Collateral Evaluation User Guide

Oracle Banking Credit Facilities Process Management

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ORACLE

Oracle Banking Credit Facilities Process Management User Guide
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1. Welcome to Oracle Banking Credit Facilities Process Management

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

Overview of OBCFPM

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

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Benefits

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

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

Key Features

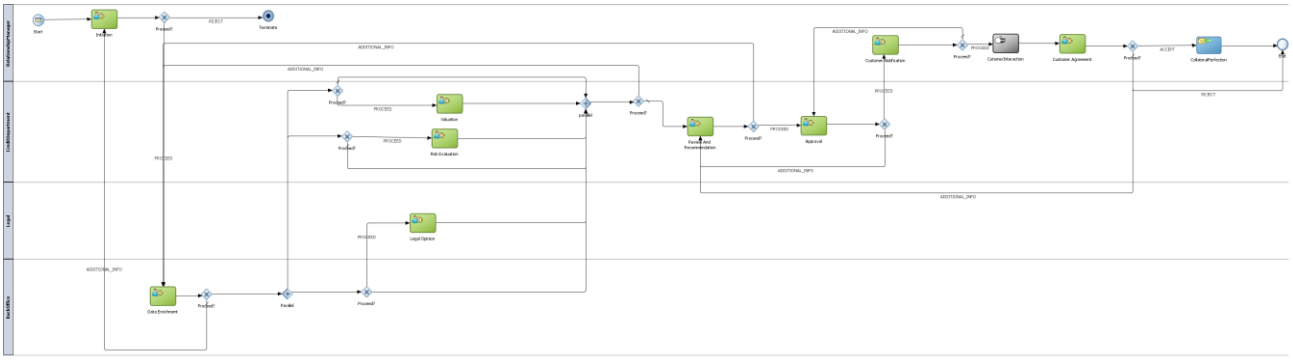
- Stand-alone system agnostic to back office application
- Requires very little change to bank's existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Roll Based Dashboards

2. Collateral Evaluation

A Collateral Evaluation is a process in which the customer approaches the bank and requests the bank to evaluate the collateral. The Bank does an in-principle collateral evaluation and informs the customer about the collateral value. The various activities performed for Collateral Evaluation are

- Input Application Details
- Upload of related Mandatory and Non Mandatory documents
- Verify Documents and Capture Details
- Internal Legal Evaluation
- Risk Evaluation
- Internal Valuation of the Collateral
- Generate In-principal Collateral Agreement
- Receive the customer acceptance of the Collateral Agreement
- On customer acceptance initiate a detailed Collateral Perfection

2.1 Collateral Evaluation - Process Flow Diagram



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

1. Initiation
2. Data Enrichment
3. Legal Evaluation
4. Risk Evaluation
5. Valuation
6. Review & Recommendation
7. Approval
8. Draft Generation
9. Customer Acceptance

2.2 Initiation

Collateral Evaluation can be initiated when a customer approaches the bank and provides the application for collateral evaluation or when the Relationship Manager visits the customer location and Initiates the Collateral Evaluation on behalf of the customer.

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

As a user, you will be able to login to the OBCFPM application with appropriate credentials. On login, you will be able to view the dashboard screen with dashboards, widgets mapped for your user profile.

Menu→Collaterals →Evaluation

(Screen)

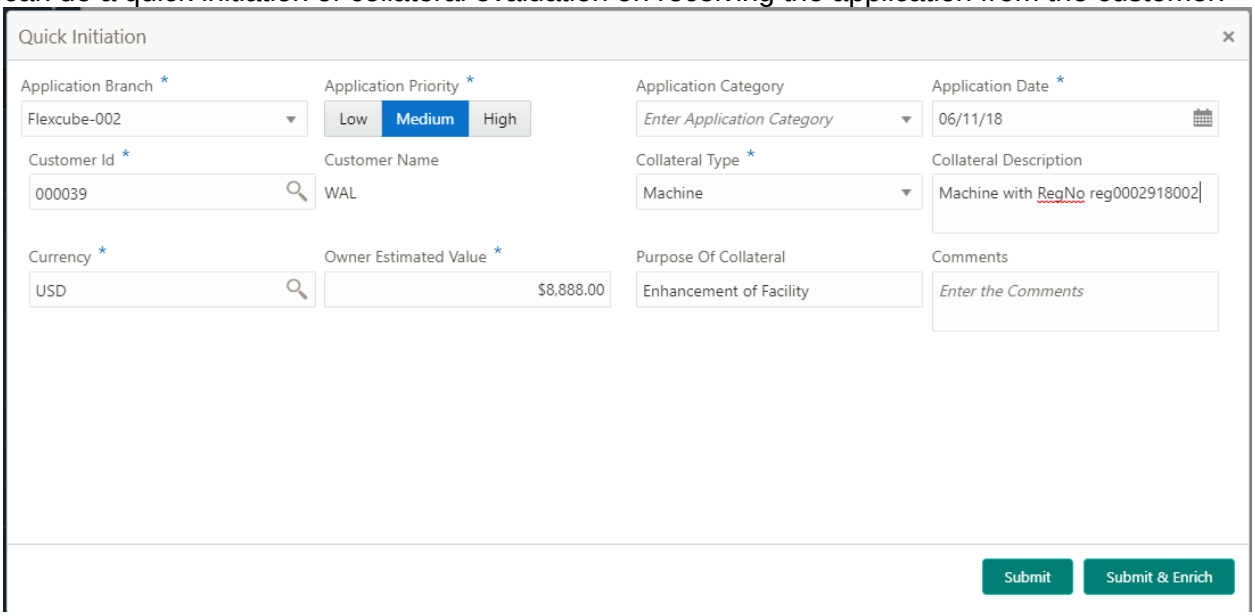
From the 'menu bar', you can initiate a new collateral evaluation.

On selecting, Collateral Evaluation, a new screen will open to capture the details.

As a user, you can provide the basic application details.

2.2.1Quick Initiation

The Relationship Manager can do a quick initiation of the collateral evaluation or the operations user can do a quick initiation of collateral evaluation on receiving the application from the customer.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Application Priority	Select the Applica-tion Priority	Input	Toggle Button	3	Mandatory	
Customer Id	Key in the cus-tomer id or choose the customer id from the List of	Input	LOV	16	Mandatory	Open and Active corporate cus-tomer can be se-lected

	Values					
Customer Name	The customer name of the selected customer will be displayed	Display	Text Box			
Collateral Type	Select the Collateral Type	Input	Drop Down	22	Mandatory	
Collateral Description	Specify the brief description of the Collateral	Input	Free Text	255	Optional	
Purpose of Collateral	Specify the purpose of the Collateral	Input	Free Text	255	Optional	
Collateral Currency	Key in the currency or choose the currency from the List of Values	Input	LOV	3	Mandatory	Open and Active Currencies can be selected
Owner Estimated Value	Specify the owner estimated value of the collateral	Input	Amount	22,3	Mandatory	
Comments	Specify the generic comments of the collateral	Input	Free Text		Optional	
Documents	Upload the Collateral Documents	Input	Document		Optional	

Action Buttons

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

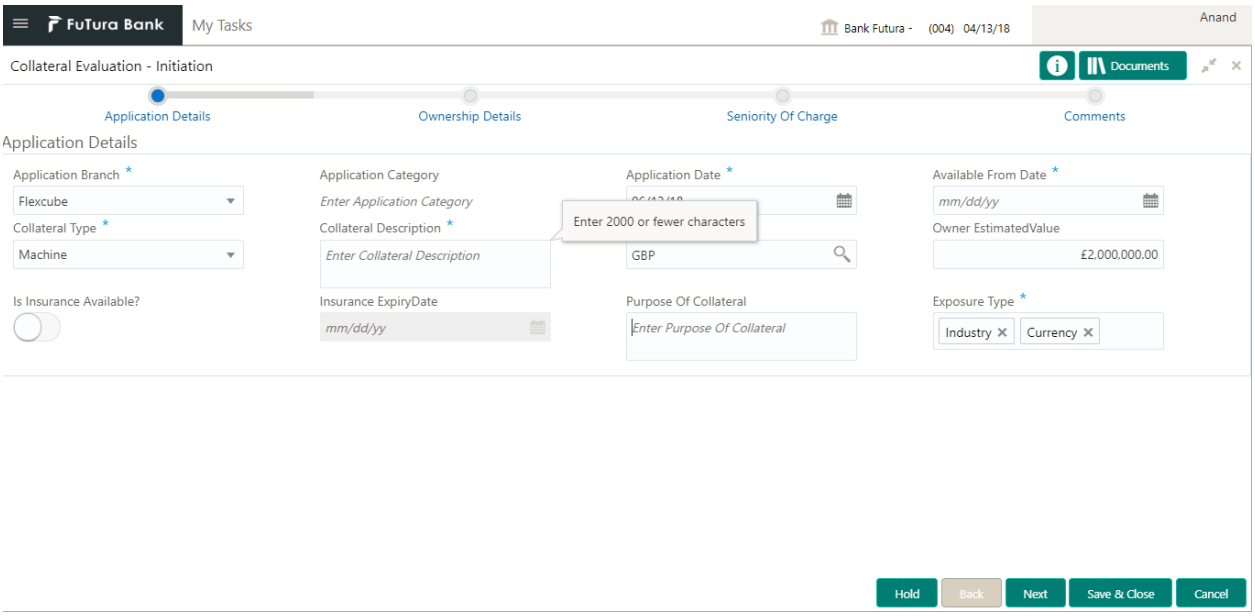
a. **Submit** – On Submit, the details entered will be saved and system will trigger collateral evaluation task with the collateral details Task will be available in the Free Task queue for the operations user to acquire and enrich the collateral details. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

b. **Submit and Enrich** - The details entered will be saved and system will trigger collateral evaluation task with the collateral details and Collateral Evaluation Initiation screen will be opened and you will be able to enrich the collateral details. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.2.2Initiation

2.2.3Application/Collateral Details

The Collateral and Application details captured as part of Quick Initiation will be defaulted and you will be able to modify the same. You will be able select the application category. Based on the Application category selected the documents to be uploaded and the Checklists applicable for the stage will be defaulted to the Document Upload and Checklists screens.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Application Branch	System will default the current branch and can be modified	Input	LOV	3	Mandatory	Open and Active Branch for the user has access can be selected
Application Date	System will default the current application date.	Input	Date		Mandatory	
Application Category	Select the Application Category	Input	LOV	22	Mandatory	Based on the application category selected the documents to be uploaded and checklists applicable for the stage will be defaulted
Collateral Type	Select the Collateral Type	Input	Drop Down	22	Mandatory	
Collateral Description	Specify the brief description of the Collateral	Input	Free Text	255	Optional	
Purpose of Collateral	Capture the purpose of collateral	Input	Free Text	255	Optional	
Collateral Currency	Key in the currency or choose the currency from the List of Values	Input	LOV	3	Mandatory	Open and Active Currencies can be selected
Owner Estimated Value	Specify the owner estimated value of the collateral	Input	Amount	22,3	Mandatory	

Available From	Capture the Collateral Available From date	Input	Date		Mandatory	
Is Insurance Available	Select if the Insurance is Available	Input	Switch			
Insurance Expiry Date	Capture the Insurance Expiry Date	Input	Date			if Is Insurance Available is selected then Insurance Expiry date is mandatory

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

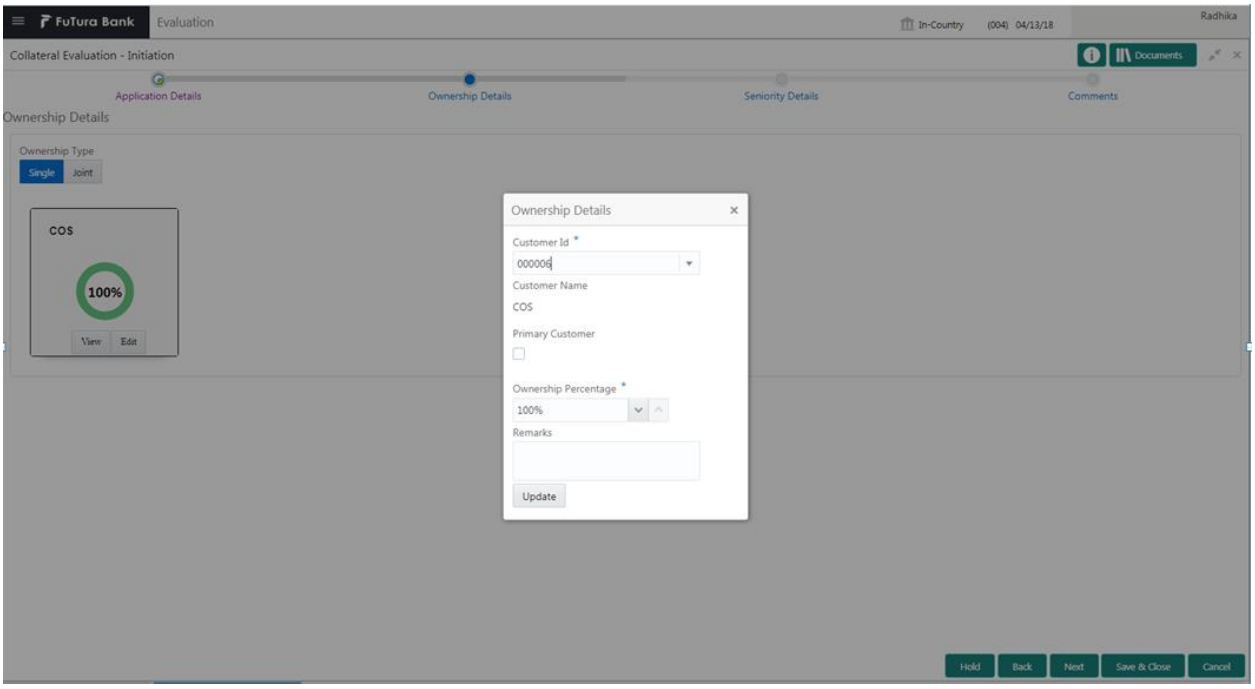
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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

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

2.2.4Ownership Details

The Ownership details of the collateral will be defaulted and you will be able to modify the same. By default the customer details captured as part of application details will be defaulted as the primary customer with ownership percentage as zero. You will be able to modify the same.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Ownership Type	Select the Ownership type	Input	Dropdown	1	Mandatory	if ownership type is Joint then multiple ownership details should be captured
Customer Id	Key in the customer id or choose the customer id from the List of Values	Input	LOV	16	Mandatory	Open and Active corporate customer can be selected
Customer Name	The customer name of the selected customer will be displayed	Display	Text Box			
Is Primary Customer	Select if it is the Primary Customer	Input	Checkbox	1	Optional	Only one owner can be the Primary owner of the collateral.

Ownership Percentage	Capture the ownership Percentage	Input	Number	3	Mandatory	Percentage should not be greater than 100 and less than or equal to zero. If ownership type is joint then the total ownership percentage should not be greater than 100
Remarks	Capture the remarks for the owner	Input	Free Text	255	Optional	

Action Buttons on the Ownership Tile

a. **View** – On click of View, the details of the selected owner will be displayed.

b. **Edit** – On Click of Edit the details of the selected owner will be displayed and you will be able to modify the same.

c. Delete – On Click of Delete system will ask for a confirmation message. On confirming the owners details will be deleted.

Action Buttons on the footer

c. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
   b. If the total ownership percentage is not equal than 100 then system will display an error message.
   c. If there is more than one primary owner then system will display an error message.

d. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
   b. If the total ownership percentage is not equal than 100 then system will display an error message.
   c. If there is more than one primary owner then system will display an error message.

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

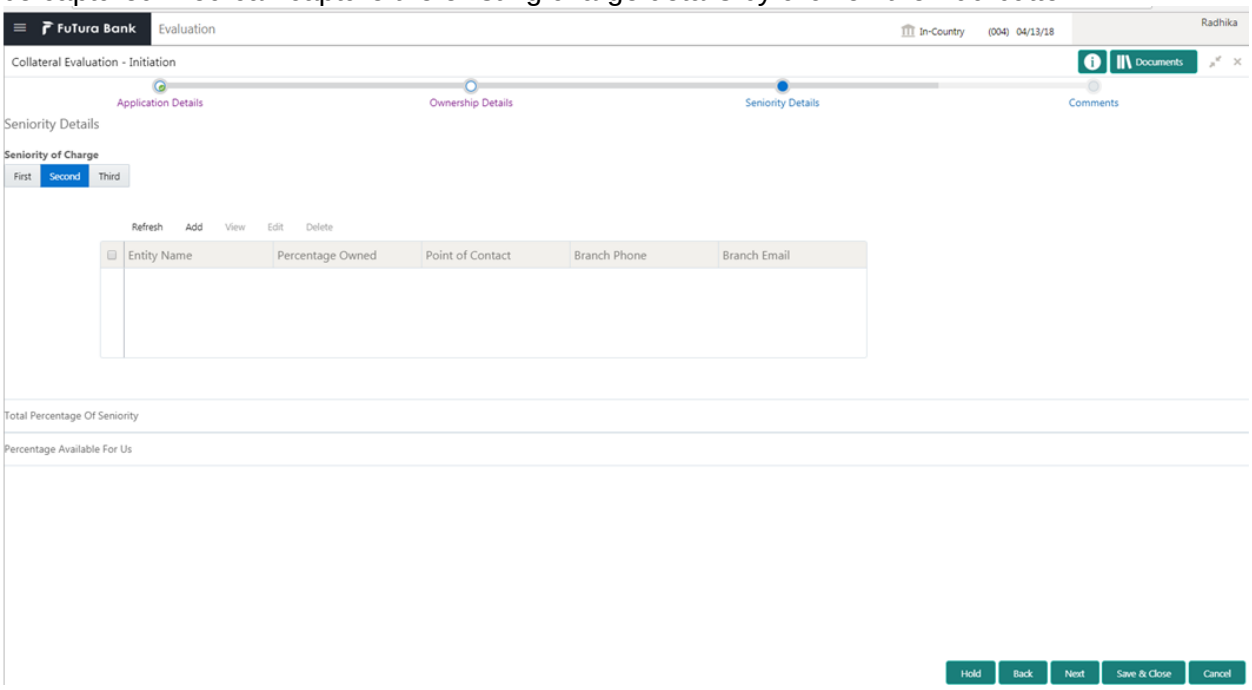
d. Back – On Click of Back, the previous screen will be opened.

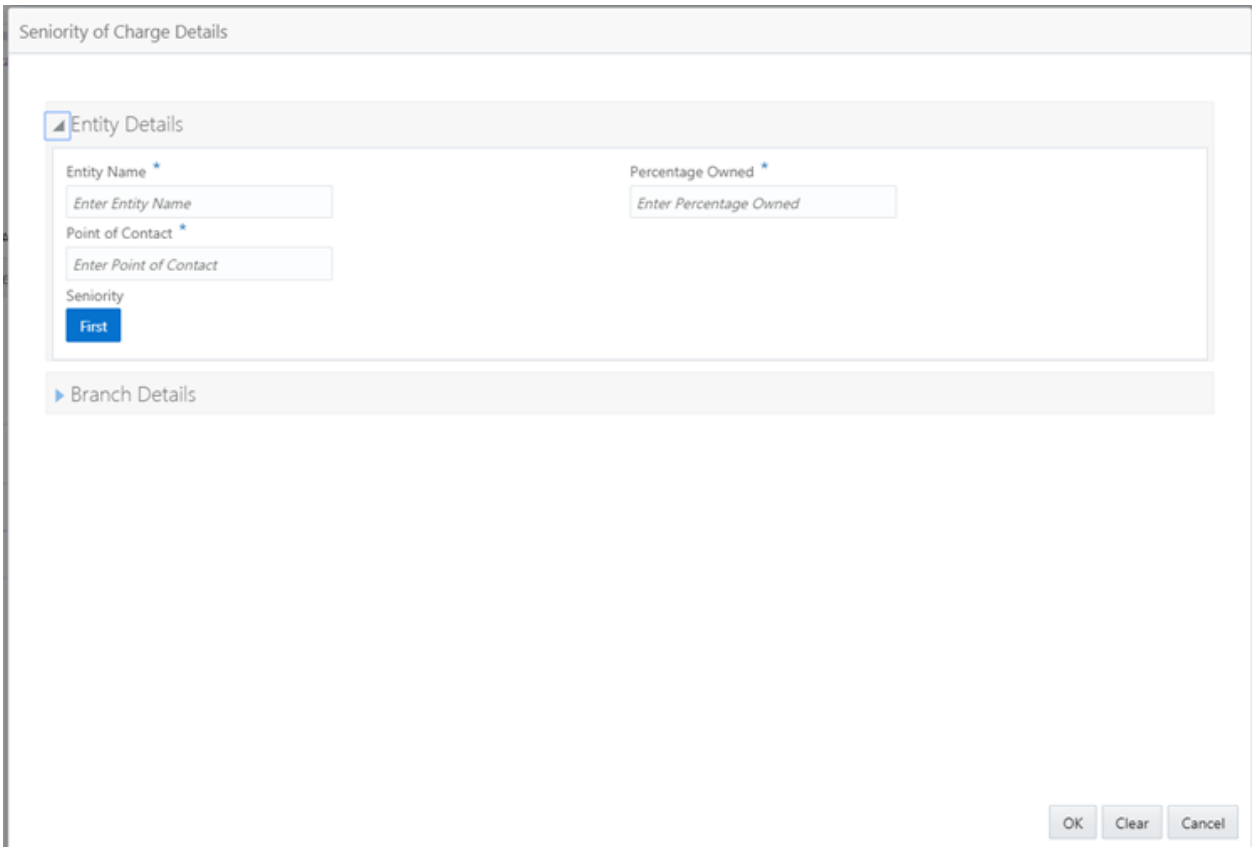
e. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

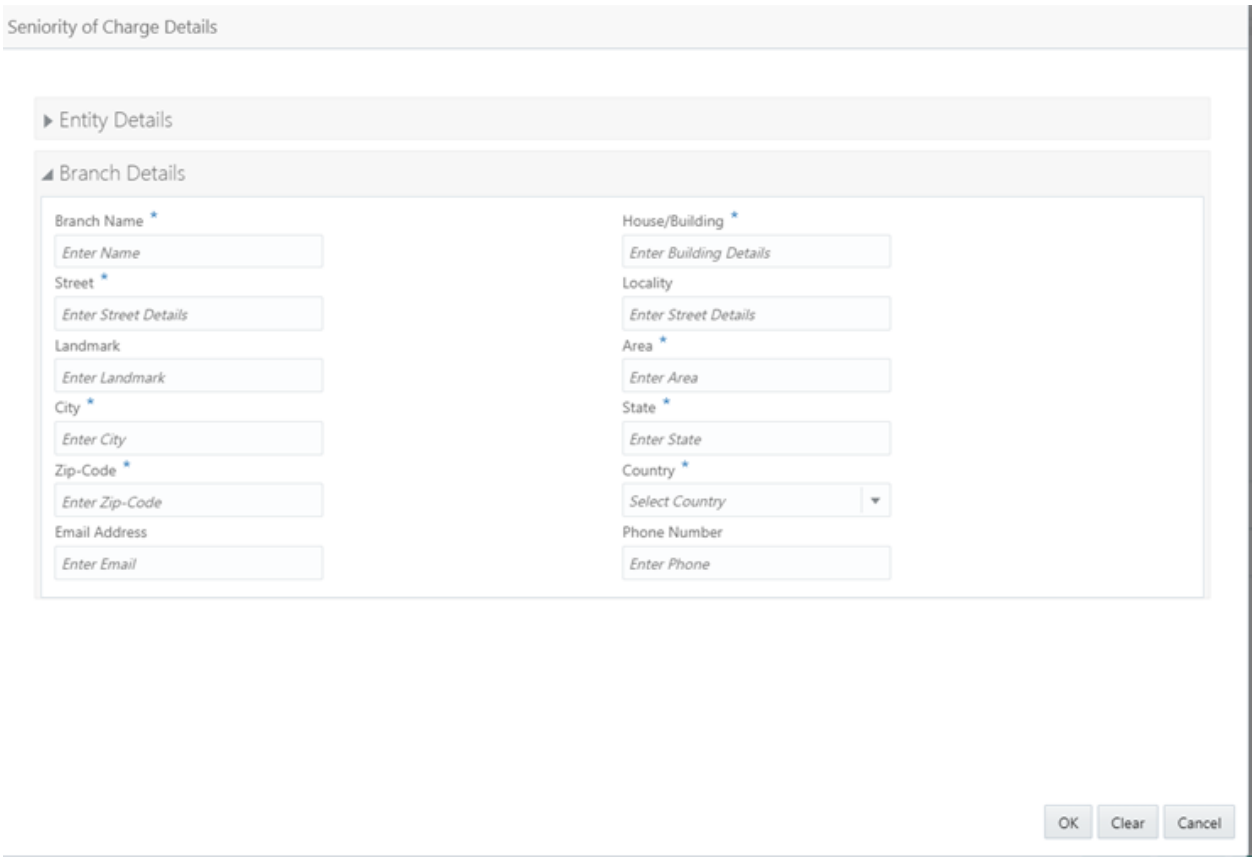
   d. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
   e. If the total ownership percentage is not equal than 100 then system will display an error message.
   f. If there is more than one primary owner then system will display an error message.

2.2.5Seniority Details

The Seniority of Charge of our bank on the Collateral can be captured. If the Seniority of Charge of our bank is Second Charge or Third Charge then the existing Charge details of the collateral has to be captured. You can capture the existing charge details by click on the Add button.




Seniority of Charge Details
Entity Details
Entity Name *
Enter Entity Name
Percentage Owned *
Enter Percentage Owned
Point of Contact *
Enter Point of Contact
Seniority
First
Branch Details
OK
Clear
Cancel


Seniority of Charge Details
Entity Details
Branch Details
Branch Name *
Enter Name
House/Building *
Enter Building Details
Street *
Enter Street Details
Locality
Enter Street Details
Landmark
Enter Landmark
Area *
Enter Area
City *
Enter City
State *
Enter State
Zip-Code *
Enter Zip-Code
Country *
Select Country
Email Address
Enter Email
Phone Number
Enter Phone
OK
Clear
Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Seniority of Charge	Select the Seniority of Charge of Our bank	Input	Toggle	1	Mandatory	
Entity Name	Capture the name of the entity which has an existing charge on the collateral	Input	Free Text	255	Mandatory	If the seniority of charge is Second or Third then the details of existing charge of the collateral should be captured
Percentage Owned	Capture the percentage of Charge on the collateral	Input	Number	22,3	Mandatory	The total percentage owned by the existing charge holders cannot be 100
Seniority	Capture the Seniority of Charge of First & Second Charge Holder	Input	Toggle	1	Mandatory	
Point of Contact	Capture the Point of contact of the Charge holding Entity	Input	Free Text	25	Mandatory	
Branch Name	Capture the Branch Name of the entity	Input	Free Text	255	Mandatory	
House/Building	Capture the Address of the entity	Input	Free Text	255	Mandatory	
Street	Capture the Address of the entity	Input	Free Text	255	Mandatory	
Locality	Capture the Address of the entity	Input	Free Text	255	Optional	
Landmark	Capture the Address of the entity	Input	Free Text	255	Optional	
Area	Capture the Address of the entity	Input	Free Text	255	Mandatory	
City	Capture the City of the entity	Input	Free Text	255	Mandatory	
State	Capture the	Input	Free	255	Mandatory	

	State of the entity		Text			
Zip Code	Capture the Zip Code of the entity	Input	Free Text	255	Mandatory	
Country	Capture the Country of the entity	Input	LOV	3	Mandatory	
Email Address	Capture the Email address of the entity	Input	Free Text	255	Optional	
Phone Number	Capture the Phone Number of the entity	Input	Free Text	10	Optional	

Action Buttons on the Seniority of Charge Details

a. **View** – On click of View, the details of the selected existing charge of the collateral will be displayed.

b. **Add** – On Click of Add the details of the existing charge of the collateral can be captured.

c.Edit – On Click of Edit the details of the selected existing charge of the collateral will be displayed and you will be able to modify the same.

d. Delete – On Click of Delete system will ask for a confirmation message. On confirming the existing charge of the collateral will be deleted.

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
    b. If the Seniority of Charge is Second then the First Charge details should be captured else system will display an error message.
    c. If the Seniority of Charge is Third then the First and Second Charge details should be captured else system will display an error message.
    d. If the total charge percentage is equal than 100 then system will display an error message.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
    b. If the Seniority of Charge is Second then the First Charge details should be captured else system will display an error message.
    c. If the Seniority of Charge is Third then the First and Second Charge details should be captured else system will display an error message.
    d. If the total charge percentage is equal than 100 then system will display an error message.

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

d. Back – On Click of Back, the previous screen will be opened.

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

e. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
f. If the Seniority of Charge is Second then the First Charge details should be captured else system will display an error message.
g. If the Seniority of Charge is Third then the First and Second Charge details should be captured else system will display an error message.
h. If the total charge percentage is equal than 100 then system will display an error message.

2.2.6Comments

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

Action Buttons

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

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

2.3 Data Enrichment

Menu→Task →Free task

(Screen)

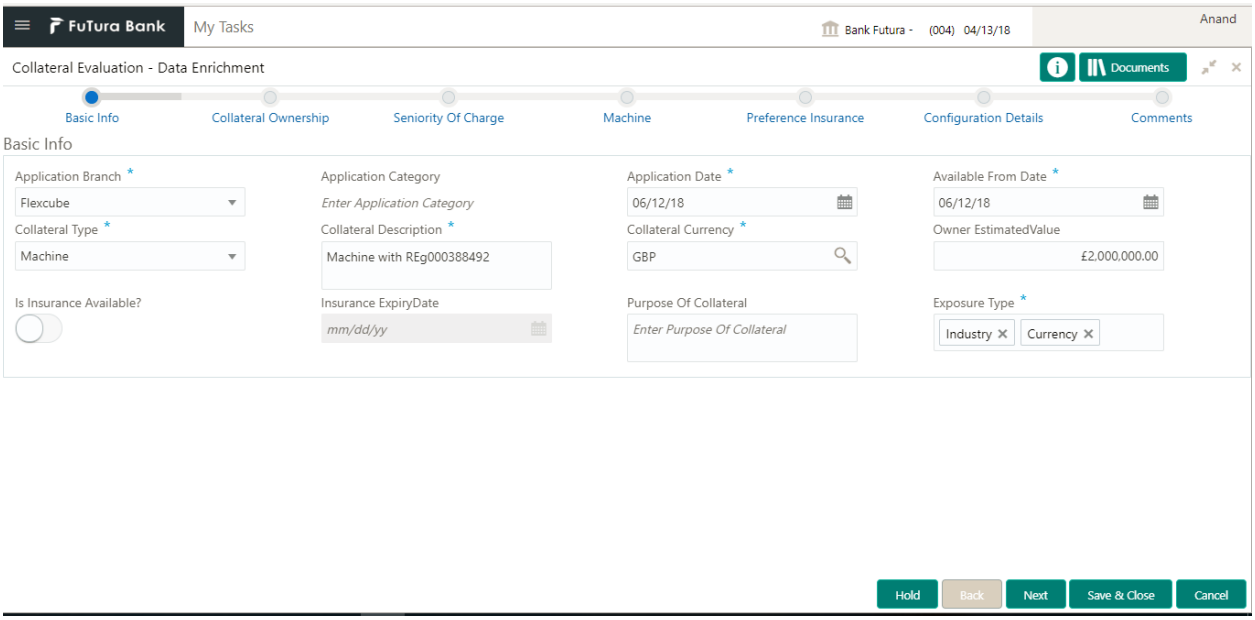
Collateral Evaluation application is enriched by capturing the additional details of the Customer and the collateral. The Following details will be enriched.

Following details will be enriched as part of this stage.

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

2.3.1Basic Info

The Collateral and Application details captured as part of Initiation will be defaulted and you will be able to modify the same. Based on the Application category selected the documents to be uploaded and the Checklists applicable for the stage will be defaulted to the Document Upload and Checklists screens.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Application Branch	System will default the current branch and can be modified	Input	LOV	3	Mandatory	Open and Active Branch for the user has access can be selected
Application Date	System will default the current application date.	Input	Date		Mandatory	
Application Category	Select the Application Category	Input	LOV	22	Mandatory	Based on the application category selected the documents to be uploaded and checklists applicable for the stage will be defaulted
Collateral Type	Select the Collateral Type	Input	Drop Down	22	Mandatory	
Collateral Description	Specify the brief description of the Collateral	Input	Free Text	255	Optional	
Purpose of Collateral	Capture the purpose of collateral	Input	Free Text	255	Optional	
Collateral Currency	Key in the currency or choose the currency from	Input	LOV	3	Mandatory	Open and Active Currencies

	the List of Values					can be selected
Owner Estimated Value	Specify the owner estimated value of the collateral	Input	Amount	22,3	Mandatory	
Available From	Capture the Collateral Available From date	Input	Date		Mandatory	
Is Insurance Available	Select if the Insurance is Available	Input	Switch			
Insurance Expiry Date	Capture the Insurance Expiry Date	Input	Date			if Is Insurance Available is selected then Insurance Expiry date is mandatory
Exposure Type	Select the Exposure Type	Input	Dropdown	2	Optional	
Charge Type	Select the Charge Type	Input	Dropdown	2	Optional	Possible values are Lien, Pledge
Applicable Business	Select the applicable business	Input	Check Box	2		Trade, Working Capital and LT Trading

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

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

2.3.2Ownership Details

Refer to Ownership Details section of Initiation Stage.

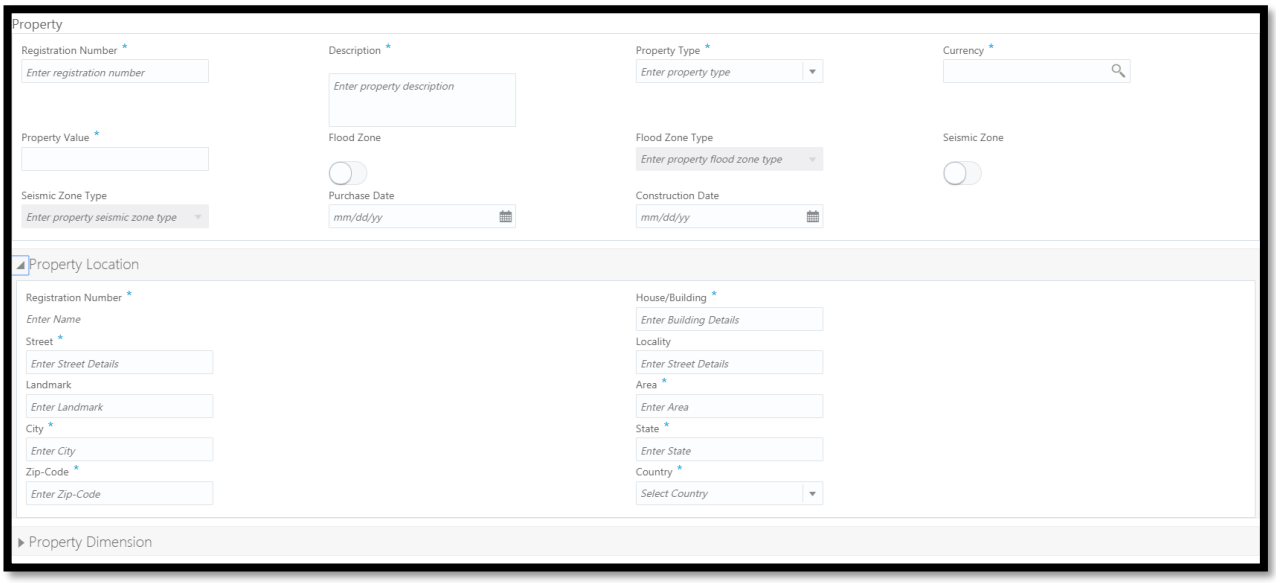
2.3.3Seniority of Charge Details

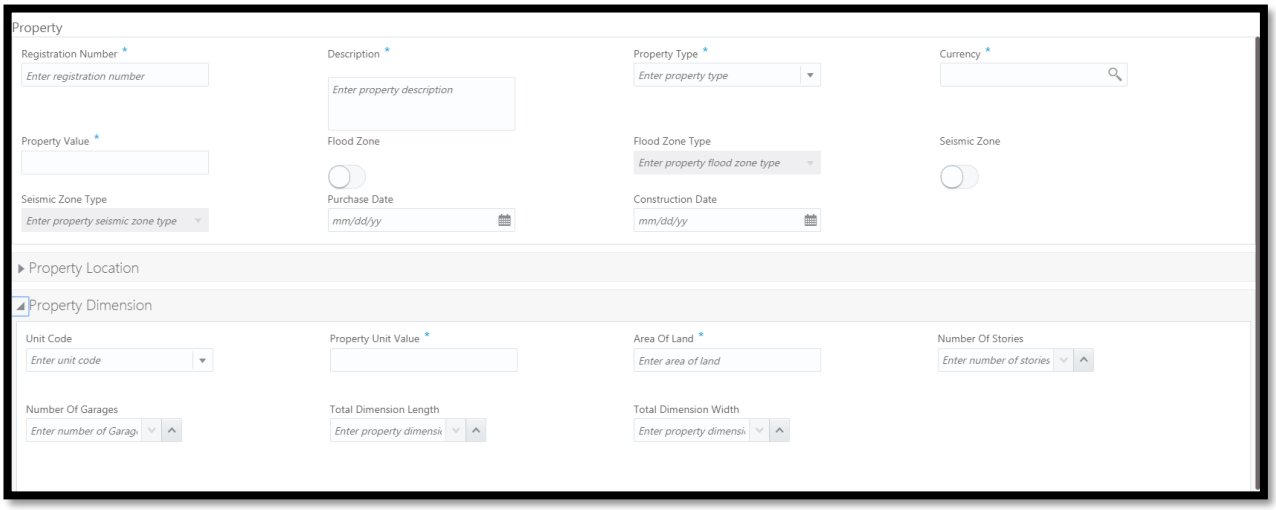
Refer to Seniority of Charge Details section of Initiation Stage.

2.3.4Collateral Types

Based on the Collateral Type selected the appropriate collateral Type screen will be available for the user to capture the details. Following are the various collateral types and its Field details.

2.3.4.1 Property





Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Registration Number	Specify the Registration Number of the property	Input	Free Text	16	Mandatory	

Property Type	User will select the type of property.	Input	Dropdown	1	Mandatory	Possible values are Vacant Land , Agricultural Land, Residential Property, Industrial Property, Commercial Property and Under Construc-tion.
Property Descrip-tion	Specify the description of the property	Input	Free Text	2000	Mandatory	
Currency	User will select the currency of the prop-erty value.	Input	LOV	3	Mandatory	
Property Value	Specify the property value	Input	Numeric	22,3	Mandatory	
Flood Zone	Select if the property is in the Flood Zone	Input	Switch	1	Optional	
Seismic Zone	Select if the property is in the Seismic Zone	Input	Switch	1	Optional	
Flood Zone Type	Select the Flood Zone Type if the property is in a Flood Zone	Input	Dropdown	12	Optional	
Seismic Zone Type	Select the Seismic Zone Type if the prop-erty is in a Seismic Zone	Input	Dropdown	12	Optional	Possible values are Low Dam-age Risk, Moderate Damage Risk, High Dam-age Risk, Highest Damage Risk.

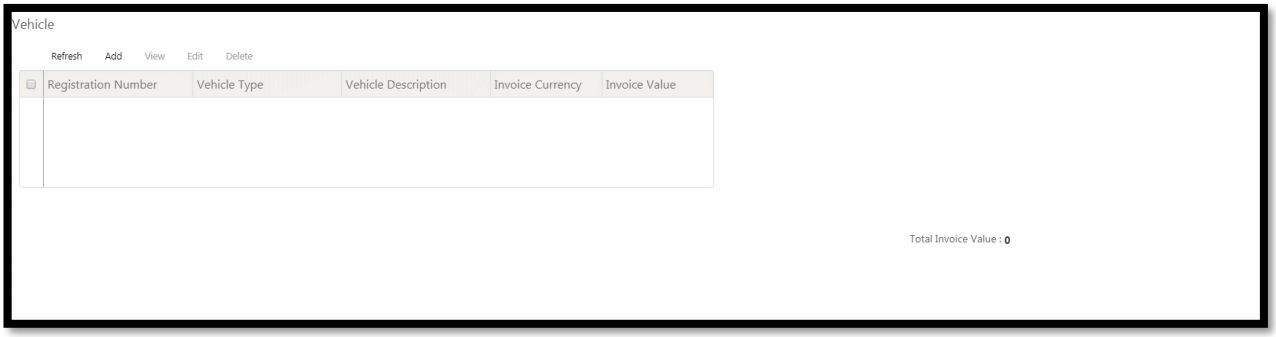
Purchase Date	Specify the purchase date of the property	Input	Date		Optional	
Type of Crops	Specify the Type of Crops if the property type is Agriculture Land	Input	Dropdown	22	Optional	Possible values are Cash Crops, Food Grains, Plantation Crops, Horticulture Crops
Construction Date	Specify the Construction date of the property	Input	Date		Optional	if property type is Residential Property or Industrial Property or Commercial Property or Under Construction
Type of Industry	Specify the Industry Type of the Property if the property type is Industrial property	Input	Dropdown	22	Optional	Possible values are Agriculture and Allied Industry, Automobile Industry, Banking and Financial Industry, Fishing Industry etc..,
Expected Completion Date	Specify the expected completion Date of the Under Construction Property	Input	Date	8	Optional	
Property Location						
Registration Number	Displays the Registration Number of the property	Display	Free Text	16	Mandatory	
House/Building	Specify the Address of the prop-	Input	Free Text	255	Mandatory	

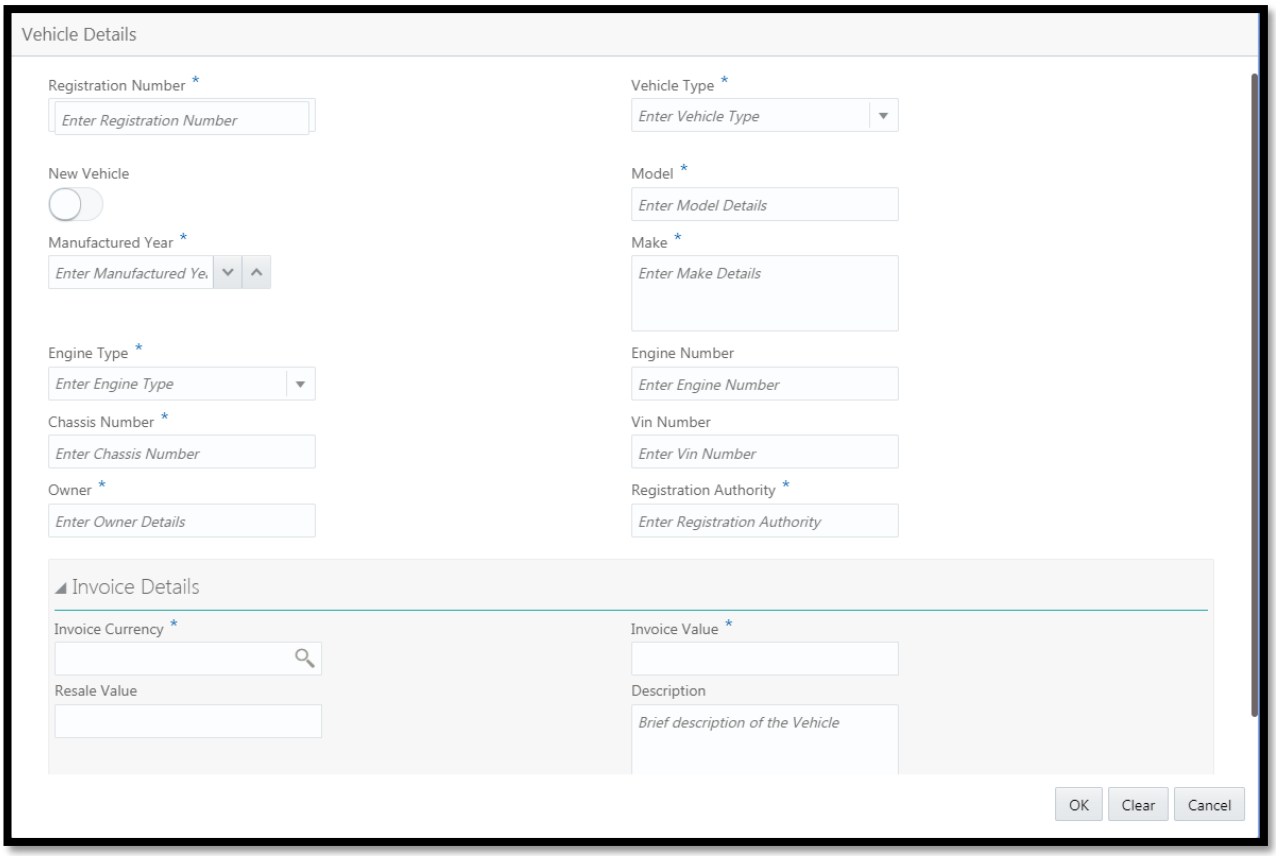
	erty					
Street	Specify the Address of the property	Input	Free Text	255	Mandatory	
Locality	Specify the Address of the property	Input	Free Text	255	Optional	
Landmark	Specify the Address of the property	Input	Free Text	255	Optional	
Area	Specify the Address of the property	Input	Free Text	255	Mandatory	
City	Specify the City of the property	Input	Free Text	255	Mandatory	
State	Specify the State of the property	Input	Free Text	255	Mandatory	
Zip Code	Specify the Zip Code of the property	Input	Free Text	255	Mandatory	
Country	Select the Country of the property	Input	Dropdown	3	Mandatory	
Property Dimension						
Unit Code	Specify the Unit code	Input	Dropdown	22	Optional	Possible values are Square Feet, Square Yards, Square Meters, Acres
Property Unit Value	Specify the Property Unit value	Input	Numeric	22,3	Mandatory	
Area of Land	Specify the Area of Land	Input	Numeric	22	Mandatory	

Number of stories	Specify the Number of Stories	Input	Numeric	22	Optional	for Residential, Industrial, commercial and Under Construction Property
Number of Garages	Specify the Number of Garages	Input	Numeric	22	Optional	for Residential, Industrial, commercial and Under Construction Property
Total Dimension Length	Specify the Total Dimension in Length	Input	Numeric	22	Optional	for Residential, Industrial, commercial and Under Construction Property
Total Dimension Width	Specify the Total Dimension in Width	Input	Numeric	22	Optional	for Residential, Industrial, Commercial and Under Construction Property
Floor Number	Specify the Floor Number	Input	Numeric	22	Optional	for Residential, Industrial, Commercial and Under Construction Property
Dimension Length	Specify the Dimension Length of the Floor	Input	Numeric	22	Optional	for Residential, Industrial, Commercial and Under Construction Property
Dimension Width	Specify the Dimension Width of the Floor	Input	Numeric	22	Optional	for Residential, Industrial, Commercial and Under Con-

						struction Property

2.3.4.2 Vehicle



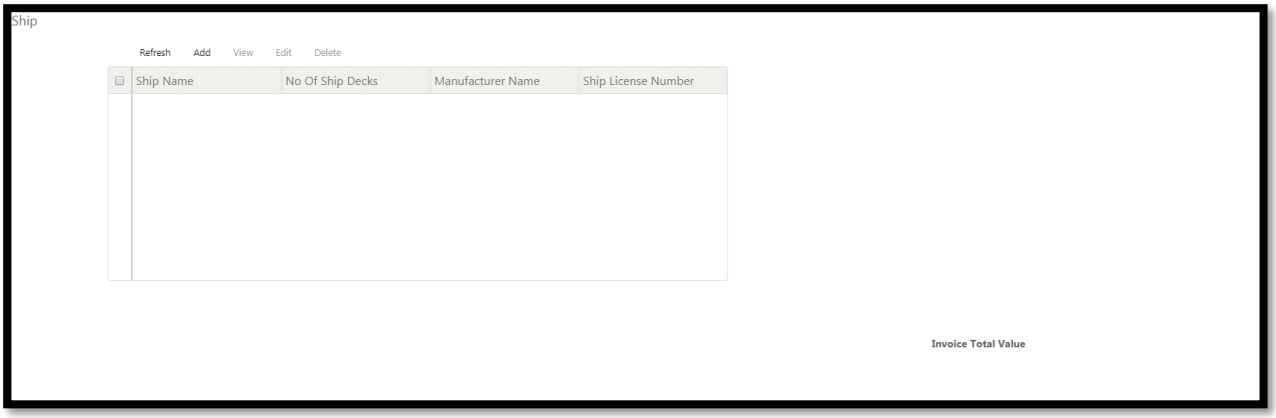


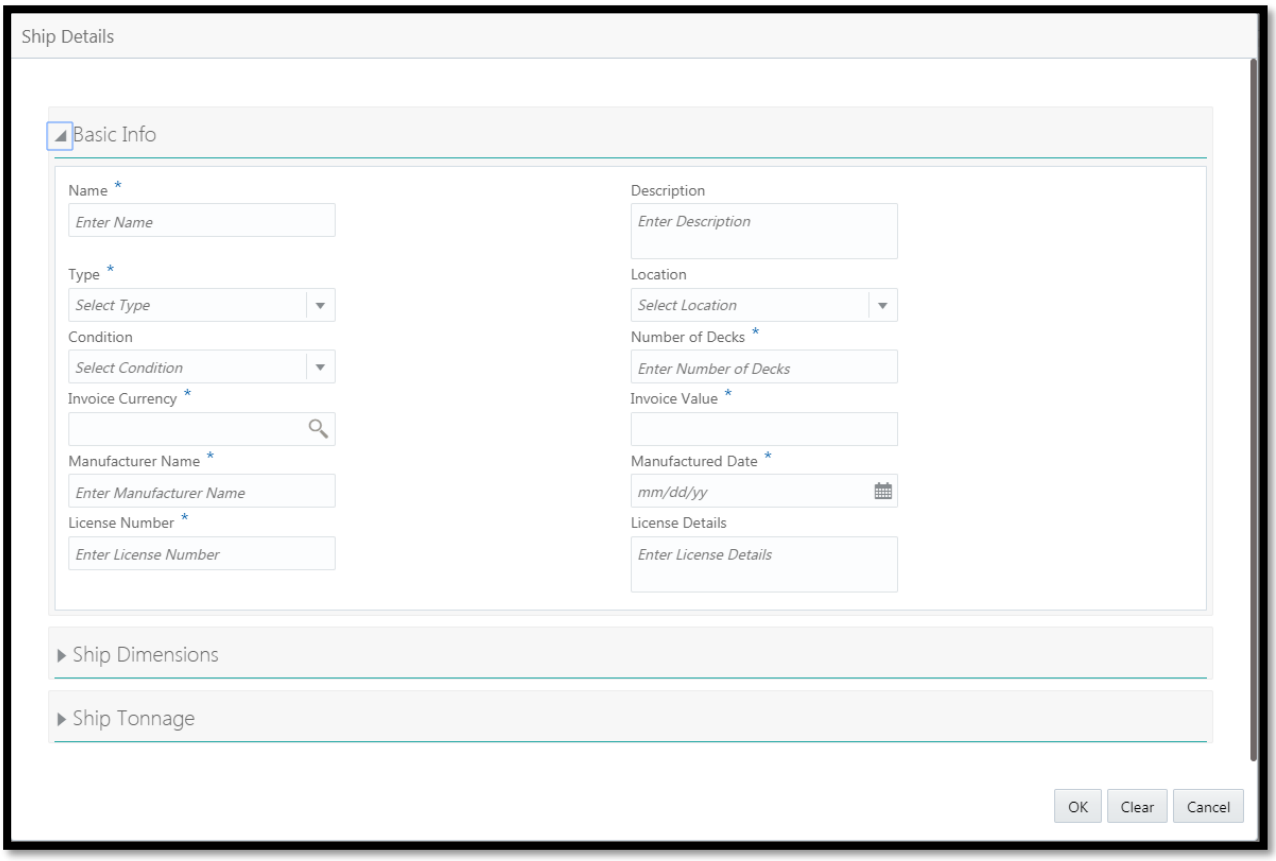
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Registration Number	Specify the Registration Number	Input	Text	16	Mandatory	

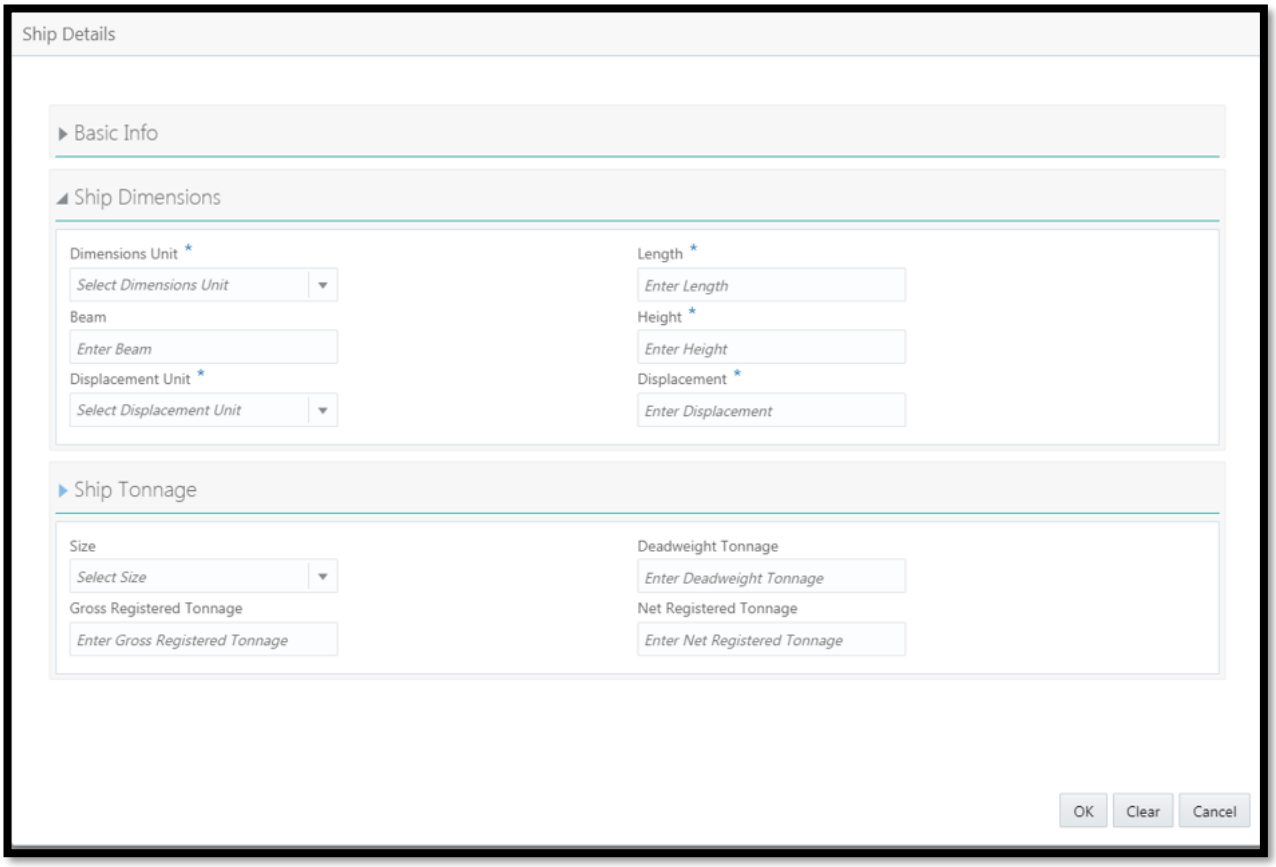
Vehicle Type	Select the Vehicle Type from the dropdown	Input	Drop down	22	Mandatory	Possible values are Commercial Vehicle, Passenger Vehicle
Is New Vehicle	Specify whether the vehicle is New	Input	switch	1	Optional	
Model	Specify the Model of the vehicle	Input	Text	16	Mandatory	
Manufactured Year	Specify the Manufactured Year	Input	Number	4	Mandatory	
Make	Specify the Make of the vehicle	Input	Text	255	Mandatory	
Model	Specify Vehicle Model	Input	Free Text	105	Mandatory	
Engine Type	Select the Engine Type from the dropdown.	Input	Drop down	22	Mandatory	Possible values are Petrol, Diesel, Electric
Chassis Number	Specify the Chassis Number	Input	Text	16	Mandatory	
Engineer Number	Specify the Engineer Number	Input	Text	16	Optional	
VIN Number	Specify the Vehicle Identification Number	Input	Alphanumeric	22	Optional	
Owner	Specify vehicle owner details	Input	Free Text	105	Mandatory	
Registration Authority	Specify details of registration authority with whom vehicle is registered	Input	Free Text	105	Mandatory	
Passenger Vehicle Sub Type	Specify the Passenger Vehicle Sub Type	Input	Drop down	22	Optional	Possible values are Commercial Vehicle, Passenger Vehicle

Passenger Vehicle Purpose	Specify the Passenger Vehicle Purpose	Input	Text	255	Optional	
Passenger Vehicle Capacity	Specify the Passenger Vehicle Capacity	Input	Number	8	Optional	
commercial Vehicle Sub Type	Specify the commercial Vehicle Sub Type	Input	Drop down	22	Optional	Possible values are Commercial Vehicle, Passenger Vehicle
Commercial Vehicle Purpose	Specify the Commercial Vehicle Purpose	Input	Text	255	Optional	
Commercial Vehicle Capacity	Specify the Commercial Vehicle Capacity	Input	Number	8	Optional	
commercial Vehicle Unit of Capacity	Specify the commercial Vehicle Unit of Capacity	Input	Text	22	Optional	
Invoice Details						
Invoice currency	Select the Currency from the LOV	Input	LOV	3	Mandatory	
Invoice value	Specify the invoice value of the vehicle	Input	Numeric	22,3	Mandatory	
Resale value	Specify the resale value of the vehicle				Optional	
Description	Specify the description of the vehicle	Input	Free Text	2000	Optional	

2.3.4.3 Ship


Ship
Refresh
Add
View
Edit
Delete
Ship Name
No Of Ship Decks
Manufacturer Name
Ship License Number
Invoice Total Value


Ship Details
Basic Info
Name *
Enter Name
Description
Enter Description
Type *
Select Type
Location
Select Location
Condition
Select Condition
Number of Decks *
Enter Number of Decks
Invoice Currency *
Invoice Value *
Manufacturer Name *
Enter Manufacturer Name
Manufactured Date *
mm/dd/yy
License Number *
Enter License Number
License Details
Enter License Details
Ship Dimensions
Ship Tonnage
OK
Clear
Cancel

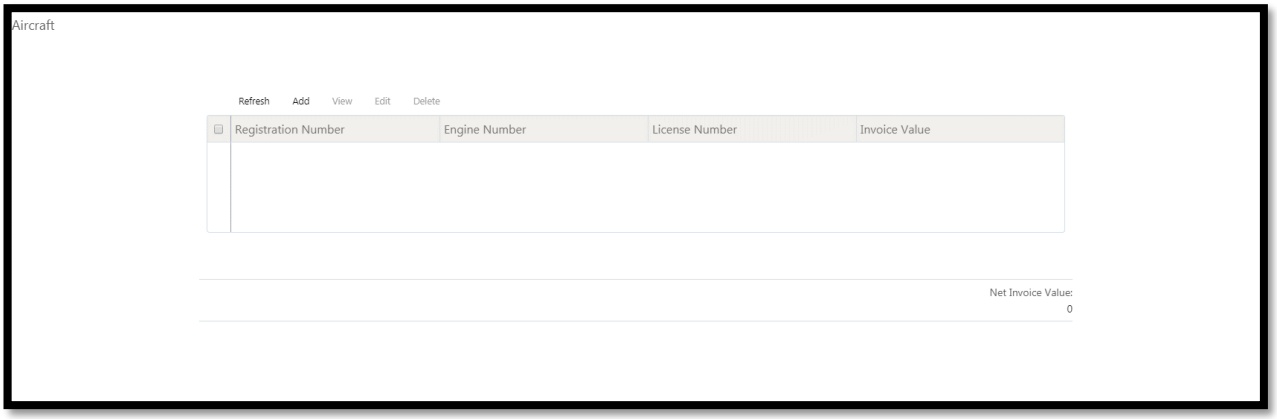


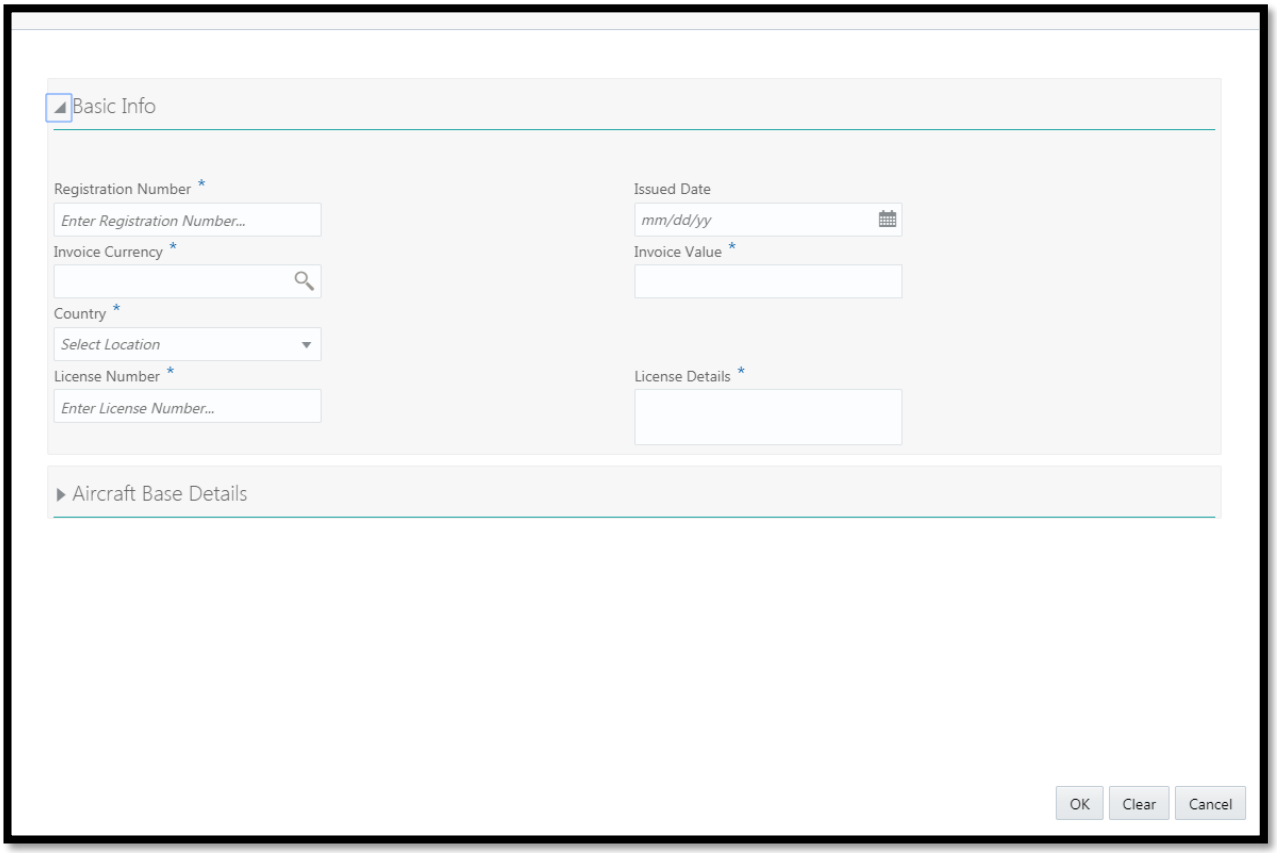
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Basic Info						
Name	Specify the Name of the Ship	Input	Free Text	22	Mandatory	
Description	Specify the description of the ship	Input	Free Text	250	Optional	
Type	Select the Type of the Ship	Input	Drop down	22	Mandatory	Possible values are General Cargo Vessels, Container Ship, Dry bulk carriers, Multi-Purpose Vessels etc..,

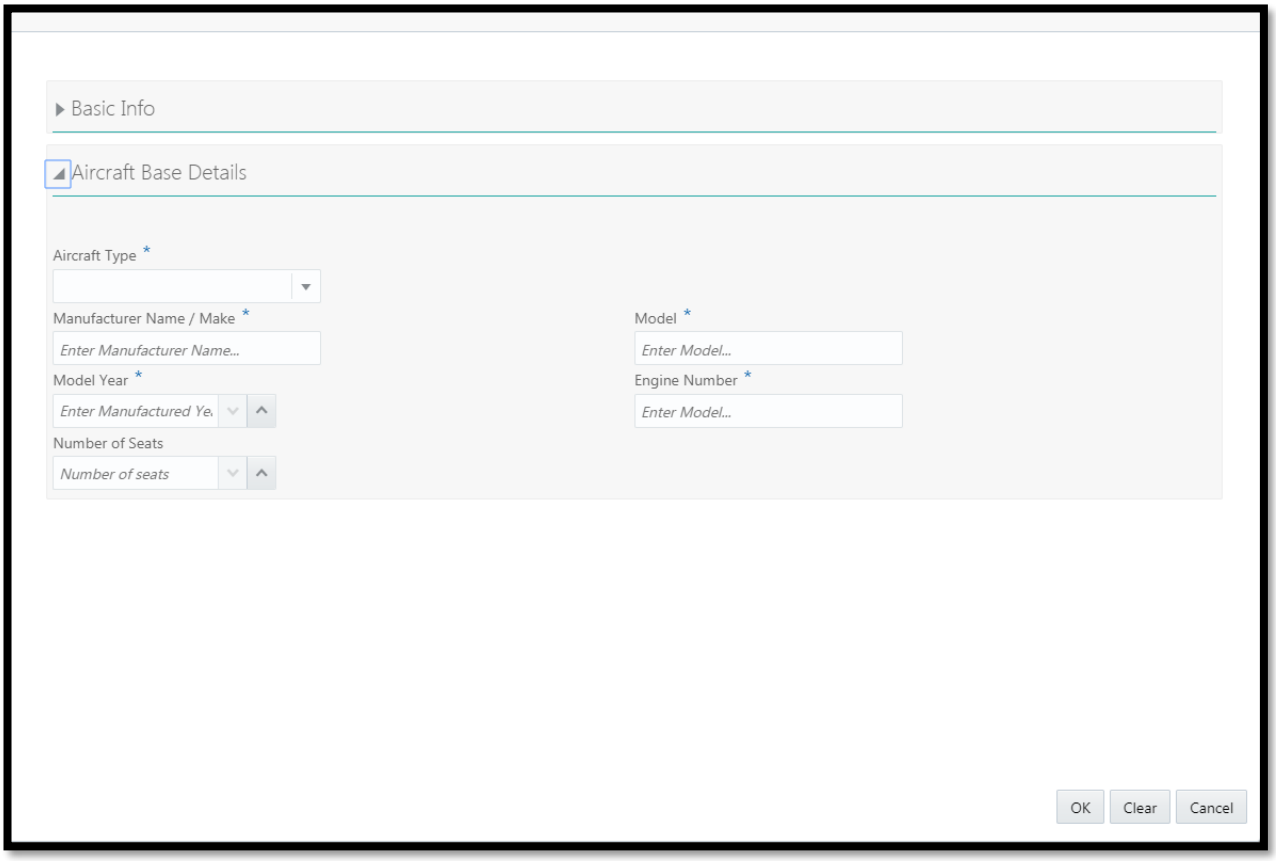
Location	Select the location of the ship	Input	Drop down	3	Optional	
Condition	Select the condition of the Ship	Input	Drop down	22	Optional	
Number of Decks	Specify the Number of Decks	Input	Numeric	8	mandatory	
Invoice Currency	Select the Currency from the LOV	Input	LOV	3	Mandatory	
Invoice Value	Specify the Invoice value of the Ship	Input	Numeric	22,3	Mandatory	
Manufacturer Name	Specify the Manufacturer Name	Input	Free Text	250	Mandatory	
Manufactured Date	Specify the manufactured date	Input	Date		Mandatory	
License Number	Specify the License Number	Input	Numeric	8	Mandatory	
License Details	Specify the license details	Input	Free Text	250	Optional	
Ship Dimensions						
Dimension Unit	Select the dimension unit	Input	Drop down	22	Mandatory	Possible values are Feet , Meters
Length	Specify the length of the ship	Input	Numeric	8	Mandatory	
Beam	Specify beam of the ship	Input	Numeric	8	Optional	
Height	Specify the height of the ship	Input	Numeric	8	Mandatory	
Displacement Unit	Select the displacement unit of the ship	Input	Drop down	22	Mandatory	Possible values are Tons, Metric Tons
Displacement	Specify the displacement of the ship	Input	Numeric	8	Mandatory	
Ship Tonnage						

Size	Select the size of the ship	Input	Drop down	22	Optional	Possible values are Aframax , Capesize, Chinamax, Handymax
Deadweight Tonnage	Specify the deadweight tonnage of the ship	Input	Numeric	8	Optional	
Gross Registered Tonnage	Specify the gross registered tonnage of the ship	Input	Numeric	8	Optional	
Net Registered Tonnage	Specify the Net Registered Tonnage	Input	Numeric	8	Optional	

2.3.4.4 Aircraft



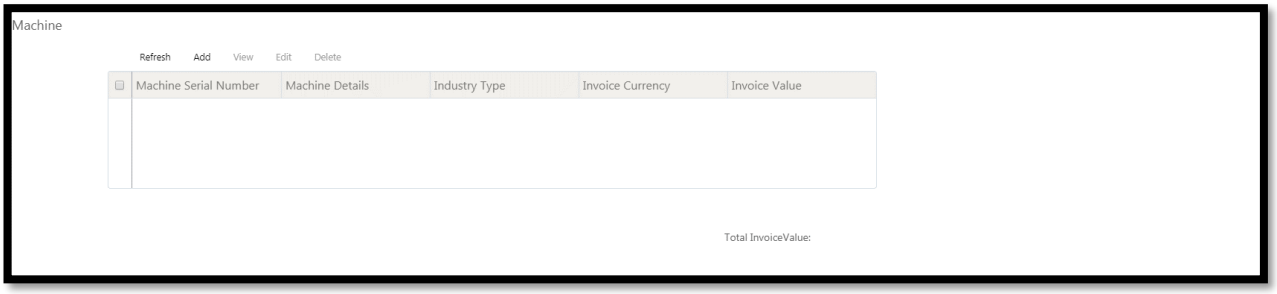


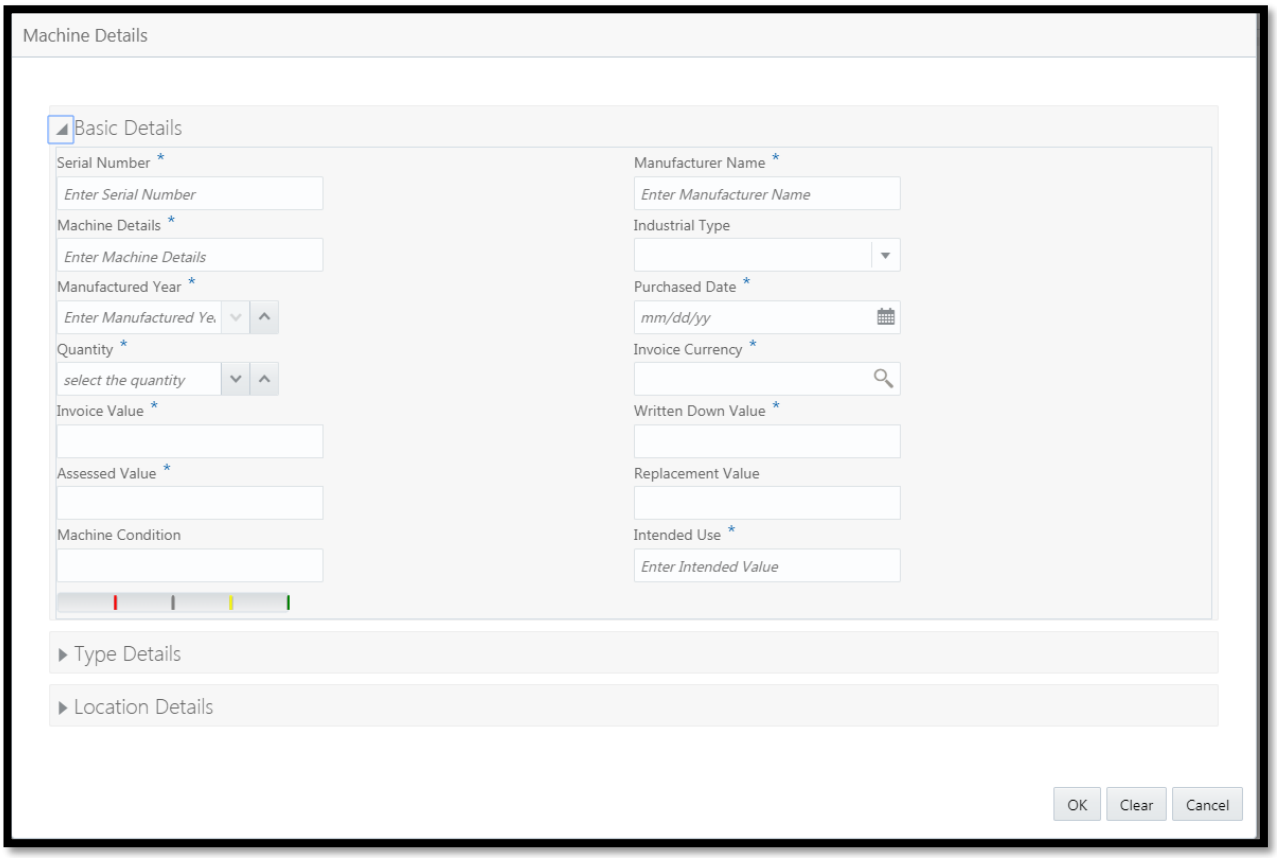


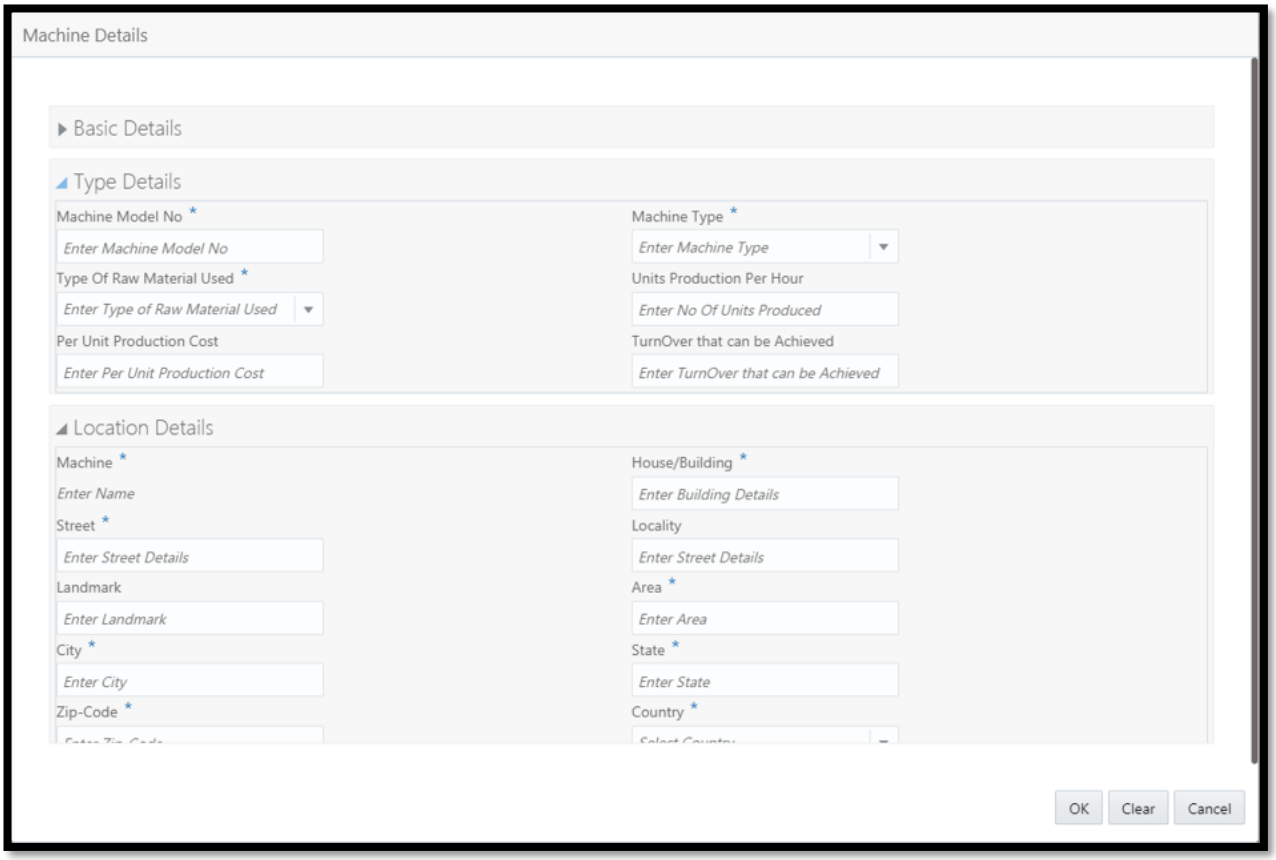
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Basic Info						
Registration Number	Specify the Registration Number	Input	Text	16	Mandatory	
Issued Date	Specify the Issued Date	Input	Date		Optional	
Invoice currency	Select the Currency from the LOV	Input	LOV	3	Mandatory	
Invoice Value	Specify the Invoice Value	Input	numeric	22,3		
Country	Select the Country	Input	Dropdown	3	Mandatory	
License Number	Specify the License Number	Input	Text	16	Mandatory	
License Details	Specify the License Details	Input	Text	255	Mandatory	
Aircraft Base Details						

Aircraft Type	Select the Aircraft Type	Input	Drop down	22	Mandatory	Possible values are Business Jet, Helicopter, Single Engine Piston, Multi Engine Piston, Turboprop
Manufacturer Name	Specify the Manufacturer Name	Input	Text	255	Mandatory	
Model	Specify the Model	Input	Text	255	Mandatory	
Model Year	Specify the Model Year	Input	Number	4	Mandatory	
Engine Number	Specify the Engine Number	Input	Text	16	Mandatory	
Number of Seats	Specify the Number of Seats	Input	Number	4	Optional	

2.3.4.5 Machine





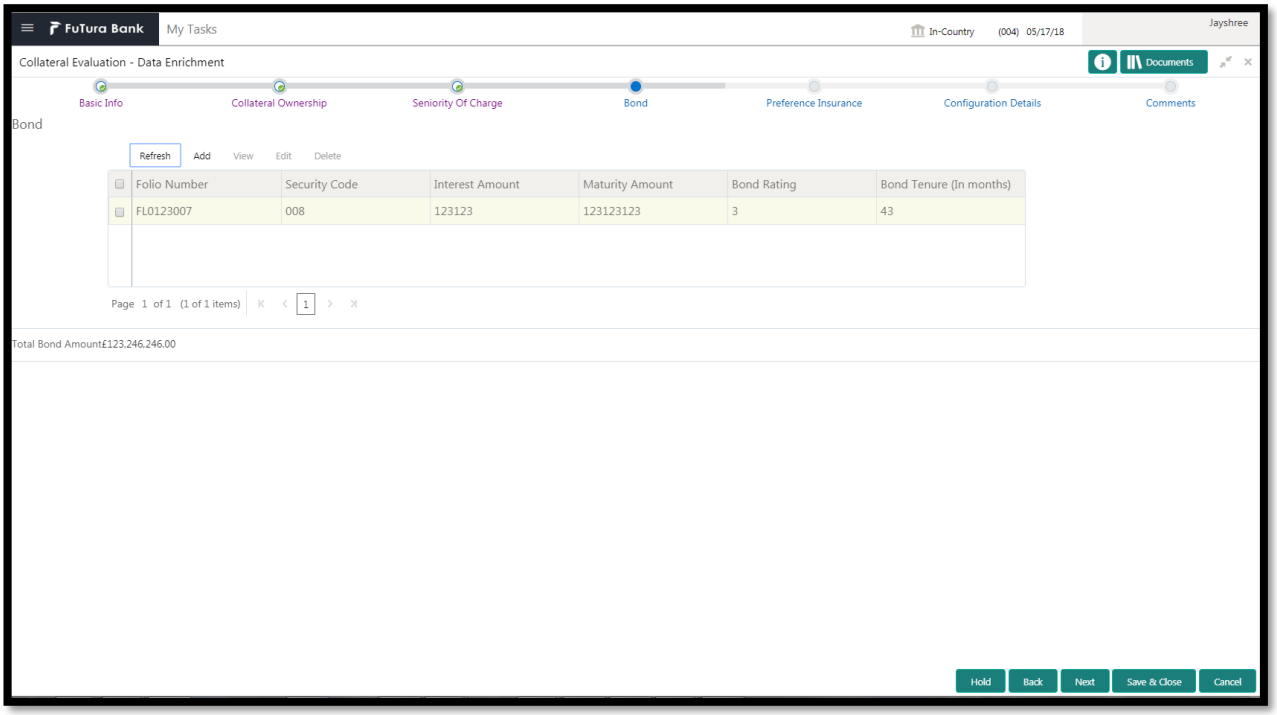


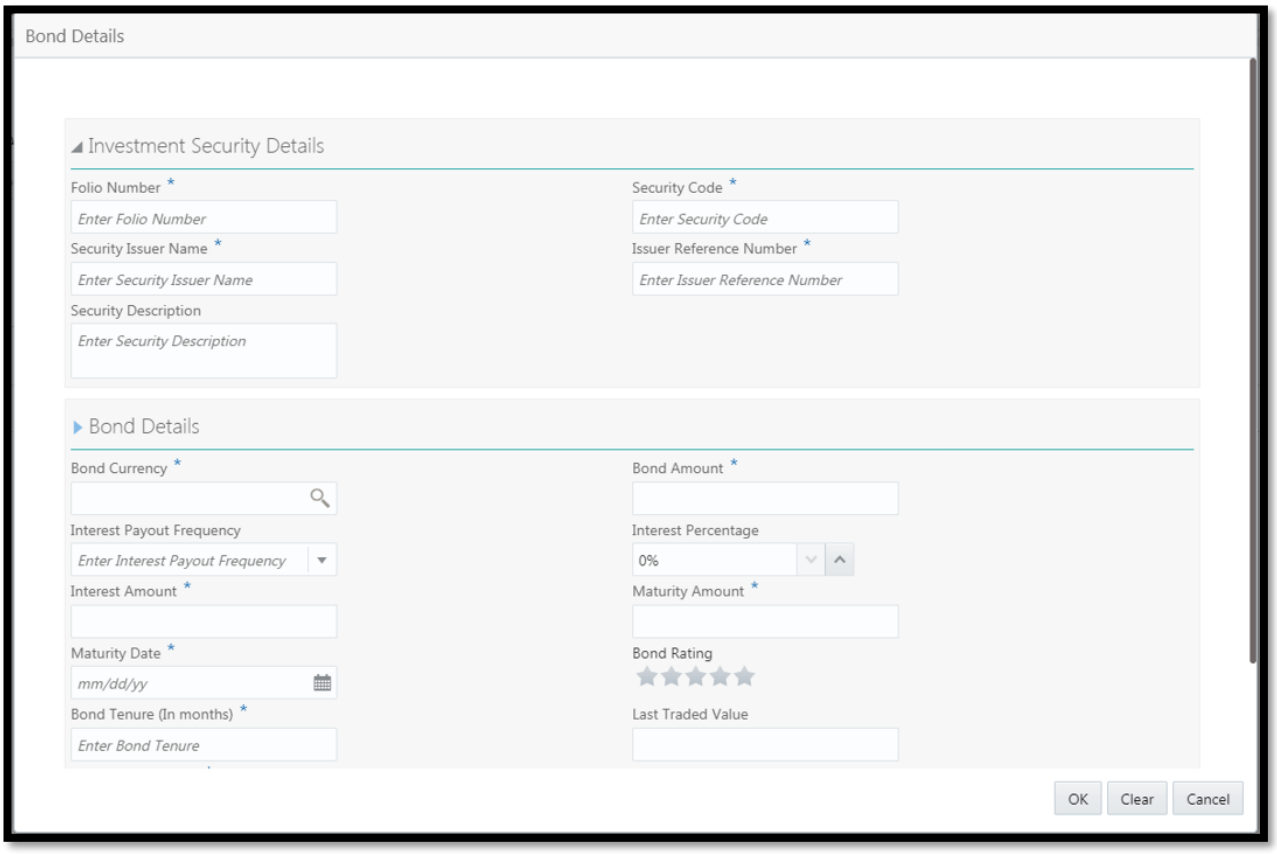
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Basic Details						
Serial Number	Specify the Serial Number	Input	Text	16	Mandatory	
Manufacturer Name	Capture the Manufacturer Name	Input	Free Text	255	Mandatory	
Machine Details	Capture the Machine Details	Input	Free Text	255	Mandatory	
Industrial Type	Capture the Industrial Type	Input	Drop down	22	Optional	Possible values are Agriculture and Allied Industry, Automobile Industry, Banking and Financial Industry , Fishing Industry etc..,
Manufactured Year	Capture the Manufactured Year	Input	Numeric		Mandatory	

Purchase Date	Capture the Purchase Date	Input	Date		Mandatory	
Quantity	Capture the Quantity	Input	Numeric	8	Mandatory	
Invoice Currency	Capture the Invoice Currency	Input	LOV	3	Mandatory	Possible values are GBP,CAS,BAS,USD,INR,AUD
Invoice Value	Capture the Invoice Value	Input	Numeric	22,3	Mandatory	
Written down Value	Capture the Written down Value	Input	Numeric	22,3	Mandatory	
Assessed Value	Capture the Assessed Value	Input	Numeric	22,3	Mandatory	
Replacement Value	Capture the Replacement Value	Input	Numeric	22,3	Optional	
Machine condition	Capture the Machine condition	Input	Drop down	22	Optional	
Intended Use	Capture the Intended Use	Input	Free Text	255	Mandatory	
Type Details						
Machine Model Number	Capture the Machine Model Number	Input	Free Text	16	Mandatory	
Machine Type	Capture the Machine Type	Input	Drop down	22	Mandatory	Possible values are Automatic, Semi - Automatic
Type of Raw material Used	Capture the type of Raw material Used	Input	Drop down	22	Mandatory	Possible values are Glass, Steel, Wood, Iron, Alloy, Plastic, Fiber
Units production per hour	Capture the Units production	Input	Numeric	8	Optional	

	per hour					
Per Unit Production Cost	Capture the Per Unit Production Cost	Input	Numeric	22,3	Optional	
Turnover that can be achieved	Capture the Turnover that can be achieved	Input	Numeric	22,3	Optional	
Location Details						
Machine		Display			Mandatory	
House/Building	Capture the Address	Input	Free Text	255	Mandatory	
Street	Capture the Address	Input	Free Text	255	Mandatory	
Locality	Capture the Address	Input	Free Text	255	Optional	
Landmark	Capture the Address	Input	Free Text	255	Optional	
Area	Capture the Address	Input	Free Text	255	Mandatory	
City	Capture the City	Input	Free Text	255	Mandatory	
State	Capture the State	Input	Free Text	255	Mandatory	
Zip Code	Capture the Zip Code	Input	Free Text	255	Mandatory	
Country	Capture the Country	Input	Dropdown	3	Mandatory	

2.3.4.6 Bonds



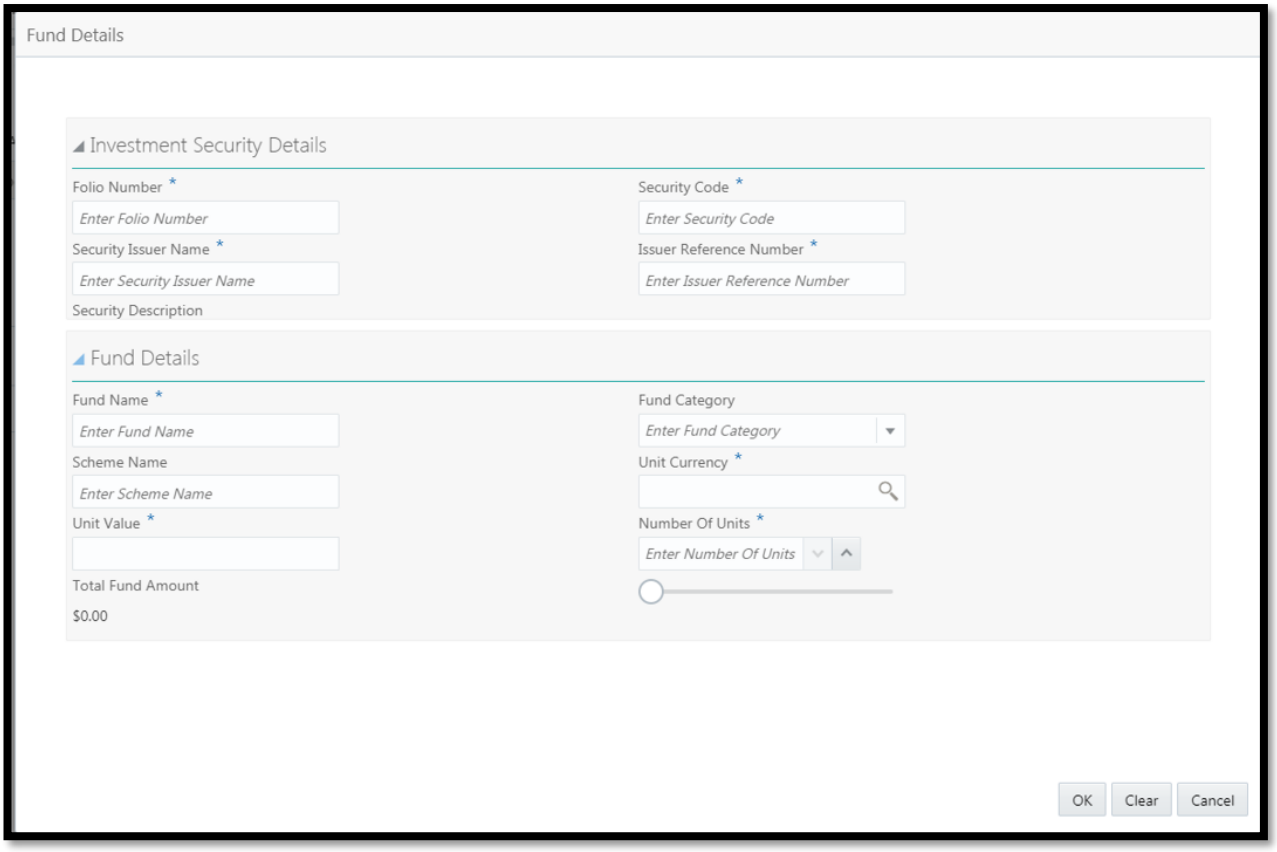


Field Name	Description	Attribute	Object	Size	Mandatory/Optional	Field Valida-

		Type	Type			tion
Folio Number	Capture the Folio Number	Input	Text	16	Mandatory	
Security Code	Capture the Security Code	Input	Text	16	Mandatory	
Security Issue Name	Capture the Security Issue Name	Input	Text	255	Mandatory	
Issuer Reference Number	Capture the Issuer Reference Number	Input	Text	16	Mandatory	
Security Description	Capture the Security Description	Input	Text	255	Optional	
Bond Details						
Bond Currency	Select the Currency from the LOV	Input	LOV	3	Mandatory	
Bond Amount	Capture the Bond Amount	Input	Numeric	22,3	Mandatory	
Interest Payout Frequency	Capture the Interest Payout Frequency	Input	Dropdown	22	Optional	Possible values are Quarterly, Monthly, Half yearly, Annually, Semi-Annual, Weekly
Interest percentage	Capture the Interest percentage	Input	Numeric	22,3	Optional	
Interest Amount	Capture the Interest Amount	Input	Numeric	22,3	Mandatory	
Maturity Amount	Capture the Maturity Amount	Input	Numeric	22,3	Mandatory	
maturity Date	Capture the maturity Date	Input	date		Mandatory	
Bond Rating	Capture the Bond Rating	Input	Rating		Optional	
Bond Tenure	Capture the Bond Tenure	Input	Text	16	Mandatory	
Last Traded Value	Capture the Last Traded Value	Input	Numeric	22,3	Optional	
Total Bond Amount	Capture the Total Bond	Input	Numeric	22,3	Mandatory	

	Amount					

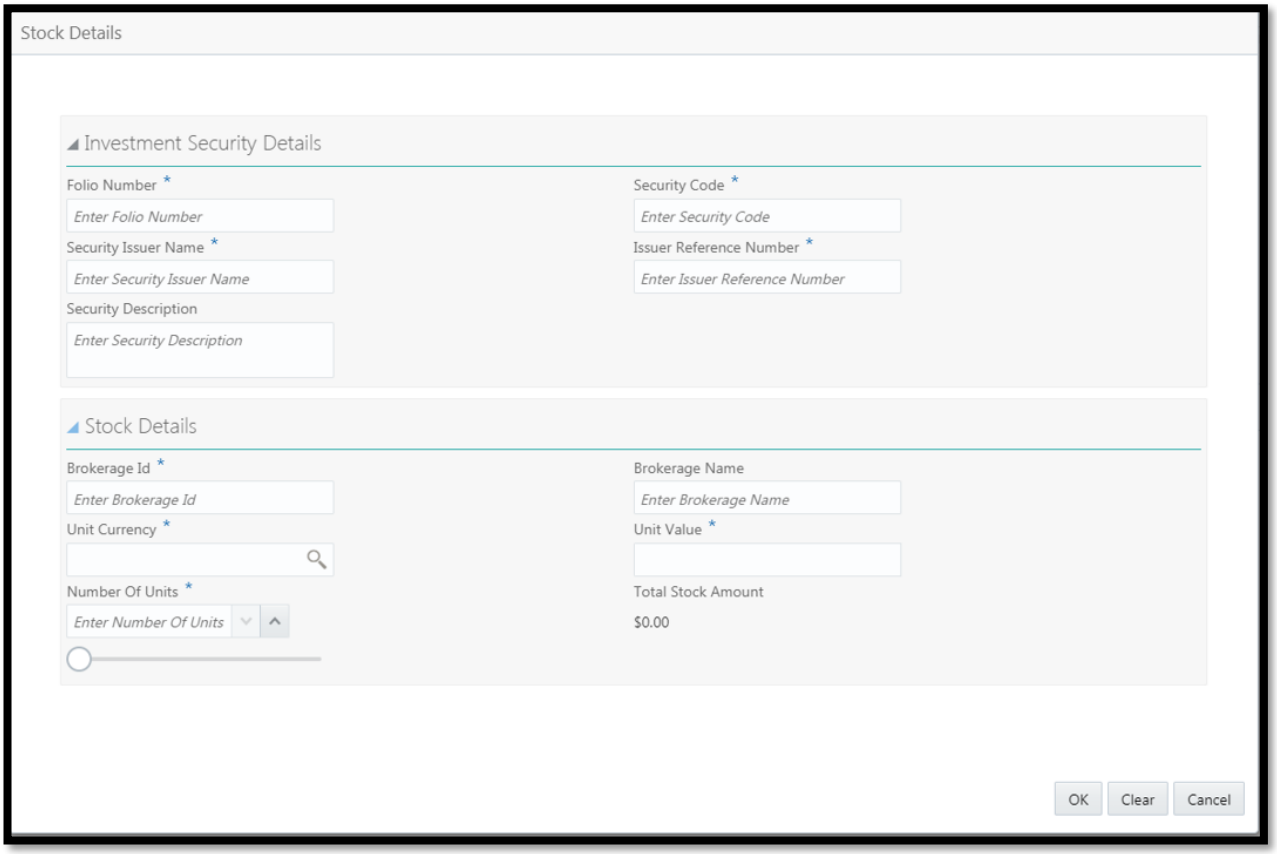
2.3.4.7 Funds



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Folio Number	Capture the Folio Number	Input	Text	16	Mandatory	
Security Code	Capture the Security Code	Input	Text	16	Mandatory	

Security Issue Name	Capture the Security Issue Name	Input	Text	255	Mandatory	
Issuer Reference Number	Capture the Issuer Reference Number	Input	Text	16	Mandatory	
Security Description	Capture the Security Description	Input	Text	255	Optional	
Fund Details						
Fund Name	Capture the Fund Name	Input	Text	256	Mandatory	
Fund Category	Capture the Fund Category	Input	Dropdown	22	Mandatory	Possible values are Fixed income Funds, Equity Funds, Balanced Funds ,Money Market Funds, Index Funds
Scheme Name	Capture the Scheme Name	Input	Text	255	Optional	
Unit Currency	Select the Currency from the LOV	Input	LOV	3	Mandatory	
Unit Value	Capture the Unit Value	Input	Numeric	22,3	Mandatory	
Quantity	Capture the Quantity	Input	Numeric	8	Mandatory	
Total Fund Amount	Capture the Total Fund Amount	Input	Numeric	22,3	Mandatory	

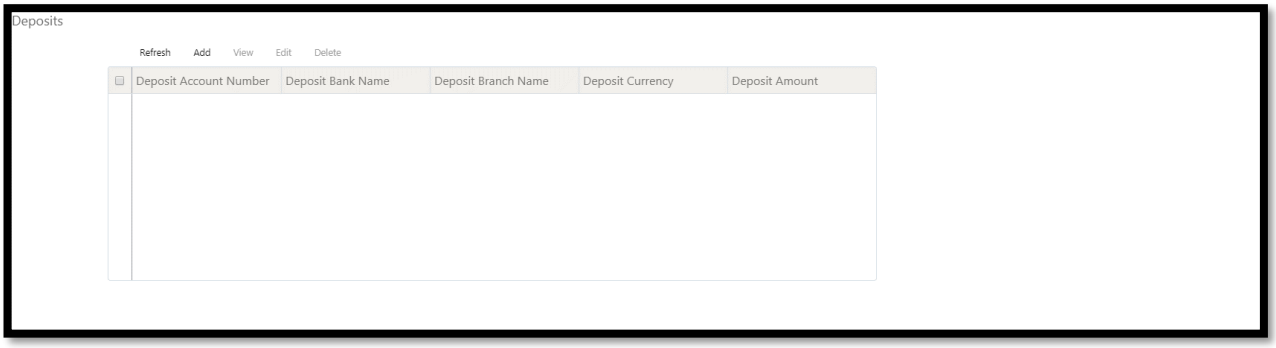
2.3.4.8 Stocks

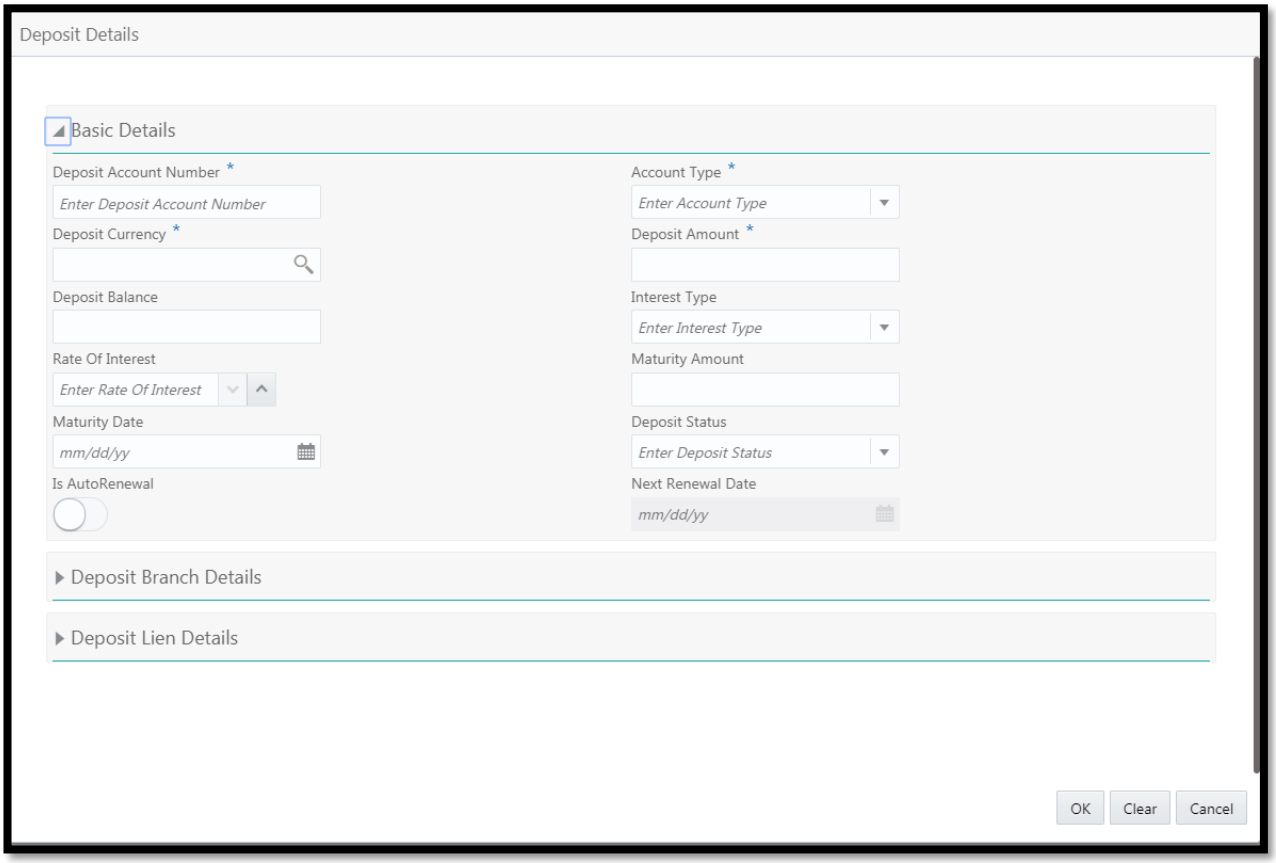


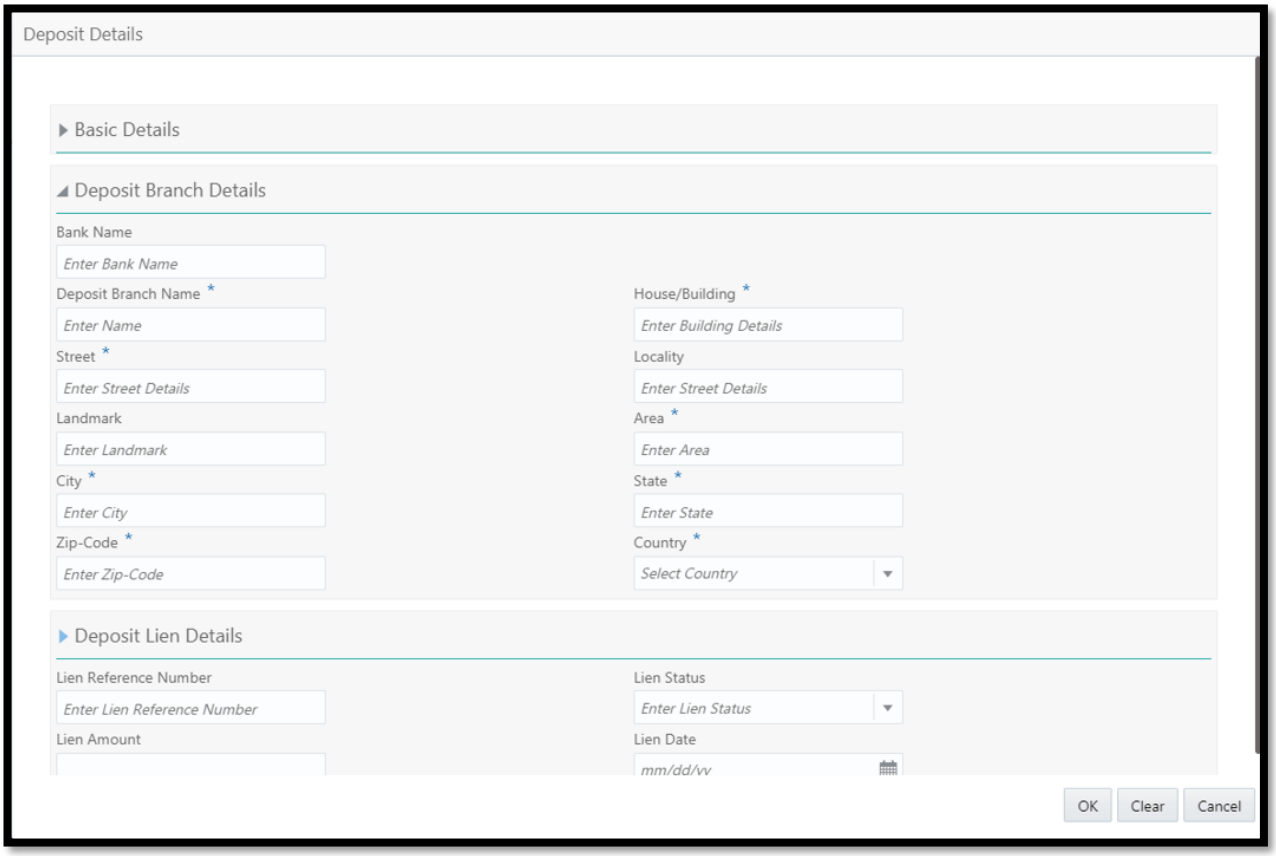
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Folio Number	Capture the Folio Number	Input	Text	16	Mandatory	
Security Code	Capture the Security Code	Input	Text	16	Mandatory	
Security Issue Name	Capture the Security Issue Name	Input	Text	255	Mandatory	
Issuer Reference Number	Capture the Issuer Reference Number	Input	Text	16	Mandatory	

Security Description	Capture the Security Description	Input	Text	255	Optional	
Stock Details						
Brokerage Id	Capture the Brokerage Id	Input	Text	16	Mandatory	
Brokerage Name	Capture the Brokerage Name	Input	Text	255	Optional	
Unit Currency	Select the Currency from the LOV	Input	LOV	3	Mandatory	
Unit Value	Capture the Unit Value	Input	Numeric	22,3	Mandatory	
Quantity	Capture the Quantity	Input	Numeric	6	Mandatory	
Total Stock Amount	Capture the Total Stock Amount	Input	Numeric	22,3	Optional	

2.3.4.9 Deposits





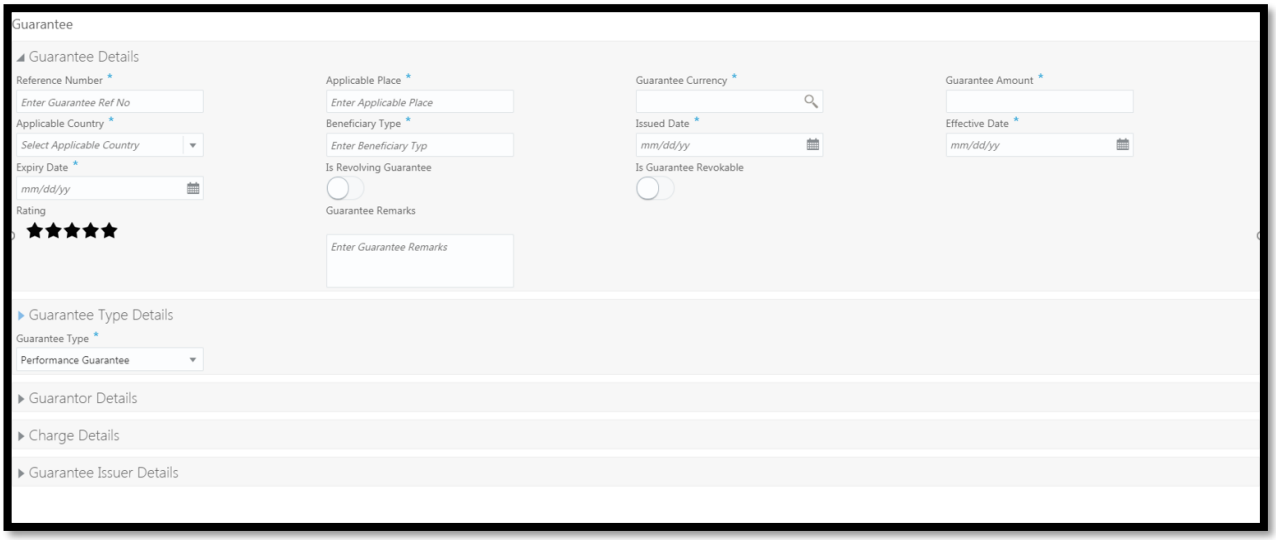


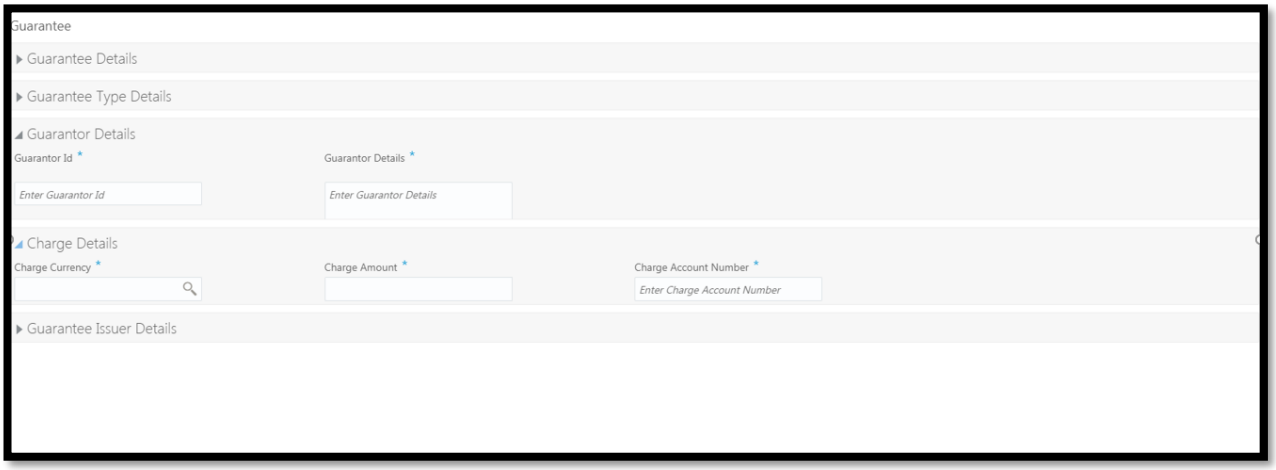
Field Name	Descrip-tion	Attrib-ute Type	Object Type	Siz e	Mandato-ry/Optional	Field Vali-dation
Basic Details						
Deposit Ac-count Number	Capture the Deposit Account Number	Input	Text	16	Mandatory	
Account Type	Capture the Account Type	Input	Drop down	22	Mandatory	Possible values are Term Depos-it, Recurring Deposit, Fixed De-posit
Deposit Cur-rency	Capture the Deposit Currency	Input	Drop down	3	Mandatory	
Deposit Amount	Capture the Deposit Amount	Input	numeric	22,3	Mandatory	
Deposit Bal-ance	Capture the Deposit Balance	Input	numeric	22,3	Optional	
Interest Type	Capture the Interest Type	Input	Drop down	22	Optional	Possible values are Quarterly, Monthly,

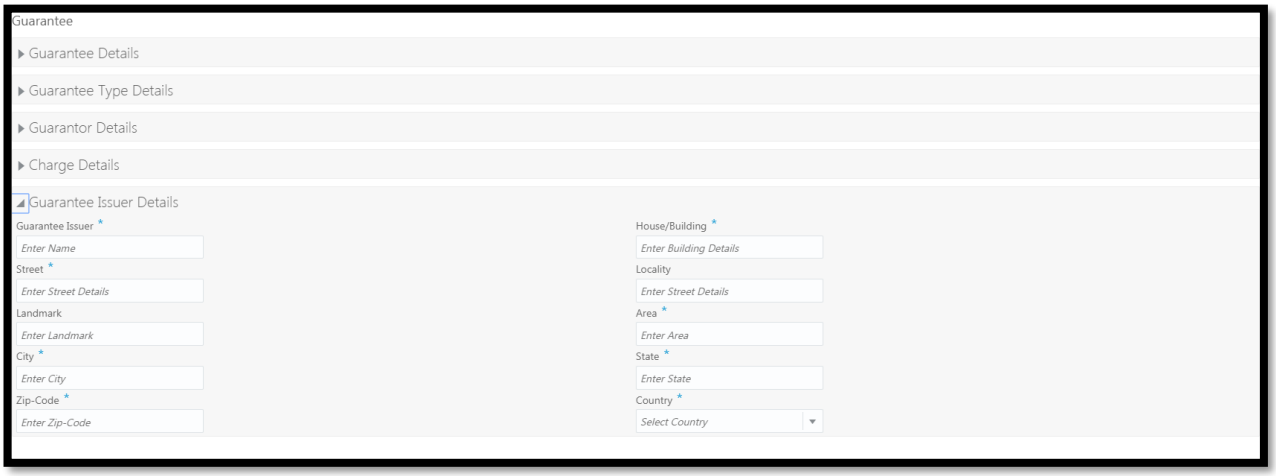
						Half yearly, Annually, Semi-Annual , Weekly
Rate Of Interest	Capture the Rate Of Interest	Input	numeric	22,3	Optional	
Maturity Amount	Capture the Maturity Amount	Input	numeric	22,3	Optional	
Maturity Date	Capture the Maturity Date	Input	date		Optional	
Deposit Status	Capture the Deposit Status	Input	Drop down	22	Optional	Possible values are Deposit proposed, Deposit Active, Deposit Partially Redeemed
Is Auto Renewal	Capture the Is Auto Renewal	Input	switch	1	Optional	
Next Renewal Date	Capture the Next Renewal Date	Input	date		Optional	
Deposit Branch Details						
Bank Name	Capture the Bank Name	Input	Text	255	Optional	
Deposit Branch Name	Capture the Branch Name	Input	Text	255	Mandatory	
House/Building	Capture the Address	Input	Free Text	255	Mandatory	
Street	Capture the Address	Input	Free Text	255	Mandatory	
Locality	Capture the Address	Input	Free Text	255	Optional	
Landmark	Capture the Address	Input	Free Text	255	Optional	
Area	Capture the Address	Input	Free Text	255	Mandatory	
City	Capture the City	Input	Free Text	255	Mandatory	
State	Capture the State	Input	Free Text	255	Mandatory	
Zip Code	Capture the Zip Code	Input	Free Text	255	Mandatory	

Country	Capture the Country	Input	Dropdown	3	Mandatory	
Deposit Lien Details						
Lien Reference Number	Capture the Lien Reference Number	Input	Text	16	Optional	
Lien Status	Capture the Lien Status	Input	Drop down	22	Optional	Possible values are Lien Released, Lien Marked Requested, Release Lien Requested, Lien Marked
Lien Amount	Capture the Lien Amount	Input	numeric	22,3	Optional	
Lien Date	Capture the Lien Date	Input	date		Optional	

2.3.4.10 Guarantee





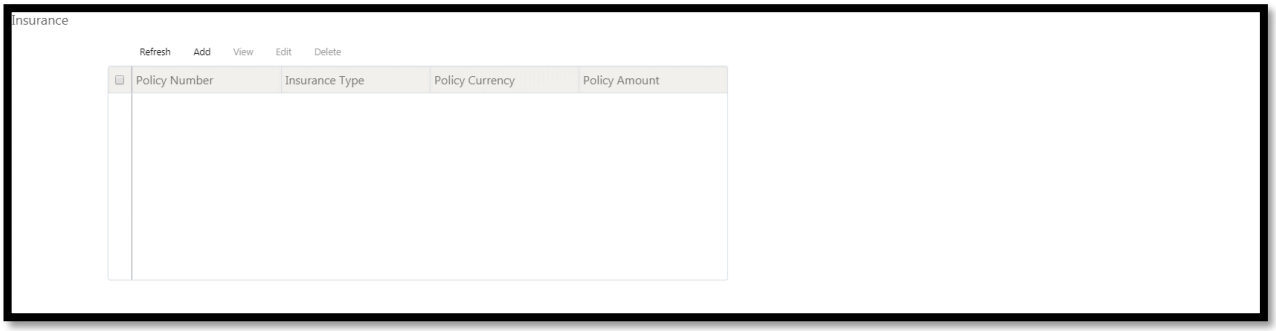


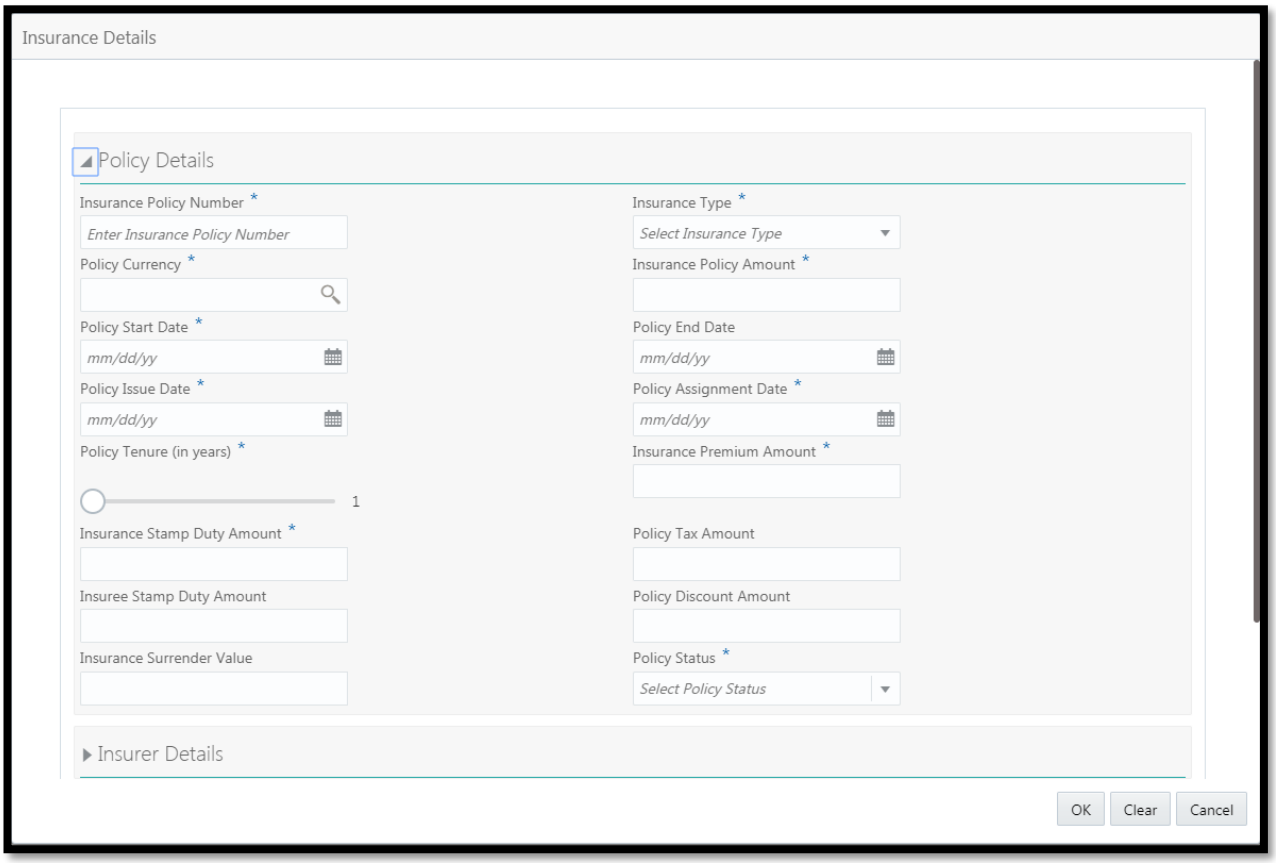
Field Name	Description	At-tribute Type	Object Type	Siz e	Mandato-ry/Optional	Field Validation
Reference Number	Capture the Guarantee Reference Number	Input	Free Text	22	Mandatory	
Applicable Place	Capture the Applicable Place	Input	text	255	Optional	
Guarantee Currency	Capture the Guarantee Currency	Input	Drop down	3	Mandatory	
Guarantee Amount	Capture the Guarantee Amount	Input	numeric	22,3	Mandatory	
Applicable Country	Capture the Applicable Country	Input	Dropdown	3	Mandatory	
Benefi-ciary Type	Capture the Benefi-ciary Type	Input	text	255	Mandatory	
Issued Date	Capture the Issued Date	Input	date		Mandatory	
Effective Date	Capture the Effective Date	Input	date		Optional	
Expiry Date	Capture the Expiry Date	Input	date		Mandatory	
Is Revolving Guarantee	Capture the Is Revolving Guarantee	Input	switch	1	Optional	
Is Guarantee Revocable	Capture the Is Guarantee Revocable	Input	switch	1	Optional	
Rating	Capture the Rating	Input	Rating	1	Optional	
Guarantee Remarks	Capture the Guarantee Details	Input	Text	255	Optional	
Guarantee Type Details						
Guarantee Type	Capture the Guarantee Type	Input	Drop down	22	Mandatory	Possible values are Government guar-antee, Commercial guar-antee, Personal guarantee, Bid bond guarantee, Performance guar-antee, Financial Guarantee etc..,

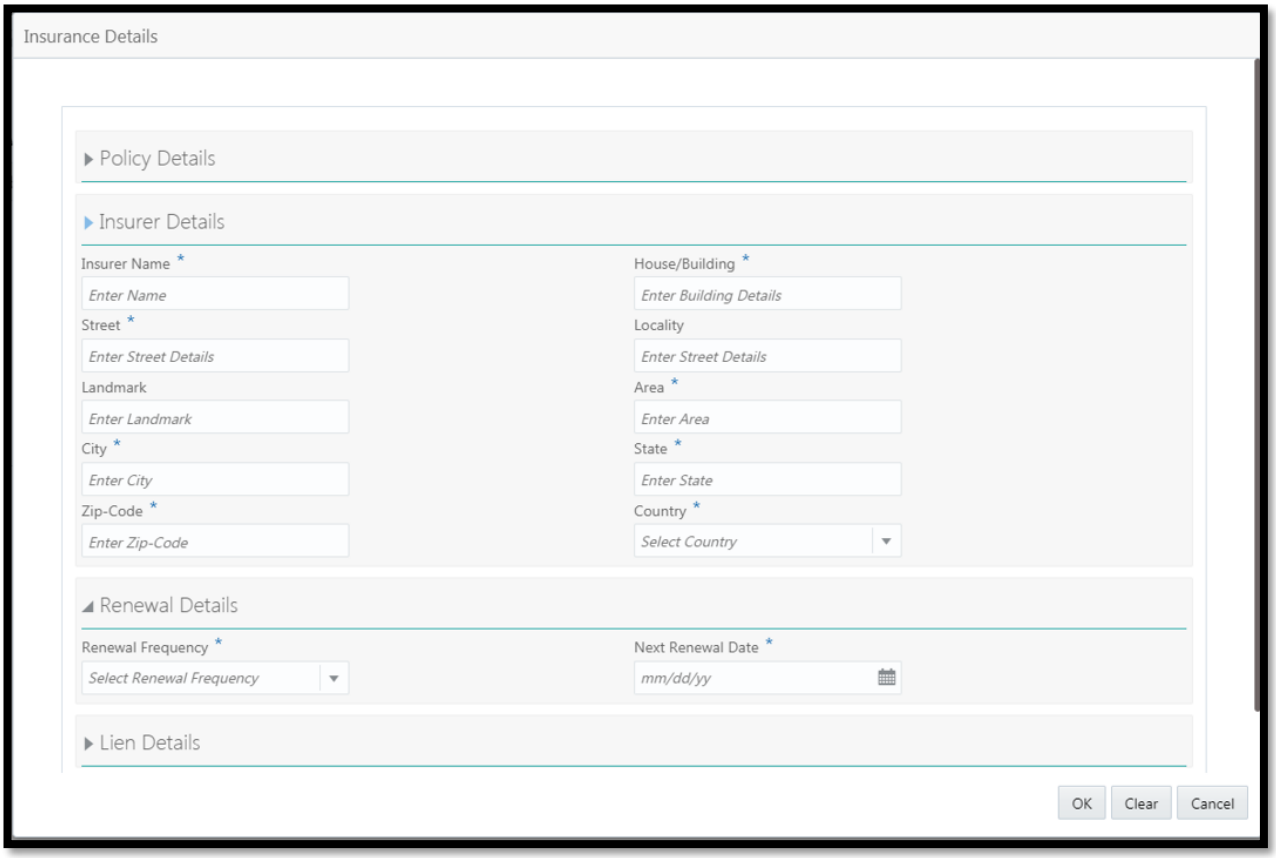
Performance Contract Details	Capture the Performance Contract Details	Input	Text	255	Mandatory	for performance guarantee
Govt. Institution Details	Capture the Govt. Institution Details	Input	Text	255	Mandatory	
Financial Contract Details	Capture the Financial Contract Details	Input	Text	255	Mandatory	for financial Guarantee
Guarantee Registration Number	Capture the Guarantee Registration Number	Input	Text	22	Mandatory	for commercial guarantee
Guarantee Registration Name	Capture the Guarantee Registration Name	Input	Text	255	Mandatory	for commercial guarantee
Nature of Business	Capture the Nature of Business	Input	Text	255	Optional	for commercial guarantee
Personal Guarantee Credit Terms	Capture the Personal Guarantee Credit Terms	Input	Text	255	Mandatory	for personal guarantee
Bid Bond Guarantee Details	Capture the Bid Bond Guarantee Details	Input	Text	255	Mandatory	for bid bond guarantee
Guarantor Details						
Guarantee Id	Capture the Guarantee Id	Input	Text	16	Mandatory	
Guarantee Details	Capture the Guarantee Details	Input	Text	255	Optional	
Charge Details						
Charge Currency	Capture the Charge Currency	Input	Drop down	3	Mandatory	
Charge Amount	Capture the Charge Amount	Input	numeric	22, 3	Mandatory	
Charge Account Number	Capture the Charge Account Number	Input	Text	16	Optional	
Guarantee Issuer Details						
Guarantee Issuer	Capture the Guarantee Issuer	Input	Text		Mandatory	

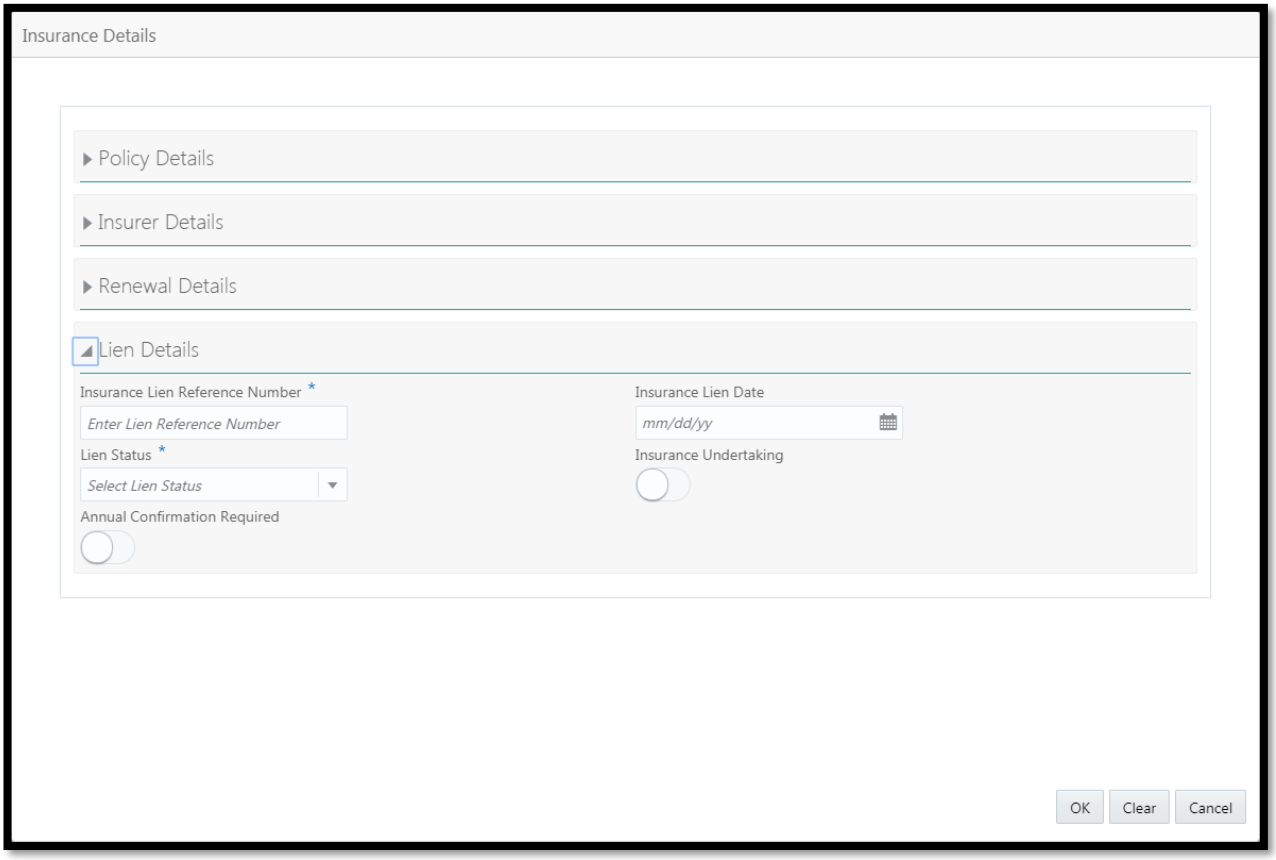
House/Building	Capture the Address	Input	Free Text	255	Mandatory	
Street	Capture the Address	Input	Free Text	255	Mandatory	
Locality	Capture the Address	Input	Free Text	255	Optional	
Landmark	Capture the Address	Input	Free Text	255	Optional	
Area	Capture the Address	Input	Free Text	255	Mandatory	
City	Capture the City	Input	Free Text	255	Mandatory	
State	Capture the State	Input	Free Text	255	Mandatory	
Zip Code	Capture the Zip Code	Input	Free Text	255	Mandatory	
Country	Capture the Country	Input	Dropdown	3	Mandatory	

2.3.4.11 Insurance









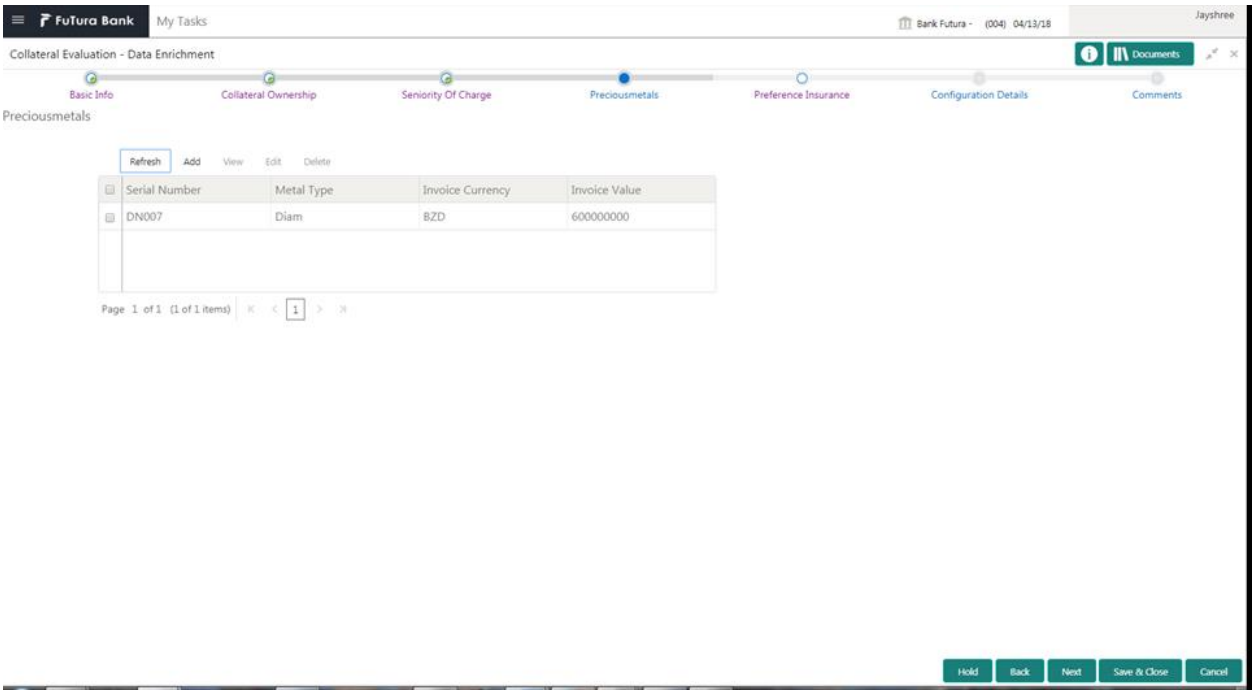
Field Name	Description	Attrib-ute Type	Object Type	Siz e	Mandato-ry/Optional	Field Vali-dation

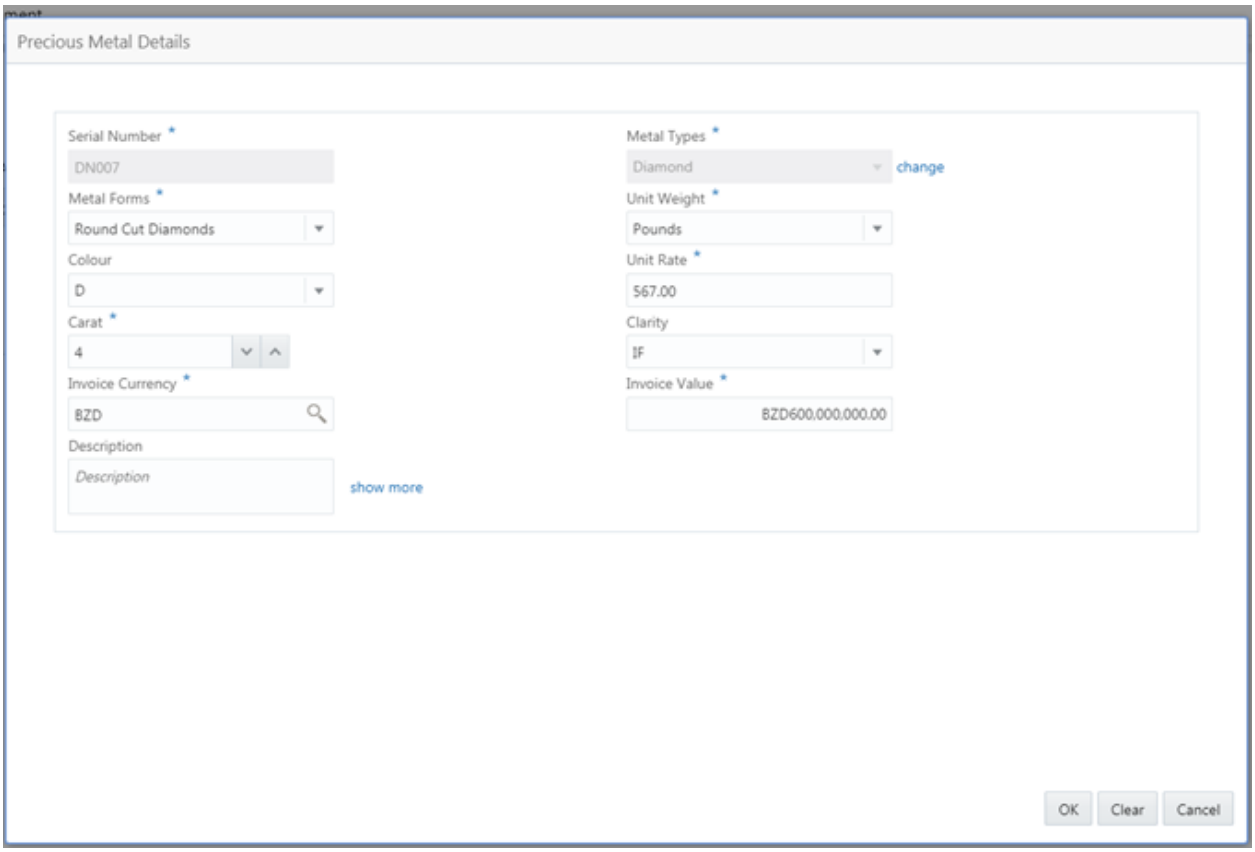
Policy Details						
Insurance policy Number	Capture the Insurance policy Number	Input	Text	16	Mandatory	
Insurance type	Capture the Insurance policy type	Input	Drop down	22	Mandatory	Possible values are Asset Insurance, Life Insurance, Corporate Insurance, Borrower Insurance
Policy Status	Capture the Policy Status	Input	Drop down	22	Mandatory	Possible values are Inforce, Lapsed, Paid-up
Policy currency	Capture the Policy Currency	Input	Drop down	3	Mandatory	
Insurance Policy Amount	Capture the Insurance Policy Amount	Input	numeric	22,3	Mandatory	
Policy Start Date	Capture the Policy Start Date	Input	Date		Mandatory	
Policy End Date	Capture the Policy End Date	Input	Date			
Policy Issue Date	Capture the Policy Issue Date	Input	Date		Mandatory	
Policy Assignment Date	Capture the Policy Assignment Date	Input	Date		Mandatory	
Policy Tenure (in Years)	Capture the Policy Tenure (in Years)	Input	numeric	4		
Insurance Premium Amount	Capture the Insurance Premium Amount	Input	numeric	22,3	Mandatory	
Insurance Stamp Duty Amount	Capture the Insurance Stamp Duty Amount	Input	numeric	22,3	Mandatory	
Policy Tax Amount	Capture the Policy Tax	Input	numeric	22,3	Optional	

	Amount					
Policy Discount Amount	Capture the Policy Discount Amount	Input	numeric	22,3	Optional	
Insure Stamp Duty Amount	Capture the Insure Stamp Duty Amount	Input	numeric	22,3	Optional	
Insurance Surrender Value	Capture the Insurance Surrender Value	Input	numeric	22,3	Optional	
Insurer Details						
Insurer Name	Capture the Insurer Name	Input	Free Text	255	Mandatory	
House/Building	Capture the Address	Input	Free Text	255	Mandatory	
Street	Capture the Address	Input	Free Text	255	Mandatory	
Locality	Capture the Address	Input	Free Text	255	Optional	
Landmark	Capture the Address	Input	Free Text	255	Optional	
Area	Capture the Address	Input	Free Text	255	Mandatory	
City	Capture the City	Input	Free Text	255	Mandatory	
State	Capture the State	Input	Free Text	255	Mandatory	
Zip Code	Capture the Zip Code	Input	Free Text	255	Mandatory	
Country	Capture the Country	Input	Dropdown	3	Mandatory	
Renewal Details						
Renewal Frequency	Capture the Renewal Frequency	Input	Drop down	22	Optional	Possible values are Quarterly, Monthly, Half yearly, Annually, Semi-Annual, Weekly

Next Renewal Date	Capture the Next Renewal Date	Input	Date		Mandatory	
Lien Details						
Insurance Lien Reference Number	Capture the Insurance Lien Reference Number	Input	Text	16	Mandatory	
Insurance Lien Date	Capture the Insurance Lien Date	Input	Date		Mandatory	
Lien Status	Capture the Lien Status	Input	Drop down	22	Mandatory	Possible values are Lien Released, Lien Marked Requested, Release Lien Requested, Lien Marked
Insurance Undertaking	Capture the Insurance Undertaking	Input	Text	22	Mandatory	
Annual Confirmation Required	Capture the Annual Confirmation Required	Input	switch	1	Mandatory	

2.3.4.12 Precious Metals



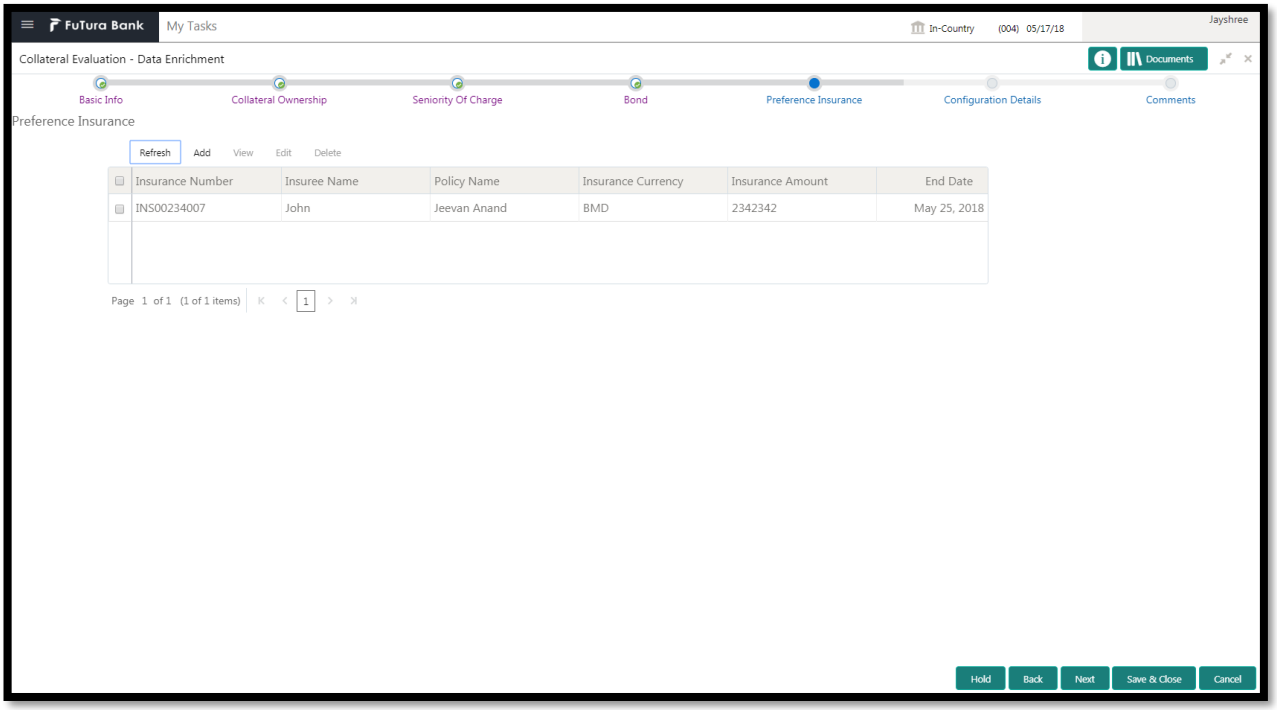


Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Serial Number	Capture the Serial Number of the precious metals	Input	Free Text	16	Mandatory	
Precious Metal Type	Capture type of precious metal from LOV	Input	Dropdown	3	Mandatory	Possible values are Gold, Silver, Platinum, Diamond & Palladium
Description	Capture the description of the precious metal	Input	Free Text	255	Optional	
Weight	Capture weight of the precious metal in the form of jewelry or in biscuits or in any other form	Input	Numeric	22,3	Mandatory	
Unit of Weight	Capture the unit of weight	Input	Dropdown	22	Mandatory	Possible values are Grams, Kilograms, Milligrams,

						Pounds, Tonnes
Unit Rate	Capture unit rate in collateral currency of the precious metal	Input	Amount	22,3	Mandatory	
Precious Metals Form	Capture if the collateral is in the form of Biscuits, coins, jewelry, stones & bullion	Input	LOV	16	Mandatory	Possible values are Biscuits, Coins, Jewelry, Stones & Bullion
Invoice Value	Capture the Invoice Value	Input	Numeric	22,3	Mandatory	should not be lesser than the weight * unit rate
Valuation Amount	Capture the Valuation Amount	Input	Numeric	22,3	Optional	

2.3.4.13 Collateral's Insurance

The Insurance details of the Collateral can be captured using the Collateral's Insurance screen.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Policy Number	Enter the policy Number for collateral's insurance	Input	Free Text	22	Mandatory	Alpha numeric data with maximum of 22 characters is allowed
Policy Name	Enter the Policy name pertaining to the collateral's insurance	Input	Free Text	22	Mandatory	Alpha numeric data with maximum of 22 characters is allowed
Insurance Provider	Enter the Insurance Provider name	Input	Free Text	105	Mandatory	Alpha numeric data with maximum of 105 characters is allowed
Insure Name	Enter the insure name	Input	Free Text	105	Optional	Alpha numeric data with maximum of 105 characters is allowed
Insurance Type	Select the insurance type	Input	LOV	4	Optional	
Policy Status	Select the status of insurance policy	Input	LOV	4	Optional	
Insurance Currency	Select the insurance cur-	Input	Search Box	3	Mandatory	

	rency					
Insurance Amount	Enter the insurance amount	Input	Number	22,3	Mandatory	
Start Date	Enter the start date of insurance	Input	Date		Mandatory	
End Date	Enter the End date of insurance	Input	Free Text		Optional	
Grace Days	Enter the grace days	Input	Number		Optional	
Notice Days	Enter notice days	Input	Number		Optional	
Policy Assigned to Bank	Capture the policy assignment	Input	Free Text	50	Optional	
Premium Currency	Capture the Premium currency	Input	Search Box	3	Mandatory	
Premium Amount	Capture the Premium amount	Input	Number	22,3	Mandatory	
Premium Frequency	select the premium frequency	Input	LOV	1	Optional	
Premium End Date	Capture the Phone Number of the entity	Input	Date		Mandatory	

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

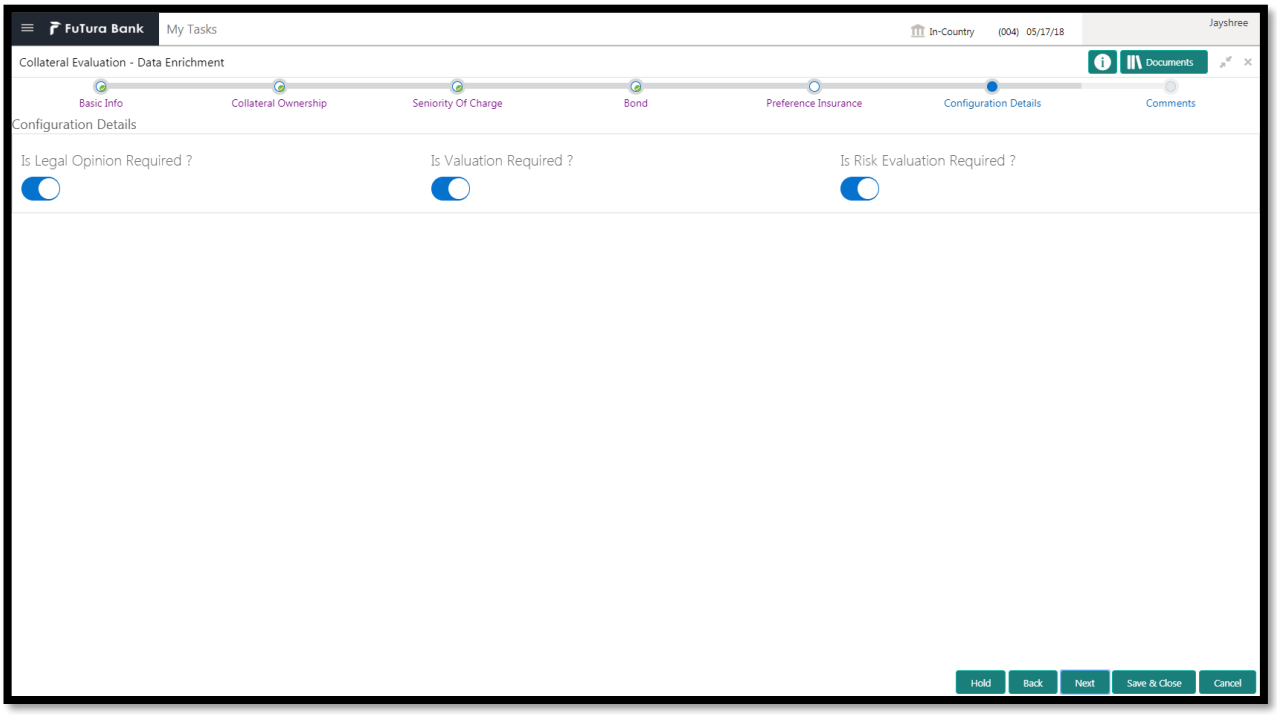
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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

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

2.3.4.14 Configuration

The data enrichment user can send the task for Legal Opinion or Valuation or the Risk Evaluation stage by selecting the following fields.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Is Legal Opinion Required ?	Select if Legal Opinion task is required	Input	Switch		Optional	
Is Valuation Required ?	Select if Valuation task is required	Input	Switch		Optional	
Is Risk Evaluation Required?	Select if Risk Evaluation task is required	Input	Switch		Optional	

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

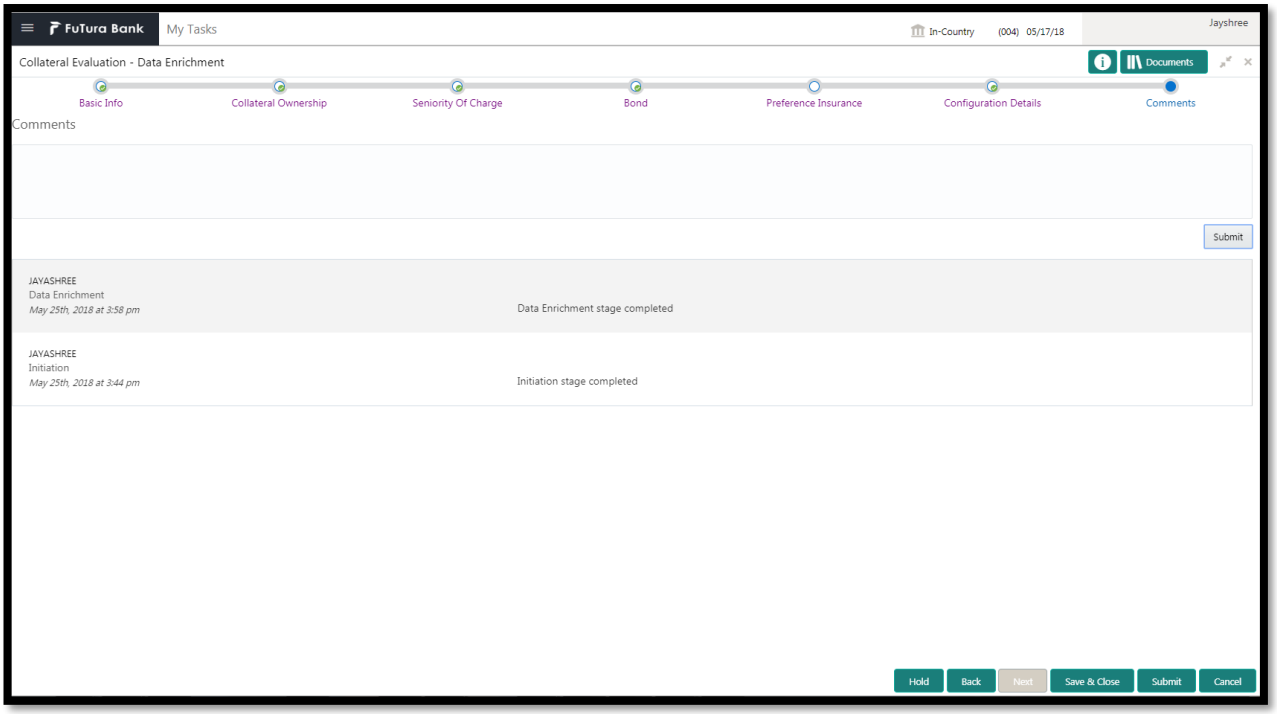
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.3.4.15 Comments



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

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

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

g) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

h) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

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

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

j) **Back** – On Click of Back, the previous screen will be opened.

2.4 Internal Legal Evaluation

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

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

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

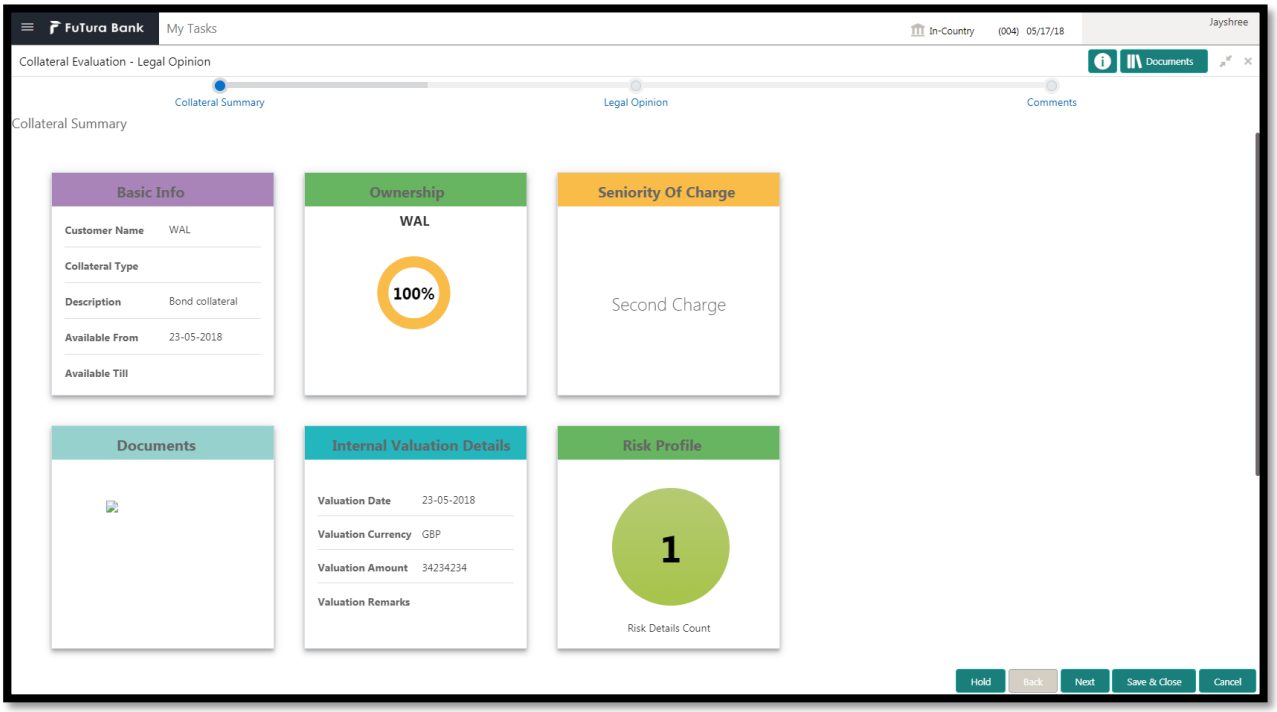
In case of existing first charge, will there be any issue in claiming

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

- Collateral Summary
- Internal Legal Opinion
- Checklist
- Comments

2.4.1Collateral Summary

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



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

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

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

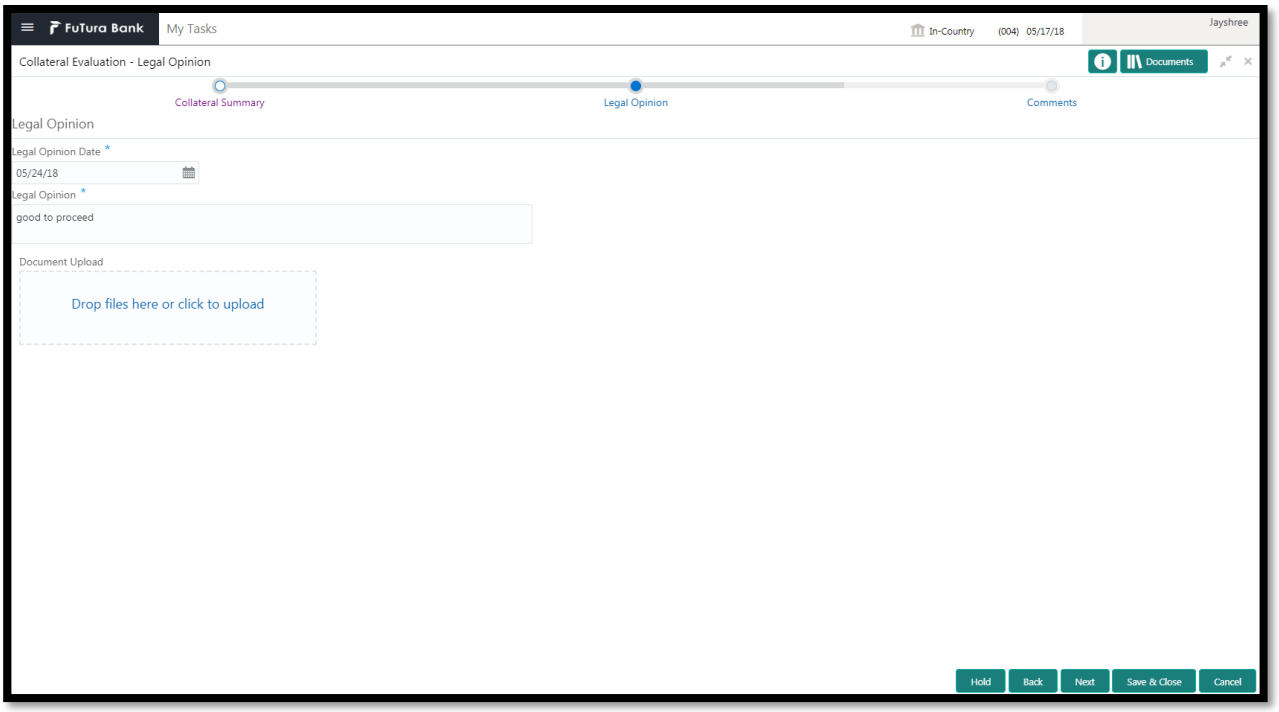
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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

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

2.4.2Internal Legal Opinion

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



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

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

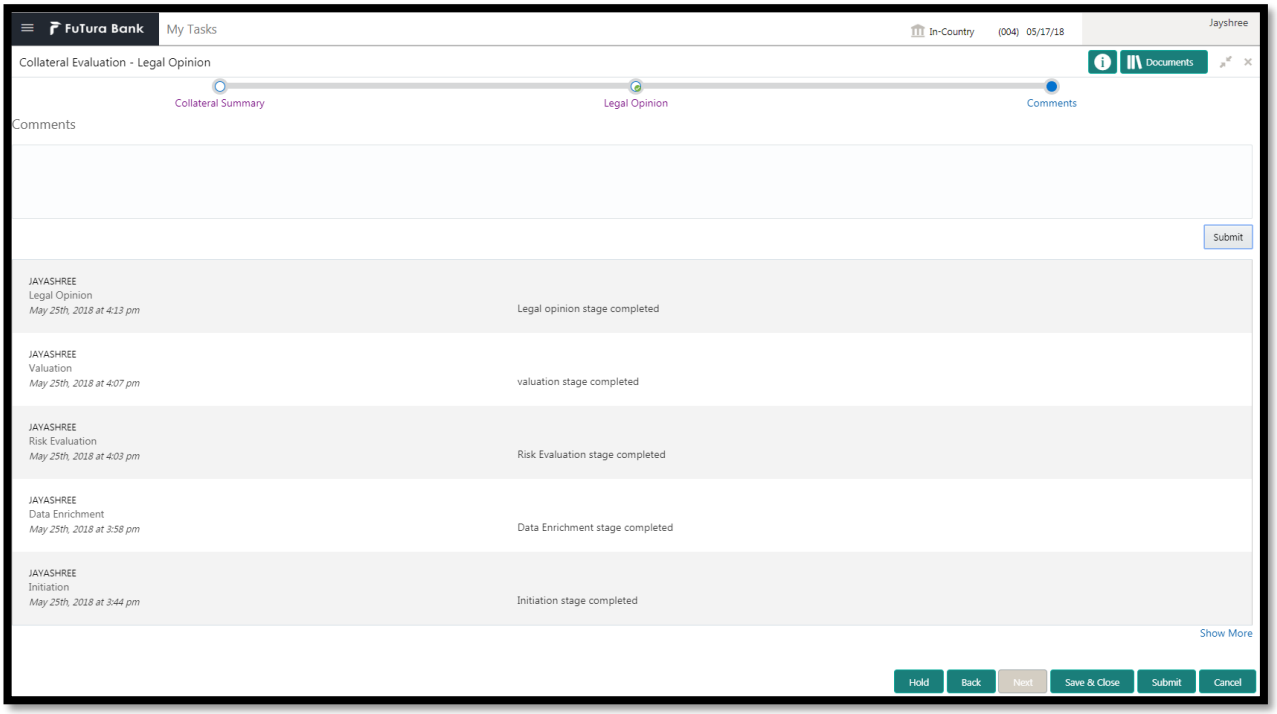
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.4.3Comments



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

Action Buttons

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

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

2.5 Risk Evaluation

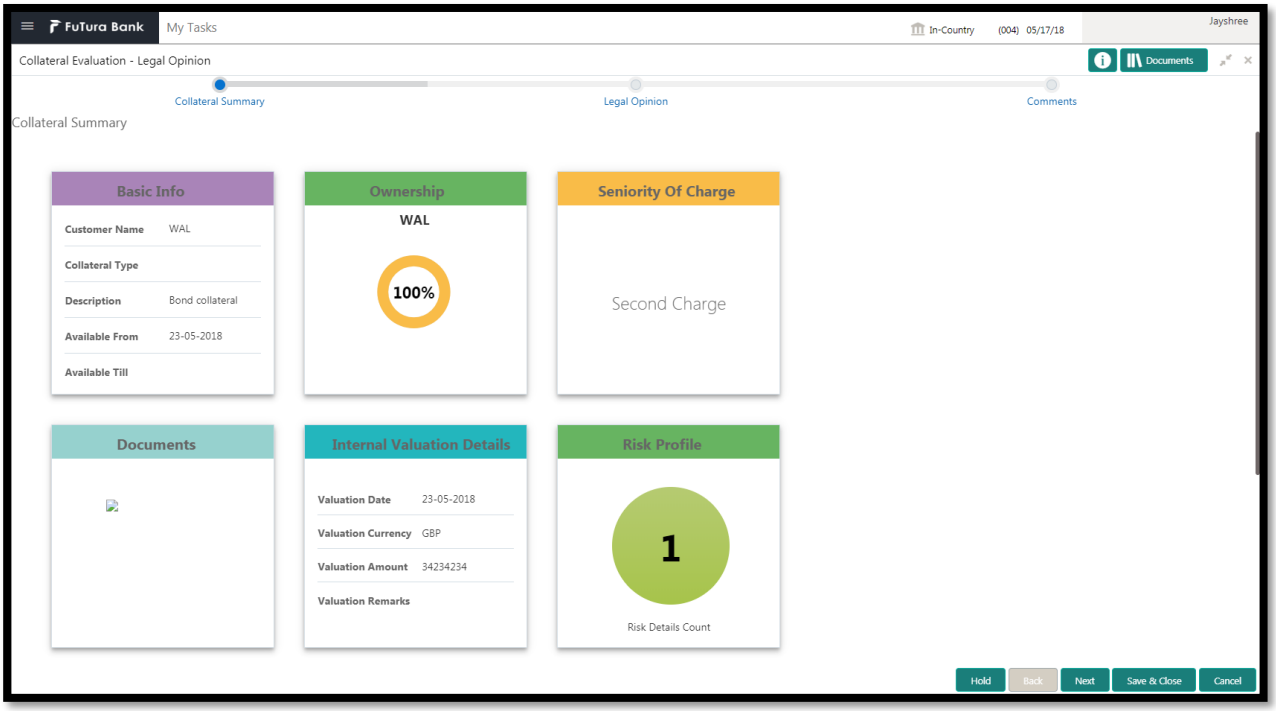
As a Risk Officer the user will review the collateral and its documents to see if the collateral can secure bank's exposure.

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

- Collateral Summary
- Risk Evaluation
- Checklist
- Comments

2.5.1Collateral Summary

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



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

Collateral Type	Displays the collateral type details.	Display	Tile			

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

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

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

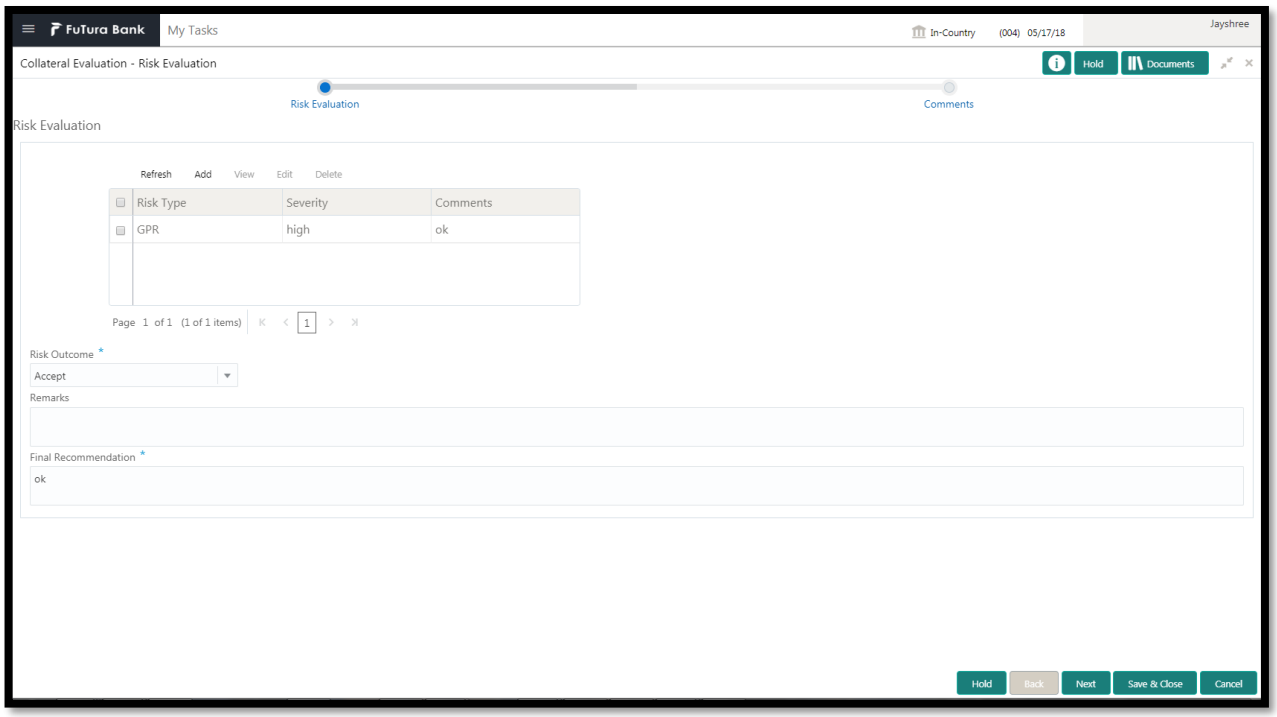
d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

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

2.5.2Risk Evaluation

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

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



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Risk Type	Select the Risk Type	Input	LOV	3	Mandatory	
Severity	Enter the severity	Input	Free Text		Mandatory	
Comments	Enter the comments	Input	Free Text	2000	Optional	
Risk Outcome	Capture the valuation amount	Input	LOV	4	Mandatory	
Remarks	Capture the remarks	Input	Free Text	2000	Optional	

Final Recom-mendation	Capture Final Recommenda-tion	Input	Free Text	2000	Mandatory	

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

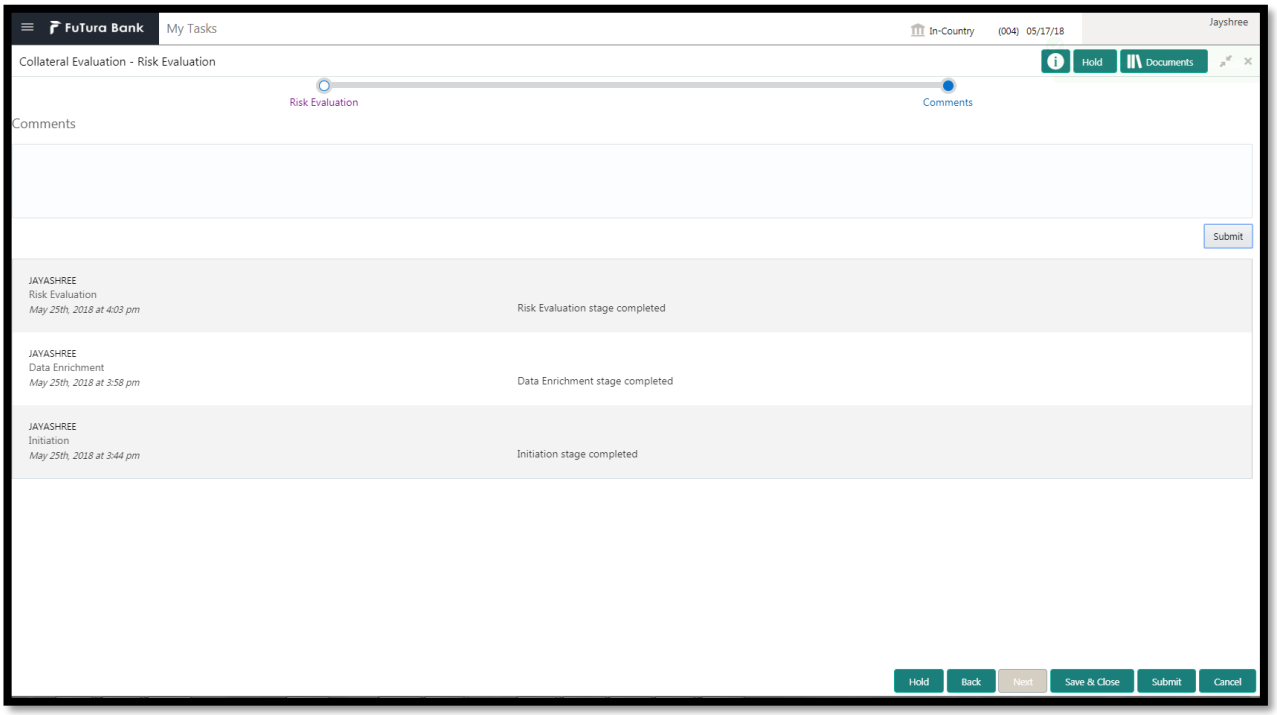
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.5.3Comments



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

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

Action Buttons

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

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

2.6 Internal Valuation

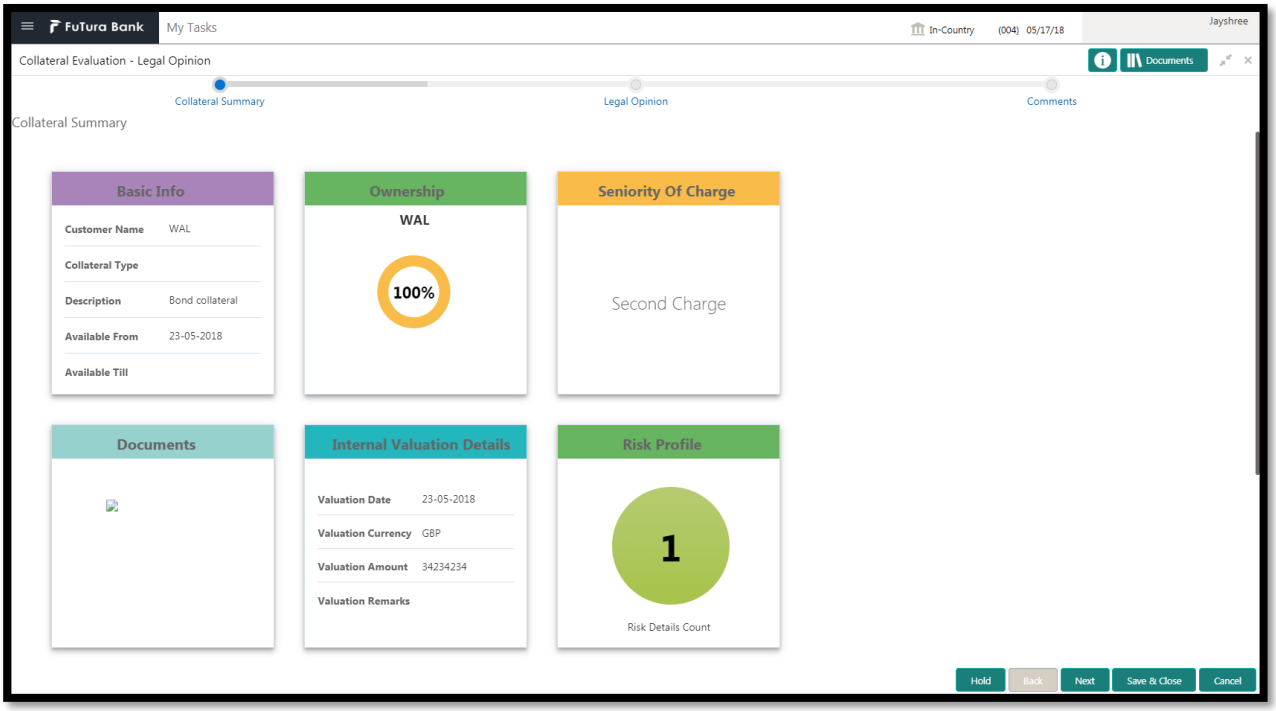
As a Credit Officer the user will review the collateral and its documents and the market value of the collateral, the trends of margin for similar collateral and the trends of the valuation of similar collateral.

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

- Collateral Summary
- Internal Valuation
- Checklist
- Comments

2.6.1Collateral Summary

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



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

Collateral Type	Displays the collateral type details.	Display	Tile			

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

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

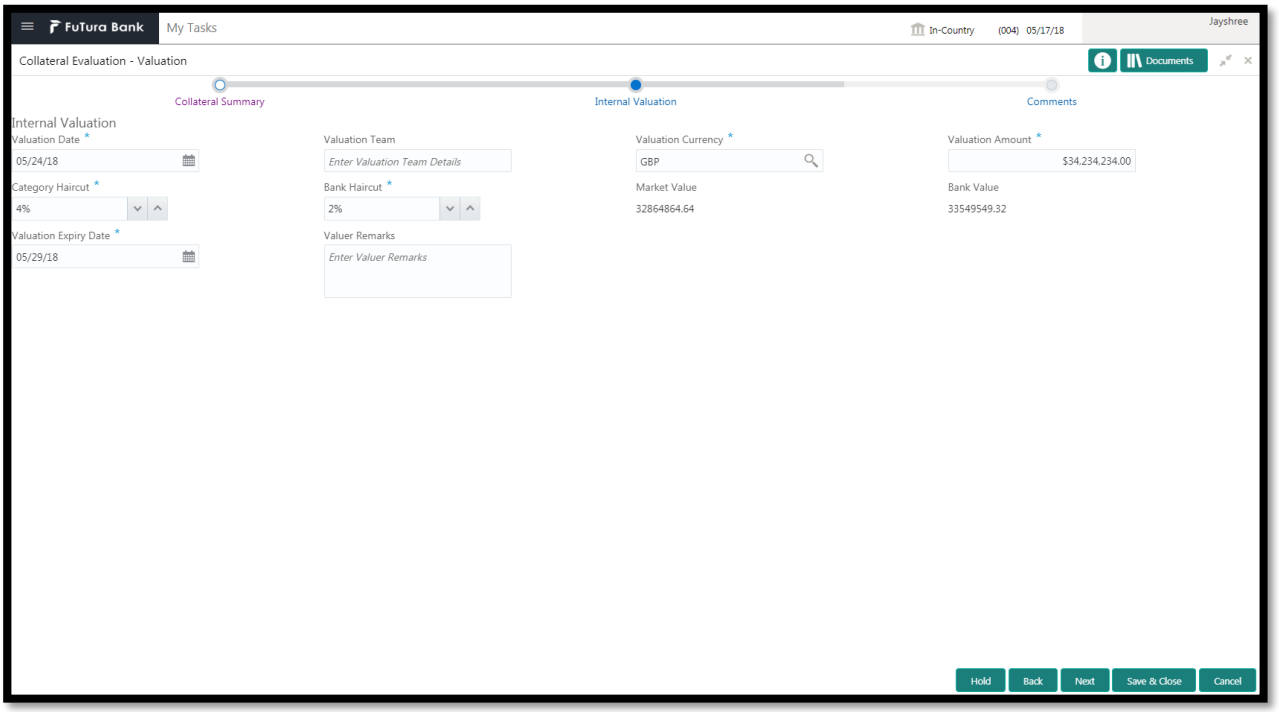
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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

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

2.6.2Internal Valuation

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



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

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

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

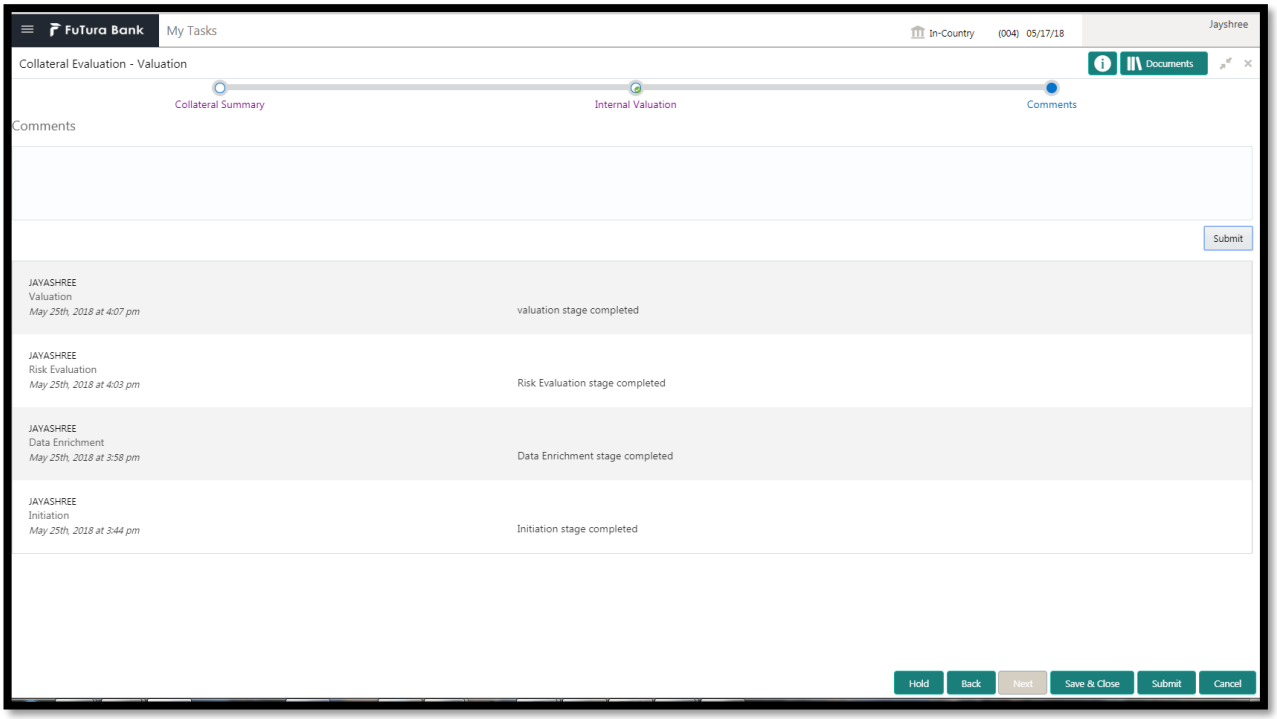
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.6.3Comments



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

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

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

2.7 Review and Recommendations

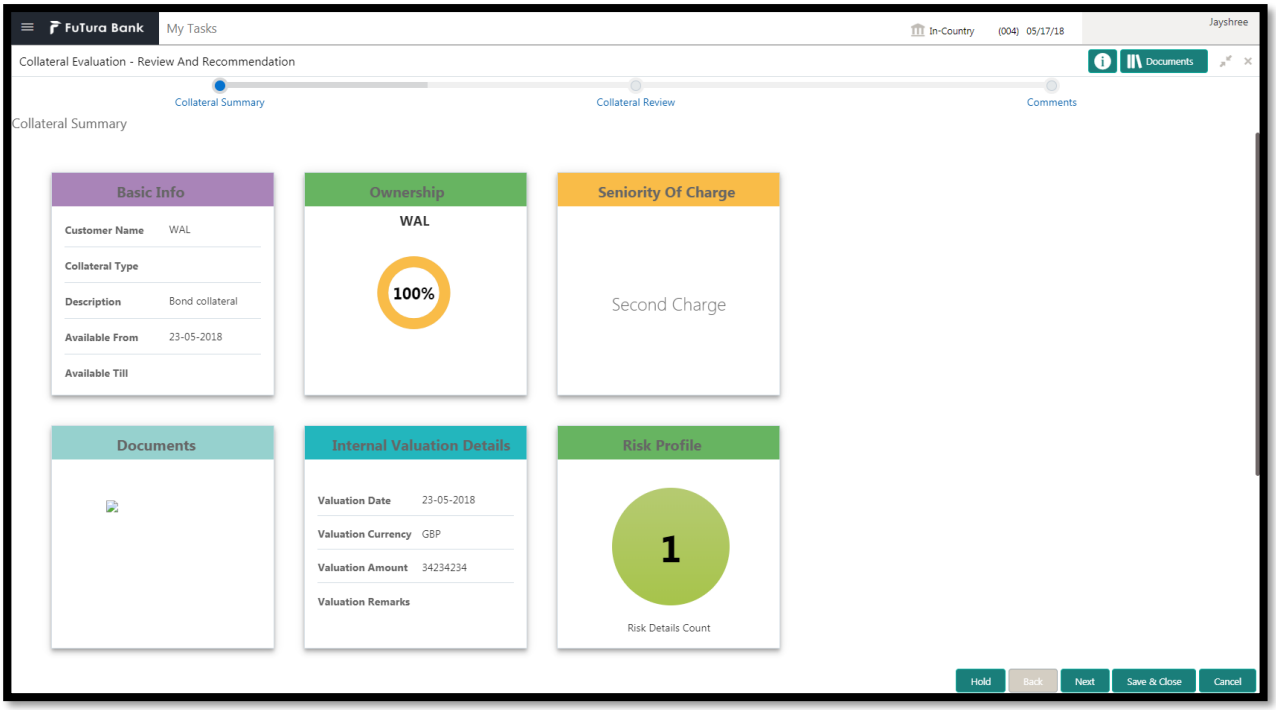
As a Credit Reviewer, the user will review the collateral and its documents and the market value of the collateral, legal opinion of the legal department, Risk Evaluation and provide recommendations.

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

- Collateral Summary
- Review and Recommendations
- Checklist
- Comments

2.7.1Collateral Summary

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



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

Documents	Displays the document details.	Display	Tile			
Collateral Type	Displays the collateral type details.	Display	Tile			
Legal Opinion	Displays the Legal Opinion	Display	Tile			
Risk Evaluation	Displays the Risk Evaluation	Display	Tile			
Valuation	Displays the Valuation of the Collateral	Display	Tile			

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

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

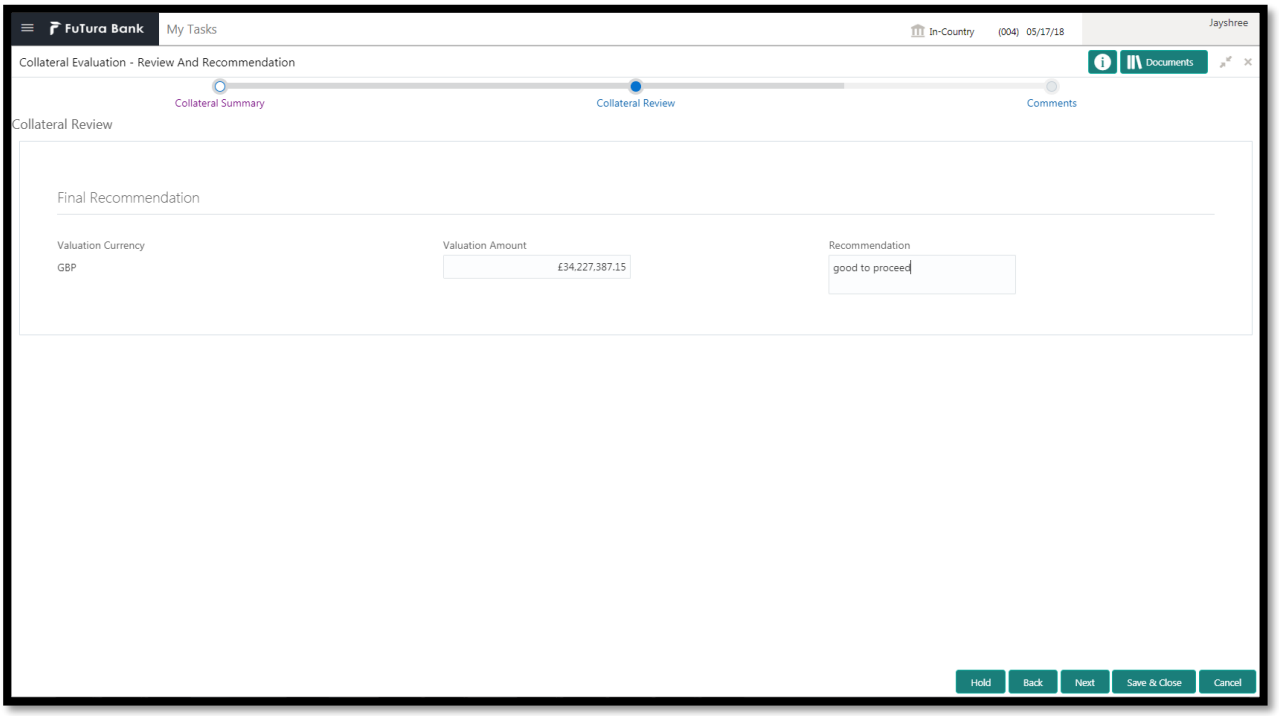
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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

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

2.7.2Review and Recommendation

As a Credit Reviewer, the user would review the details of the collateral along with the Legal Opinion of the Legal department, Risk Evaluation and Valuation details and recommend the Collateral Value.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Valuation Currency	Displays the collateral currency selected.	Display	Read Only			
Valuation Amount	Capture the valuation amount.	Input	Amount	22,3		.
Recommendation	Captures the recommendation.	Input	Free Text		Optional	

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

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

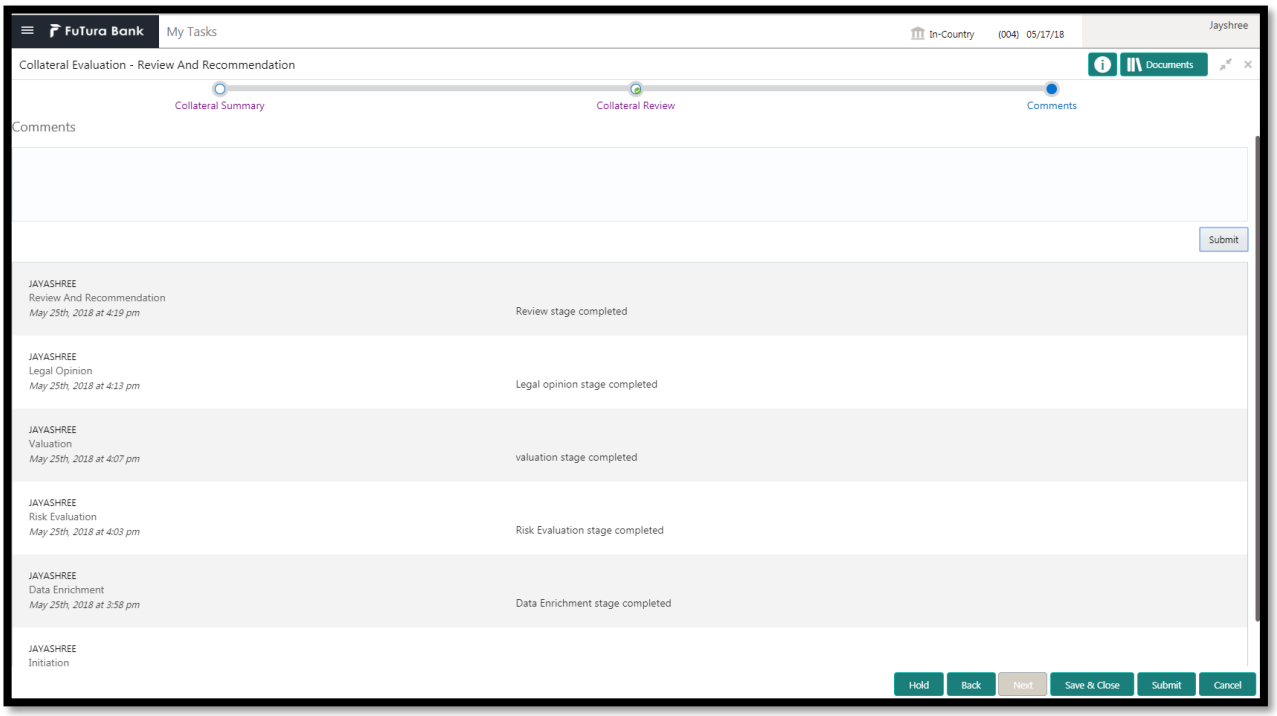
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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

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

2.7.3Comments

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



Action Buttons

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

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

d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
e) **Back** – On Click of Back, the previous screen will be opened.

2.8 Approval

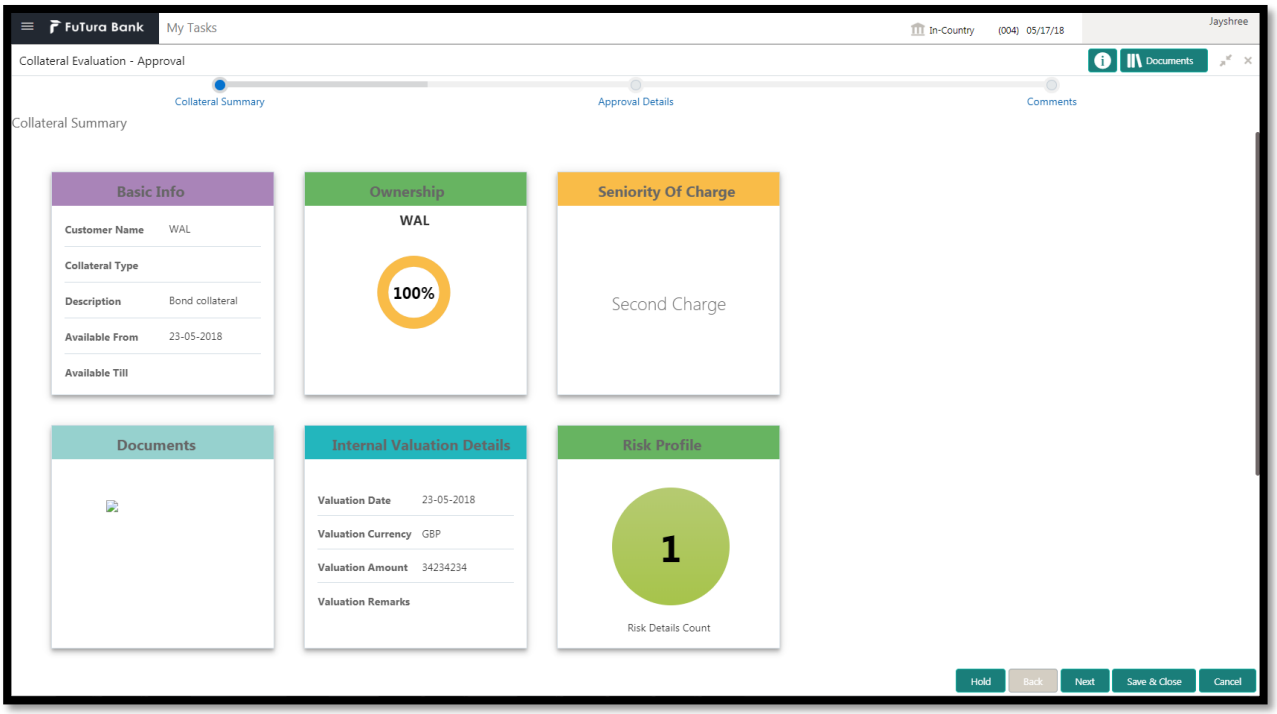
As a Credit Approver, the user would review the details of the collateral along with the Legal Opinion of the Legal department, Risk Evaluation and Valuation details and recommendation of the review and approve the Collateral.

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

- Collateral Summary
- Approval
- Checklist
- Comments

2.8.1Collateral Summary

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



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

Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			
Collateral Type	Displays the collateral type details.	Display	Tile			
Legal Opinion	Displays the Legal Opinion	Display	Tile			
Risk Evaluation	Displays the Risk Evaluation	Display	Tile			
Valuation	Displays the Valuation of the Collateral	Display	Tile			

Action Buttons on the footer

c. **Save & Close** – On click of Save & Close the screen gets closed.

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

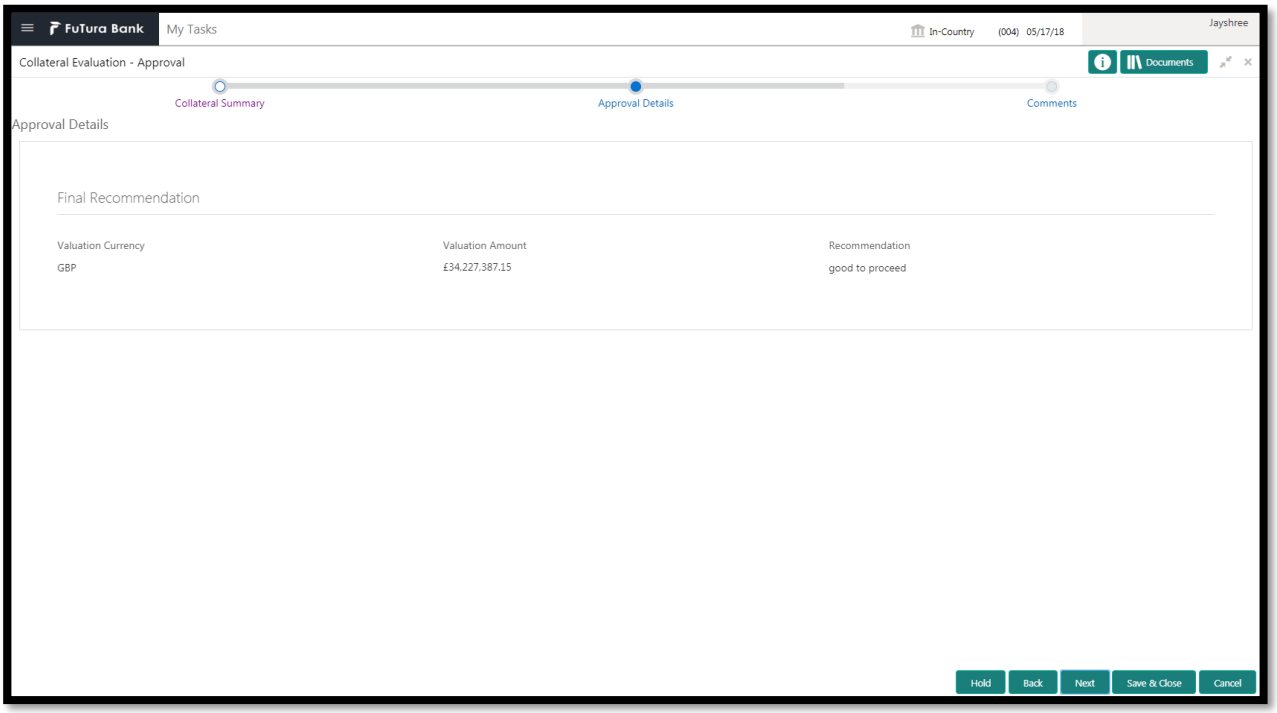
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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

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

2.8.2Approval

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



Field Name	Description	Attrib-ute Type	Object Type	Siz e	Mandato-ry/Optional	Field Valida-tion
Valuation Cur-rency	Displays the collateral cur-rency selected.	Display	Read Only			
Valuation Amount	Capture the valuation amount.	Display	Amoun t	22, 3		.
Recommenda-tion	Captures the recommenda-tion.	Display	Free Text			

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

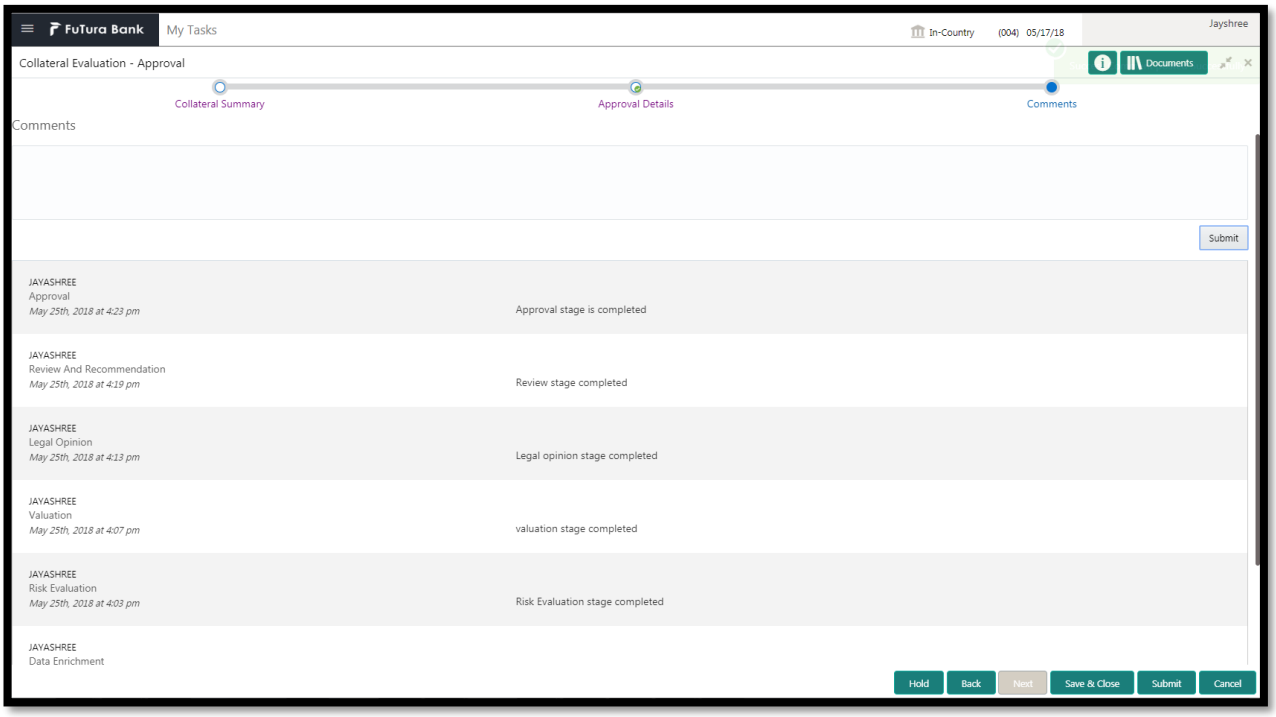
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.8.3Comments



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

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

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

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

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

e) **Back** – On Click of Back, the previous screen will be opened.

2.9 Generate In-principal Collateral Agreement

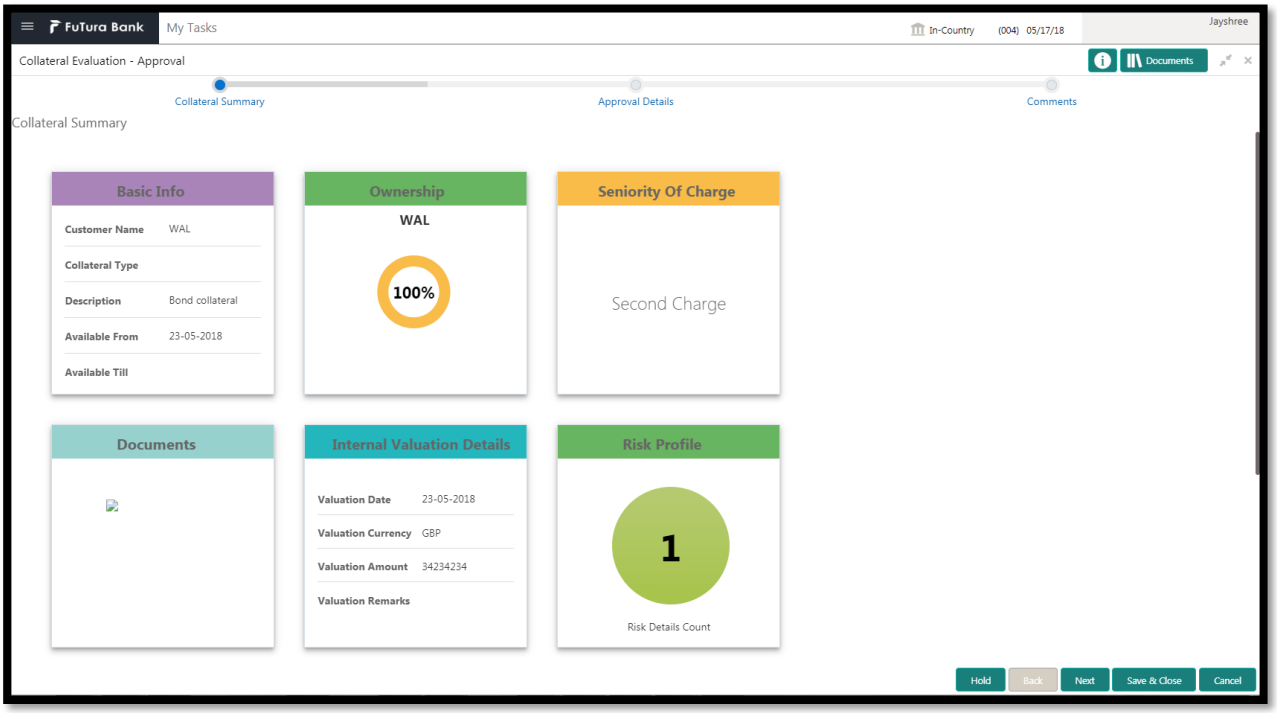
As a Credit Officer the user will review the collateral and its documents and generate the In-Principal Collateral Agreement. The Generated In-Principal Collateral Agreement will be sent to the customer.

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

- Collateral Summary
- Generate In-principal Collateral Agreement
- Checklist
- Comments

2.9.1Collateral Summary

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



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Basic Info	Displays the basic info details of collateral.	Display	Tile			

Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			
Collateral Type	Displays the collateral type details.	Display	Tile			
Legal Opinion	Displays the Legal Opinion	Display	Tile			
Risk Evaluation	Displays the Risk Evaluation	Display	Tile			
Valuation	Displays the Valuation of the Collateral	Display	Tile			

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

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

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

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

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

2.9.2Generate In-Principal Collateral Agreement

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

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

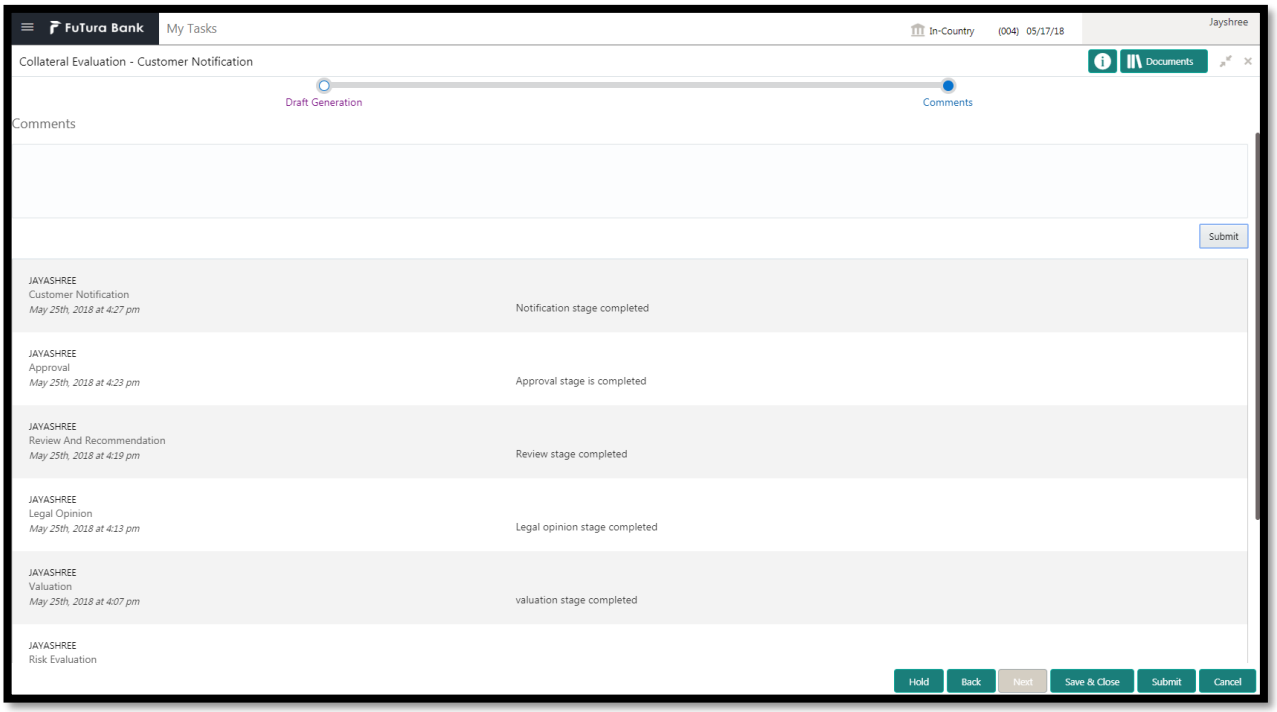
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.9.3Comments



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

Action Buttons

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

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted. On customer acceptance the Collateral Perfection task will be initiated to do a detailed Collateral Perfection.

b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

2.10 Customer Acceptance

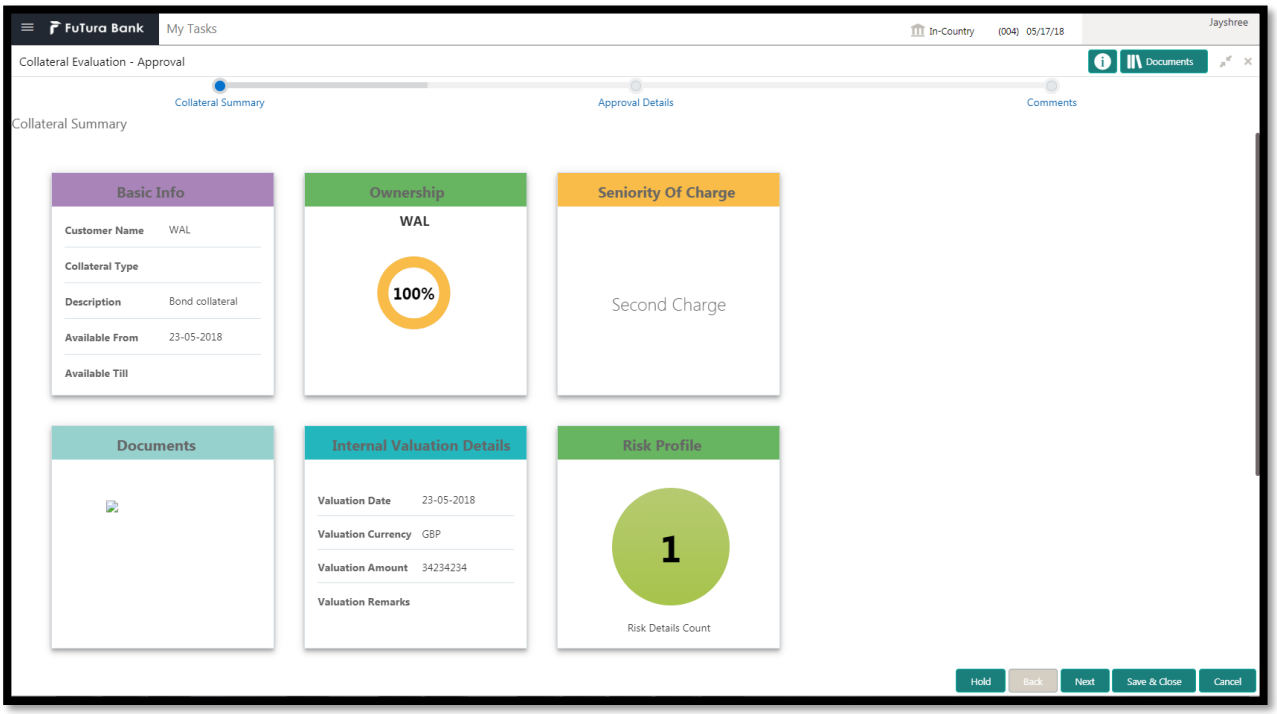
The In-principal Collateral Agreement will be reviewed by the customer and if changes are required then task will be sent to the Review and Recommendations stage else the collateral agreement will be accepted.

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

- Collateral Summary
- Customer Acceptance
- Checklist
- Comments

2.10.1 Collateral Summary

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



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Basic Info	Displays the basic info details of collateral.	Display	Tile			

Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			
Collateral Type	Displays the collateral type details.	Display	Tile			
Legal Opinion	Displays the Legal Opinion	Display	Tile			
Risk Evaluation	Displays the Risk Evaluation	Display	Tile			
Valuation	Displays the Valuation of the Collateral	Display	Tile			

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

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

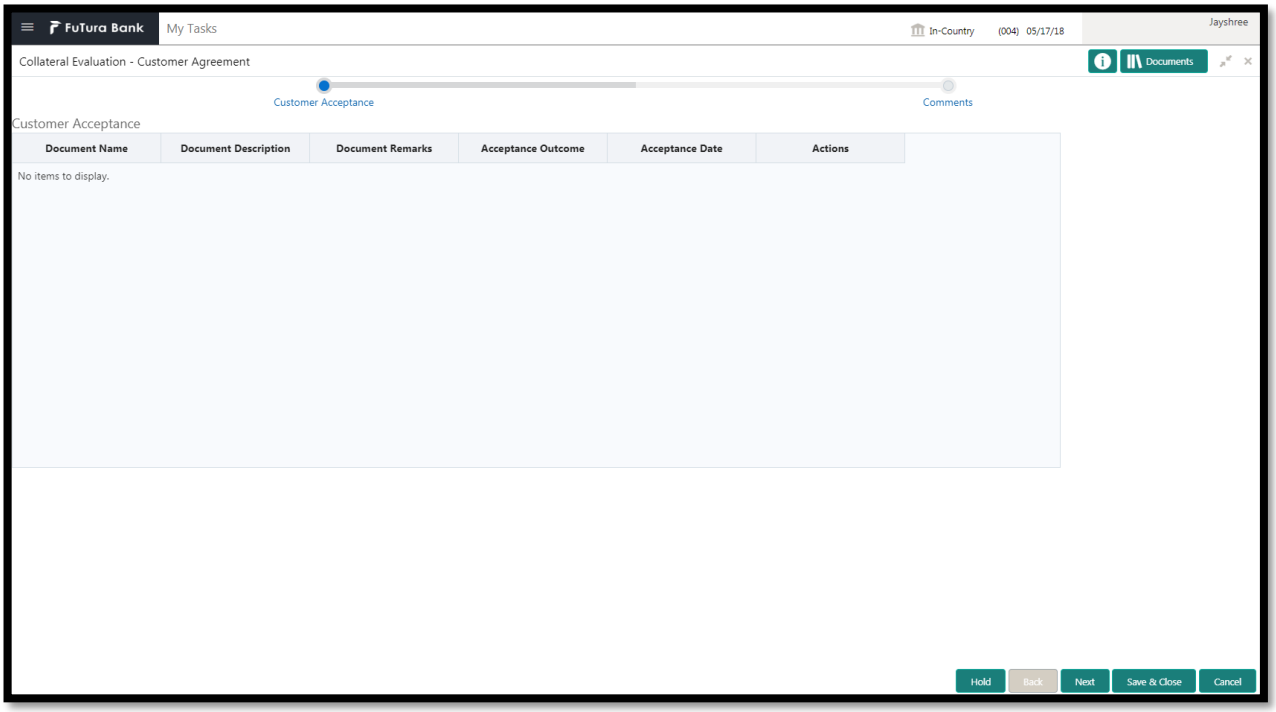
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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

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

2.10.2 Customer Acceptance

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



Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

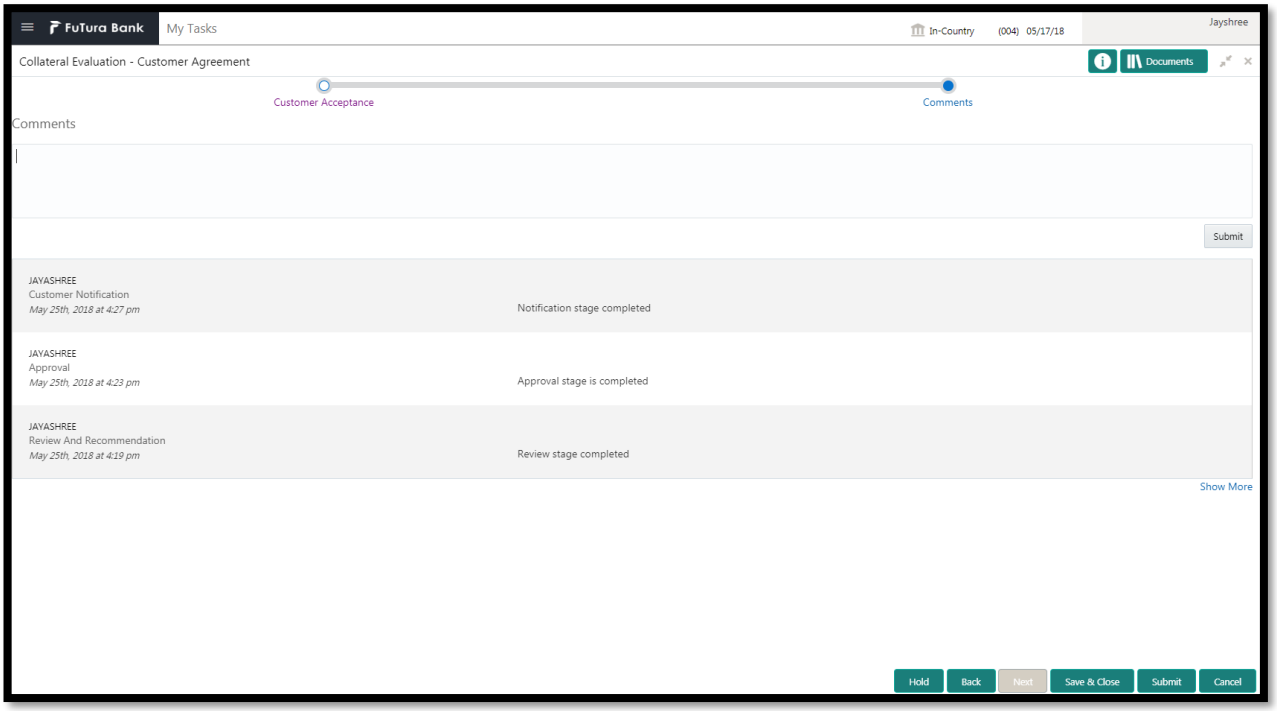
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.10.3 Comments



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

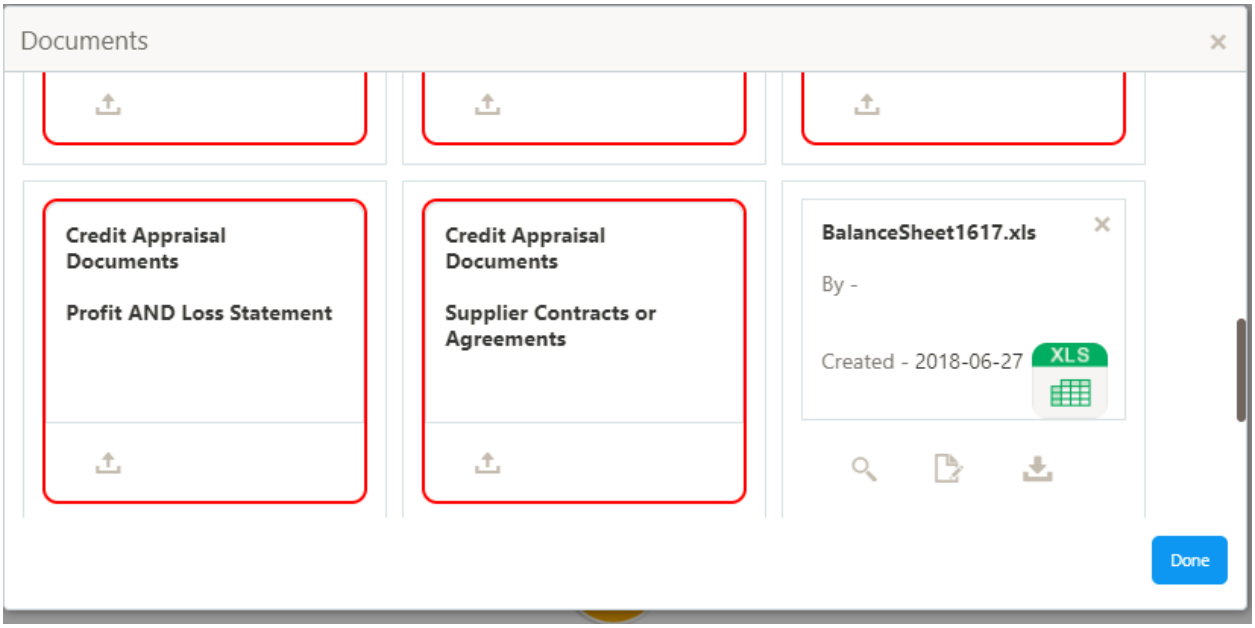
After providing required data, you will be able to perform one of the below actions –

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

3. Document Upload and Checklist

3.1 Document Upload

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

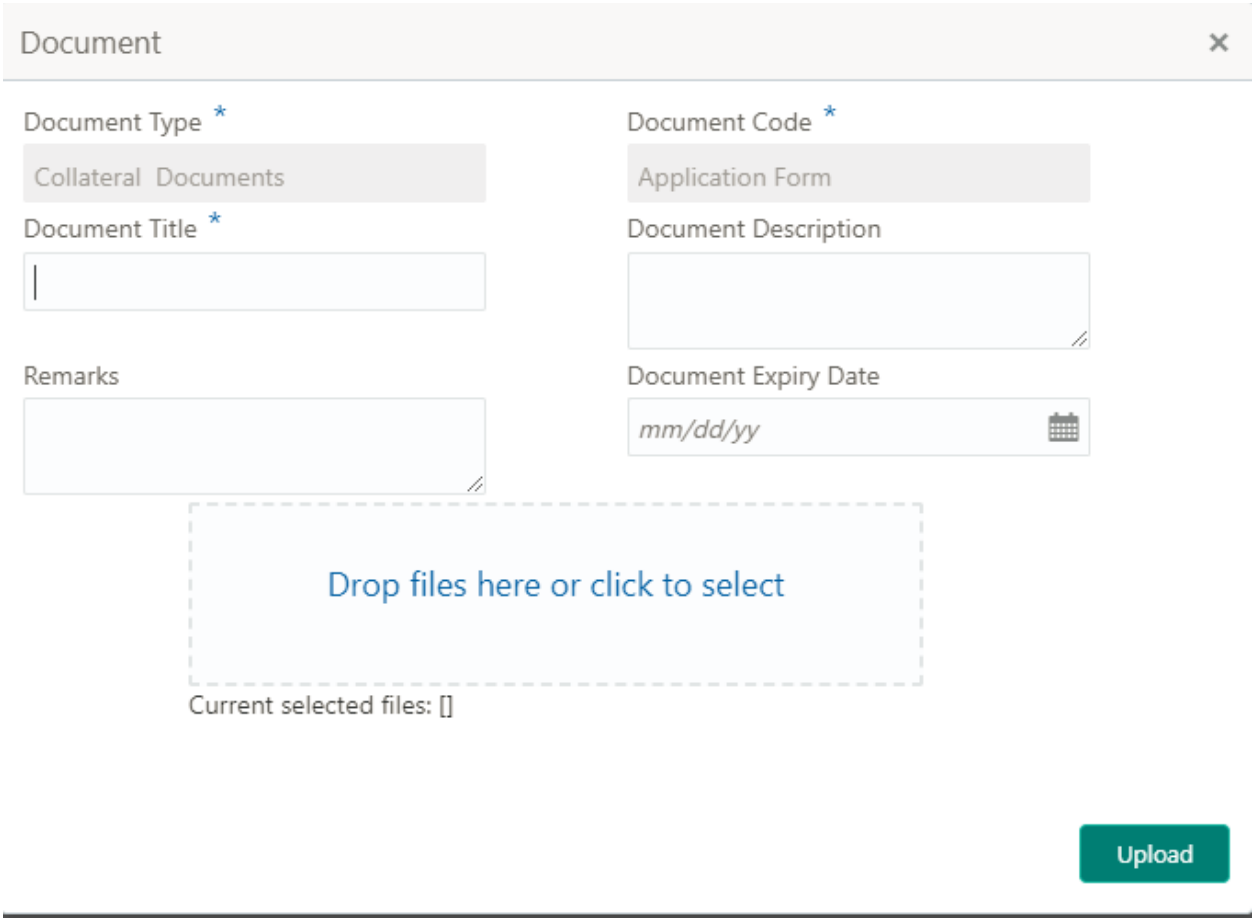


Action Buttons

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

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

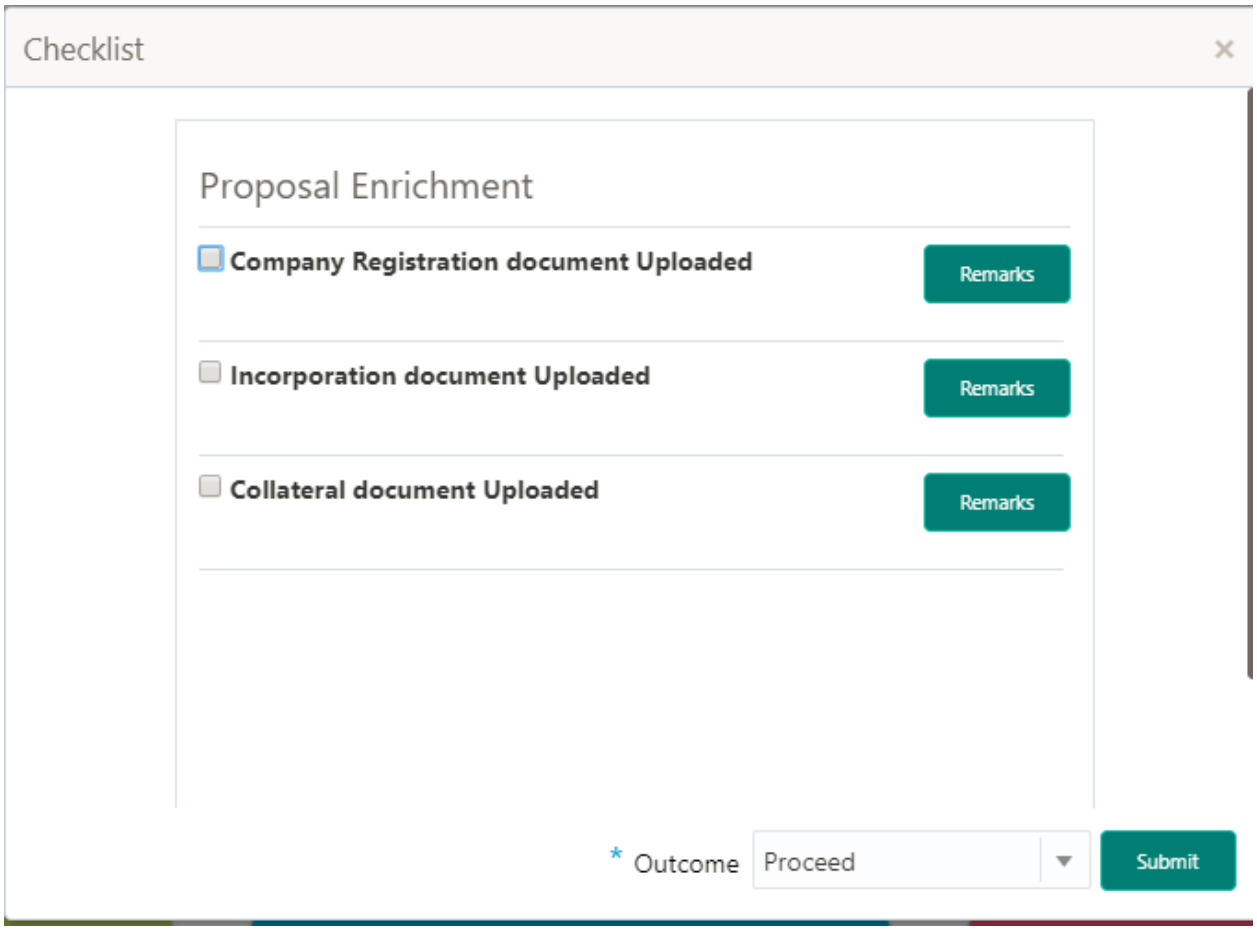
User can click on the upload button to upload the documents



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Document Type	System displays the document type	Display	Free Text		NA	
Document Code	System displays the document Code	Display	Free Text		NA	
Document Title	Specify the Document Title	Input	Free Text	30	Mandatory	
Document Description	Specify the short description of the document	Input	Free Text	150		
Remarks	Specify the remarks if any	Input	Free Text	150		
Document Expiry	Specify the Document Expiry Date	Input	Date			
Document Upload	Drag and Drop or click to select the file to be uploaded	Input	Document Upload			

3.2 Checklist

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



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

4. Reference and Feedback

4.1 References

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

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

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