

Oracle® Banking Credit Facilities Process Management Collateral Insurance User Guide



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

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Oracle Banking Credit Facilities Process Management User Guide

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1

Preface

About this Guide

A brief introduction to the Collateral Insurance User Guide.

This guide helps you get familiar with the Collateral Insurance process in OBCFPM to manage insurance for the added collaterals.

Audience

Audience of Collateral Insurance User Guide.

This guide is intended for the Credit Officer responsible for reviewing customer collaterals on a periodic basis.

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













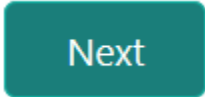

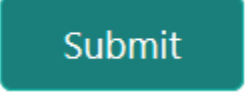

Icons	Purpose
	To add new record.
	To modify existing record.
	To delete a record.
	To pick start or end date.
	To configure or change default settings.
	To view the data in graphical format.

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

Initiation

Insurance Initiation

Detailed information about the Insurance Initiation stage in Collateral Insurance process.

In this stage, the user authorized to initiate the Collateral Insurance process must update or add latest insurance details for the collateral and send it for approval.

The following data segments are available in the Insurance Initiation stage:

- Basic Info
- Collateral Type (Property)
- Comments

Basic Info

Information on the Basic Info data segment in Insurance Initiation stage.

This data segment displays basic collateral details captured as part of Collateral Perfection or Review process. You can modify the applicable details, if required.

1. To launch the **Initiation - Basic Info** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 2-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Medium	Collateral Insurance	APP22178154	APP22178154	Approval	22-01-17
Acquire & Edit	Medium	Collateral Review	APP22138110	APP22138110	Risk Evaluation	22-01-13
Acquire & Edit	Low	Collateral Perfection	APP22138106	APP22138106	Enrichment	20-02-15
Acquire & Edit	Low	Collateral Perfection	APP22138105	APP22138105	Enrichment	20-02-15
Acquire & Edit	Low	Collateral Perfection	APP22138104	APP22138104	Enrichment	20-02-15
Acquire & Edit	Low	Collateral Perfection	APP22138103	APP22138103	Enrichment	20-02-15
Acquire & Edit	Low	Collateral Perfection	APP22138102	APP22138102	Enrichment	20-02-15
Acquire & Edit	Medium	Collateral Review	APP22138100	APP22138100	DataEnrichment	22-01-13
Acquire & Edit	Low	Collateral Perfection	APP22138094	APP22138094	Enrichment	20-02-15
Acquire & Edit	Low	Collateral Perfection	APP22138092	APP22138092	Enrichment	20-02-15
Acquire & Edit	Low	Collateral Perfection	APP22138091	APP22138091	Enrichment	20-02-15
Acquire & Edit	Medium	Collateral Release	APP22118045	APP22118045	Collateral Release Request	22-01-11
Acquire & Edit	Medium	Collateral Perfection	APP22108011	APP22108011	Manual Retry	18-04-13
Acquire & Edit	Low	Collateral Evaluation	APP2277983	APP2277983	LegalOpinion	18-04-13

2. **Acquire & Edit** the required Insurance Initiation task.

Figure 2-2 Initiation - Basic Info

Collateral Insurance - Initiation

Basic Info

Customer details

Customer ID: CUST1000
Customer Name: CUST1000

Collateral details

Collateral ID: COL2242073
Collateral Type: Property
Collateral Category: RESIDENTIAL PROPERTY
Collateral Subcategory:
Collateral Description: Description1
Collateral Currency: USD
Agreed Collateral Value: USD \$100,000.00
Collateral Start and End Date: Jan 3, 2022 - Jan 3, 2022
Purpose Of Collateral: New Facility
Applicable Business: LT_Lending X
Charge Type: Pledge
Seniority of Charge: First
LTV Percentage: 100
Bank Haircut: 10%
Collateral Status: Active
Document Status: Not Submitted
Fee Class Code:
External Collateral ID:
Ownership details
Ownership Type: Single
Shareable Across Customers:
Revaluation Details
Revaluation Type: Manual

Audit Hold Back Next Save & Close Cancel

3. View / modify the necessary details.

Note:

For information on fields in the Basic Info data segment, refer **Collateral Perfection or Review User Guide**.

4. After performing necessary actions in the **Initiation - Basic Info** screen, click **Next**.

Property

Procedure to add or update insurance details.

This data segment allows to modify collateral details added in the Collateral Perfection / Review process, and manage insurance details, covenants, and documents for the collateral.

Note:

In this guide, only the procedure to add and update insurance details is provided. For information on collateral specific fields, managing covenants, and uploading documents, refer **Collateral Evaluation User Guide**.

Upon clicking **Next** in the **Initiation - Basic Info** screen, the Collateral Type data segment is displayed based on the collateral selected at the time of insurance process initiation.

Figure 2-3 Initiation - Property

Collateral Insurance - Initiation

Basic Info
Property
Comments

Property

Collateral Details

COL2242073 Collateral ID	Property Collateral Type	USD Collateral Currency	\$10,000.00 Total Value
-----------------------------	-----------------------------	----------------------------	----------------------------

+
Registration Number: REGN9000121
Market Value: \$10,000.00
Property Type: COMMERCIAL BUILDING
Registered Owner: REGN9000111

Page 1 of 1 (1 of 1 items)

Edit
View
Delete

Audit Hold Back Next Save & Close Cancel

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

Figure 2-4 Initiation - Configure - Property

2. Click **Next** and navigate to **Collateral Insurance** menu.

Figure 2-5 Initiation - Configure - Collateral Insurance

3. To add new insurance details, click + the add icon.
The following window is displayed.

Figure 2-6 Collateral Details

Insurance Basic Details

Policy Number * 45678043687	Policy Name * Contract Policy	Insurance Provider * First Bank
Insurance Name Contract Insurance	Insurance Type Asset Insurance	Policy Status Inforced
Insurance Currency * INR	Insurance Amount * ₹100,000.00	Start Date * May 1, 2020
End Date * May 1, 2021	Grace Days 10	Notice Days 10
Policy Assigned To Bank Yes		

Insurance Premium Details

Premium Currency * INR	Premium Amount * ₹9,000.00	Premium Frequency Monthly
Premium End Date * May 1, 2021		

Remarks

Add
Cancel
Clear

- Specify all the details in the **Insurance Details** screen.
For field level information, refer the following tables.

Table 2-1 Insurance Basic Details - Field Description

Fields/ Icons	Description
Policy Number	Specify the insurance Policy Number .
Policy Name	Specify the insurance Policy Name .
Insurance Provider	Specify the name of Insurance Provider .
Insurance Name	Specify the name of insurance.
Insurance Type	Select the Insurance Type from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> Asset Insurance Life Insurance Corporate Insurance Borrower Insurance
Policy Status	Select the Policy Status from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> Inforced Lapsed Paidup
Insurance Amount	Specify the Insurance Amount in selected insurance currency.
Start Date	Click the calendar icon and select the insurance Start Date .
End Date	Click the calendar icon and select the insurance End Date .

Table 2-1 (Cont.) Insurance Basic Details - Field Description

Fields/ Icons	Description
Grace Days	Specify the Grace Days for making insurance premium payment.
Notice Days	Specify the Notice Days for insurance premium payment.
Policy Assigned To Bank	Specify if the policy is assigned to your bank by selecting required option from the Policy Assigned To Bank drop down list.

Table 2-2 Collateral Details - Insurance Premium Details - Field Description

Fields/ Icons	Description
Premium Currency	Click the search icon in the Premium Currency field and select the currency in which insurance premium is paid.
Premium Amount	Specify the Premium Amount in selected premium currency.
Premium Frequency	Select the Premium Frequency from the drop down list.
Premium End Date.	Click the calendar icon and select the Premium End Date.
Remarks	Type Remarks about the insurance, if any.

5. Click **Add**. The insurance details are added and displayed in the **Initiation - Configure - Collateral Insurance** screen.
6. To **Edit**, **View**, or **Delete** the existing collateral insurance details, click the action icon in the insurance record and select the required option.
7. After performing necessary actions in the configuration window, click **Submit**.
The **Configuration** screen is closed.
8. To go to the next data segment, click **Next** in the **Initiation - Collateral Type (Property)** screen.

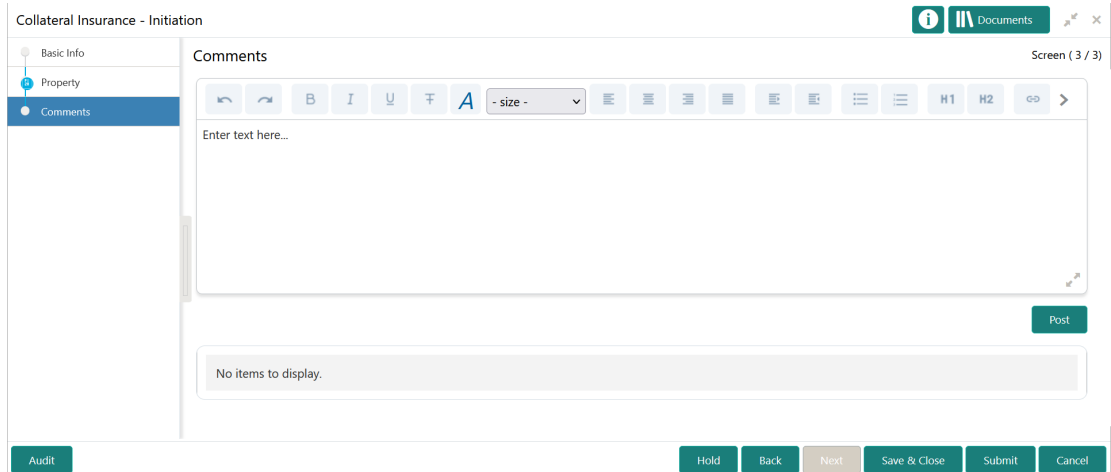
Comments

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

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

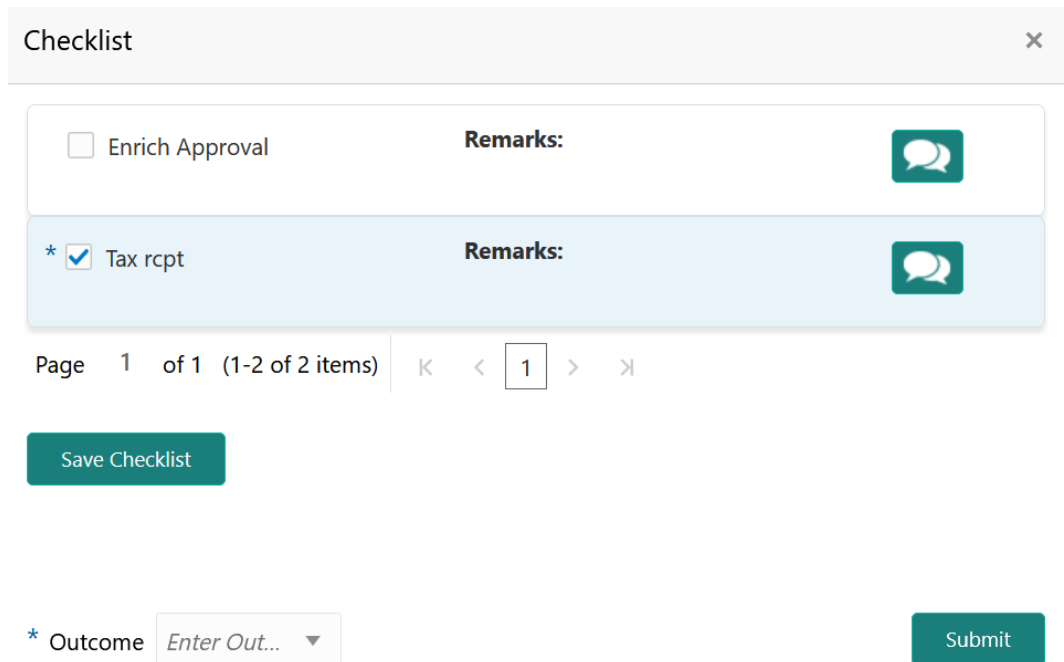
Upon clicking **Next** in the **Initiation - Collateral Type** screen, the Comments data segment is displayed.

Figure 2-7 Initiation - Comments



1. Type your comments for the 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 2-8 Checklist



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 Approval stage.

3

Approval

Insurance Approval

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

In this stage, the user authorized to edit the Insurance Approval task must review the collateral insurance details captured in the Initiation stage and take necessary action to approve or reject the application.

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

- Basic Info
- Collateral Type (Property)
- Comments

Basic Info

Information on the Basic Info data segment in Insurance Approval stage.

This data segment displays basic collateral details captured as part of Collateral Perfection or Review process. You can modify the applicable details, if required.

1. To launch the **Approval - Basic Info** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 3-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & E...	Medium	Collateral Insurance	APP22178154	APP22178154	Approval	22-01-17
Acquire & E...	Medium	Collateral Review	APP22138110	APP22138110	Risk Evaluation	22-01-13
Acquire & E...	Low	Collateral Perfection	APP22138106	APP22138106	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138105	APP22138105	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138104	APP22138104	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138103	APP22138103	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138102	APP22138102	Enrichment	20-02-15
Acquire & E...	Medium	Collateral Review	APP22138100	APP22138100	DataEnrichment	22-01-13
Acquire & E...	Low	Collateral Perfection	APP22138094	APP22138094	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138092	APP22138092	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138091	APP22138091	Enrichment	20-02-15
Acquire & E...	Medium	Collateral Release	APP22118045	APP22118045	Collateral Release Request	22-01-11
Acquire & E...	Medium	Collateral Perfection	APP22108011	APP22108011	Manual Retry	18-04-13
Acquire & E...	Low	Collateral Evaluation	APP2277983	APP2277983	LegalOpinion	18-04-13

2. **Acquire & Edit** the required Insurance Approval task.

Figure 3-2 Approval - Basic Info

Collateral Insurance - Approval

Basic Info

Customer details

Customer ID: CUST1000
Customer Name: CUST1000

Collateral details

Collateral ID: COL2242073
Collateral Type: Property
Collateral Category: RESIDENTIAL PROPERTY
Collateral Subcategory: [empty]
Collateral Description: Description1
Collateral Currency: USD
Agreed Collateral Value: USD \$100,000.00
Collateral Start and End Date: Jan 3, 2022 - Jan 3, 2022
Purpose of Collateral: New Facility
Applicable Business: LT_Lending X
Charge Type: Pledge
Seniority of Charge: First
LTV Percentage: 100
Bank Haircut: 10%
Collateral Status: Active
Document Status: Not Submitted
Fee Class Code: [empty]
External Collateral ID: [empty]

Ownership details

Ownership Type: Single
Shareable Across Customers: [toggle]

Revaluation Details

Revaluation Type: Automatic
Revaluation Method: Custom
Revaluation Frequency: Yearly
Revaluation Start Month: February
Revaluation Day: 1

Audit Hold Back Next Save & Close Cancel

- View / modify the necessary details.

Note:

For information on fields in the Basic Info data segment, refer **Collateral Perfection or Review User Guide**.

- After performing necessary actions in the **Approval - Basic Info** screen, click **Next**.

Property

Information on the Property data segment in the Insurance Approval stage.

This data segment allows to view the collateral insurance details captured in the Insurance Initiation stage.

Upon clicking **Next** in the **Approval - Basic Info** screen, the Collateral Type data segment is displayed based on the collateral selected at the time of insurance process initiation.

Figure 3-3 Approval - Property

The screenshot shows the 'Collateral Insurance - Approval' interface. On the left, a navigation pane includes 'Basic Info', 'Property' (selected), and 'Comments'. The main area is titled 'Property' and shows 'Collateral Details' in a table:

COL2242073 Collateral ID	Property Collateral Type	USD Collateral Currency	\$10,000.00 Total Value
-----------------------------	-----------------------------	----------------------------	----------------------------

Below the table is a '+' icon and a record card for a property:

- Registration Number: REGN9000121
- Property Type: COMMERCIAL BUILDING
- Registered Owner: REGN9000111
- Market Value: \$10,000.00

A pagination bar shows 'Page 1 of 1 (1 of 1 items)' with navigation arrows. A context menu is open over the record card, showing 'Edit', 'View', and 'Delete' options. At the bottom, there are buttons for 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

1. Click the action icon in the collateral record and select **View**.
The **Approval - Configure - Collateral Type** screen is displayed in view only mode.

Figure 3-4 Approval - Configure - Property

The screenshot shows the 'Configure' screen. On the left, a navigation pane includes 'Property' (selected), 'Collateral Insurance', 'Covenants', and 'Documents'. The main area is titled 'Property' and contains a list of configuration options, each with a right-pointing arrow:

- Property
- Property Location
- Currency Details
- Property Dimension
- Property Valuation Details
- Property Contact Details
- Residential Status

At the bottom right, there are 'Back' and 'Next' buttons.

2. Click **Next** and navigate to the **Collateral Insurance** menu.
3. View the insurance details by clicking the action icon in insurance record and selecting **View** option.
4. After viewing the necessary details, exit the configuration screen and click **Next** in the **Approval - Collateral Type** screen.

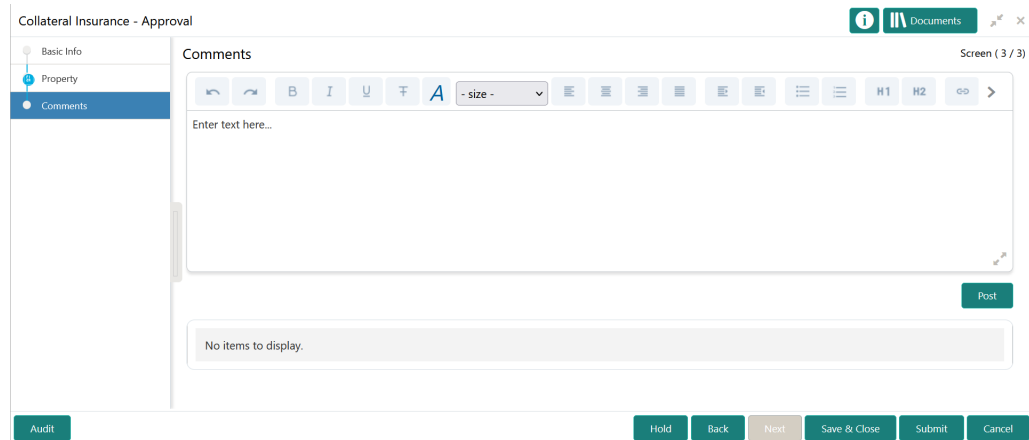
Comments

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

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

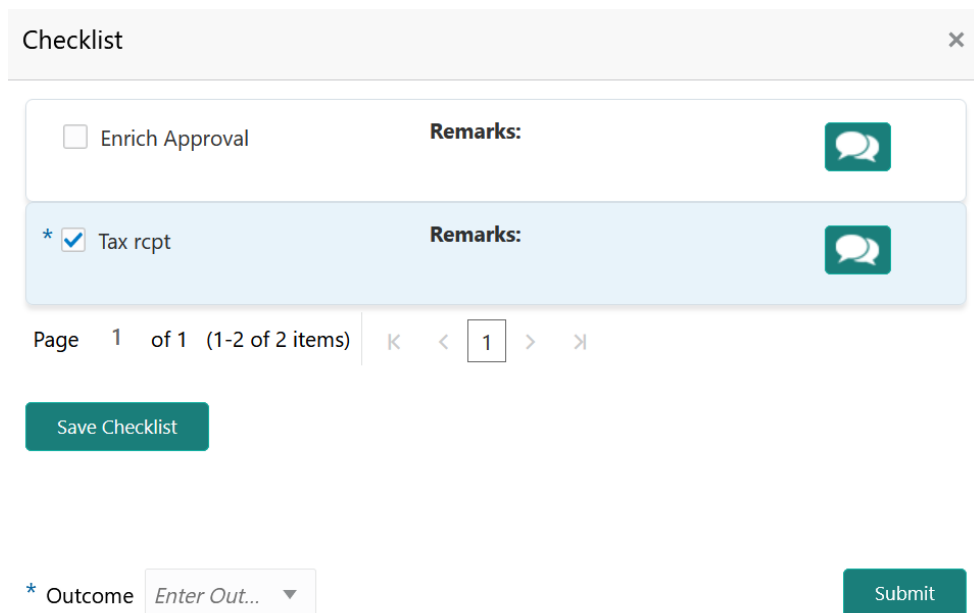
Upon clicking **Next** in the **Approval - Collateral Type** screen, the Comments data segment is displayed.

Figure 3-5 Approval - Comments



1. Type your comments for the 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 3-6 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:

- Approve
- Reject

If **Approve** is selected as the **Outcome**, the Collateral Insurance process is completed on clicking **Submit**.

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

4

Handoff - Manual Retry

Handoff - Manual Retry

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

Collateral insurance details are automatically handed off to the back office system on submitting the Insurance Approval task. In case of any failure, the system generates the Manual Retry task and lists 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 / perfection process are displayed.

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

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 4-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & E...	Medium	Collateral Insurance	APP22178154	APP22178154	Approval	22-01-17
Acquire & E...	Medium	Collateral Review	APP22138110	APP22138110	Risk Evaluation	22-01-13
Acquire & E...	Low	Collateral Perfection	APP22138106	APP22138106	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138105	APP22138105	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138104	APP22138104	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138103	APP22138103	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138102	APP22138102	Enrichment	20-02-15
Acquire & E...	Medium	Collateral Review	APP22138100	APP22138100	DataEnrichment	22-01-13
Acquire & E...	Low	Collateral Perfection	APP22138094	APP22138094	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138092	APP22138092	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138091	APP22138091	Enrichment	20-02-15
Acquire & E...	Medium	Collateral Release	APP22118045	APP22118045	Collateral Release Request	22-01-11
Acquire & E...	Medium	Collateral Perfection	APP22108011	APP22108011	Manual Retry	18-04-13
Acquire & F...	Low	Collateral Evaluation	APP2277983	APP2277983	LegalOpinion	18-04-13

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

Figure 4-2 Manual Retry - Collateral Summary

Collateral Insurance - Manual Retry

Collateral Summary

Customer ID: CUST1000 | Application ID: APP22178154 | Current Status: 0 | Documents: 0 | Collateral Type: Property | Collateral Category: RESIDENTIAL PROPERTY | Ownership Type: Single

Basic Information

COL2242073

Description1

Collateral Currency: USD | Agreed Collateral Value: \$100,000.00 | Held Collateral Value: - | Available From: 2022-01-03 | Available Till: 2022-01-03 | Applicable Business: LT_Lending

Exposure Type: - | Charge Type: Pledge | Purpose Of Collateral: New Facility | Shareable Across Customers: No

Property	Linked Facilities Details	Ownership
1 Collateral	No data to display	No data to display
\$10K Collateral Value		

Seniority of charge	Covenants	Insurance
1 Position	0 Covenants proposed Standard Covenants Applicable	1 Active Insurance
0 Total Percentage 100 Percentage Available	0 Complied Covenants 0 Breached Covenants	USD 3,500.00 Total Insurance Amount

Configured Stage Status

Audit | 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 4-3 Manual Retry - Collateral Handoff Errors

Hand-Off Error Details			
Entity ID	Entity Type	Error Code	Error Message
COL2242073	Collateral	EL-COLL-65	when Haircut Decrease flag is disabled.

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 review and basic collateral details captured as part of review 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 4-4 Manual Retry - Basic Info

1. Modify the necessary details.

 **Note:**

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

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

Property

Information on the Property data segment in Manual Retry stage.

This data segment allows to modify insurance details added in the previous stages. 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 Type data segment is displayed based on the collateral selected at the time of Insurance process initiation.

Figure 4-5 Manual Retry - Property

Collateral Insurance - Manual Retry

Property

Screen (4 / 5)

Collateral ID	Collateral Type	Collateral Currency	Total Value
COL2242073	Property	USD	\$10,000.00

Registration Number: REGN9000121 Property Type: COMMERCIAL BUILDING Registered Owner: REGN9000111
Market Value: \$10,000.00

Page 1 of 1 (1 of 1 items) Edit View Delete

Audit Hold Back Next Save & Close Cancel

To modify the insurance details, click the action icon in the collateral record and select **Edit**. The **Manual Retry - Configure - Property** screen is displayed.

Figure 4-6 Manual Retry - Configure - Property

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

Property Category: Individual

Registered Owner: John Doe

Purchase Date: Apr 4, 2018

Flood Zone Type: Select

Income Producing

Under Construction

Wall Material: Asbestos

Property Value: USD \$1,000.00

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 collateral specific fields, **Collateral Insurance**, **Covenants**, and **Documents** menus, refer **Collateral Review User Guide**.

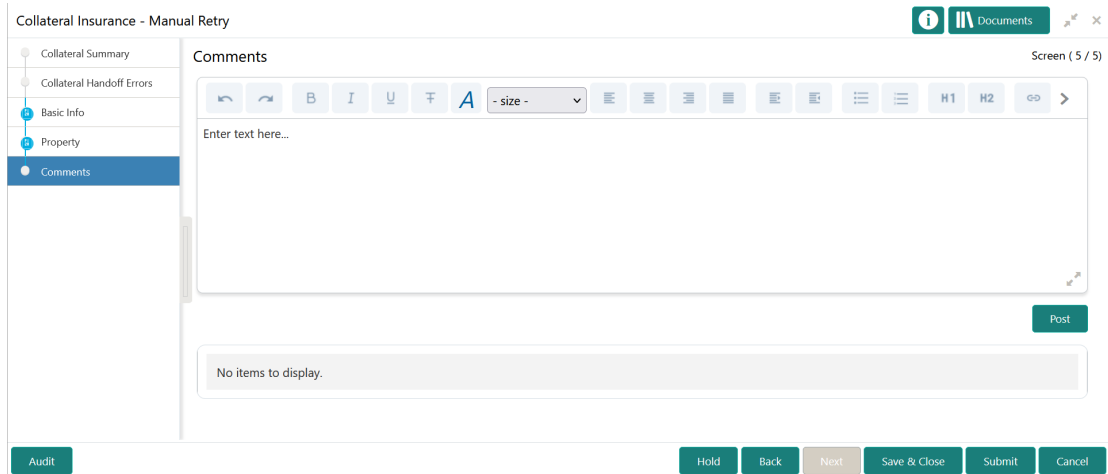
Comments

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.

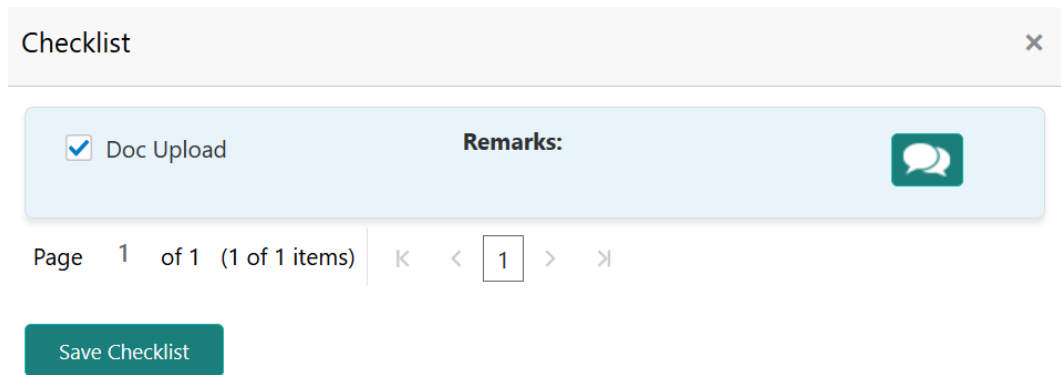
Upon clicking **Next** in the **Manual Retry - Property** screen, the Comments data segment is displayed.

Figure 4-7 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 review details, click **Submit**.
The **Checklist** window is displayed.

Figure 4-8 Enrichment - Checklist



* Outcome PROCEED ▼

Submit

 **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 insurance details are handed off to the back office system.

 **Note:**

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