and then analyze the collateral based on various risk categories like

- Geo political Risk
- Currency Risk
- Liquidity Risk
- Issuer Risk
- Operational Risk
- Natural Hazard Risk

😑 🍞 FuTura Ba	nk My Tasks				1 Bank Futura - (004) 04/13/18		Jayshree
Collateral Review - Ri	isk Evaluation					i Nocuments	$_{\mu}^{\mu}$ \times
	O Review Det	taile		Risk Evaluation	Comments		
Risk Evaluation							
_	Refresh Add V	view Edit Delete					
	Risk Type	Severity	Comments				
Risk Outcome *							
Accept	-						
Remarks							
Final Recommendatio	in *						
good							
					Hold Back I	Next Save & Close	Cancel

Field Name	Description	Attrib- ute Type	Ob- ject Type	Size	Mandato- ry/Optional	Field Valida- tion
Risk Type	Select the Risk Type	Input	LOV	3	Mandatory	
Severity	Enter the sever- ity	Input	Free Text		Mandatory	
Comments	Enter the com- ments	Input	Free Text	200 0	Optional	
Risk Outcome	Capture the valuation amount	Input	LOV	4	Mandatory	
Remarks	Capture the re- marks	Input	Free Text	200 0	Optional	
Final Recom- mendation	Capture Final Recommenda- tion	Input	Free Text	200 0	Mandatory	

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.4.3Comments

😑 🌈 FuTura Bank 🛛	1y Tasks		Bank Futura - (004) 04/13/18		Jayshree
Collateral Review - Risk Evalu	ation			i Nocuments	$ _{\mu^{k'}} \times$
	O Review Details	Risk Evaluation	Comments		
Comments					
Risk Evaluation stage completed					
					Submit
JAYASHREE					
Field Investigation May 29th, 2018 at 4:03 pm		Field Investigation stage completed			
JAYASHREE External Check					
May 29th, 2018 at 3:56 pm		External check stage completed			
JAYASHREE External Valuation					
May 29th, 2018 at 3:50 pm		External Valuation stage completed			
JAYASHREE					
Internal Valuation May 29th, 2018 at 3:46 pm		Internal Valuation stage completed			
JAYASHREE					
Legal Opinion May 29th, 2018 at 3:34 pm		Legal Opinion stage			
JAYASHREE Initiation					
Indiadon			Hold Back Next Sav	e & Close Submit	Cancel

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions -

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

- a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** On Click of Back, the previous screen will be opened.

2.5 Internal Valuation

As a Credit Officer the user will review the collateral and its documents and the market value of the collateral, the trends of margin for similar collateral and the trends of the valuation of similar collateral.

Following details will available for the user to review the collateral and provide the Risk Evaluation.

- Collateral Summary
- Internal Valuation
- Checklist
- Comments

2.5.1Collateral Summary

The user can click on each of the tiles to view the detailed information of the Collateral.

😑 🍞 FuTura Bank 🛛 My Tasks			1 Bank Futura - (004) 04/13/18 Jayshree
Collateral Review - Internal Valuation			Documents 💉 🗙
Review Deta	ils	Internal Valuation	Comments
Review Details			
Basic Info	Ownership	Seniority Of Charge	
Customer Name WAL	WAL		
Collateral Type Bond			
Description Bond colla	100%	Second Charge	
Available From 23-05-2018			
Available Till			
Documents	External Check Details	Internal Valuation Details	
		Valuation Date 23-05-2018	
		Valuation Currency BZD	
	1	Valuation Amount 34234234	
		Valuation Remarks	
	External Check Details Count		
			Hold Back Next Save & Close Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			

Collateral Type	Displays the col- lateral type de- tails.	Display	Tile		
Field Inves- tigation	Displays the Field Investigation de- tails	Display	Tile		
External Check	Displays the Ex- ternal Details	Display	Tile		
Legal Opin- ion	Displays the Le- gal opinion of the Collateral	Display	Tile		
Valuation	Displays the In- ternal/External Valuation	Display	Tile		
Utilization	Displays the Uti- lization Details	Display	Tile		

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.5.2Internal Valuation

As a Credit Officer the user will review the collateral and its documents and the market value of the collateral, the trends of margin for similar collateral and the trends of the valuation of similar collateral.

😑 🍞 FuTura Bank 🛛 My Tasks		1 Bank Futura - (004) 04/13/18 Jayshree
Collateral Review - Internal Valuation		(i) 🔢 Documents 🛛 💉 🗙
C Review D	Internal Valuation	Comments
	Internal Valuation Valuation Currency * EZD Market Value 32522522.3	
		Hold Back Next Save & Close Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Valida- tion
Valuation Date	Select the valuation date	Input	Date	1	Mandatory	The date should be less than collateral start date and should not be greater than current date
Valuation Team	The valuer details	Input	Free Text	22	Optional	
Valuation Currency	Select the valuation currency	Input	Search Box	3	Mandatory	
Valuation Amount	Capture the valuation amount	Input	Number	22,3	Mandatory	
Category Haircut	Capture the category haircut	Input	Number		Mandatory	
Bank Haircut	Capture the bank haircut	Input	Number		Mandatory	
Market Value	Capture the market value	ReadOnly	Free Text			Calculated based on cate- gory haircut and

						valuation amount
Bank Value	Capture the bank value	ReadOnly	Free Text			Calculated based on bank haircut and valuation amount
Valuation Expiry Date	Capture Valuation Expiry date	Input	Date		Mandatory	The date should be more than current date
Valuer Remarks	Capture the valuer Re- marks	Input	Free Text	2000	Optional	

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.5.3Comments

😑 🍞 FuTura Bank My Tasks		1 Bank Futura - (004) 04/13/18	Jayshree
Collateral Review - Internal Valuation			i II Documents 💉 🗙
Review Details	(C) Internal Valuation	Comments	
Comments			
Internal Valuation stage completed			
			Submit
JAYASHREE			
Legal Opinion May 29th, 2018 at 3:34 pm	Legal Opinion stage		
JAYASHREE Initiation			
May 29th, 2018 at 3:16 pm	Initiation stage completed		
		Hold Back Next Sav	e & Close Submit Cancel

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions -

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** On Click of Back, the previous screen will be opened.

2.6 External Valuation

As a Credit Officer, the user will capture the valuation details of the collateral by various external valuation agencies.

Following details will available for the user to review the collateral.

- Collateral Summary
- External Valuation
- Checklist
- Comments

2.6.1Collateral Summary

The user can click on each of the tiles to view the detailed information of the Collateral.

= j	🕈 FuTura Bank	My Tasks			1 Bank Futura - (004) 04/13/18	Jayshree
Collate	eral Review - Externa	l Valuation				(i) ∭ Documents _x st ×
		Review Details		External Valuation	Comments	
Review	Details					
	Basic	Info	Ownership	Seniority Of Charge		
	Customer Name	WAL	WAL			
	Collateral Type	Bond				
	Description	Bond colla	100%	Second Charge		
	Available From	23-05-2018				
	Available Till					
	Docur	nents	External Check Details	Internal Valuation Details		
				Valuation Date 27-05-2018		
			1	Valuation Currency BZD		
				Valuation Amount 34234234		
				Valuation Remarks good to proceed		
			External Check Details Count			
					Hold Back N	iext Save & Close Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			

Collateral Type	Displays the col- lateral type de- tails.	Display	Tile		
Field Inves- tigation	Displays the Field Investigation de- tails	Display	Tile		
External Check	Displays the Ex- ternal Details	Display	Tile		
Legal Opin- ion	Displays the Le- gal opinion of the Collateral	Display	Tile		
Valuation	Displays the In- ternal/External Valuation	Display	Tile		
Utilization	Displays the Uti- lization Details	Display	Tile		

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.6.2External Valuation

As a Credit Officer, the user will capture the valuation details of the collateral by various external valuation agencies.

😑 🍞 FuTura I	Bank M	ly Tasks					🏦 Bank Futura -	(004) 04/13/18		Jayshree
Collateral Review	- External Va	luation							i Nocuments	$_{\mu^{k'}} \times$
		O Review Details			External Valuation			Comments		
External Valuation	n									
	Refresh	Add View	Edit Delete							
	Agency		Valuation Amount	Valuation Currency	Valuation Date	Valuer Remarks	Actions			
	EV02		34534534	GBP	May 24, 2018	ok				
1	Page 1 of1	(1 of 1 items) K	< 1 > >							
								a Davata Da	ext Save & Close	Connect
							Hol	d Back N	ext Save & Close	Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Valida- tion
Agency	Capture the External Val- uation Agency	Input	LOV	4	Optional	
Valuation Date	Capture the External Val- uation Date	Input	Date		Mandatory	The date should not be beyond present date and less than collateral start date
Valuation Currency	Capture the Valuation Currency	Input	search box	3	Mandatory	
Valuation Amount	Capture the Valuation Amount	Input	number	22,3	Mandatory	
Valuation Expiry Date	Enter the valuation ex- piry date	Input	Date		Mandatory	The date should be beyond present date
Valuer Remarks	Enter the valuer re- marks	Input	Free text	2000	Mandatory	

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.6.3Comments

= 🍞 FuTura Bank	My Tasks		1 Bank Futura - (004) 04/13/18		Jayshree
Collateral Review - External \	/aluation		· · · · · · · · · · · · · · · · · · ·	i II Documents	$\times_{[1,2]_{K-1}}$
	Review Details	Co External Valuation	Comments		
Comments					
					Submit
JAYASHREE					
External Valuation May 29th, 2018 at 3:50 pm		External Valuation stage completed			
JAYASHREE Internal Valuation					
May 29th, 2018 at 3:46 pm		Internal Valuation stage completed			
JAYASHREE					
Legal Opinion May 29th, 2018 at 3:34 pm		Legal Opinion stage			
JAYASHREE					
JAYASHREE Initiation May 29th, 2018 at 3:16 pm		Initiation stage completed			
May 29(1), 2018 at 3:16 pm		induction stage completed			
			Hold Back Next Sa	ve & Close Submit	Cancel

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions -

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** On Click of Back, the previous screen will be opened.

2.7 External Legal Opinion

As a Legal Officer, the user will capture the external legal opinion of the collateral from various external legal agencies. Following details will available for the user to review the collateral.

- Collateral Summary
- External Legal Opinion
- Checklist
- Comments

2.7.1 Collateral Summary

The user can click on each of the tiles to view the detailed information of the Collateral.

Basic Info	Ownership	Seniority Of Charge
Customer Name WAL	WAL	
Collateral Type		
Description Bond colla	100%	Second Charge
Available From 23-05-2018		
Available Till		
Documents	External Check Details	Internal Valuation Deta
Documents	External Check Details	Internal Valuation Deta
	External Check Details	Internal Valuation Deta Valuation Date 23-05-2018 Valuation Currency 820
	External Check Details	Valuation Date 23-05-2018

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			
Collateral Type	Displays the col- lateral type de- tails.	Display	Tile			
Field Inves- tigation	Displays the Field Investigation de- tails	Display	Tile			
External Check	Displays the Ex- ternal Details	Display	Tile			
Legal Opin- ion	Displays the Le- gal opinion of the Collateral	Display	Tile			
Valuation	Displays the In- ternal/External Valuation	Display	Tile			
Utilization	Displays the Uti- lization Details	Display	Tile			

Hold Back Next Save & Close Cancel

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.7.2 External Legal Opinion

As a Legal Officer, the user will capture the external legal opinion of the collateral from various external legal agencies.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Valida- tion
Agency	Capture the External Val- uation Agency	Input	LOV	4	Optional	
Valuation Date	Capture the External Val- uation Date	Input	Date		Mandatory	The date should not be beyond present date and less than collateral start date
Valuation Currency	Capture the Valuation Currency	Input	search box	3	Mandatory	
Valuation Amount	Capture the Valuation Amount	Input	number	22,3	Mandatory	
Valuation Expiry Date	Enter the valuation ex- piry date	Input	Date		Mandatory	The date should be beyond present date
Valuer Remarks	Enter the valuer re- marks	Input	Free text	2000	Mandatory	

Action Buttons on the footer

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.7.3Comments

😑 🍞 FuTura Bank	My Tasks			🏦 Bank Futura -	(004) 04/13/18		Jayshree
Collateral Review - External	Check					i) II Documents	$\times_{(1,1)_{N-1}}$
	O w Details	External Check	Covenant Details			Comments	
Comments							
							Submit
JAYASHREE External Check May 29th, 2018 at 3:56 pm		External check stage completed					
JAYASHREE External Valuation May 29th, 2018 at 3:50 pm		External Valuation stage completed					
JAYASHREE Internal Valuation May 29th, 2018 at 3:46 pm		Internal Valuation stage completed					
JAYASHREE Legal Opinion <i>May 29th, 2018 at 3:34 pm</i>		Legal Opinion stage					
JAYASHREE Initiation May 29th, 2018 at 3:16 pm		Initiation stage completed					
							Show More
				Hold Back	Next Sa	ave & Close Submit	Cancel

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions -

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** On Click of Back, the previous screen will be opened.

2.8 External Check

This stage is meant for verifying with external system to check if the collateral submitted by the customer has an existing charge E.g. CERSAI of India & Land Registry of UK maintain the data of mortgage registrations which can inquired online by lenders to check if there is an existing charge on a property. The Credit officer would verify whether the collateral has an existing charge and capture the details of the same.

- Collateral Summary
- External Check
- Checklist
- Comments

2.8.1Collateral Summary

😑 🍞 FuTura Bank My Tasks			Bank Futura - (004) 04/13/18	Jayshr
Collateral Review - External Check				i Documents 🛒
Review Details	C External Check	Covenant Details		Comments
Basic Info	Ownership	Seniority Of Charge		
Customer Name WAL Collateral Type Bond Description Bond colla Available From 23-05-2018 Available Till Valiable Till	WAL	Second Charge		
Documents	External Check Details	Internal Valuation Details		
R	L External Check Details Count	Valuation Date 27-05-2018 Valuation Currency BZD Valuation Amount 34234234 Valuation Remarks good to proceed		
			Hold Back	Next Save & Close Cance

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			
Collateral Type	Displays the col- lateral type de- tails.	Display	Tile			
Field Inves- tigation	Displays the Field Investigation de- tails	Display	Tile			
External Check	Displays the Ex- ternal Details	Display	Tile			
Legal Opin- ion	Displays the Le- gal opinion of the Collateral	Display	Tile			
Valuation	Displays the In- ternal/External Valuation	Display	Tile			

Utilization	Displays the Uti- lization Details	Display	Tile			
-------------	---------------------------------------	---------	------	--	--	--

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

2.8.2External Check

This stage is meant for verifying with external system to check if the collateral submitted by the customer has an existing charge E.g. CERSAI of India & Land Registry of UK maintain the data of mortgage registrations which can inquired online by lenders to check if there is an existing charge on a property. The Credit officer would verify whether the collateral has an existing charge and capture the details of the same.

😑 🍞 FuTura I	Bank My Tasks					Bank Futura - (004) 04/13/18		Jayshree
Collateral Review	- External Check						i Nocuments	$_{\mu^{k'}}\times$
	Review Details		External Check		Covenant Details		Comments	
External Check	Review Details		External Check		Covenant Details		Comments	
	Refresh Add Vie	w Edit Delete						
	Agency	External Check Date	External Check Outcome	Remarks	Actions			
	EV07	May 24, 2018	good to proceed	ok				
	Page 1 of 1 (1 of 1 items)	К < 1 > Я						
							Next Save & Close	Connel
						Hold Back I	Next Save & Close	Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Valida- tion
Agency	Capture the External Check Agency	Input	LOV	4	Optional	
External Check Date	Capture the External Check Date	Input	Date		Mandatory	The date should not be beyond present date and less than collateral start date
External Check Outcome	Enter the outcome	Input	Free text	2000	Mandatory	The remarks should be less than or equal to 2000 characters
Remarks	Enter the re- marks	Input	Free text	2000	Mandatory	The remarks should be less than or equal to 2000 characters

Action Buttons on the footer

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.8.3Comments

😑 🍞 FuTura Bank 🛛 My Tasks		血	Bank Futura - (004) 04/13/18	Jayshree
Collateral Review - External Check				$nts_{\mathrm{int}} = \mathbf{s}^{f}_{\mathrm{int}} \times \mathbf{s}^{f}_{\mathrm{int}}$
Review Details	© External Check	Covenant Details	Comments	
Comments				
				Submit
JAYASHREE				
External Check May 29th, 2018 at 3:56 pm	External check stage completed	d		
JAYASHREE External Valuation				
May 29th, 2018 at 3:50 pm	External Valuation stage compl	leted		
JAYASHREE Internal Valuation				
Internal Valuation May 29th, 2018 at 3:46 pm	Internal Valuation stage comple	leted		
JAYASHREE				
Legal Opinion May 29th, 2018 at 3:34 pm	Legal Opinion stage			
may 250, 2020 at 3.54 pm				
JAYASHREE Initiation				
May 29th, 2018 at 3:16 pm	Initiation stage completed			
				Show More
				Gunard
		Hold	Back Next Save & Close Submit	Cancel

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions -

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** On Click of Back, the previous screen will be opened.

2.9 Field Investigation

During this stage, user will initiate Field Investigation of the collateral to prevent chances of Fraud & misrepresentation of facts by customer. Generally, Field investigation is carried out by external field investigation agencies which specialize in specific collateral types like Vehicle, Machinery and Property etc.

If any additional information is required then the required information are updated in the remarks and the task is sent back to the RM to collect the additional information from the customer.

- Collateral Summary
- Field Investigation
- Checklist
- Comments

2.9.1 Collateral Summary

🗏 🍞 FuTura Bank My Tasks			1 Bank Futura - (004) 04/13/18		Jaysi
ollateral Review - Field Investigation				i Documents	×.
Review Details	Field Investigation	Covenant Detz	ils	Comments	
Basic Info	Ownership	Seniority Of Charge			
Customer Name WAL Collateral Type Bond Description Bond colla	WAL	Second Charge			
Available From 23-05-2018 Available Till					
Documents	External Check Details	Internal Valuation Details			
R	L External Check Details Count	Valuation Date 27-05-2018 Valuation Currency BZD Valuation Amount 34234234 Valuation Remarks good to proceed			
			Hold Back	Next Save & Close	Car

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			
Collateral Type	Displays the col- lateral type de- tails.	Display	Tile			
Field Inves- tigation	Displays the Field Investigation de- tails	Display	Tile			
External Check	Displays the Ex- ternal Details	Display	Tile			
Legal Opin- ion	Displays the Le- gal opinion of the Collateral	Display	Tile			
Valuation	Displays the In- ternal/External Valuation	Display	Tile			

Utilization	Displays the Uti- lization Details	Display	Tile			
-------------	---------------------------------------	---------	------	--	--	--

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.9.2Field Investigation

During this stage, user will initiate Field Investigation of the collateral to prevent chances of Fraud & misrepresentation of facts by customer. Generally, Field investigation is carried out by external field investigation agencies which specialize in specific collateral types like Vehicle, Machinery and Property etc.

If any additional information is required then the required information are updated in the remarks and the task is sent back to the RM to collect the additional information from the customer.

😑 🍞 FuTura B	Bank My Tasks	(004) 04/13/18		Jayshree				
Collateral Review -	- Field Investigation						i Nocuments	$_{\mu^{k'}}\times$
	O Review Details		Field Investigation	Covenant Details		c	omments	
Field Investigation	n							
	Refresh Add View	Edit Delete						
	Agency	Field Investigation Date	Field Investigation Outcome	Field Investigation Remarks	Actions			
	FI02	May 24, 2018	good to proceed	good to proceed				
P	Page 1 of1 (1 of1 items) K	$\langle 1 \rangle \rightarrow \pi$						
					Но	ld Back Ni	ext Save & Close	Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Valida- tion
Field Inves- tigation Agency	Capture the Field Investi- gation Agen- cy	Input	LOV	4	Optional	
Field Inves- tigation Date	Capture the Field Investi- gation Date	Input	Date		Mandatory	The date should not be beyond pre- sent date and less than col- lateral start date
Field Inves- tigation Out- come	Enter the outcome of field investi- gation	Input	Free text	2000	Mandatory	The outcome should be less than or equal to 2000 char- acters
Field Inves- tigation Re- marks	Enter the field Investigation Outcome	Input	Free text	2000	Mandatory	The remarks should be less than or equal to 2000 char- acters

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

2.9.3Comments

😑 🍞 FuTura Bank 🛛 My Tasks			1 Bank Futura - (004) 04/13/18		Jayshree
Collateral Review - Field Investigation				1 Documents	$\ldots, s^d \ldots \times$
Review Details	Field Investigation	© Covenant Details		Comments	
Comments					
				[Submit
JAYASHREE					
Field Investigation May 29th, 2018 at 4:03 pm	Field Investigation stage completed				
JAYASHREE					
External Check May 29th, 2018 at 3:56 pm	External check stage completed				
JAYASHREE					
External Valuation May 29th, 2018 at 3:50 pm	External Valuation stage completed				
JAYASHREE					
Internal Valuation May 29th, 2018 at 3:46 pm	Internal Valuation stage completed				
JAYASHREE					
Legal Opinion May 29th, 2018 at 3:34 pm	Legal Opinion stage				
JAYASHREE					
Initiation			Hold Back Next Sa	ve & Close Submit	Cancel

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions -

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** On Click of Back, the previous screen will be opened.

2.10Final Valuation

Hold Back Next Save & Close Cancel

As a Credit Officer the user will review the collateral and its documents and the Internal/external valuation and arrive at the Valuation of the collateral.

Following details will available for the user to review the collateral.

- Collateral Summary
- Final Valuation
- Checklist
- Comments

2.10.1 Collateral Summary

Dasic	Info	Ownership	Seniority Of	Charge
Customer Name	WAL	WAL		
Collateral Type				
Description	Bond colla	100%	Second C	harge
Available From	23-05-2018			
Available Till				
			to the second second	
Docur	nents	External Check Details	Internal Valua	ition Detai
Docur	nents	External Check Details		3-05-2018
	nents			3-05-2018
	nents	External Check Details	Valuation Date 2	3-05-2018 ZD

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			
Collateral Type	Displays the col- lateral type de- tails.	Display	Tile			

Field Inves- tigation	Displays the Field Investigation de- tails	Display	Tile		
External Check	Displays the Ex- ternal Details	Display	Tile		
Legal Opin- ion	Displays the Le- gal opinion of the Collateral	Display	Tile		
Valuation	Displays the In- ternal/External Valuation	Display	Tile		
Utilization	Displays the Uti- lization Details	Display	Tile		

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

2.10.2 Final Valuation

.

As a Credit Officer the user will review the collateral and its documents and the Internal/external valuation and arrive at the Valuation of the collateral.

😑 🍞 FuTura Bank My Tasks		1 Bank Futura - (004) 04/13/18	Jayshree
Collateral Review - Valuation			i Documents
Final Valuation		Comments	
Final Valuation Valuation Currency * BZD	Revised Valuation * BZD345.345.00		
Effective Date 05/23/18			
Old Value			
Category Haircut	Bank Haircut		
5%	3%		
Bank Value	Market Value		
345345			
New Value			
Category Haircut	Bank Haircut		
5%	3% 🗸 ^		
Bank Value	Market Value		
334984.65	328077.75		
Remarks			
good to proceed			
		Hold Back	Next Save & Close Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Vali- dation
Valuation Currency	Capture the final valuation currency	Input	search box	3	Mandatory	
Revised Valuation	Capture the amount	Input	number	22,3	Mandatory	
Effective Date	Enter the effec- tive Date	Input	Date		Mandatory	The date should be after collat- eral review date
<u>Old Val-</u> ue	• •					
Category Haircut	Displays the old category hair-	Display	ReadOnly			
Bank Haircut	Displays the old bank haircut	Display	ReadOnly			
Bank Value	Displays the old bank value	Display	ReadOnly			
Market Value	Displays the old market value	Display	ReadOnly			
<u>New</u> Value						

Category Haircut	Capture the category hair- cut details	Input	number	3	Mandatory	
Bank Haircut	Capture the bank haircut details	Input	number	3	Mandatory	
Bank Value	System dis- plays the Bank value based on the bank haircut	Display	ReadOnly			amount and Bank Haircut
Market Value	System dis- plays the Mar- ket Value based on the Category Hair- cut	Display	ReadOnly			
Remarks	Enter the re- marks	Input	Free text	2000	Mandatory	

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

2.10.3 Comments

E FuTura Bank My Tasks		1 Bank Futura - (004) 04/13/18	Jayshree
Collateral Review - Valuation			Documents 💉 🗙
Final Valuation		Comments	
Comments			
Valuation stage completed			
			Submit
JAYASHREE Risk Evaluation May 29th, 2018 at 4:19 pm	Risk Evaluation stage completed		
JAVASHREE Field Investigation May 29th, 2018 at 4:03 pm	Field Investigation stage completed		
JAVASHREE External Check May 29th, 2018 at 3.56 pm	External check stage completed		
			Show More
		Hold Back Next Sav	e & Close Submit Cancel

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions -

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** On Click of Back, the previous screen will be opened.

2.11 Review and Recommendations

As a Credit Reviewer, the user will review the collateral and its documents and the market value of the collateral, legal opinion of the legal department, Risk Evaluation and provide recommendations.

Following details will available for the user to review the collateral and provide the recommendations.

- Collateral Summary
- Review and Recommendations
- Checklist
- Comments

2.11.1 Collateral Summary

= 🏲 FuTura	Bank My Tasks			1 Bank Futura - (004) 04/13/18	Jayshree
Collateral Review	- Review			Cocuments	$_{\mu^{\theta^{-}}}\times$
	Collateral Summary		O Collateral Review	Comments	
Collateral Summa	ary				
	Basic Info	Ownership	Seniority Of Charge		
Customer	Name WAL	WAL			
Collateral	Type Bond				
Descriptio	Bond colla	100%	Second Charge		
Available	From 23-05-2018				
Available	тіш				
	Documents	External Check Details	Internal Valuation Details		
	_		Valuation Date 27-05-2018		
5	6		Valuation Currency BZD		
		1	Valuation Amount 34234234		
			Valuation Remarks good to proceed		
		External Check Details Count	valuation remarks good to proceed		
				Hold Back Next Save & Close	Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			

Collateral Type	Displays the col- lateral type de- tails.	Display	Tile		
Field Inves- tigation	Displays the Field Investigation de- tails	Display	Tile		
External Check	Displays the Ex- ternal Details	Display	Tile		
Legal Opin- ion	Displays the Le- gal opinion of the Collateral	Display	Tile		
Valuation	Displays the In- ternal/External Valuation	Display	Tile		
Utilization	Displays the Uti- lization Details	Display	Tile		

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

2.11.2 Review and Recommendation

As a Credit Reviewer, the user would review the details of the collateral along with the Legal Opinion of the Legal department, Risk Evaluation and Valuation details and recommend the Collateral Value. The Reviewer will check the impact of the collateral review on the collateral value and select his recommendations. Following are the recommendation which the reviewer can select

If the Collateral Amount has increased then the user can select the below recommendations

- Waive Additional Facility
- Additional Facility or

If the collateral Amount has decreased then the user can select the below recommendations

- Additional Collateral
- Waive Additional Collateral
- Reduce Facility

If the collateral amount has not changed then user can select the below recommendations

No Impact

= i	FuTura Bank My Tasks		1 Bank Futura - (004) 04/13/18 Jayshree
Collate	eral Review - Review		Documents 🖉 🗙
	Collateral Summary	Collateral Review	Comments
Collate	eral Review		
	Review Action		
	Impact On Collateral Value	Review Recommendation	
	Increased v	No Impact 💌	
	Valuation Amount	SafeKeeping Required	
	\$3,453,453.00		
	Facility to be Modified		
			Hold Back Next Save & Close Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandato- ry/Option al	Field Vali- dation
Valuation Currency	Displays the collateral cur- rency selected.	Display	Read Only			

Valuation Amount	Capture the valuation amount.	Input	Amount	22,3		
Recommendation	Select the rec- ommendation.	Input	Free Text		Optional	
Impact on Collateral Value	System displays the impact on the collateral value	Display	Dropdown		Mandatory	
Is Safekeeping Required	Select if Safe- keeping is re- quired	Input	Switch	1		

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

2.11.3 Comments

= 🍞 FuTura Bank	My Tasks		1 Bank Futura - (004) 04/13/18		Jayshree
Collateral Review - Review				i Nocuments	$_{\mu^{k'}}\times$
	Collateral Summary	© Collateral Review	Comments		
Comments					
Review stage completed					
					Submit
JAYASHREE					
Risk Approval May 29th, 2018 at 4:45 pm		Risk Approval stage completed			
JAYASHREE Legal Approval					
Legal Approval May 29th, 2018 at 4:28 pm		Legal Approval stage completed			
JAYASHREE					
Risk Evaluation May 29th, 2018 at 4:19 pm		Risk Evaluation stage completed			
JAYASHREE					
Field Investigation May 29th, 2018 at 4:03 pm		Field Investigation stage completed			
JAYASHREE					
External Check May 29th, 2018 at 3:56 pm		External check stage completed			
JAYASHREE					
External Valuation			Hold Back Next Sa	ve & Close Submit	Cancel

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions -

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** On Click of Back, the previous screen will be opened.

2.12Legal Approval

Hold Back Next Save & Close Cancel

As a Legal approver, the user can review the collateral, its documents and the internal/external legal opinion to see if the collateral can secure bank's exposure and decide on approving or rejecting generally legal department of the bank considers the following possible aspects

How helpful the local jurisdiction in facilitating quick disposal and recovery of money (legal processes related to collateral sale)

Whether the collateral submission has been duly authorized by customer's board (board resolution to authorize company management to provide collateral),

In case of existing first charge, will there be any issue in claiming

Following details will available for the user to review the collateral and provide the recommendations.

- Collateral Summary
- Approval
- Checklist
- Comments

2.12.1 Collateral Summary

Basic Info	Ownership	Seniority Of Charge
Customer Name WAL	WAL	
Collateral Type		
Description Bond colla	100%	Second Charge
Available From 23-05-2018		
Available Till		
Documents	External Check Details	Internal Valuation Deta
		Valuation Date 23-05-2018
		Valuation Currency BZD
100 E		
2	1	Valuation Amount 34234234

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			

Seniority Of Charge	Displays the seniority of charge details.	Display	Tile		
Documents	Displays the document details.	Display	Tile		
Collateral Type	Displays the col- lateral type de- tails.	Display	Tile		
Field Inves- tigation	Displays the Field Investigation de- tails	Display	Tile		
External Check	Displays the Ex- ternal Details	Display	Tile		
Legal Opin- ion	Displays the Le- gal opinion of the Collateral	Display	Tile		
Valuation	Displays the In- ternal/External Valuation	Display	Tile		
Utilization	Displays the Uti- lization Details	Display	Tile		

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.12.2 Legal Approval

As a Legal approver, the user can review the collateral, its documents and the internal/external legal opinion to see if the collateral can secure bank's exposure and decide on approving or rejecting generally legal department of the bank considers the following possible aspects

How helpful the local jurisdiction in facilitating quick disposal and recovery of money (legal processes related to collateral sale)

Whether the collateral submission has been duly authorized by customer's board (board resolution to authorize company management to provide collateral),

In case of existing first charge, will there be any issue in claiming

🗏 🏲 FuTu	ra Bo	ink My Tasks			1 Bank Futura - (004) 04/13/18		Jayshree
Collateral Revi	ew - L	egal Approval				i Documents	$_{\mu^{\ell'}}\times$
		Ŀ	egal Approval Details		Comments		
Legal Approva	al Det						
		Refresh Add View E	Edit Delete				
		Agency	External Opinion Date Legal Firm Opinion	Internal Opinion Date Internal Opinion			
		L002	May 25, 2018 good to proceed	May 20, 2018 good to proceed			
	Pa	ge 1 of1 (1 of1 items) K	< 1 > >				
					Hold Back	Next Save & Close	Cancel

Field Name	Description	Attrib- ute Type	Ob- ject Type	Size	Mandato- ry/Optional	Field Valida- tion
Agency	Displays the le- gal agency.	Display	Read Only			
External Opinion Date	Displays the external opinion date.	Display	Read Only			
Internal Opinion Date	Displays the in- ternal opinion date.	Display	Read Only			
Internal Opinion	Displays the in- ternal opinion.	Display	Read Only	200 0		
Initial Recom- mendation	Displays the ini- tial recommen- dation.	Display	Read Only	200 0		
Final Recom- mendation	Displays the fi- nal recommen- dation.	Display	Read Only	200 0		
Legal firm opin- ion	Displays the le- gal firm opinion.	Display	Read Only	200 0		

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.12.3 Comments

= 🏲 FuTura Bank My Tasks		1 Bank Futura - (004) 04/13/18		Jayshree
Collateral Review - Legal Approval			i Documents	$\times_{(1,2^k+1)}$
Co Legal Approval Details		Comments		
Comments				
			[Submit
JAVASHREE Legal Approval May 29th, 2018 at 4:28 pm	Legal Approval stage completed			
JAYASHREE Risk Evaluation May 29th, 2018 at 4:19 pm	Risk Evaluation stage completed			
JAVASHREE Field Investigation May 29th, 2018 at 4:03 pm	Field Investigation stage completed			
JAVASHREE External Check May 29th, 2018 at 3:56 pm	External check stage completed			
JAVASHREE External Valuation May 29th, 2018 at 3:50 pm	External Valuation stage completed			
JAVASHREE Internal Valuation		Hold Back Next Sav	e & Close Submit	Cancel

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions -

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.

- b) **Save & Close** On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** On Click of Back, the previous screen will be opened.

2.13Risk Approval

As a Risk Approver, the user can evaluate the risk evaluation of the collateral based on the risk category. I will review the collateral details and then review the risk evaluation the collateral based on various risk categories like

Geo political Risk

Currency Risk

Liquidity Risk

Issuer Risk

Operational Risk

Natural Hazard Risk etc.

to determine whether the credit risk is mitigated sufficiently by the new collateral value, what will be the impact on regulatory capital allocation, indirect exposure to collateral provider, concentration limit check, regulatory aspects etc.

Following details will available for the user to review the collateral and provide the recommendations.

- Collateral Summary
- Approval
- Checklist
- Comments

2.13.1 Collateral Summary

Field	d Name	Descri	iption	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
l					_		Hold Back Next	Save & Close Cancel
			External Check D	Va	Juation Remarks	51		
-			1		Valuation Date 23-05-2018 Valuation Currency BZD Valuation Amount 34234234			
	R	R		Va				
	Documents External Check De		k Details	Internal Valuatior	Details			
1	Available From 2 Available Till	23-05-2018						
	Description	Bond colla	100%	6	Second Char	Tharge		
	Customer Name	WAL	WAL					
	Basic Inf	fo	Ownersh	_	Seniority Of Cha	irge		

6	5	Ę	,

Basic Info	Displays the basic info details of collateral.	Display	Tile		
Ownership	Displays the ownership details.	Display	Tile		
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile		
Documents	Displays the document details.	Display	Tile		
Collateral Type	Displays the col- lateral type de- tails.	Display	Tile		
Field Inves- tigation	Displays the Field Investigation de- tails	Display	Tile		
External Check	Displays the Ex- ternal Details	Display	Tile		
Legal Opin- ion	Displays the Le- gal opinion of the Collateral	Display	Tile		
Valuation	Displays the In- ternal/External Valuation	Display	Tile		
Utilization Details	Displays the Uti- lization Details	Display	Tile		

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

2.13.2 Risk Approval

As a Risk Approver, the user can evaluate the risk evaluation of the collateral based on the risk category. I will review the collateral details and then review the risk evaluation the collateral based on various risk categories like

Geo political Risk

Currency Risk

Liquidity Risk

Issuer Risk

.

Operational Risk

Natural Hazard Risk etc.

to determine whether the credit risk is mitigated sufficiently by the new collateral value, what will be the impact on regulatory capital allocation, indirect exposure to collateral provider, concentration limit check, regulatory aspects etc.

😑 🍞 FuTura	Bai	nk My Tasks					Bank Futura - (004) 04/13/18	Jay	/shree
Collateral Review	/ - Ri	sk Approval						i Documents	,* ×
			Risk Approval				Comments		
Risk Approval									
		Refresh Add Vie	iew Edit Delete						
		Risk Type	Severity	Comments	Approved	Approval Comments			
Risk Outcome *									
Select Risk Outo	ome	-							
Remarks									
Final Recommen	datio	n *							
good									
							Hold Back I	lext Save & Close Ca	ancel
								Save d Close	ander

Field Name	Description	Attrib- ute Type	Object Type	Size	Mandato- ry/Optional	Field Valida- tion
Risk Type	Select the Risk Type	Input	LOV	3	Mandatory	
Severity	Enter the sever- ity	Input	Free Text		Mandatory	
Is Approved	Is risk approved	Input	check- box			
Approver Comments	Comments to be provided y ap- prover	Input	Free Text	200 0		

Comments	Enter the com- ments	Input	Free Text	200 0	Optional
Risk Outcome	Capture the valuation amount	Input	LOV	4	Mandatory
Remarks	Capture the remarks	Input	Free Text	200 0	Optional
Final Recom- mendation	Capture Final Recommenda- tion	Input	Free Text	200 0	Mandatory

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.13.3 Comments

😑 🍞 FuTura Bank 🛛 My 1	asks		🏦 Bank Futura -	(004) 04/13/18		Jayshree
Collateral Review - Risk Approva					i Documents	$_{\mu}^{\mu}$ \times
	Risk Approval		Comments			
Comments						
Risk Approval stage completed						
						Submit
JAYASHREE Legal Approval May 29th, 2018 at 4:28 pm		Legal Approval stage completed				
JAYASHREE Risk Evaluation May 29th, 2018 at 4:19 pm		Risk Evaluation stage completed				
JAYASHREE Field Investigation May 29th, 2018 at 4:03 pm		Field Investigation stage completed				
JAYASHREE External Check May 29th, 2018 at 3:56 pm		External check stage completed				
JAYASHREE External Valuation May 29th, 2018 at 3:50 pm		External Valuation stage completed				
JAYASHREE Internal Valuation						
			Hold Back	Next Save	e & Close Submit	Cancel

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions -

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) Back On Click of Back, the previous screen will be opened.

2.14Approval

As a Credit Approver, the user would review the details of the collateral along with the Legal Opinion of the Legal department, Risk Evaluation and Valuation details and recommendation of the review and approve the Collateral.

Following details will available for the user to review the collateral and provide the recommendations.

- Collateral Summary
- Approval
- Checklist
- Comments

2.14.1 Collateral Summary

≡ i	🖡 FuTura Bank	My Tasks			1 Bank Futura - (004) 04/13/18	Jayshree
Collate	eral Review - Approv	val				i Documents 💉 🗙
Collate	eral Summary	Collateral Summary		Collateral Approval	Comments	
	Basic	Info	Ownership	Seniority Of Charge		
	Customer Name Collateral Type Description Available From Available Till	WAL Bond Bond colla 23-05-2018	WAL	Second Charge		
	Docui	ments	External Check Details	Internal Valuation Details		
	R		L External Check Details Count	Valuation Date 27-05-2018 Valuation Currency BZD Valuation Amount 34234234 Valuation Remarks good to proceed		
					Hold Back N	ext Save & Close Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			

Documents	Displays the document details.	Display	Tile		
Collateral Type	Displays the col- lateral type de- tails.	Display	Tile		
Field Inves- tigation	Displays the Field Investigation de- tails	Display	Tile		
External Check	Displays the Ex- ternal Details	Display	Tile		
Legal Opin- ion	Displays the Le- gal opinion of the Collateral	Display	Tile		
Valuation	Displays the In- ternal/External Valuation	Display	Tile		
Utilization Details	Displays the Uti- lization Details	Display	Tile		

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.14.2 Approval

As a Credit Approver, the user would review the details of the collateral along with the Legal Opinion of the Legal department, Risk Evaluation and Valuation details and recommendation of the review and approve the Collateral.

😑 🌈 FuTuro	a Bank My Tasks		Bank Futura - (004) 04/13/18	Jayshree
Collateral Review	w - Approval			i II Documents
Collateral Appro	Collateral Summary	Collateral Approval	Comments	
Collateral Appro	DVai			
Approv	ral			
Impact Or Increased	n Collateral Value	Review Recommendation		
Valuation	Amount \$345,345.00	SafeKeeping Required		
Facility to	be Modified			
			Hold Back N	lext Save & Close Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandato- ry/Option al	Field Vali- dation
Valuation Currency	Displays the collateral cur- rency selected.	Display	Read Only			
Valuation Amount	System displays the valuation amount.	Display	Amount	22,3		
Recommendation	System displays the recommen- dation.	Display	Free Text		Optional	
Impact on Collateral Value	System displays the impact on the collateral value	Display	Dropdown		Mandatory	
Is Safekeeping Required	System displays if Safekeeping is required	Display	Switch	1		

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.14.3 Comments

😑 🍞 FuTura Bank	My Tasks		Bank Futura - (004) 04/13/18	Jayshree
Collateral Review - Approva				i Documents 💉
	Collateral Summary	Collateral Approval	Comments	
Comments				
Approval stage completed				
				Submit
JAYASHREE				
Review May 29th, 2018 at 5:46 pm		Review stage completed		
JAYASHREE				
Risk Approval May 29th, 2018 at 4:45 pm		Risk Approval stage completed		
JAVASHREE				
Legal Approval May 29th, 2018 at 4:28 pm		Legal Approval stage completed		
				Show Mor
			Hold Back Next Sav	e & Close Submit Cancel

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

- a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** On Click of Back, the previous screen will be opened.

2.15Generate Collateral Agreement

Hold Back Next Save & Close Cancel

As a Credit Officer the user will review the collateral and its documents and generate the Collateral Agreement. The Generated Collateral Agreement will be sent to the customer.

Following details will available for the user to review the collateral and generate the collateral Agreement.

- Collateral Summary
- Generate Collateral Agreement
- Checklist
- Comments

2.15.1 Collateral Summary

The user can click on each of the tiles to view the detailed information of the Collateral.

Basic Info	Ownership	Seniority Of Charge
Customer Name WAL	WAL	
Collateral Type		
Description Bond colla	100%	Second Charge
Available From 23-05-2018		
Available Till		
Documents	External Check Details	Internal Valuation Deta
R		Valuation Date 23-05-2018
	1	Valuation Currency BZD
		Valuation Amount 34234234

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			
Collateral Type	Displays the col- lateral type de- tails.	Display	Tile			

Field Inves- tigation	Displays the Field Investigation de- tails	Display	Tile		
External Check	Displays the Ex- ternal Details	Display	Tile		
Legal Opin- ion	Displays the Le- gal opinion of the Collateral	Display	Tile		
Valuation	Displays the In- ternal/External Valuation	Display	Tile		
Utilization Details	Displays the Uti- lization Details	Display	Tile		

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.15.2 Generate Collateral Agreement

As a Credit Officer, the user will generate the Collateral Agreement and the send the agreement to the customer.

Review Details	Draft	Generation	Comments
Draft Generation	Draft Generation Details		
Infit Generation	Draft Generation Details Communication Type Email Document Title Registration Document Occument Acceptance Date 05/22/18 Remarks	Email Address jayashree.g@orade.com Document Expiry Date 05/31/8 Document Description Collateral registration document	not Generate

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.15.3 Comments

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** On Click of Back, the previous screen will be opened.

2.16Customer Acceptance

Hold Back Next Save & Close Cancel

The In-principal Collateral Agreement will be reviewed by the customer and if changes are required then task will be sent to the Review and Recommendations stage else the collateral agreement will be accepted.

Following details will available for the user to review the collateral.

- Collateral Summary
- Customer Acceptance
- Checklist
- Comments

2.16.1 Collateral Summary

The user can click on each of the tiles to view the detailed information of the Collateral.

Basic Info	Ownership	Seniority Of Charge
Customer Name WAL	WAL	
Collateral Type		
Description Bond colla	100%	Second Charge
Available From 23-05-2018		
Available Till		
Documents	External Check Details	Internal Valuation Detai
Documents		
		Valuation Date 23-05-2018
		Valuation Date 23-05-2018 Valuation Currency BZD
	1	

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge de- tails.	Display	Tile			
Documents	Displays the document	Display	Tile			

	details.				
Collateral Type	Displays the collateral type details.	Display	Tile		
Legal Opinion	Displays the Legal Opin- ion	Display	Tile		
Risk Eval- uation	Displays the Risk Evalua- tion	Display	Tile		
Valuation	Displays the Valuation of the Collateral	Display	Tile		
Utilization Details	Displays the Utilization Details	Display	Tile		

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.16.2 Customer Acceptance

The Collateral Agreement will be reviewed by the customer and if changes are required then task will be sent to the Review and Recommendations stage else the collateral agreement will be accepted.

After checking the recommendation the customer can agree or disagree. If the customer has dis agreed then the user can select the customer recommendations. Following are the recommendation which the user can select

If the bank recommendations is Waive Additional Facility then the user can select the below recommendations

Additional Facility

If the bank recommendations is Additional Facility then the user can select the below recommendations

• Waive Additional Facility

If the bank recommendations is Additional Collateral then the user can select the below customer recommendations

- Reduce Facility
- Waive Additional Collateral

If the bank recommendations is Waive Additional Collateral then the user can select the below customer recommendations

- Reduce Facility
- Additional Collateral

If the bank recommendations is Reduce Facility then the user can select the below customer recommendations

• Additional Collateral

If the collateral amount has changed then user can select the below recommendations

No Impact

istomer Acceptance						
Document Name	Document Description	Document Remarks	Acceptance Outcome	Acceptance Date	Actions	
items to display.						
						Hold Back
				-		

Action Buttons on the footer

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.16.3 Comments

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) **Save & Close** On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** On Click of Back, the previous screen will be opened.

2.17Collateral Safekeeping

As a Document Handling Officer, the user will send the collateral documents for safekeeping. The user will be able to select the list of document to be sent for External Safekeeping and list of document to be sent for Internal Safekeeping along with the details of the safe. Following details will available for the user.

- Collateral Summary
- Collateral Safekeeping
- Checklist
- Comments

2.17.1 Collateral Summary

The user can click on each of the tiles to view the detailed information of the Collateral.

Basic Info	Ownership	Seniority Of Charge
Customer Name WAL	WAL	
Collateral Type		
Description Bond colla	100%	Second Charge
Available From 23-05-2018		
Available Till		
Documents	External Check Details	Internal Valuation Deta
8		Valuation Date 23-05-2018
R		Valuation Date 23-05-2018 Valuation Currency BZD
D.	1	

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership de- tails.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document de- tails.	Display	Tile			
Collateral Type	Displays the collateral type details.	Display	Tile			
Legal Opin- ion	Displays the Legal Opinion	Display	Tile			
Risk Evalu- ation	Displays the Risk Evaluation	Display	Tile			
Valuation	Displays the Valuation of the Collateral	Display	Tile			

Hold Back Next Save & Close Cancel

Action Buttons on the footer

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.17.2 Collateral Safekeeping

As a Document Handling Officer, the user will send the collateral documents for safekeeping. The user will be able to select the list of document to be sent for External Safekeeping and list of document to be sent for Internal Safekeeping along with the details of the safe.

Document Id Document Id Document Id Document Iter Document Description Document Status Remove No items to display. Safekeeping Reference Number * Safekeeping Type * Safekeeping Type * Safekeeping Reference Number * Safekeeping Type * Safekeeping Type * REF007 Apency Id * O5/22/18 Image: Content Id Document Description Page: 1 (0 itema) 1 Safekeeping Location Safekeeping Repeat Date * Drawer Number Statekeeping Location Safekeeping Repeat Date * Drawer Number Drawer Number 201A Apr 2 Key Number Drawer Number * 007 Confirmation Date Confirmation Date Confirmation Date	Collateral Safekeeping	Document Safekeeping			×				
No data to display. No data to display. Safekeeping Reference Number * Safekeeping Type * REF007 Agency Ia * IDEI Trusteeship Services Limited * 05/22/18 * Safekeeping Request Date * IDEI Trusteeship Services Limited * 05/22/18 * Safekeeping Request Date * 10/218 Safekeeping Request Date * 05/22/18 * Safekeeping Request Date * Safekeeping	Document Id								
Page 1 (0 items) 1 X Safekeeping Reference Number Safekeeping Type * REF007 External X REF007 Safekeeping Reguest Date * 05/22/18 Safekeeping Reguest Date * 05/22/18 Image: Content of the second of the sec	No items to display.	Document Id Document Title Document Descriptio	n Document Status Remove						
RE5007 External Agency id * Safeksening Request Date * IDBI Trusteship Services Limited 05/22/18 Safeksening Request Date * 05/22/18 Safeksening Request Date * <t< td=""><td></td><td>No data to display.</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>		No data to display.							
RE5007 External * Agency 1s External * Agency 1s 05/22/18 * SafeXeeping Location SafeXeeping Request Date * * SafeXeeping Location SafeXeeping Request Date * * Banjore B5 * Shelf Number Draver Number * 201A A2 * Key Number Is Confirmation Received * * O77 Confirmation Date *		Safekeeping Reference Number *	Safekeeping Type *						
IDEI Trusteekip Services Limited 05/22/18 Safekeeping Location SafeKeeping Room Banglore 85 Shelf Number Draver Number 201A A2 Kry Number b. Confirmation Received * 007 Confirmation Date			External	¥					
Safekeeping Location Safekeeping Room Banglore 85 Shell Number Draver Number 201A A2 Key Number Is Confirmation Received * 007 Orage Confirmation Date Confirmation Received *		Agency Id *	Safekeeping Request Date						
Banglore 85 Page 1.00 hema) × < 1 × ×		ID81 Trusteeship Services Limited	05/22/18	<u></u>					
Page 1 (0) Remain 1 (0) Remain 1 (0) Remain 1 (0) Received 1 (0) R		Safekeeping Location	SafeKeeping Room						
age 1 (0 /tems) K 1 201A A2 Key Number Is Confirmation Received * 007 Confirmation Date		Banglore	85						
Key Number Is Confirmation Received * 007 Confirmation Date	WILLIAM DATE OF THE RECTOR	Shelf Number	Drawer Number						
007 Confirmation Date	Page 1 (0 items) K K 1 3 8	201A	A2						
Confirmation Date		Key Number	Is Confirmation Received *						
		007							
05/39/18		and the second se							
		05/29/18							
				Ok	Cancel				
Ok Cancel									
Ok Cancel									
Ok Cancel									
Ok Cancel					Hold	Back	Next	Save & Close	Cance

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Valida- tion
Document Id		ReadOnly	text			
Document Title		ReadOnly	text			
Document Description		ReadOnly	text			
Document Status		ReadOnly	text			
Safekeeping Reference Number	Capture Safekeeping Reference Number	Input	text	22	Mandatory	The field should allow alphanumeric values up to 22 characters
Safekeeping Type	select the safekeeping type	Input	LOV	3	Mandatory	

Agency Id	Select the agency Id	Input	LOV	4	Mandatory	
Safekeeping Location	Enter the lo- cation	Input	text	22	Optional	The field should allow alphanumeric values up to 22 characters
Safekeeping Room	Enter the room	Input	text		Optional	
Drawer Number	Enter the drawer number	Input	text		Optional	
Key number	Enter key number	Input	text		Optional	
Shelf number	Enter the shelf number	Input	text		Optional	
Is confirma- tion received	Is confirma- tion received	Input	Switch		Mandatory	
Confirmation Date	Date of Con- firmation	Input	Date		Optional	
Safekeeping Request Date	Request for safekeeping	Input	Date		Mandatory	The date should be less than or equal to current date

- a. Save & Close On click of Save & Close the screen gets closed.
- b. **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.17.3 Comments

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
---------------	-------------	-----------------------------	---------------------	----------	-------------------------	------------------

Com- ments	Specify the com- ments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory		
---------------	--	-------	--------------	-----	-----------	--	--

Action Buttons

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** On Click of Back, the previous screen will be opened.

2.18Hand off to Back office System

Once collateral release has been successfully completed the collateral review will be handed off to the back office system. If the handoff fails then the task will be moved to the Manual Retry Stage.

2.19Manual Retry

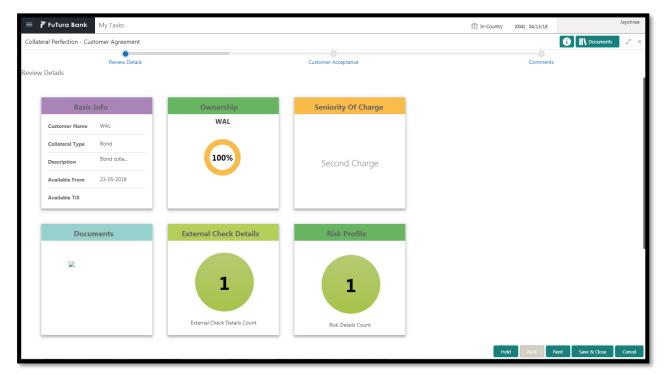
As a Credit Officer, the user can retry the hand off after solving the handoff failure issues.

The solving the handoff failure issue is a manual activity.

Collateral Summary

2.19.1 Collateral Summary

The user can click on each of the tiles to view the detailed information of the Collateral.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership de- tails.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document de- tails.	Display	Tile			
Collateral Type	Displays the collateral type details.	Display	Tile			
Legal Opin- ion	Displays the Legal Opinion	Display	Tile			

Risk Evalu- ation	Displays the Risk Evaluation	Display	Tile		
Valuation	Displays the Valuation of the Collateral	Display	Tile		

Action Buttons

- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted and the collateral review will be handed off to the backoffice.
- b) **Save & Close** On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

3. Document Upload and Checklist

3.1 Document Upload

Documents to be uploaded and the checklist of verified for each stage of the process can be maintained. Click on the Documents button to view /upload the documents that has to be uploaded for the stage or to view/ upload the documents which are uploaded for the task.

Documents	×
Documents Credit Appraisal Documents Profit AND Loss Statement	L BalanceSheet1617.xls By - Created - 2018-06-27 XLS IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII
	Done

Action Buttons

- a) **Upload** On click of Upload, the Document upload screen will be opened and the user can specify the document title, description, remarks, expiry date and select the document to be uploaded. This button will be visible only for the documents which are not yet uploaded.
- b) View On click of View button the document will be either downloaded or opened based on the browser capability. This button will be visible only for the documents which are already uploaded.
- c) **Edit** On Click of Edit the Document upload screen will be opened and the user can specify the document title, description, remarks, expiry date and select the document to be re-uploaded. This button will be visible only for the documents which are already uploaded.
- d) Download On Click of Download the document will be downloaded. This button will be visible only for the documents which are already uploaded.
- e) **Delete** This button will be visible only for the documents which are already uploaded. Click on the X button to delete the uploaded document.

User can click on the upload button to upload the documents

Document		×
Document Type *	Document Code *	
Collateral Documents	Application Form	
Document Title *	Document Description	
	11	
Remarks	Document Expiry Date	
	mm/dd/yy	
Drop files here or cl	ick to select	
Current selected files: []		

Upload

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Docu- ment Type	System displays the document type	Dis- play	Free Text		NA	
Docu- ment Code	System displays the document Code	Dis- play	Free Text		NA	
Docu- ment Title	Specify the Doc- ument Title	Input	Free Text	30	Mandatory	
Docu- ment Descrip- tion	Specify the short description of the document	Input	Free Text	150		
Remarks	Specify the re- marks if any	Input	Free Text	150		
Docu- ment Ex- piry	Specify the Doc- ument Expiry Date	Input	Date			
Docu- ment Upload	Drag and Drop or click to select the file to be uploaded	Input	Docu ment Up- load			

3.2 Checklist

On click of the submit button the checklist for the stage of the process will be displayed. User can confirm each of the check list by clicking on the checkbox and can capture the remarks by clicking on the remarks button.

Checklist		×
	Proposal Enrichment	
	Company Registration document Uploaded Remarks	
	Incorporation document Uploaded Remarks	
	Collateral document Uploaded Remarks	
	* Outcome Proceed 💌	ubmit

Field Name	Description	At- trib- ute Type	Ob- ject Type	Siz e	Mandato- ry/Optional	Field Validation
Checklist Descrip- tion	System displays the checklists maintained for the stage	Dis- play	Free Text		Mandatory	Verify the entire checklist before clicking the submit button.
Remarks	Specify the re- marks	Input	But- ton/Te xt		NA	

4. Reference and Feedback

4.1 References

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

- Oracle Banking Getting Started User Guide
- Security Management System User Guide
- Common Core User Guide
- Process Maintenance Worklist User Guide
- Oracle Banking Credit Facilities Process Management Installation Guides

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.

4.2 Feedback and Support

Oracle welcomes customers' comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.