Collateral Perfection User Guide

Oracle Banking Credit Facilities Process Management

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

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

Overview of OBCFPM

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

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

- Handle Collateral Evaluation, Collateral Perfection, Collateral Review and Collateral Release process

- Handle Credit Proposal with Customer on-boarding

- Financial Document Upload of the corporate clients.

- Quantitative and Qualitative analysis of the corporate clients

- Handle Credit Exceptions

Key Features

- Stand-alone system agnostic to back office application

- Requires very little change to bank's existing core systems

- Faster time to market

- Highly configurable based on corporate specific needs

- Flexibility in modifying processes

- Roll Based Dashboards

2. Collateral 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

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 Application Priority	Input	Toggle Button	3	Mandatory	

Customer Id	Key in the customer id or choose the customer id from the List of Values	Input	LOV	16	Mandatory	Open and Active corporate customer can be selected
Customer Name	The customer name of the selected customer will be displayed	Display	Text Box			
Collateral Type	Select the Collateral Type	Input	Drop Down	22	Mandatory	
Collateral Description	Specify the brief description of the Collateral	Input	Free Text	255	Optional	
Purpose of Collateral	Specify the purpose of the Collateral	Input	Free Text	255	Optional	
Collateral Currency	Key in the currency or choose the currency from the List of Values	Input	LOV	3	Mandatory	Open and Active Currencies can be selected
Owner Estimated Value	Specify the owner estimated value of the collateral	Input	Amount	22,3	Mandatory	
Comments	Specify the generic comments of the collateral	Input	Free Text		Optional	

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

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

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Collateral Type	Select the Collateral Type	Input	Drop Down	22	Mandatory	
Collateral Description	Specify the brief description of the Collateral	Input	Free Text	255	Mandatory	
Customer Id	Key in the customer id or choose the customer id from the List of Values	Input	LOV	16	Mandatory	Open and Active corporate customer can be selected
Customer Name	The customer name of the selected customer will be displayed	Display	Text Box		Optional	
Seniority of Charge	Select the Seniority of Charge of Our bank	Input	LOV		Mandatory	
Collateral Currency	Key in the currency or choose the currency from	Input	LOV	3	Mandatory	Open and Active Curren-

	the List of Values					cies can be selected
Owner Estimated Value	Specify the owner estimated value of the collateral	Input	Amount	22,3	Optional	
Ownership Type	Select the Ownership type	Input	Dropdown	1	Mandatory	if ownership type is Joint then multiple ownership details should be captured
Available From	Capture the Collateral Available From date	Input	Date		Mandatory	
Available Till	Capture the Collateral Available Till date	Input	Date		Optional	
Is Shareable Across Customers	Select if it is shareable across customers	Input	Switch		Optional	
Purpose of Collateral	Capture the purpose of collateral	Input	Free Text	255	Optional	
Is Insurance Available	Select if the Insurance is Available	Input	Switch		Optional	
Insurance Expiry Date	Capture the Insurance Expiry Date	Input	Date		Optional	if Is Insurance Available is selected then Insurance Expiry date is mandatory

Action Buttons on the footer

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

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

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

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

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

2.2.4.   Comments

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

Action Buttons

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

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

2.3. Data Enrichment

Menu→Task →Free task

 (Screen)

Collateral 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

    o Machine

    o Stocks

    o Bonds

    o 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.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Application Branch	System will default the current branch and can be modified	Input	LOV	3	Mandatory	Open and Active Branch for the user has access can be selected
Application Date	System will default the current application date.	Input	Date		Mandatory	
Application Category	Select the Application Category	Input	LOV	22	Mandatory	Based on the application category selected the documents to be uploaded and checklists applicable for the stage will be de-

						faulted
Collateral Type	Select the Collateral Type	Input	Drop Down	22	Mandatory	
Collateral Description	Specify the brief description of the Collateral	Input	Free Text	255	Optional	
Purpose of Collateral	Capture the purpose of collateral	Input	Free Text	255	Optional	
Collateral Currency	Key in the currency or choose the currency from the List of Values	Input	LOV	3	Mandatory	Open and Active Currencies can be selected
Owner Estimated Value	Specify the owner estimated value of the collateral	Input	Amount	22,3	Mandatory	
Available From	Capture the Collateral Available From date	Input	Date		Mandatory	
Is Insurance Available	Select if the Insurance is Available	Input	Switch			
Insurance Expiry Date	Capture the Insurance Expiry Date	Input	Date			if Is Insurance Available is selected then Insurance Expiry date is mandatory
Exposure Type	Select the Exposure Type	Input	Dropdown	2	Optional	
Charge Type	Select the Charge Type	Input	Dropdown	2	Optional	Possible values are Lien, Pledge
Applicable Business	Select the applicable business	Input	Check Box	2		Trade, Working Capital and LT Trading

Action Buttons on the footer

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.
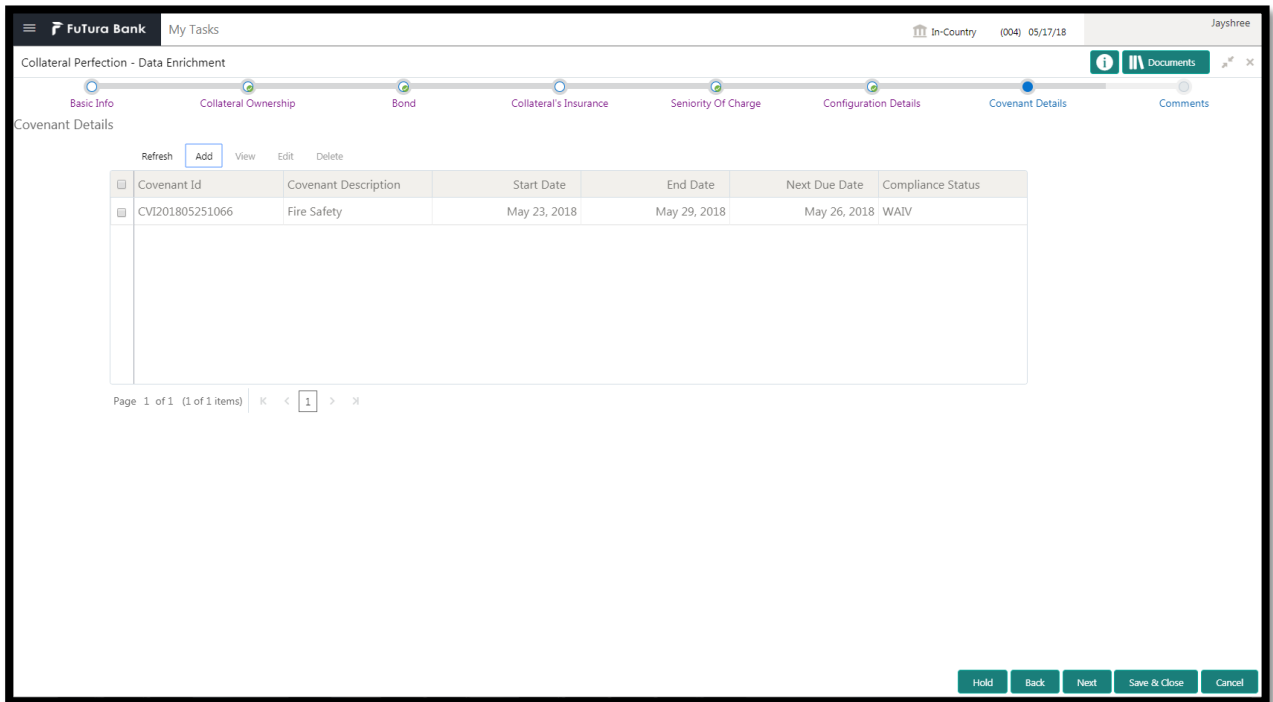
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Covenant Description	Captures the covenant description.	Input	Free text		Mandatory	
Covenant Preference	Captures the covenant preference.	Input	Free text		Optional	
Covenant View Type	Selects the covenant view 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 before end date.
Grace Days	Captures the grace days of the covenant.	Input	Number		Optional	
Tracking Frequency	Selects the tracking frequency 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.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Refer to Field investigation	Select if field investigation task is required	Input	Switch		Optional	
Refer to External Check	Select if External Check task is required	Input	Switch		Optional	
Refer to External Valuation	Select if External Valuation task is required	Input	Switch		Optional	

Refer to External Legal Opinion	Select if External Legal Opinion task is required	Input	Switch		Optional	
Refer to Internal Legal Opinion	Select if Internal legal opinion task is required	Input	Switch		Optional	
Refer to Internal Valuation	Select if Internal valuation task is required	Input	Switch		Optional	
Refer to Risk Evaluation	Select if Risk Evaluation task is required	Input	Switch		Optional	

Action Buttons on the footer

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

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

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

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

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

2.3.8. Comments

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

Action Buttons

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

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

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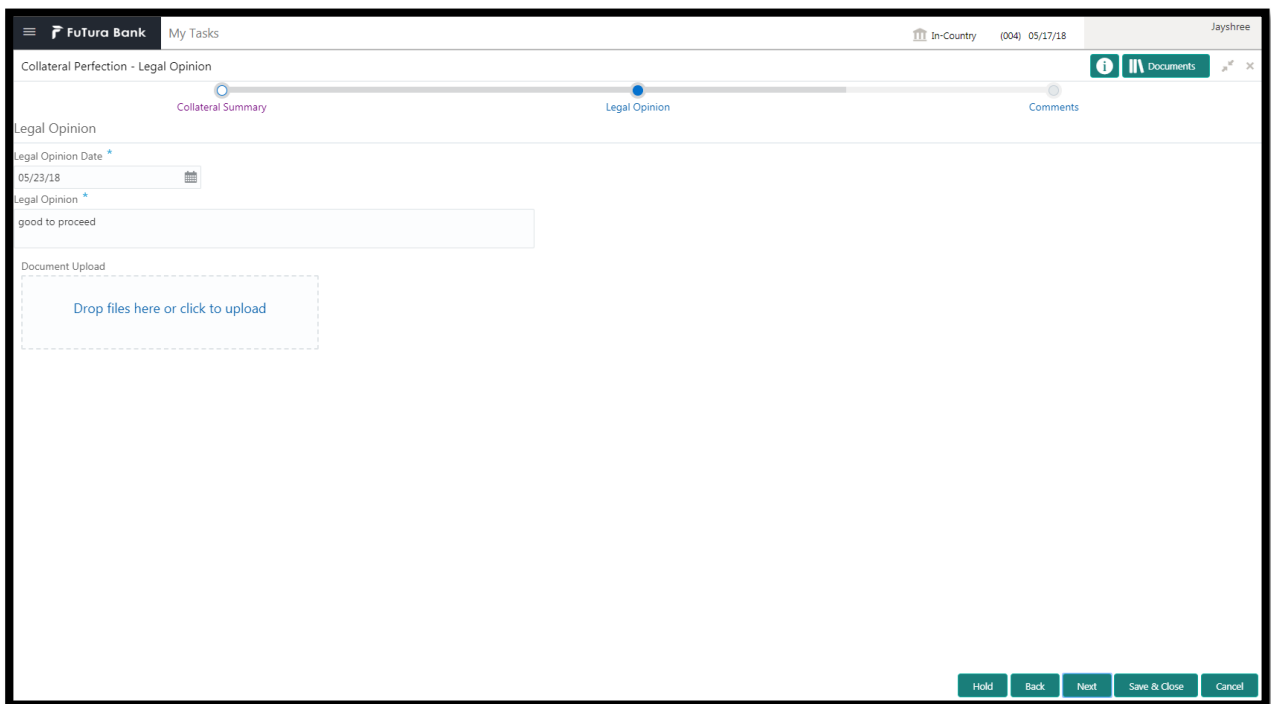
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Legal Opinion Date	Capture the legal opinion date	Input	Date		Mandatory	Legal opinion date should be after collateral start date.
Legal Opinion	Capture the legal opinion	Input	Text		Mandatory	
Document Upload	Uploads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

Action Buttons on the footer

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

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

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

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

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

2.4.3.   Comments

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

Action Buttons

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

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
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 Validation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			
Collateral Type	Displays the collateral type details.	Display	Tile			

Action Buttons on the footer

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

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

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

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

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

2.5.2.   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

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

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

Action Buttons on the footer

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

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

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

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

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

2.5.3. Comments

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

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

Action Buttons

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

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

2.6. Internal Valuation

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

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

- Collateral Summary

- Internal Valuation

- Checklist

- Comments

2.6.1.   Collateral Summary

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

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

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

Action Buttons on the footer

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

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

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

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

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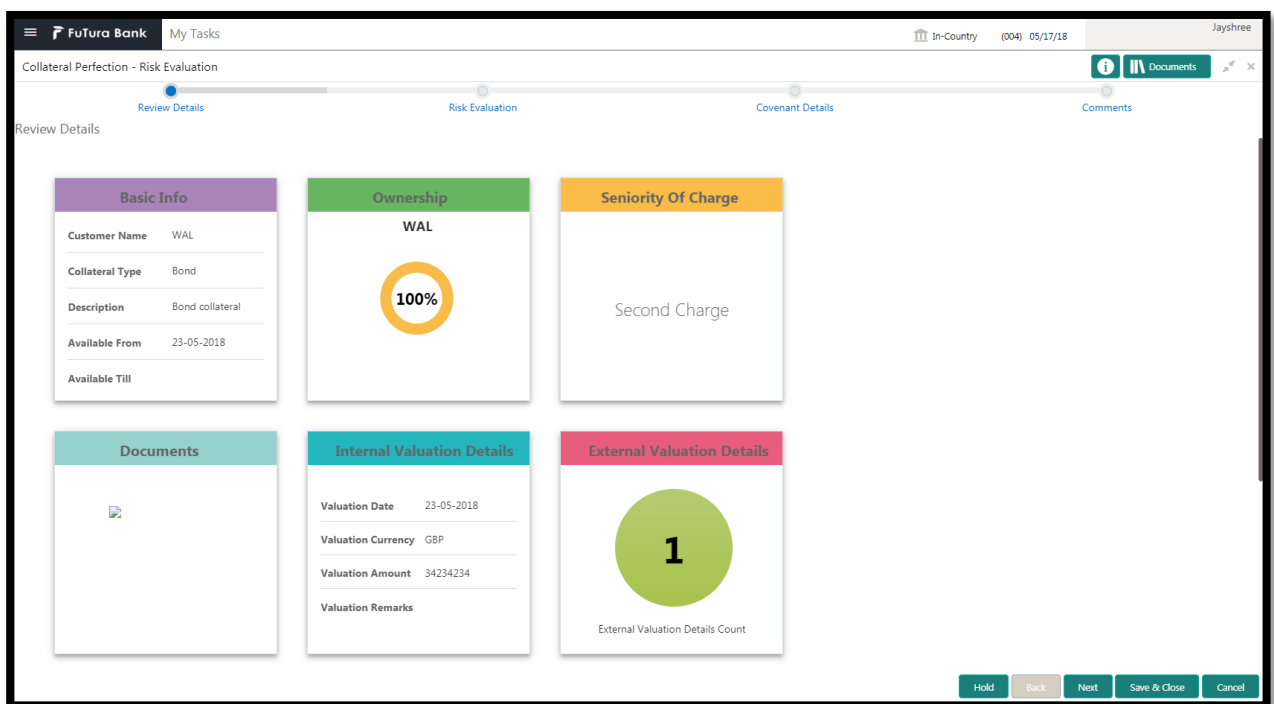
2.6.2. Internal Valuation

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.

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

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

Action Buttons on the footer

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

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

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

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

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

2.6.3.   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.

2.7. 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.

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

Collateral Type	Displays the collateral type details.	Display	Tile				

Action Buttons on the footer

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

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

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

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

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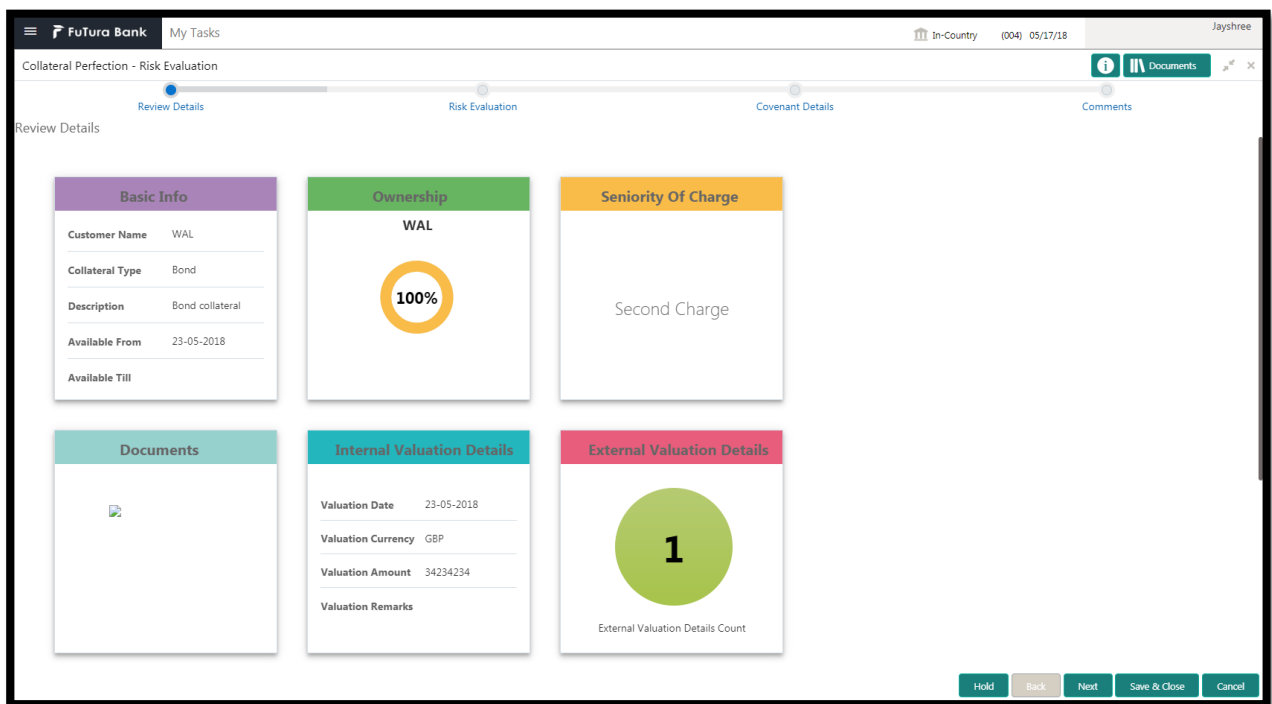
2.7.2.   External Valuation

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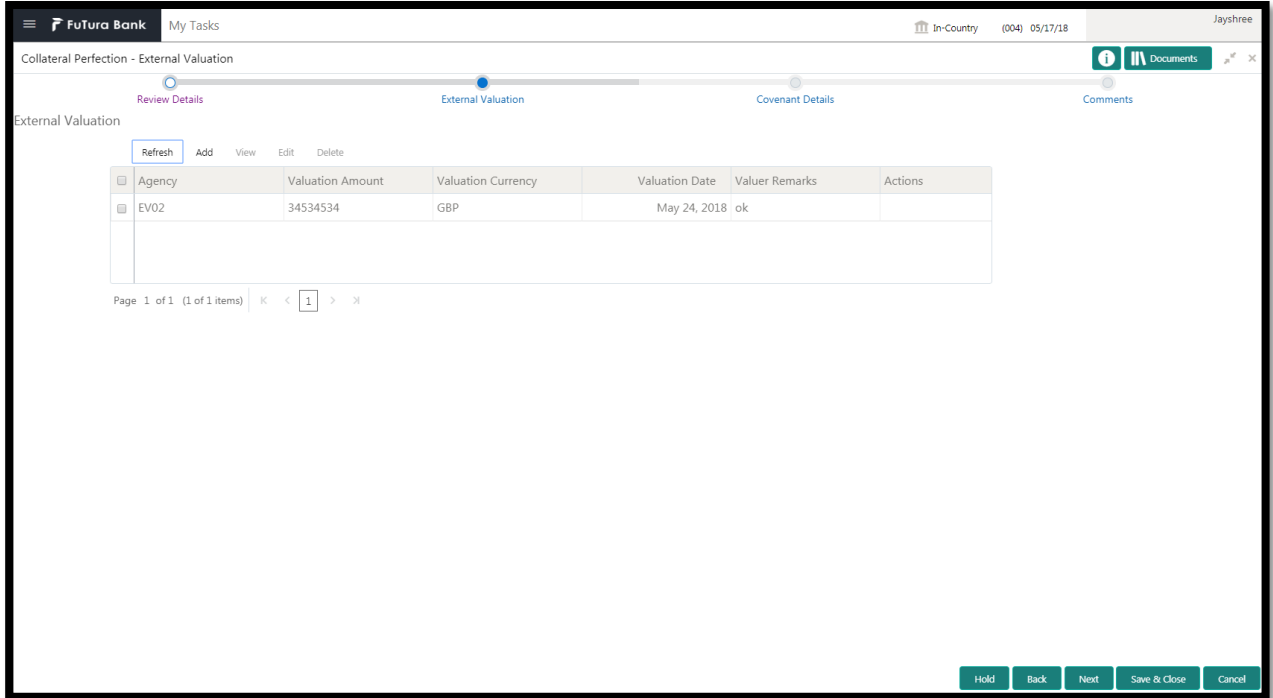
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Valida-tion
Agency	Capture the External Val-uation Agency	Input	LOV	4	Optional	
Valuation Date	Capture the External Val-uation Date	Input	Date		Mandatory	The date should not be beyond present date and less than collateral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

Action Buttons on the footer

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

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

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

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

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

2.7.3.   Comments

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

Action Buttons

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

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

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

Action Buttons on the footer

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

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

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

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

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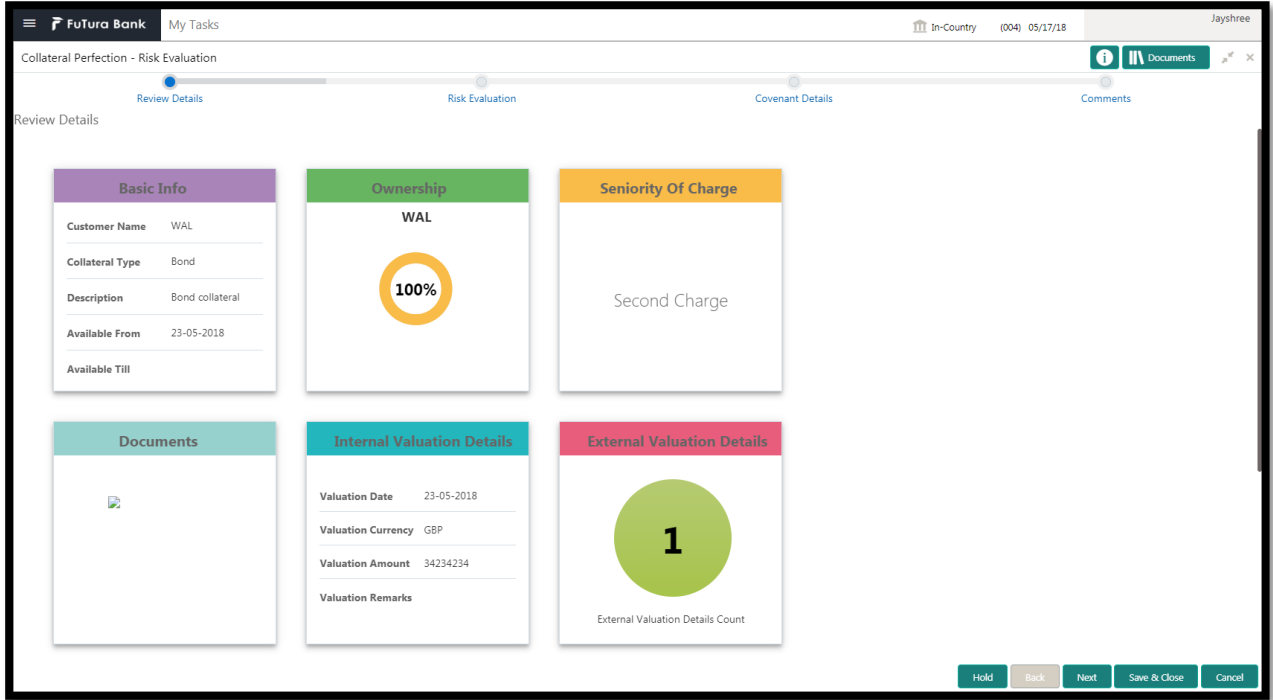
2.8.2.   External Legal Opinion

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

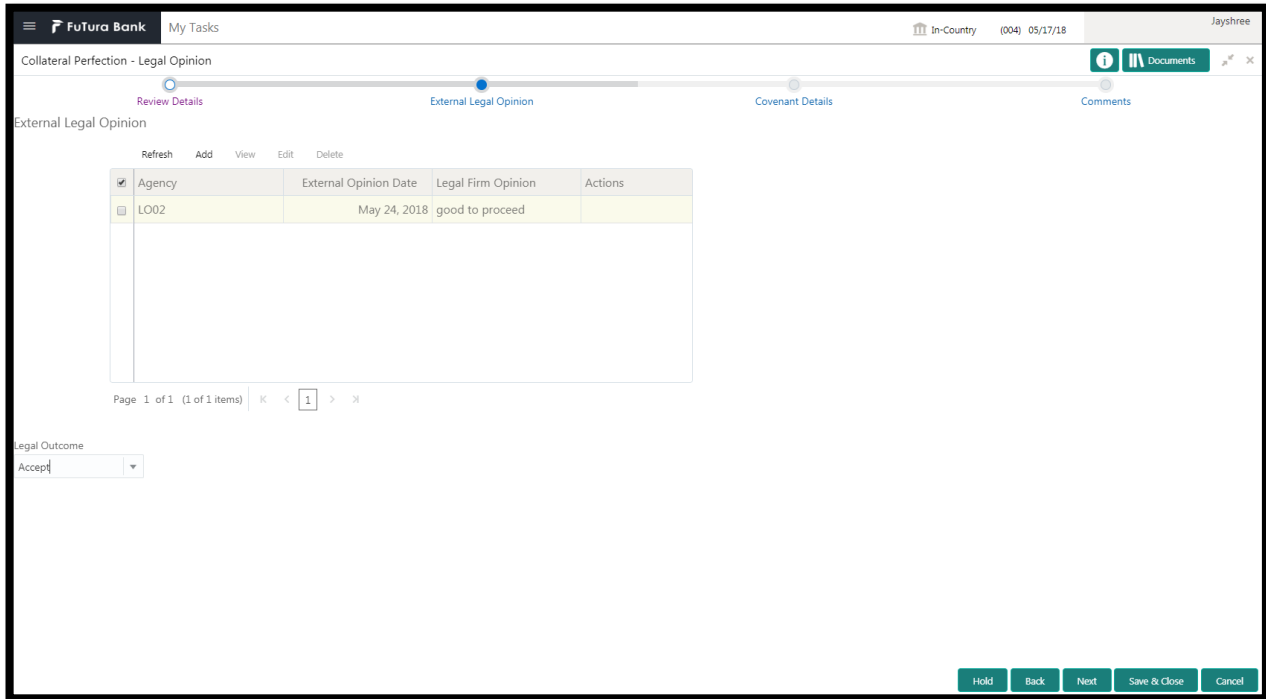| Field Name	Description	Attrib-ute Type	Object Type	Size	Mandato-ry/Optional	Field Valida-tion
Agency	Selects the legal agency.	Input	Drop down		Optional	
External Opinion Date	Captures the legal opinion date.	Input	Date		Mandatory	Legal opinion date should be after col-lateral start date.
Legal Opinion	Captures the legal opinion.	Input	Text	2000	Mandatory	
Final Recom-mendation	Captures the final recom-mendation.	Input	FreeT-ext	2000	Mandatory	
Legal Outcome	Selects the legal outcome.	Input	Drop down		Optional	

Action Buttons on the footer

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

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

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

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

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

2.8.3. Comments

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

Action Buttons

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

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

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

Action Buttons on the footer

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

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

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

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

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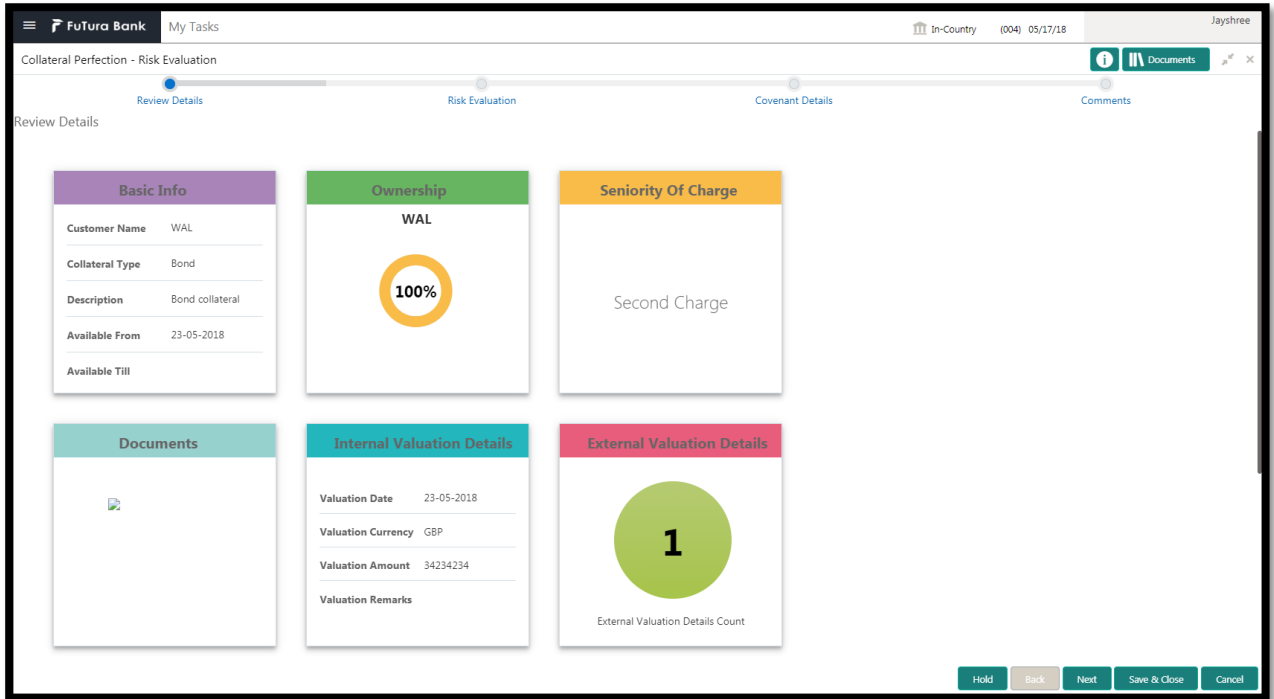
2.9.2.   External Check

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.

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

Action Buttons on the footer
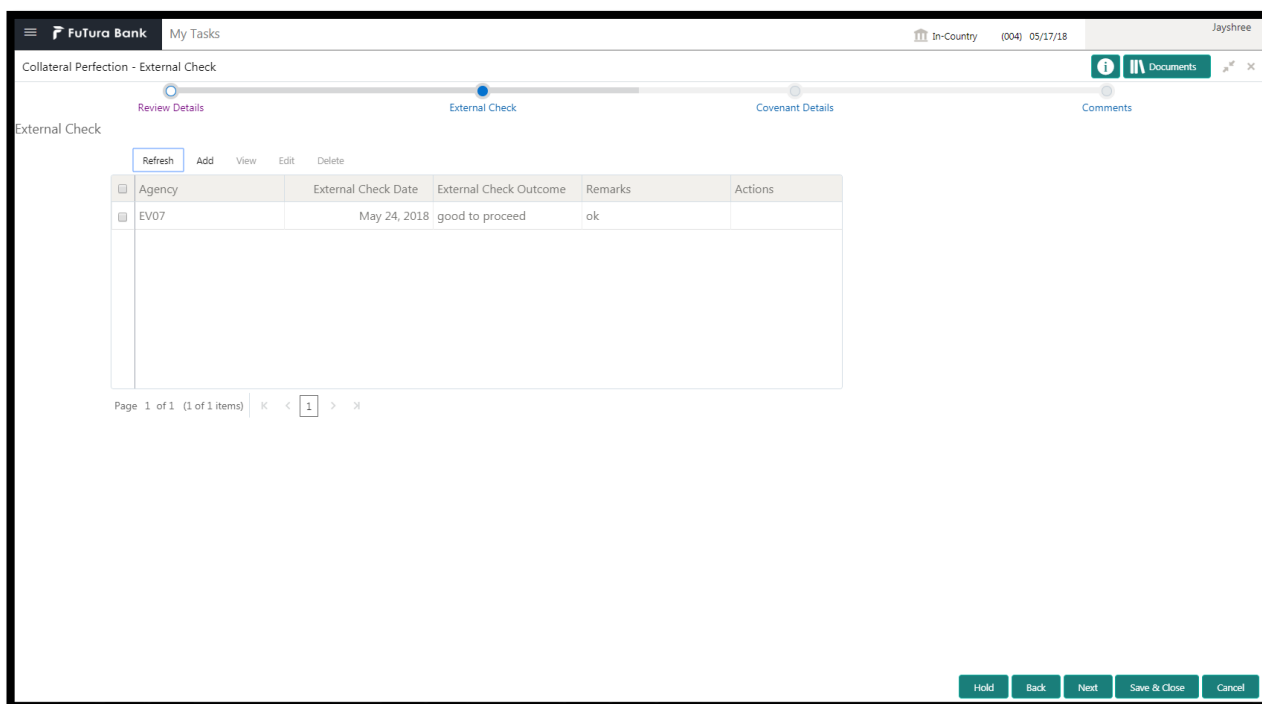
a. **Save & Close** – On click of Save & Close the screen gets closed.

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

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

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

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

2.9.3. 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.

2.10. 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.

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

Action Buttons on the footer

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

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

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

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

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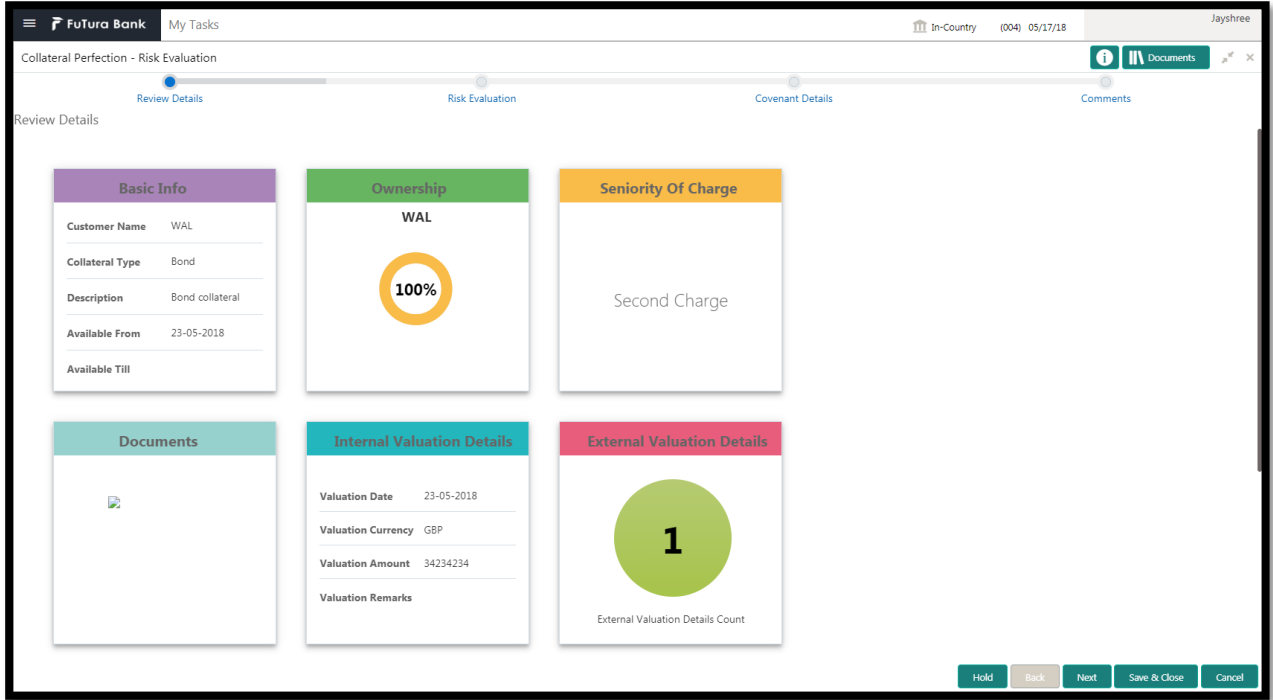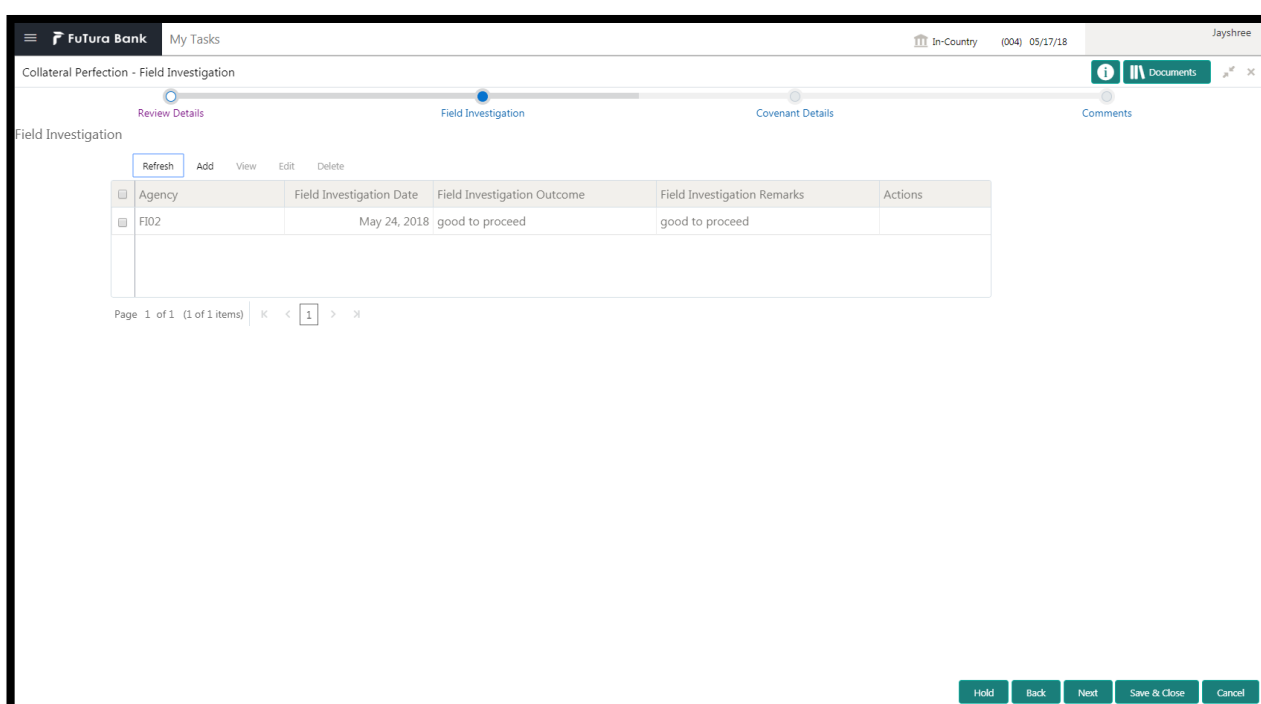
2.10.2. Field Investigation

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.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Field Investigation Agency	Capture the Field Investigation Agency	Input	LOV	4	Optional	
Field Investigation Date	Capture the Field Investigation Date	Input	Date		Mandatory	The date should not be beyond present date and less than collateral start date
Field Investigation Outcome	Enter the outcome of field investigation	Input	Free text	2000	Mandatory	The outcome should be less than or equal to 2000 char

						acters
Field Investigation Remarks	Enter the field Investigation Outcome	Input	Free text	2000	Mandatory	The remarks should be less than or equal to 2000 characters

Action Buttons on the footer

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

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

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

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

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

2.10.3.   Comments

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

Action Buttons

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

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

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 collateral type details.	Display	Tile			
Field Investigation	Displays the Field Investigation details	Display	Tile			
External Check	Displays the External Details	Display	Tile			
Legal Opinion	Displays the Legal opinion of the Collateral	Display	Tile			
Valuation	Displays the Internal/External Valuation	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.
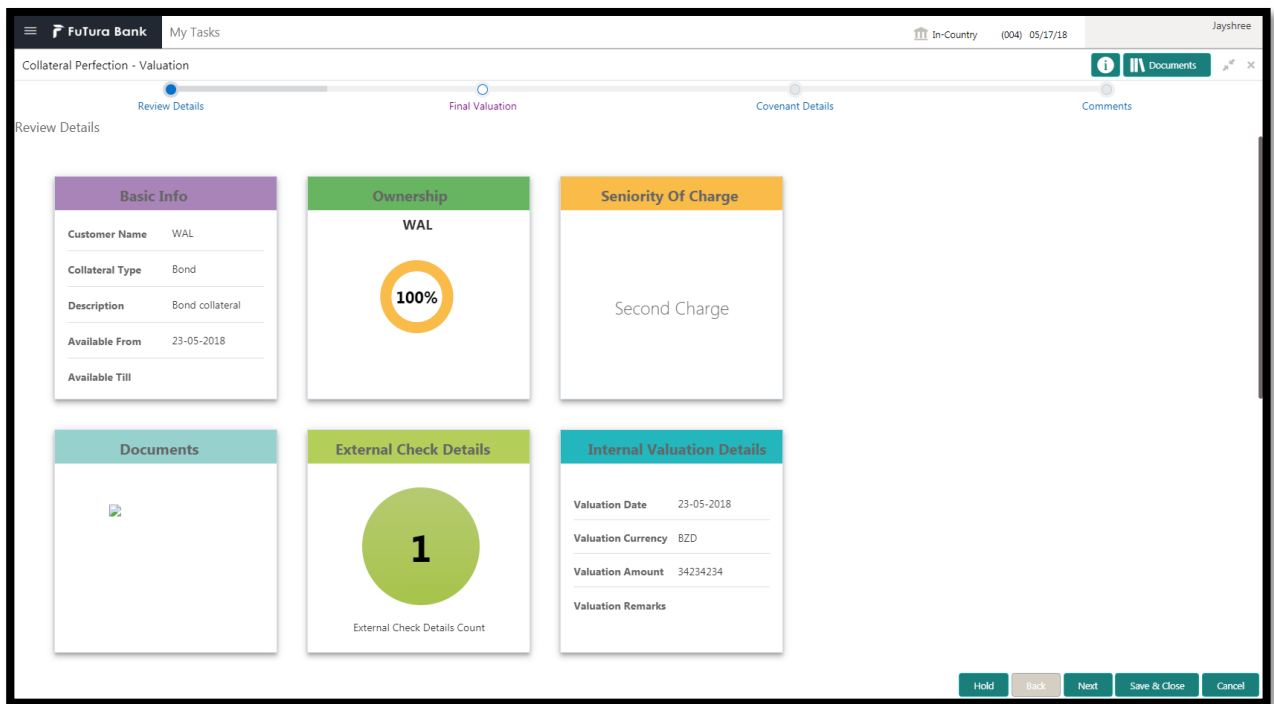
2.11.2.   Final Valuation

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.

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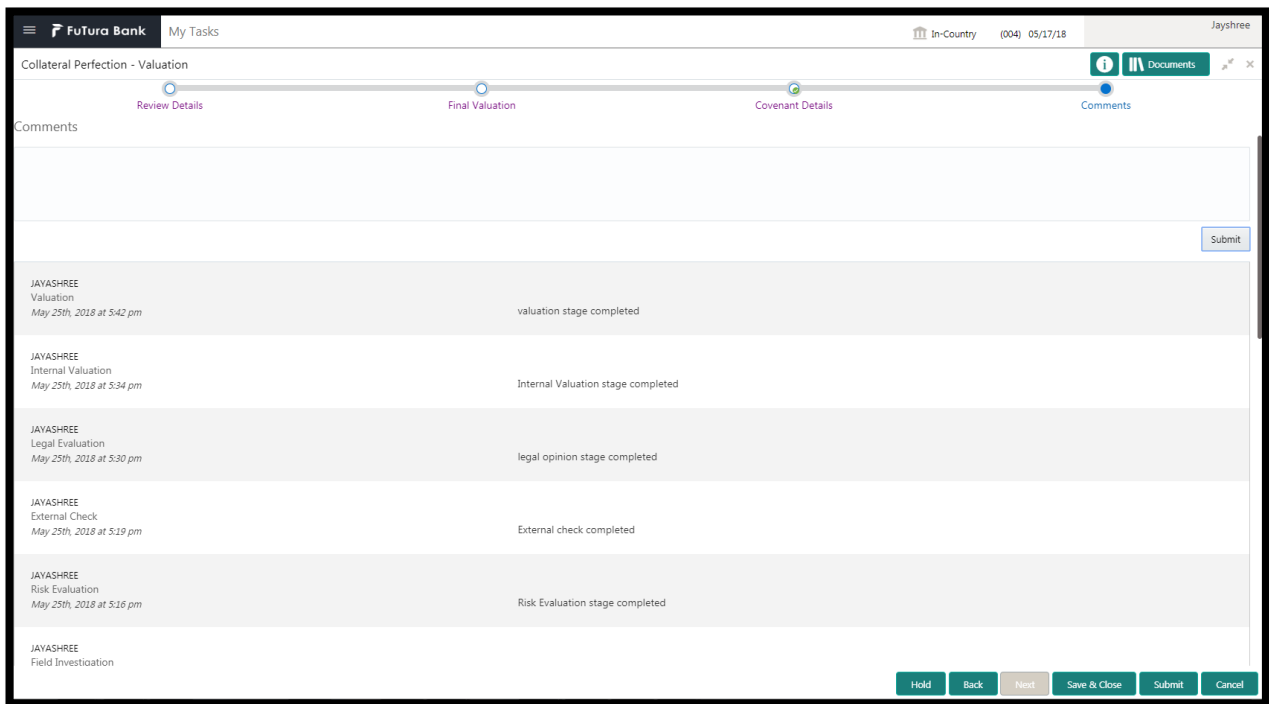| Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Currency	Capture the final valuation currency	Input	search box	3	Mandatory	
Amount	Capture the amount	Input	number	22,3	Mandatory	
Category Haircut	Capture the category haircut details	Input	number	3	Mandatory	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 effective Date	Input	Date		Mandatory	The date should be after collateral start date
Remarks	Enter the remarks	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.

2.11.3.   Comments

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

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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.

2.12. 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
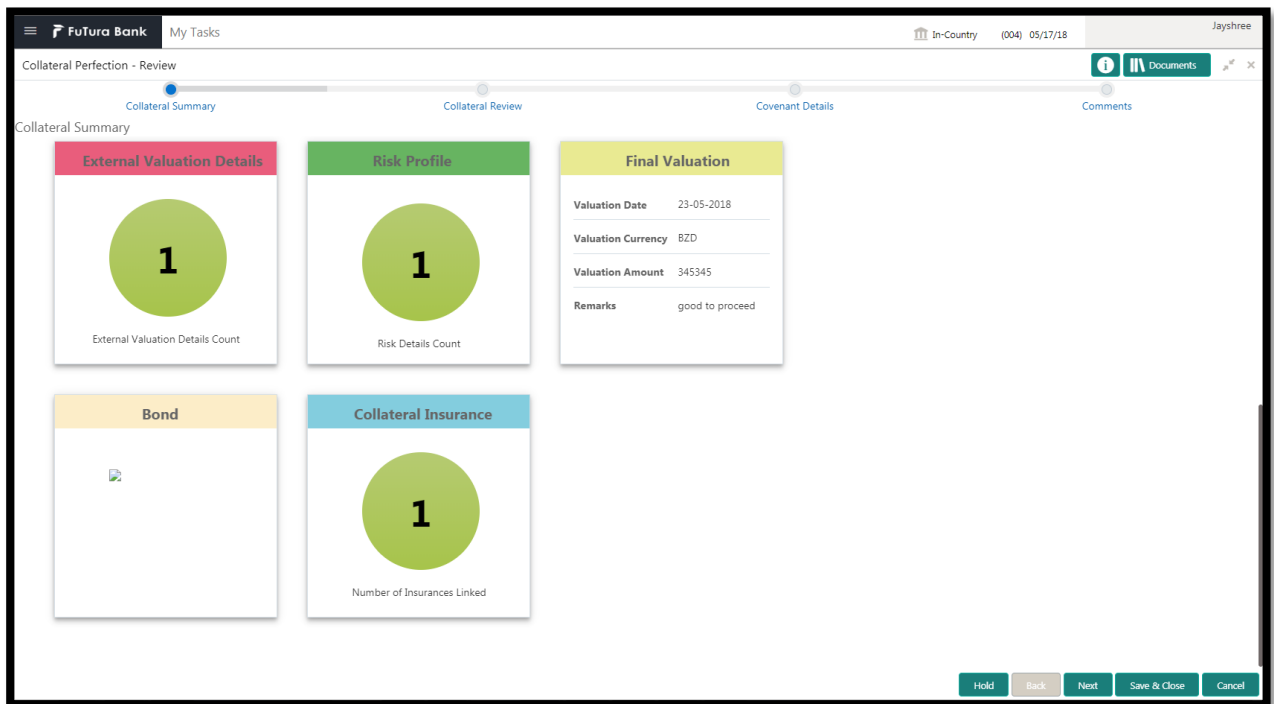
- Checklist

- Comments

2.12.1. Collateral Summary

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

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			
Collateral Type	Displays the collateral type details.	Display	Tile			
Field Investigation	Displays the Field Investigation details	Display	Tile			
External Check	Displays the External Details	Display	Tile			
Legal Opinion	Displays the Legal opinion of the Collateral	Display	Tile			
Valuation	Displays the Internal/External Valuation	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.

2.12.2.   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.

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

Action Buttons on the footer

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

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

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

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

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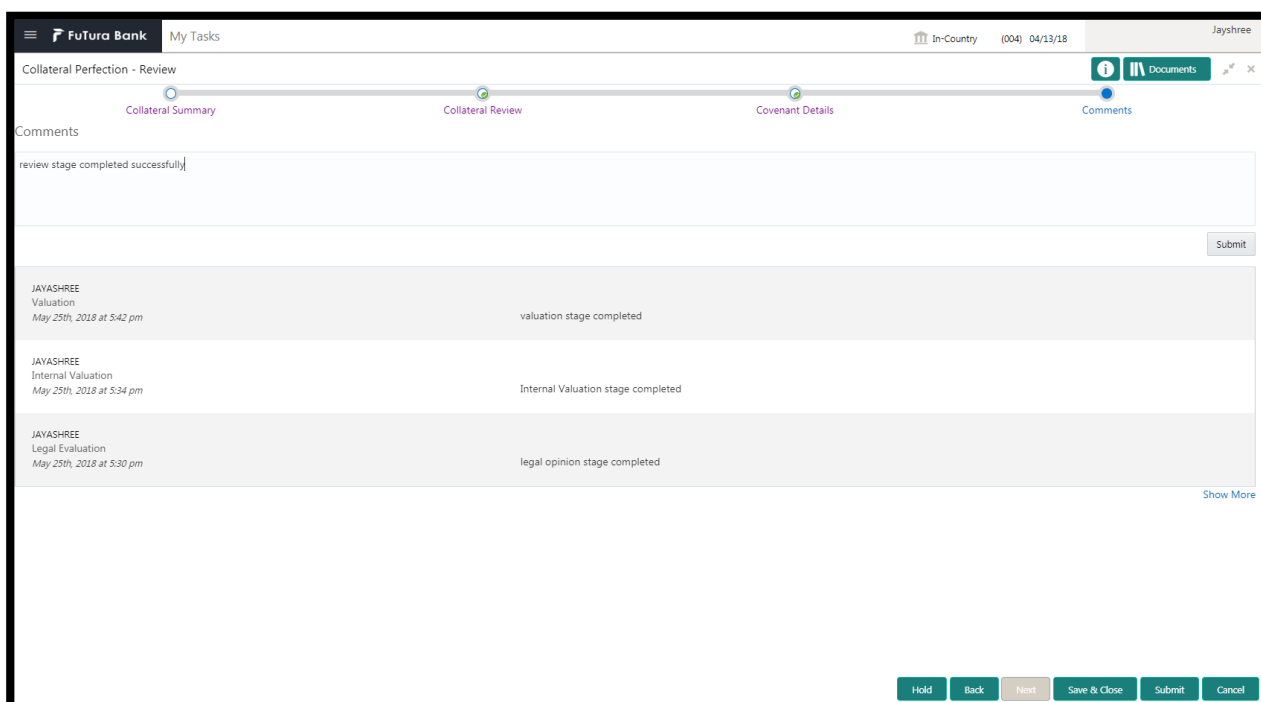
2.12.3.   Comments

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.

2.13.   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),
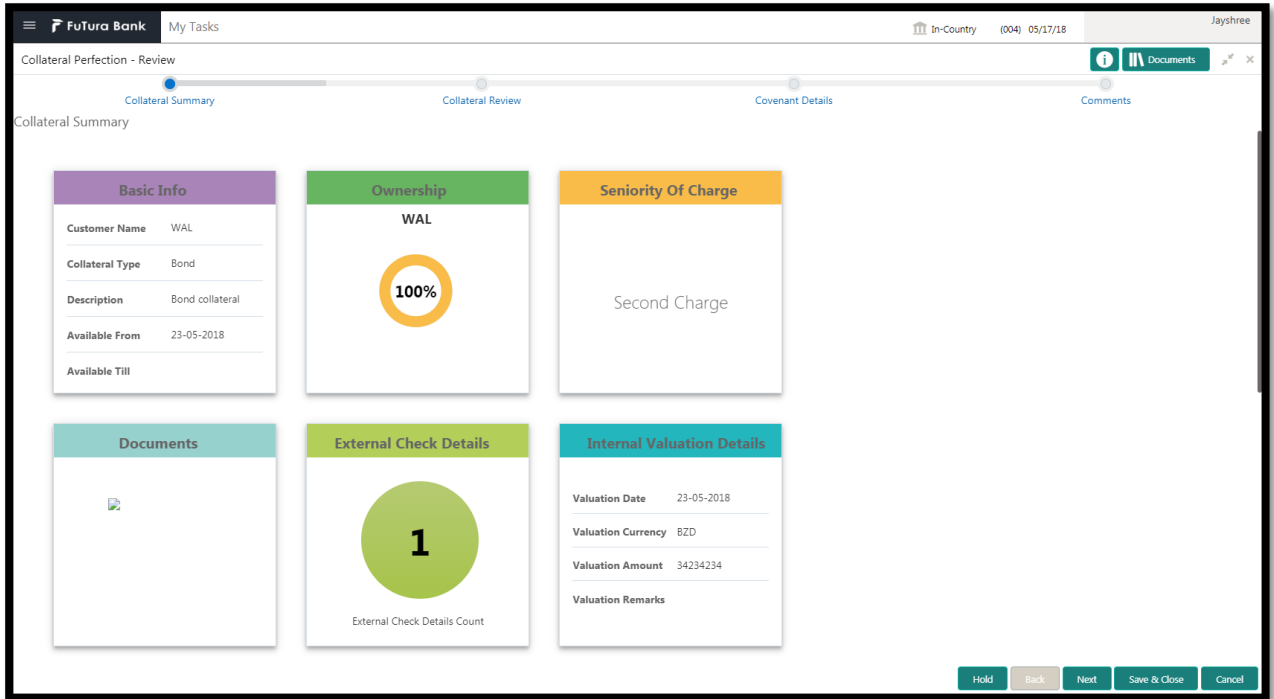
In case of existing first charge, will there be any issue in claiming

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.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			
Collateral Type	Displays the collateral type details.	Display	Tile			
Field Investigation	Displays the Field Investigation details	Display	Tile			
External Check	Displays the External Details	Display	Tile			
Legal Opinion	Displays the Legal opinion of the Collateral	Display	Tile			
Valuation	Displays the Internal/External Valuation	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.
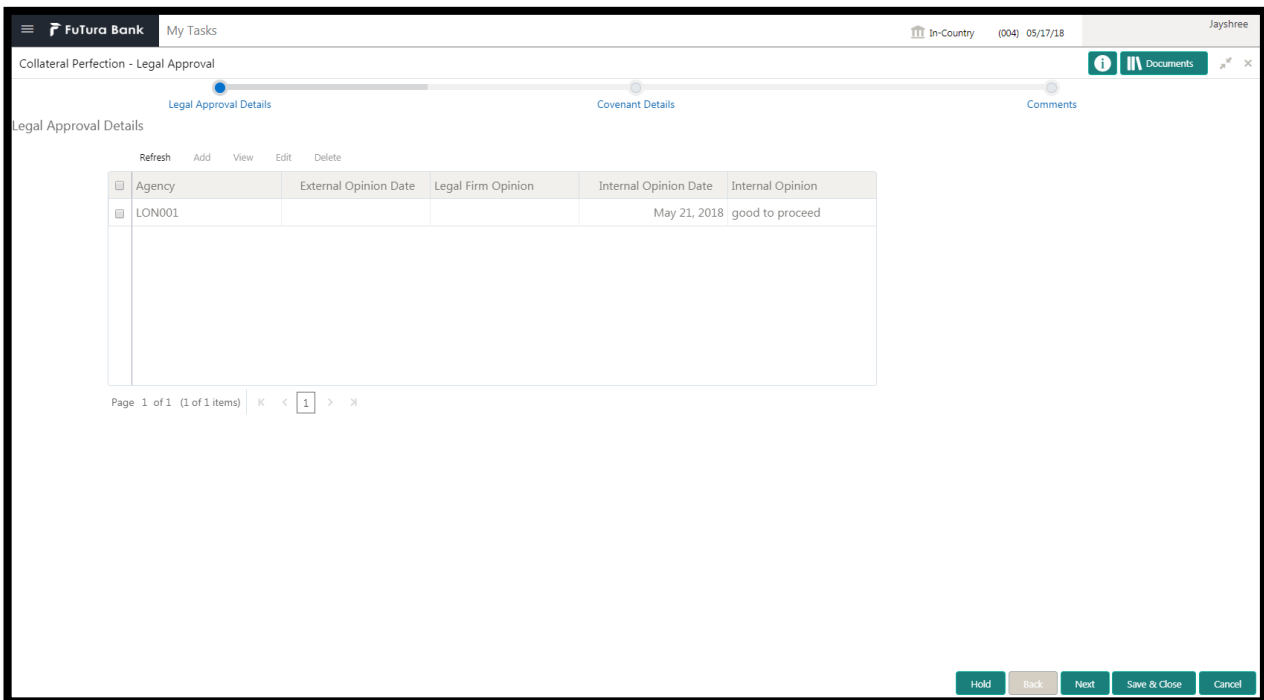
2.13.2. Legal Approval

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),

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 legal agency.	Display	Read Only			
External Opinion Date	Displays the external opinion date.	Display	Read Only			
Internal Opinion Date	Displays the internal opinion date.	Display	Read Only			
Internal Opinion	Displays the internal opinion.	Display	Read Only	2000		
Initial Recom-mendation	Displays the initial recommen-dation.	Display	Read Only	2000		

Final Recommendation	Displays the final recommendation.	Display	Read Only	2000		
Legal firm opinion	Displays the legal firm opinion.	Display	Read Only	2000		

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.

2.13.3. Comments

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/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.
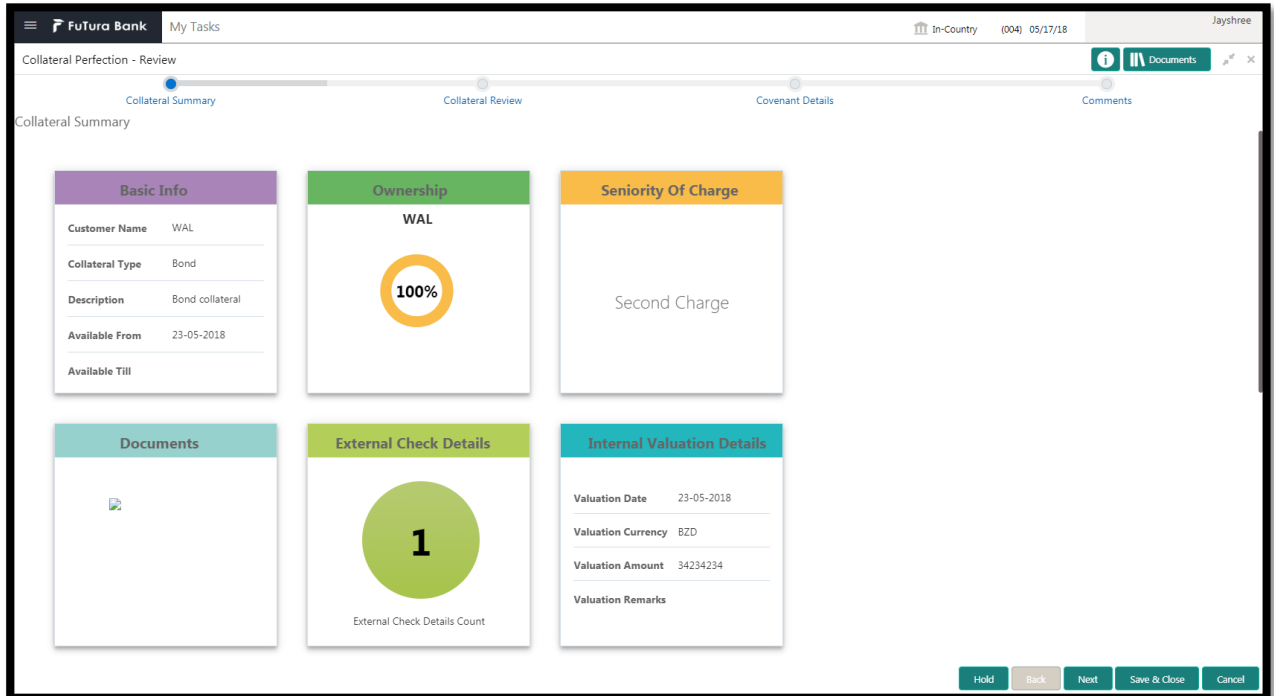
Following details will available for the user to review the collateral and provide the recommendations.

- 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 Validation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile			
Documents	Displays the document details.	Display	Tile			
Collateral Type	Displays the collateral type details.	Display	Tile			
Field Investigation	Displays the Field Investigation details	Display	Tile			
External Check	Displays the External Details	Display	Tile			
Legal Opinion	Displays the Legal opinion of the Collateral	Display	Tile			
Valuation	Displays the Internal/External	Display	Tile			

	Valuation					

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.

2.14.2. 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
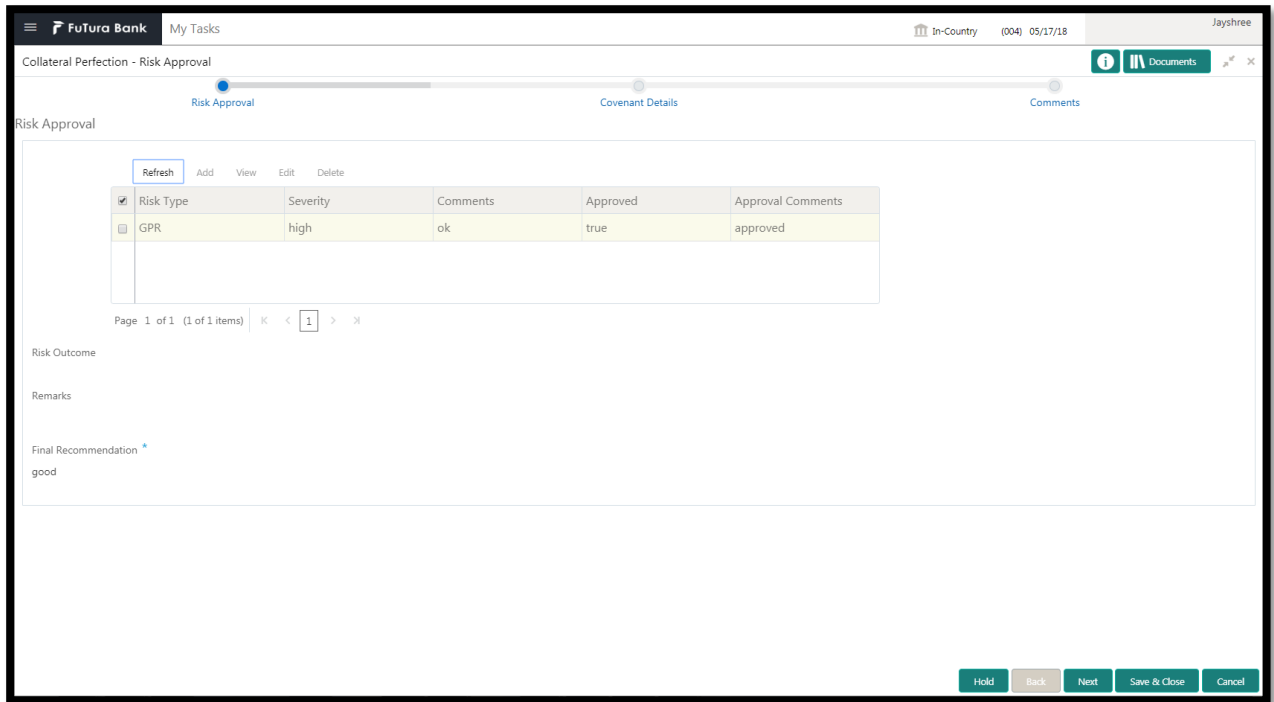
Geo political Risk

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.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Risk Type	Select the Risk Type	Input	LOV	3	Mandatory	
Severity	Enter the severity	Input	Free Text		Mandatory	
Is Approved	Is risk approved	Input	check-box			
Approver Comments	Comments to be provided y approver	Input	Free Text	2000		
Comments	Enter the comments	Input	Free Text	2000	Optional	
Risk Outcome	Capture the valuation amount	Input	LOV	4	Mandatory	
Remarks	Capture the remarks	Input	Free Text	2000	Optional	
Final Recommendation	Capture Final Recommendation	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.
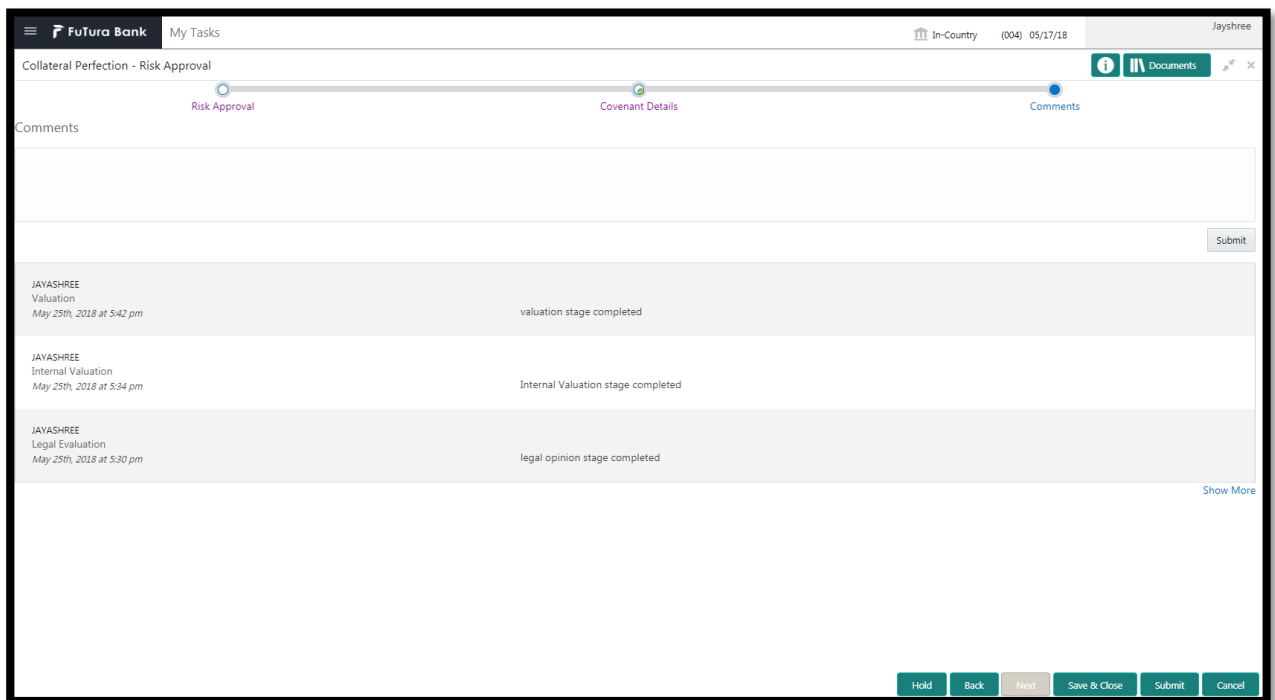
a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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.

2.14.3.   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.
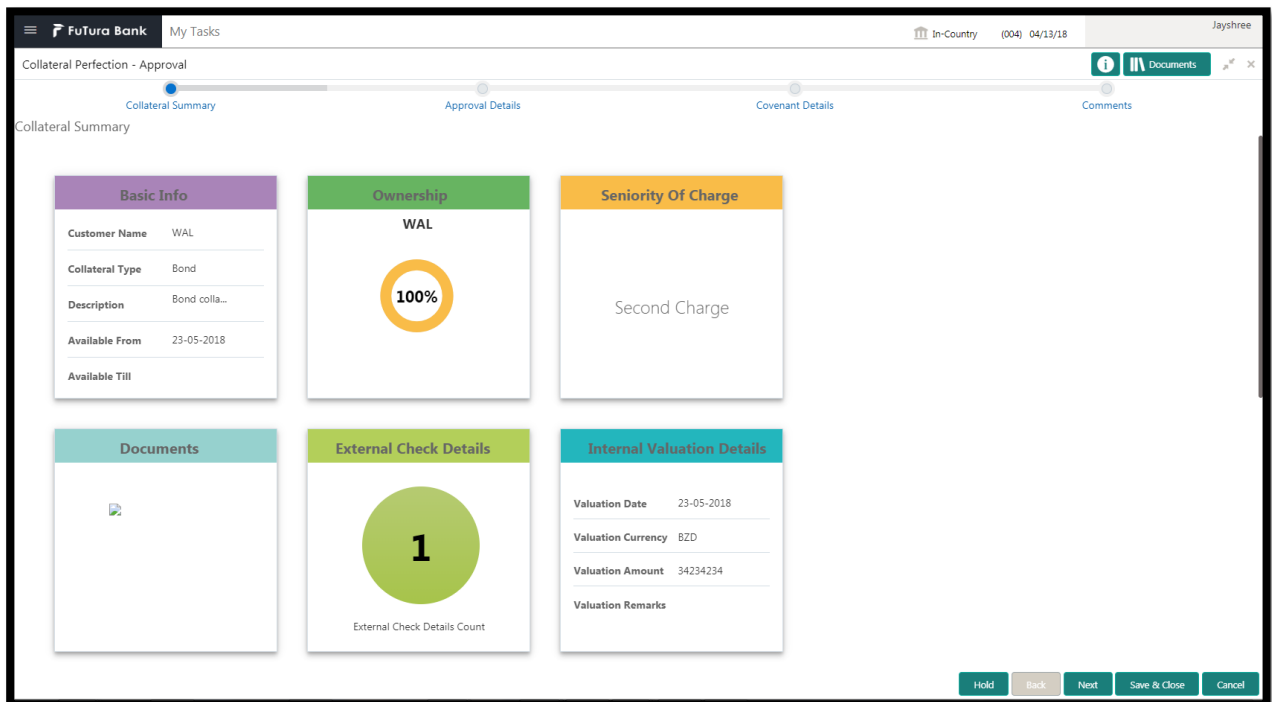e) **Back** – On Click of Back, the previous screen will be opened.

2.15. 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

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

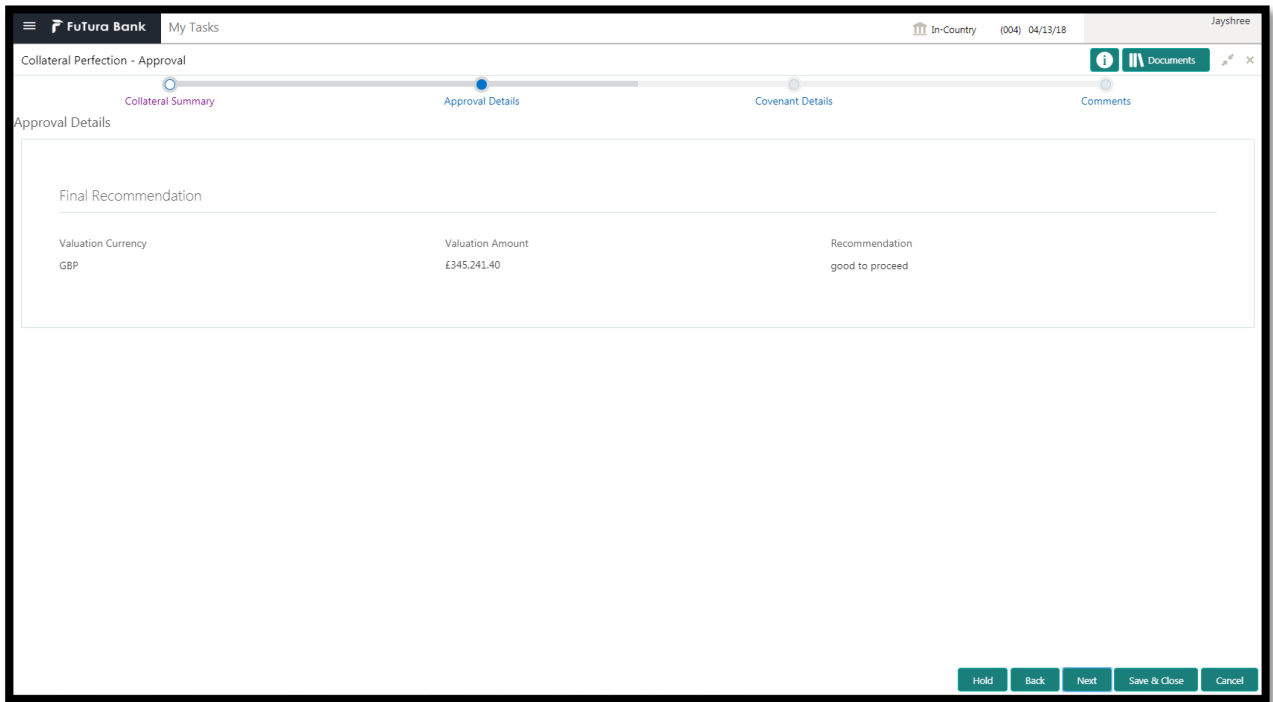| Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile	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

Collateral Type	Displays the collateral type details.	Display	Tile			
Field Investigation	Displays the Field Investigation details	Display	Tile			
External Check	Displays the External Details	Display	Tile			
Legal Opinion	Displays the Legal opinion of the Collateral	Display	Tile			
Valuation	Displays the Internal/External Valuation	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.

2.15.2.   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.
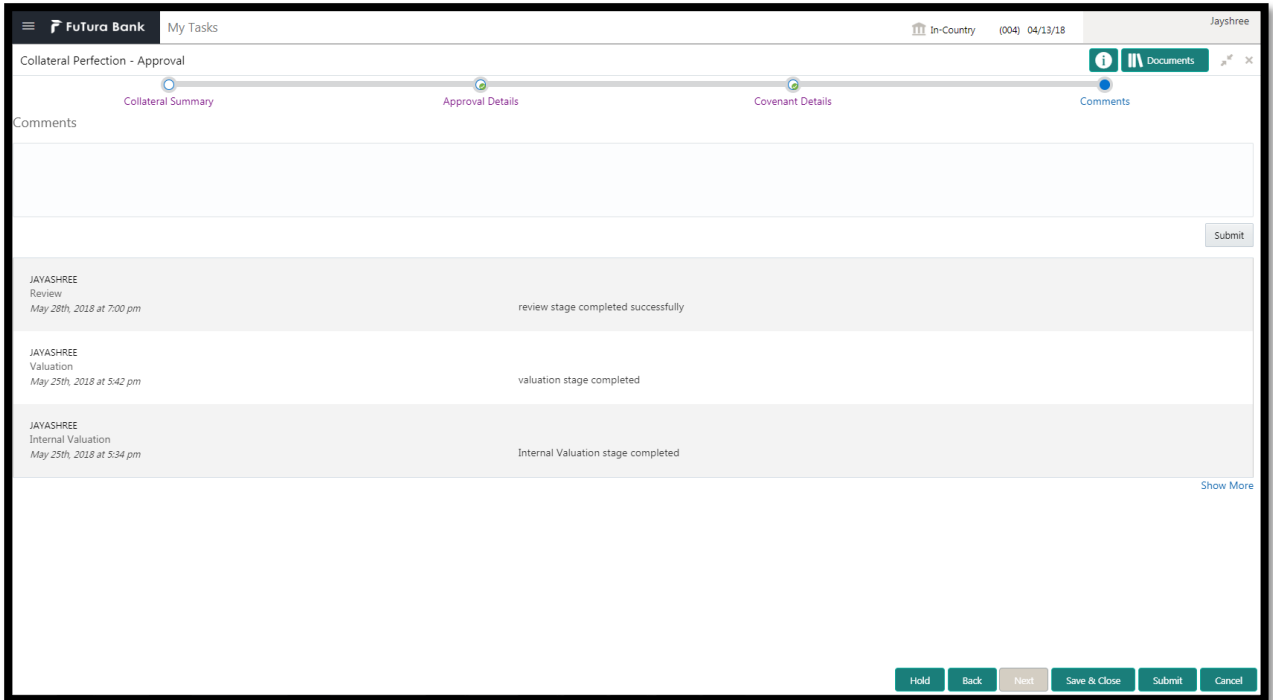
Field Name	Description	Attrib-ute Type	Object Type	Size	Mandato-ry/Optional	Field Valida-tion
Valuation Cur-rency	Displays the col-lateral currency selected.	Display	Read Only			
Valuation Amount	Capture the val-uation amount.	Display	Amount	22, 3		.
Recommenda-tion	Captures the recommenda-tions.	Display	Free Text			

Action Buttons on the footer

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

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

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

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

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

2.15.3.   Comments

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

Action Buttons

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

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

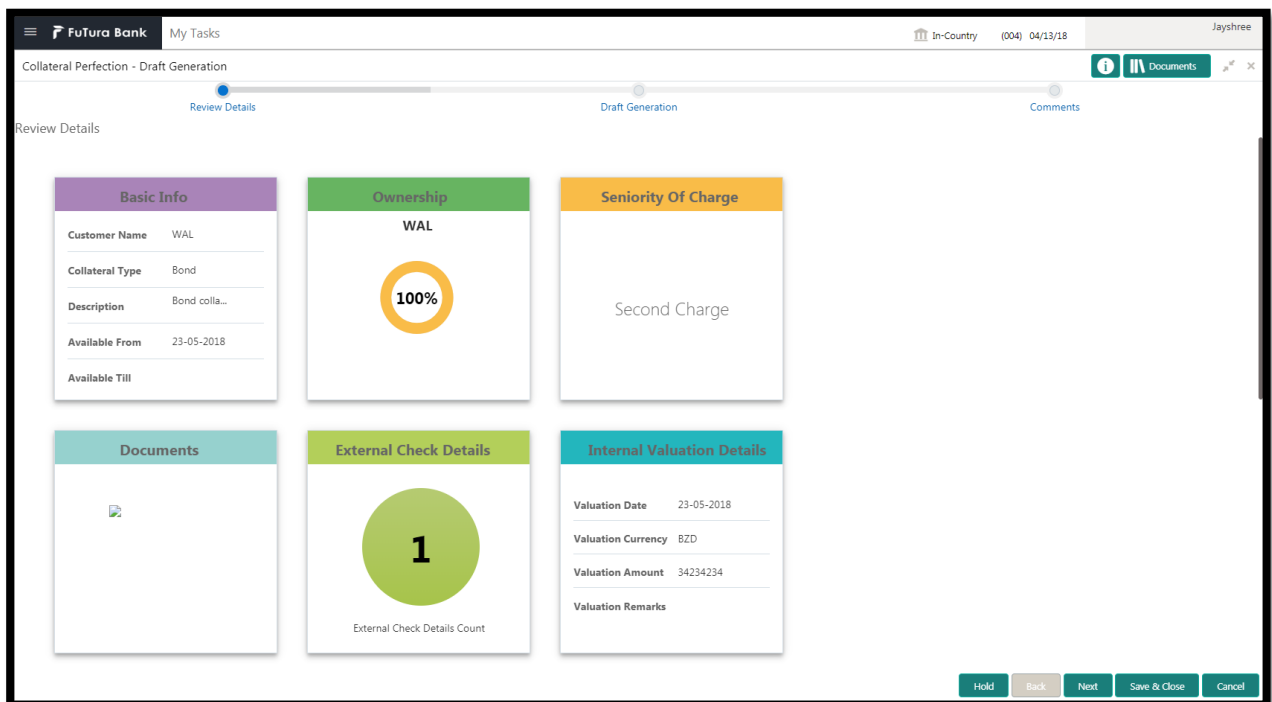## 2.16. Draft Generation (Generate Collateral Agreement)

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

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

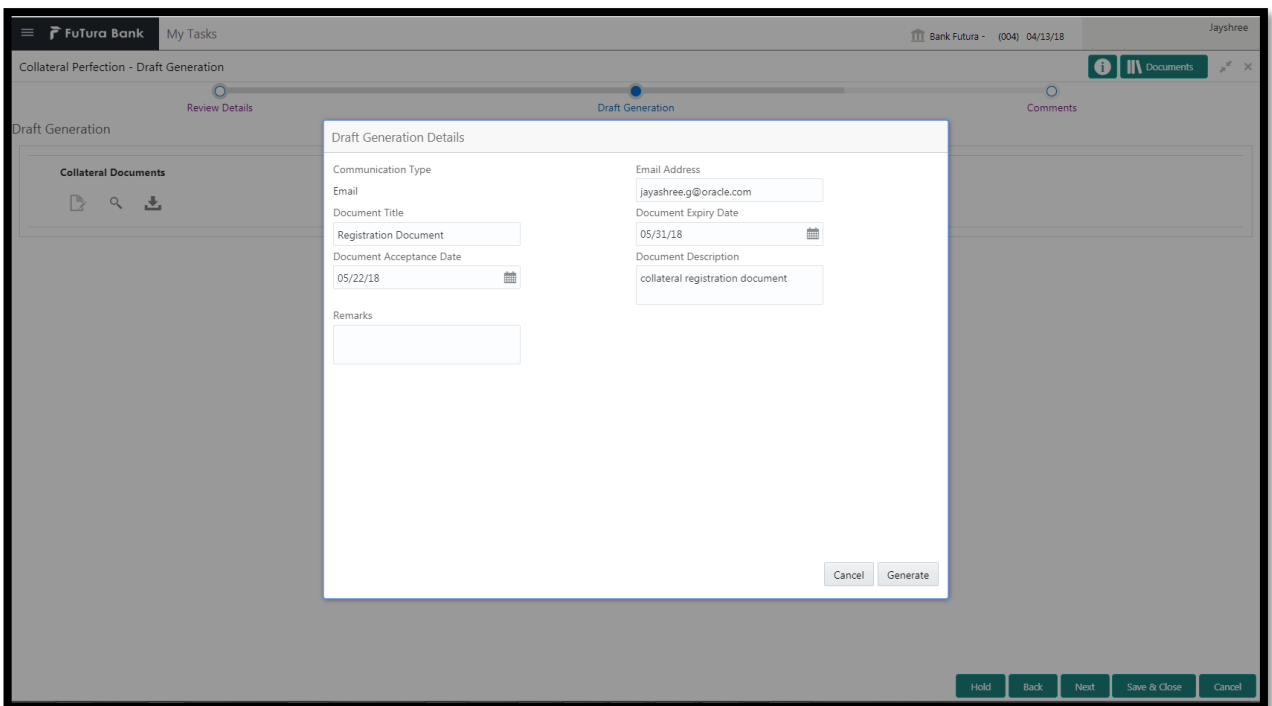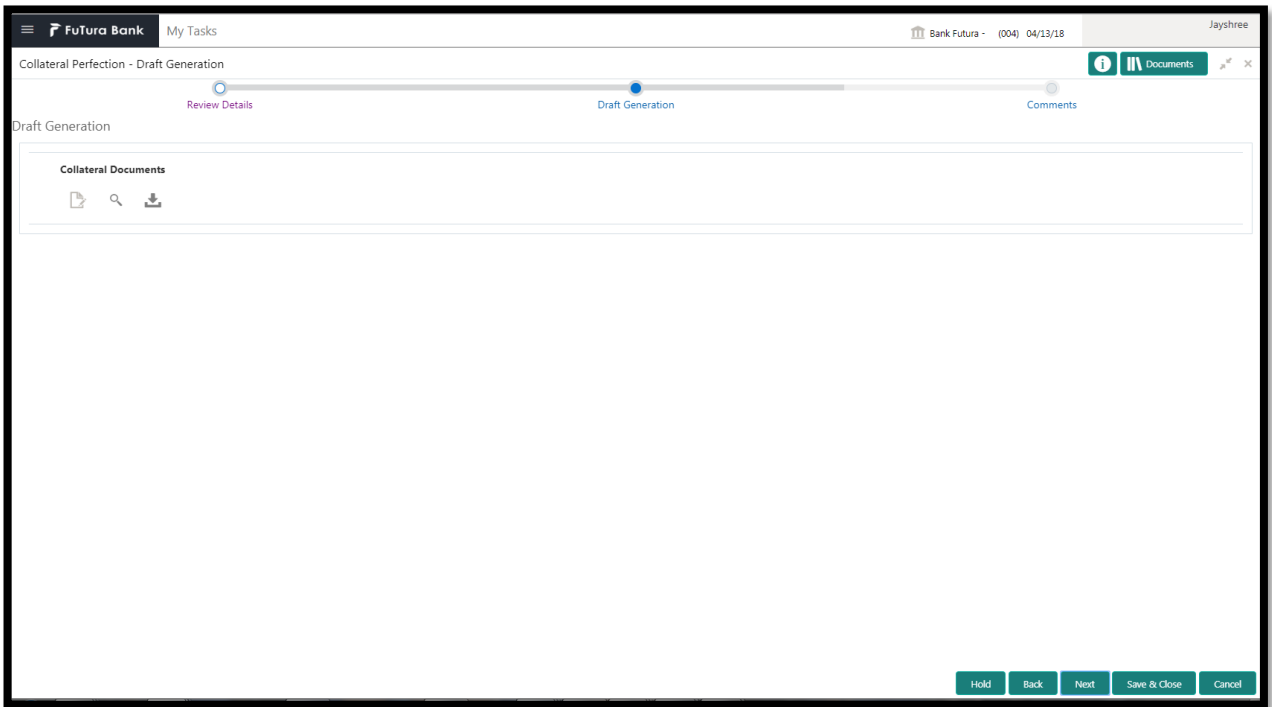| Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile	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

Collateral Type	Displays the collateral type details.	Display	Tile			
Field Investigation	Displays the Field Investigation details	Display	Tile			
External Check	Displays the External Details	Display	Tile			
Legal Opinion	Displays the Legal opinion of the Collateral	Display	Tile			
Valuation	Displays the Internal/External Valuation	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.

2.16.2.   Generate Collateral Agreement

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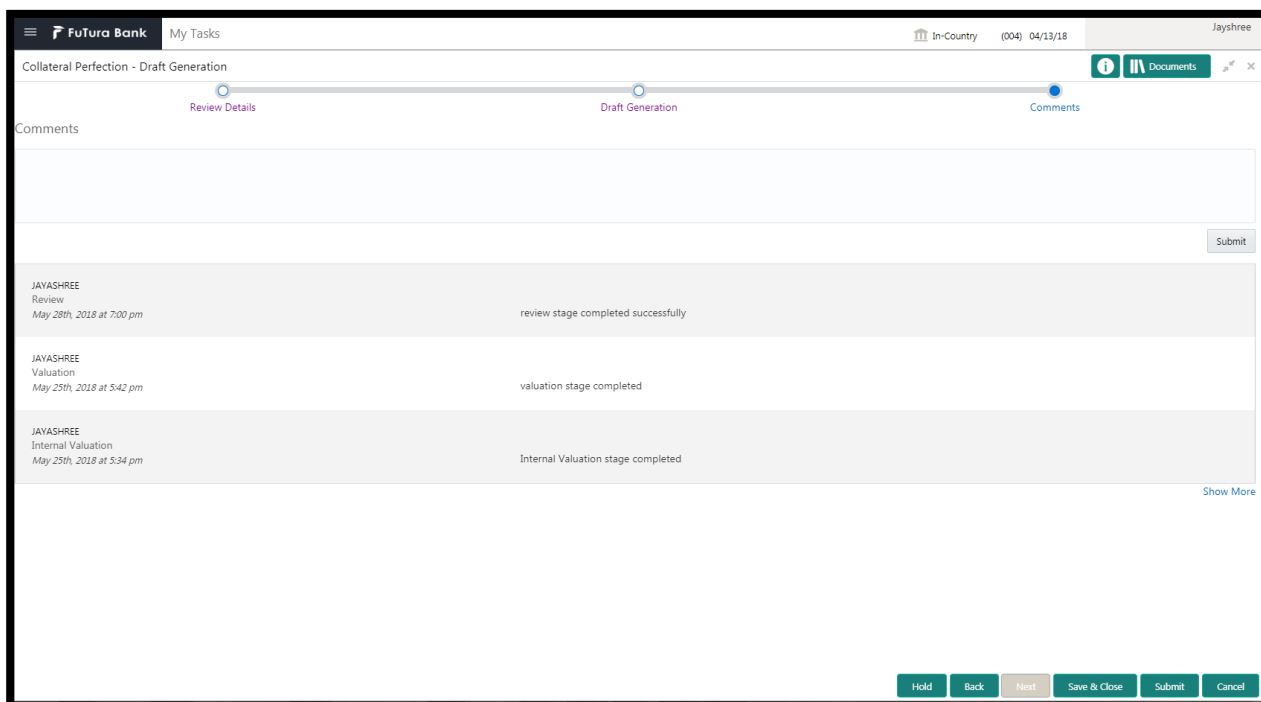
Action Buttons on the footer

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

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

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

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

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

2.16.3.   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

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.

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        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.
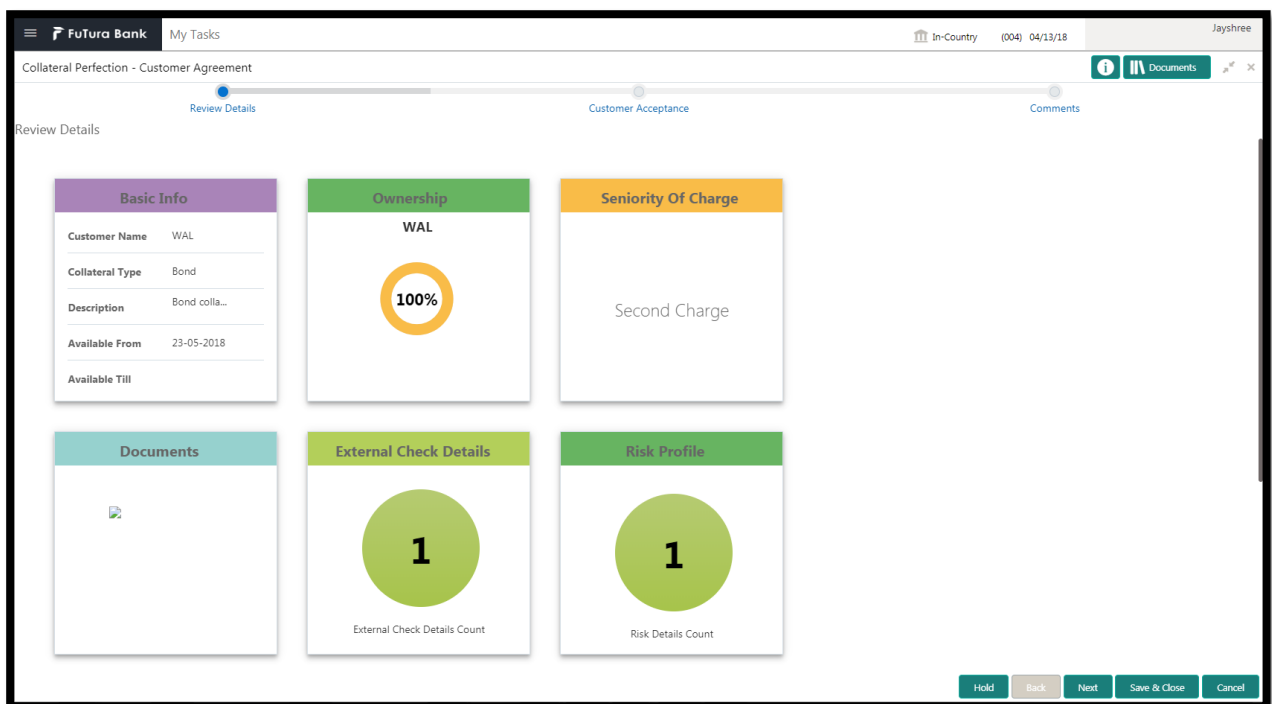
2.17. Customer Acceptance

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

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

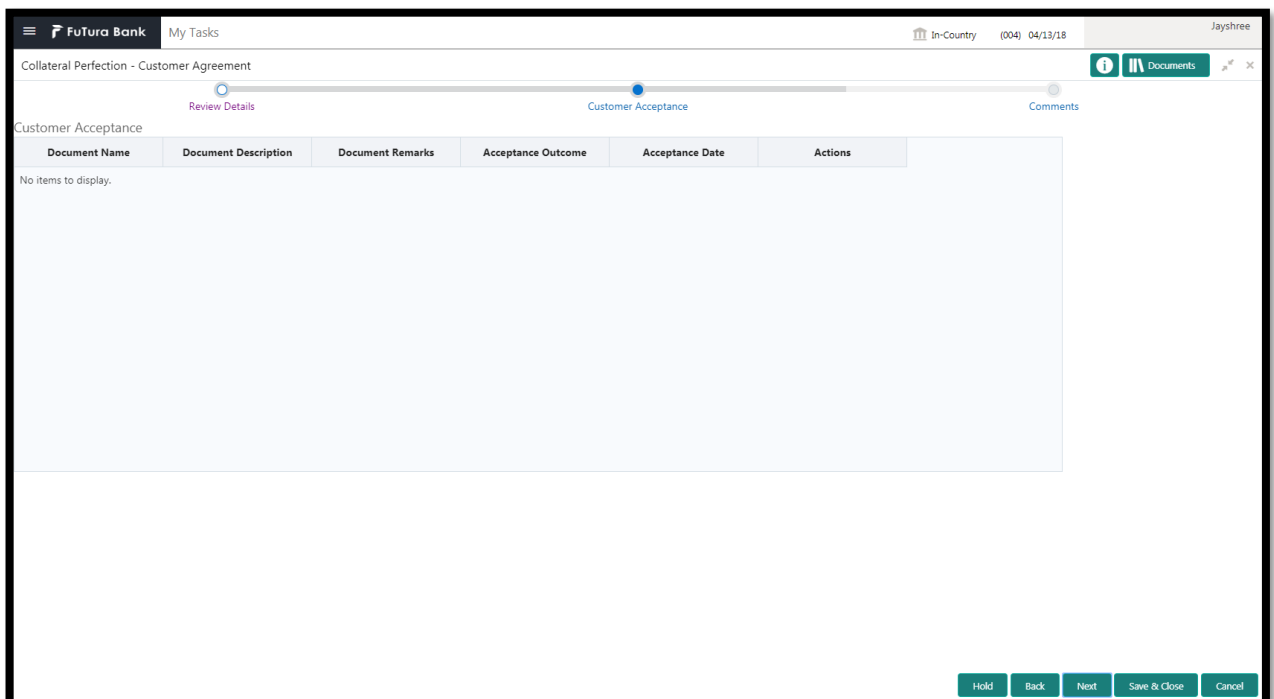| Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile	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

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

Action Buttons on the footer

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

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

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

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

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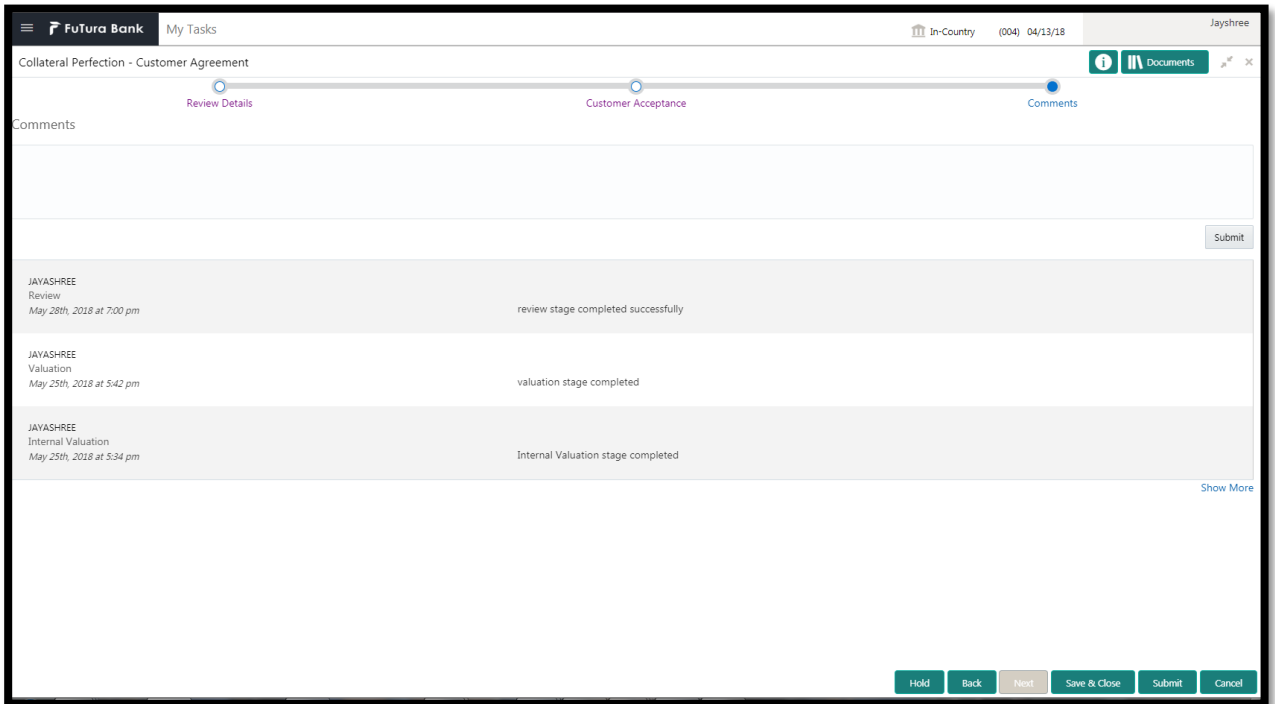
2.17.2.   Customer Acceptance

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.

Action Buttons on the footer

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

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

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

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

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

2.17.3.   Comments

Field Name	Description	At-trib-ute Type	Ob-ject Type	Size	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

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

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

Action Buttons on the footer

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

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

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

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

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

2.18.2. 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.
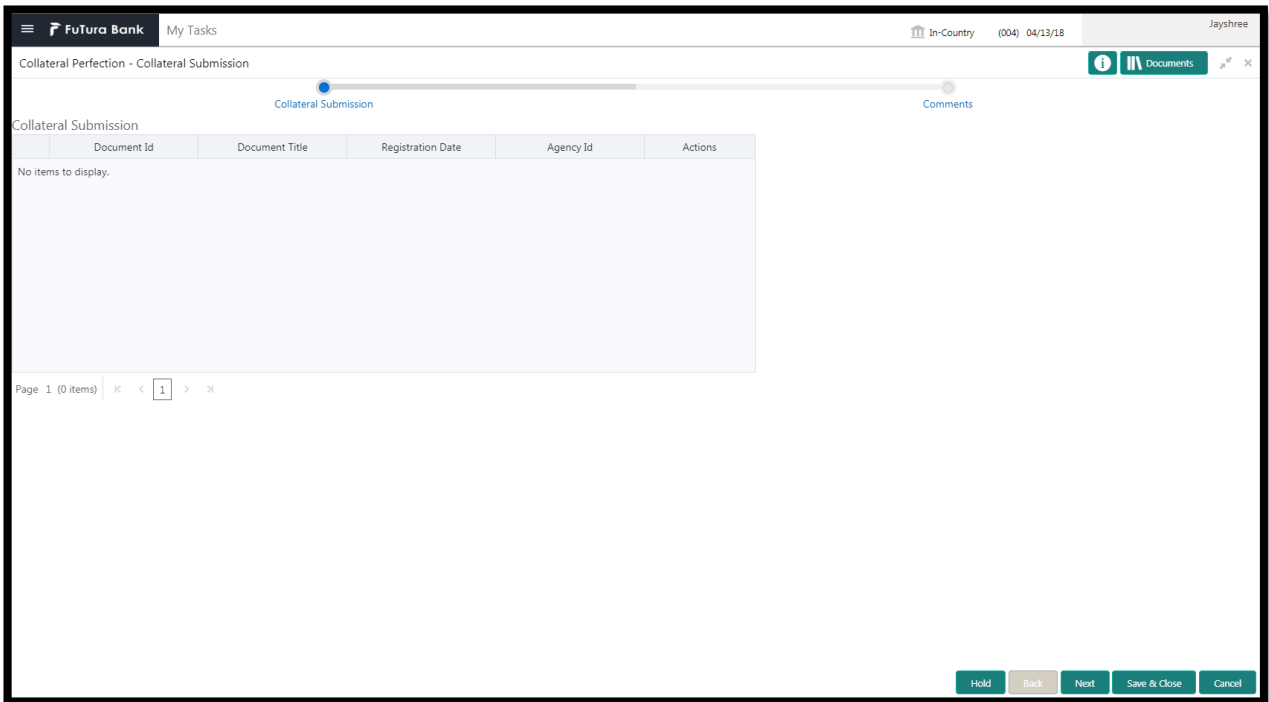
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Document ID		ReadOnly	text			
Document Description	Enter the description	Input	Free Text		Optional	
Agency	Capture the Agency	Input	LOV	4	Optional	
Registration Request Date	Request date for registration	Input	Date		Mandatory	The request date should not be below start date

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.

2.18.3. Comments

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

Action Buttons

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

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

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.
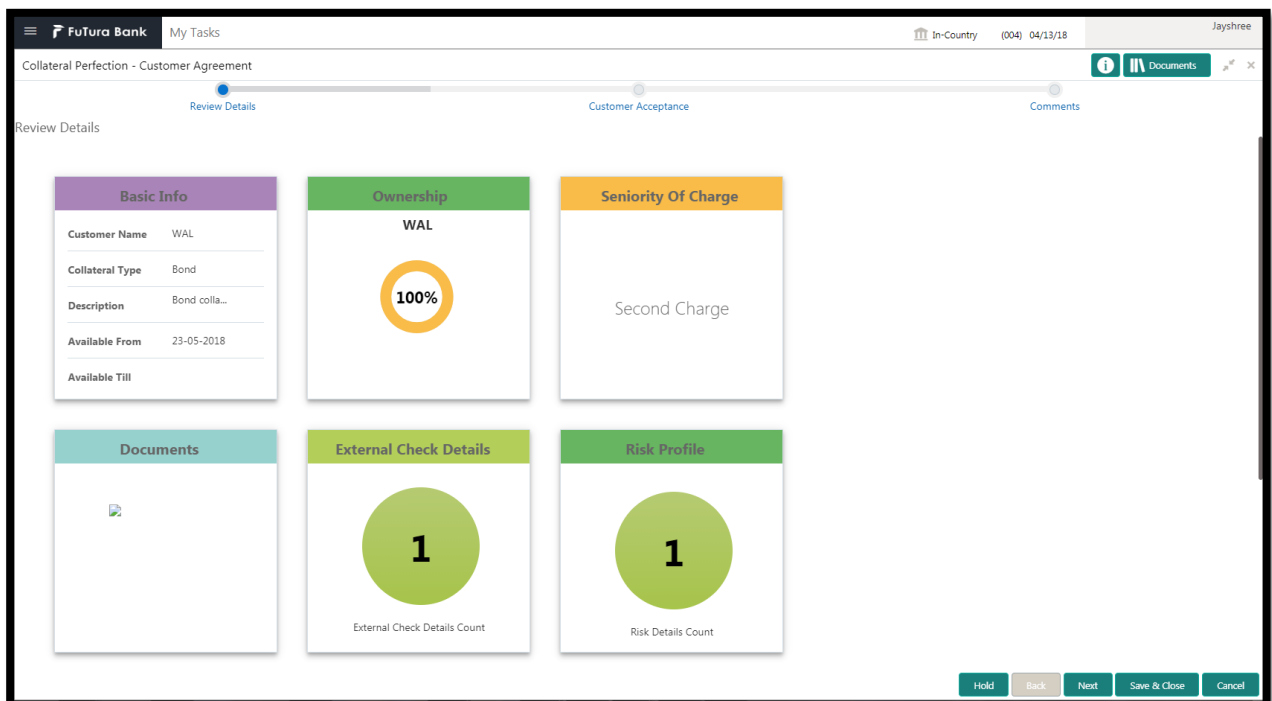
2.19. Await for Registration Confirmation

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

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

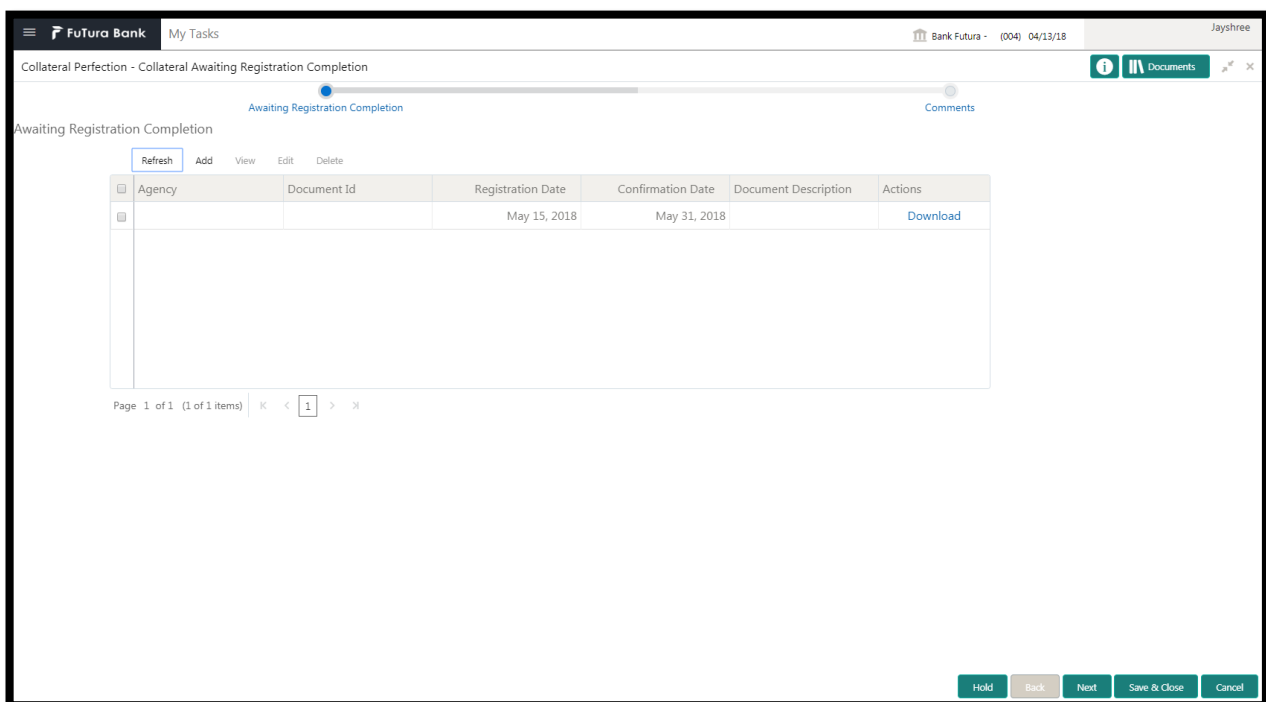| Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile	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

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

Action Buttons on the footer

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

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

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

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

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

2.19.2.   Await for Registration Confirmation

As a Credit Officer, the user will be able to capture the registration confirmation details.
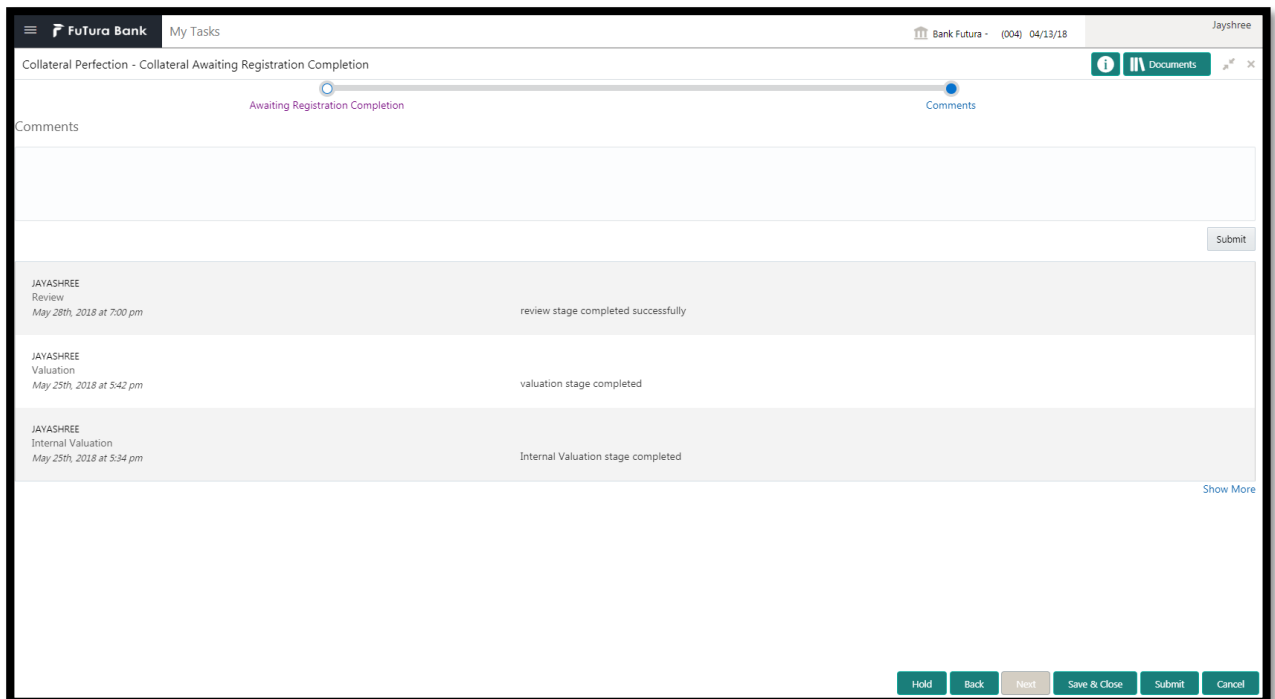
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Document ID		ReadOnly	text			
Registration Reference Number	Enter the reference number for registration number	Input	Free Text	12	Optional	Alpha numeric field with limit upto 12 characters
Agency	Capture the Agency	Read Only	LOV	4		
Registration Request Date	Request date for registration	Read Only	Date			
Registration Date	Date for registration	Input	Date			
Is Confirmation 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		

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.

2.19.3. Comments

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

Action Buttons

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

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

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.

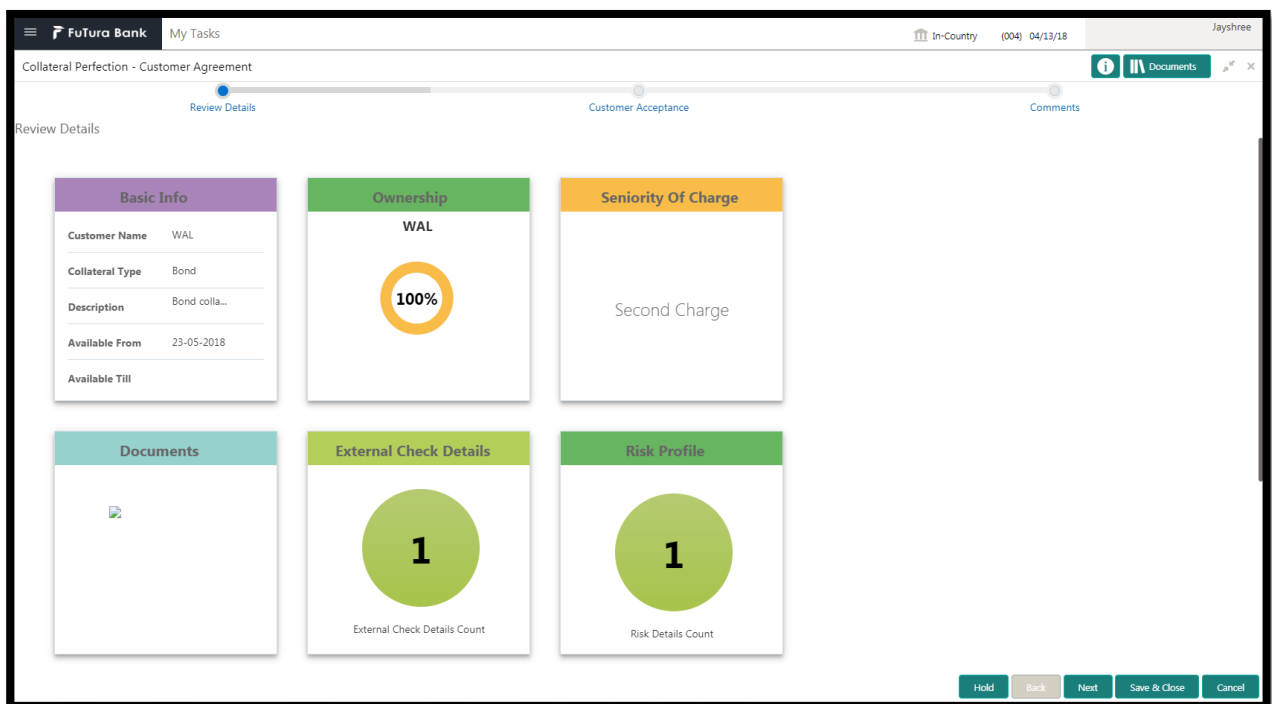e) **Back** – On Click of Back, the previous screen will be opened.

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

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

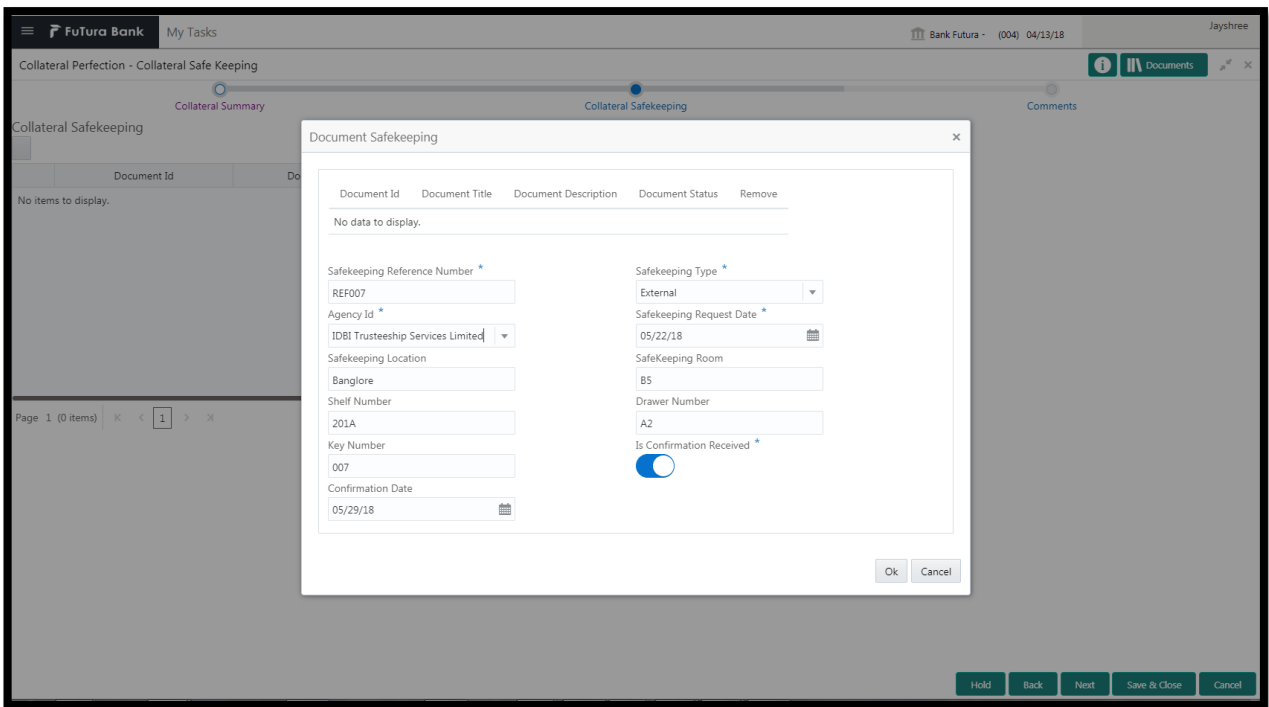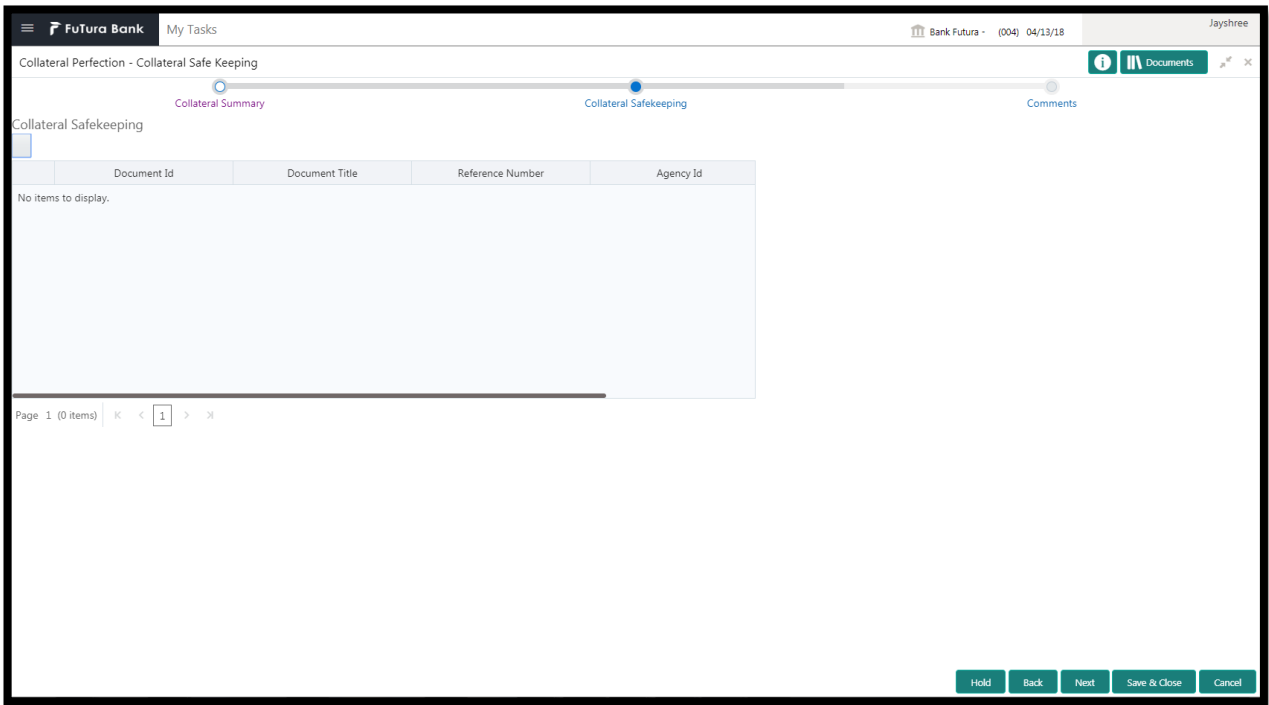| Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Basic Info	Displays the basic info details of collateral.	Display	Tile			
Ownership	Displays the ownership details.	Display	Tile			
Seniority Of Charge	Displays the seniority of charge details.	Display	Tile	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

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

2.20.2.   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.

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			

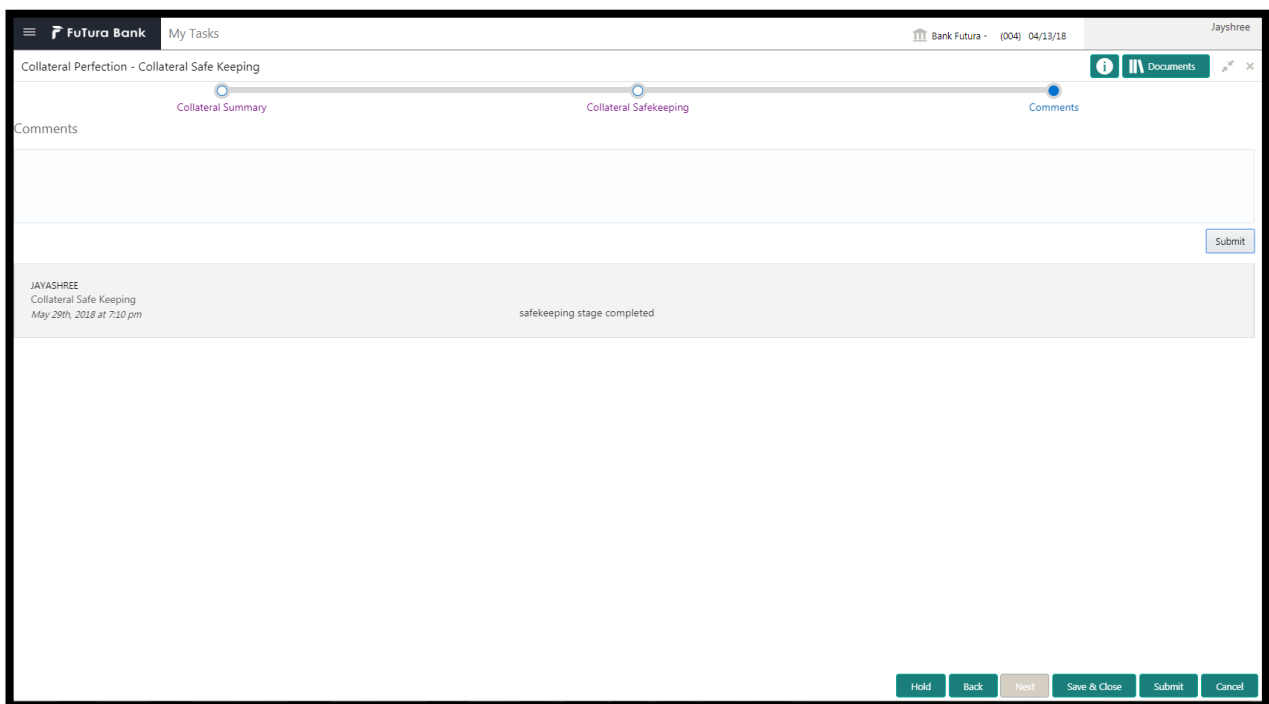| Safekeeping Reference Number	Capture Safekeeping Reference Number	Input	text	22	Mandatory	The field should allow alphanumeric values up to 22 characters
Safekeeping Type	select the safekeeping type	Input	LOV	3	Mandatory	
Agency Id	Select the agency Id	Input	LOV	4	Mandatory	
Safekeeping Location	Enter 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

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.

2.20.3.   Comments

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/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.

2.21. 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.
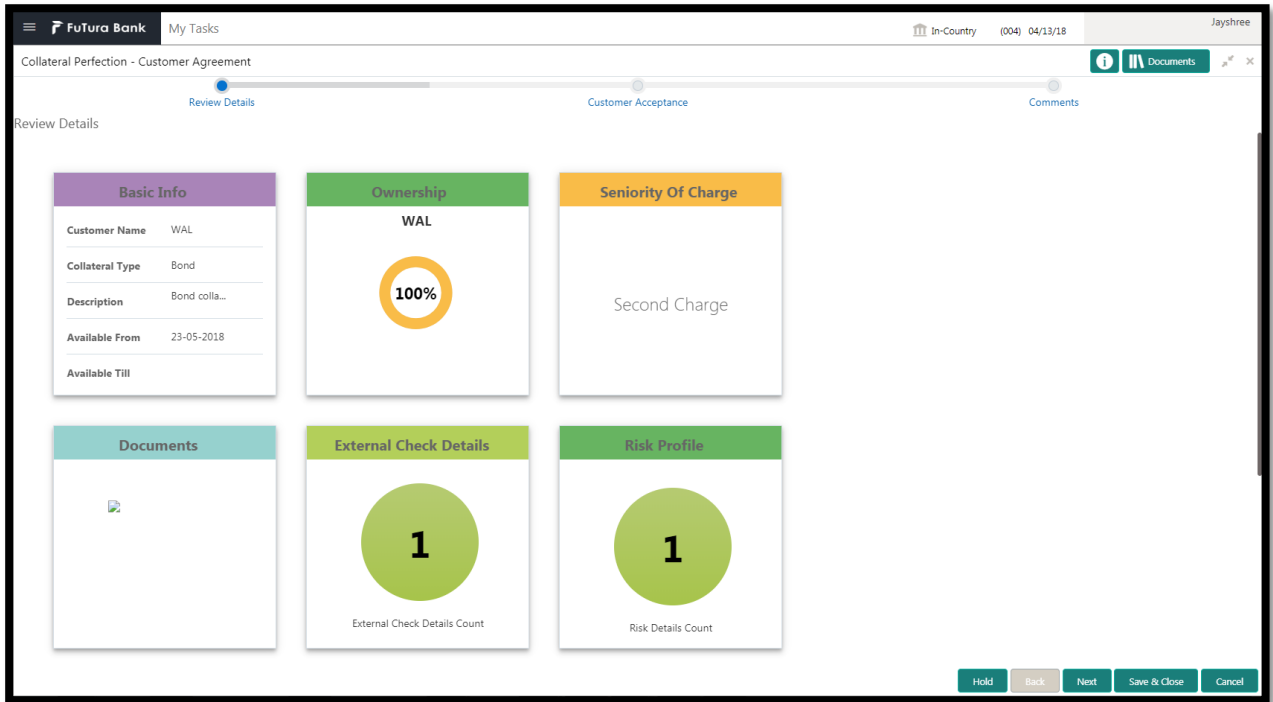
2.22. Manual Retry

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

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

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

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 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.
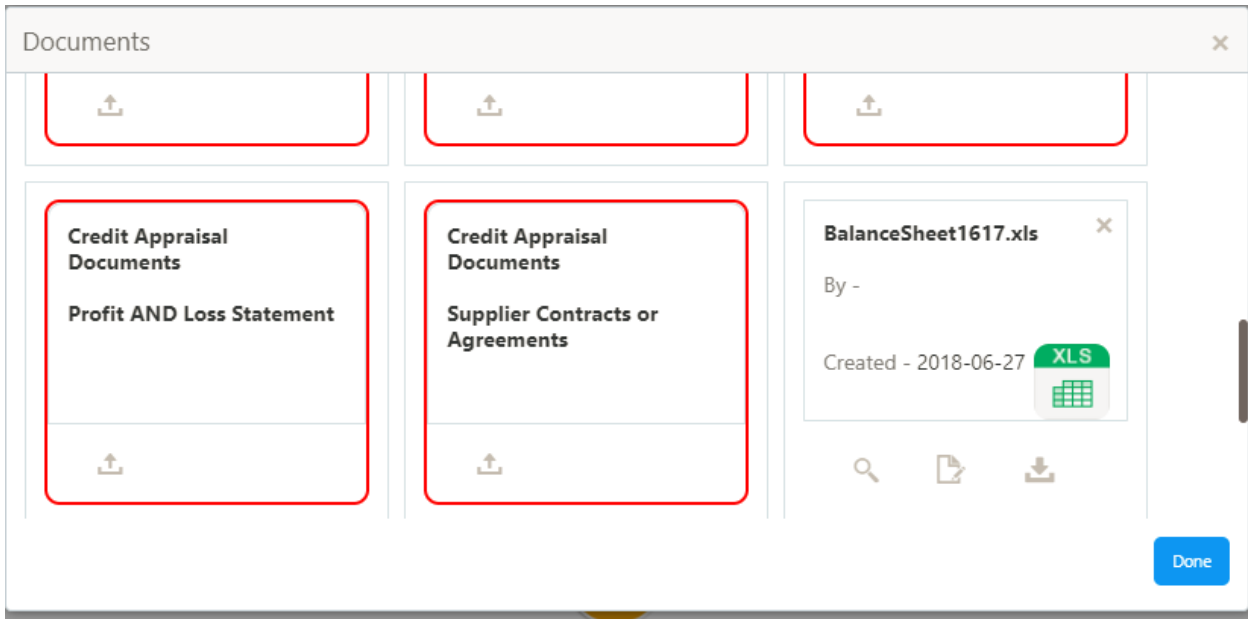
Action Buttons

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

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

User can click on the upload button to upload the documents

Field Name	Description	At-trib-ute Type	Ob-ject Type	Size	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.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Checklist Description	System displays the checklists maintained for the stage	Display	Free Text		Mandatory	Verify the entire checklist before clicking the submit button.
Remarks	Specify the remarks	Input	Button/Text		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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