Collateral Perfection User Guide Oracle Banking Credit Facilities Process Management Release 14.4.0.0.0

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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.

### 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**

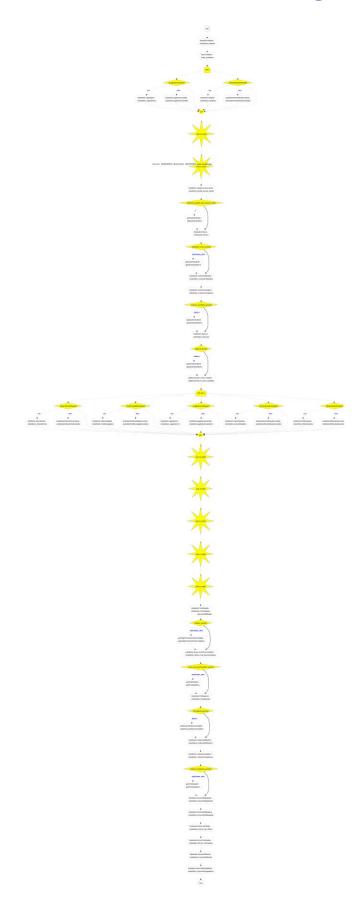
- Stand-alone system agnostic to back office application
- Requires very little change to bank's existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Roll Based Dashboards

# **2. Collateral Perfection**

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

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

# 2.1. Collateral Perfection - Process Flow Diagram



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

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

# 2.2. Initiation

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

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

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 →Perfection

#### (Screen)

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

On selecting, collateral perfection, a new screen will open to capture the details.

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

## 2.2.1. Quick Initiation

Quick Initiation							×
Application Branch *		Application Priority *		Application Category		Application Date *	
Flexcube-002	~	Low Medium High		Enter Application Category	Ŧ	06/13/18	İ
Customer Id *		Customer Name		Collateral Type *		Collateral Description	
000039	0	WAL		Machine	Ψ.	Machine with 000REG20150212	
Currency *		Owner Estimated Value *		Purpose Of Collateral			
USD	0		\$7,000.00	Enhancement of Facility			
						Submit Submit & B	Enrich

The Relationship Manager can do a quick initiation of the collateral perfection or the operations user can do a quick initiation of collateral perfection 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 Values	Input	LOV	16	Mandatory	Open and Active corporate cus- tomer can be se- lected
Customer Name	The customer name of the se- lected customer will be displayed	Display	Text Box			
Collateral Type	Select the Collat- eral 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 pur- pose of the Collat- eral	Input	Free Text	255	Optional	
Collateral Currency	Key in the cur- rency or choose the currency from the List of Values	Input	LOV	3	Mandatory	Open and Active Currencies can be selected
Owner Es- timated 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	

### **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 perfection 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 perfection task with the collateral details and Collateral perfection 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.

# 2.2.2. Initiation

# 2.2.3. Application/Collateral Details

Collateral Perfection - Initiation       Image: Collateral Details         Collateral Details       Comments         Collateral Type *       Collateral Description *       Customer Id *       Customer Name         Seniority of Charge *       Collateral Currency *       Owner Estimated Value       Ownership Type *         Available From *       Available Till       Insurance Expiry Date       Is Insurance Expiry Date	Collateral Details     Customer Id     Customer Name       Collateral Type *     Collateral Description *     Customer Id *     Customer Name       Machine     Machine with 000REG20150212     000039     WAL       Seniority of Charge *     Collateral Currency *     Owner Estimated Value     Ownership Type *       Enter Seniority of Charge *     USD     \$7,000.00     Enter Ownership Type *       Available From *     Available Till     Is Shareable Across Customers ?     Purpose Of Collateral       mm/dd/yy     mm/dd/yy     Imm/dd/yy     Imm/dd/yy     Imm/dd/yy     Imm/dd/yy	Evilua Bank Perfection			🏦 Bank	Futura - (004) 04/13/18		Anand
Collateral Details         Collateral Type *       Collateral Description *       Customer Id *       Customer Name         Machine       Machine with 000REG20150212       000039       WAL         Seniority of Charge *       Collateral Currency *       Owner Estimated Value       Ownership Type *         Enter Seniority of Charge *       USD       \$7.000.00       Enter Ownership Type *         Available From *       Available Till       Is Shareable Across Customers ?       Purpose Of Collateral         mm/dd/yy       Imm/dd/yy       Imm/dd/yy       Enter Seniority of Facility       Enter Seniority	Collateral Details         Collateral Type *       Collateral Description *       Customer Id *       Customer Name         Machine       Machine with 000REG20150212       000039       WAL         Seniority of Charge *       Collateral Currency *       Owner Estimated Value       Ownership Type *         Enter Seniority of Charge *       USD       \$7,000.00       Enter Ownership Type *         Available From *       Available Till       Is Shareable Across Customers ?       Purpose Of Collateral         Is Insurance Available ?       Insurance Expiry Date       Enter Seniority of Facility       Enter Ownership Type *	Collateral Perfection - Initiation				0	Documents	$_{\mu}^{\mu}$ $\times$
Collateral Type *       Collateral Description *       Customer Id *       Customer Name         Machine       Machine with 000REG20150212       000039       WAL         Seniority of Charge *       Collateral Currency *       Owner Estimated Value       Ownership Type *         Enter Seniority of Charge *       USD       \$7.000.00       Enter Ownership Type *         Available From *       Available Till       Is Shareable Across Customers ?       Purpose Of Collateral         mm/dd/yy       Imm/dd/yy       Imm/dd/yy       Enter Ownership Type       Imm/dd/yy	Collateral Type *       Collateral Description *       Customer Id *       Customer Name         Machine       Machine with 000REG20150212       000039       WAL         Seniority of Charge *       Collateral Currency *       Owner Estimated Value       Ownership Type *         Enter Seniority of Charge *       USD       \$7,000.00       Enter Ownership Type *         Available From *       Available Till       Is Shareable Across Customers ?       Purpose Of Collateral         Imm/dd/yy       Imm/dd/yy       Insurance Available ?       Insurance Expiry Date       Enter Seniority of Facility	Co	llateral Details			Comments		
Machine     Machine with 000REG20150212     000039     WAL       Seniority of Charge *     Collateral Currency *     Owner Estimated Value     Ownership Type *       Enter Seniority of Charge •     USD     \$7,000.00     Enter Ownership Type •       Available From *     Available Till     Is Shareable Across Customers ?     Purpose Of Collateral       mm/dd/yy     mm/dd/yy     Imm/dd/yy     Imm/dd/yy     Imm/dd/yy	Machine     Machine with 000REG20150212     000039     WAL       Seniority of Charge *     Collateral Currency *     Owner Estimated Value     Owner Ship Type *       Enter Seniority of Charge •     USD •     \$7,000.00     Enter Ownership Type •       Available From *     Available Till     Is Shareable Across Customers ?     Purpose Of Collateral       Imm/dd/yy     Imm/dd/yy     Insurance Expiry Date     Insurance Expiry Date	Collateral Details						
Seniority of Charge *     Collateral Currency *     Owner Estimated Value     Ownership Type *       Enter Seniority of Charge ▼     USD     \$7,000.00     Enter Ownership Type ▼       Available From *     Available Till     Is Shareable Across Customers ?     Purpose Of Collateral       mm/dd/yy     mm/dd/yy     Imm/dd/yy     Imm/dd/yy     Enter Owner Ship Type	Seniority of Charge *     Collateral Currency *     Owner Estimated Value     Ownership Type *       Enter Seniority of Charge •     USD •     \$7,000.00     Enter Ownership Type •       Available From *     Available Till     Is Shareable Across Customers ?     Purpose Of Collateral       mm/dd/yy     Imm/dd/yy     Imm/dd/yy     Imm/dd/yy     Enhancement of Facility	Collateral Type *	Collateral Description *		Customer Id *	Customer Name		
Enter Seniority of Charge     USD     S7,000.00     Enter Ownership Type        Available From *     Available Till     Is Shareable Across Customers ?     Purpose Of Collateral       mm/dd/yy     mm/dd/yy     Imm/dd/yy     Enter Ownership Type	Enter Seniority of Charge     USD     Structure       Available From *     Available Till     Is Shareable Across Customers ?     Purpose Of Collateral       mm/dd/yy     Imm/dd/yy     Imm/dd/yy     Imm/dd/yy     Imm/dd/yy	Machine 💌	Machine with 000REG201	50212	000039 Q	WAL		
Available From *     Available Till     Is Shareable Across Customers ?     Purpose Of Collateral       mm/dd/yy     mm/dd/yy     Imm/dd/yy     Enhancement of Facility	Available From *     Available Till     Is Shareable Across Customers ?     Purpose Of Collateral       mm/dd/yy     mm/dd/yy     Enhancement of Facility       Is Insurance Available ?     Insurance Expiry Date	Seniority of Charge *	Collateral Currency *		Owner Estimated Value	Ownership Type *		
mm/dd/yy	mm/dd/yy     mm/dd/yy     Enhancement of Facility       Is Insurance Available ?     Insurance Expiry Date	Enter Seniority of Charge 🔹	USD	0	\$7,000.00	Enter Ownership Type	•	
	Is Insurance Available ? Insurance Expiry Date	Available From *	Available Till		Is Shareable Across Customers ?	Purpose Of Collateral		
Is Insurance Available ? Insurance Expiry Date		mm/dd/yy	mm/dd/yy	<b></b>	$\bigcirc$	Enhancement of Facility		
	mm/dd/yy	Is Insurance Available ?	Insurance Expiry Date					
mn/dd/yy			mm/dd/yy					
						Hold Back Next	Save & Close	Cancel

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	Attrib- ute Type	Object Type	Siz e	Mandato- ry/Optional	Field Validation
Collateral Type	Select the Col- lateral Type	Input	Drop Down	22	Mandatory	
Collateral Descrip- tion	Specify the brief description of the Collateral	Input	Free Text	255	Mandatory	
Customer Id	Key in the cus- tomer id or choose the cus- tomer 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 se- lected customer will be displayed	Display	Text Box		Optional	
Seniority of Charge	Select the Sen- iority of Charge of Our bank	Input	LOV		Mandatory	
Collateral Currency	Key in the cur- rency or choose the currency from	Input	LOV	3	Mandatory	Open and Active Curren-

	the List of Values					cies can be se- lected
Owner Es- timated Value	Specify the owner estimated value of the collateral	Input	Amount	22,3	Optional	
Ownership Type	Select the Own- ership type	Input	Dropdow n	1	Mandatory	if owner- ship type is Joint then mul- tiple own- ership de- tails should be captured
Available From	Capture the Col- lateral Available From date	Input	Date		Mandatory	
Available Till	Capture the Col- lateral Available Till date	Input	Date		Optional	
Is Sharea- ble Across Customers	Select if it is shareable across customers	Input	Switch		Optional	
Purpose of Collateral	Capture the pur- pose of collateral	Input	Free Text	255	Optional	
Is Insur- ance Available	Select if the In- surance is Avail- able	Input	Switch		Optional	
Insurance Expiry Date	Capture the In- surance Expiry Date	Input	Date		Optional	if Is In- surance Available is selected then In- surance Expiry date is mandatory

- 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.

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	

### 2.2.4. Comments

### **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 perfection 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
  - o Property
  - o Vehicle
  - o Ship
  - o Aircraft
  - o Insurance
  - o Deposits
  - o Precious Metals
  - o Guarantee
  - Machine
  - o Stocks
  - $\circ$  Bonds
  - Funds
- Collateral's Insurance Details
- Configuration
- Checklist
- Comments

# 2.3.1. Basic 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.

😑 🍞 FuTura Bank 🛛 M	ly Tasks				盦	In-Country (004) 05/17/18	Jayshree
Collateral Perfection - Data En	richment						Documents 💉 🗙
Basic Info	Collateral Ownership	Bond	Collateral's Insurance	Seniority Of Charge	Configuration Details	Covenant Details	Comments
Basic Info Collateral Id		Collateral Description		Collateral Type		Ownership Type	
COL181450462		Bond collateral		Bond		Single Joint	
Collateral Currency		Owner Estimated Value *		Available From *		Available Till	
GBP Shareable Across Customers	0	£423,423,423,00 Applicable Business	0	05/23/18 Exposure Type *		mm/dd/yy Charge Type *	
Shareable Across Customers		Trade		Industry ×		Hypothecation	¥
		LT_Lending Working Captial					
Purpose Of Collateral							
Enter Purpose Of Collateral							
						Hold Back N	lext Save & Close Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Application Branch	System will de- fault the current branch and can be modified	Input	LOV	3	Mandatory	Open and Active Branch for the user has access can be se- lected
Application Date	System will de- fault the current application date.	Input	Date		Mandatory	
Application Category	Select the Application Category	Input	LOV	22	Mandatory	Based on the appli- cation cat- egory se- lected the documents to be up- loaded and checklists applicable for the stage will be de-

						faulted
Collateral Type	Select the Col- lateral 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 pur- pose of collateral	Input	Free Text	255	Optional	
Collateral Currency	Key in the cur- rency or choose the currency from the List of Values	Input	LOV	3	Mandatory	Open and Active Currencies can be se- lected
Owner Es- timated Value	Specify the owner estimated value of the collateral	Input	Amount	22,3	Mandatory	
Available From	Capture the Col- lateral Available From date	Input	Date		Mandatory	
Is Insur- ance Available	Select if the In- surance is Avail- able	Input	Switch			
Insurance Expiry Date	Capture the In- surance Expiry Date	Input	Date			if Is Insur- ance Available is selected then In- surance Expiry date is manda- tory
Exposure Type	Select the Expo- sure Type	Input	Dropdown	2	Optional	
Charge Type	Select the Charge Type	Input	Dropdown	2	Optional	Possible values are Lien, Pledge
Applicable Business	Select the appli- cable business	Input	Check Box	2		Trade, Working Capital and LT Trading

- 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.

- 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.

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

## 2.3.2. Ownership Details

Refer to Ownership Details section of Collateral Evaluation Initiation Stage.

## 2.3.3. Seniority of Charge Details

Refer to Seniority of Charge Details section of Collateral Evaluation Initiation Stage.

### 2.3.4. Collateral Types

Refer to Seniority of Collateral Types section of Collateral Evaluation Initiation Stage.

# 2.3.5. Collateral's Insurance

Refer to Collateral's Insurance section of Collateral Evaluation Initiation Stage.

### 2.3.6. Covenants

Based on the Collateral Type selected the applicable covenants will be defaulted and the user can modify the covenants. If required the user can add a covenant.

🗗 FuTura	Bai	nk My	Tasks										m In-Country	(004)	05/17/18			Jayshre
teral Perfect	ion	Data Enr	ichment													<b>i</b> I	Documents	$\mathcal{A}^{\ell}$
O Basic Infe			Collate	G ral Owners	nip		Bond	O Collateral's In		Co Seniority Of		Configurati		Covenan	t Details		Comment	s
ant Detail	5																	
		Refresh	Add	View E	dit Delete													
		Covenar	t Id		Covenant D	escriptio	n	Start Date		End Date	r	Next Due Date	Compliance Statu	5				
		CVI2018	05251066		Fire Safety			May 23, 2018	8	May 29, 2018	:	May 26, 2018	WAIV					
	Page	e 1 of 1	1 of 1 iten	15) K	< 1 >	ĸ												
	Page	e 1 of 1	1 of 1 iten	ns) K	< 1 >	ж												
	Pag	e 1 of 1	(1 of 1 iten	is) K	< 1 >	к												
	Pag	e 1 of 1	1 of 1 iten	ns) K	< 1 >	к												
	Pag	e 1 of 1	(1 of 1 iten	is) K		к												
	Page	e 1 of 1	1 of 1 iten	is) (ar		К												
	Pag	e 1 of 1	(1 of 1 iten	is) K		к												

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Valida- tion
Covenant Description	Captures the covenant de- scription.	Input	Free text		Mandatory	
Covenant Preference	Captures the covenant preference.	Input	Free text		Optional	
Covenant View Type	Selects the covenant view type.	Input	Drop down		Optional	
Covenant Monitor Type	Selects the covenant monitor type.	Input	Drop down		Optional	
Start Date	Captures the covenant start date.	Input	Date		Mandatory	
End Date	Captures the covenant end date.	Input	Date		Mandatory	End date should be after current date.
Next Due Date	Captures the covenant next due date.	Input	Date		Mandatory	Next due date should be after start date and be- fore end date.
Grace Days	Captures the grace days of the covenant.	Input	Number		Optional	
Tracking Frequency	Selects the tracking fre- quency of the	Input	Drop down		Optional	

	covenant.					
Notice Days	Captures the notice days of the covenant.	Input	Number		Optional	
Remarks	Captures the remarks of the covenant.	Input	Free text	105	Optional	
Compliance Status	Select the compliance status of the covenant.	Input	Drop down		Optional	

# 2.3.7. Configuration

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

😑 🍞 FuTura Bank 🛛 🕅	y Tasks				🏦 In-Cou	untry (004) 05/17/18	Jayshree
Collateral Perfection - Data En							(i) ∭ Documents <sub>p</sub> <sup>et</sup> ×
Basic Info Configuration Details	Collateral Ownership	© Bond	Collateral's Insurance	© Seniority Of Charge	Configuration Details	Covenant Details	Comments
Field Investigation Detail	ls						
Refer to Field Investigation Field Investigation Agency Lowell Douglas Limited X							
External Check Details							
External Valuation Detail	ls						
▶ Legal Opinion Details							
▶ Internal Legal Opinion D	Details						
▶ Internal Valuation Detail	S						
▶ Risk Evaluation Details							
						Hold Back N	and San-≋⊂Goos ⊂annal
						Hold Back N	iext Save & Close Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Val- idation
Refer to Field investigation	Select if field investigation task is required	Input	Switch		Optional	
Refer to Ex- ternal Check	Select if Exter- nal Check task is required	Input	Switch		Optional	
Refer to Ex- ternal Valua- tion	Select if Exter- nal Valuation task is required	Input	Switch		Optional	

Refer to Ex- ternal Legal Opinion	Select if Exter- nal Legal Opinion task is required	Input	Switch	Optional	
Refer to In- ternal Legal Opinion	Select if Internal legal opinion task is required	Input	Switch	Optional	
Refer to In- ternal Valua- tion	Select if Internal valuation task is required	Input	Switch	Optional	
Refer to Risk Evaluation	Select if Risk Evaluation task is required	Input	Switch	Optional	

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

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

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

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

# 2.3.8. Comments

😑 🍞 FuTura Bank 🛛	/ly Tasks				🏦 In-Cou	untry (004) 05/17/18		Jayshree
Collateral Perfection - Data Er	nrichment						i Nocuments	$_{\mu^{\theta^{\prime}}}\times$
0	0	0	0	0	6	0	•	
Basic Info Comments	Collateral Ownership	Bond	Collateral's Insurance	Seniority Of Charge	Configuration Details	Covenant Details	Comment	ts
Comments								
							[	Submit
JAYASHREE Data Enrichment								
May 25th, 2018 at 4:46 pm			Perfection -Initiation stage	completed				
JAYASHREE Customer Notification								
May 25th, 2018 at 4:27 pm			Notification stage complet	ed				
								_
JAYASHREE Approval								
May 25th, 2018 at 4:23 pm			Approval stage is complete	ed				
JAYASHREE Review And Recommendation								
May 25th, 2018 at 4:19 pm			Review stage completed					
JAYASHREE Legal Opinion								
May 25th, 2018 at 4:13 pm			Legal opinion stage compl	eted				
JAYASHREE Valuation								
					Hold	Back Next Sav	re & Close Submit	Cancel

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

### **Action Buttons**

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

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

# 2.4. Internal Legal Opinion

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

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

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

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

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

- Collateral Summary
- Internal Legal Opinion
- Checklist
- Comments

### 2.4.1. Collateral Summary

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

<b>≡</b> i	FuTura Bank My Tasks			f In-Country	(004) 05/17/18		Jayshree
Collate	eral Perfection - Legal Opinion					i II Documents	$_{\mu^{k'}}\times$
Collate	Collateral Summary eral Summary		O Legal Opinion		Comments		
	Basic Info	Ownership	Seniority Of Charge				
	Customer Name     WAL       Collateral Type     Bond       Description     Bond collateral       Available From     23-05-2018       Available Till     Collateral	WAL	Second Charge				
	Documents	External Check Details	Internal Valuation Details				
	R	L External Check Details Count	Valuation Date 23-05-2018 Valuation Currency GBP Valuation Amount 34234234 Valuation Remarks				
				Hold	i Back N	lext Save & Close	Cancel

#### Action Buttons on the footer

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

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

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

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

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

## 2.4.2. Internal Legal Opinion

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

Trutura Bank My Tasks		fin In-Country	(004) 05/17/18		Jayshree
Collateral Perfection - Legal Opinion				i Nocuments	$_{\mu^{d'}}\times$
Collateral Summary	Legal Opinion		Comments		
Legal Opinion	9 9				
Legal Opinion Date *					
05/23/18					
Legal Opinion *					
good to proceed					
Document Upload					
Drop files here or click to upload					
		Hole	I Back N	ext Save & Close	Cancel

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

- 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.

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	

### 2.4.3. Comments

😑 🍞 FuTura Bank	My Tasks		ff In-Country	(004) 05/17/18		Jayshree
Collateral Perfection - Lega	al Opinion				i Nocuments	$_{\mu^{k'}}\times$
	Collateral Summary	Co Legal Opinion		Comments		
Comments						
legal opinion stage completed						
						Submit
JAYASHREE						
External Check May 25th, 2018 at 5:19 pm		External check completed				
JAYASHREE						
Risk Evaluation May 25th, 2018 at 5:16 pm		Risk Evaluation stage completed				
		2 1				_
JAYASHREE Field Investigation						
May 25th, 2018 at 5:10 pm		Field Investigation stage completed				
					:	Show More
			Hold Back	Next Sa	re & Close Submit	Cancel

### **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

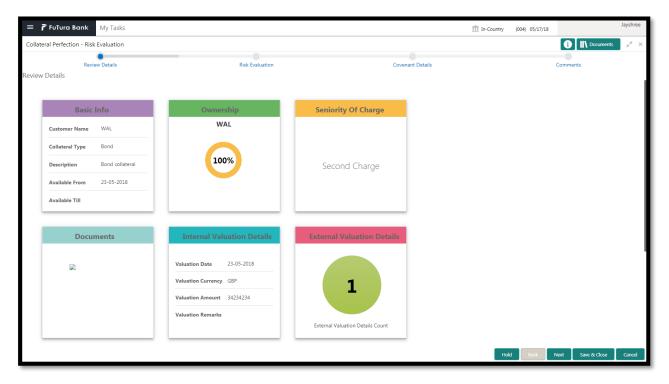
As a Risk Officer the user will review the collateral and its documents to see if the collateral can secure bank's exposure.

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

- Collateral Summary
- Risk Evaluation
- Checklist
- Comments

### 2.5.1. Collateral Summary

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



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

- 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.

## 2.5.2. Risk Evaluation

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

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

😑 🍞 FuTura B	ank My Tasks				fin In-Country	(004) 05/17/18		Jayshr
Collateral Perfectio	n - Risk Evaluation						i Nocuments	1
	O Review Details		Risk Evaluation	Covenant Details			Comments	
lisk Evaluation	Nerrew Details		Max Evolution	Covenant Occars			connents	
	Refresh Add View Edit Delete							
(	Risk Type	Severity	Comments					
(	GPR	high	ok					
P	age 1 of 1 (1 of 1 items)	К < 1 > Я						
Risk Outcome *								
Accept	Ŧ							
Remarks								
Final Recommenda	tion *							
good								
					Но	ld Back	Next Save & Close	Cano

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

Final Recom- mendation	Capture Final Recommenda- tion	Input	Free Text	200 0	Mandatory		
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- 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.

### 2.5.3. Comments

😑 🍞 FuTura Bank 🛛 My Tasks			ff In-Country (	004) 05/17/18	Jayshree
Collateral Perfection - Risk Evaluation					uments a <sup>re</sup> ×
O Review Details	O Risk Evaluation	Covenant Details		Comments	
Comments					
Risk Evaluation stage completed					
					Submit
JAYASHREE					
Field Investigation May 25th, 2018 at 5:10 pm	Field Investigation stage cor	mpleted			
JAYASHREE					
External Valuation May 25th, 2018 at 5:03 pm	External Valuation stage con	npleted			
JAYASHREE					
Legal Opinion May 25th, 2018 at 4:58 pm	Perfection - Enrichment stag	ge completed			
					Show More
			Hold Back	Next Save & Close Su	bmit Cancel
	At- Ob				

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		
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### **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

# 2.6.1. Collateral Summary

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

	루 FuTura Bank My Tasks			f In-Country	(004) 05/17/18	Jayshree
Collat	teral Perfection - Risk Evaluation				(i) II\ ¤	ocuments $\mu^{k}$ ×
Review	Review Details v Details	Risk Evaluation	Covenar	at Details	Comments	
	Basic Info	Ownership	Seniority Of Charge			
	Customer Name     WAL       Collateral Type     Bond       Description     Bond collateral       Available From     23-05-2018       Available Till     Valiable Till	WAL	Second Charge			
	Documents	Internal Valuation Details       Valuation Date     23-05-2018       Valuation Currency     GBP       Valuation Amount     34234234       Valuation Remarks	External Valuation Details	Hold	d Back Next Save	k Gose Cancel

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

	tails.				
Collateral Type	Displays the collateral type details.	Display	Tile		

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

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

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

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

# 2.6.2. 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.

🗏 🍞 FuTura Bank 🛛 My Tasks			1 In-Country (004) 05/17/18 Jayshree
Collateral Perfection - Internal Valuation			(i) III\ Documents
O Review Details	Internal Valuation	Covenant Details	Comments
ternal Valuation luation Date *	Valuation Team	Valuation Currency *	Valuation Amount *
5/23/18	Enter Valuation Team Details	BZD	\$34,234,234.00
tegory Haircut *	Bank Haircut *	Market Value	Bank Value
% × ^	3%	32522522.3	33207206.98
luation Expiry Date *	Valuer Remarks		
5/28/18	Enter Valuer Remarks		
			Hold Back Next Save & Close Cano

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

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

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

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

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

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

# 2.6.3. Comments

😑 🍞 FuTura Bank	K My Tasks			f In-Country			Jayshree
Collateral Perfection - In					s	uccess Comment posted S	Successfully
R	eview Details	Internal Valuation	Covenant Details			Comments	
Comments							
							Submit
JAYASHREE Internal Valuation May 25th, 2018 at 5:34 pm		Internal Valuation stage completed					
JAYASHREE Legal Evaluation May 25th, 2018 at 5:30 pm		legal opinion stage completed					
JAYASHREE External Check May 25th, 2018 at 5:19 pm		External check completed					
JAYASHREE Risk Evaluation May 25th, 2018 at 5:16 pm		Risk Evaluation stage completed					
JAYASHREE Field Investigation May 25th, 2018 at 5:10 pm		Field Investigation stage completed					
JAYASHREE External Valuation			[	Hold Back	Next Sa	ve & Close Submit	Cancel

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

### **Action Buttons**

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

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

# **2.7. External Valuation**

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

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

- Collateral Summary
- External Valuation
- Checklist
- Comments

# 2.7.1. Collateral Summary

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

<b>≡</b> i	루 FuTura Bank My Tasks			ff In-Country	(004) 05/17/18		Jayshree
Collate	eral Perfection - Risk Evaluation					i II Documents	$_{\mu^{d'}}\times$
Review	Review Details v Details	Risk Evaluation	Covenar	nt Details		Comments	
	Basic Info	Ownership	Seniority Of Charge				
	Customer Name WAL	WAL					
	Collateral Type Bond						
	Description Bond collateral	100%	Second Charge				
	Available From 23-05-2018						
	Available Till						
	Documents	Internal Valuation Details	External Valuation Details				
		Valuation Date 23-05-2018					
		Valuation Currency GBP	1				
		Valuation Amount 34234234					
		Valuation Remarks					
			External Valuation Details Count				
				Hole	d Back M	Next Save & Close	Cancel
_							

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

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

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

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

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

# 2.7.2. External Valuation

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

= 🍞 FuTura	Bar	nk My	/ Tasks						fm In-Country	(004) 05/17/18		Jayshree
Collateral Perfect	ion -			on							() Nocuments	$_{\mu^{t'}}$ ×
		O Review De				External Valuation		Covenant Details			Comments	
External Valuatio	n											
	[	Refresh	Add	View	Edit Delete							
		Agency			Valuation Amount	Valuation Currency	Valuation Date	Valuer Remarks	Actions			
		EV02			34534534	GBP	May 24, 2018	ok				
	Page	a 1 of 1	(1 of 1 it	ams) K	< 1 > >							
	, ug	1 011	(1 01 1 1	cillo,								
									<b>—</b> ,	old Back	Next Save & Close	Cancel
										oitu Back	Save & Close	Cancel

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

### 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.

## 2.7.3. Comments

E FuTura Bank My Tasks			ff In-Country	(004) 05/17/18		Jayshree
Collateral Perfection - External Valuation					i II Documents	$_{\mu ^{a^{a^{a}}}}\times$
O Review Details	External Valuation	Covenant Details			Comments	
Comments						
External Valuation stage completed						
						Submit
JAYASHREE Legal Opinion May 25th, 2018 at 458 pm	Perfection - Enrichment stage completed					
JAVASHREE Data Enrichment May 25th, 2018 at 446 pm	Perfection -Initiation stage completed					
JAYASHREE Customer Notification May 23th, 2018 at 4:27 pm	Notification stage completed					
						Show More
			Hold Back	Next	ave & Close Submit	Cancel

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

### **Action Buttons**

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

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

# 2.8. External Legal Opinion

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

- Collateral Summary
- External Legal Opinion
- Checklist
- Comments

# 2.8.1. Collateral Summary

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

FuTura Bank My Tasks			1 In-Country (004) 05/17/18	
lateral Perfection - Risk Evaluation	C Risk Evaluation	Covenant Details		Comments
Basic Info	Ownership	Seniority Of Charge		
Customer Name     WAL       Collateral Type     Bond       Description     Bond collateral       Available From     23-05-2018       Available Till     Collateral	WAL	Second Charge		
Documents	Internal Valuation Details	External Valuation Details		
R	Valuation Date     23-05-2018       Valuation Currency     GBP       Valuation Amount     34234234       Valuation Remarks	1		

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

#### 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.

# 2.8.2. External Legal Opinion

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

UTura B	ank My Tasks				Ê	In-Country (004) 05/17/18		Jayshree
Perfectio	n - Legal Opinion						i Documents	$_{\mu^{k'}}\times$
	Review Details		External Legal Opinion		Covenant Details		Comments	
egal Op	nion							
	Refresh Add View Ed	dit Delete						
	✓ Agency	External Opinion Date	Legal Firm Opinion	Actions				
	LO02	May 24, 2018	good to proceed					
P	age 1 of 1 (1 of 1 items) K	$\langle 1 \rangle \rangle$						
ne								
iic.	<b>~</b>							
						Hold Back I	Next Save & Close	Cancel
	egal Opi	Review Details egal Opinion Refresh Add View E CO2 LOO2 Page 1 of 1 (lof litems) K K	Review Details egal Opinion  Refesh Add View Edit Delete  Agency External Opinion Date  LO02 May 24, 2018  Page 1 of 1 (1 of 1 items) K < 1 > > >	External Legal Opinion         External Opinion Date       Legal Opinion         Refresh       Add       View       Edit       Delete         Agency       External Opinion Date       Legal Firm Opinion         LO02       May 24, 2018       good to proceed         Page 1 of 1 (lof 1 items)       K < 1 > >       >	Review Details     External Legal Opinion       egal Opinion     Refresh Add View Edit Delete       Agency     External Opinion Date     Legal Firm Opinion       LO02     May 24, 2018     good to proceed	Perfection - Legal Opinion  Review Details External Legal Opinion  Refresh Add Wew Edit Delete  Refresh Add Wew Edit Delete  Page 1 of 1 (1 of 1 items) K < 1 > ×  ne	Perfection - Legal Opinion Review Details External Legal Opinion Covenant Details	Perfection - Legal Opinion Covenant Debils Conversion Review Debils External Legal Opinion Actions Review Add Vew Ext Delee Qency External Opinion Date Legal Firm Opinion Actions DO2 May:24,2018 good to proceed Page 1 of 1 (1 of 1 stema) K < 1 > M Te

Field Name	Description	Attrib- ute Type	Object Type	Size	Mandato- ry/Optional	Field Valida- tion
Agency	Selects the legal agency.	Input	Drop down		Optional	
External Opinion Date	Captures the legal opinion date.	Input	Date		Mandatory	Legal opinion date should be after col- lateral start date.
Legal Opinion	Captures the legal opinion.	Input	Text	200 0	Mandatory	
Final Recom- mendation	Captures the final recom- mendation.	Input	FreeT- ext	200 0	Mandatory	
Legal Outcome	Selects the legal outcome.	Input	Drop down		Optional	

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

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

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

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

## 2.8.3. Comments

😑 🍞 FuTura Bank 🛛 My Tasks			1 In-Country (004) 05/17/18	Jayshree
Collateral Perfection - Legal Opinion				Documents
Review Details	External Legal Opinion	Covenant Details	Comments	
Comments				
				Submit
JAYASHREE Legal Opinion May 25th, 2018 at 4:58 pm	Perfection - Enrichment stage co	ompleted		
JAYASHREE Data Ennchment May 25th, 2018 at 4:46 pm	Perfection -Initiation stage com	pleted		
JAYASHREE Customer Notification May 25th 2018 at 4:27 pm	Notification stage completed			
JAYASHREE Approval <i>May 25th, 2018 at 4:23 pm</i>	Approval stage is completed			
JAYASHREE Review And Recommendation May 25th, 2018 at 4:19 pm	Review stage completed			
JAYASHREE Lecal Opinion			Hold Back Next Save & Close	Submit Cancel

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

### Action Buttons

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

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

# **2.9. External Check**

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

- Collateral Summary
- External Check
- Checklist
- Comments

# 2.9.1. Collateral Summary

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

FuTura Bank My Tasks			1 In-Country (004) 05/17/18	
lateral Perfection - Risk Evaluation	C Risk Evaluation	Covenant Details		Comments
Basic Info	Ownership	Seniority Of Charge		
Customer Name     WAL       Collateral Type     Bond       Description     Bond collateral       Available From     23-05-2018       Available Till     Collateral	WAL	Second Charge		
Documents	Internal Valuation Details	External Valuation Details		
R	Valuation Date     23-05-2018       Valuation Currency     GBP       Valuation Amount     34234234       Valuation Remarks	1		

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

#### 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.

## 2.9.2. External Check

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

😑 🍞 FuTura I	Ban	nk My Tasks					1 In-Country (004) 05/17/18		Jayshree
Collateral Perfection	on -	External Check						i Nocuments	$_{\mu}e$ $\times$
		O Review Details		External Check		Covenant Details		Comments	
External Check		Review Details		External Check		Covenant Details		comments	
	Г	Refresh Add View I	dit Delete						
		Agency		External Check Outcome	Remarks	Actions			
		EV07		good to proceed	ok				
	Page	1 of 1 (1 of 1 items) K	< 1 > >						
							Hold Back	Next Save & Close	Cancel

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

- 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.

## 2.9.3. Comments

= F FuTura Bank My Tasks			fin In-Country	(004) 05/17/18	Jayshree
Collateral Perfection - External Check				Sur 🚺	Documents
O Review Details	External Check	Covenant Details		Commen	its
Comments					
					Submit
JAVASHREE External Check May 25th, 2018 at 5:19 pm	External check completed				
JAVASHREE Risk Evaluation May 25th, 2018 at 3:16 pm	Risk Evaluation stage completed				
JAYASHREE Field Investigation May 25th, 2018 at 5:10 pm	Field Investigation stage completed				
JAVASHREE External Valuation May 25th, 2018 at 5:03 pm	External Valuation stage completed				
JAYASHREE Legal Opinion May 25th, 2018 at 458 pm	Perfection - Enrichment stage completed				
JAVASHREE Data Enrichment			Hold Back	Next Save & Close	Submit Cancel

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

### Action Buttons

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

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

# 2.10. Field Investigation

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

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

- Collateral Summary
- Field Investigation
- Checklist
- Comments

# 2.10.1. Collateral Summary

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

FuTura Bank My Tasks			1 In-Country (004) 05/17/18	
lateral Perfection - Risk Evaluation Review Details ew Details	C. Risk Evaluation	Covenant Details		Comments
Basic Info	Ownership WAL	Seniority Of Charge		
Collateral Type     Bond       Description     Bond collateral       Available From     23-05-2018       Available Till	100%	Second Charge		
Documents	Internal Valuation Details	External Valuation Details		
R	Valuation Date     23-05-2018       Valuation Currency     GBP       Valuation Amount     34234234       Valuation Remarks	1 External Valuation Details Count		

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.

## 2.10.2. Field Investigation

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

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

😑 🍞 FuTura I	Ban	k My Tasks				ff In-Country	(004) 05/17/18		Jayshree
Collateral Perfection	on -	Field Investigation							$ _{\mu^{k'}} \times$
		O Review Details		Field Investigation	Covenant Details			Comments	
Field Investigation									
	ſ	Refresh Add View E	Edit Delete						
		Agency	Field Investigation Date	Field Investigation Outcome	Field Investigation Remarks	Actions			
		FI02	May 24, 2018	good to proceed	good to proceed				
	Page	1 of 1 (1 of 1 items) K	< 1 > >						
						Hol	d Back	Next Save & Close	Cancel

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

						acters
Field Inves- tigation Re- marks	Enter the field Investigation Outcome	Input	Free text	2000	Mandatory	The remarks should be less than or equal to 2000 char- acters

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

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

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

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

# 2.10.3. Comments

😑 🍞 FuTura Bank	My Tasks			f In-Country	(004) 05/17/18		Jayshree
Collateral Perfection - Fi	ield Investigation					i Documents	$\times_{(1,1]_{N-1}}$
Re	O eview Details	© Field Investigation	G Covenant Details			Comments	
Comments							
							Submit
							Jubint
JAYASHREE Field Investigation May 25th, 2018 at 5:10 pm		Field Investigation stage completed					
JAYASHREE External Valuation May 25th, 2018 at 5:03 pm		External Valuation stage completed					
JAYASHREE Legal Opinion <i>May 25th, 2018 at 4:58 pm</i>		Perfection - Enrichment stage completed					
JAYASHREE Data Enrichment May 25th, 2018 at 4:46 pm		Perfection -Initiation stage completed					
JAYASHREE Customer Notification May 25th, 2018 at 4:27 pm		Notification stage completed					
JAYASHREE Approval							
				Hold Back	Next	ve & Close Submit	Cancel

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

#### **Action Buttons**

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

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

# 2.11. Final Valuation

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

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

- Collateral Summary
- Final Valuation
- Checklist
- Comments

## 2.11.1. Collateral Summary

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

≡	루 FuTura Bank My Tasks			1 In-Country	(004) 05/17/18		Jayshree
Collat	teral Perfection - Valuation					i II Documents	$_{\mu^{k'}}\times$
Review	Review Details v Details	O Final Valuation	Covenant I	Details	1	Comments	
	Basic Info	Ownership	Seniority Of Charge				
	Customer Name     WAL       Collateral Type     Bond       Description     Bond collateral       Available From     23-05-2018       Available Till     Collateral	WAL	Second Charge				
	Documents	External Check Details	Internal Valuation Details				
	R	L External Check Details Count	Valuation Date     23-05-2018       Valuation Currency     BZD       Valuation Amount     34234234       Valuation Remarks     Statement				
				Hole	d Back N	lext Save & Close	Cancel

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

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

- 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.

# 2.11.2. Final Valuation

.

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

🗉 🍞 FuTura Bank 🛛 My Tasks			1 in-Country (004) 05/17/18
ollateral Perfection - Valuation			1 Documents
0		٢	0
Review Details al Valuation	Final Valuation	Covenant Details	Comments
rency * D Q	Amount * BZD345,345.00	Category Haircut *	Bank Haircut *
ket Value	Bank Value	Effective Date *	Remarks *
00.00	BZD334,984.65	05/24/18	good to proceed
			Hold Back Next Save & Close Can

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Valida- tion
Currency	Capture the final valuation currency	Input	search box	3	Mandatory	
Amount	Capture the amount	Input	number	22,3	Mandatory	
Category Haircut	Capture the category haircut details	Input	number	3	Mandatory	The haircut percent should be greater than 0 and less than 100
Bank Haircut	Capture the bank haircut details	Input	number	3	Mandatory	The haircut percent should be greater than 0 and less than 100
Bank Value		Input	ReadOnly			The amount to be calculated from valuation amount and Bank Haircut
Market Value		Input	ReadOnly			The amount to be calculated from valuation amount and

						Category Haircut
Effective Date	Enter the ef- fective Date	Input	Date		Mandatory	The date should be after collateral start date
Remarks	Enter the re- marks	Input	Free text	2000	Mandatory	

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

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

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

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

### 2.11.3. Comments

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

😑 🍞 FuTura Bank My Tasks			f In-Country	(004) 05/17/18		Jayshree
Collateral Perfection - Valuation			III In Country	(004) 03/17/18	i II Documents	
	0	0			U IN Documents	»" ^
Review Details	Final Valuation	Covenant Details			Comments	
Comments						
						Submit
JAYASHREE Valuation						
May 25th, 2018 at 5:42 pm	valuation stage completed					
JAYASHREE						
Internal Valuation May 25th, 2018 at 5:34 pm	Internal Valuation stage completed					
May 25th, 2018 at 5:34 pm	internal valuation stage completed					
JAYASHREE						
Legal Evaluation May 25th, 2018 at 5:30 pm	legal opinion stage completed					
JAYASHREE External Check						
May 25th, 2018 at 5:19 pm	External check completed					
JAYASHREE						
Risk Evaluation						
May 25th, 2018 at 5:16 pm	Risk Evaluation stage completed					
JAYASHREE						
Field Investigation						
			Hold Back	Next Si	ave & Close Submit	Cancel

### **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.

# 2.12. 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

## 2.12.1. Collateral Summary

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

😑 🍞 FuTura Bank	My Tasks			ff In-Country	(004) 05/17/18 Jayshree
Collateral Perfection - R	leview				Documents 🛒 🗙
Colla Collateral Summary	eteral Summary	Collateral Review	Coven	O ant Details	Comments
Basi	ic Info	Ownership	Seniority Of Charge		
Customer Name Collateral Type Description Available From Available Till	WAL Bond Bond collateral 23-05-2018	WAL	Second Charge		
Doc	uments	External Check Details	Internal Valuation Details       Valuation Date     23-05-2018       Valuation Currency     BZD       Valuation Amount     34234234       Valuation Remarks	Hal	d Back Next Save & Close Cancel

= ;	🗗 FuTura Bank My Tasks			1 In-Country (004) 05/17/18	Jayshre
Collate	eral Perfection - Review				i II Documents
Collate	Collateral Summary eral Summary	Collateral Review	O Covenant Details		Comments
	External Valuation Details	Risk Profile	Final Valuation		
	1	1	Valuation Date     23-05-2018       Valuation Currency     BZD       Valuation Amount     345345		
	External Valuation Details Count	Risk Details Count	Remarks good to proceed		
	Bond	Collateral Insurance			
	R	1			
		Number of Insurances Linked			
				Hold Back	Next Save & Close Cancel

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

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

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

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

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

## 2.12.2. Review and Recommendation

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

= i	🖡 FuTura Bank My Tasks			1n-Country (004) 05/17/18 Jayshree
Collate	eral Perfection - Review			i) II\ Documents
	Collateral Summary	Collateral Review	Covenant Details	Comments
Collate	eral Review			
	Final Recommendation			
	Valuation Currency	Valuation Amount	Recommendation	Is Submission Required?
	GBP	£345.241.40	good to proceed	
				Hold Back Next Save & Close Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandato- ry/Option al	Field Vali- dation
Valuation Currency	Displays the collateral cur- rency selected.	Display	Read Only			
Valuation Amount	Capture the valuation amount.	Input	Amount	22,3		
Recommendation	Captures the recommenda- tion.	Input	Free Text		Optional	

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

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

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

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

## 2.12.3. Comments

= FuTura Bank My Tasks			fin In-Country	(004) 04/13/18		Jayshree
Collateral Perfection - Review					i Documents	$_{\mu^{a^{a^{a}}}}\times$
Collateral Summary Colla	@ ateral Review	G Covenant Details			Comments	
Comments						
review stage completed successfully						
						Submit
JAVASHREE Valuation May 25th, 2018 at 5:42 pm	valuation stage completed					
JAVASHREE Internal Valuation May 25th, 2018 at 5:34 pm	Internal Valuation stage completed					
JAVASHREE Legal Evaluation May 25th, 2018 at 5:30 pm	legal opinion stage completed					
					2	show More
			Hold Back	Next Sa	ve & Close Submit	Cancel
			Hold Back	Next	ve & Close Submit	Cancel

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

### Action Buttons

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

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

## 2.13. Legal Approval

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

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

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

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

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

- Collateral Summary
- Approval
- Checklist
- Comments

# 2.13.1. Collateral Summary

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

😑 🍞 FuTura Bank 🛛 My Tasks			fin In-Country	(004) 05/17/18		Jaysh
Collateral Perfection - Review					i Nocuments	s.
Collateral Summary Ollateral Summary					Comments	
Basic Info	Ownership	Seniority Of Charge				
Customer Name WAL Collateral Type Bond Description Bond collateral	WAL	Correct Charge				
Available Till		Second Charge				
Documents	External Check Details	Internal Valuation Details				
R		Valuation Date 23-05-2018 Valuation Currency BZD				
	External Check Details Count	Valuation Amount 34234234				
			Но	ld Back r	Next Save & Close	Can

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

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

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

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

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

# 2.13.2. Legal Approval

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

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

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

😑 🍞 FuTura I	Bank My Task	S				m In-Country	(004) 05/17/18		Jayshree
Collateral Perfection	on - Legal Approva	1						i Nocuments	$_{\mu^{d'}}\times$
	Legal App	Oroval Details		Covenant Details			Comments		
Legal Approval D									
	Refresh Add	View Edit Delete							
	Agency	External Opinion Date	Legal Firm Opinion	Internal Opinion Date	Internal Opinion				
	LON001			May 21, 2018	good to proceed				
-	Page 1 of 1 (1 of 1	items) K < 1 > X							
						_			
						Но	ld Back N	lext Save & Close	Cancel

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

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

Final Recom- mendation	Displays the fi- nal recommen- dation.	Display	Read Only	200 0	
Legal firm opin- ion	Displays the le- gal firm opinion.	Display	Read Only	200 0	

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

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

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

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

## 2.13.3. Comments

😑 🍞 FuTura Bank	My Tasks		ff In-Country	(004) 05/17/18		Jayshree
Collateral Perfection - Leg	- · · ·				i N Documents	$_{\mu^{k'}}\times$
	Collegal Approval Details	Covenant Details		Comments		
Comments						
1						
						Submit
JAYASHREE Valuation May 25th, 2018 at 5:42 pm		valuation stage completed				
JAYASHREE						
Internal Valuation May 25th, 2018 at 5:34 pm		Internal Valuation stage completed				
JAYASHREE Legal Evaluation						
May 25th, 2018 at 5:30 pm		legal opinion stage completed				
					:	Show More
			Hold Back	Next Sav	e & Close Submit	Cancel

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

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

### Action Buttons

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

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

# 2.14. Risk Approval

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

Geo political Risk

Currency Risk

Liquidity Risk

Issuer Risk

**Operational Risk** 

Natural Hazard Risk etc.

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

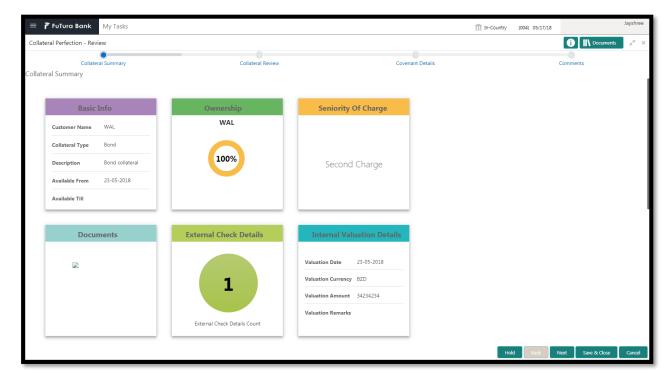
Following details will available for the user to review the collateral and provide the recommendations.

- Collateral Summary
- Approval
- Checklist

• Comments

## 2.14.1. Collateral Summary

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

Va	aluation			

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

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

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

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

## 2.14.2. Risk Approval

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

Geo political Risk

Currency Risk

Liquidity Risk

Issuer Risk

**Operational Risk** 

Natural Hazard Risk etc.

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

≡	🌈 FuTura B	ank My Tasks					ff In-Country	(004) 05/17/18		Jayshree
Collat	eral Perfectio	n - Risk Approval							i Nocuments	$_{\mu^{k'}}\times$
Risk Approval				Covenant Details			Comments			
Risk A	pproval									
		Refresh Add	view Edit Delete							
	6	Risk Type	Severity	Comments	Approved	Approval Comments				
	6	GPR	high	ok	true	approved				
	P	age 1 of 1 (1 of 1 items	s) K < 1 > X							
Risk	Outcome									
Rem										
Kem	ldi KS									
Final	l Recommendat	tion *								
goo	d									
							Но	old Back N	lext Save & Close	Cancel

Field Name	Description	Attrib- ute Type	Object Type	Size	Mandato- ry/Optional	Field Valida- tion
Risk Type	Select the Risk Type	Input	LOV	3	Mandatory	
Severity	Enter the sever- ity	Input	Free Text		Mandatory	
Is Approved	Is risk approved	Input	check- box			
Approver Comments	Comments to be provided y ap- prover	Input	Free Text	200 0		
Comments	Enter the com- ments	Input	Free Text	200 0	Optional	
Risk Outcome	Capture the valuation amount	Input	LOV	4	Mandatory	
Remarks	Capture the remarks	Input	Free Text	200 0	Optional	
Final Recom- mendation	Capture Final Recommenda- tion	Input	Free Text	200 0	Mandatory	

.

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

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

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

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

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

## 2.14.3. Comments

😑 🍞 FuTura Bank 🛛 My Tasks		1 In-Country (004) 05/17/18	Jayshree
Collateral Perfection - Risk Approval			i Documents a <sup>st</sup> ×
Risk Approval	Covenant Details	Comments	
Comments			
			Submit
JAYASHREE Valuation			
May 25th, 2018 at 5:42 pm	valuation stage completed		
JAYASHREE Internal Valuation			
May 25th, 2018 at 5:34 pm	Internal Valuation stage completed		
JAYASHREE			
Legal Evaluation May 25th, 2018 at 5:30 pm	legal opinion stage completed		
			Show More
		Hold Back Next Save	e & Close Submit Cancel
		Hold Back Next Save	e & Close Submit Cancel

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

#### **Action Buttons**

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

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

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

# 2.15. 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

## 2.15.1. Collateral Summary

= 7	FuTura Bank My Tasks			f In-Country	(004) 04/13/18		Jayshree
Collate	ral Perfection - Approval					i Nocuments	$_{\mu^{k'}}\times$
Collater	Collateral Summary ral Summary	Approval Details	Covenant	Details		Comments	
	Basic Info	Ownership	Seniority Of Charge				
	Customer Name     WAL       Collateral Type     Bond       Description     Bond colla       Available From     23-05-2018       Available Till     Valiable Till	WAL	Second Charge				
	Documents	External Check Details	Internal Valuation Details				
	R	L External Check Details Count	Valuation Date     23-05-2018       Valuation Currency     82D       Valuation Amount     34234234       Valuation Remarks				
				Hol	d Back	Next Save & Close	Cancel

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

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

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

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

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

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

### 2.15.2. 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.

≡	🖡 FuTura Bank My Tasks		1 In-Country	(004) 04/13/18 Jayshre	e
Collat	eral Perfection - Approval			Documents and	×
	Collateral Summary	Approval Details	Covenant Details	Comments	
Appro	val Details				
	Final Recommendation				
	Valuation Currency	Valuation Amount	Recommendation		
	GBP	£345,241.40	good to proceed		
			<b></b>	old Back Next Save & Close Cancel	
			He	old Back Next Save & Close Cancel	

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

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

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

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

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

# 2.15.3. Comments

😑 🍞 FuTura Bank	My Tasks			f In-Country	(004) 04/13/18		Jayshree
Collateral Perfection - Appre	oval					i N Documents	$ _{\mu^{k'}} \times$
	O I Summary	G Approval Details	Covenant Details			Comments	
Comments							
							Submit
JAYASHREE Review							
May 28th, 2018 at 7:00 pm		review stage completed successfully					
JAYASHREE Valuation							
May 25th, 2018 at 5:42 pm		valuation stage completed					
JAYASHREE							
Internal Valuation May 25th, 2018 at 5:34 pm		Internal Valuation stage completed					
						2	Show More
				Hold Back	Next S	ave & Close Submit	Cancel

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

#### **Action Buttons**

- 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.

# 2.16. Draft Generation (Generate Collateral Agreement)

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

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

- Collateral Summary
- Generate Collateral Agreement
- Checklist
- Comments

### 2.16.1. Collateral Summary

<b>7</b>	FuTura Bank My Tasks			11-Country (004) 04/13/18	Jayshree
Collater	ral Perfection - Draft Generation			i) II\ Documer	nts a <sup>ir</sup> ×
	Review Details		Draft Generation	Comments	
Review I	Details				
	Basic Info	Ownership	Seniority Of Charge		
	Customer Name WAL	WAL			
	Collateral Type Bond				
	Description Bond colla	100%	Second Charge		
	Available From 23-05-2018		Sceond charge		
	Available Till				
	Available fill				
	Documents	External Check Details	Internal Valuation Details		
	R		Valuation Date 23-05-2018		
	<b>1</b> 2		Valuation Currency BZD		
		1	Valuation Amount 34234234		
			Valuation Remarks		
		External Check Details Count			
				Hold Back Next Save & Close	Cancel

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

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

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

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

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

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

### 2.16.2. Generate Collateral Agreement

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

😑 🍞 FuTura Bank 🛛 My	y Tasks		🏦 Bank Futura -	(004) 04/13/18		Jayshree
Collateral Perfection - Draft Ge	neration				i Documents	$_{\mu^{a^{a^{a}}}}\times$
	O Review Details	Draft Generation		Comments		
Draft Generation	Remember Decland	but celetaton		connents		
Collateral Documents						
D 🔍 🕹						
			Hold	Back	Vext Save & Close	Cancel

😑 🍞 FuTura Bank My Tasks					🏦 Ban	: Futura - (004) 04/13/18	3		Jayshree
Collateral Perfection - Draft Generation							Ð	Documents	$_{\mu}^{\mu}$ $\times$
Review Details		Draft (	Generation			Comme	nts		
Draft Generation	Draft Generation Details								
Collateral Documents	Communication Type		Email Address						
🕒 < 🛃	Email		jayashree.g@oracle.com						
	Document Title		Document Expiry Date						
L	Registration Document		05/31/18	<b></b>					
	Document Acceptance Date		Document Description						
	05/22/18	<b> </b>	collateral registration document						
	Remarks				Cancel Generate				
						Hold Back	Next	Save & Close	Cancel

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

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

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

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

😑 🍞 FuTura Bank 🛛 My 1	Tasks		f In-Country	(004) 04/13/18		Jayshree
Collateral Perfection - Draft Gene	eration				i Documents	$_{\mu}^{\mu}$ $\times$
,	O Review Details	O Draft Generation		Comments		
Comments						
						Submit
JAYASHREE						
Review May 28th, 2018 at 7:00 pm		review stage completed successfully				
JAYASHREE						
Valuation May 25th, 2018 at 5:42 pm		valuation stage completed				
JAYASHREE Internal Valuation						
May 25th, 2018 at 5:34 pm		Internal Valuation stage completed				
						Show More
			Hold Back	Next Sav	re & Close Submit	Cancel

## 2.16.3. Comments

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

#### **Action Buttons**

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

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

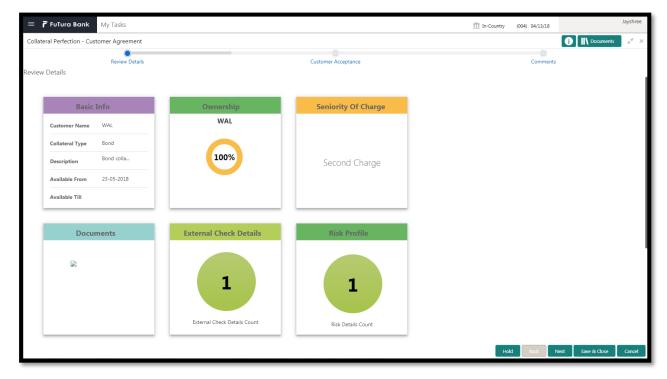
# 2.17. Customer Acceptance

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

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

- Collateral Summary
- Customer Acceptance
- Checklist
- Comments

## 2.17.1. Collateral Summary



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

Collateral Type	Displays the collateral type details.	Display	Tile		
Legal Opin- ion	Displays the Legal Opinion	Display	Tile		
Risk Evalu- ation	Displays the Risk Evaluation	Display	Tile		
Valuation	Displays the Valuation of the Collateral	Display	Tile		

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

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

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

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

### 2.17.2. Customer Acceptance

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

Collateral Perfection - Counter       Counter Acceptance       Connect       Connect       Connect         Document Nama       Document Remarks       Acceptance Date       Actions         Connect Connect       Connect       Connect       Connect         No items to display:         View View View View View View View View	😑 🍞 FuTura Bank	My Tasks					ff In-Country	(004) 04/13/18		Jayshree
Review Details         Customer Acceptance         Comments           Customer Acceptance         Acceptance Outcome         Acceptance Date         Actions	Collateral Perfection - Custo	omer Agreement							i Nocuments	$_{\mu^{\theta^{\prime}}}\times$
Customer Acceptance       Document Name     Document Description     Document Remarks     Acceptance Outcome     Acceptance Date     Actions					•					
Document Name         Document Description         Document Remarks         Acceptance Outcome         Acceptance Date         Actions	Customer Acceptance	Review Details		Cust	omer Acceptance			Comments		
		Document Description	Document Remarks	Acceptance Outcome	Acceptance Date	Actions				
	No items to display.									

- 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.

😑 🍞 FuTura Bank	My Tasks		🏦 In-Country	(004) 04/13/18		Jayshree
Collateral Perfection - Custo	-				i N Documents	, a <sup>st</sup> - ×
	O Review Details	O Customer Acceptance		Comments		
Comments						
						Submit
JAVASHREE Review May 28th, 2018 at 7:00 pm		review stage completed successfully				
may 28th, 2018 at 7.00 pm		renew stage completed successiony				
JAYASHREE Valuation						
May 25th, 2018 at 5:42 pm		valuation stage completed				
JAYASHREE Internal Valuation						
May 25th, 2018 at 5:34 pm		Internal Valuation stage completed				
						Show More
			Hold Back	Next Sav	e & Close Submit	Cancel

### 2.17.3. Comments

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

#### **Action Buttons**

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.

### 2.18. Collateral Submission

As a Credit Officer, the user will be able to select the list documents that should sent for registration in order to secure the Interest. Following details will available for the user to review the collateral.

- Collateral Summary
- Collateral Submission
- Checklist
- Comments

## 2.18.1. Collateral Summary

FuTura Bank My Tasks			1 In-Country (004) 04/13/18	Jayshre
llateral Perfection - Customer Agreement				i Documents
Review Details		Customer Acceptance	Comments	
Basic Info	Ownership	Seniority Of Charge		
Customer Name WAL	WAL			
Collateral Type Bond				
Description Bond colla	100%	Second Charge		
Available From 23-05-2018				
Available Till				
Documents	External Check Details	Risk Profile		
	1	1		
	External Check Details Count	Risk Details Count		
			Hold Back N	ext Save & Close Cano

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

- 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.

### 2.18.2. Collateral Submission

As a Credit Officer, the user will be able to select the list documents that should sent for registration in order to secure the Interest.

😑 🍞 FuTura Bank 🛛 My Tasks				fin In-Country	(004) 04/13/18		Jayshree
Collateral Perfection - Collateral Submission						i Nocuments	$_{\mu^{\ell'}}\times$
Collateral Submi	ssion			Comments			
Collateral Submission							
Document Id Document Title	Registration Date	Agency Id	Actions				
No items to display.							
Page 1 (0 items) K < 1 > 3							
				Hole	Back P	lext Save & Close	Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Valida- tion
Document ID		ReadOnly	text			
Document Description	Enter the description	Input	Free Text		Optional	
Agency	Capture the Agency	Input	LOV	4	Optional	
Registration Request Date	Request date for registra- tion	Input	Date		Mandatory	The request date should not be below start date

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

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

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

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

# 2.18.3. Comments

😑 🍞 FuTura Bank My Tasks			fin In-Country	(004) 04/13/18		Jayshree
Collateral Perfection - Collateral Submission					i Nocuments	$ _{\mu^{k'}} \times$
	Contract Submission		Comments			
Comments						
						Submit
JAVASHREE Review May 28th, 2018 at 7:00 pm		review stage completed successfully				
JAYASHREE Valuation May 25th, 2018 at 5:42 pm		valuation stage completed				
JAYASHREE Internal Valuation May 25th, 2018 at 5:34 pm		Internal Valuation stage completed				
						Show More
			Hold Back	Next Sav	ve & Close Submit	Cancel

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

#### **Action Buttons**

- 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.

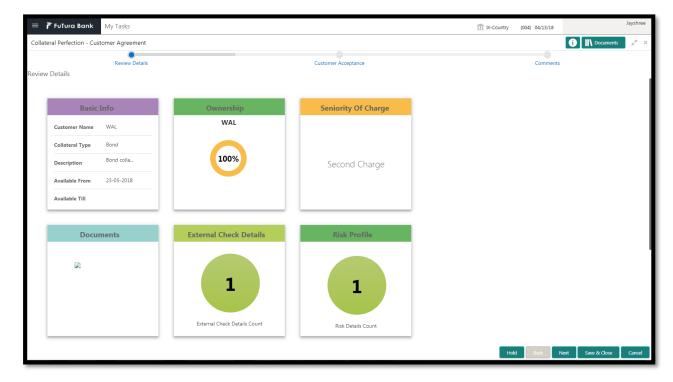
# 2.19. Await for Registration Confirmation

As a Credit Officer, the user will be able to capture the registration confirmation details

Following details will available for the user.

- Collateral Summary
- Await for Registration Confirmation
- Checklist
- Comments

## 2.19.1. Collateral Summary



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

Collateral Type	Displays the collateral type details.	Display	Tile		
Legal Opin- ion	Displays the Legal Opinion	Display	Tile		
Risk Evalu- ation	Displays the Risk Evaluation	Display	Tile		
Valuation	Displays the Valuation of the Collateral	Display	Tile		

- 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.

### 2.19.2. Await for Registration Confirmation

As a Credit Officer, the user will be able to capture the registration confirmation details.

= 7	🕈 FuTura Bo	ınk	My Tasks					🏦 Bank Futura -	(004) 04/13/18		Jayshree
Collate	eral Perfection	- C	ollateral Awaiting Registr	ation Completion						i Documents	$_{\mu^{d'}}\times$
			Awaiti	ng Registration Completion				Comments			
Awaitin	ng Registrati	on (	Completion								
		R	Refresh Add View	Edit Delete							
		Ag	gency	Document Id	Registration Date	Confirmation Date	Document Description	Actions			
					May 15, 2018	May 31, 2018		Download			
	Pa	ge 1	1 of 1 (1 of 1 items) K	$\langle 1 \rangle \rangle$							
								Hold	Back	Next Save & Close	Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Vali- dation
Document ID		ReadOnly	text			
Registration Reference Number	Enter the ref- erence num- ber for regis- tration number	Input	Free Text	12	Optional	Alpha nu- meric field with limit upto 12 characters
Agency	Capture the Agency	Read Only	LOV	4		
Registration Request Date	Request date for registration	Read Only	Date			
Registration Date	Date for regis- tration	Input	Date			
Is Confirma- tion Received	If confirmation is received	Input	switch			
Document Description		ReadOnly	text			
Registration Status	The status of registration	Input	LOV			
Confirmation Date	The date of confirmation	Input	Date	3		

- 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.

# 2.19.3. Comments

😑 🍞 FuTura Bank 🛛 My Tasks			🏦 Bank Futura -	(004) 04/13/18		Jayshree
Collateral Perfection - Collateral Awaiting	Registration Completion				i N Documents	$_{\mu^{k'}}\times$
	Awaiting Registration Completion		Comments			
Comments						
						Submit
JAYASHREE Review May 28th, 2018 at 7:00 pm		review stage completed successfully				
JAYASHREE Valuation <i>May 25th, 2018 at 5:42 pm</i>		valuation stage completed				
JAYASHREE Internal Valuation May 25th, 2018 at 5:34 pm		Internal Valuation stage completed				
					s	Show More
			Hold Back	Next Sa	ve & Close Submit	Cancel

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

#### **Action Buttons**

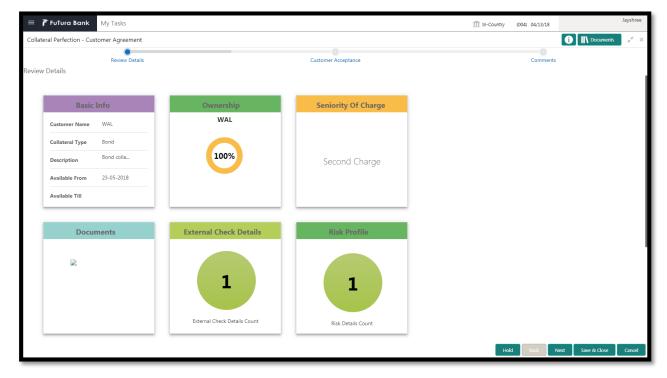
- a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) Save & Close On click of Save & Close, the details of the captured will 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.

# 2.20. Collateral Safekeeping

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

- Collateral Summary
- Collateral Safekeeping
- Checklist
- Comments

## 2.20.1. Collateral Summary



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

Collateral Type	Displays the collateral type details.	Display	Tile		
Legal Opin- ion	Displays the Legal Opinion	Display	Tile		
Risk Evalu- ation	Displays the Risk Evaluation	Display	Tile		
Valuation	Displays the Valuation of the Collateral	Display	Tile		

- 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.

## 2.20.2. Collateral Safekeeping

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

😑 🍞 FuTura Bank 🛛 My Tasks				1 Bank Futura - (004) 04/13/1	3	Jayshree
Collateral Perfection - Collateral Safe Kee	eping				i Documents	$_{\mu^{R_{-}}}\times$
Collateral Summary Colla			Collateral Safekeeping	Comme		_
Collateral Safekeeping						
Document Id	Document Title	Reference Number	Agency Id			
Page 1 (0 items) K < 1 > X						
				Hold Back	Next Save & Close	Cancel

😑 🍞 FuTura Bank My Tasks		1 Bank Futura - (004) 04/13/18	Jayshree
Collateral Perfection - Collateral Safe Keeping			Documents 🔎 🗙
0	•		
Collateral Summary	Collateral Safekeeping	Comme	nts
Collateral Safekeeping	Document Safekeeping	×	
Document Id Do			
No items to display.	Document Id Document Title Document Description Document Status Remove		
	No data to display.		
	Safekeeping Reference Number * Safekeeping Type *		
	REF007 External	v	
	Agency Id * Safekeeping Request Date *		
	IDBI Trusteeship Services Limited 💌 05/22/18	<b>m</b>	
	Safekeeping Location SafeKeeping Room		
	Banglore B5		
	Shelf Number Drawer Number		
Page 1 (0 items) K < 1 > >	201A A2		
	Key Number Is Confirmation Received *		
	007		
	Confirmation Date		
	05/29/18		
		Ok Cancel	
		Calcer	
		Hold Back	Next Save & Close Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Valida- tion
Document Id		ReadOnly	text			
Document Title		ReadOnly	text			
Document Description		ReadOnly	text			
Document Status		ReadOnly	text			

Safekeeping Reference Number	Capture Safekeeping Reference Number	Input	text	22	Mandatory	The field should allow alphanumeric values up to 22 characters
Safekeeping Type	select the safekeeping type	Input	LOV	3	Mandatory	
Agency Id	Select the agency Id	Input	LOV	4	Mandatory	
Safekeeping Location	Enter the lo- cation	Input	text	22	Optional	The field should allow alphanumeric values up to 22 characters
Safekeeping Room	Enter the room	Input	text		Optional	
Drawer Number	Enter the drawer number	Input	text		Optional	
Key number	Enter key number	Input	text		Optional	
Shelf number	Enter the shelf number	Input	text		Optional	
Is confirma- tion received	Is confirma- tion received	Input	Switch		Mandatory	
Confirmation Date	Date of Con- firmation	Input	Date		Optional	
Safekeeping Request Date	Request for safekeeping	Input	Date		Mandatory	The date should be less than or equal to current date

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

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

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

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

### 2.20.3. Comments

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

😑 🍞 FuTura Bank My Tasks		1 Bank Futura - (004) 04/13/18	Jayshree
Collateral Perfection - Collateral Safe Keeping			i Documents 💉 🗙
Collateral Summary	Collateral Safekeeping	Comments	
Comments			
			Submit
JAYASHREE			
Collateral Safe Keeping May 29th, 2018 at 7:10 pm	safekeeping stage completed		
		Hold Back Next Sav	e & Close Submit Cancel

### Action Buttons

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

## 2.21. Hand off to Back office System

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

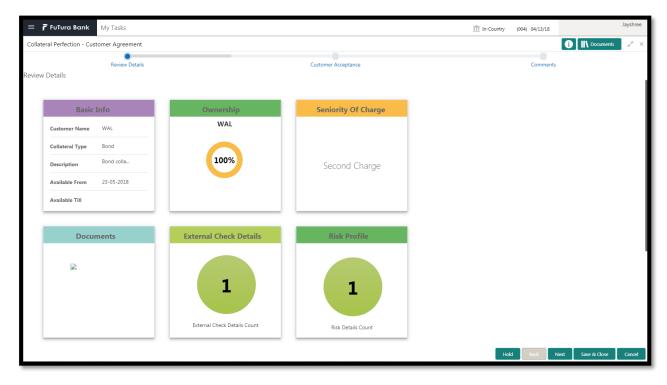
### 2.22. Manual Retry

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

The solving the handoff failure issue is a manual activity.

Collateral Summary

### 2.22.1. Collateral Summary



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-	Display	Tile			

	tails.				
Collateral Type	Displays the collateral type details.	Display	Tile		
Legal Opin- ion	Displays the Legal Opinion	Display	Tile		
Risk Evalu- ation	Displays the Risk Evaluation	Display	Tile		
Valuation	Displays the Valuation of the Collateral	Display	Tile		

### **Action Buttons**

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

# **3. Document Upload and Checklist**

### 3.1 Document Upload

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

Documents		×
Credit Appraisal Documents Profit AND Loss Statement	Credit Appraisal Documents Supplier Contracts or Agreements	L BalanceSheet1617.xls × By -
<u></u>	<u></u>	Created - 2018-06-27

#### **Action Buttons**

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

### User can click on the upload button to upload the documents

Document		×
Document Type *	Document Code *	
Collateral Documents	Application Form	
Document Title *	Document Description	
	4	
Remarks	Document Expiry Date	
	mm/dd/yy	
Drop files here or cl	ick to select	
Current selected files: []		

Upload

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

## 3.2 Checklist

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

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

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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For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

# 4.2. Feedback and Support

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