

Oracle® Banking Credit Facilities Process Management Collateral Perfection User Guide



Release 14.5.5.0.0

F13287-01

May 2022

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

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Oracle Banking Credit Facilities Process Management User Guide

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Contents

1	Preface	
	About this Guide	1-1
	Audience	1-1
	Common Icons in OBCFPM	1-1
2	Introduction	
	Collateral Perfection Overview	2-1
3	Quick Initiation	
	Quick Initiation	3-1
4	Perfection Initiation	
	Perfection Initiation	4-1
	Collateral Details	4-1
	Comments	4-3
5	Data Enrichment	
	Data Enrichment	5-1
	Basic Info	5-1
	Collateral Ownership	5-5
	Ship	5-6
	Seniority of Charge	5-7
	Comments	5-8
6	Legal Opinion	
	Legal Opinion	6-1
	Collateral Summary	6-1
	Legal Opinion	6-3

	Comments	6-8
7	Risk Evaluation	
	Risk Evaluation	7-1
	Collateral Summary	7-1
	Risk Evaluation	7-3
	Comments	7-7
8	External Valuation	
	External Valuation	8-1
	Collateral Summary	8-1
	External Valuation	8-3
	Comments	8-10
9	External Check	
	External Check	9-1
	Collateral Summary	9-1
	External Check	9-3
	Comments	9-7
10	Field Investigation	
	Field Investigation	10-1
	Collateral Summary	10-1
	Field Investigation	10-3
	Comments	10-7
11	Valuation	
	Valuation	11-1
	Collateral Summary	11-1
	Valuation	11-3
	Covenant Details	11-4
	Comments	11-9
12	Collateral Review	
	Collateral Review	12-1
	Collateral Summary	12-1

	Collateral Review	12-3
	Covenant Details	12-4
	Comments	12-9
13	Collateral Approval	
	Collateral Approval	13-1
	Collateral Summary	13-1
	Collateral Approval	13-3
	Covenant Details	13-3
	Comments	13-8
14	Draft Generation	
	Draft Generation	14-1
	Collateral Summary	14-1
	Draft Generation	14-3
	Comments	14-4
15	Customer Acceptance	
	Customer Acceptance	15-1
16	Charge Registration	
	Charge Registration	16-1
	Collateral Summary	16-1
	Property	16-3
	Comments	16-6
17	Awaiting Registration	
	Awaiting Registration	17-1
	Awaiting Registration Completion	17-1
	Comments	17-3
18	Safekeeping	
	Safekeeping	18-1
	Collateral Summary	18-1
	Collateral Safekeeping	18-3

Comments	18-5
----------	------

19 Handoff - Manual Retry

Handoff - Manual Retry	19-1
Collateral Summary	19-1
Collateral Handoff Errors	19-3
Basic Info	19-3
Collateral Details	19-4
Comments	19-6

List of Figures

2-1	Collateral Perfection Process Flow Chart	2-2
3-1	Collateral Perfection	3-1
3-2	Quick Initiation	3-2
3-3	Add Collateral	3-3
4-1	Free Tasks	4-1
4-2	Initiation - Collateral Details	4-2
4-3	Initiation - Comments	4-4
4-4	Checklist	4-4
5-1	Free Task	5-2
5-2	Data Enrichment - Basic Info	5-2
5-3	Data Enrichment - Collateral Ownership	5-5
5-4	Data Enrichment - Ship	5-7
5-5	Data Enrichment - Seniority of Charge	5-8
5-6	Data Enrichment - Comments	5-9
5-7	Checklist	5-10
6-1	Free Tasks	6-2
6-2	Legal Opinion - Collateral Summary	6-2
6-3	Legal Opinion	6-3
6-4	Legal Opinion - Configure - Collateral Type	6-3
6-5	Legal Opinion - Configure - Legal Opinion	6-4
6-6	External Legal Opinion Details	6-4
6-7	Legal Opinion - Configure - Legal Opinion Added	6-6
6-8	Legal Opinion - Configure - Questionnaire Evaluation	6-7
6-9	Questionnaire	6-8
6-10	Legal Opinion - Comments	6-9
6-11	Checklist	6-9
7-1	Free Tasks	7-2
7-2	Risk Evaluation - Collateral Summary	7-2
7-3	Risk Evaluation	7-3
7-4	Risk Evaluation - Configure - Collateral Type	7-3
7-5	Risk Evaluation - Configure - Risk Evaluation	7-4
7-6	Risk Evaluation Details	7-4
7-7	Risk Evaluation - Configure - Risk Evaluation Added	7-5
7-8	Risk Evaluation - Configure - Questionnaire Evaluation	7-6
7-9	Questionnaire	7-6

7-10	Questionnaire Evaluation - Edit and Comment	7-7
7-11	Risk Evaluation - Comments	7-7
7-12	Checklist	7-8
8-1	Free Tasks	8-2
8-2	External Check - Collateral Summary	8-2
8-3	External Valuation	8-3
8-4	External Valuation - Configure - Collateral Type	8-3
8-5	External Valuation - Configure - Valuation	8-4
8-6	External Valuation Details	8-5
8-7	Valuation Details	8-6
8-8	Area Details	8-8
8-9	External Valuation - Configure - Valuation Details	8-9
8-10	External Valuation - Configure - Questionnaire Evaluation	8-9
8-11	Questionnaire	8-10
8-12	External Valuation - Comments	8-11
8-13	Checklist	8-11
9-1	Free Tasks	9-2
9-2	External Check - Collateral Summary	9-2
9-3	External Check	9-3
9-4	External Check - Configure - Collateral Type	9-3
9-5	External Check - Configure - External Check	9-4
9-6	External Check Details	9-4
9-7	External Check - Configure - External Check Details	9-5
9-8	External Check - Configure - Questionnaire Evaluation	9-6
9-9	Questionnaire	9-6
9-10	External Check - Comments	9-7
9-11	Checklist	9-8
10-1	Free Tasks	10-2
10-2	Field Investigation - Collateral Summary	10-3
10-3	Field Investigation	10-4
10-4	Field Investigation - Configure - Collateral Type	10-4
10-5	Field Investigation - Configure - Field Investigation	10-5
10-6	Field Investigation Details	10-5
10-7	Field Investigation - Configure - Investigation Details Added	10-6
10-8	Field Investigation - Configure - Questionnaire Evaluation	10-6
10-9	Questionnaire	10-7
10-10	Field Investigation - Comments	10-8

10-11	Checklist	10-8
11-1	Free Tasks	11-2
11-2	Valuation - Collateral Summary	11-2
11-3	Valuation	11-3
11-4	Valuation - Covenant Details	11-4
11-5	Covenant Details	11-5
11-6	Covenant Details - Covenant Details	11-5
11-7	Covenant Details - Monitoring Information Details	11-6
11-8	Covenant Details - Formula Details	11-7
11-9	Covenant Details - Others	11-8
11-10	Valuation - Comments	11-9
11-11	Checklist	11-10
12-1	Free Tasks	12-2
12-2	Collateral Review - Collateral Summary	12-2
12-3	Collateral Review	12-3
12-4	Collateral Review - Covenant Details	12-4
12-5	Covenant Details	12-5
12-6	Covenant Details - Covenant Details	12-5
12-7	Covenant Details - Monitoring Information Details	12-6
12-8	Covenant Details - Formula Details	12-7
12-9	Covenant Details - Others	12-8
12-10	Collateral Review - Comments	12-9
12-11	Checklist	12-10
13-1	Free Tasks	13-2
13-2	Collateral Approval - Collateral Summary	13-2
13-3	Collateral Approval	13-3
13-4	Collateral Approval - Covenant Details	13-4
13-5	Covenant Details	13-4
13-6	Covenant Details - Covenant Details	13-5
13-7	Covenant Details - Monitoring Information Details	13-5
13-8	Covenant Details - Formula Details	13-6
13-9	Covenant Details - Others	13-7
13-10	Collateral Approval - Comments	13-8
13-11	Checklist	13-9
14-1	Free Tasks	14-2
14-2	Draft Generation - Collateral Summary	14-2
14-3	Draft Generation	14-3

14-4	Draft Generation Details	14-3
14-5	Draft Generation - Completed	14-4
14-6	Draft Generation - Comments	14-5
14-7	Checklist	14-5
15-1	Free Tasks	15-1
15-2	Customer Acceptance - Collateral Summary	15-2
15-3	Customer Acceptance	15-3
15-4	Customer Acceptance - Comments	15-3
15-5	Checklist	15-4
16-1	Free Tasks	16-2
16-2	Charge Registration - Collateral Summary	16-2
16-3	Charge Registration - Property	16-3
16-4	Charge Registration - Configure - Property	16-3
16-5	Charge Registration - Configure - Charge Registration	16-4
16-6	Charge Registration - Registration Authority Contact Details	16-5
16-7	Charge Registration - Stamping Required	16-5
16-8	Charge Registration - Comments	16-6
16-9	Checklist	16-7
17-1	Free Tasks	17-1
17-2	Awaiting Registration - Awaiting Registration Completion	17-2
17-3	Awaiting Registration - Configure - Property	17-2
17-4	Awaiting Registration - Configure - Registration	17-2
17-5	Awaiting Registration - Comments	17-3
17-6	Checklist	17-4
18-1	Free Tasks	18-2
18-2	Safekeeping - Collateral Summary	18-2
18-3	Safekeeping - Collateral Safekeeping	18-3
18-4	Safekeeping - Configure - Collateral Type	18-3
18-5	Safekeeping - Configure - Safekeeping	18-4
18-6	Document Safekeeping	18-4
18-7	Safekeeping - Comments	18-6
18-8	Checklist	18-6
19-1	Free Tasks	19-2
19-2	Manual Retry - Collateral Summary	19-2
19-3	Manual Retry - Collateral Handoff Errors	19-3
19-4	Manual Retry - Basic Info	19-4
19-5	Manual Retry - Collateral Details	19-5

19-6	Enrichment - Configure - Collateral Type	19-6
19-7	Manual Retry - Comments	19-7
19-8	Enrichment - Checklist	19-7

List of Tables

1-1	Common Icons	1-1
3-1	Quick Initiation - Application Branch Details - Field Description	3-2
3-2	Quick Initiation - Customer Details - Field Description	3-2
3-3	Add Collateral- Field Description	3-4
4-1	Collateral Details - Customer Details - Field Description	4-2
4-2	Collateral Details - Collateral Details - Field Description	4-2
4-3	Collateral Details - Ownership Details - Field Description	4-3
5-1	Basic Info - Collateral Details - Field Description	5-3
5-2	Basic Info - Ownership Details - Field Description	5-4
5-3	Basic Info - Configuration - Field Description	5-4
6-1	Common Details - Field Description	6-5
6-2	NOC Details - Field Description	6-5
6-3	Legal Audit - Field Description	6-6
7-1	Risk Evaluation Details - Field Description	7-5
8-1	Basic Details - Field Description	8-5
8-2	Immovable Collateral Valuation Details - Field Description	8-7
8-3	Immovable Collateral Area Details - Field Description	8-8
9-1	External Check Details - Field Description	9-4
10-1	Field investigation Details - Field Description	10-5
11-1	Valuation - Field Description	11-3
11-2	Covenant Details - Field Description	11-5
11-3	Covenant Details - Covenant Details - Field Description	11-6
11-4	Covenant Details - Monitoring Information Details - Field Description	11-6
11-5	Covenant Details - Formula Details - Field Description	11-7
11-6	Covenant Details - Others - Field Description	11-8
12-1	Collateral Review - Final Recommendation - Field Description	12-3
12-2	Covenant Details - Field Description	12-5
12-3	Covenant Details - Covenant Details - Field Description	12-6
12-4	Covenant Details - Monitoring Information Details - Field Description	12-6
12-5	Covenant Details - Formula Details - Field Description	12-7
12-6	Covenant Details - Others - Field Description	12-8
13-1	Covenant Details - Field Description	13-5
13-2	Covenant Details - Covenant Details - Field Description	13-5
13-3	Covenant Details - Monitoring Information Details - Field Description	13-6
13-4	Covenant Details - Formula Details - Field Description	13-6

13-5	Covenant Details - Others - Field Description	13-8
14-1	Draft Generation Details - Field Description	14-4
16-1	Charge Registration - Charge Details - Field Description	16-4
16-2	Charge Registration - Registration Details - Field Description	16-4
16-3	Charge Registration - Registration Authority Contact Details - Field Description	16-5
16-4	Charge Registration - Stamping Required - Field Description	16-6
18-1	Document Safekeeping - Field Description	18-5

1

Preface

About this Guide

A brief introduction to the Collateral Perfection User Guide.

This guide helps you get familiar with the Collateral Perfection process in OBCFPM to perfect security interest in customer collateral.

Audience

Audience of Collateral Perfection User Guide.

This guide is intended for the Credit Officers responsible for performing Collateral Perfection process in OBCFPM.

Common Icons in OBCFPM

List of icons commonly used in OBCFPM for quick reference.

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

Table 1-1 Common Icons













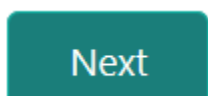

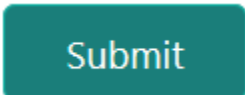

Icons	Purpose
	To add new record.
	To modify existing record.
	To delete a record.
	To pick start or end date.
	To configure or change default settings.
	To view the data in graphical format.

Table 1-1 (Cont.) Common Icons

Icons	Purpose
	To change the screen layout to list view.
	To change the screen layout to table view.
	To change the screen layout to tree view.
	To view, edit, and delete a record.
	To hold the process.
	To go back to the previous screen.
	To go to the next data segment.
	To save the captured information and exit the process window.
	To submit the task to next stage.
	To exit the window without saving the captured information.

2

Introduction

Collateral Perfection Overview

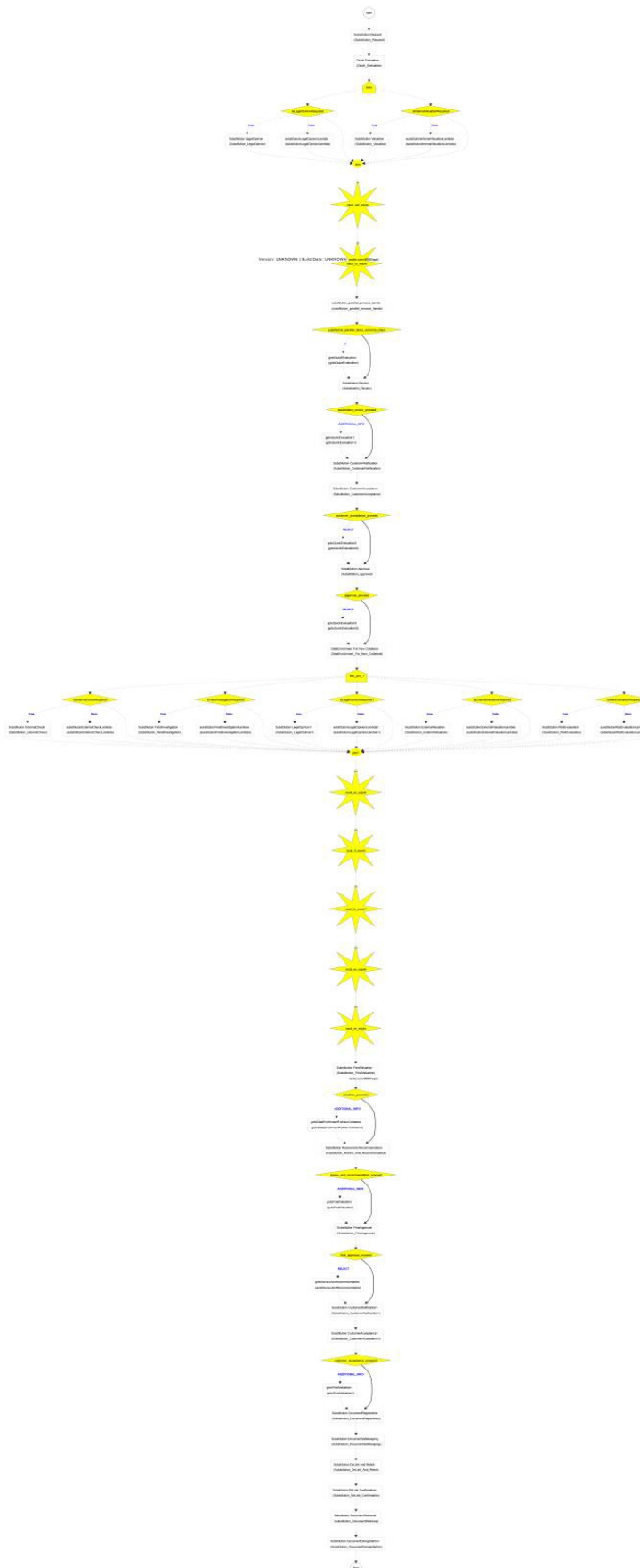
A brief introduction to the Collateral Perfection process in OBCFPM.

Collateral Perfection is a process in which the customer approaches the bank and requests the bank to evaluate the collateral. The Bank does an detailed collateral perfection and informs the customer about the collateral value. The various activities performed for Collateral Perfection 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 Submission
- Collateral Safekeeping

The flowchart illustrating the stages in Collateral Perfection process is provided below for reference:

Figure 2-1 Collateral Perfection Process Flow Chart



3

Quick Initiation

Quick Initiation

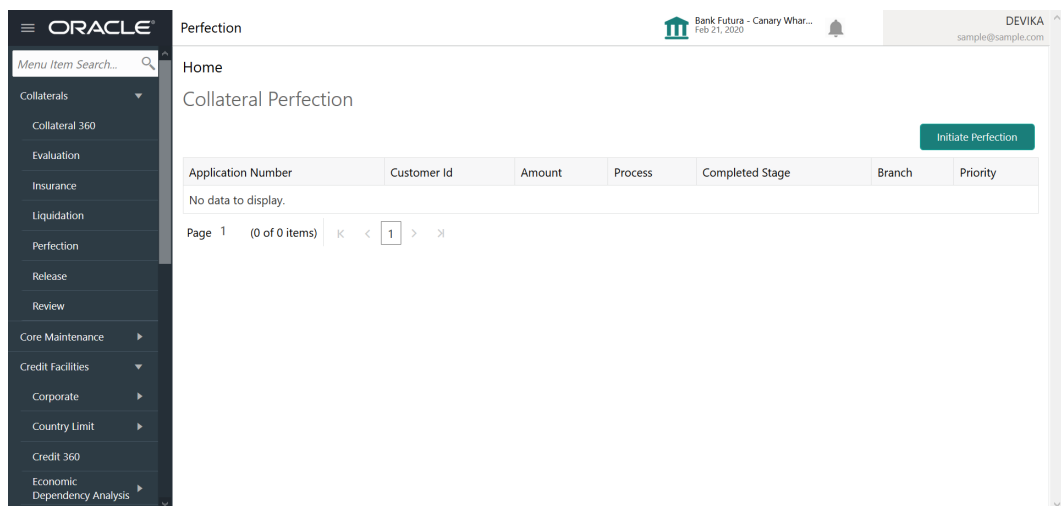
Procedure to initiate the Collateral Perfection process in OBCFPM.

The Relationship Manager or the operations user can perform quick initiation of collateral perfection on receiving the application from the customer.

Login to OBCFPM application with appropriate credentials.

1. Navigate to **Collaterals > Perfection** from the left menu.
The **Perfection Initiation** screen is displayed.

Figure 3-1 Collateral Perfection



2. Click **Initiate Perfection**.
The **Quick Initiation** screen is displayed.

Figure 3-2 Quick Initiation

3. Provide / capture all the details in the **Quick Initiation** window.
For information on the fields in the **Quick Initiation** window, refer the below tables.

Table 3-1 Quick Initiation - Application Branch Details - Field Description

Field	Description
Application Branch	Select the bank branch for creating Collateral Perfection application.
Application Priority	Select the Application Priority . The options available are: <ul style="list-style-type: none"> • Low • Medium • High
Application Category	Select the Application Category as Collateral Perfection.
Application Date	Click the calendar icon and select the Collateral Perfection Application Date .

Table 3-2 Quick Initiation - Customer Details - Field Description

Field	Description
Customer Id	Select the Customer Id from the List of Values.
Customer Name	Customer Name is displayed based on the selected Customer Id.

Upon clicking **Add Collateral** in the **Collateral Details** section, The **Add Collateral** window is displayed.

Figure 3-3 Add Collateral

Add Collateral ✕

Collateral Type *
Ship ▼

Collateral Category *
SHPS category ▼

Collateral Description
Ship as a collateral for new facility

Currency *
USD 🔍

Owner Estimated Value *
\$5,000,000.00

Purpose Of Collateral *
New Facility ▼

Save Cancel

For information on the fields in the **Add Collateral** window, refer the below table.

Table 3-3 Add Collateral- Field Description

Field	Description
Collateral Type	Select the Collateral Type from the drop down list. The following options are available: <ul style="list-style-type: none"> • Account Receivables • Account Contracts • Aircraft • Bill Of Exchange • Bond • Cash Collaterals • Commercial Paper • Commodity • Corporate Deposits • Crop • Fund • Guarantee • Insurance • Inventory • Machine • Miscellaneous • Other Bank Deposits • PDC • Perishable • Precious Metals • Promissory Note • Property • Ship • Stock • Vehicle
Collateral Category	Select the Collateral Category from the drop down list.
Collateral Description	Specify a brief description about the Collateral.
Currency	Specify the collateral currency.
Owner Estimated Value	Specify the Owner Estimated Value of the collateral.
Purpose of Collateral	Select the purpose of the Collateral from the drop down list. The following options are available: <ul style="list-style-type: none"> • New Facility • Enhancement Of Limit • Replacement Of Collateral • Augmentation Of Collateral

4. After adding collateral, click **Submit** in the **Quick Initiation** screen. The application is created and listed in the **Free Tasks** screen.

4

Perfection Initiation

Perfection Initiation

Brief introduction about the Collateral Perfection Initiation stage in Collateral Perfection process.

Collateral Perfection can be initiated when a customer approaches the bank and provides the application for collateral perfection or when the Relationship Manager visits the customer location to initiate the Collateral perfection on behalf of the customer.

On receiving the application for collateral perfection, the basic details of the application along with collateral details can be captured. Upon submitting the request, the request will be available for a Credit Operations user to enrich the collateral perfection.

On login, the system displays the dashboard screen with dashboards and widgets mapped for the user profile.

Collateral Details

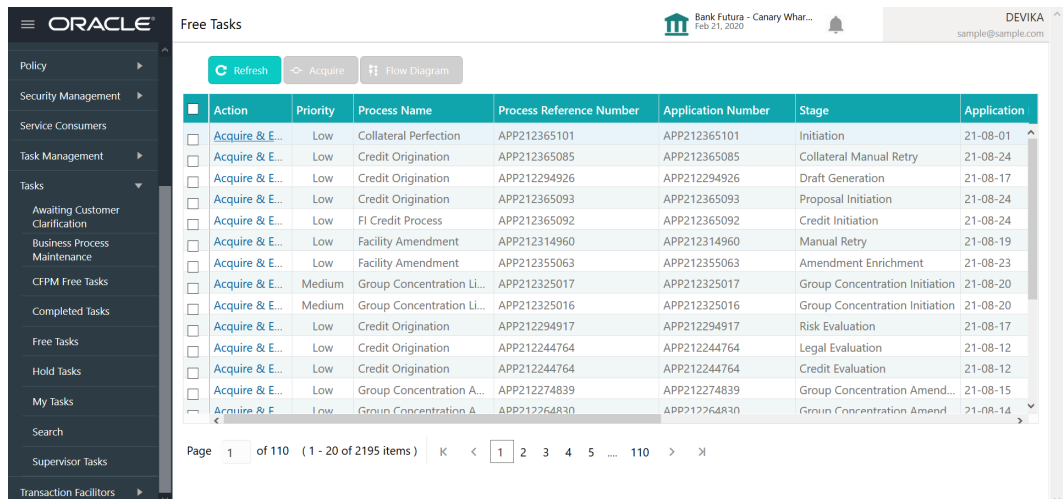
Information on the Collateral Details data segment in the Perfection Initiation stage.

The system defaults the Collateral and Application details captured as part of Quick Initiation in this data segment and allows you to modify the same. Upon selecting the application category, the documents to be uploaded and the Checklists applicable for the stage are defaulted in **Document Upload** and **Checklists** screens based on the application category selected.

1. Navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 4-1 Free Tasks



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & E...	Low	Group Concentration A...	APP212264830	APP212264830	Group Concentration Amend...	21-08-14

- Click **Acquire & Edit** in the required Initiation task.
The **Initiation - Collateral Details** screen is displayed.

Figure 4-2 Initiation - Collateral Details

- Provide / capture all the details in the **Initiation - Collateral Details** screen.
For information on fields in the **Initiation - Collateral Details** screen, refer the below tables.

Table 4-1 Collateral Details - Customer Details - Field Description

Field	Description
Customer Id	Customer Id selected in the Quick Initiation screen is displayed. You can change the Customer Id , if required.
Customer Name	Customer Name is displayed based on the selected Customer Id .

Table 4-2 Collateral Details - Collateral Details - Field Description

Field	Description
Collateral Type	Collateral Type selected in the Add Collateral window is defaulted. You cannot modify this.
Collateral Currency	Collateral Currency selected in the Quick Initiation screen is defaulted. You can modify the Collateral Currency , if required.
Owner Estimated Value	Owner Estimated Value of the collateral specified in the Quick Initiation screen is defaulted. You can change this value, if required.

Table 4-2 (Cont.) Collateral Details - Collateral Details - Field Description

Field	Description
Purpose of Collateral	Purpose of the Collateral selected in the Quick Initiation screen is defaulted. You can select different option from the following list: <ul style="list-style-type: none"> • New Facility • Enhancement Of Limit • Replacement Of Collateral • Augmentation Of Collateral
Collateral Description	Collateral Description provided in the Quick Initiation screen is defaulted. You can modify the description, if required.
Seniority of Charge	Select the bank's Seniority of Charge on the collateral. The following options are available in the drop down list. <ul style="list-style-type: none"> • First • Second • Third • Primary
Available From	Specify the date from which the collateral is available.
Available Till	Specify the date till which the collateral is available.

Table 4-3 Collateral Details - Ownership Details - Field Description

Field	Description
Ownership Type	Select the Ownership Type from the drop down list. The following options are available in the drop down list <ul style="list-style-type: none"> • Single • Joint
Is Shareable Across Customers?	Enable this flag if the collateral is shareable across customers.

4. After adding / modifying the collateral details, click **Next**.

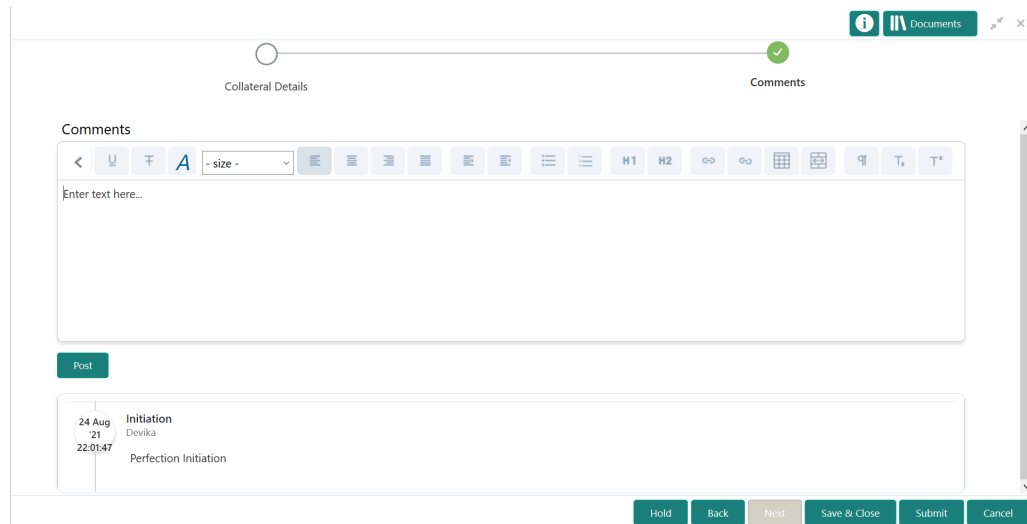
Comments

Information on the Comments data segment in the Perfection Initiation stage.

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

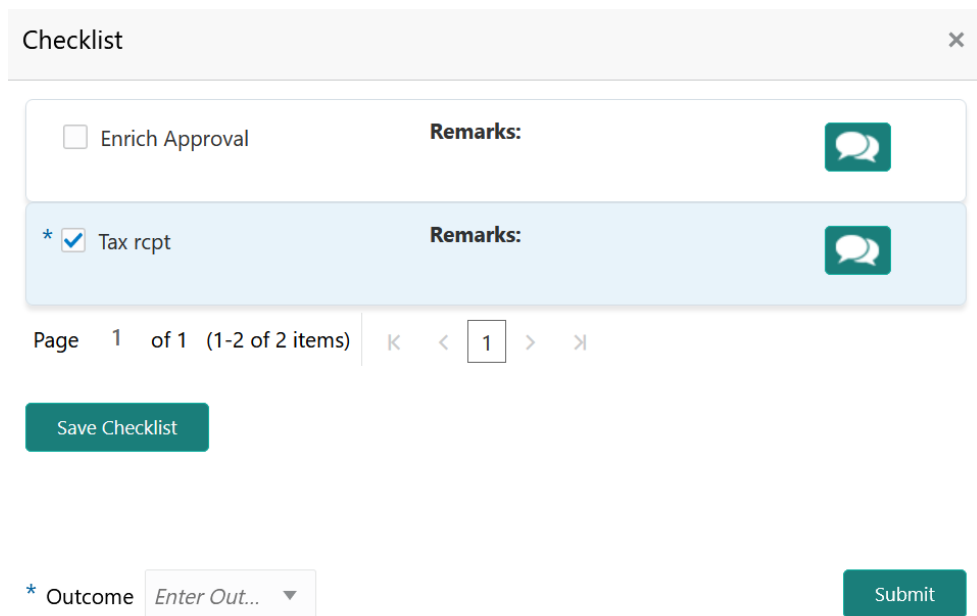
Upon clicking **Next** in the **Initiation - Collateral Details** screen, the Comments data segment is displayed.

Figure 4-3 Initiation - Comments



1. Type your comments for the Perfection Initiation stage in the **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.
The Checklist window is displayed.

Figure 4-4 Checklist



4. Manually verify all the checklist and enable the corresponding check box.
5. Select the **Outcome** as **Proceed**.

6. Click **Submit**.

The Collateral Perfection application is moved to the data enrichment stage.

5

Data Enrichment

Data Enrichment

Brief information about the Data Enrichment stage in the Collateral Perfection process.

The Data Enrichment stage allows you to capture additional details of the Customer and the collateral to enrich Collateral Perfection application. The details that can be enriched in this stage are:

- Basic Info with additional Collateral Details
- Collateral Ownership details
- Collateral Type details
 - Property
 - Vehicle
 - Ship
 - Aircraft
 - Insurance
 - Deposits
 - Precious Metals
 - Guarantee
 - Machine
 - Stocks
 - Bonds
 - Funds
- Seniority of Charge details of the collateral
- Comments

Basic Info

Procedure to enrich basic information captured in the **Initiation** stage.

The system defaults the collateral and application details captured as part of initiation in this data segment. You can modify these details, if required. Based on the Application category selected, the system defaults the documents to be uploaded and the checklists applicable for the stage in the **Document Upload** and **Checklists** screens, respectively.

1. Navigate to **Tasks > Free Tasks** from the left menu.
The **Free Task** screen is displayed.

Figure 5-1 Free Task

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
<input type="checkbox"/> Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
<input type="checkbox"/> Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
<input type="checkbox"/> Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
<input type="checkbox"/> Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
<input type="checkbox"/> Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
<input type="checkbox"/> Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
<input type="checkbox"/> Acquire & E...	Low	Group Concentration A...	APP212274830	APP212274830	Group Concentration Amend...	21-08-14

2. **Acquire & Edit** the required Data Enrichment task.
The **Data Enrichment - Basic Info** screen is displayed.

Figure 5-2 Data Enrichment - Basic Info

Basic Info

Collateral details

Collateral Id: COL212363408

Collateral Description: Ship as a collateral for new facility

Collateral Type: Ship

Collateral Currency: USD

Collateral Category: PASSENGER VESSEL

Owner Estimated Value: \$5,000,000.00

Available From: Aug 31, 2021

Available Till: Aug 31, 2022

Purpose Of Collateral: New Facility

Charge Type: Hypothecation

Seniority of Charge: First

LTV Percentage: 50

Collateral Status: Active

Document Status: Active

Ownership details

Ownership Type: Single

Shareable Across Customers:

Configuration

Refer to Field Investigation:

Refer to External Check:

Refer to External Valuation:

Refer to Legal Opinion:

Refer to Internal Legal Opinion:

Refer to Internal Valuation:

Refer to Risk Evaluation:

Buttons: Hold, Back, Next, Save & Close, Cancel

3. Provide all the details in the **Data Enrichment - Basic Info** screen. For field level information, refer the following tables.

Table 5-1 Basic Info - Collateral Details - Field Description

Field	Description
Collateral Id	Collateral Id is a unique identifier generated for the collateral. This is system generated and you cannot modify.
Collateral Type	Collateral Type selected in the Quick Initiation screen is displayed here. You cannot modify this.
Collateral Category	Select the Collateral Category . Collateral Categories applicable for the selected Collateral Type are displayed in the drop down list.
Collateral Description	Collateral Description provided in the Initiation stage is displayed here. You can modify this if required.
Collateral Currency	Collateral Currency specified in the Initiation stage is displayed here. You can modify this if required.
Owner Estimated Value	Owner Estimated Value of the collateral specified in the Initiation stage is displayed here. You can modify this if required.
Available From	Available From date selected in the Initiation stage is displayed here. You can modify this if required.
Available Till	Available Till date selected in the Initiation stage is displayed here. You can modify this if required.
Purpose of Collateral	Purpose of Collateral selected in the Initiation stage is displayed here. You can modify this if required.
Applicable Business	Select the business for which the collateral is applicable. Options include but not limited to LT Lending, Trade, and Working Capital .
Charge Type	Select the Charge Type from the drop down list. The following options are available: <ul style="list-style-type: none"> • Hypothecation • Pledge • Lien
Seniority of Charge	Select the Seniority of Charge from the drop down list. The following options are available: <ul style="list-style-type: none"> • First • Second • Third • PRIMARY
LTV Percentage	Specify the collateral's loan to value percentage.
Collateral Status	Select the status of the collateral. The following options are available in the drop down list: <ul style="list-style-type: none"> • Active • Release

Table 5-1 (Cont.) Basic Info - Collateral Details - Field Description

Field	Description
Document Status	Select the status of the collateral document. The following options are available in the drop down list: <ul style="list-style-type: none"> • Active • Release

Table 5-2 Basic Info - Ownership Details - Field Description

Field	Description
Ownership Type	Select the Ownership Type from the drop down list. The following options are available: <ul style="list-style-type: none"> • Single • Joint
Shareable Across Customers	Enable this flag if the collateral is shareable with multiple customers.

Table 5-3 Basic Info - Configuration - Field Description

Field	Description
Refer to Field Investigation	This flag is enabled if this configuration is enabled in the Business Process Maintenance for the selected Collateral Type. Field Investigation stage is applicable in the Collateral Perfection process, only if this flag is enabled.
Refer to External Check	This flag is enabled if this configuration is enabled in the Business Process Maintenance for the selected Collateral Type. External Check stage is applicable in the Collateral Perfection process, only if this flag is enabled.
Refer to External Valuation	This flag is enabled if this configuration is enabled in the Business Process Maintenance for the selected Collateral Type. External Valuation stage is applicable in the Collateral Perfection process, only if this flag is enabled.
Refer to Legal Opinion	This flag is enabled if this configuration is enabled in the Business Process Maintenance for the selected Collateral Type. Legal Opinion stage is applicable in the Collateral Perfection process, only if this flag is enabled.
Refer to Internal Legal Opinion	This flag is enabled if this configuration is enabled in the Business Process Maintenance for the selected Collateral Type. Internal Legal Opinion stage is applicable in the Collateral Perfection process, only if this flag is enabled.

Table 5-3 (Cont.) Basic Info - Configuration - Field Description

Field	Description
Refer to Internal Valuation	This flag is enabled if this configuration is enabled in the Business Process Maintenance for the selected Collateral Type. Internal Valuation stage is applicable in the Collateral Perfection process, only if this flag is enabled.
Refer to Risk Evaluation	This flag is enabled if this configuration is enabled in the Business Process Maintenance for the selected Collateral Type. Risk Evaluation stage is applicable in the Collateral Perfection process, only if this flag is enabled.

4. Click **Next**.

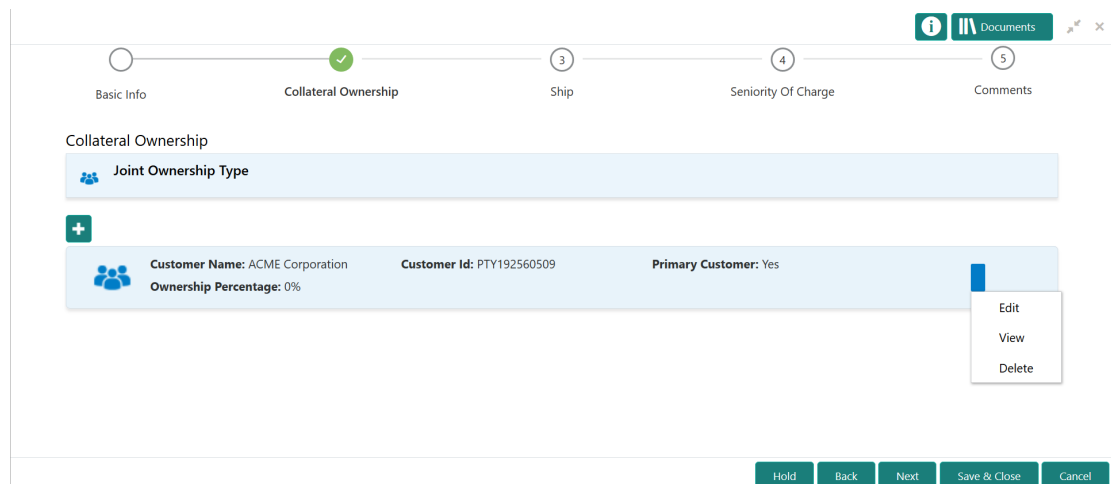
Collateral Ownership

Procedure to add collateral ownership details in Data Enrichment stage.

In the Collateral Ownership data segment, the system defaults primary customer's collateral ownership details captured as part of application creation. In case the **Ownership Type** is selected as **Joint**, the system defaults the ownership percentage of primary customer as zero and displays the add icon. You must change the primary customer's ownership percentage and add all the ownership details by clicking the add icon.

Upon clicking **Next** in the **Basic Info** data segment, the **Collateral Ownership** screen is displayed.

Figure 5-3 Data Enrichment - Collateral Ownership



1. To view the primary customer's collateral ownership details, click the action icon and select **View**.
2. To add other customer's ownership detail, click the add icon.

For detailed information on adding ownership details, refer **Collateral Ownership** topic in the Collateral Evaluation User Guide.

3. After adding the ownership details, click **Next**.

Ship

Procedure to add collateral specific details for perfection.

The system displays the Collateral Type data segment based on the **Collateral Type** selected in previous data segment or stage. Following are the various collateral types supported in OBCFPM:

- Account Receivables
- Accounts Contracts
- Aircraft
- Bill Of Exchange
- Bond
- Cash Collaterals
- Commercial Paper
- Commodity
- Corporate Deposits
- Crop
- Fund
- Guarantee
- Insurance
- Inventory
- Machine
- Miscellaneous
- Other Bank Deposits
- PDC
- Perishable
- Precious Metals
- Promissory Note
- Property
- Ship
- Stock
- Vehicle

Upon clicking **Next** in the **Collateral Ownership** data segment, the **Collateral Type (Ship)** screen is displayed. In this user guide, Ship is shown as sample Collateral Type.

Figure 5-4 Data Enrichment - Ship

Basic Info Collateral Ownership Ship Seniority Of Charge Comments

Ship

Collateral Details

COL212363408	Ship	USD	\$0.00
Collateral Id	Collateral Type	Collateral Currency	Total Value

+ Add

No items to display.

Page 1 (0 of 0 items) < 1 >

Hold Back Next Save & Close Cancel

1. To view the basic collateral details, click and expand the **Collateral Details** section.
2. To add the collateral specific details, click the add icon.
For detailed information on adding collateral specific details, refer the corresponding Collateral Type section in the Collateral Evaluation User Guide.
3. After adding collateral details, click **Next**.

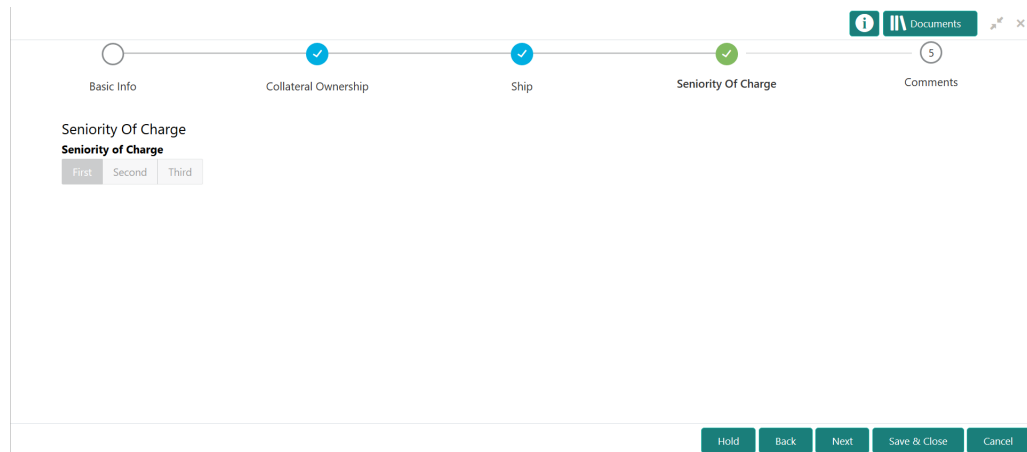
Seniority of Charge

Procedure to add details about bank's seniority of charge on the collateral.

In the Seniority of Charge data segment, you must add the bank's seniority of charge on the collateral. If the seniority of charge is Second or Third, then the existing Charge details of the collateral must be captured. You can capture the existing charge details by clicking the add icon.

Upon clicking **Next** in the **Collateral Type (Ship)** data segment, the **Seniority of Charge** screen is displayed.

Figure 5-5 Data Enrichment - Seniority of Charge



1. To add existing charge details, click the add icon.
For detailed information on adding seniority of charge details, refer **Seniority of Charge** topic in the Collateral Evaluation User Manual.
2. After adding the charge details, click **Next**.

Comments

Procedure to add comments for the Data Enrichment Stage.

The Comments data segment in Data Enrichment stage allows you to add your overall comments for the enrichment stage. Adding comments helps the user of next stage to better understand the application.

Upon clicking **Next** in the **Seniority of Charge** data segment, the **Comments** screen is displayed.

Figure 5-6 Data Enrichment - Comments

Basic Info Collateral Ownership Ship Seniority Of Charge Comments

Comments

Enter text here...

Post

25 Aug 21 20:08:39 **Enrichment** Devika
Added additional information

24 Aug 21 22:01:47 **Initiation** Devika
Perfection Initiation

Hold Back Next Save & Close Submit Cancel

1. Type the comments for Data Enrichment stage in the **Comments** text box.
2. Click **Post**.
Comments are posted below the **Comments** text box.
3. Click **Submit**.
The Checklist window is displayed.

Figure 5-7 Checklist

Checklist ✕

<input type="checkbox"/> Enrich Approval	Remarks:	
* <input checked="" type="checkbox"/> Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items) ⏪ < 1 > ⏩

Save Checklist

* Outcome ▼ **Submit**

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the **Outcome** as **PROCEED**.
6. Click **Submit**.

The Collateral Perfection application is moved to the next stage.

6

Legal Opinion

Legal Opinion

Detailed information about the Legal Opinion stage in Collateral Perfection process.

The Legal Opinion task is generated, if the Legal opinion stage is configured for the selected collateral type in the Business Process configuration. The user authorized to edit this task must capture the external legal opinion for the collateral from external agencies.

The following data segments are available in the Legal Opinion stage:

- Collateral Summary
- Legal Opinion
- Comments

Collateral Summary

Information on the Collateral Summary data segment in Legal Opinion stage.

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Details
- Covenants
- Insurance
- Configured Stage Status



Note:

The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

1. To launch the **Legal Opinion - Collateral summary** screen, navigate to Tasks > Free Tasks from the left menu.
The **Free Tasks** screen is displayed.

Figure 6-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & E...	Low	Group Concentration A...	APP212274830	APP212274830	Group Concentration Amend...	21-08-14

- Click **Acquire & Edit** in the required Legal Opinion task. The **Legal Opinion - Collateral Summary** screen is displayed.

Figure 6-2 Legal Opinion - Collateral Summary

Collateral Summary

Customer ID: 003177 | Application ID: APP213366792 | Current Status: Field Investigation Completed | Documents: 0 | Collateral Type: Property | Collateral Category: Residential Property | Ownership Type: Single

Basic Information

213360047850

Collateral Currency: USD | Agreed Collateral Value: \$50,000.00 | Exposure Type: Hypothecation

Agreed Collateral Value: \$50,000.00 | Available From: 2021-12-01 | Available Till: 2022-12-31 | Applicable Business: -

Charge Type: Hypothecation | Purpose Of Collateral: New Facility | Shareable Across Customers: No

Property: 1 Collateral, \$50K Collateral Value

Linked Facilities Details: 2.3% ROADROLL, 77% Unlinked

Ownership: 100%

Seniority of charge: 1 Position

Covenants: 0 Covenants proposed, Standard Covenants Applicable

Insurance: 0 Active Insurance

Total Percentage: 0 | Percentage Available: 100 | Compiled Covenants: 0 | Breached Covenants: 0 | Total Insurance Amount: USD 0.00

Configured Stage Status

Risk Evaluation: In Progress | Internal Legal Opinion: Not applicable | External Legal Opinion: In Progress

External Valuation: In Progress | External Check: In Progress | Field Investigation: In Progress

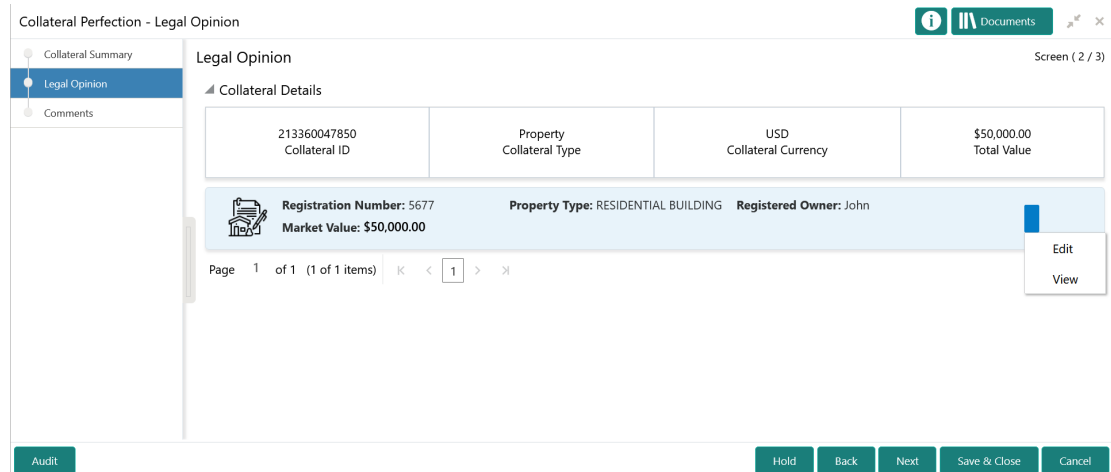
- View the Collateral Summary and click **Next**.

Legal Opinion

Procedure to add external legal opinion.

Upon clicking **Next** in the **Legal Opinion - Collateral Summary** screen, the Legal Opinion data segment is displayed.

Figure 6-3 Legal Opinion

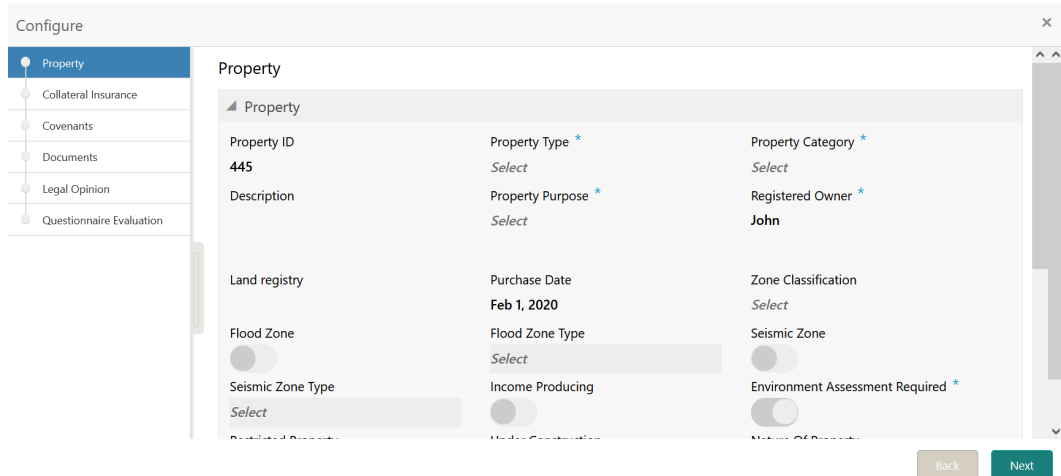


To capture the Legal Opinion for the collateral:

1. Click the action icon in the collateral record and select **Edit**.

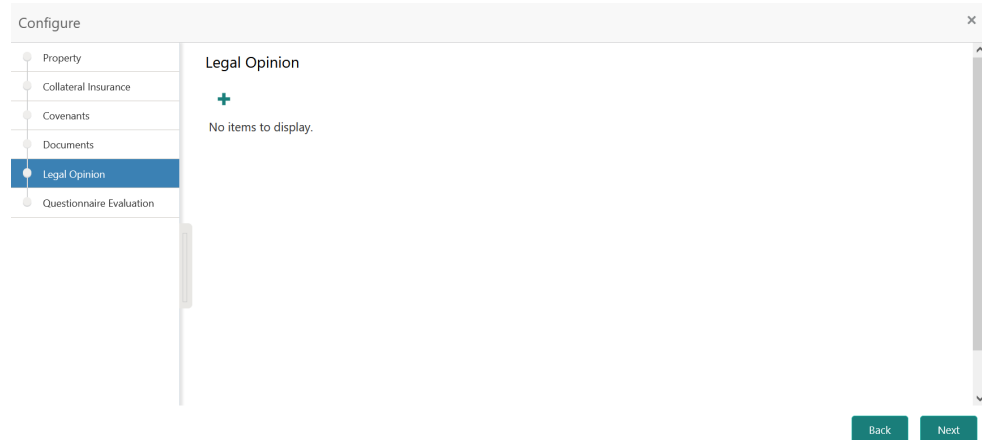
The **Legal Opinion - Configure - Collateral Type** screen is displayed.

Figure 6-4 Legal Opinion - Configure - Collateral Type



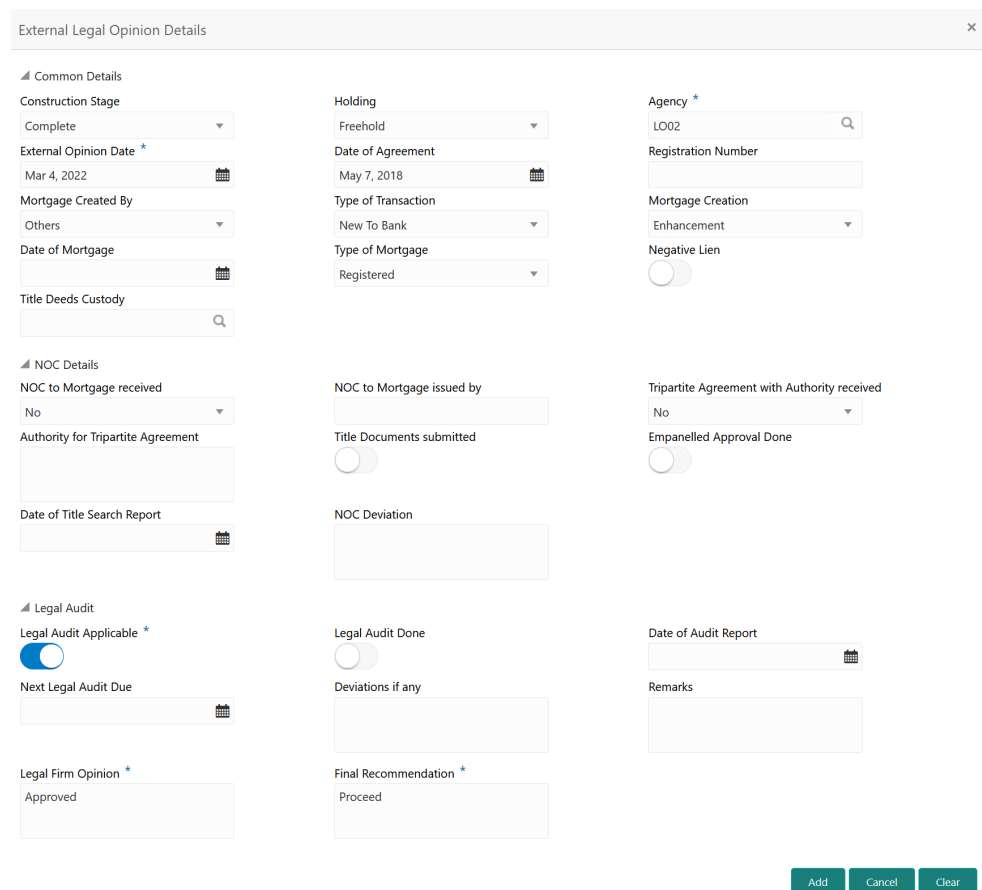
2. Click **Next** and navigate to the **Legal Opinion** menu.

Figure 6-5 Legal Opinion - Configure - Legal Opinion



3. Click the add icon in the **Legal Opinion - Configure - Legal Opinion** screen. The **External Legal Opinion Details** window is displayed.

Figure 6-6 External Legal Opinion Details



4. Provide the external legal opinion details in the above screen. For field level explanation, refer the below table.

Table 6-1 Common Details - Field Description

Field	Description
Construction Stage	Select the stage of construction from the drop down list. The options available are: <ul style="list-style-type: none"> • Complete • Under Construction
Holding	Specify if the property is Freehold or Leasehold.
Agency	Select the Agency from which the legal opinion is obtained.
External Opinion Date	Specify the date on which the external legal opinion is captured.
Date of Agreement	Specify the date of lease agreement.
Registration Number	Specify the property Registration Number .
Mortgage Created By	Select the bank or security trustee who created the mortgage. The options available in the drop down list are: <ul style="list-style-type: none"> • Own Bank • Others
Type of Transaction	Specify whether the customer is New To Bank or Existing customer.
Mortgage Creation	Select the Mortgage Creation as Fresh or Enhancement of existing mortgage value.
Date of Mortgage	Specify the mortgage creation date.
Type of Mortgage	Specify the type of mortgage as Equitable or Registered .
Negative Lien	Specify whether negative lien is executed covering the collateral by selecting Yes or No from the drop down list.
Title Deeds Custody	Specify the name of bank which is holding the title deeds.

Table 6-2 NOC Details - Field Description

Field	Description
NOC to Mortgage received	Specify if NOC for creating mortgage is received. The following options are available in the drop down list. <ul style="list-style-type: none"> • Yes • No • Not Applicable
NOC to Mortgage issued by	Specify the details of other participating lenders that issued the NOC to mortgage.
Tripartite Agreement with Authority received	Specify if the tripartite Agreement is received from the authority. The following options are available in the drop down list. <ul style="list-style-type: none"> • Yes • No • Not Applicable
Authority for Tripartite Agreement	Specify the authority which executed the tripartite agreement.

Table 6-2 (Cont.) NOC Details - Field Description

Field	Description
Title Documents Submitted	Enable this flag, if the customer has submitted all the property related title documents to the Bank or security trustee.
Empanelled Approval Done	Specify if empanelled approval is in place for deviation, if any section of the title documents is not submitted by the customer.
Date of Title Search Report	Specify the date on which the bank obtained search report from the company secretary of the client.
NOC Deviation	Provide details of deviation in obtaining NOC from other participating banks, if any.

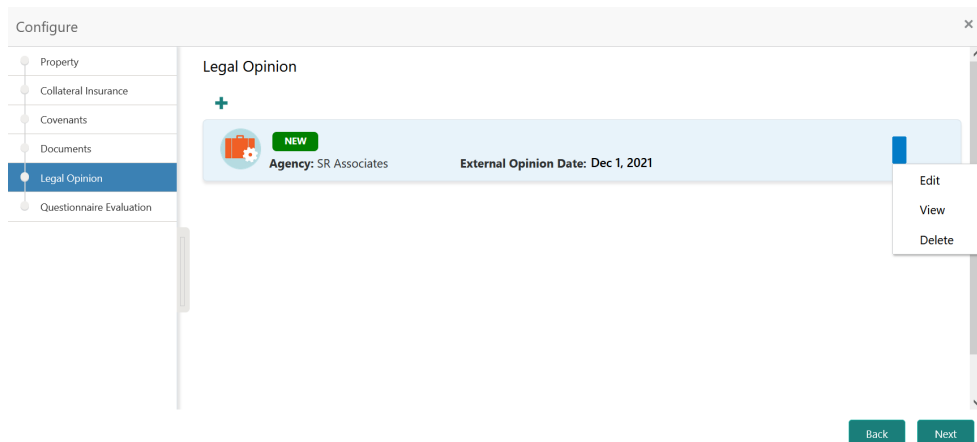
Table 6-3 Legal Audit - Field Description

Field	Description
Legal Audit Applicable	Enable this flag if legal audit is required for the collateral asset.
Legal Audit Done	Enable this flag if legal audit is done.
Date of Audit Report	Specify the date on which legal audit report is obtained.
Next Legal Audit Due	Specify the next due date for legal audit.
Deviations if any	Provide details of deviation in the legal audit as per Bank policy, if any.
Remarks	Capture legal Remarks , if any.
Legal Firm Opinion	Specify the Legal Firm Opinion .
Final Recommendation	Capture the Final Recommendation for the collateral from the external legal firm.

5. Click **Add** in the **External Legal Opinion Details** window.

The legal opinion details are added and displayed as shown below.

Figure 6-7 Legal Opinion - Configure - Legal Opinion Added

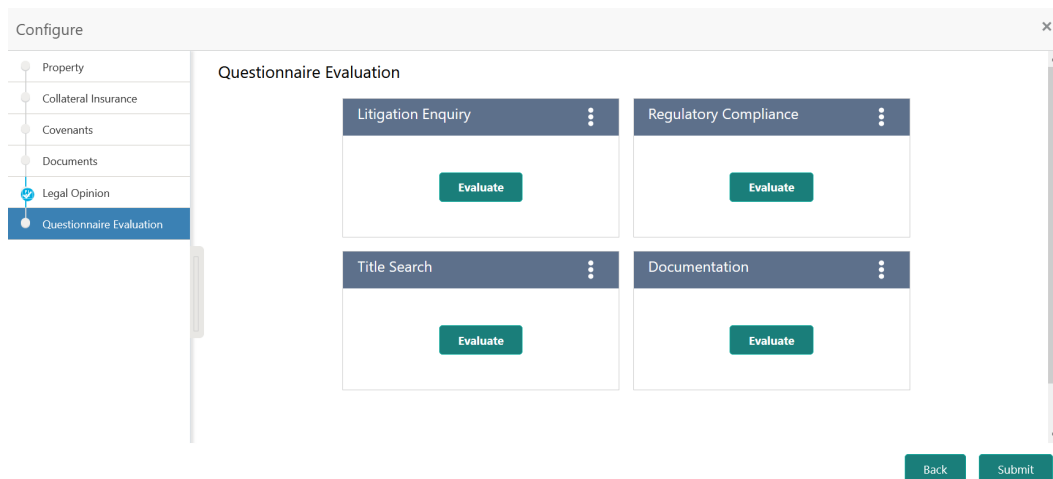


You can **Edit**, **View**, or **Delete** the added legal opinion detail by clicking the action icon and selecting the required option.

6. After capturing legal opinion details, click **Next**.

The **Legal Opinion - Configure - Questionnaire Evaluation** screen is displayed.

Figure 6-8 Legal Opinion - Configure - Questionnaire Evaluation



 **Note:**

In the above screen, the questionnaires linked to the Legal Opinion stage in Business Process configuration are displayed. You can manage the questionnaire process linkage in Maintenance module.

7. Click **Evaluate** in any of the tile.

The **Questionnaire** window is displayed.

Figure 6-9 Questionnaire

Value Risk

Score 5

What is the current trend of the collateral value

Appreciating

Depreciating

Showing 1 of 3

Submit Cancel

8. Select answer for all the questions and click **Submit**.

In case of multiple questions, the right arrow appears in the **Questionnaire** screen. Click the right arrow to view next question.

Once the evaluation is completed, the system displays the overall score for evaluation in **Questionnaire** screen based on the score generated for each answer provided in the **Questionnaire** screen.

You can click the Action icon in the tile and select **Edit** or **Comment** to modify the answers or capture comment for the evaluation, respectively.

9. After performing all the evaluation, click **Submit**.

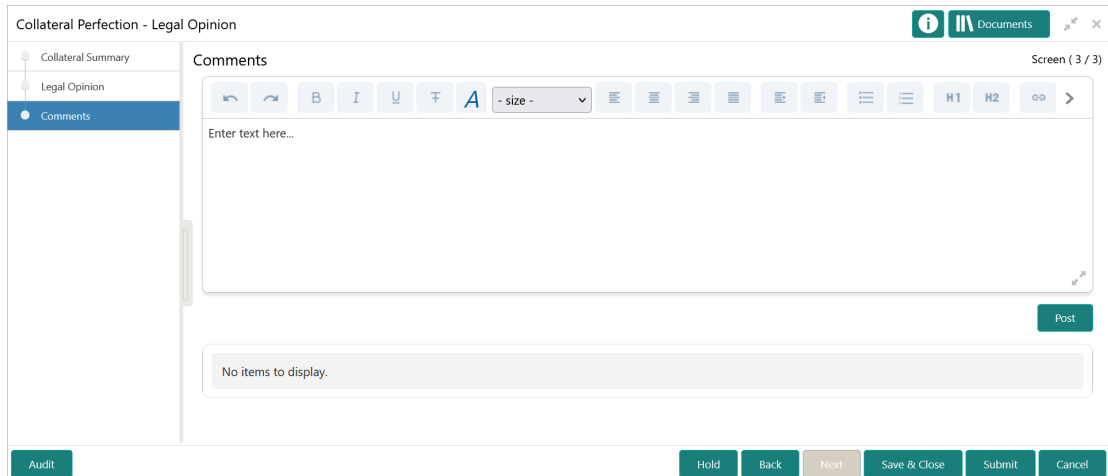
Comments

Information on the Comments data segment in the Legal Opinion stage.

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

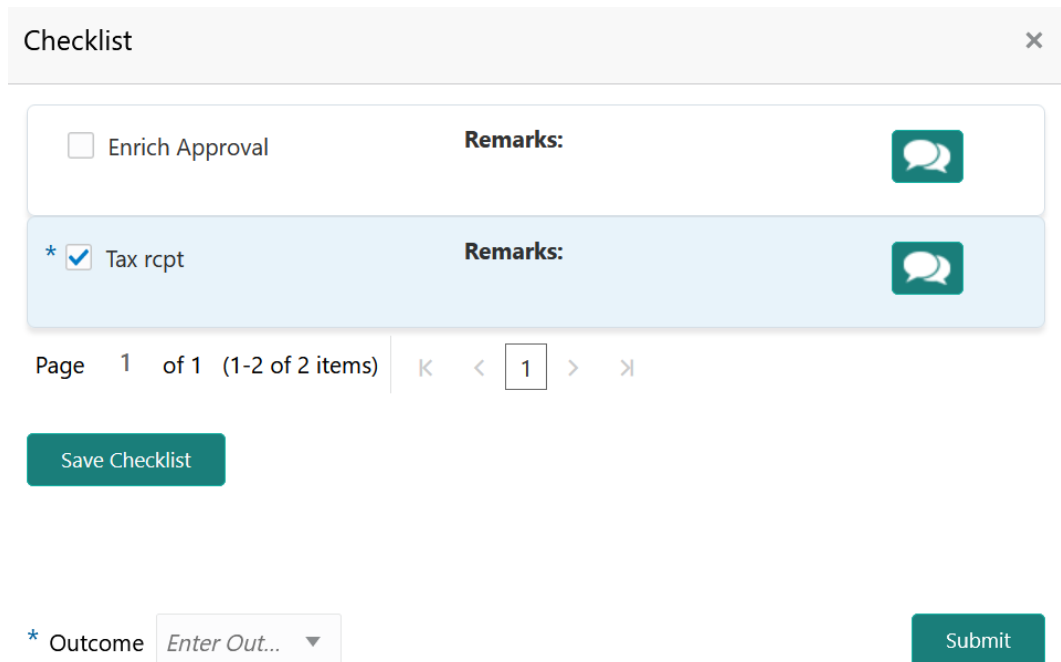
Upon clicking **Next** in the **Legal Opinion** screen, the Comments data segment is displayed.

Figure 6-10 Legal Opinion - Comments



1. Type your comments for the Legal Opinion stage in the **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.
The Checklist window is displayed.

Figure 6-11 Checklist



4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- PROCEED
- ADDITIONAL_INFO

If **PROCEED** is selected as the **Outcome**, the application is moved to the next stage after successful completion of all the parallel stages.

If **ADDITIONAL_INFO** is selected as the **Outcome**, the application is moved back to the previous stage.

7

Risk Evaluation

Risk Evaluation

Detailed information about the Risk Evaluation stage in Collateral Perfection process.

The Risk Evaluation task is generated, if the Risk Evaluation stage is configured for the selected collateral type in the Business Process configuration. The Risk Officer or the user authorized to edit this task must review the collateral and its documents to verify if the collateral can secure bank's exposure.

The following data segments are available in the Risk Evaluation stage:

- Collateral Summary
- Risk Evaluation
- Comments

Collateral Summary

Information on the Collateral Summary data segment in Risk Evaluation stage.

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Details
- Covenants
- Insurance
- Configured Stage Status



Note:

The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

1. To launch the **Risk Evaluation - Collateral summary** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 7-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & E...	Low	Group Concentration A...	APP212274830	APP212274830	Group Concentration Amend...	21-08-14

- Click **Acquire & Edit** in the required Risk Evaluation task. The **Risk Evaluation - Collateral Summary** screen is displayed.

Figure 7-2 Risk Evaluation - Collateral Summary

Collateral Summary

Customer ID: 003177 | Application ID: APP213366792 | Current Status: Perfection Enrichment Completed | Documents: 0 | Collateral Type: Property | Collateral Category: Residential Property | Ownership Type: Single

Basic Information

213360047850

Collateral Currency: USD | Agreed Collateral Value: \$50,000.00 | Exposure Type: Hypothecation

Agreed Collateral Value: \$50,000.00 | Available From: 2021-12-01 | Available Till: 2022-12-31 | Applicable Business: -

Charge Type: Hypothecation | Purpose Of Collateral: New Facility | Shareable Across Customers: No

Property: 1 Collateral, \$50K Collateral Value

Linked Facilities Details: 2.3% ROADROLL, 77% Unlinked

Ownership: 100%

Seniority of charge: 1 Position

Covenants: 0 Covenants proposed, Standard Covenants Applicable

Insurance: 0 Active Insurance

Total Percentage: 0 | Percentage Available: 100 | Compiled Covenants: 0 | Breached Covenants: 0 | Total Insurance Amount: USD 0.00

Configured Stage Status

Risk Evaluation: In Progress | Internal Legal Opinion: Not applicable | External Legal Opinion: In Progress

External Valuation: In Progress | External Check: In Progress | Field Investigation: In Progress

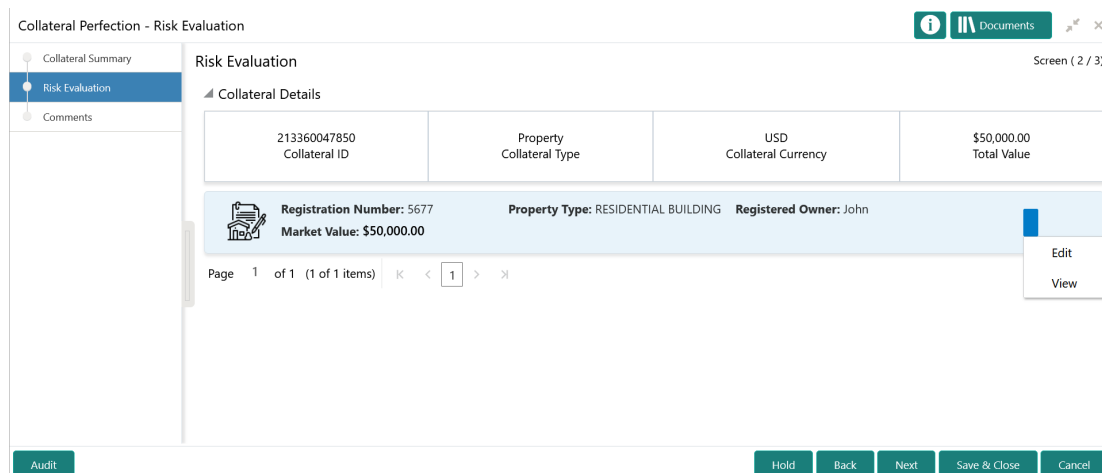
- View the Collateral Summary and click **Next**.

Risk Evaluation

Procedure to perform Risk Evaluation.

Upon clicking **Next** in the **Risk Evaluation - Collateral Summary** screen, the Risk Evaluation data segment is displayed.

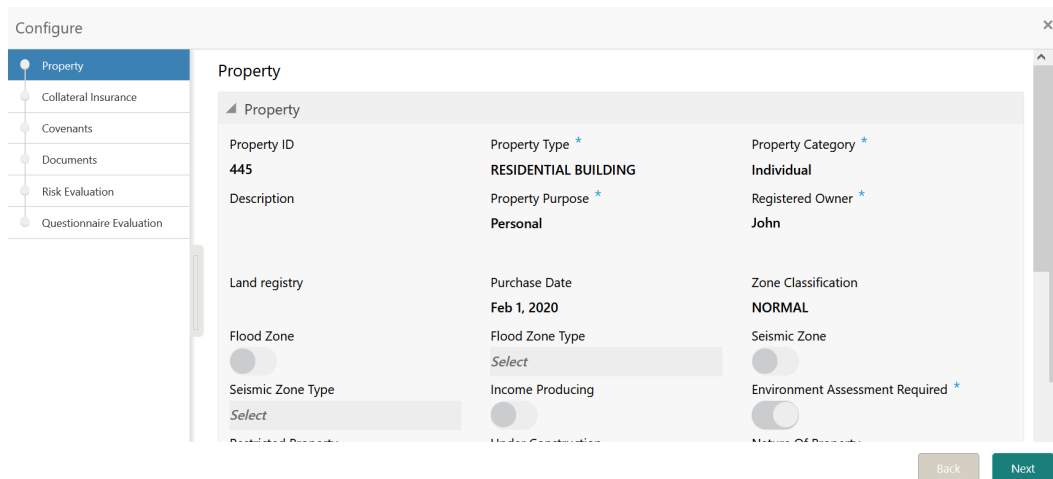
Figure 7-3 Risk Evaluation



To evaluate the collateral in terms of risk:

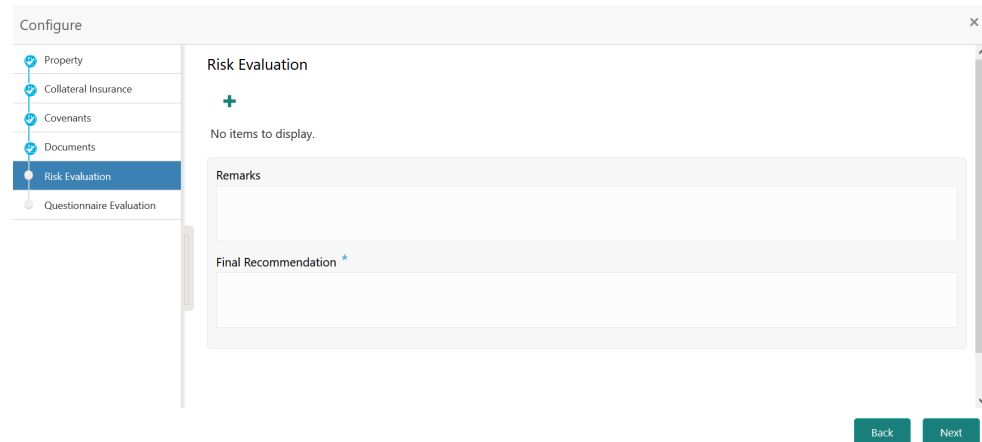
1. Click the action icon in the collateral record and select **Edit**.
The **Risk Evaluation - Configure - Collateral Type** screen is displayed.

Figure 7-4 Risk Evaluation - Configure - Collateral Type



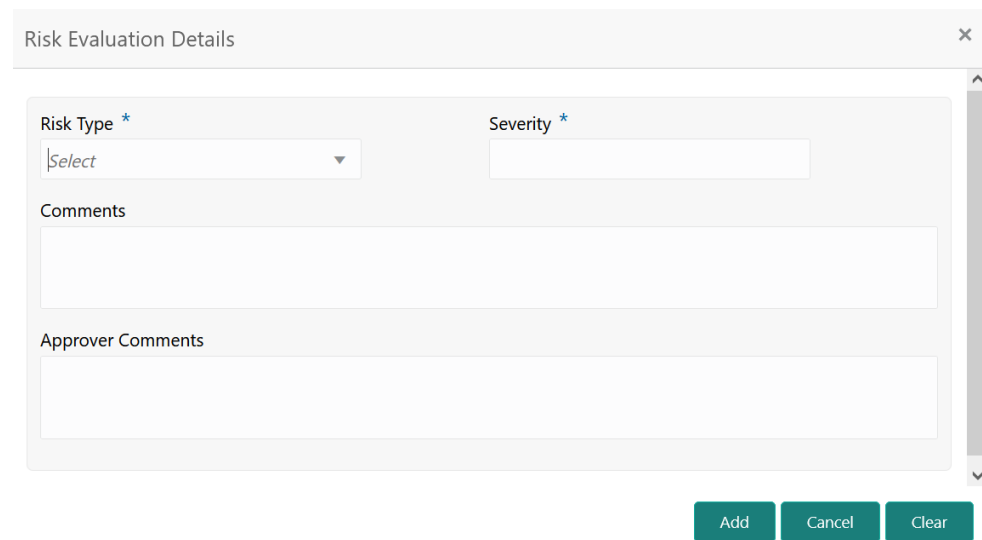
2. Click **Next** and navigate to the **Risk Evaluation** menu.

Figure 7-5 Risk Evaluation - Configure - Risk Evaluation



3. Click the add icon in the **Risk Evaluation - Configure - Risk Evaluation** screen. The **Risk Evaluation Details** window is displayed.

Figure 7-6 Risk Evaluation Details



4. Provide the risk evaluation details in the above screen. For field level explanation, refer the below table.

Table 7-1 Risk Evaluation Details - Field Description

Field	Description
Risk Type	Select the Risk Type from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> • Currency Risk • Natural Hazardous Risk • Liquidity Risk • Operational Risk • Geo Political Risk • Issue Credit Risk
Severity	Specify the Severity of risk.
Comments	Specify your risk evaluation Comments for the collateral.
Approver Comments	Capture the risk Approver Comments for the collateral.

5. Click **Add** in the **Risk Evaluation Details** window.

The risk evaluation details are added and displayed as shown below.

Figure 7-7 Risk Evaluation - Configure - Risk Evaluation Added

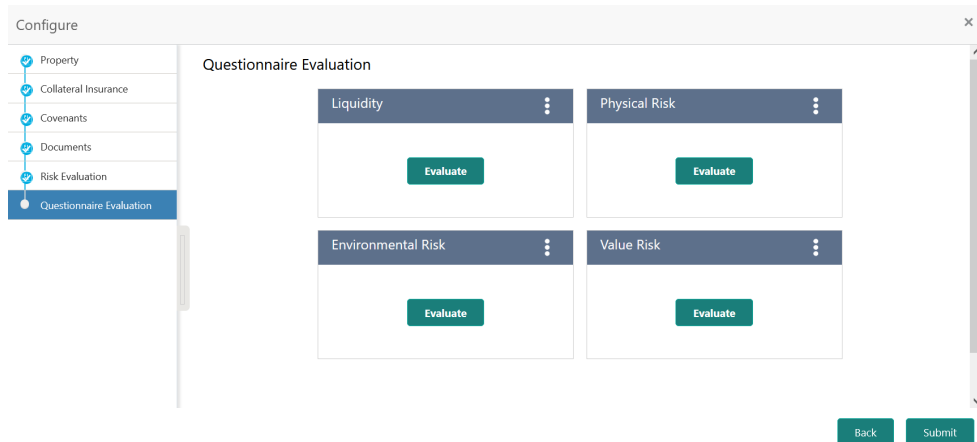
The screenshot shows a 'Configure' window with a sidebar on the left containing navigation items: Property, Collateral Insurance, Covenants, Documents, Risk Evaluation (highlighted), and Questionnaire Evaluation. The main area is titled 'Risk Evaluation' and contains a card with a plus icon and a 'NEW' badge. The card displays 'Risk Type:' and 'Severity: low'. Below the card are two text input fields labeled 'Remarks' and 'Final Recommendation *'. A context menu is open over the card, showing 'Edit', 'View', and 'Delete' options. At the bottom right of the window are 'Back' and 'Next' buttons.

You can **Edit**, **View**, or **Delete** the added risk evaluation detail by clicking the action icon and selecting the required option.

6. After capturing risk evaluation details, click **Next**.

The **Risk Evaluation - Configure - Questionnaire Evaluation** screen is displayed.

Figure 7-8 Risk Evaluation - Configure - Questionnaire Evaluation

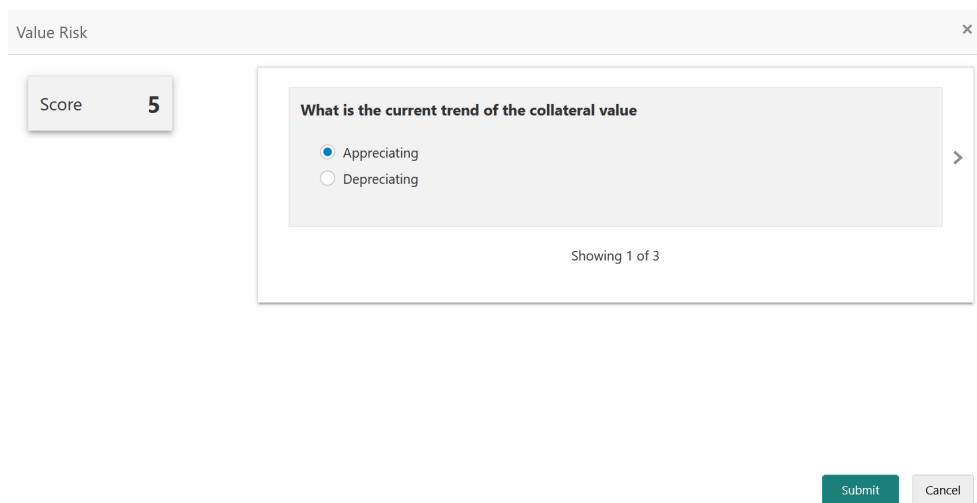


Note:

In the above screen, the questionnaires linked to the Risk Evaluation stage in Business Process configuration are displayed. You can manage the questionnaire process linkage in Maintenance module.

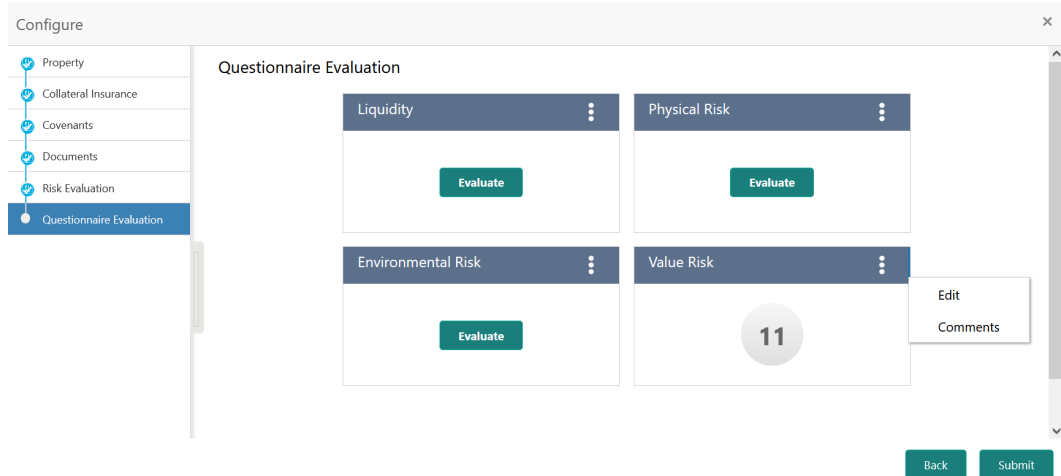
7. Click **Evaluate** in any of the tile.
The **Questionnaire** window is displayed.

Figure 7-9 Questionnaire



8. Select answer for all the questions and click **Submit**.
In case of multiple questions, the right arrow appears in the **Questionnaire** screen. Click the right arrow to view next question.
Once the evaluation is completed, the system displays the overall score for evaluation in **Risk Evaluation - Configure - Questionnaire** screen based on the score generated for each answer provided in the **Questionnaire** screen.

Figure 7-10 Questionnaire Evaluation - Edit and Comment



You can click the Action icon in the tile and select **Edit** or **Comment** to modify the answers or capture comment for the evaluation, respectively.

9. After performing all the questionnaire based evaluation, click **Submit**.

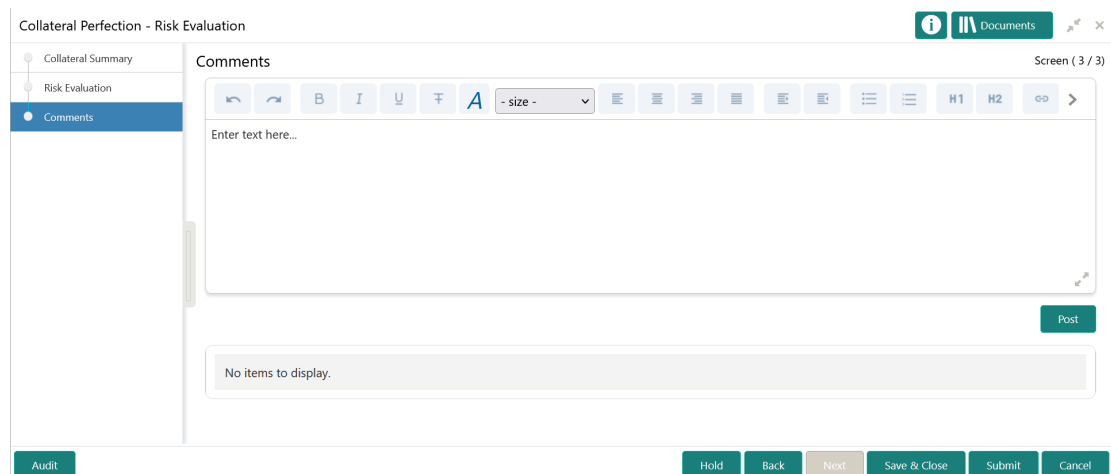
Comments

Information on the Comments data segment in the Risk Evaluation stage.

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

Upon clicking **Next** in the **Risk Evaluation** screen, the Comments data segment is displayed.

Figure 7-11 Risk Evaluation - Comments



1. Type your comments for the Risk Evaluation stage in the **Comments** text box.

2. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.
The Checklist window is displayed.

Figure 7-12 Checklist

Checklist

<input type="checkbox"/> Enrich Approval	Remarks:	
* <input checked="" type="checkbox"/> Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items) 1

Save Checklist

* Outcome

Submit

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- PROCEED
- ADDITIONAL_INFO

If **PROCEED** is selected as the **Outcome**, the application is moved to the next stage after successful completion of all the parallel stages.

If **ADDITIONAL_INFO** is selected as the **Outcome**, the application is moved back to the previous stage.

8

External Valuation

External Valuation

Detailed information about the External Valuation stage in Collateral Perfection process.

External valuation of collateral is applicable for certain collateral types like Property for which external advice is required. During external valuation, the external agencies specialized in valuation perform various analysis and arrive at the collateral's market value. In this stage of Collateral Perfection process, the Credit Officer must capture and store the external valuation details collected from the external agencies.

The following data segments are available in the External Valuation stage:

- Collateral Summary
- External Valuation
- Comments

Collateral Summary

Information on the Collateral Summary data segment in External Check stage.

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Details
- Covenants
- Insurance
- Configured Stage Status



Note:

The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

1. To launch the **External Check - Collateral summary** screen, navigate to Tasks > Free Tasks from the left menu.

The Free Tasks screen is displayed.

Figure 8-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & F...	Low	Group Concentration A...	APP212264830	APP212264830	Group Concentration Amend...	21-08-14

- Click **Acquire & Edit** in the required External Check task.
The **External Check - Collateral Summary** screen is displayed.

Figure 8-2 External Check - Collateral Summary

Collateral Summary

Customer ID: 003177 | Application ID: APP213366792 | Current Status: Legal Opinion Completed | Documents: 0 | Collateral Type: Property | Collateral Category: Residential Property | Ownership Type: Single

Basic Information

213360047850

Collateral Currency: USD | Agreed Collateral Value: \$50,000.00 | Exposure Type: Charge Type Hypothecation | Agreed Collateral Value: New Facility | Purpose Of Collateral: Shareable Across Customers | Available From: 2021-12-01 | Available Till: 2022-12-31 | Applicable Business: No

Property: 1 Collateral | **Collateral Value**: \$50K

Linked Facilities Details: 23% ROADROLL, 77% Unlinked

Ownership: 100%

Seniority of charge: 1 Position | **Total Percentage**: 0 | **Percentage Available**: 100

Covenants: 0 Covenants proposed, Standard Covenants Applicable | **Complied Covenants**: 0 | **Breached Covenants**: 0

Insurance: 0 Active Insurance | **Total Insurance Amount**: USD 0.00

Configured Stage Status

- Risk Evaluation: In Progress
- Internal Legal Opinion: Not applicable
- External Legal Opinion: In Progress
- External Valuation: In Progress
- External Check: In Progress
- Field Investigation: In Progress

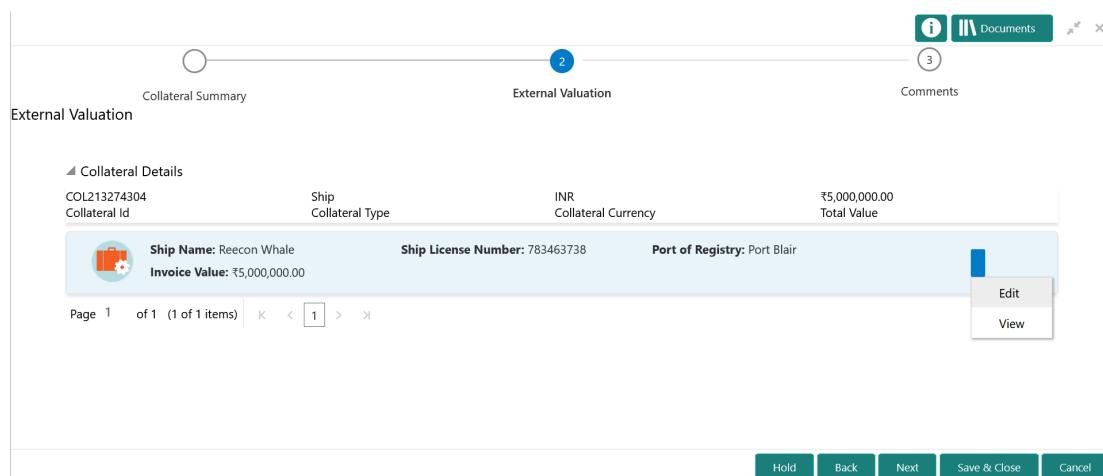
3. View the Collateral Summary and click **Next**.

External Valuation

Procedure to add external valuation details.

Upon clicking **Next** in the **External Valuation - Collateral Summary** screen, the External Valuation data segment is displayed.

Figure 8-3 External Valuation

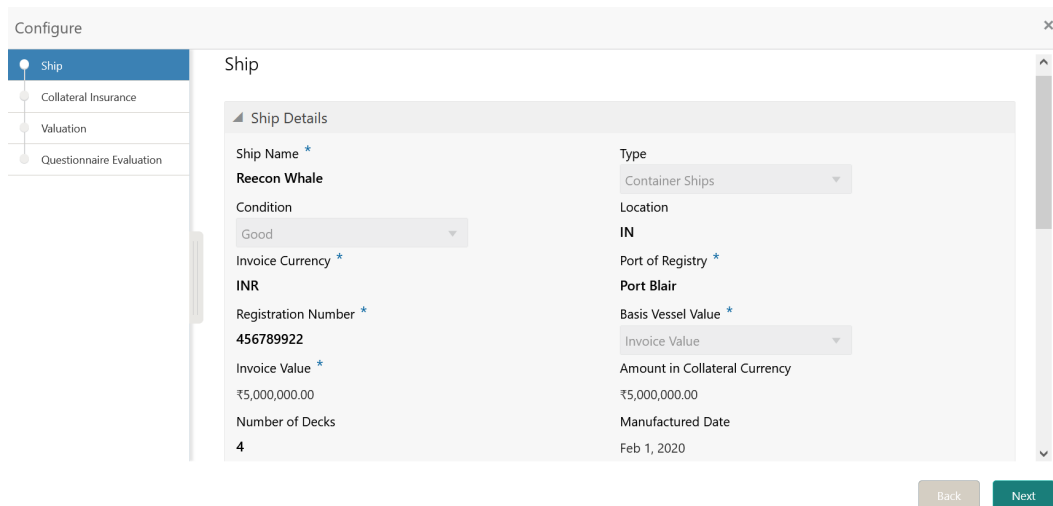


To capture the external valuation details for the collateral:

1. Click the action icon in the collateral record and select **Edit**.

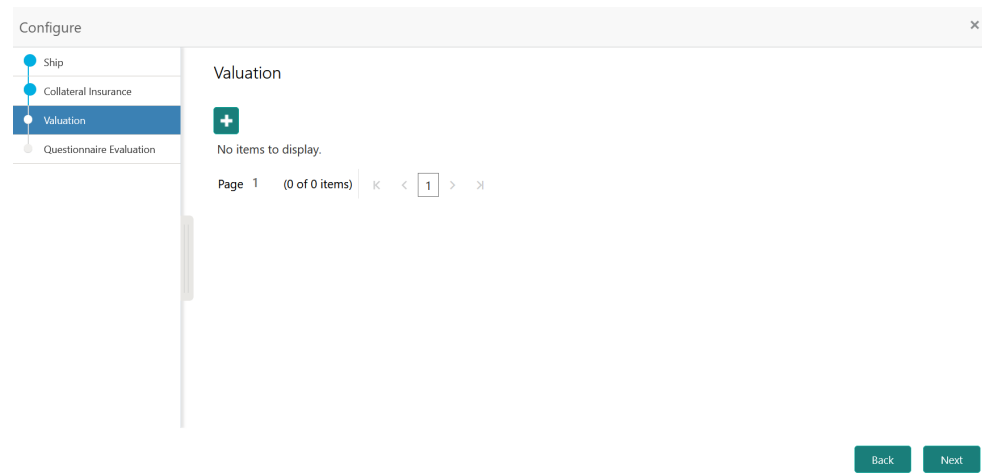
The **External Valuation - Configure - Collateral Type** screen is displayed.

Figure 8-4 External Valuation - Configure - Collateral Type



2. Click **Next** and navigate to the **Valuation** menu.

Figure 8-5 External Valuation - Configure - Valuation



3. Click the add icon in the **External Valuation - Configure - Valuation** screen.
The **External Valuation Details** window is displayed.

Figure 8-6 External Valuation Details

- Capture the external valuation details in the above screen.
For field level explanation, refer the below table.

Table 8-1 Basic Details - Field Description

Field	Description
Agency	Select the Agency which performed external valuation.
Valuation Type	Select the Valuation Type as External.
Valuation Date	Specify the date on which the external valuation is carried out.
Valuation Frequency	Select the Valuation Frequency from the drop down list.

Table 8-1 (Cont.) Basic Details - Field Description

Field	Description
Frequency Unit	Specify the number of times the valuation must be done in the selected Valuation Frequency .
Valuation Expiry Date	Specify the date till which the valuation is valid.
Next Valuation Date	Next Valuation Date is displayed based on the specified Valuation Date , Valuation Frequency and Frequency Unit .
Valuation Amount	Select a currency and specify the collateral Valuation Amount .
Insurable Value	Specify the Insurable Value of the asset.
Deviation Approval As Per Bank Policy	Provide the approval details in case there is any deviation in the construction from the approved plan and the bank has approved the deviation.
Estimated Age of Asset	Specify the Estimated Age of Asset .
Estimated Life Span of Asset	Specify the Estimated Life Span of Asset .
Remarks	Specify the bank user Remarks .
Valuer Remarks	Capture the Valuer Remarks for the collateral.

Figure 8-7

▲ Immovable Collateral Valuation Details

<p>Type Of Property <input type="text"/></p> <p>Number Of Blocks/Wings <input type="text"/></p> <p>Number Of Units Per Floor <input type="text"/></p> <p>Residual Life <input type="text"/></p> <p>Construction Permission / Commencement Certificate <input type="text"/></p> <p>Deviations If Any <input type="text"/></p> <p>Construction Rate <input type="text"/></p> <p>Total Fair Market Value <input type="text"/></p> <p>Realizable Value <input type="text"/></p> <p>Stage Of Construction <input type="text"/></p>	<p>Date Of Property Visit <input type="text"/></p> <p>Number Of Stories <input type="text"/></p> <p>Age Of The Property <input type="text"/></p> <p>Sanctioned Plans Details <input type="text"/></p> <p>Permissible Usage As Per Sanctioned/Approved Plan <input type="text"/></p> <p>Land Rate <input type="text"/></p> <p>Amenity Value <input type="text"/></p> <p>Forced/Distress Sale Value <input type="text"/></p> <p>Ready Reckoner Rate / Circle Rate <input type="text"/></p> <p>Negative Remarks <input type="text"/></p>
---	---

Table 8-2 Immovable Collateral Valuation Details - Field Description

Field	Description
Type of Property	Select the Type of Property from the drop down list. The options available are: <ul style="list-style-type: none"> • Urban • Rural • Semi-Urban
Date of Property Visit	Specify the date on which the valuation agency has visited the property.
Number of Blocks/Wings	Specify the number of blocks or wings in the property.
Number of Stories	Specify the Number of Stories available in the building.
Number of Units Per Floor	Specify the number of flats available per floor.
Age of the Property	Specify the present date of the property in years.
Residual Life	Specify the remaining life of the building in years.
Sanctioned Plan Details	Provide details about the plan sanctioned for building construction.
Construction Permission / Commencement Certificate	Provide details of construction permission from the local authority.
Permissible Usage As Per Sanctioned/ Approved Plan	Specify the purpose of building as per the permission obtained from the local authority.
Deviations If Any	If there is any deviation in the construction from the approved plan, specify the deviation details.
Land Rate	Specify the Land Rate in the locality.
Construction Rate	Specify the cost of construction per unit.
Amenity Value	Specify the value of other amenities provided to the customers.
Total Fair Market Value	Specify the fair market value of the building or apartment or unit.
Forced/Distress Sale Value	Specify the possible sale value in case of default by customer.
Realizable Value	Specify the value of realization in case of sale.
Ready Reckoner Rate/Circle Rate	Specify the indexed rate or prevailing rate in the locality.
Stage of Construction	Specify the current Stage of Construction .
Negative Remarks	Capture Negative Remarks from the External Valuator, if any

Figure 8-8

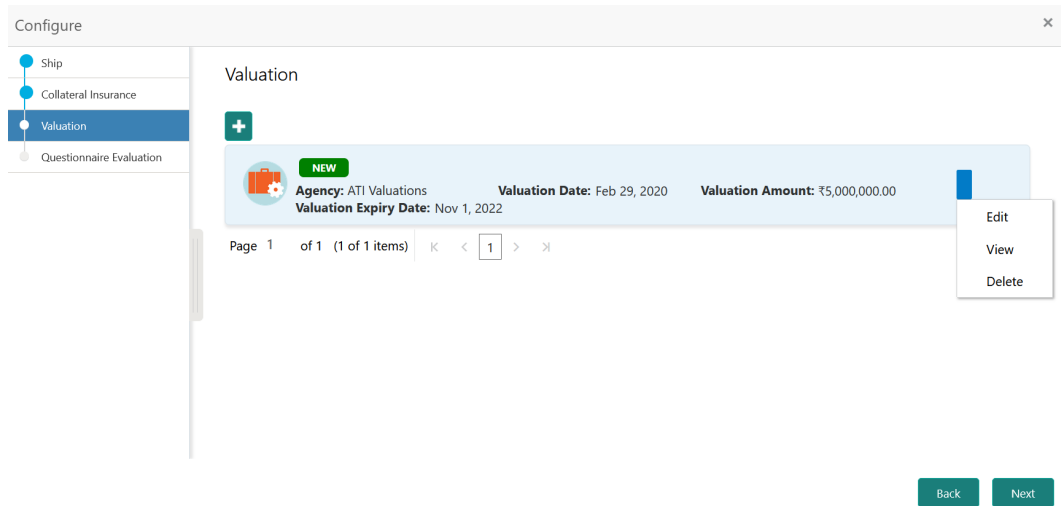
Table 8-3 Immovable Collateral Area Details - Field Description

Field	Description
Unit of Area	Select the Unit of Area from the drop down list. The options available are: <ul style="list-style-type: none"> • Acre • Hectare • Square Meter • Square Yard
Land/Plot Area	Specify the Land/Plot Area in the selected unit.
Area per Agreement / Sale Deed	Specify the area as mentioned in the sale deed or agreement.
Area Per Plan	Specify the area covered per flat as per the building plan.
Area Per Measurement	Specify the property area as per measurement.
Land Area	Specify the Land Area in the selected unit.
Construction Area	Specify the total Construction Area on the land.

5. Click **Add** in the **External Valuation Details** window.

The external valuation details are added and displayed as shown below.

Figure 8-9 External Valuation - Configure - Valuation Details

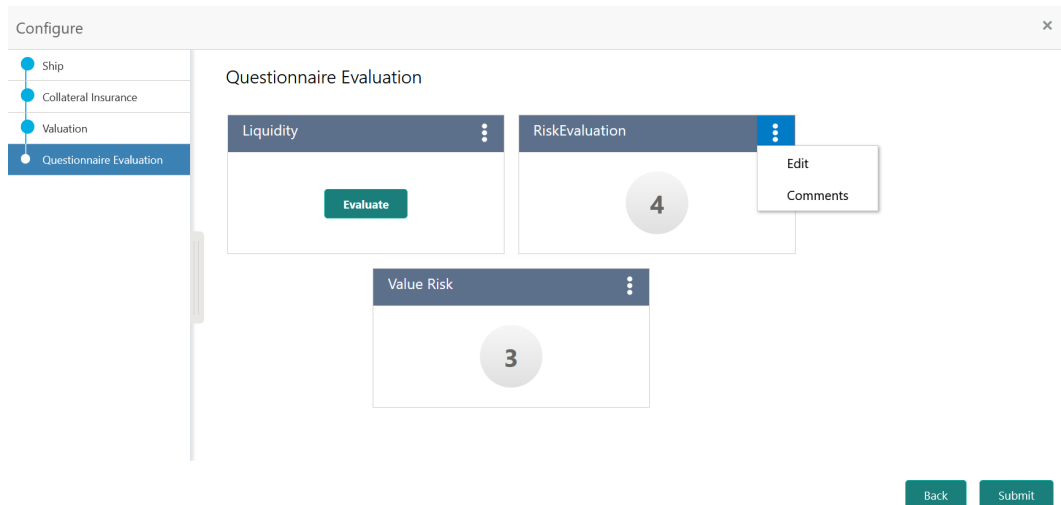


You can **Edit**, **View**, or **Delete** the added external valuation detail by clicking the action icon and selecting the required option.

6. After capturing external valuation details, click **Next**.

The **External Valuation - Configure - Questionnaire Evaluation** screen is displayed.

Figure 8-10 External Valuation - Configure - Questionnaire Evaluation



 **Note:**

In the above screen, the questionnaires linked to the External Valuation stage in Business Process configuration are displayed. You can manage the questionnaire process linkage in Maintenance module.

- Click **Evaluate** in any of the tile.
The **Questionnaire** window is displayed.

Figure 8-11 Questionnaire

- Select answer for all the questions and click **Submit**.

In case of multiple questions, the right arrow appears in the **Questionnaire** screen. Click the right arrow to view next question.

Once the evaluation is completed, the system displays the overall score for evaluation in **External Valuation - Configure - Questionnaire Evaluation** screen based on the score generated for each answer provided in the **Questionnaire** screen.

You can click the Action icon in the tile and select **Edit** or **Comment** to modify the answers or capture comment for the evaluation, respectively.

- After performing all the evaluation, click **Submit**.

 **Note:**

If the minimum number of valuation record is not added, the system prompts an error message based on the configured rule. You can capture the appropriate remarks and proceed to the next stage by obtaining exception approval or add the valuation records at a later date.

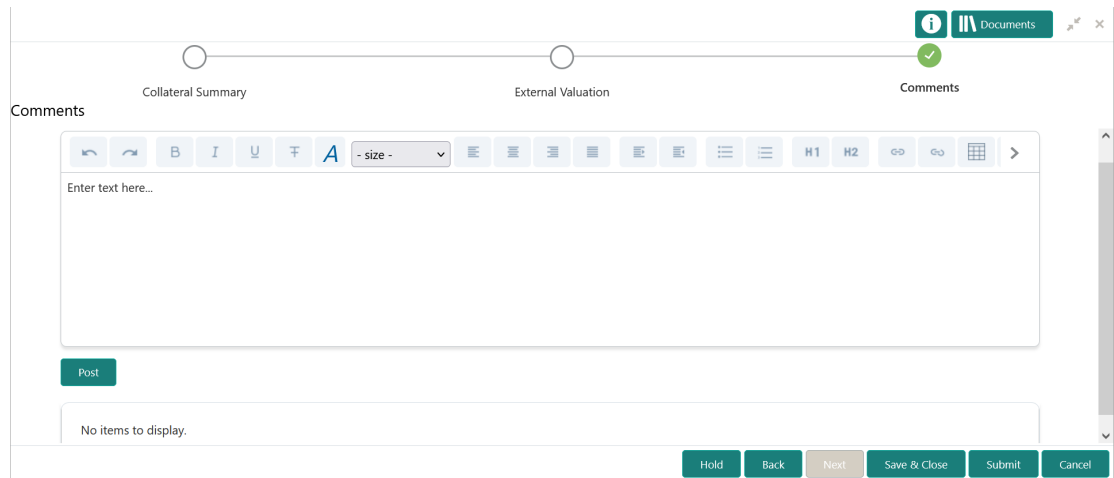
Comments

Information on the Comments data segment in the External Valuation stage.

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

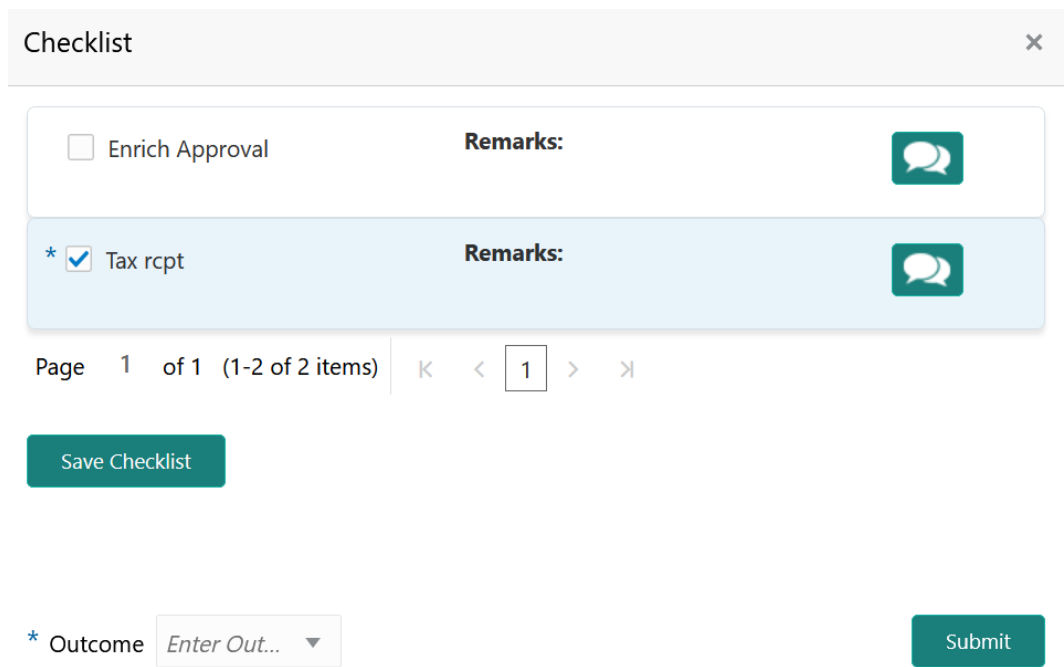
Upon clicking **Next** in the **External Valuation** screen, the Comments data segment is displayed.

Figure 8-12 External Valuation - Comments



1. Type your comments for the External Valuation stage in the **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.
The Checklist window is displayed.

Figure 8-13 Checklist



4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.
The options available in the drop down list are:

- PROCEED
- ADDITIONAL_INFO

If **PROCEED** is selected as the **Outcome**, the application is moved to the next stage after successful completion of all the parallel stages.

If **ADDITIONAL_INFO** is selected as the **Outcome**, the application is moved back to the previous stage.

9

External Check

External Check

Detailed information about the External Check stage in Collateral Perfection process.

In this stage, the Credit Officer verifies if the collateral submitted by the customer has an existing charge in the external system and captures the external check details.

External systems are maintained by the external agencies like CERSAI of India and Land Registry of UK to store the data of mortgage registrations. The lenders inquire these external systems online to check if there is an existing charge on a property.

The following data segments are available in the External Check stage:

- Collateral Summary
- External Check
- Comments

Collateral Summary

Information on the Collateral Summary data segment in External Check stage.

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Details
- Covenants
- Insurance
- Configured Stage Status

 **Note:**

The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

1. To launch the **External Check - Collateral summary** screen, navigate to Tasks > Free Tasks from the left menu.

The Free Tasks screen is displayed.

Figure 9-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & F...	Low	Group Concentration A...	APP212264830	APP212264830	Group Concentration Amend...	21-08-14

- Click **Acquire & Edit** in the required External Check task.
The **External Check - Collateral Summary** screen is displayed.

Figure 9-2 External Check - Collateral Summary

Collateral Summary

Customer ID: 003177 | Application ID: APP213366792 | Current Status: Legal Opinion Completed | Documents: 0 | Collateral Type: Property | Collateral Category: Residential Property | Ownership Type: Single

Basic Information

213360047850

Collateral Currency: USD | Agreed Collateral Value: \$50,000.00 | Exposure Type: Hypothecation | Purpose Of Collateral: New Facility | Shareable Across Customers: No

Property: 1 Collateral | **Collateral Value**: \$50K

Linked Facilities Details: 23% ROADROLL, 77% Unlinked

Ownership: 100%

Seniority of charge: 1 Position | **Total Percentage**: 0 | **Percentage Available**: 100

Covenants: 0 Covenants proposed, Standard Covenants Applicable | **Complied Covenants**: 0 | **Breached Covenants**: 0

Insurance: 0 Active Insurance | **Total Insurance Amount**: USD 0.00

Configured Stage Status

- Risk Evaluation: In Progress
- Internal Legal Opinion: Not applicable
- External Legal Opinion: In Progress
- External Valuation: In Progress
- External Check: In Progress
- Field Investigation: In Progress

3. View the Collateral Summary and click **Next**.

External Check

Procedure to add external check details.

Upon clicking **Next** in the **External Check - Collateral Summary** screen, the External Check data segment is displayed.

Figure 9-3 External Check

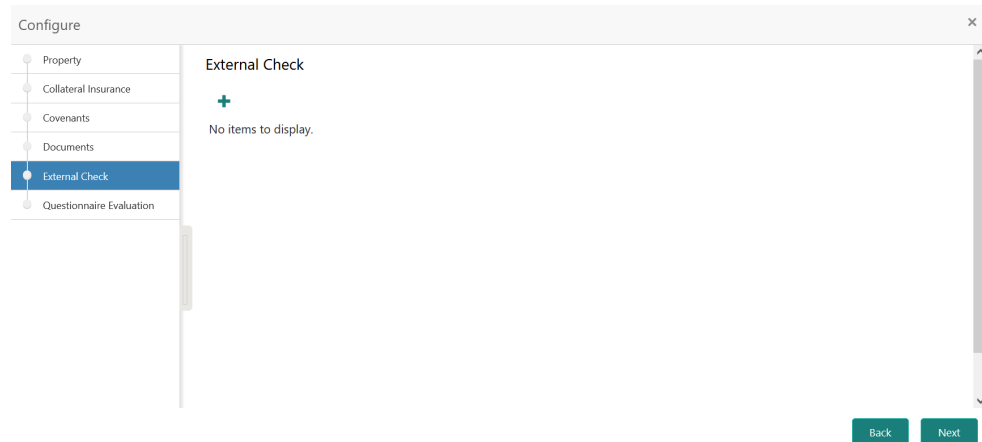
To capture the external check details for the collateral:

1. Click the action icon in the collateral record and select **Edit**.
The **External Check - Configure - Collateral Type** screen is displayed.

Figure 9-4 External Check - Configure - Collateral Type

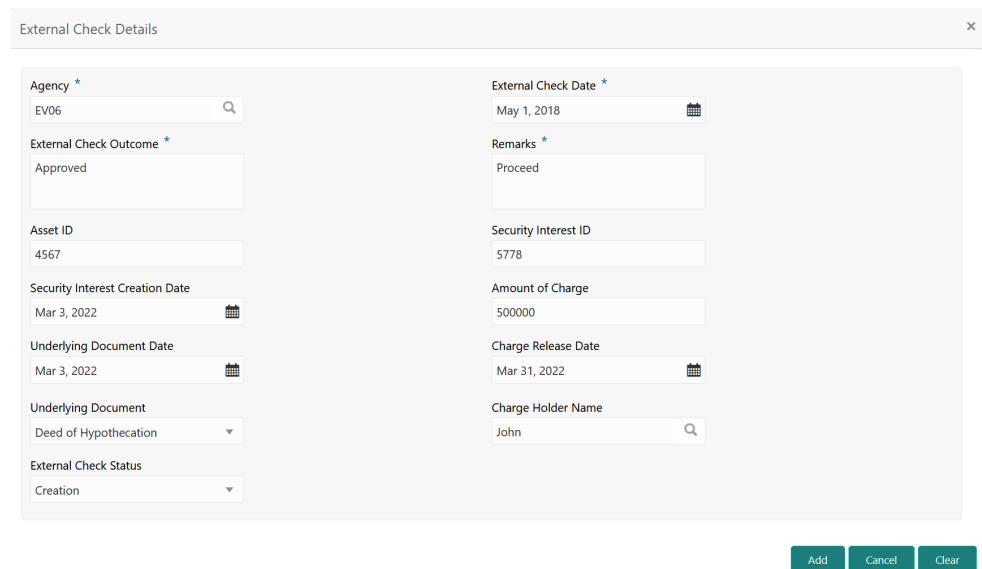
2. Click **Next** and navigate to the **External Check** menu.

Figure 9-5 External Check - Configure - External Check



3. Click the add icon in the **External Check - Configure - External Check** screen. The **External Check Details** window is displayed.

Figure 9-6 External Check Details



4. Capture the external check details in the above screen. For field level explanation, refer the below table.

Table 9-1 External Check Details - Field Description

Field	Description
Agency	Select the Agency from which the collateral registration details are obtained.
External Check Date	Specify the date on which the External Check is carried out.
External Check Outcome	Specify the External Check Outcome .

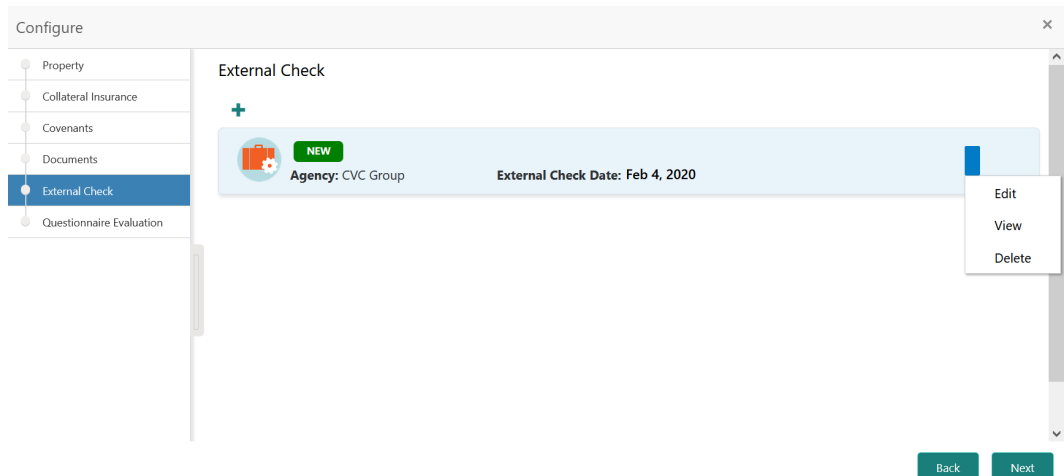
Table 9-1 (Cont.) External Check Details - Field Description

Field	Description
Remarks	Capture the Remarks for the collateral.
Asset ID	Specify the Asset ID . For example, Registration ID.
Security Interest ID	Specify the reference number of security interest registration at CERSAI.
Security Interest Creation Date	Specify the date on which security interest is created.
Amount of Charge	Specify the Amount of Charge created on the collateral.
Underlying Document Date	Specify the execution date of underlying document.
Charge Release Date	If the bank has released the charge on collateral by executing release deed or release letter, specify the date of execution of such document.
Underlying Document	Select the name of document executed to create charge on the collateral. The following options are available in the drop down list. <ul style="list-style-type: none"> • Deed of Hypothecation • Mortgage Deed
Charge Holder Name	Specify the name of bank which has created charge on the collateral.
External Check Status	Select the External Check Status of the collateral. The following options are available in the drop down list. <ul style="list-style-type: none"> • Satisfied • Creation • Modification

5. Click **Add** in the **External Check Details** window.

The external check details are added and displayed as shown below.

Figure 9-7 External Check - Configure - External Check Details

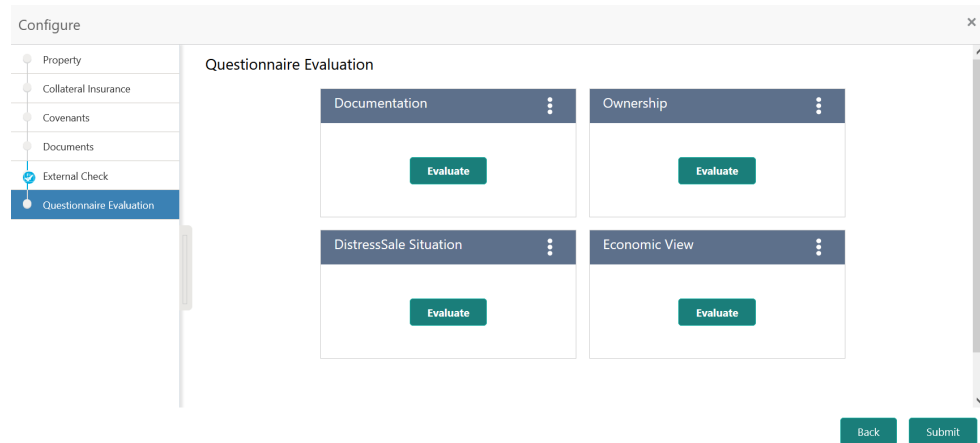


You can **Edit**, **View**, or **Delete** the added external check detail by clicking the action icon and selecting the required option.

6. After capturing external check details, click **Next**.

The **External Check - Configure - Questionnaire Evaluation** screen is displayed.

Figure 9-8 External Check - Configure - Questionnaire Evaluation

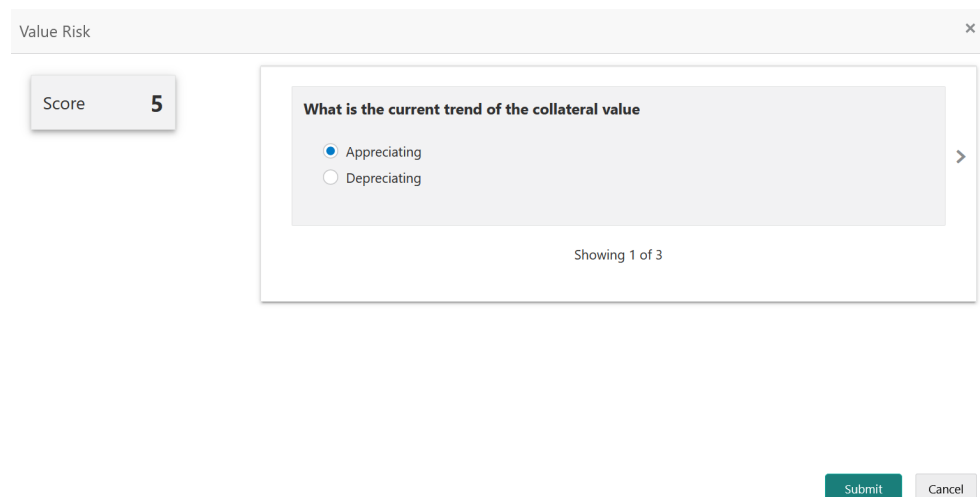


 **Note:**

In the above screen, the questionnaire linked to the External Check stage in Business Process configuration are displayed. You can manage the questionnaire process linkage in Maintenance module.

7. Click **Evaluate** in any of the tile.
The **Questionnaire** window is displayed.

Figure 9-9 Questionnaire



8. Select answer for all the questions and click **Submit**.

In case of multiple questions, the right arrow appears in the **Questionnaire** screen. Click the right arrow to view next question.

Once the evaluation is completed, the system displays the overall score for evaluation in **External Check - Configure - Questionnaire Evaluation** screen based on the score generated for each answer provided in the **Questionnaire** screen.

You can click the Action icon in the tile and select **Edit** or **Comment** to modify the answers or capture comment for the evaluation, respectively.

9. After performing all the evaluation, click **Submit**.

Comments

Information on the Comments data segment in the External Check stage.

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

Upon clicking **Next** in the **External Check** screen, the Comments data segment is displayed.

Figure 9-10 External Check - Comments

Collateral Perfection - ExternalCheck

Collateral Summary

External Check

Comments

Comments

Screen (3 / 3)

Enter text here...

Post

No items to display.

Audit Hold Back Next Save & Close Submit Cancel

1. Type your comments for the External Check stage in the **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.
The Checklist window is displayed.

Figure 9-11 Checklist

Checklist ×

<input type="checkbox"/> Enrich Approval	Remarks:	
* <input checked="" type="checkbox"/> Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items) ⏪ < 1 > ⏩

* Outcome ▼

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- PROCEED
- ADDITIONAL_INFO

If **PROCEED** is selected as the **Outcome**, the application is moved to the next stage after successful completion of all the parallel stages.

If **ADDITIONAL_INFO** is selected as the **Outcome**, the application is moved back to the previous stage.

10

Field Investigation

Field Investigation

Detailed information about the Field Investigation stage in Collateral Perfection process.

The Field Investigation task is generated, if the Field Investigation stage is configured for the selected collateral type in the Business Process configuration. Some of the collateral types for which field investigation is applicable are Vehicle, Machinery, and Property.

In general, field investigation is carried out by the specialized external field investigation agencies to prevent chances of fraud & misrepresentation of facts by customer. In this stage, the user authorized for this stage must capture the field investigation details provided by the external agencies.

The following data segments are available in the Field Investigation stage:

- Collateral Summary
- Field Investigation
- Comments

Collateral Summary

Information on the Collateral Summary data segment in Field Investigation stage.

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Details
- Covenants
- Insurance
- Configured Stage Status

 **Note:**

The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

- To launch the **Field Investigation - Collateral summary** screen, navigate to Tasks > Free Tasks from the left menu.
The **Free Tasks** screen is displayed.

Figure 10-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & F...	Low	Group Concentration A...	APP212264830	APP212264830	Group Concentration Amend...	21-08-14

- Click **Acquire & Edit** in the required Field Investigation task.
The **Field Investigation - Collateral Summary** screen is displayed.

Figure 10-2 Field Investigation - Collateral Summary

Collateral Perfection - Field Investigation

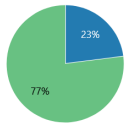

Collateral Summary Screen (1 / 3)

Customer ID 003177	Application ID APP213366792	Current Status External Valuation Completed	Documents 0	Collateral Type Property	Collateral Category Residential Property	Ownership Type Single
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Basic Information

213360047850

Collateral Currency USD	Agreed Collateral Value \$50,000.00	Agreed Collateral Value -	Available From 2021-12-01	Available Till 2022-12-31	Applicable Business -
Exposure Type -	Charge Type Hypothecation	Purpose Of Collateral New Facility	Shareable Across Customers No		

Property 1 Collateral \$50K Collateral Value	Linked Facilities Details 	Ownership 
Seniority of charge 1 Position 0 Total Percentage 100 Percentage Available	Covenants 0 Covenants proposed Standard Covenants Applicable 0 Complied Covenants 0 Breached Covenants	Insurance 0 Active Insurance USD 0.00 Total Insurance Amount

Configured Stage Status

Risk Evaluation In Progress	Internal Legal Opinion Not applicable	External Legal Opinion In Progress
External Valuation In Progress	External Check In Progress	Field Investigation In Progress

Audit Hold Back Next Save & Close Cancel

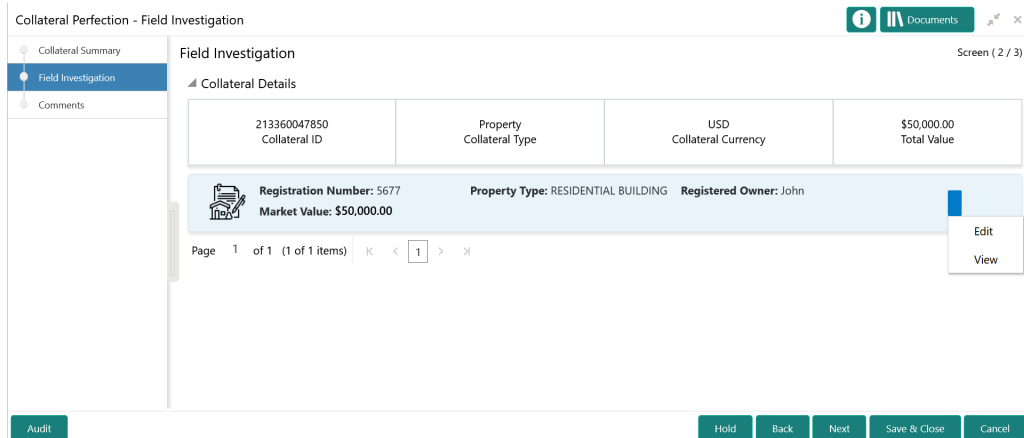
- View the Collateral Summary and click **Next**.

Field Investigation

Procedure to add field investigation details.

Upon clicking **Next** in the **Field Investigation - Collateral Summary** screen, the Field Investigation data segment is displayed.

Figure 10-3 Field Investigation

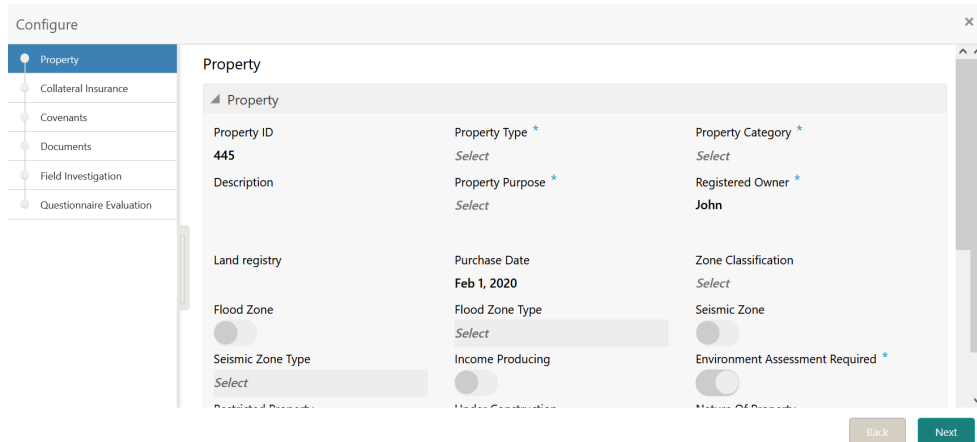


To capture the field investigation details for the collateral:

1. Click the action icon in the collateral record and select **Edit**.

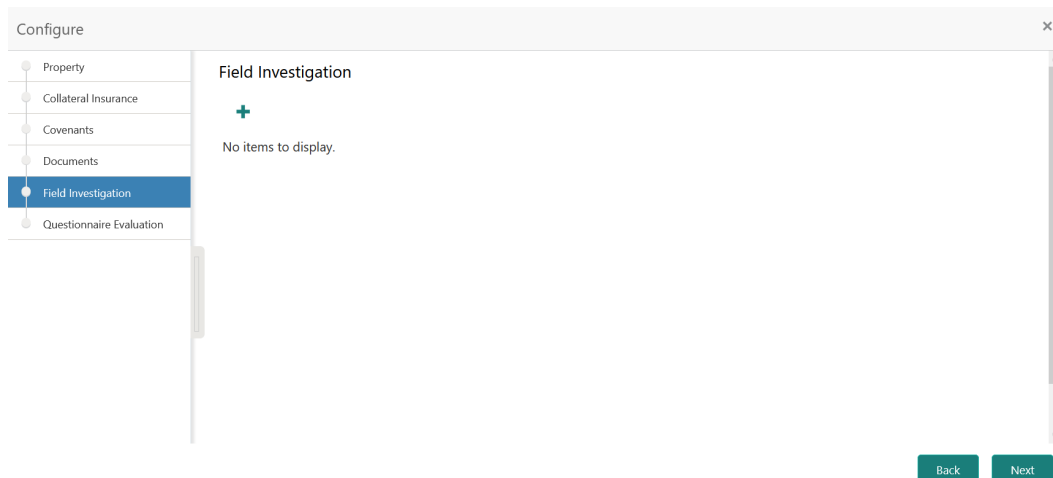
The **Field Investigation - Configure - Collateral Type** screen is displayed.

Figure 10-4 Field Investigation - Configure - Collateral Type



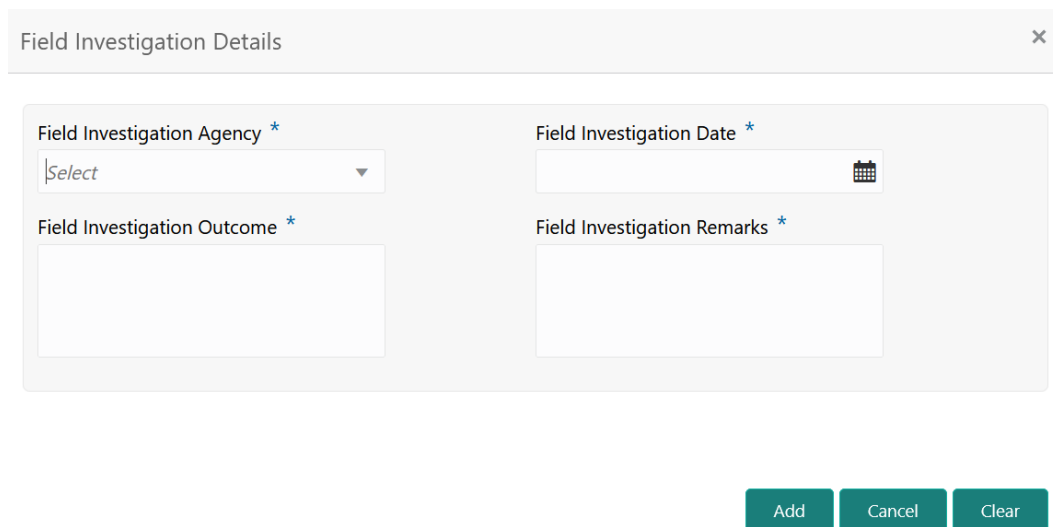
2. Click **Next** and navigate to the **Field Investigation** menu.

Figure 10-5 Field Investigation - Configure - Field Investigation



3. Click the add icon in the **Field Investigation - Configure - Field Investigation** screen. The **Field Investigation Details** window is displayed.

Figure 10-6 Field Investigation Details



4. Capture the field investigation details in the above screen. For field level explanation, refer the below table.

Table 10-1 Field investigation Details - Field Description

Field	Description
Field Investigation Agency	Select the agency which carried out the field investigation for the collateral.
Field Investigation Date	Specify the date on which the field investigation is carried out.
Field Investigation Outcome	Specify the Field Investigation Outcome .

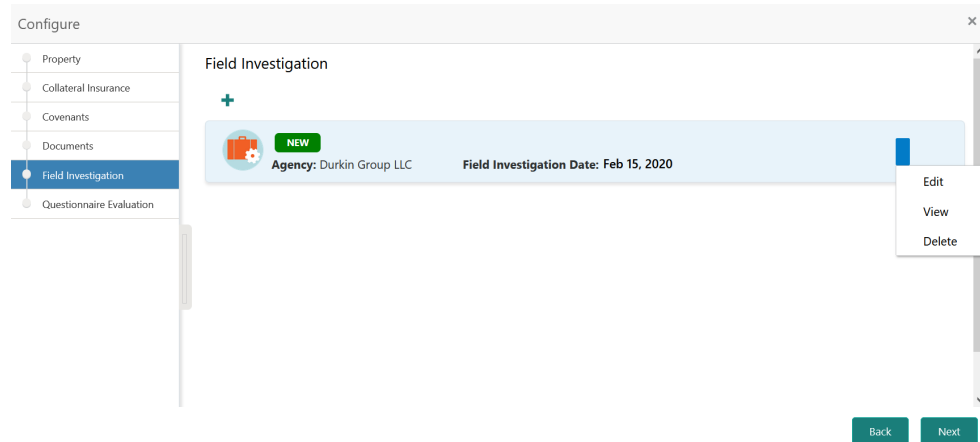
Table 10-1 (Cont.) Field investigation Details - Field Description

Field	Description
Field Investigation Remarks	Capture the Field Investigation Remarks for the collateral.

- Click **Add** in the **Field Investigation Details** window.

The field investigation details are added and displayed as shown below.

Figure 10-7 Field Investigation - Configure - Investigation Details Added

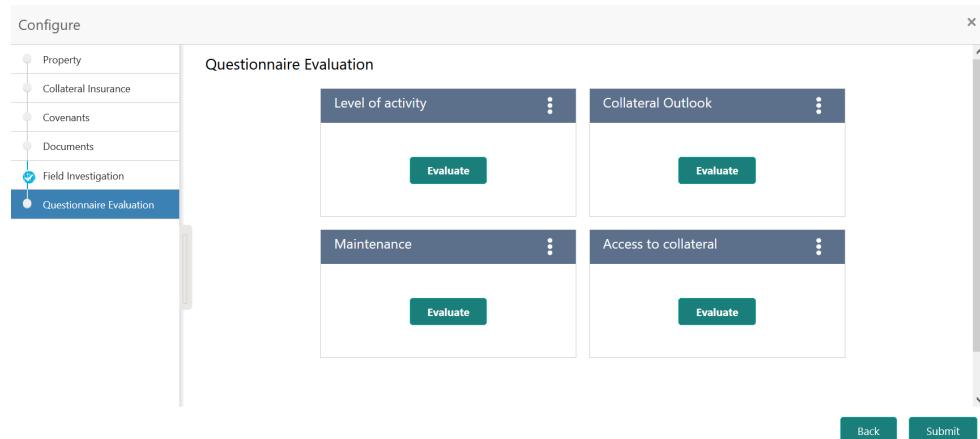


You can **Edit**, **View**, or **Delete** the added field investigation detail by clicking the action icon and selecting the required option.

- After capturing field investigation details, click **Next**.

The **Field Investigation - Configure - Questionnaire Evaluation** screen is displayed.

Figure 10-8 Field Investigation - Configure - Questionnaire Evaluation



Note:

In the above screen, the questionnaires linked to the Field Investigation stage in Business Process configuration are displayed. You can manage the questionnaire process linkage in Maintenance module.

- Click **Evaluate** in any of the tile.
The **Questionnaire** window is displayed.

Figure 10-9 Questionnaire

- Select answer for all the questions and click **Submit**.
In case of multiple questions, the right arrow appears in the **Questionnaire** screen. Click the right arrow to view next question.
Once the evaluation is completed, the system displays the overall score for evaluation in **Field Investigation - Configure - Questionnaire Evaluation** screen based on the score generated for each answer provided in the **Questionnaire** screen.
You can click the Action icon in the tile and select **Edit** or **Comment** to modify the answers or capture comment for the evaluation, respectively.
- After performing all the evaluation, click **Submit**.

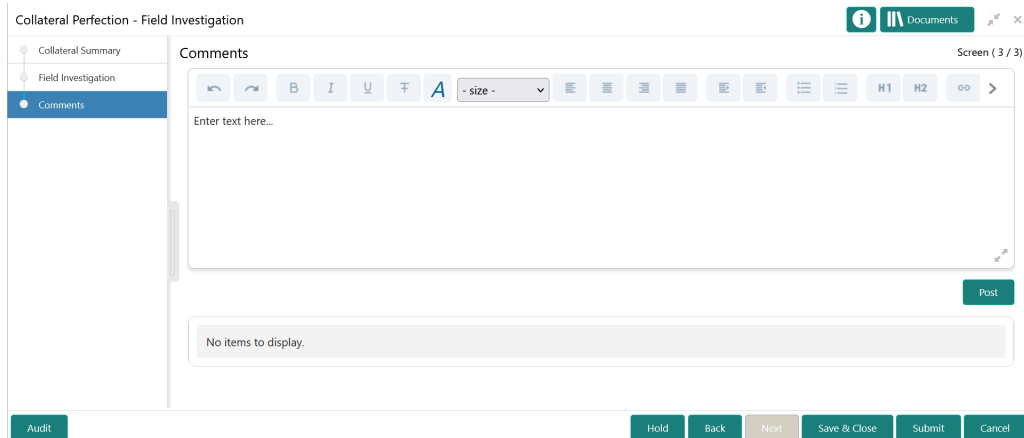
Comments

Information on the Comments data segment in the Field Investigation stage.

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

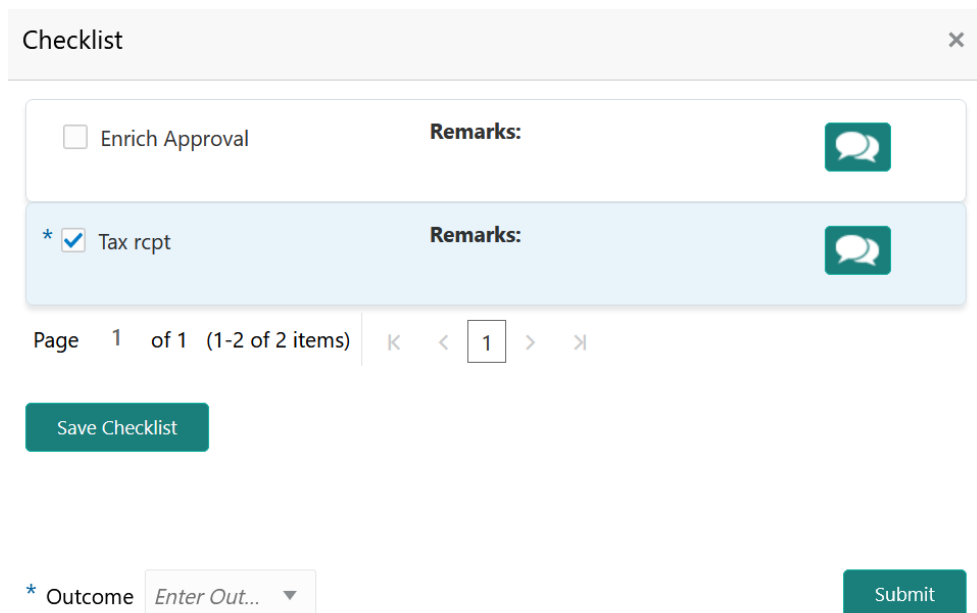
Upon clicking **Next** in the **Field Investigation** screen, the Comments data segment is displayed.

Figure 10-10 Field Investigation - Comments



1. Type your comments for the Field Investigation stage in the **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.
The Checklist window is displayed.

Figure 10-11 Checklist



4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.
The options available in the drop down list are:
 - PROCEED

- `ADDITIONAL_INFO`

If **PROCEED** is selected as the **Outcome**, the application is moved to the next stage after successful completion of all the parallel stages.

If **ADDITIONAL_INFO** is selected as the **Outcome**, the application is moved back to the previous stage.

11

Valuation

Valuation

Detailed information about the Valuation stage in Collateral Perfection process.

In this stage, the Credit Officer or the user authorized to perform the Valuation task must review the collateral, collateral documents, and the internal/external valuation details and arrive at the final valuation of the collateral.

The following data segments are available in the Valuation stage:

- Collateral Summary
- Valuation
- Covenant Details
- Comments

Collateral Summary

Information on the Collateral Summary data segment in Valuation stage.

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Details
- Covenants
- Insurance
- Configured Stage Status



Note:

The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

1. To launch the **Valuation - Collateral summary** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 11-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & E...	Low	Group Concentration A...	APP212274830	APP212274830	Group Concentration Amend...	21-08-14

- Click **Acquire & Edit** in the required Valuation task.
The **Valuation - Collateral Summary** screen is displayed.

Figure 11-2 Valuation - Collateral Summary

ACME Corporation

Customer Id: PTY192560509 | Application ID: APP213279200 | Date Initiated: 2021-11-10 | Current Status: External Valuation Completed | Documents: 0

Basic Information

COL213274304
Collateral for new facility

Collateral Type: Ship	Collateral Category: SHPS category	Ownership Type: Joint	Collateral Currency: INR	Owner Estimated Value: ₹1,000,000.00
Held Collateral Value	Available From: 2021-11-10	Available Till: 2022-11-30	Applicable Business: Trade, Working Capital	Exposure Type: -
Charge Type: Hypothecation	Purpose Of Collateral: New Facility	Shareable Across Customers: No		

Ownership	Seniority of charge	Covenants	Insurance
	2 Position Seniority of charge held by OBCFPM Customer	0 Covenants proposed Standard Covenants Applicable	1 Active Insurance
40% Total Percentage	60% Percentage Available	0 Complied Covenants, 0 Breached Covenants	INR 100,000.00 Total Insurance Amount

Configured Stage Status

Field Investigation: Not applicable	External Check: Not applicable	External Valuation: Completed	Internal Valuation: Not applicable	Risk Evaluation: Not applicable	Legal Opinion: Not applicable
-------------------------------------	--------------------------------	-------------------------------	------------------------------------	---------------------------------	-------------------------------

Buttons: Hold, Back, Next, Save & Close, Cancel

- View the Collateral Summary and click **Next**.

Valuation

Procedure to add final valuation details.

Upon clicking **Next** in the **Valuation - Collateral Summary** screen, the Valuation data segment is displayed.

Figure 11-3 Valuation

1. Provide the valuation details in the above screen.
For field level explanation, refer the below table.

Table 11-1 Valuation - Field Description

Field	Description
Currency	Specify the Currency in which the collateral is valued.
Amount	Specify the collateral valuation Amount .
Category Haircut	Specify the market haircut for the collateral category.
Bank Haircut	Specify the Bank Haircut for the collateral category.
Market Value	Market Value is the collateral value amount reduced to the extent of market haircut. This value is calculated and displayed by the system.
Bank Value	Bank Value is the collateral value amount reduced to the extent of provided bank haircut. This value is calculated and displayed by the system.
Effective Date	Specify the date on which the valuation is performed.

Table 11-1 (Cont.) Valuation - Field Description

Field	Description
Remarks	Capture Remarks for the valuation. In case you want to send back the application to previous stage for additional information, you can specify what information is required in this field.

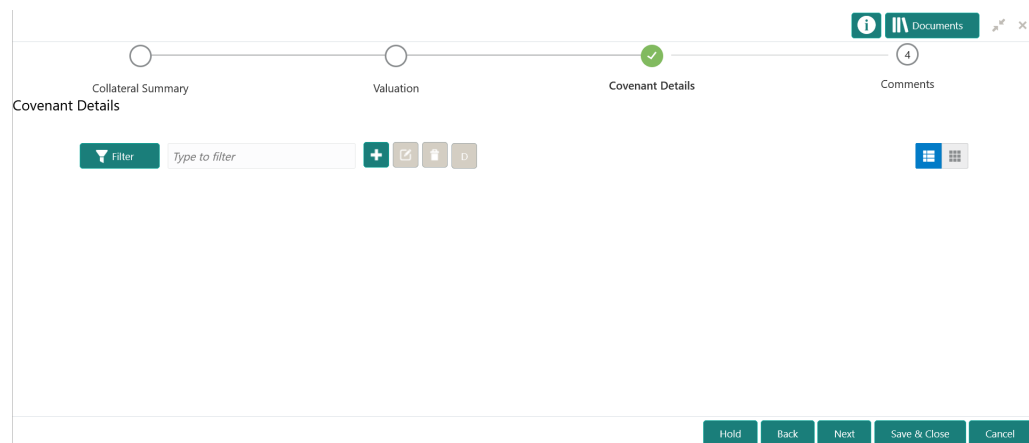
2. Click **Next**.

Covenant Details

Procedure to add and manage covenants for the collateral.

Upon clicking **Next** in the **Valuation** screen, the Covenant Details data segment is displayed.

Figure 11-4 Valuation - Covenant Details



1. To add a covenant, click the add icon.
The **Covenant Details** window is displayed.

Figure 11-5 Covenant Details

The screenshot shows a web interface for 'Covenant Details'. At the top, there are four input fields: 'Covenant Code *' with a search icon and a link 'Click to add New Covenant', 'Covenant Name *' with the value 'DSCR on the basis of EBITDA', 'Covenant Description *' with the value 'DSCR on the basis of EBITDA', and 'Classification Type *' with the value 'External'. Below these fields are four expandable sections: 'Covenant Details', 'Monitoring Information Details', 'Formula Details', and 'Others'. At the bottom right, there are two buttons: 'Create' and 'Cancel'.

2. To link existing covenant, click the search icon and select the **Covenant Code**.
The covenant codes maintained in the **Covenant Maintenance** screen are displayed in LOV.

Upon selecting the **Covenant Code**, **Covenant name**, **Covenant description** and **Classification type** are defaulted.

3. To create new covenant, click the **Click to add new covenant** link and specify all the details.

For field level information, refer the following tables.

Table 11-2 Covenant Details - Field Description

Field	Description
Covenant code	Specify a unique code for the covenant to be created.
Covenant name	Specify a name for the covenant to be created.
Covenant description	Provide a brief description about the covenant.
Classification type	Specify the covenant Classification Type as Internal and External.

Figure 11-6 Covenant Details - Covenant Details

The screenshot shows the 'Covenant Details' form with the following values: 'Covenant Type *' is 'Non Financial', 'Covenant Sub Type' is 'Operating Activity', 'Notice Days *' is '15', 'Revision Frequency *' is 'Quarterly', 'Revision Days' is 'Enter Revision Days', 'Start Date *' is 'Apr 13, 2019', 'End Date *' is 'Feb 28, 2021', and 'Maximum Defer Days *' is '10'.

Table 11-3 Covenant Details - Covenant Details - Field Description

Field	Description
Covenant type	Select the Covenant Type . The following options are available in the drop down list: <ul style="list-style-type: none"> • Financial • Non-Financial In case of linking existing covenant, you cannot modify the Covenant Type .
Covenant Sub Type	Select the Covenant Sub Type from the drop down list. In case of linking existing covenant, you cannot modify the Covenant Sub Type .
Notice Days	Specify the number of days before which the covenant tracking task has to be created.
Revision Frequency	Select the frequency for reviewing the covenant, such as Quarterly, Monthly, Semi Annual, and Annual.
Revision Days	Specify the number of days in which the covenant must be reviewed.
Start Date	Specify the date on which the covenant becomes effective.
End Date	Specify the date on which the covenant expires.
Maximum Defer Days	Specify the number of days for which the covenant can be deferred.

Figure 11-7 Covenant Details - Monitoring Information Details

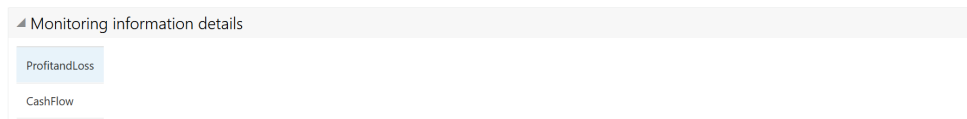


Table 11-4 Covenant Details - Monitoring Information Details - Field Description

Field Description
Select the monitoring information. Monitoring information maintained in the Monitoring Information Maintenance module are displayed in the LOV.

Figure 11-8 Covenant Details - Formula Details

Table 11-5 Covenant Details - Formula Details - Field Description

Field	Description
Variable	Select a Variable from the drop down list. The options available are <ul style="list-style-type: none"> • Debt • Asset • Debt Ratio • Asset Ratio
Operators	Select the required operator from the available Operators .
Custom Value	Provide a Custom Value for building formula, if required. You can also select another Variable.
Build Formula	Click Build Formula . The formula is built and displayed below the formula box. The system also displays whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression.
Target Type	Select the Target Type from the drop down list. The options available are: <ul style="list-style-type: none"> • Value • Percentage • Ratio
Covenant Check Condition	Select the Covenant Check Condition from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.

Table 11-5 (Cont.) Covenant Details - Formula Details - Field Description

Field	Description
Target Value	Specify the Target Value.
Target Value 1, Target Value 2	If Between is selected as the Covenant Check Condition , Target Value 1 and Target Value 2 fields appear. You need to specify the range of target values.

 **Note:**

You can use any number of variables and operators to build the formula based on your requirement.

The system periodically derives the built formula with the values obtained from customer / customer prospect's financial documents and validate it against the set target values based on covenant check condition.

Figure 11-9 Covenant Details - Others

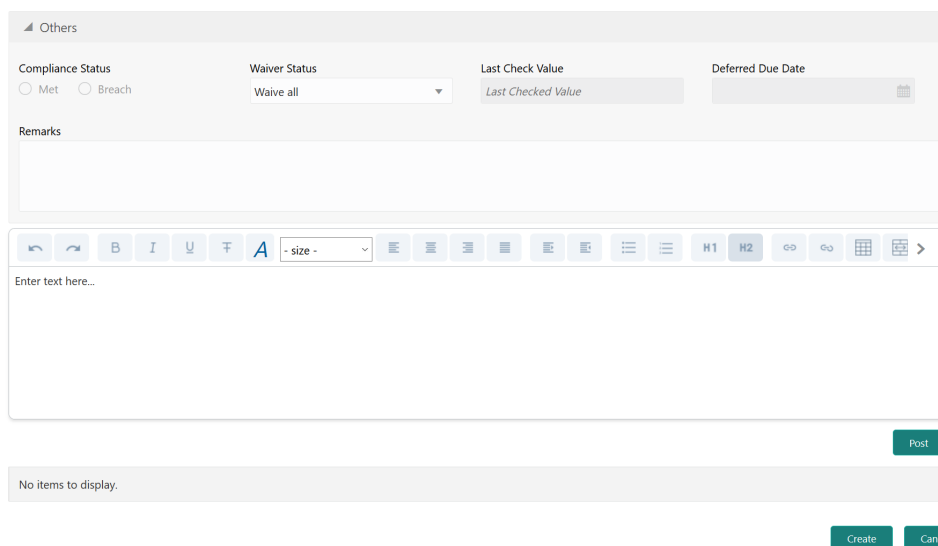


Table 11-6 Covenant Details - Others - Field Description

Field	Description
Compliance Status	Select the current covenant Compliance Status of the party / collateral. The options available are: <ul style="list-style-type: none"> Met Breach

Table 11-6 (Cont.) Covenant Details - Others - Field Description

Field	Description
Waiver Status	Select the Waiver Status from the drop down list. The options available are: <ul style="list-style-type: none"> • Waive • Waive all
Last Check Value	Specify the target value observed during the last covenant check.
Deferred Due Date	Specify the Deferred Due Date . The covenant review can be postponed till the mentioned date.
Remarks	Capture overall Remarks for the covenant.

4. Click **Create**.

Covenant details are added and displayed in the **Covenants / Covenant Details** screen / data segment.

5. To edit the added covenant, select the covenant record and click the **Edit** icon.6. To delete the added covenant, select the covenant record and click the **Delete** icon.

Comments

Information on the Comments data segment in the Valuation stage.

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

Upon clicking **Next** in the **Valuation - Covenant Details** screen, the Comments data segment is displayed.

Figure 11-10 Valuation - Comments

The screenshot displays the 'Valuation - Comments' interface. At the top, a progress bar shows four stages: 'Collateral Summary', 'Valuation', 'Covenant Details', and 'Comments'. The 'Comments' stage is highlighted with a green checkmark. Below the progress bar, there is a 'Comments' section with a rich text editor containing a toolbar with various formatting options (bold, italic, underline, text color, font size, bulleted list, numbered list, indent, outdent, H1, H2, link, unlink, table) and a text input area with the placeholder 'Enter text here...'. A green 'Post' button is located below the text area. Underneath the text area, a box displays 'No items to display.' At the bottom of the screen, there is a navigation bar with buttons for 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

1. Type your comments for the Valuation stage in the **Comments** text box.2. Click **Post**.

Comments are posted and displayed below the **Comments** text box.

3. Click **Submit**.

The Checklist window is displayed.

Figure 11-11 Checklist

Checklist ×

<input type="checkbox"/> Enrich Approval	Remarks:	
* <input checked="" type="checkbox"/> Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items) ⏪ < 1 > ⏩

Save Checklist

* Outcome ▼ **Submit**

4. Manually verify all the checklist and enable the corresponding check box.

5. Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- PROCEED
- ADDITIONAL_INFO

If **PROCEED** is selected as the **Outcome**, the application is moved to the next stage after successful completion of all the parallel stages.

If **ADDITIONAL_INFO** is selected as the **Outcome**, the application is moved back to the previous stage.

12

Collateral Review

Collateral Review

Detailed information about the Collateral Review stage in Collateral Perfection process.

In this stage, the Credit Reviewer in bank reviews the following details and provides their recommendation to the Approver.

- Collateral and its documents
- Market value of the collateral
- Legal opinion from legal department
- Risk evaluation

The following data segments are available in the Collateral Review stage:

- Collateral Summary
- Collateral Review
- Covenant Details
- Comments

Collateral Summary

Information on the Collateral Summary data segment in Collateral Review stage.

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Seniority of Details
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch the **Collateral Review - Collateral summary** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 12-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & E...	Low	Group Concentration A...	APP212274830	APP212274830	Group Concentration Amend...	21-08-14

- Click **Acquire & Edit** in the required Collateral Review task. The **Collateral Review - Collateral Summary** screen is displayed.

Figure 12-2 Collateral Review - Collateral Summary

ACME Corporation
 Customer Id: PTY192560509 | Application ID: APP213279200 | Date Initiated: 2021-11-10 | Current Status: Valuation Completed | Documents: 0

Basic Information
 COL213274304
 Collateral for new facility
 Collateral Type: Ship | Collateral Category: SHPS category | Ownership Type: Joint | Collateral Currency: INR | Owner Estimated Value: ₹1,000,000.00
 Held Collateral Value: | Available From: 2021-11-10 | Available Till: 2022-11-30 | Applicable Business: Trade, Working Capital | Exposure Type: -
 Charge Type: Hypothecation | Purpose Of Collateral: New Facility | Shareable Across Customers: No

Ownership
 Pie chart showing ACME ... (blue) and Costco ... (green)

Seniority of charge
 Position: 2
 Seniority of charge held by OBCFPM Customer
 Total Percentage: 40 | Percentage Available: 60

Covenants
 Covenants proposed: 0
 Standard Covenants Applicable
 Complied Covenants: 0 | Breached Covenants: 0

Insurance
 Active Insurance: 1
 Total Insurance Amount: INR 100,000.00

Configured Stage Status
 Field Investigation: Not applicable | External Check: Not applicable | External Valuation: Completed | Internal Valuation: Not applicable | Risk Evaluation: Not applicable | Legal Opinion: Not applicable

Buttons: Hold, Back, Next, Save & Close, Cancel

- View the Collateral Summary and click **Next**.

Collateral Review

Procedure to review collateral details and add recommendation.

Upon clicking **Next** in the **Collateral Review - Collateral Summary** screen, the Collateral Review data segment is displayed.

Figure 12-3 Collateral Review

1. View the application details, collateral Basic Information, and collateral documents.
2. Specify all the details in the **Final Recommendation** section.

For field level information, refer the below table.

Table 12-1 Collateral Review - Final Recommendation - Field Description

Field	Description
Review Done On	Specify the date on which the Collateral Review is performed.
Review Done By	The system defaults the logged in user ID in this field.
Valuation Currency	The currency in which the collateral is valued is defaulted.

Table 12-1 (Cont.) Collateral Review - Final Recommendation - Field Description

Field	Description
Valuation Amount	Specify the collateral Valuation Amount arrived in this stage.
Is Submission Required	Enable this flag, if collateral submission to the bank is required.
Recommendation	Provide a final Recommendation for the collateral.

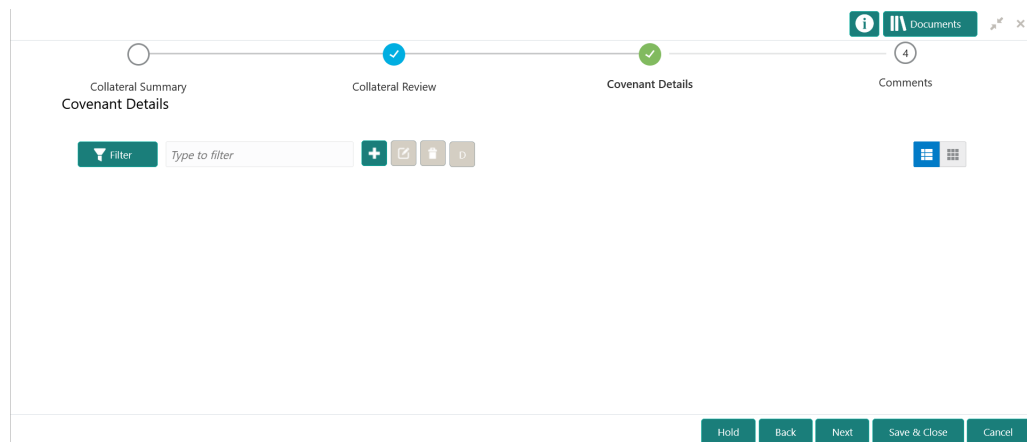
3. After Review and Recommendation, click **Next**.

Covenant Details

Procedure to add and manage covenants for the collateral.

Upon clicking **Next** in the **Collateral Review** screen, the Covenant Details data segment is displayed.

Figure 12-4 Collateral Review - Covenant Details



1. To add a covenant, click the add icon.
The **Covenant Details** window is displayed.

Figure 12-5 Covenant Details

The screenshot shows a web interface for 'Covenant Details'. At the top, there are four search fields: 'Covenant Code *' (with a search icon and a link 'Click to add New Covenant'), 'Covenant Name *', 'Covenant Description *', and 'Classification Type *'. Below these are four expandable menu items: 'Covenant Details', 'Monitoring Information Details', 'Formula Details', and 'Others'. At the bottom right, there are two buttons: 'Create' and 'Cancel'.

2. To link existing covenant, click the search icon and select the **Covenant Code**.

The covenant codes maintained in the **Covenant Maintenance** screen are displayed in LOV.

Upon selecting the **Covenant Code**, **Covenant name**, **Covenant description** and **Classification type** are defaulted.

3. To create new covenant, click the **Click to add new covenant** link and specify all the details.

For field level information, refer the following tables.

Table 12-2 Covenant Details - Field Description

Field	Description
Covenant code	Specify a unique code for the covenant to be created.
Covenant name	Specify a name for the covenant to be created.
Covenant description	Provide a brief description about the covenant.
Classification type	Specify the covenant Classification Type as Internal and External.

Figure 12-6 Covenant Details - Covenant Details

The screenshot shows the 'Covenant Details' form with the following field values: 'Covenant Type *' is 'Non Financial'; 'Covenant Sub Type' is 'Operating Activity'; 'Notice Days *' is '15'; 'Revision Frequency *' is 'Quarterly'; 'Revision Days' is 'Enter Revision Days'; 'Start Date *' is 'Apr 13, 2019'; 'End Date *' is 'Feb 28, 2021'; and 'Maximum Defer Days *' is '10'.

Table 12-3 Covenant Details - Covenant Details - Field Description

Field	Description
Covenant type	Select the Covenant Type . The following options are available in the drop down list: <ul style="list-style-type: none"> • Financial • Non-Financial In case of linking existing covenant, you cannot modify the Covenant Type .
Covenant Sub Type	Select the Covenant Sub Type from the drop down list. In case of linking existing covenant, you cannot modify the Covenant Sub Type .
Notice Days	Specify the number of days before which the covenant tracking task has to be created.
Revision Frequency	Select the frequency for reviewing the covenant, such as Quarterly, Monthly, Semi Annual, and Annual.
Revision Days	Specify the number of days in which the covenant must be reviewed.
Start Date	Specify the date on which the covenant becomes effective.
End Date	Specify the date on which the covenant expires.
Maximum Defer Days	Specify the number of days for which the covenant can be deferred.

Figure 12-7 Covenant Details - Monitoring Information Details

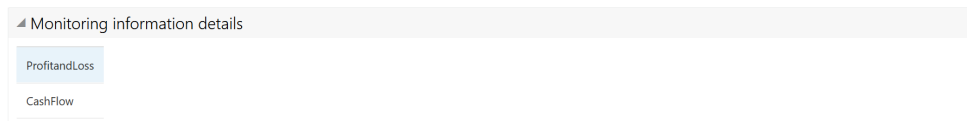


Table 12-4 Covenant Details - Monitoring Information Details - Field Description

Field Description
Select the monitoring information. Monitoring information maintained in the Monitoring Information Maintenance module are displayed in the LOV.

Figure 12-8 Covenant Details - Formula Details

Formula Builder

Variables:

Operators: + - * / % () > <

Custom Value:

Caret position: 19

DEBT X - X ASSET X

Formula : DEBT - ASSET Formula Is Valid : Valid Expression

Formula
DEBT - ASSET

Target type * Covenant Check Condition * Target Value *

Table 12-5 Covenant Details - Formula Details - Field Description

Field	Description
Variable	Select a Variable from the drop down list. The options available are <ul style="list-style-type: none"> • Debt • Asset • Debt Ratio • Asset Ratio
Operators	Select the required operator from the available Operators .
Custom Value	Provide a Custom Value for building formula, if required. You can also select another Variable.
Build Formula	Click Build Formula . The formula is built and displayed below the formula box. The system also displays whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression.
Target Type	Select the Target Type from the drop down list. The options available are: <ul style="list-style-type: none"> • Value • Percentage • Ratio
Covenant Check Condition	Select the Covenant Check Condition from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.

Table 12-5 (Cont.) Covenant Details - Formula Details - Field Description

Field	Description
Target Value	Specify the Target Value.
Target Value 1, Target Value 2	If Between is selected as the Covenant Check Condition , Target Value 1 and Target Value 2 fields appear. You need to specify the range of target values.

 **Note:**

You can use any number of variables and operators to build the formula based on your requirement.

The system periodically derives the built formula with the values obtained from customer / customer prospect's financial documents and validate it against the set target values based on covenant check condition.

Figure 12-9 Covenant Details - Others

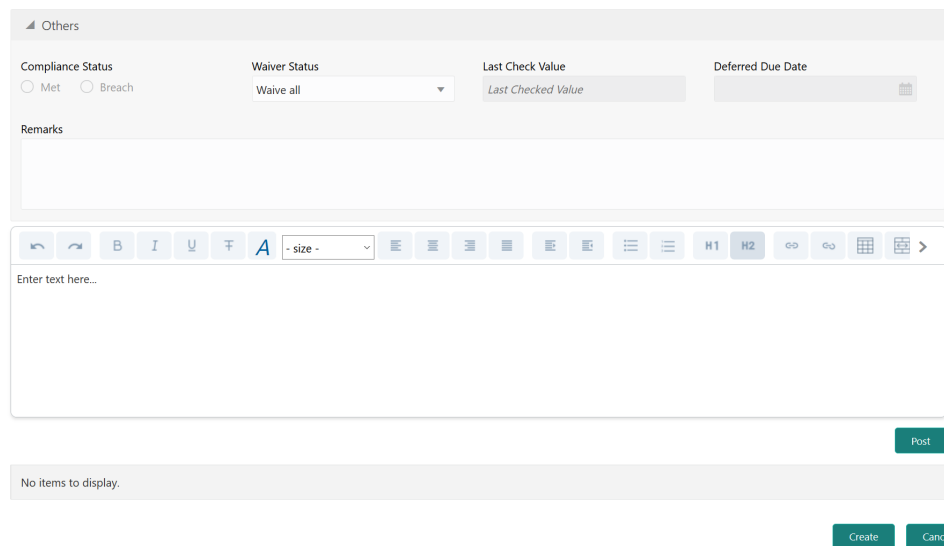


Table 12-6 Covenant Details - Others - Field Description

Field	Description
Compliance Status	Select the current covenant Compliance Status of the party / collateral. The options available are: <ul style="list-style-type: none"> Met Breach

Table 12-6 (Cont.) Covenant Details - Others - Field Description

Field	Description
Waiver Status	Select the Waiver Status from the drop down list. The options available are: <ul style="list-style-type: none"> • Waive • Waive all
Last Check Value	Specify the target value observed during the last covenant check.
Deferred Due Date	Specify the Deferred Due Date . The covenant review can be postponed till the mentioned date.
Remarks	Capture overall Remarks for the covenant.

4. Click **Create**.

Covenant details are added and displayed in the **Covenants / Covenant Details** screen / data segment.

5. To edit the added covenant, select the covenant record and click the **Edit** icon.

6. To delete the added covenant, select the covenant record and click the **Delete** icon.

Comments

Information on the Comments data segment in the Collateral Review stage.

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

Upon clicking **Next** in the **Collateral Review - Covenant Details** screen, the Comments data segment is displayed.

Figure 12-10 Collateral Review - Comments

1. Type your comments for the Collateral Review stage in the **Comments** text box.

2. Click **Post**.

Comments are posted and displayed below the **Comments** text box.

3. Click **Submit**.

The Checklist window is displayed.

Figure 12-11 Checklist

Checklist

<input type="checkbox"/> Enrich Approval	Remarks:	
* <input checked="" type="checkbox"/> Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items)

Save Checklist

* Outcome

Submit

4. Manually verify all the checklist and enable the corresponding check box.

5. Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

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

If **ADDITIONAL INFO** is selected as the **Outcome**, the application is moved back to the previous stage on clicking **Submit**.

13

Collateral Approval

Collateral Approval

Detailed information about the Collateral Approval stage in Collateral Perfection process.

In this stage, the Credit Approver in bank reviews the collateral details along with the Legal Opinion, Risk Evaluation and Valuation details from the corresponding department and recommendation from the Collateral Review stage, and then approves/rejects the Collateral.

The following data segments are available in the Collateral Approval stage:

- Collateral Summary
- Collateral Approval
- Covenant Details
- Comments

Collateral Summary

Information on the Collateral Summary data segment in Collateral Approval stage.

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Seniority of Details
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch the **Collateral Approval - Collateral summary** screen, navigate to Tasks > Free Tasks from the left menu.
The **Free Tasks** screen is displayed.

Figure 13-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & E...	Low	Group Concentration A...	APP212274830	APP212274830	Group Concentration Amend...	21-08-14

- Click **Acquire & Edit** in the required Collateral Approval task. The **Collateral Approval - Collateral Summary** screen is displayed.

Figure 13-2 Collateral Approval - Collateral Summary

ACME Corporation

Customer Id: PTY192560509 | Application ID: APP213279200 | Date Initiated: 2021-11-10 | Current Status: Review Completed | Documents: 0

Basic Information

COL213274304
Collateral for new facility

Collateral Type: Ship | Collateral Category: SHPS category | Ownership Type: Joint | Collateral Currency: INR | Owner Estimated Value: ₹1,000,000.00

Held Collateral Value: | Available From: 2021-11-10 | Available Till: 2022-11-30 | Applicable Business: Trade, Working Capital | Exposure Type: -

Charge Type: Hypothecation | Purpose Of Collateral: New Facility | Shareable Across Customers: No

Ownership

ACME ... | Costco ...

Seniority of charge

Position: 2
Seniority of charge held by OBCFPM Customer
Total Percentage: 40 | Percentage Available: 60

Covenants

Covenants proposed: 0
Standard Covenants Applicable
Complied Covenants: 0 | Breached Covenants: 0

Insurance

Active Insurance: 1
Total Insurance Amount: INR 100,000.00

Configured Stage Status

Field Investigation: Not applicable | External Check: Not applicable | External Valuation: Completed | Internal Valuation: Not applicable | Risk Evaluation: Not applicable | Legal Opinion: Not applicable

Buttons: Hold, Back, Next, Save & Close, Cancel

- View the Collateral Summary and click **Next**.

Collateral Approval

Information about the Collateral Approval data segment in the Collateral Approval stage.

In this data segment, the collateral details and the review details captured in the Collateral Review stage are displayed. The Credit Approver must go through the collateral details and recommendation to make final decision of approving or rejecting the collateral.

Figure 13-3 Collateral Approval

The screenshot displays the 'Collateral Approval' stage of a process. At the top, a progress bar shows four steps: 1. Collateral Summary, 2. Collateral Approval (current), 3. Covenant Details, and 4. Comments. A 'Documents' button is visible in the top right corner.

ACME Corporation

Customer Id PTY192560509	Application ID APP213279200	Date Initiated 2021-11-10	Current Status Review Completed	Documents 0
-----------------------------	--------------------------------	------------------------------	------------------------------------	----------------

Basic Information

COL213274304
Collateral for new facility

Collateral Type Ship	Collateral Category SHPS category	Ownership Type Joint	Collateral Currency INR	Owner Estimated Value ₹1,000,000.00
Held Collateral Value	Available From 2021-11-10	Available Till 2022-11-30	Applicable Business Trade, Working Capital	Exposure Type -
Charge Type Hypothecation	Purpose Of Collateral New Facility	Shareable Across Customers No		

Final Recommendation

Review Done On 11/23/21	Review Done By DEVIKA	Valuation Currency INR
Valuation Amount ₹999,700.00	Is Submission Required? <input checked="" type="checkbox"/>	Recommendation Valid Collateral

At the bottom right, there are five buttons: Hold, Back, Next, Save & Close, and Cancel.

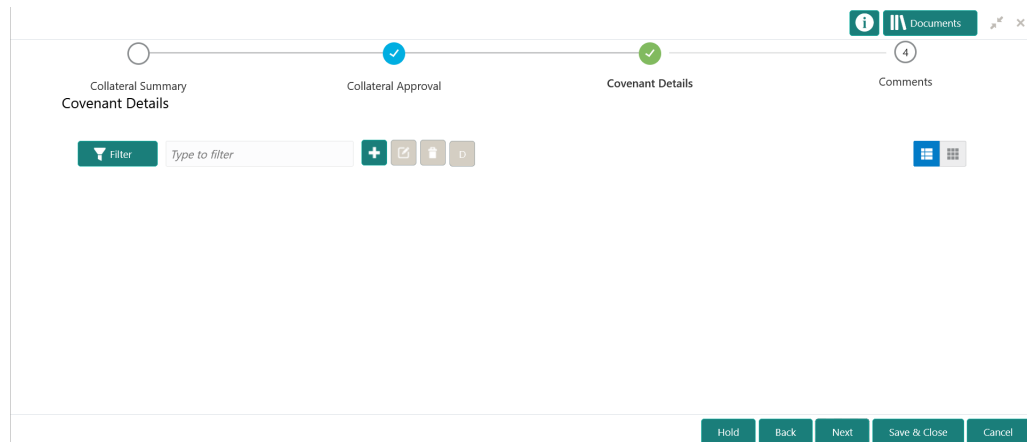
After viewing the collateral details and Recommendation, click **Next**.

Covenant Details

Procedure to add and manage covenants for the collateral.

Upon clicking **Next** in the **Collateral Approval** screen, the Covenant Details data segment is displayed.

Figure 13-4 Collateral Approval - Covenant Details



1. To add a covenant, click the add icon.
The **Covenant Details** window is displayed.

Figure 13-5 Covenant Details

Covenant Details

Covenant Code *	Covenant Name *	Covenant Description *	Classification Type *
DSCR on the basis of EBITDA <input type="text"/>	DSCR on the basis of EBITDA	DSCR on the basis of EBITDA	External
Click to add New Covenant			
▶ Covenant Details			
▶ Monitoring Information Details			
▶ Formula Details			
▶ Others			

2. To link existing covenant, click the search icon and select the **Covenant Code**.
The covenant codes maintained in the **Covenant Maintenance** screen are displayed in LOV.
Upon selecting the **Covenant Code**, **Covenant name**, **Covenant description** and **Classification type** are defaulted.
3. To create new covenant, click the **Click to add new covenant** link and specify all the details.
For field level information, refer the following tables.

Table 13-1 Covenant Details - Field Description

Field	Description
Covenant code	Specify a unique code for the covenant to be created.
Covenant name	Specify a name for the covenant to be created.
Covenant description	Provide a brief description about the covenant.
Classification type	Specify the covenant Classification Type as Internal and External.

Figure 13-6 Covenant Details - Covenant Details

▲ Covenant Details

Covenant Type *
Non Financial

Covenant Sub Type
Operating Activity

Notice Days *
15

Revision Frequency *
Quarterly

Revision Days
Enter Revision Days

Start Date *
Apr 13, 2019

End Date *
Feb 28, 2021

Maximum Defer Days *
10

Table 13-2 Covenant Details - Covenant Details - Field Description

Field	Description
Covenant type	Select the Covenant Type . The following options are available in the drop down list: <ul style="list-style-type: none"> Financial Non-Financial In case of linking existing covenant, you cannot modify the Covenant Type .
Covenant Sub Type	Select the Covenant Sub Type from the drop down list. In case of linking existing covenant, you cannot modify the Covenant Sub Type .
Notice Days	Specify the number of days before which the covenant tracking task has to be created.
Revision Frequency	Select the frequency for reviewing the covenant, such as Quarterly, Monthly, Semi Annual, and Annual.
Revision Days	Specify the number of days in which the covenant must be reviewed.
Start Date	Specify the date on which the covenant becomes effective.
End Date	Specify the date on which the covenant expires.
Maximum Defer Days	Specify the number of days for which the covenant can be deferred.

Figure 13-7 Covenant Details - Monitoring Information Details

▲ Monitoring information details

ProfitandLoss

CashFlow

Table 13-3 Covenant Details - Monitoring Information Details - Field Description

Field Description

Select the monitoring information. Monitoring information maintained in the Monitoring Information Maintenance module are displayed in the LOV.

Figure 13-8 Covenant Details - Formula Details

Table 13-4 Covenant Details - Formula Details - Field Description

Field	Description
Variable	Select a Variable from the drop down list. The options available are <ul style="list-style-type: none"> • Debt • Asset • Debt Ratio • Asset Ratio
Operators	Select the required operator from the available Operators .
Custom Value	Provide a Custom Value for building formula, if required. You can also select another Variable.
Build Formula	Click Build Formula . The formula is built and displayed below the formula box. The system also displays whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression.

Table 13-4 (Cont.) Covenant Details - Formula Details - Field Description

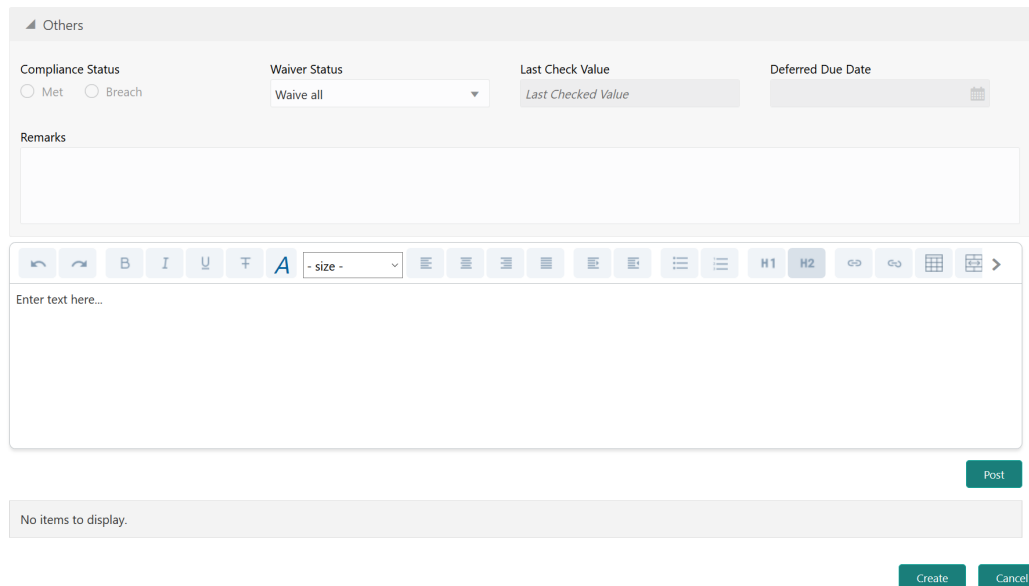
Field	Description
Target Type	Select the Target Type from the drop down list. The options available are: <ul style="list-style-type: none"> • Value • Percentage • Ratio
Covenant Check Condition	Select the Covenant Check Condition from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.
Target Value	Specify the Target Value.
Target Value 1, Target Value 2	If Between is selected as the Covenant Check Condition , Target Value 1 and Target Value 2 fields appear. You need to specify the range of target values.

 **Note:**

You can use any number of variables and operators to build the formula based on your requirement.

The system periodically derives the built formula with the values obtained from customer / customer prospect's financial documents and validate it against the set target values based on covenant check condition.

Figure 13-9 Covenant Details - Others



The screenshot shows a web form titled "Others". At the top left, there is a "Compliance Status" section with radio buttons for "Met" and "Breach". To its right is a "Waiver Status" dropdown menu currently set to "Waive all". Further right are two input fields: "Last Check Value" containing the text "Last Checked Value" and "Deferred Due Date" which is empty. Below these fields is a large "Remarks" text area. Underneath the text area is a rich text editor toolbar with various icons for text formatting (bold, italic, underline, font color, background color) and alignment. Below the toolbar is a text input field with the placeholder "Enter text here...". At the bottom right of the form is a green "Post" button. Below the form, a grey bar indicates "No items to display." At the very bottom right of the page are two green buttons: "Create" and "Cancel".

Table 13-5 Covenant Details - Others - Field Description

Field	Description
Compliance Status	Select the current covenant Compliance Status of the party / collateral. The options available are: <ul style="list-style-type: none"> • Met • Breach
Waiver Status	Select the Waiver Status from the drop down list. The options available are: <ul style="list-style-type: none"> • Waive • Waive all
Last Check Value	Specify the target value observed during the last covenant check.
Deferred Due Date	Specify the Deferred Due Date . The covenant review can be postponed till the mentioned date.
Remarks	Capture overall Remarks for the covenant.

4. Click **Create**.

Covenant details are added and displayed in the **Covenants / Covenant Details** screen / data segment.

5. To edit the added covenant, select the covenant record and click the **Edit** icon.6. To delete the added covenant, select the covenant record and click the **Delete** icon.

Comments

Information on the Comments data segment in the Collateral Approval stage.

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



Upon clicking **Next** in the **Collateral Approval - Covenant Details** screen, the Comments data segment is displayed.

Figure 13-10 Collateral Approval - Comments

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

Figure 13-11 Checklist

Checklist ×

<input type="checkbox"/> Enrich Approval	Remarks:	
* <input checked="" type="checkbox"/> Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items) ⏪ < 1 > ⏩

Save Checklist

* Outcome Enter Out... ▼ Submit

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- Approve
- Reject

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

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

14

Draft Generation

Draft Generation

Detailed information about the Draft Generation stage in Collateral Perfection process.

In this stage, the Credit Officer or the user authorized to edit the Draft Generation task must add the customer's communication details and generate draft document (collateral agreement) for customer acceptance.

The following data segments are available in the Draft Generation stage:

- Collateral Summary
- Draft Generation
- Comments

Collateral Summary

Information on the Collateral Summary data segment in Draft Generation stage.

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Seniority of Details
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch the **Draft Generation - Collateral summary** screen, navigate to Tasks > Free Tasks from the left menu.
The **Free Tasks** screen is displayed.

Figure 14-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & E...	Low	Group Concentration A...	APP212274830	APP212274830	Group Concentration Amend...	21-08-14

- Click **Acquire & Edit** in the required Draft Generation task. The **Draft Generation - Collateral Summary** screen is displayed.

Figure 14-2 Draft Generation - Collateral Summary

ACME Corporation

Customer Id: PTY192560509 | Application ID: APP213279200 | Date Initiated: 2021-11-10 | Current Status: Approval Completed | Documents: 0

Basic Information

COL213274304
Collateral for new facility

Collateral Type: Ship | Collateral Category: SHPS category | Ownership Type: Joint | Collateral Currency: INR | Owner Estimated Value: ₹1,000,000.00

Held Collateral Value: | Available From: 2021-11-10 | Available Till: 2022-11-30 | Applicable Business: Trade, Working Capital | Exposure Type: |

Charge Type: Hypothecation | Purpose Of Collateral: New Facility | Shareable Across Customers: No

Ownership

ACME... (40%) | Costco... (60%)

Seniority of charge

2 Position
Seniority of charge held by OBFCPM Customer
40 Total Percentage | 60 Percentage Available

Covenants

0 Covenants proposed
Standard Covenants Applicable
0 Complied Covenants | 0 Breached Covenants

Insurance

1 Active Insurance
INR 100,000.00 Total Insurance Amount

Configured Stage Status

Field Investigation: Not applicable | External Check: Not applicable | External Valuation: Completed | Internal Valuation: Not applicable | Risk Evaluation: Not applicable | Legal Opinion: Not applicable

Buttons: Hold, Back, Next, Save & Close, Cancel

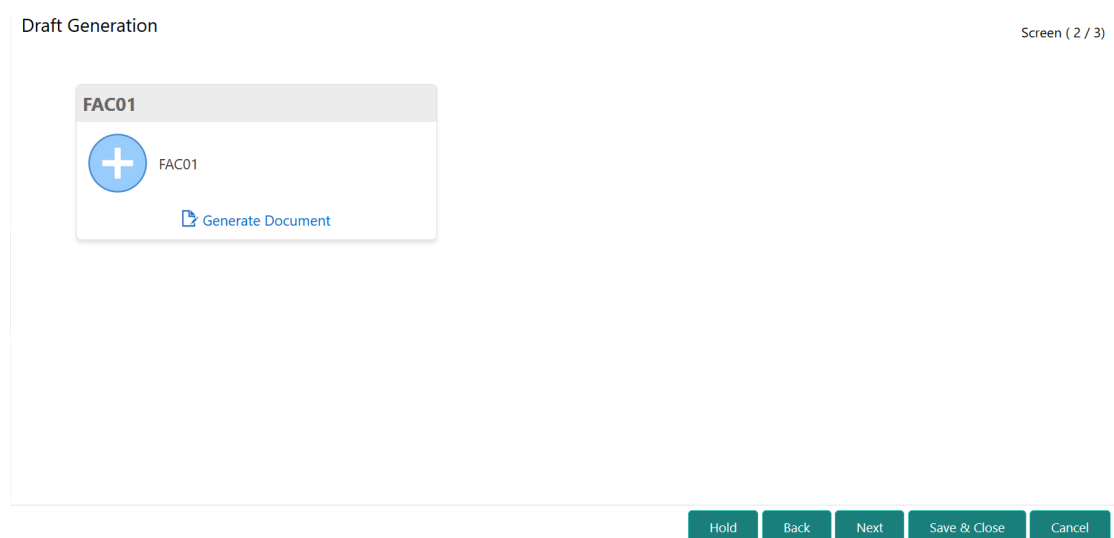
- View the Collateral Summary and click **Next**.

Draft Generation

Procedure to generate draft document and send it to customer for acceptance.

Upon clicking **Next** in the **Draft Generation - Collateral Summary** screen, the Draft Generation data segment is displayed.

Figure 14-3 Draft Generation



1. Click **Generate Document**.

The **Draft Generation Details** window is displayed.

Figure 14-4 Draft Generation Details

The screenshot shows a window titled "Draft Generation Details". It contains four input fields:

- Communication Type**: A dropdown menu with "Email" selected.
- E-Mail To ***: A text input field containing "john_doe@example.com".
- E-Mail CC**: A text input field containing "john_doe@example.com".
- Subject ***: A text input field containing "Proposal draft".

At the bottom right, there are two buttons: "Cancel" and "Generate".

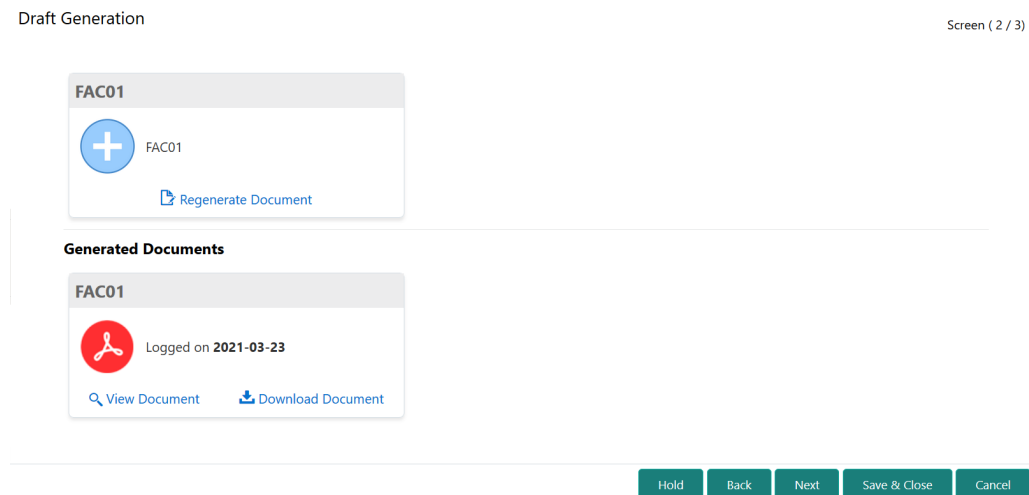
2. Specify all the details in the **Draft Generation Details** window.

For field level information, refer the below table.

Table 14-1 Draft Generation Details - Field Description

Field	Description
Communication Type	By default, the Communication Type is displayed as Email. You cannot change the Communication Type in this screen.
E-Mail To	Specify the E-mail address to which the draft document has to be sent.
E-Mail CC	Specify the E-mail address which has to be in CC of draft communication mail.
Subject	Specify the mail Subject .
Generate	Click this to send the draft document to the mail ID mentioned in E-Mail To field.
Cancel	Click this to exit the Draft Generation Details window without saving the provided information.

Once the draft document is successfully sent to the mentioned mail ID, the **Generated Documents** is displayed in the **Draft Generation** screen as shown below.

Figure 14-5 Draft Generation - Completed

- To view the generated draft document, click **View Document**.
- To download the generated draft document, click **Download Document**.
- After performing necessary actions in the **Draft Generation** screen, click **Next**.

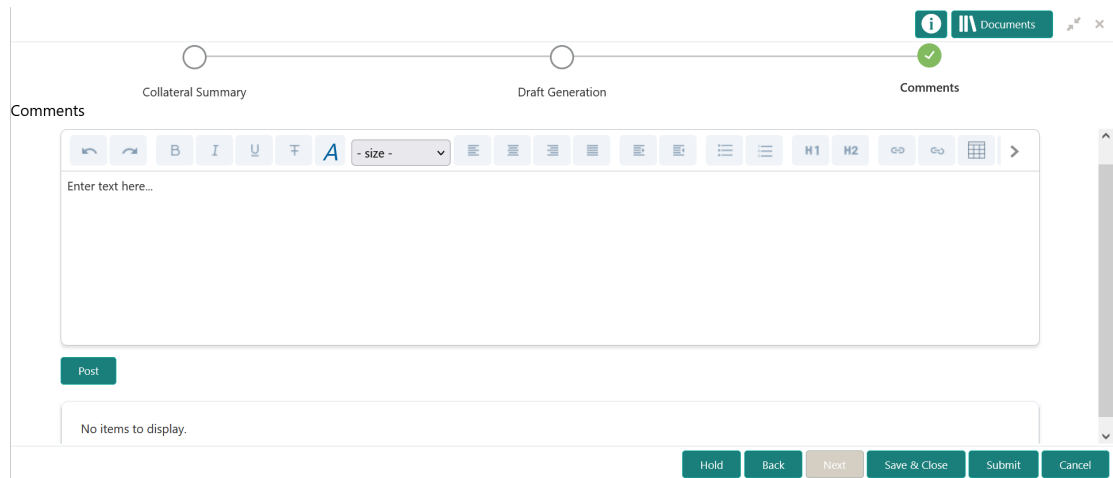
Comments

Information on the Comments data segment in the Draft Generation stage.

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

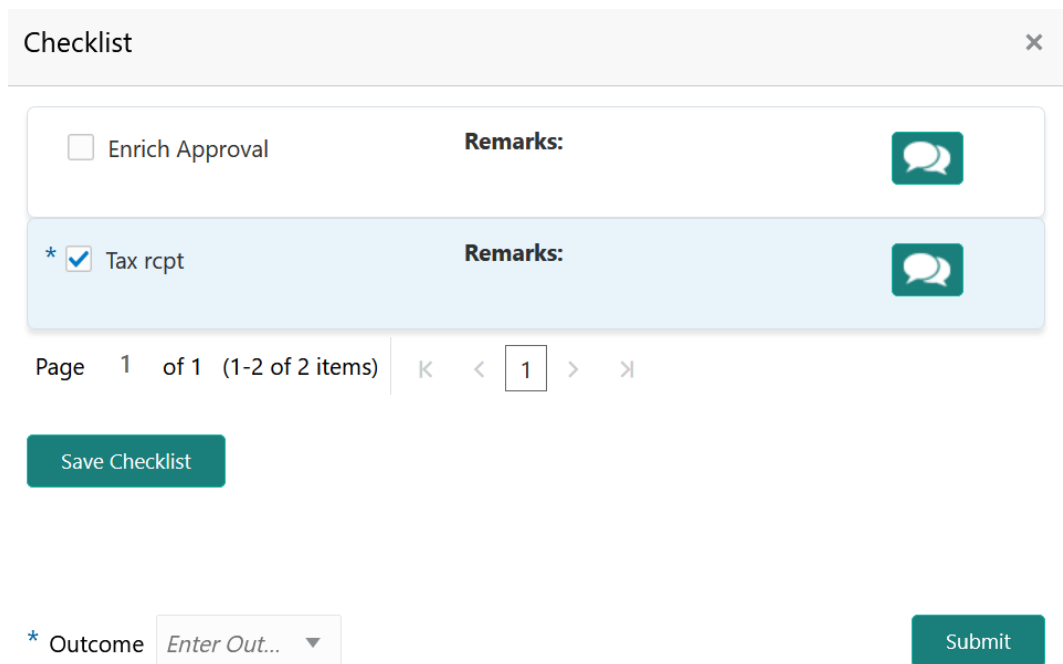
Upon clicking **Next** in the **Draft Generation** screen, the Comments data segment is displayed.

Figure 14-6 Draft Generation - Comments



1. Type your comments for the Draft Generation stage in the **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.
The Checklist window is displayed.

Figure 14-7 Checklist



4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.
The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

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

If **ADDITIONAL INFO** is selected as the **Outcome**, the application is moved back to the previous stage on clicking **Submit**.

15

Customer Acceptance

Customer Acceptance

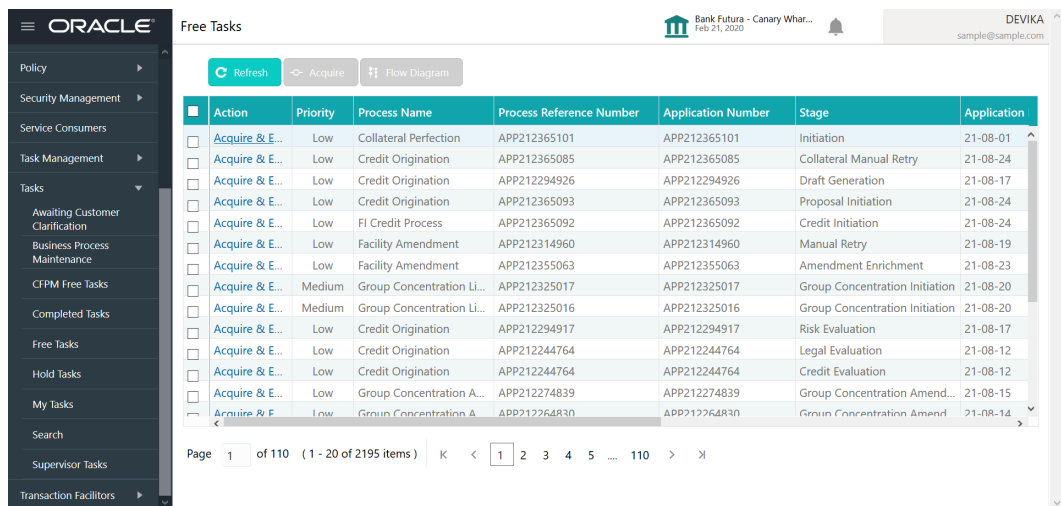
Detailed information about the Customer Acceptance stage in the Collateral Perfection process.

In this stage, the user authorized to edit the Customer Acceptance task must capture the customer acceptance status after receiving it from the customer.

1. To acquire the Customer Acceptance task, navigate to Tasks > Free Tasks from the left menu.

The **Free Task** screen is displayed.

Figure 15-1 Free Tasks



The screenshot shows the Oracle Free Tasks interface. On the left is a navigation menu with categories like Policy, Security Management, Service Consumers, Task Management, Tasks, Awaiting Customer Clarification, Business Process Maintenance, CFPM Free Tasks, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitors. The main area displays a table of tasks. The table has columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application. The first row shows a task with Action 'Acquire & Edit', Priority 'Low', Process Name 'Collateral Perfection', Process Reference Number 'APP212365101', Application Number 'APP212365101', Stage 'Initiation', and Application '21-08-01'. There are 110 tasks in total, with the first 20 items displayed on this page.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & Edit	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & Edit	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & Edit	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & Edit	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & Edit	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & Edit	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & Edit	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & Edit	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & Edit	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & Edit	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & Edit	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & Edit	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & Edit	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & Edit	Low	Group Concentration A...	APP212264830	APP212264830	Group Concentration Amend...	21-08-14

2. Click **Acquire & Edit** in the required Customer Acceptance task.

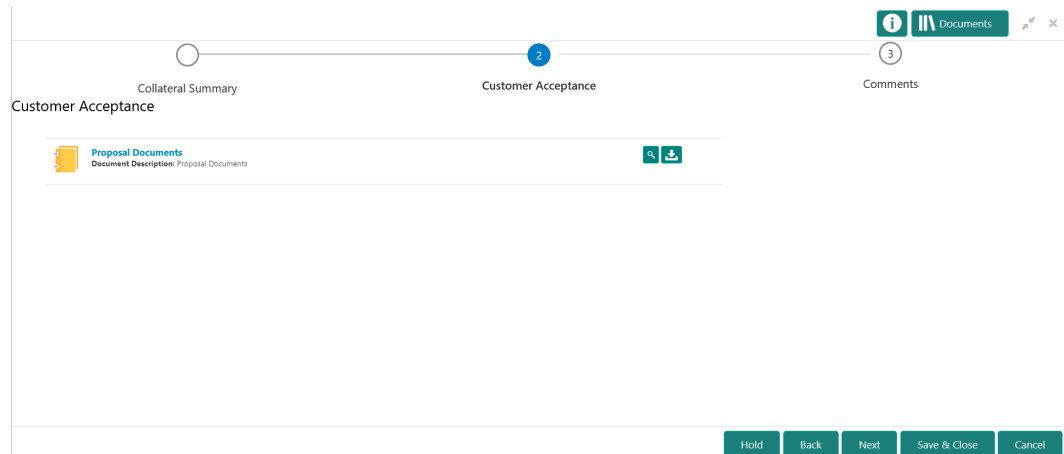
The **Customer Acceptance - Collateral Summary** screen is displayed.

Figure 15-2 Customer Acceptance - Collateral Summary

In the **Customer Acceptance - Collateral Summary** screen, following collateral details captured in the previous stages are displayed.

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Seniority of Details
 - Covenants
 - Insurance
 - Configured Stage Status
3. View the Collateral Summary and click **Next**.
The **Customer Acceptance** screen is displayed.

Figure 15-3 Customer Acceptance

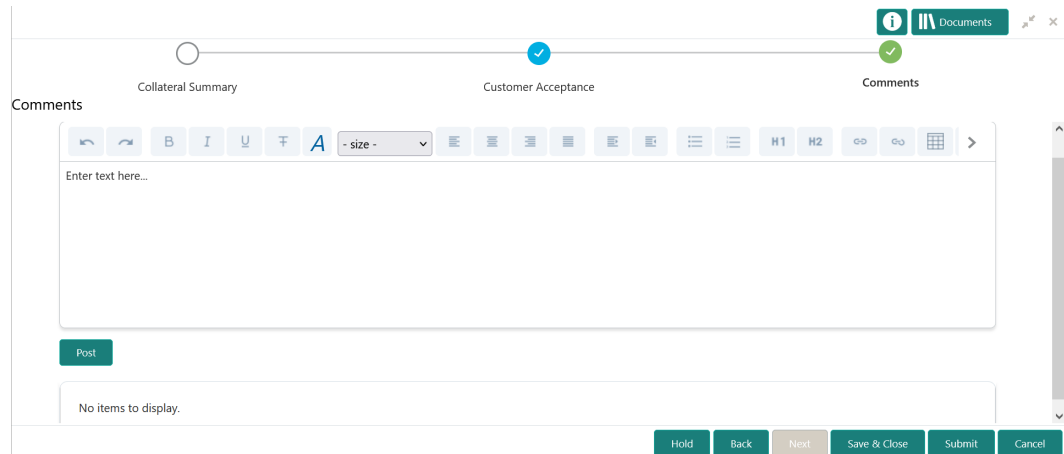


In the above screen, you can download the draft document sent to customer by clicking the download icon.

4. To go to the next data segment, click **Next**.

The **Customer Acceptance - Comments** screen is displayed.

Figure 15-4 Customer Acceptance - Comments



5. Type comments for the Customer Acceptance stage in the **Comments** text box.

6. Click **Post**.

Comments are posted below the **Comments** text box.

7. Click **Submit**.

The **Checklist** window is displayed.

Figure 15-5 Checklist

Checklist ×

Enrich Approval **Remarks:**

* Tax rcpt **Remarks:**

Page 1 of 1 (1-2 of 2 items) ⏪ < 1 > ⏩

Save Checklist

* Outcome ▼ **Submit**

8. Manually verify all the checklist and enable the corresponding check box.
9. Select the **Outcome** based on customer acceptance status and click **Submit**.

The options available in the drop down list are:

- Accept
- Reject
- Reevaluate

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

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

If **Reevaluate** is selected as the **Outcome**, the application is moved to the Collateral Review stage on clicking **Submit**.

16

Charge Registration

Charge Registration

Detailed information about the Charge Registration stage in Collateral Perfection process.

In this stage, the Credit Officer or the user authorized to edit the Charge Registration task must capture the registration details about the banks charge on collateral.

The creation of charges over the assets of customer helps banks know the customer's other lenders and the assets pledge to the lenders. Thus, double financing can be avoided.

To secure the funds lent to the customer, banks use a number of legal documents like loan agreements, hypothecation agreements, mortgage deeds, etc., to lay out the terms of the loan and ensure repayment with interest as per schedule.

Once a charge is created, the customer must register those charges with the Registrar of Companies, along with the mentioned documents, that create a charge over the company.

The following data segments are available in the Charge Registration stage:

- Collateral Summary
- Collateral Type (For Example: Property)
- Comments

Collateral Summary

Information on the Collateral Summary data segment in Charge Registration stage.

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Seniority of Details
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch the **Charge Registration - Collateral summary** screen, navigate to Tasks > Free Tasks from the left menu.
The **Free Tasks** screen is displayed.

Figure 16-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & E...	Low	Group Concentration A...	APP212274830	APP212274830	Group Concentration Amend...	21-08-14

- Click **Acquire & Edit** in the required Charge Registration task. The **Charge Registration - Collateral Summary** screen is displayed.

Figure 16-2 Charge Registration - Collateral Summary

Collateral Summary

Customer ID: 003177 | Application ID: APP213366792 | Current Status: Customer Acceptance Completed | Documents: 0 | Collateral Type: Property | Collateral Category: Residential Property | Ownership Type: Single

Basic Information

213360047850

Collateral Currency: USD | Agreed Collateral Value: \$50,000.00 | Exposure Type: Charge Type Hypothecation

Agreed Collateral Value: \$50,000.00 | Available From: 2021-12-01 | Available Till: 2022-12-31 | Applicable Business: -

Purpose Of Collateral: New Facility | Shareable Across Customers: No

Property: 1 Collateral, \$50K Collateral Value

Linked Facilities Details: 2.3% ROADROLL, 77% Unlinked

Ownership: 100%

Seniority of charge: 1 Position

Covenants: 0 Covenants proposed, Standard Covenants Applicable

Insurance: 0 Active Insurance

Total Percentage: 0 | Percentage Available: 100 | Compiled Covenants: 0 | Breached Covenants: 0 | Total Insurance Amount: USD 0.00

Configured Stage Status

Risk Evaluation: In Progress | Internal Legal Opinion: Not applicable | External Legal Opinion: In Progress

External Valuation: In Progress | External Check: In Progress | Field Investigation: In Progress

- View the Collateral Summary and click **Next**.

Property

Procedure to capture charge registration detail.

Upon clicking **Next** in the **Charge Registration - Collateral Summary** screen, the Collateral Type data segment is displayed based on the collateral type selected in Initiation screen. In this topic, Property screen is provided as a sample.

Figure 16-3 Charge Registration - Property

Collateral Perfection - Charge Registration

Collateral Summary | **Property** | Comments

Property

Screen (2 / 3)

Collateral Details

213360047850 Collateral ID	Property Collateral Type	USD Collateral Currency	\$50,000.00 Total Value
-------------------------------	-----------------------------	----------------------------	----------------------------

Registration Number: 5677
Market Value: \$50,000.00

Property Type: RESIDENTIAL BUILDING Registered Owner: John

Page 1 of 1 (1 of 1 items)

Audit Hold Back Next Save & Close Cancel

1. To capture the charge registration details, click the action icon in the collateral record and select the **Edit** option.

The **Charge Registration - Configure - Property** screen is displayed.

Figure 16-4 Charge Registration - Configure - Property

Configure

Property

Property

Property ID: 445

Description

Land registry

Flood Zone

Seismic Zone Type

Property Type: Select

Property Purpose: Select

Purchase Date: Feb 1, 2020

Flood Zone Type: Select

Income Producing

Property Category: Select

Registered Owner: John

Zone Classification: Select

Seismic Zone

Environment Assessment Required

Back Next

2. Click **Next** and navigate to the **Charge Registration** menu.

Figure 16-5 Charge Registration - Configure - Charge Registration

- Specify all the details in the **Charge Registration - Configure - Charge Registration** screen.

For field level information, refer the following tables.

Table 16-1 Charge Registration - Charge Details - Field Description

Field	Description
Registration Status	Select the charge Registration Status from the drop down list. The options available are: <ul style="list-style-type: none"> Proposed Registered

Table 16-2 Charge Registration - Registration Details - Field Description

Field	Description
Charge Registration No	Specify the charge registration number, in case the Registration Status is Registered .
Perfection Date	Specify the collateral Perfection Date . In most cases, current date is the Perfection Date .
Confirmation Date	Specify the registration Confirmation Date .
Charge Registration End Date	Specify the Charge Registration End Date .
Charge Registration Amount	Specify the Charge Registration Amount .
Mortgagee Name	Specify the Mortgagee Name that has to be in the charge registration document.
Document Status	Specify the status of documents required for charge registration.
Notes	Capture remarks for charge registration, if any.
Filing Lead Date	Specify the Filing Lead Date .

Figure 16-6 Charge Registration - Registration Authority Contact Details

Table 16-3 Charge Registration - Registration Authority Contact Details - Field Description

Field	Description
Registration Authority	Specify the name of charge Registration Authority .
House/Building	Specify the name of House/building in which the Registration Authority is located.
Street	Specify the Street in which the Registration Authority is located.
Locality	Specify the Locality of the Registration Authority.
Landmark	Specify a Landmark for locating the Registration Authority.
Area	Specify the Area in which the Registration Authority is located.
City	Specify the City in which the Registration Authority is located.
State	Specify the State in which the Registration Authority is located.
Zip-Code	Specify the Zip-Code of Area in which the Registration Authority is located.
Country	Specify the Country in which the Registration Authority is located.

Figure 16-7 Charge Registration - Stamping Required

Table 16-4 Charge Registration - Stamping Required - Field Description

Field	Description
Stamping Required	Enable this flag, if stamping is required for charge registration.
Stamping Date	Specify the date on which stamping is to be done.
Stamping Amount	Specify the Stamping Amount .

4. Click **Next** and then click **Submit**.

For information on other side menus, refer the **Initiation** chapter.

Comments

Information on the Comments data segment in the Charge Registration stage.

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

Upon clicking **Next** in the **Charge Registration - Collateral Type (Property)** screen, the Comments data segment is displayed.

Figure 16-8 Charge Registration - Comments

1. Type your comments for the Charge Registration stage in the **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.
The Checklist window is displayed.

Figure 16-9 Checklist

Checklist

<input type="checkbox"/> Enrich Approval	Remarks:	
* <input checked="" type="checkbox"/> Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items) | < 1 >

Save Checklist

* Outcome **Submit**

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the **Outcome** as **Proceed**.
6. Click **Submit**.

The application is moved to the next stage - Awaiting Registration.

17

Awaiting Registration

Awaiting Registration

Detailed information about the Awaiting Registration stage in Collateral Perfection process.

In this stage, the Credit Officer or the user authorized to edit the Awaiting Registration task must capture the charge registration details if Registration Status is selected as Proposed in the Charge Registration stage. In case the charge registration status is already captured in the Charge Registration stage, the user can directly submit the task to next stage.

The following data segments are available in the Awaiting Registration stage:

- Awaiting Registration Completion
- Comments

Awaiting Registration Completion

Procedure to capture charge registration details.

This data segment allows to add the charge registration details.

1. To launch the **Awaiting Registration - Awaiting Registration Completion** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

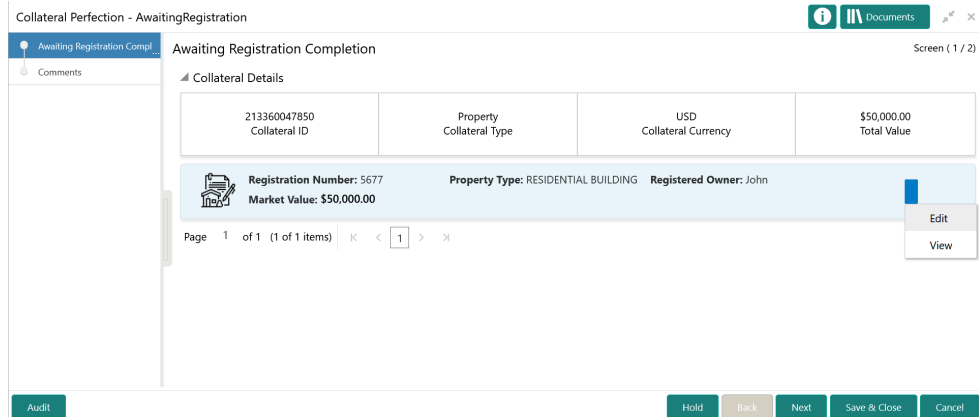
Figure 17-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
<input type="checkbox"/> Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
<input type="checkbox"/> Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
<input type="checkbox"/> Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
<input type="checkbox"/> Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
<input type="checkbox"/> Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
<input type="checkbox"/> Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
<input type="checkbox"/> Acquire & E...	Low	Group Concentration A...	APP212264830	APP212264830	Group Concentration Amend...	21-08-14

2. Click **Acquire & Edit** in the required Awaiting Registration task.

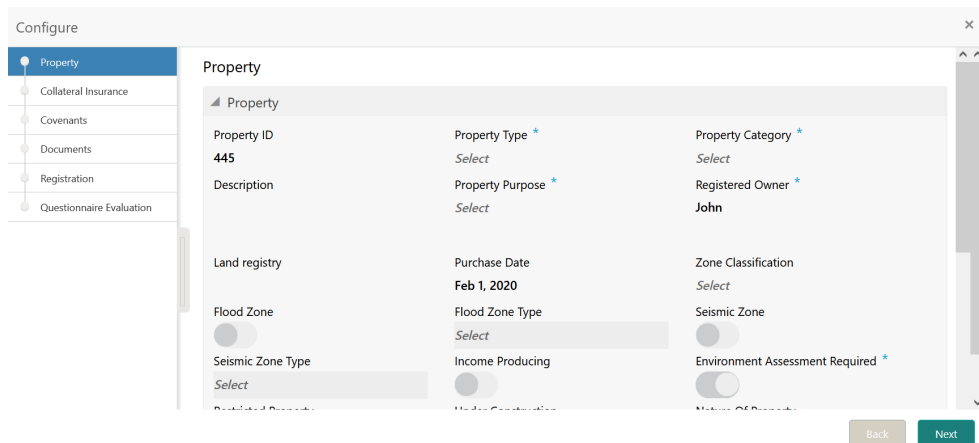
The **Awaiting Registration - Awaiting Registration Completion** screen is displayed.

Figure 17-2 Awaiting Registration - Awaiting Registration Completion



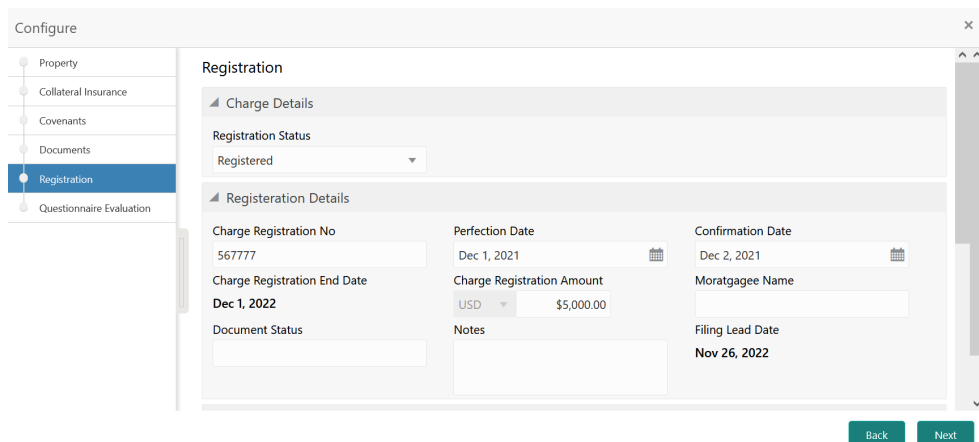
3. Click the action icon in the collateral record and select **Edit**.
The **Awaiting Registration - Configure - Property** screen is displayed.

Figure 17-3 Awaiting Registration - Configure - Property



4. Click **Next** and navigate to **Registration** menu.

Figure 17-4 Awaiting Registration - Configure - Registration



For information on fields in the above screen, refer the **Property** topic in the **Charge Registration** chapter.

5. After adding the charge registration details, click **Next** and then click **Submit**.

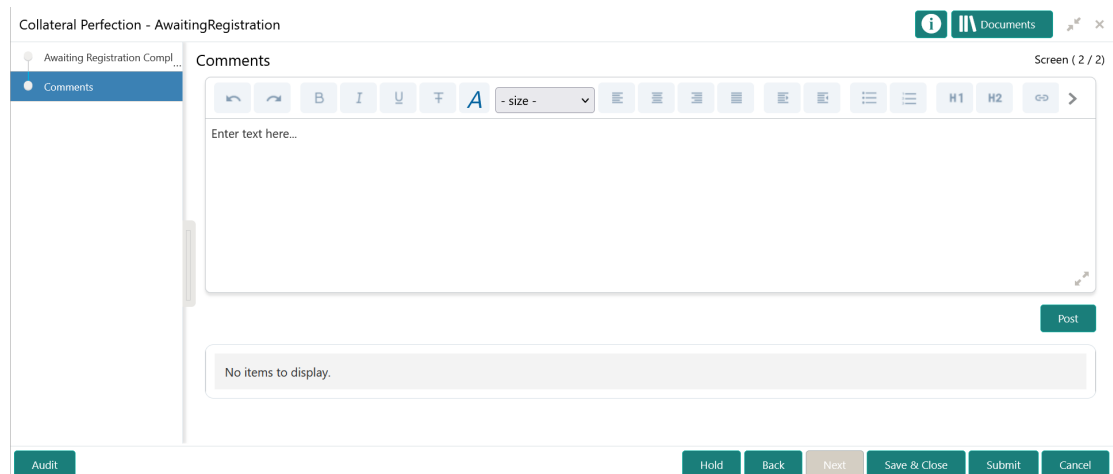
Comments

Information on the Comments data segment in the Awaiting Registration stage.

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

Upon clicking **Next** in the **Awaiting Registration - Awaiting Registration Completion** screen, the Comments data segment is displayed.

Figure 17-5 Awaiting Registration - Comments



1. Type your comments for the Awaiting Registration stage in the **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.
The Checklist window is displayed.

Figure 17-6 Checklist

Checklist ✕

<input type="checkbox"/> Enrich Approval	Remarks:	
* <input checked="" type="checkbox"/> Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items) ⏪ < 1 > ⏩

* Outcome ▼

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- Proceed
- Additional Info

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

If **Additional Info** is selected as the **Outcome**, the application is moved back to the Charge Registration stage on clicking **Submit**.

18

Safekeeping

Safekeeping

Detailed information about the Safekeeping stage in Collateral Perfection process.

In this stage, the Document Handling Officer must select the list of document to be sent for External Safekeeping and Internal Safekeeping, and capture the collateral safekeeping details.

The following data segments are available in the Safekeeping stage:

- Collateral Summary
- Collateral Safekeeping
- Comments

Collateral Summary

Information on the Collateral Summary data segment in Safekeeping stage.

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Seniority of Details
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch the **Safekeeping - Collateral summary** screen, navigate to Tasks > Free Tasks from the left menu.
The **Free Tasks** screen is displayed.

Figure 18-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & E...	Low	Group Concentration A...	APP212274830	APP212274830	Group Concentration Amend...	21-08-14

- Click **Acquire & Edit** in the required Safekeeping task. The **Safekeeping - Collateral Summary** screen is displayed.

Figure 18-2 Safekeeping - Collateral Summary

Collateral Perfection - Safekeeping

Collateral Summary Screen (1 / 3)

Customer ID	Application ID	Current Status	Documents	Collateral Type	Collateral Category	Ownership Type
003177	APP213366792	AwaitingRegistration Completed	0	Property	Residential Property	Single

Basic Information

213360047850

Collateral Currency	Agreed Collateral Value	Agreed Collateral Value	Available From	Available Till	Applicable Business
USD	\$50,000.00	\$50,000.00	2021-12-01	2022-12-31	-

Exposure Type: Charge Type Hypothecation

Purpose Of Collateral: New Facility

Shareable Across Customers: No

Property	Linked Facilities Details	Ownership
1 Collateral \$50K Collateral Value	77% Unlinked, 23% ROADROLL	100%

Seniority of charge	Covenants	Insurance
1 Position	0 Covenants proposed Standard Covenants Applicable	0 Active Insurance
0 Total Percentage, 100 Percentage Available	0 Compiled Covenants, 0 Breached Covenants	USD 0.00 Total Insurance Amount

Configured Stage Status

Risk Evaluation	Internal Legal Opinion	External Legal Opinion
In Progress	Not applicable	In Progress
External Valuation	External Check	Field Investigation
In Progress	In Progress	In Progress

Audit | Hold | Back | Next | Save & Close | Cancel

- View the Collateral Summary and click **Next**.

Collateral Safekeeping

Procedure to add collateral safekeeping details.

Upon clicking **Next** in the **Safekeeping - Collateral Summary** screen, the Collateral Safekeeping data segment is displayed.

Figure 18-3 Safekeeping - Collateral Safekeeping

Collateral Perfection - Safekeeping

Collateral Summary
Collateral Safekeeping
Comments

Collateral Safekeeping Screen (2 / 3)

213360047850 Collateral ID	Property Collateral Type	USD Collateral Currency	\$50,000.00 Total Value
-------------------------------	-----------------------------	----------------------------	----------------------------

Registration Number: 5677
Market Value: \$50,000.00

Property Type: RESIDENTIAL BUILDING Registered Owner: John

Page 1 of 1 (1 of 1 items)

Audit Hold Back Next Save & Close Cancel

To capture safekeeping details for the collateral:

1. Click the action icon in the collateral record and select **Edit**.
The **Safekeeping - Configure - Collateral Type** screen is displayed.

Figure 18-4 Safekeeping - Configure - Collateral Type

Configure

Property
Collateral Insurance
Covenants
Documents
Safekeeping
Questionnaire Evaluation

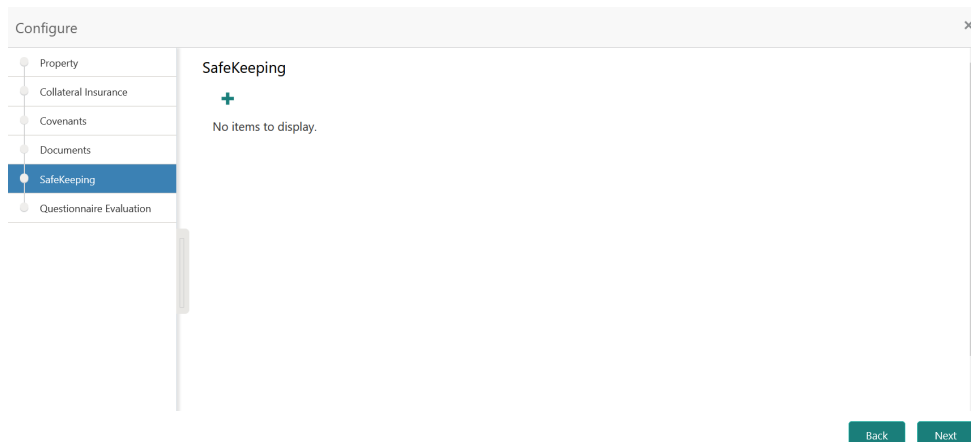
Property

Property ID: 445
Property Type: Select
Property Category: Select
Description
Property Purpose: Select
Registered Owner: John
Land registry
Purchase Date: Feb 1, 2020
Zone Classification: Select
Flood Zone:
Flood Zone Type: Select
Seismic Zone:
Seismic Zone Type: Select
Income Producing:
Environment Assessment Required:

Back Next

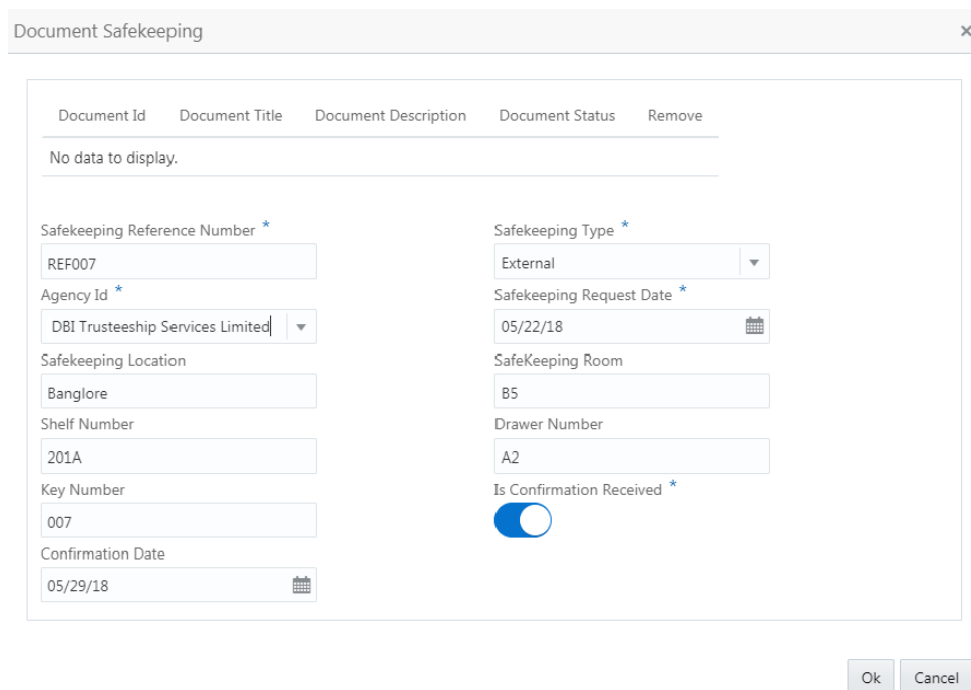
2. Click **Next** and navigate to the **Safekeeping** menu.

Figure 18-5 Safekeeping - Configure - Safekeeping



3. Click the add icon in the **Safekeeping - Configure - Safekeeping** screen. The **Document Safekeeping** window is displayed.

Figure 18-6 Document Safekeeping



4. Select the documents for safekeeping in the above screen.
5. Capture the document safekeeping details.
For field level explanation, refer the below table.

Table 18-1 Document Safekeeping - Field Description

Field	Description
Safekeeping Reference Number	Specify the Safekeeping Reference Number .
Safekeeping Type	Select the Safekeeping Type from the drop down list. The options available are: <ul style="list-style-type: none"> • Internal • External
Agency Id	Specify the Agency Id , if External is selected as the Safekeeping Type .
Safekeeping Request Date	Specify the Safekeeping Request Date .
Safekeeping Location	Specify the Safekeeping Location .
Safekeeping Room	Specify the Safekeeping Room detail.
Shelf Number	Specify the Shelf Number for collateral safekeeping.
Drawer Number	Specify the Drawer Number for collateral safekeeping.
Key Number	Specify the Key Number for collateral safekeeping.
Is Confirmation Received	Enable this flag, if confirmation is received for collateral safekeeping.
Confirmation Date	Specify the safekeeping Confirmation Date .

6. Click **OK** in the **Document Safekeeping** window.

The document safekeeping details are added and displayed in the **Safekeeping - Configure Safekeeping** screen.

You can **Edit**, **View**, or **Delete** the added safekeeping detail by clicking the action icon and selecting the required option.

7. After capturing safekeeping details, click **Next** and then click **Submit**.

Comments

Information on the Comments data segment in the Safekeeping stage.

The Comments data segment allows you to post overall comments for the Safekeeping stage.

Upon clicking **Next** in the **Safekeeping - Collateral Safekeeping** screen, the Comments data segment is displayed.

Figure 18-7 Safekeeping - Comments

1. Type your comments for the Safekeeping stage in the **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.
The Checklist window is displayed.

Figure 18-8 Checklist

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the **Outcome** as **Proceed**.
6. Click **Submit**.

The Collateral Perfection details are handed off to the Back office System (OBELCM) and the process is completed. In case of any failure in handoff, the

system generates Handoff - Manual Retry task and lists in the Free Task queue. You must fix the handoff errors and retry the handoff.

19

Handoff - Manual Retry

Handoff - Manual Retry

Detailed information about the Manual Retry stage in Collateral Perfection process.

Collateral details are automatically handed off to the back office system on submitting the last stage task. In case of any failure, the system generates and lists the Manual Retry task in the Free Tasks queue. The user must edit the task and fix all the handoff errors before submitting the task.

Collateral Summary

Information on the Collateral Summary data segment in Manual Retry stage.

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Seniority of Details
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch the **Manual Retry - Collateral summary** screen, navigate to Tasks > Free Tasks from the left menu.
The **Free Tasks** screen is displayed.

Figure 19-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & E...	Low	Group Concentration A...	APP212274830	APP212274830	Group Concentration Amend...	21-08-14

- Click **Acquire & Edit** in the required Manual Retry task. The **Manual Retry - Collateral Summary** screen is displayed.

Figure 19-2 Manual Retry - Collateral Summary

ACME Corporation

Customer Id: PTY192560509 | Application ID: APP213279200 | Date Initiated: 2021-11-10 | Current Status: Safekeeping Completed | Documents: 0

Basic Information

COL213274304
Collateral for new facility

Collateral Type: Ship	Collateral Category: SHPS category	Ownership Type: Joint	Collateral Currency: INR	Owner Estimated Value: 31,000,000.00
Held Collateral Value	Available From: 2021-11-10	Available Till: 2022-11-30	Applicable Business: Trade, Working Capital	Exposure Type: -
Charge Type: Hypothecation	Purpose Of Collateral: New Facility	Shareable Across Customers: No		

Ownership	Seniority of charge	Covenants	Insurance
	2 Position Seniority of charge held by OBCFPM Customer	0 Covenants proposed Standard Covenants Applicable	1 Active Insurance
	40 Total Percentage 60 Percentage Available	0 Complied Covenants 0 Breached Covenants	INR 100,000.00 Total Insurance Amount

Configured Stage Status

Field Investigation: Not applicable	External Check: Not applicable	External Valuation: Completed	Internal Valuation: Not applicable	Risk Evaluation: Not applicable	Legal Opinion: Not applicable
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Buttons: Hold, Back, Next, Save & Close, Cancel

- View the Collateral Summary and click **Next**.

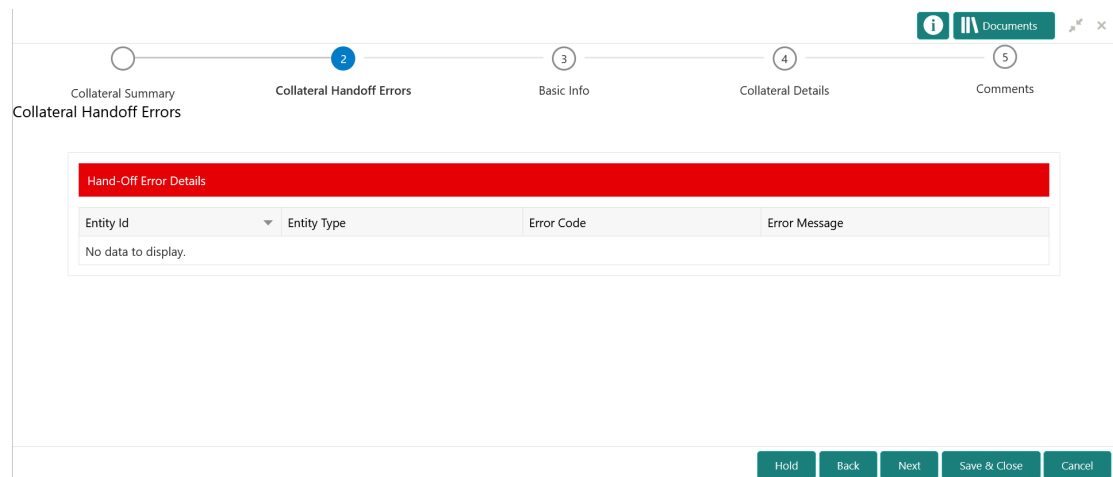
Collateral Handoff Errors

Information on the Collateral Handoff Errors data segment in the Manual Retry stage.

This data segment displays the handoff error details such as Entity ID, Entity Type, Error Code, and Error Message for taking necessary action.

Upon clicking **Next** in the **Manual Retry - Collateral Summary** screen, the Collateral Handoff Errors data segment is displayed.

Figure 19-3 Manual Retry - Collateral Handoff Errors



1. View the **Hand-off Error Details**.
2. Click **Next**.

Basic Info

Information on the Basic Info data segment in Manual Retry stage.

This data segment displays basic collateral details captured as part of perfection initiation. In case there is handoff error in this screen, you must fix it before proceeding to the next data segment.

Upon clicking **Next** in the **Manual Retry - Collateral Handoff Errors** screen, the Basic Info data segment is displayed.

Figure 19-4 Manual Retry - Basic Info

1. Modify the necessary details.

 **Note:**

For information on fields in the Basic Info data segment, refer **Basic Info** topic in the **Enrichment** chapter.

2. After performing necessary actions in the **Manual Retry - Basic Info** screen, click **Next**.

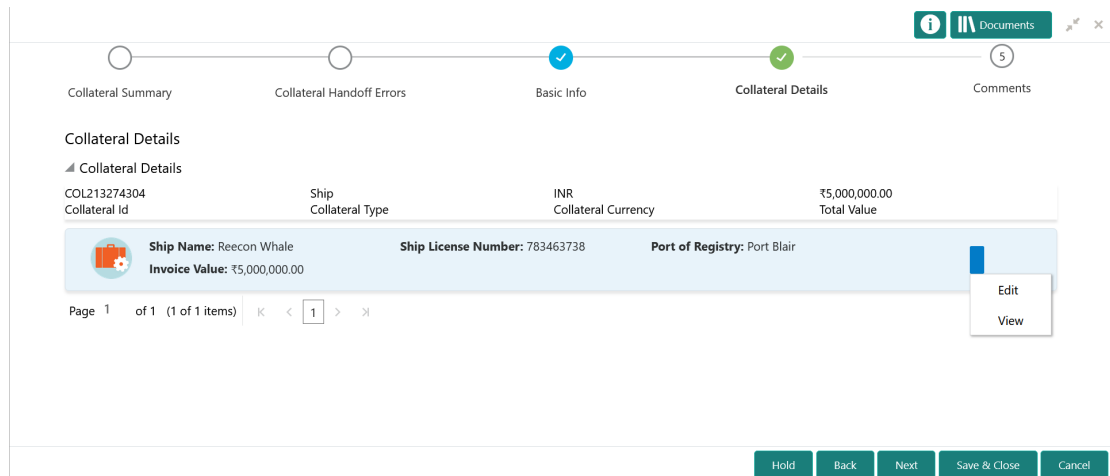
Collateral Details

Information on the Collateral Details data segment in Manual Retry stage.

This data segment allows to modify collateral details added in the previous stages/process. In case there is handoff error in this screen, you must fix it before proceeding to the next data segment.

Upon clicking **Next** in the **Manual Retry - Basic Info** screen, the Collateral Details data segment is displayed based on the collateral selected for review.

Figure 19-5 Manual Retry - Collateral Details



To modify the collateral details, click the action icon in the collateral record and select **Edit**. The **Enrichment - Configure - Collateral Type** screen is displayed.

Figure 19-6 Enrichment - Configure - Collateral Type

Configure

Property

Property ID
PROP1234

Description
Commercial Building

Land registry

Flood Zone

Seismic Zone Type
Select

Restricted Property

Property Status
Rented

Registration Date
Apr 11, 2018

Property Type *
COMMERCIAL BUILDING

Property Purpose *
Personal

Purchase Date
Apr 4, 2018

Flood Zone Type
Select

Income Producing

Under Construction

Wall Material
Asbestos

Property Value
USD \$1,000.00

Property Category *
Individual

Registered Owner *
John Doe

Zone Classification
Select

Seismic Zone

Environment Assessment Required *

Nature Of Property
Fee Simple

Roof Type
Asphalt Shingles

Adverse Comments

Property Location

Currency Details

Property Dimension

Property Valuation Details

Property Contact Details

Back Next

**Note:**

For detailed information on the left menus, refer **Collateral Type** section in Collateral Evaluation User Guide.

After modifying the collateral details, click **Next**.

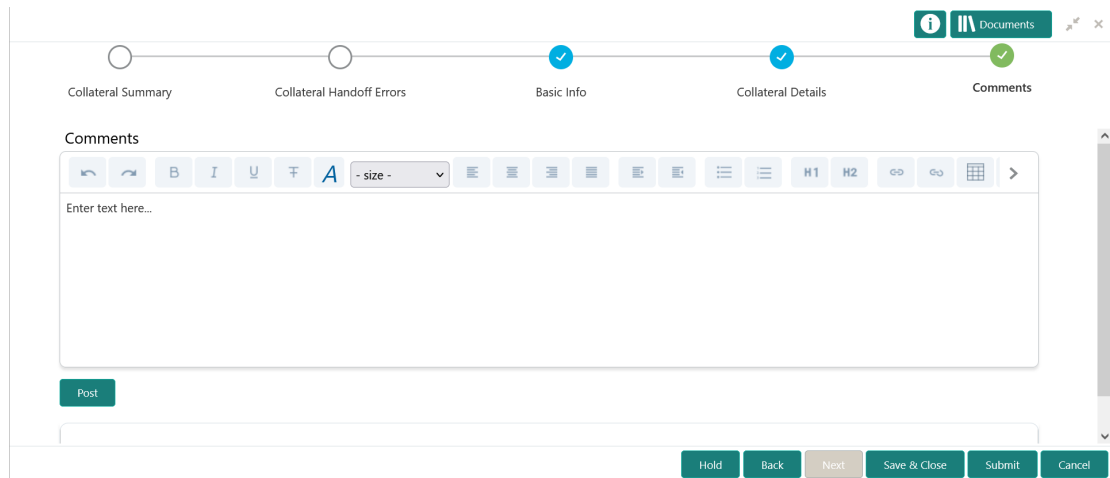
Comments

Information on the Comments data segment in the Manual Retry stage.

The Comments data segment allows you to post your overall comments for the Manual Retry stage.

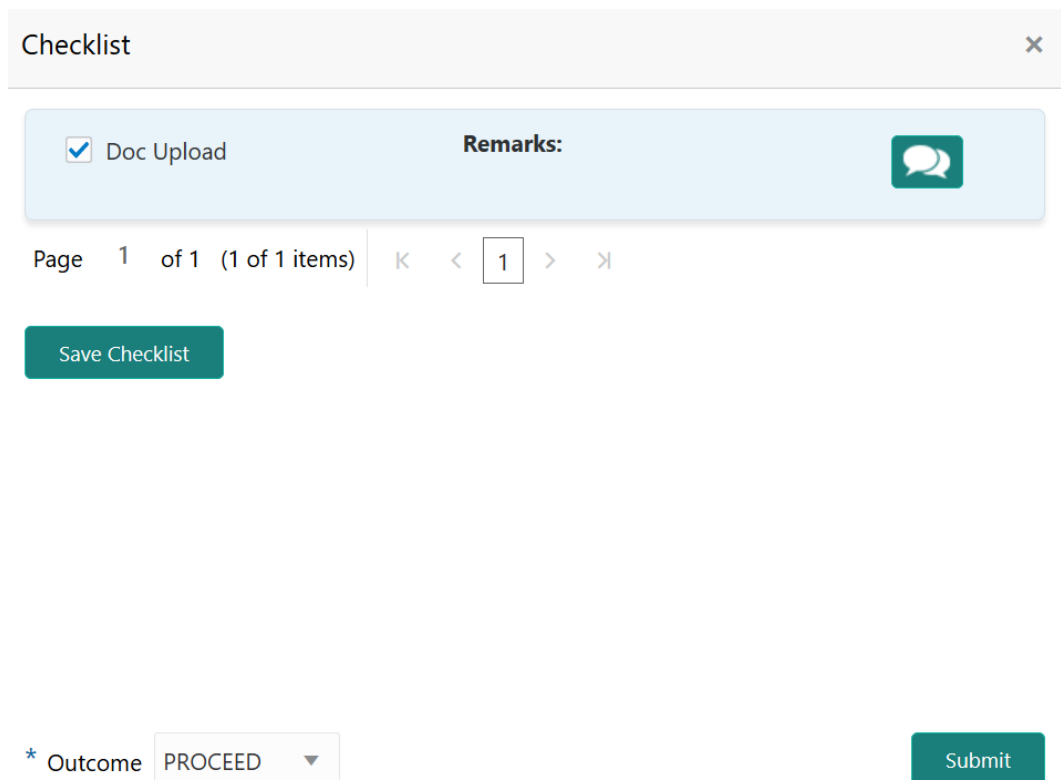
Upon clicking **Next** in the **Manual Retry - Collateral Details** screen, the Comments data segment is displayed.

Figure 19-7 Manual Retry - Comments



1. Type your comments for the Manual Retry stage in the **Comments** text box.
2. Click **Post**.
Comments are posted below the **Comments** text box.
3. To manually handoff the collateral details, click **Submit**.
The **Checklist** window is displayed.

Figure 19-8 Enrichment - Checklist



 **Note:**

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

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the **Outcome** as **PROCEED** and click **Submit**.

Collateral details are handed off to the back office system.

 **Note:**

Manual Retry task is generated until successful hand off of collateral details. You must carefully view the error details and fix the handoff errors for successful hand off.