Collateral Review User Guide

Oracle Banking Credit Facilities Process Management

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Oracle Banking Credit Facilities Process Management User Guide
Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
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Contents

1. Welcome to Oracle Banking Credit Facilities Process Management 6

2. Collateral Review 7

2.1 Collateral Review - Process Flow Diagram 8

2.2 Initiation 10
2.2.1 Configuration 12
2.2.2 Comments 13

2.3 Internal Legal Opinion 15
2.3.1 Collateral Summary 15
2.3.2 Internal Legal Opinion 17
2.3.3 Comments 18

2.4 Risk Evaluation 19
2.4.1 Collateral Summary 19
2.4.2 Risk Evaluation 20
2.4.3 Comments 22

2.5 Internal Valuation 24
2.5.1 Collateral Summary 24
2.5.2 Internal Valuation 26
2.5.3 Comments 28

2.6 External Valuation 29
2.6.1 Collateral Summary 29
2.6.2 External Valuation 30
2.6.3 Comments 33

2.7 External Legal Opinion 34
2.7.1 Collateral Summary 35
2.7.2 External Legal Opinion 36
2.7.3 Comments 37

2.8 External Check 39
2.8.1 Collateral Summary 40
2.8.2 External Check 42
2.8.3 Comments 43

2.9 Field Investigation 45
2.9.1 Collateral Summary 46
2.9.2 Field Investigation 47

2.9.3 Comments 49

2.10 Final Valuation 50
2.10.1 Collateral Summary 50
2.10.2 Final Valuation 52
2.10.3 Comments 54

2.11 Review and Recommendations 55
2.11.1 Collateral Summary 55
2.11.2 Review and Recommendation 57
2.11.3 Comments 59

2.12 Legal Approval 60
2.12.1 Collateral Summary 60
2.12.2 Legal Approval 61
2.12.3 Comments 63

2.13 Risk Approval 65
2.13.1 Collateral Summary 65
2.13.2 Risk Approval 67
2.13.3 Comments 68

2.14 Approval 70
2.14.1 Collateral Summary 70
2.14.2 Approval 71
2.14.3 Comments 73

2.15 Generate Collateral Agreement 75
2.15.1 Collateral Summary 75
2.15.2 Generate Collateral Agreement 76
2.15.3 Comments 77

2.16 Customer Acceptance 79
2.16.1 Collateral Summary 79
2.16.2 Customer Acceptance 80
2.16.3 Comments 82

2.17 Collateral Safekeeping 83
2.17.1 Collateral Summary 84
2.17.2 Collateral Safekeeping 85
2.17.3 Comments 86

2.18 Hand off to Back office System 88

2.19 Manual Retry 89

2.19.1 Collateral Summary 89

3. Document Upload and Checklist 91
3.1 Document Upload 91
3.2 Checklist 93

4. Reference and Feedback 94
4.1 References 94
4.2 Feedback and Support 94

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

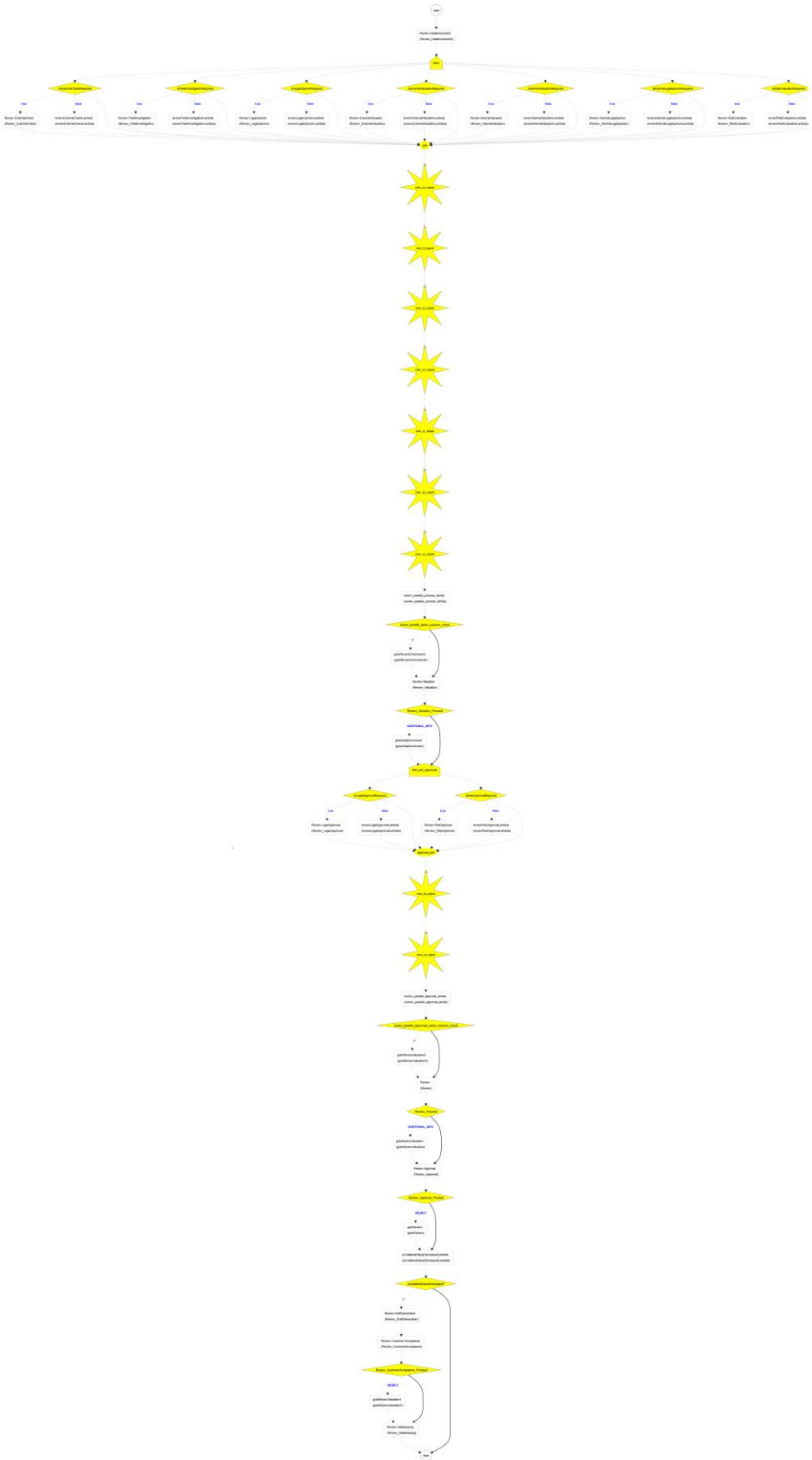
- Stand-alone system agnostic to back office application
- Requires very little change to bank’s existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Roll Based Dashboards

2. Collateral Review

As part of Credit Portfolio management, banks undertake periodic / Event Triggered Review of collateral of its clients. This will ensure that the bank can control & mitigate the inherent credit risk involved in Collateral management. As a Credit Officer I will initiate the Collateral Review of Collateral of my customer or triggered by the back office system. The various activities performed for Collateral Review 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 Safekeeping

2.1 Collateral Review - Process Flow Diagram

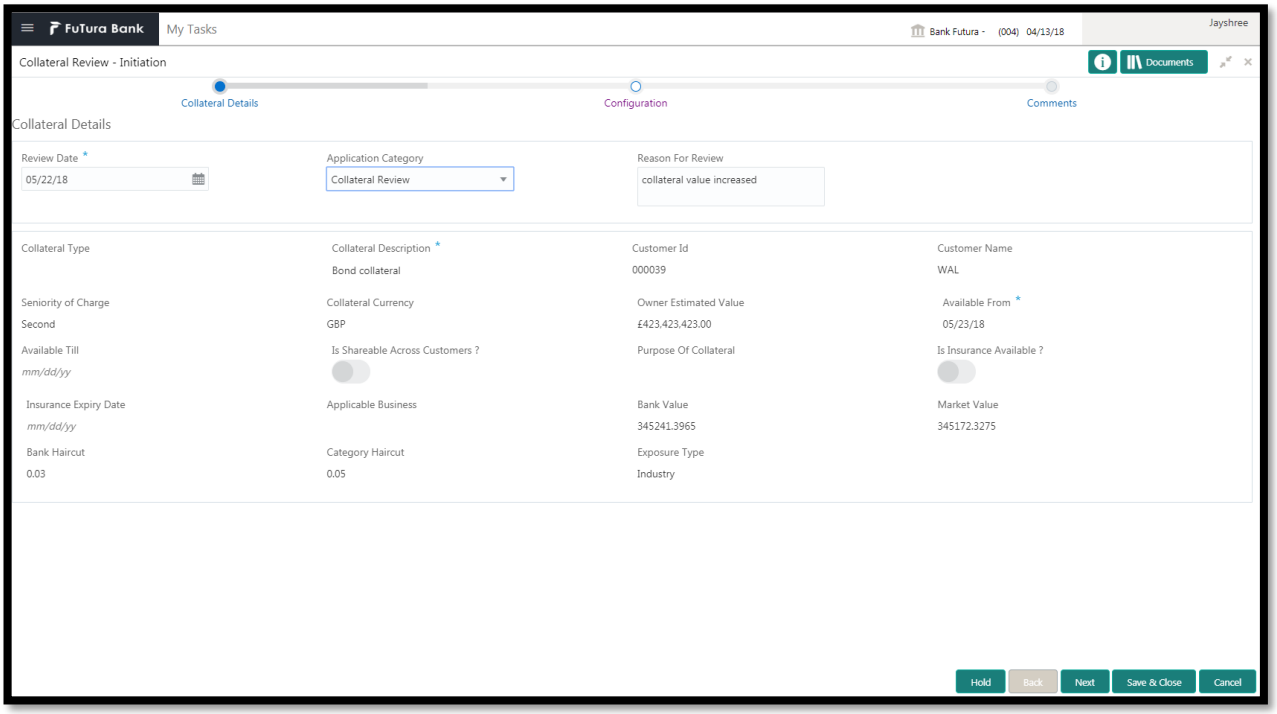


The Collateral Review process has the following stages handled by users authorized to perform the task under those stages.

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

2.2 Initiation

Collateral review process will be triggered by the back office system based on the collateral review date on a periodic basis or manually triggered by the back office system. Once the collateral review task is initiated the task will be available in the Free task queue and the user can acquire the task and work on the task.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Review Date	Enter review date	Display	Date			System will display the review date
Application Category	Enter Application Category	Input	LOV		Mandatory	
Reason For Review	Enter Review Reason	Input	Free Text	2000	Optional	
Remarks	Capture the remarks	Input	Free Text	2000	Optional	
Final Recommendation	Capture Final Recommendation	Input	Free Text	2000	Mandatory	

Collateral Details

The Credit officer can view the collateral details

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation

Collateral Type	Displays the Collateral Type	Display	Read Only			
Collateral Description	Displays the brief description of the Collateral	Display	Read Only			
Customer Id	Displays the customer Id	Display	Read Only			
Customer Name	The customer name of the customer will be displayed	Display	Read Only			
Seniority of Charge	Displays the Seniority of Charge of Our bank	Display	Read Only			
Collateral Currency	Displays the Collateral currency	Display	Read Only			
Collateral Value	Specify the value of the collateral	Display	Read Only			
Ownership Type	Displays the Ownership type	Display	Read Only			
Available From	Displays the Collateral Available From date	Display	Read Only			
Available Till	Displays the Collateral Available Till date	Display	Read Only			
Purpose of Collateral	Displays the purpose of collateral	Display	Read Only			

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.

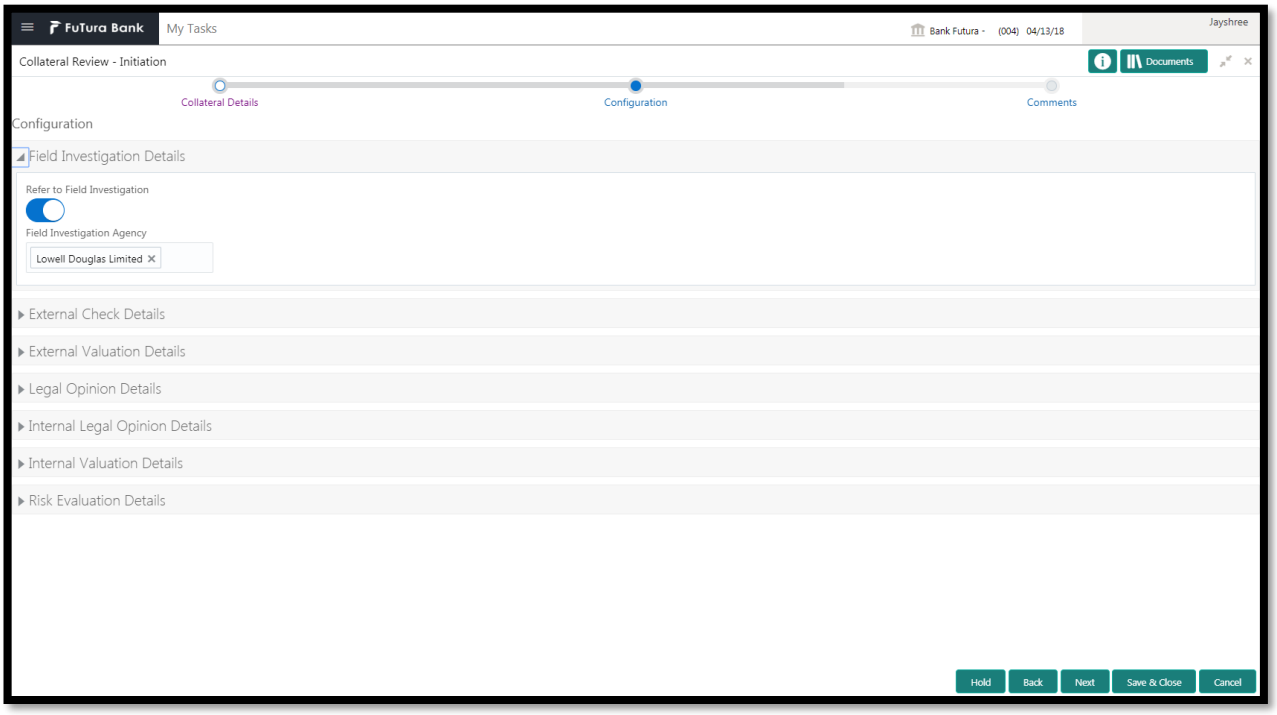
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.2.1Configuration

The credit officer 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.

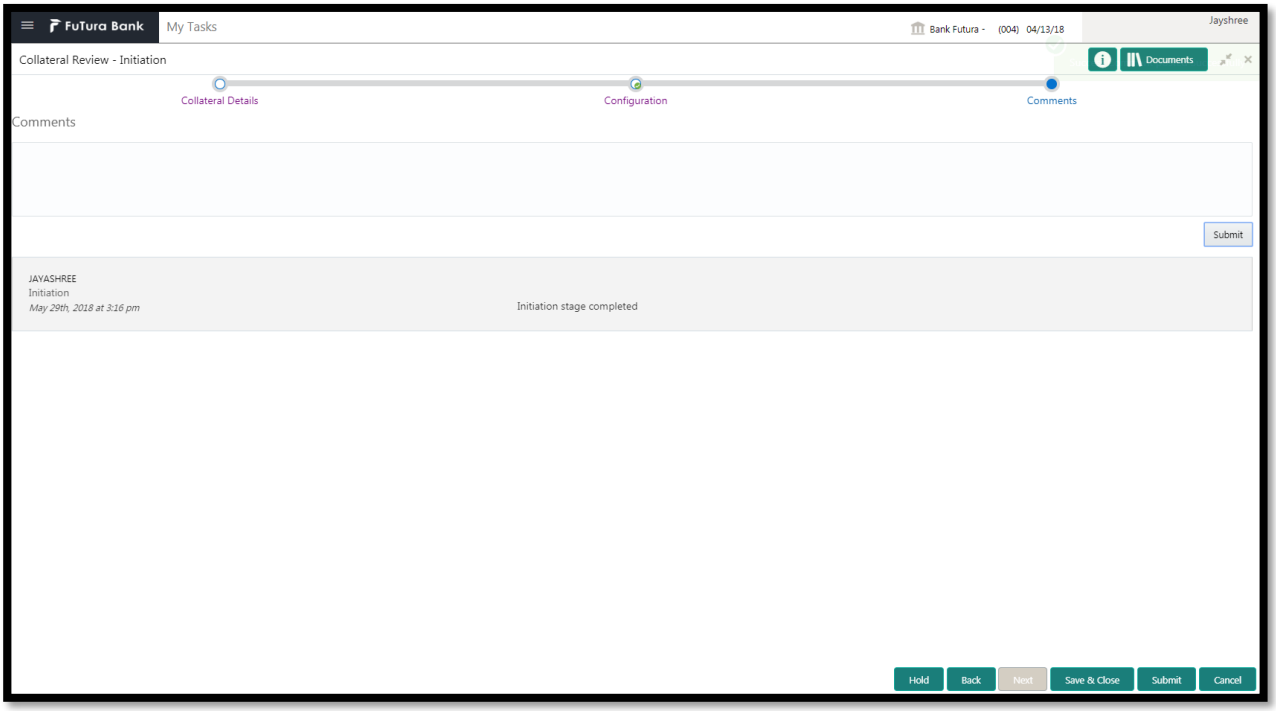
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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.

2.2.2Comments



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

Action Buttons

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

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

2.3 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),

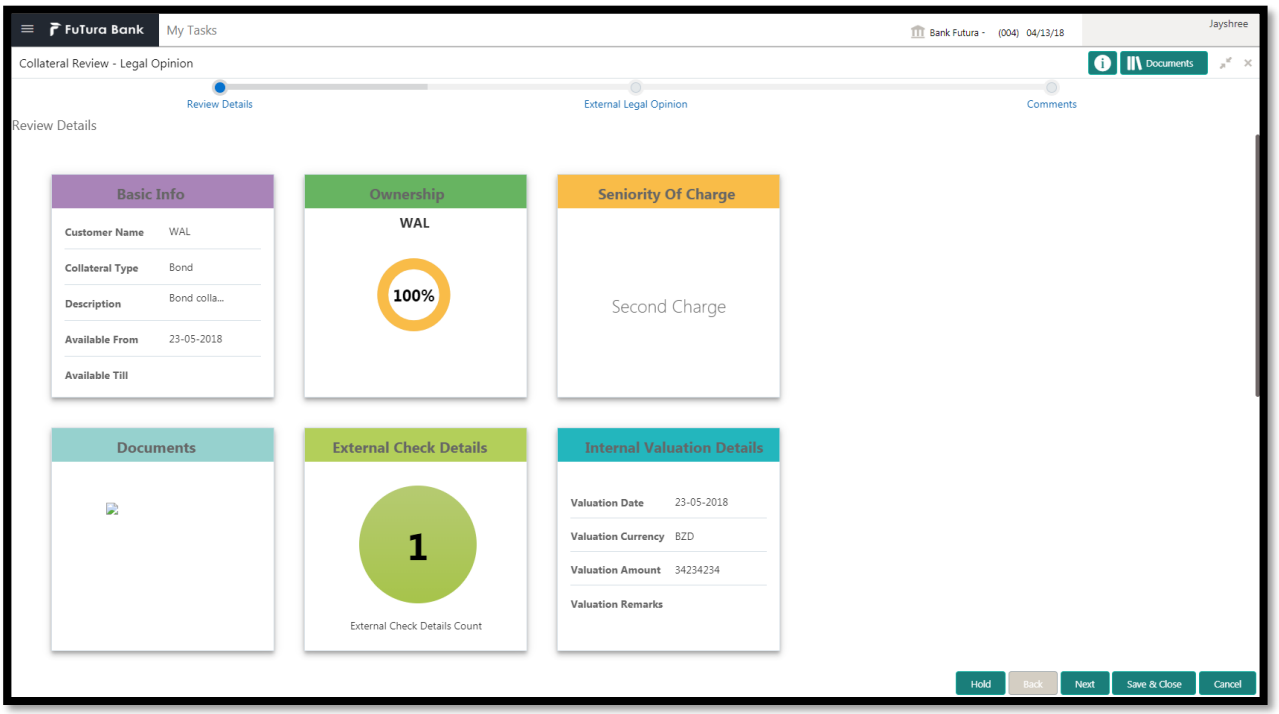
In case of existing first charge, will there be any issue in claiming

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

- Collateral Summary
- Internal Legal Opinion
- Checklist
- Comments

2.3.1Collateral Summary

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



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

	collateral.					
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			
Utilization	Displays the Utilization 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.

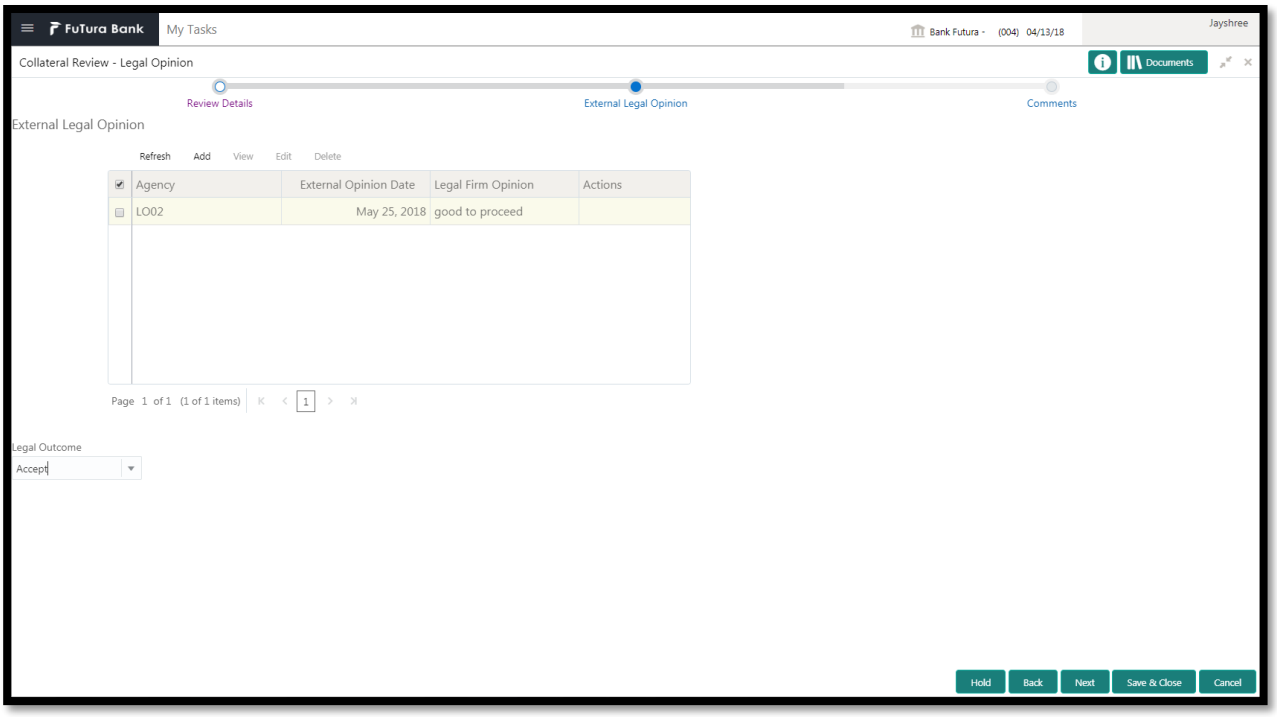
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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

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

2.3.2Internal Legal Opinion

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



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

Action Buttons on the footer

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

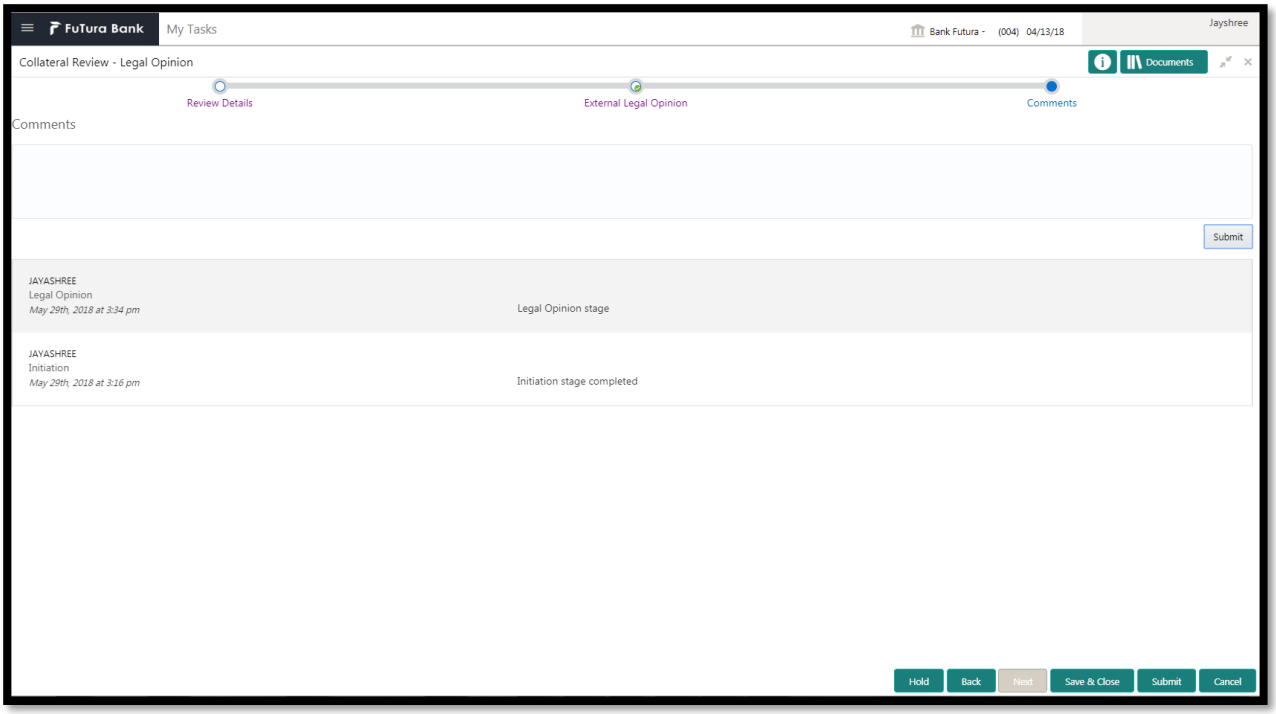
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.3.3Comments



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

Action Buttons

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

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

2.4 Risk Evaluation

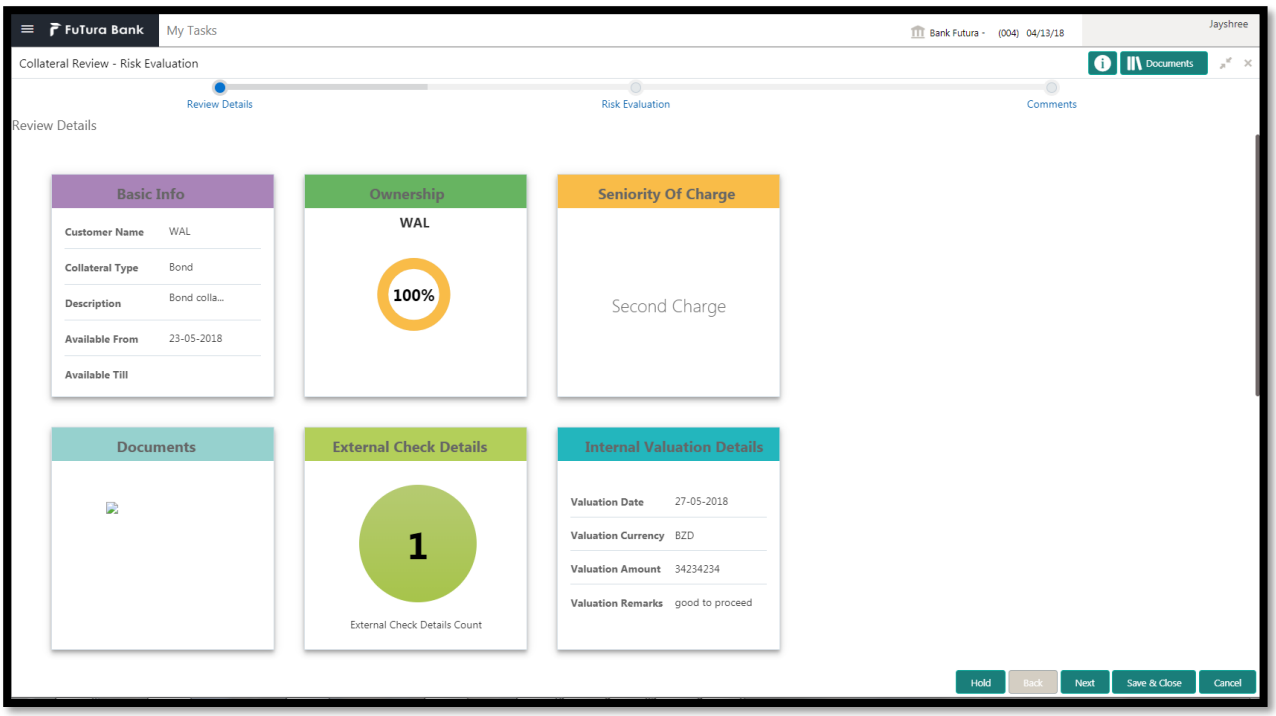
As a Risk Officer the user will review the collateral and its documents to see if the collateral can secure bank's exposure.

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

- Collateral Summary
- Risk Evaluation
- Checklist
- Comments

2.4.1Collateral Summary

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



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

Collateral Type	Displays the collateral type details.	Display	Tile			
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			
Utilization	Displays the Utilization Details	Display	Tile			

Action Buttons on the footer

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

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

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

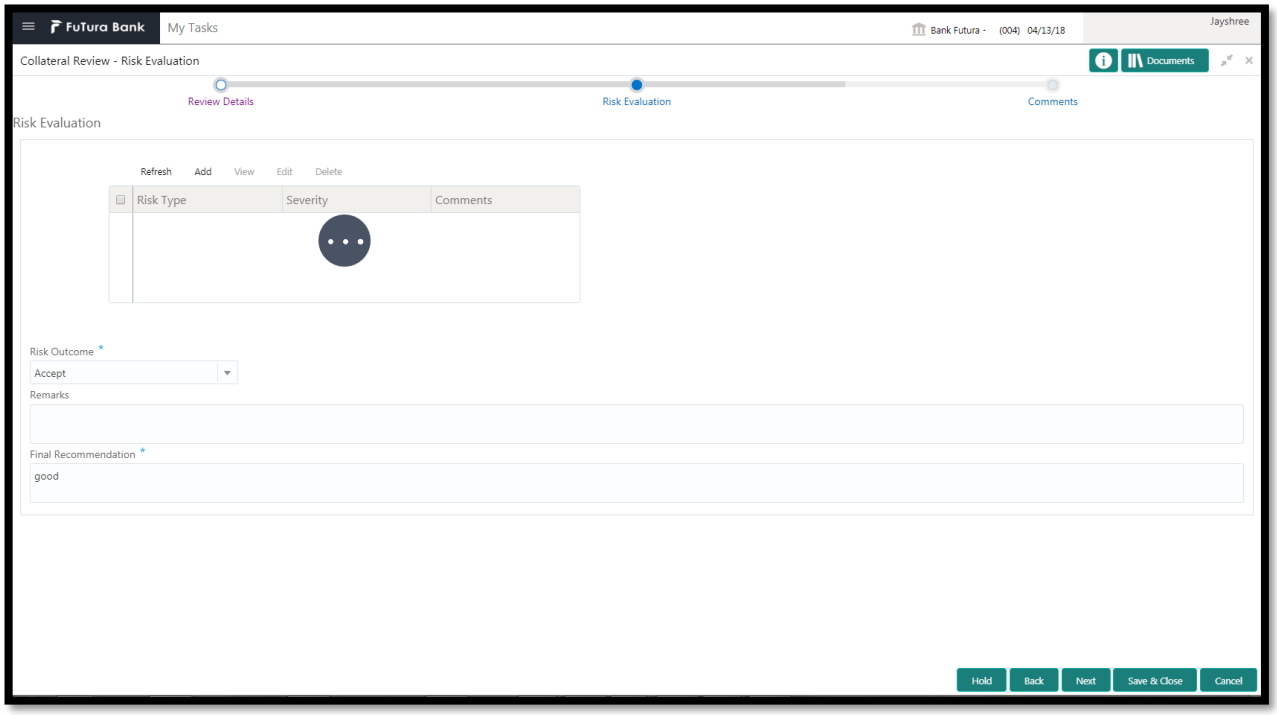
d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

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

2.4.2Risk Evaluation

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

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



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

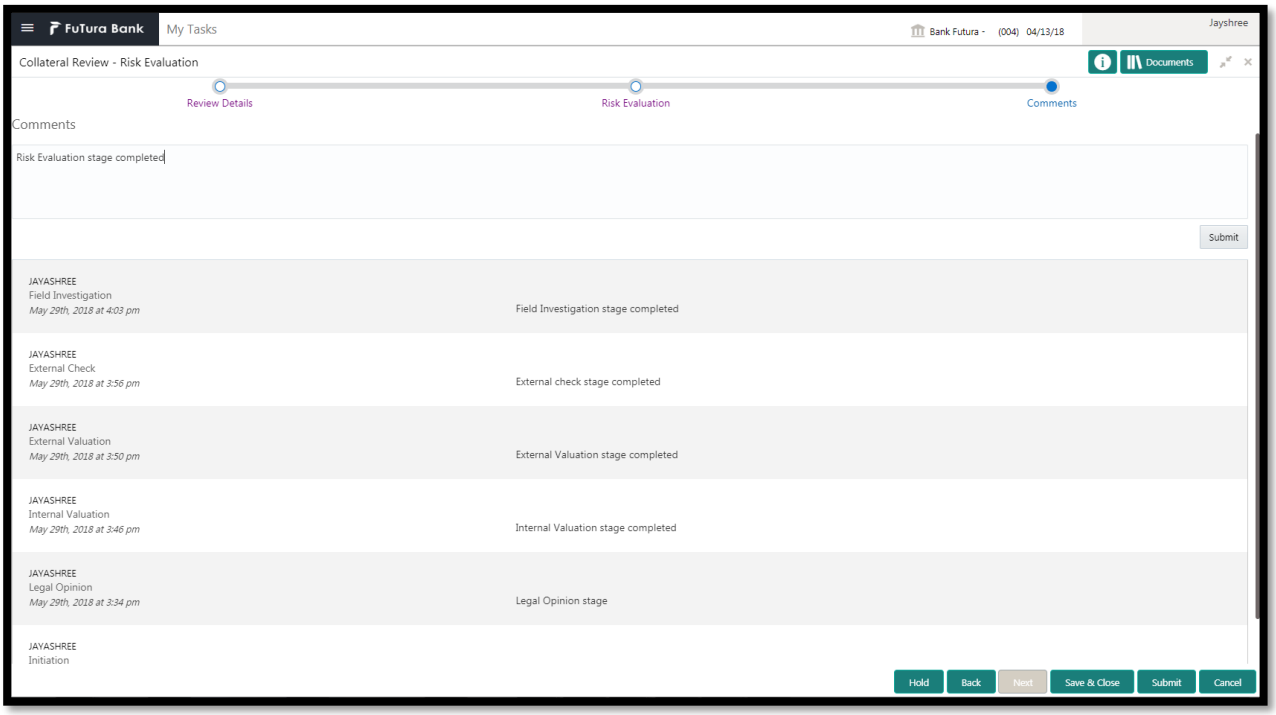
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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.

2.4.3Comments



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

Action Buttons

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

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

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

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

2.5 Internal Valuation

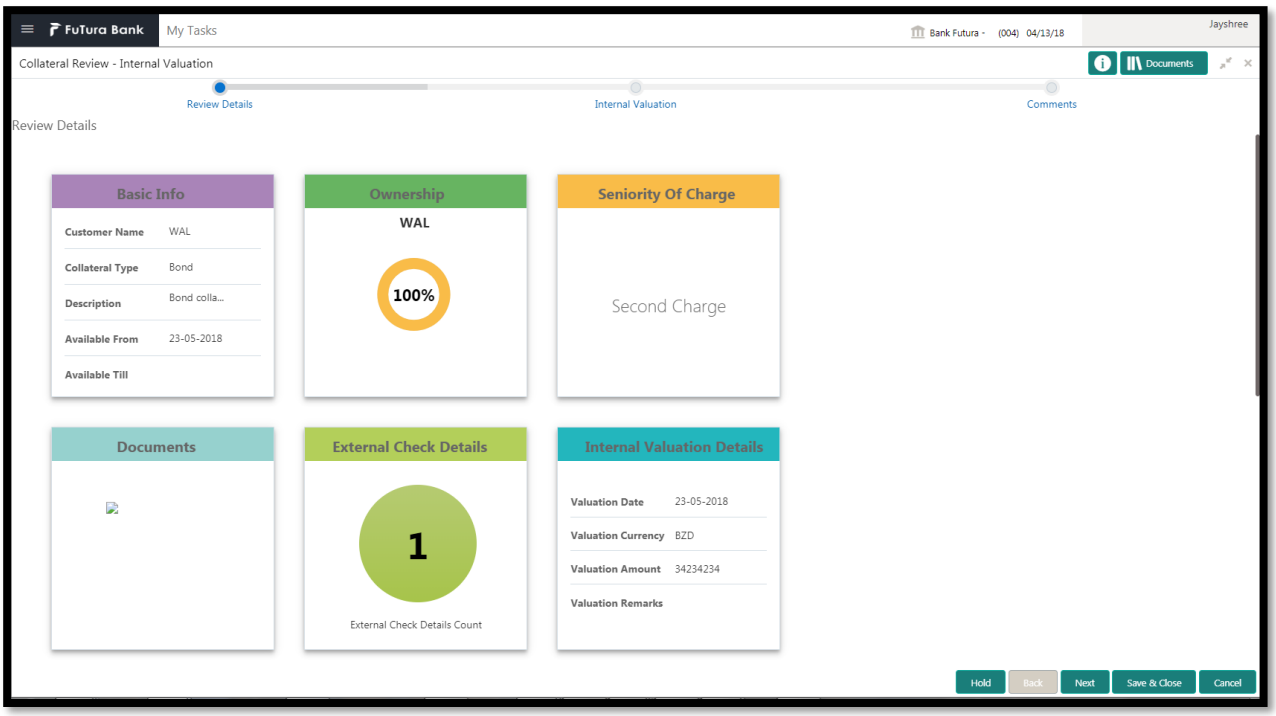
As a Credit Officer the user will review the collateral and its documents and the market value of the collateral, the trends of margin for similar collateral and the trends of the valuation of similar collateral.

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

- Collateral Summary
- Internal Valuation
- Checklist
- Comments

2.5.1Collateral Summary

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



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field 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			
Utilization	Displays the Utilization 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.

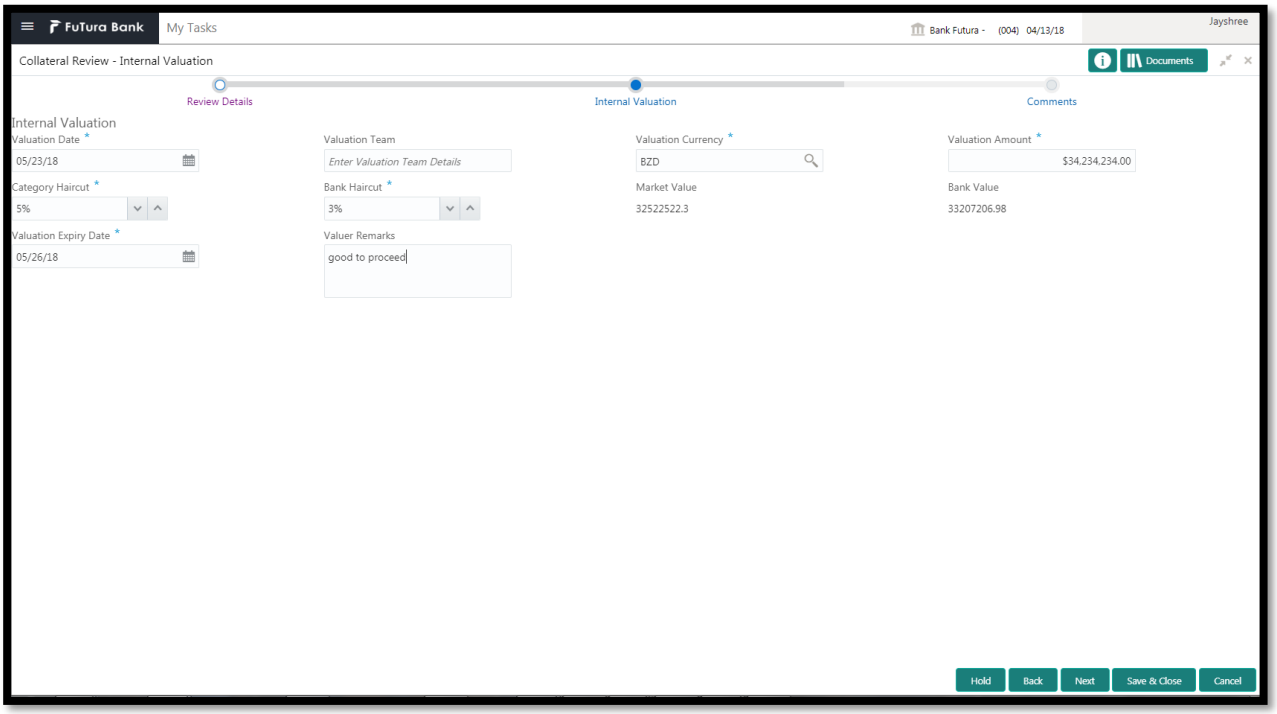
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.5.2Internal Valuation

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



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

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

Action Buttons on the footer

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

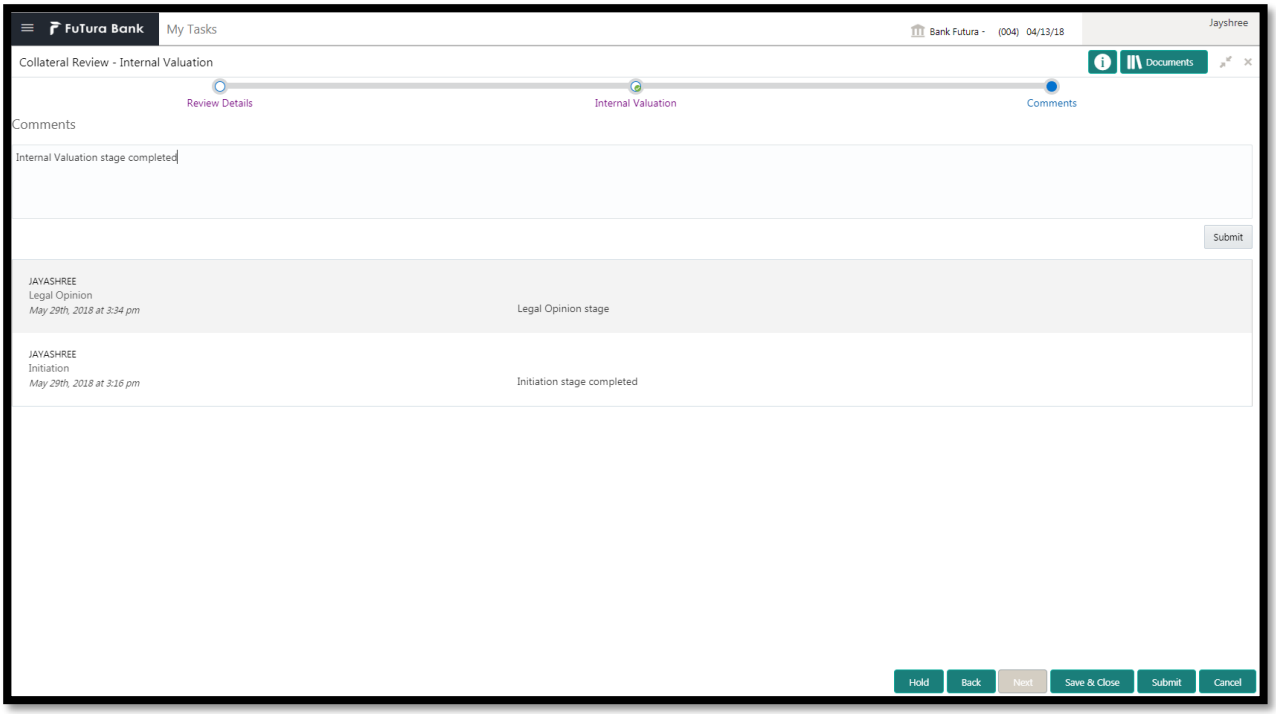
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.5.3Comments



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

Action Buttons

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

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

2.6 External Valuation

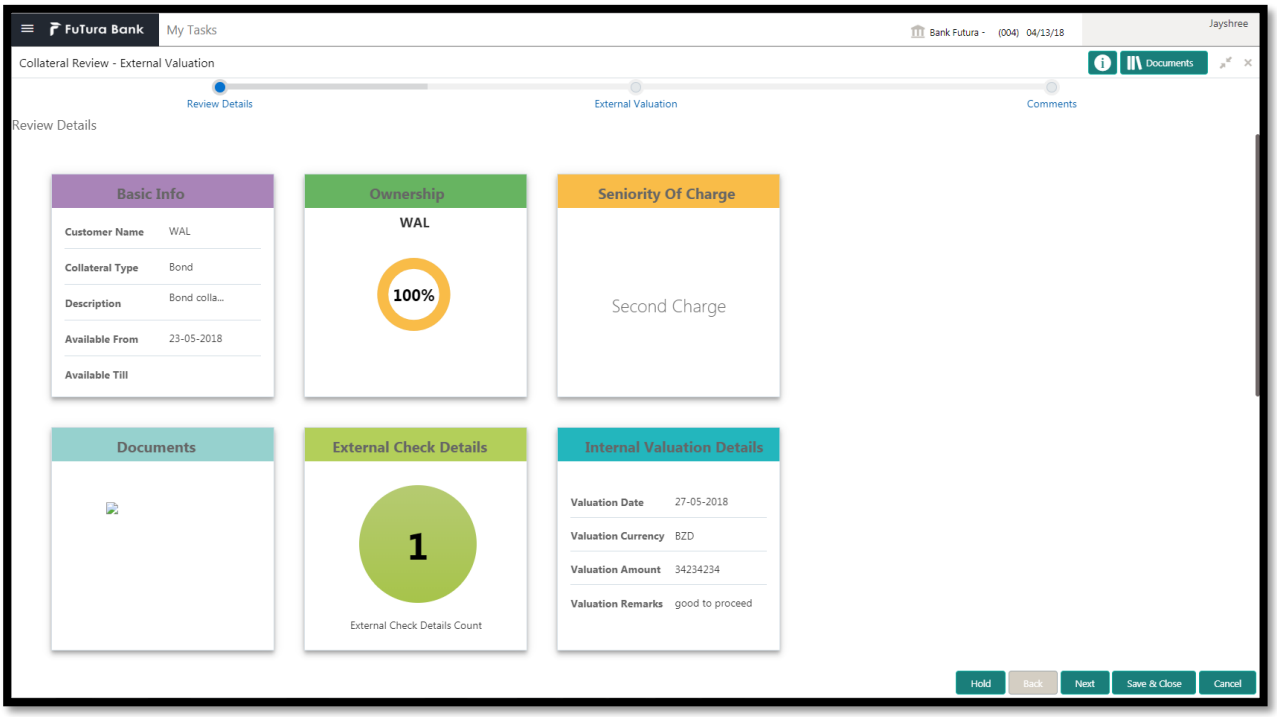
As a Credit Officer, the user will capture the valuation details of the collateral by various external valuation agencies.

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

- Collateral Summary
- External Valuation
- Checklist
- Comments

2.6.1Collateral Summary

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



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

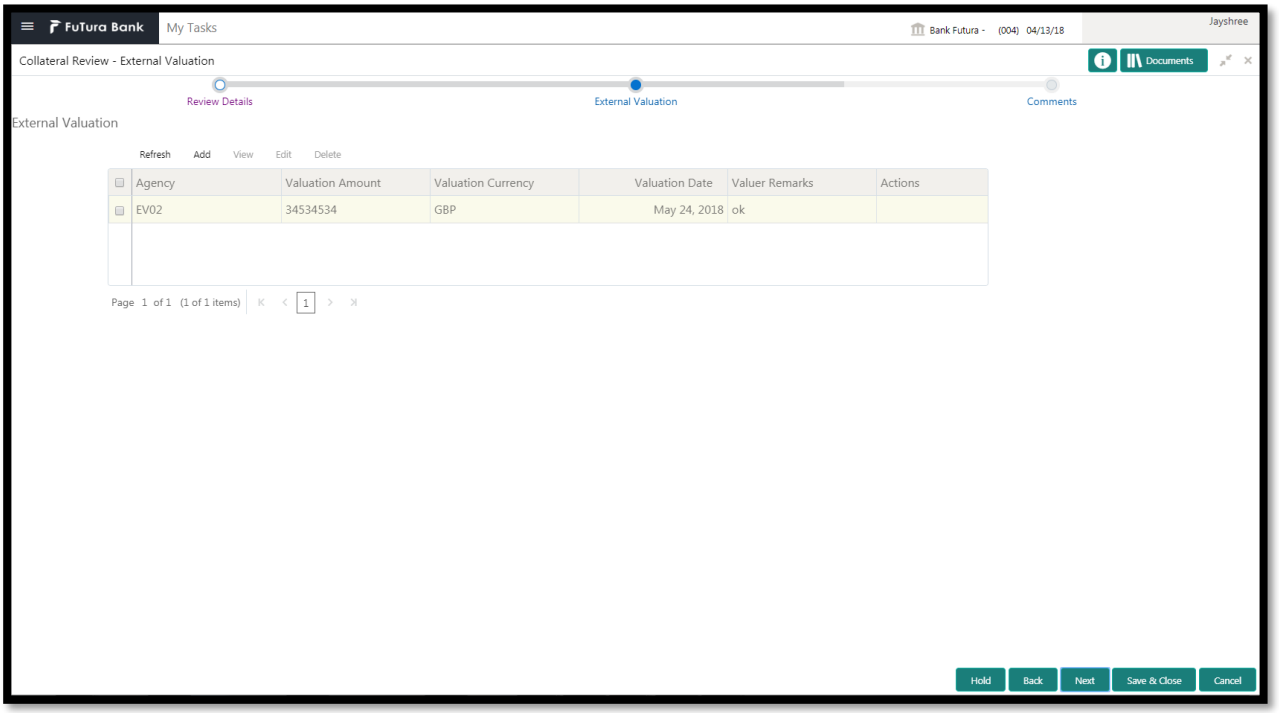
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.6.2External 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 Validation
Agency	Capture the External Valuation Agency	Input	LOV	4	Optional	
Valuation Date	Capture the External Valuation 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 expiry date	Input	Date		Mandatory	The date should be beyond present date
Valuer Remarks	Enter the valuer 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.

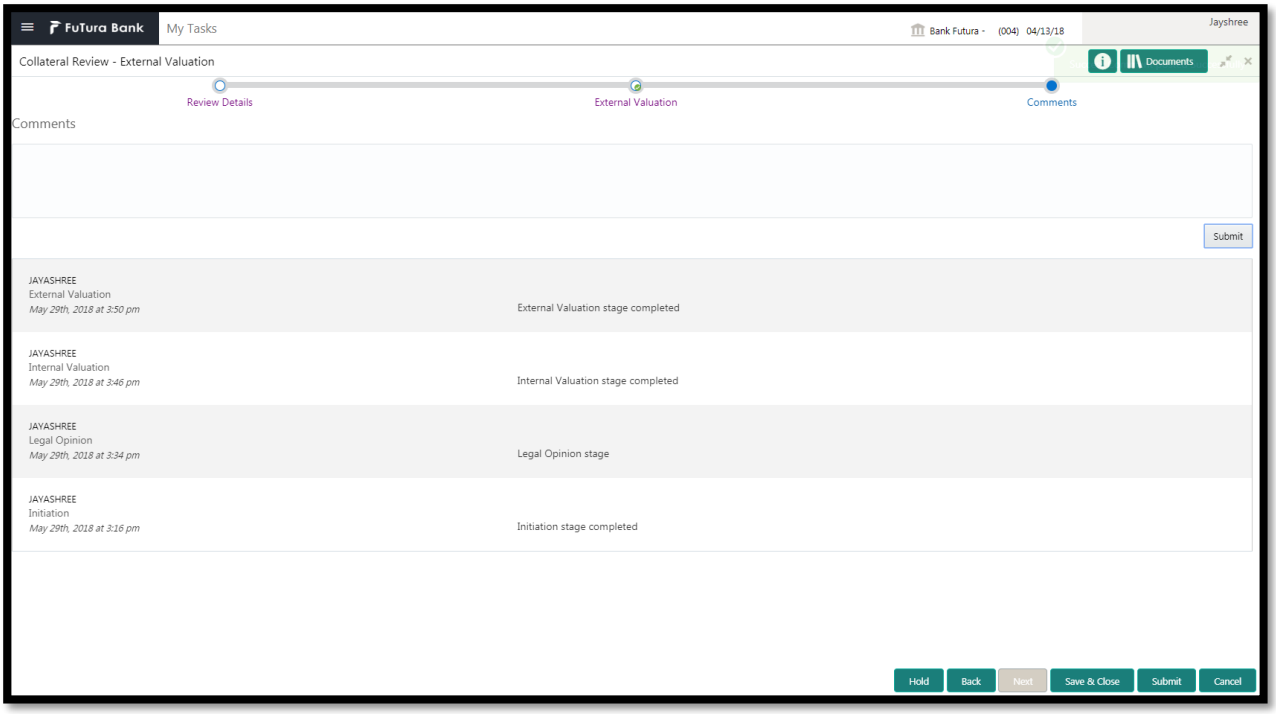
a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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.

2.6.3Comments



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

Action Buttons

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

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

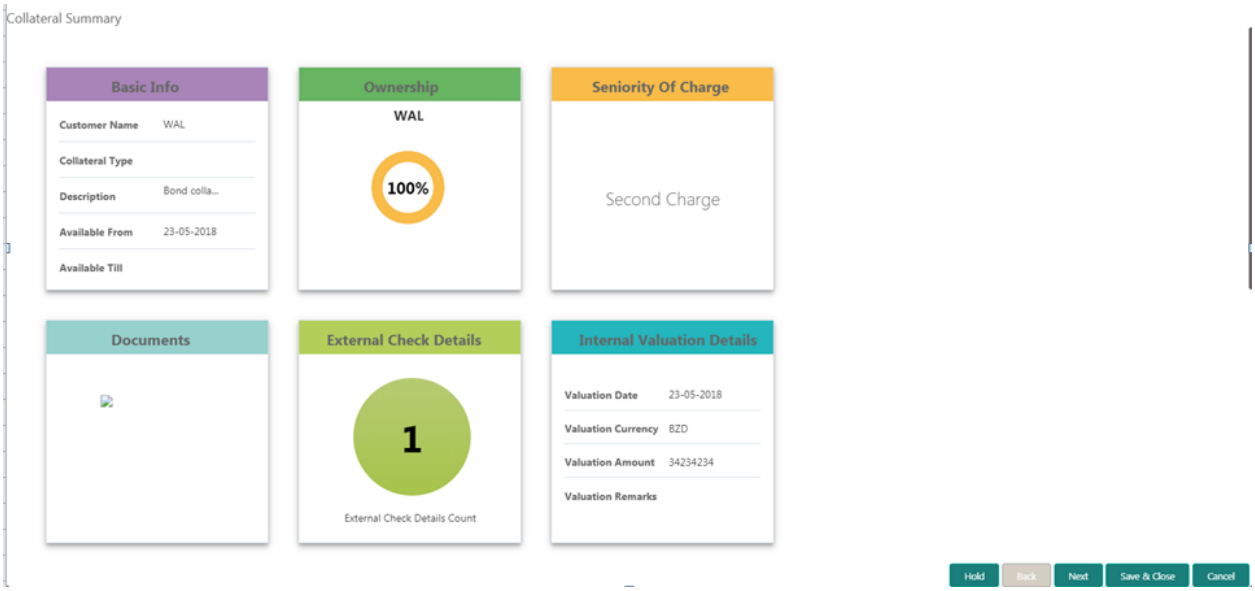
2.7 External Legal Opinion

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

2.7.1Collateral Summary

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



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

2.7.2External 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	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Agency	Capture the External Valuation Agency	Input	LOV	4	Optional	
Valuation Date	Capture the External Valuation 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 expiry date	Input	Date		Mandatory	The date should be beyond present date
Valuer Remarks	Enter the valuer 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.

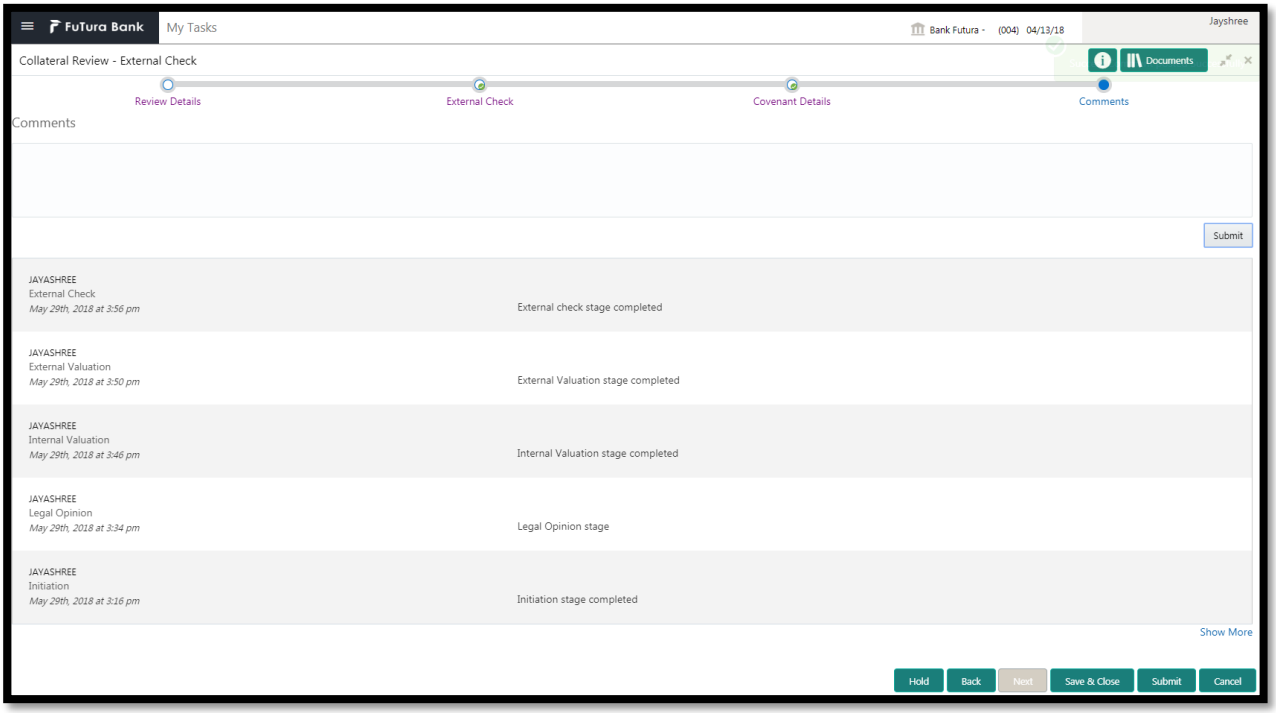
a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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.

2.7.3Comments



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

Action Buttons

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

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

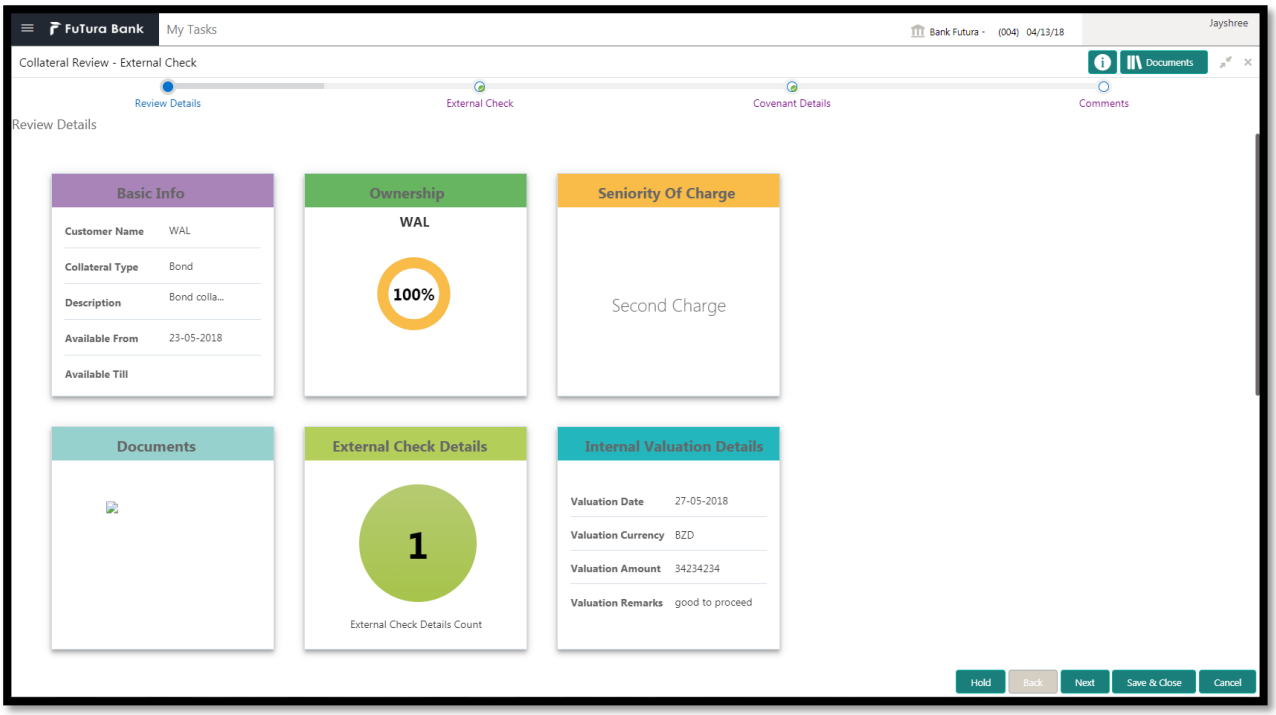
2.8 External Check

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

2.8.1Collateral Summary

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



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

Utilization	Displays the Utilization 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.

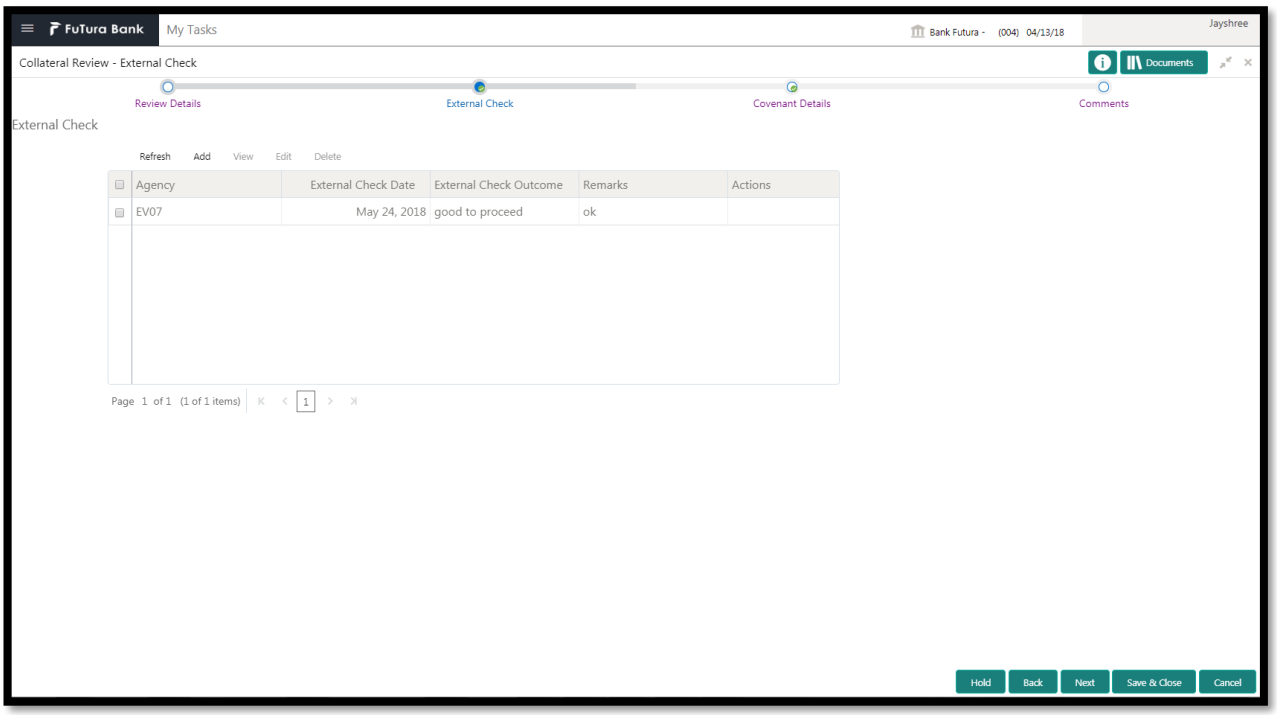
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.8.2External 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 remarks	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.

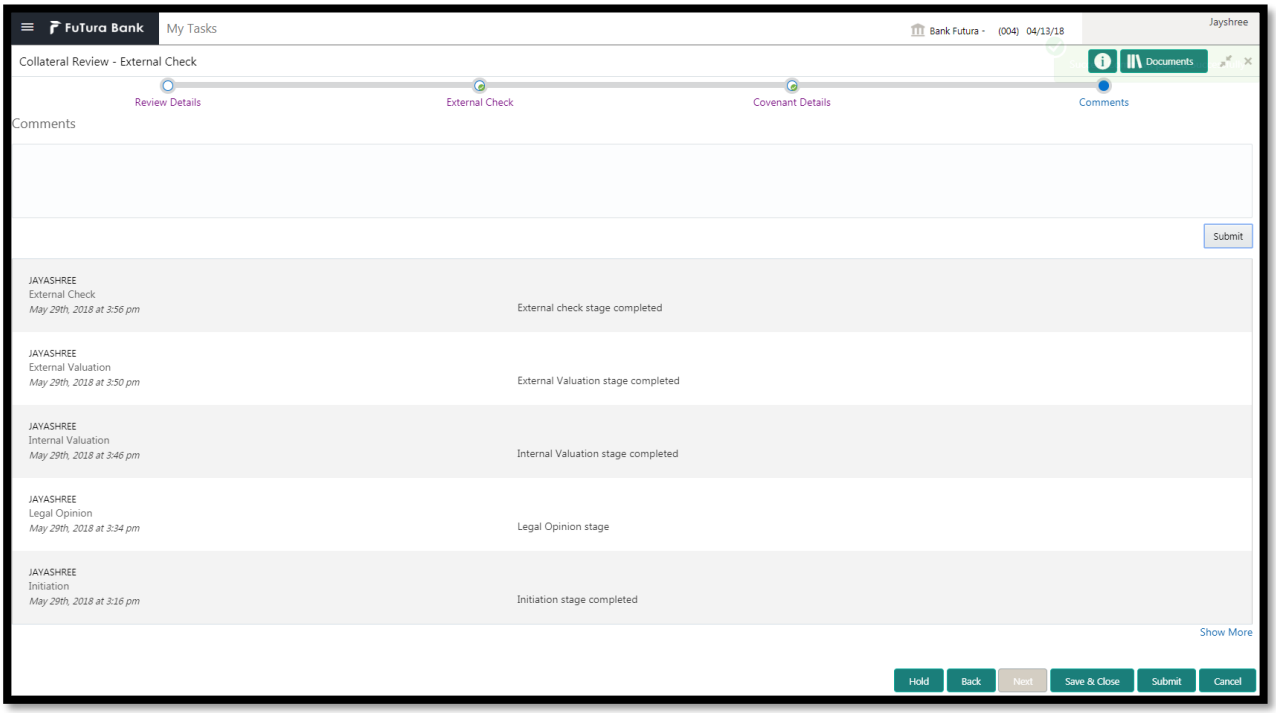
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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.

2.8.3Comments



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

Action Buttons

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

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

2.9 Field Investigation

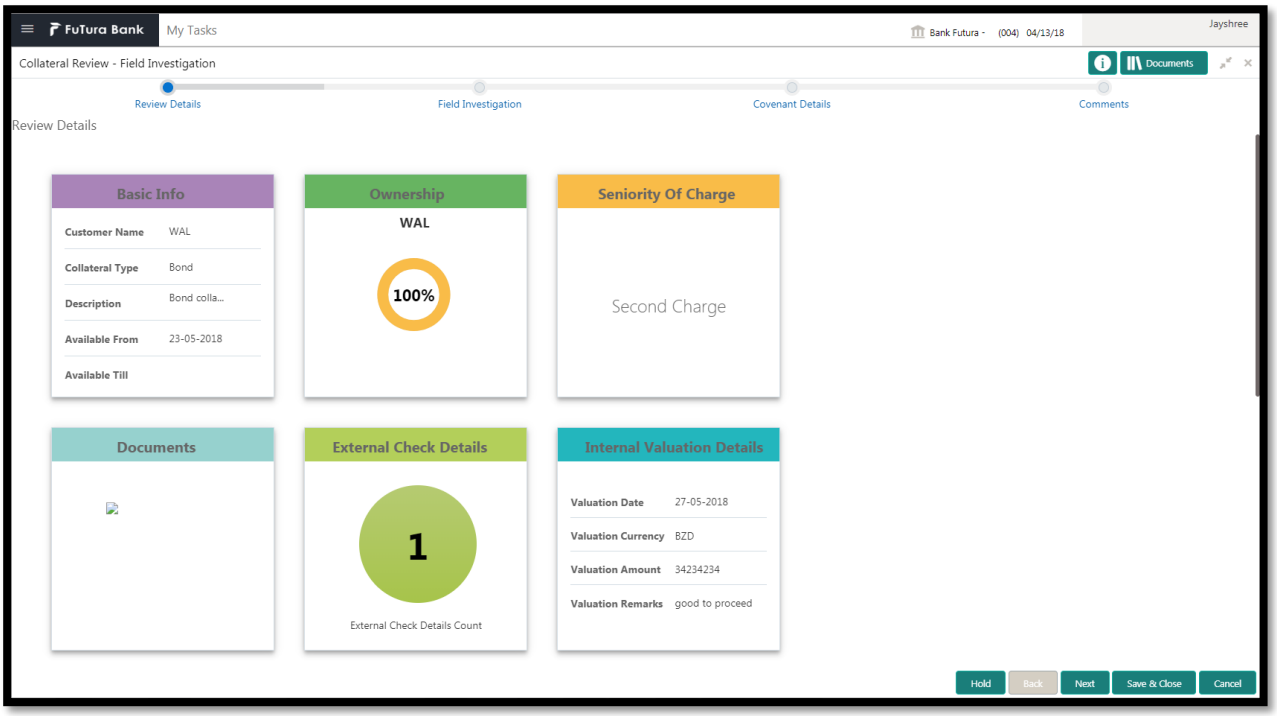
During this stage, user will initiate Field Investigation of the collateral to prevent chances of Fraud & misrepresentation of facts by customer. Generally, Field investigation is carried out by external field investigation agencies which specialize in specific collateral types like Vehicle, Machinery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

2.9.1Collateral Summary

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



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

Utilization	Displays the Utilization 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.

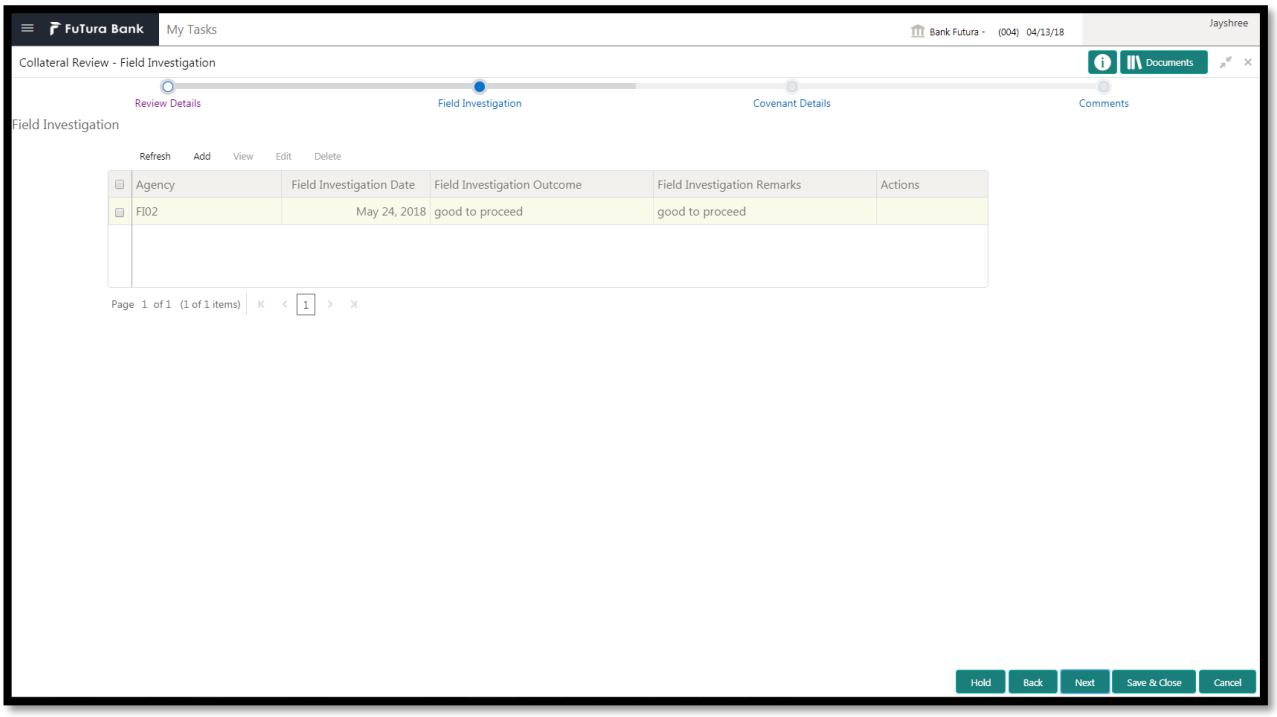
d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

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

2.9.2Field 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 characters
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.

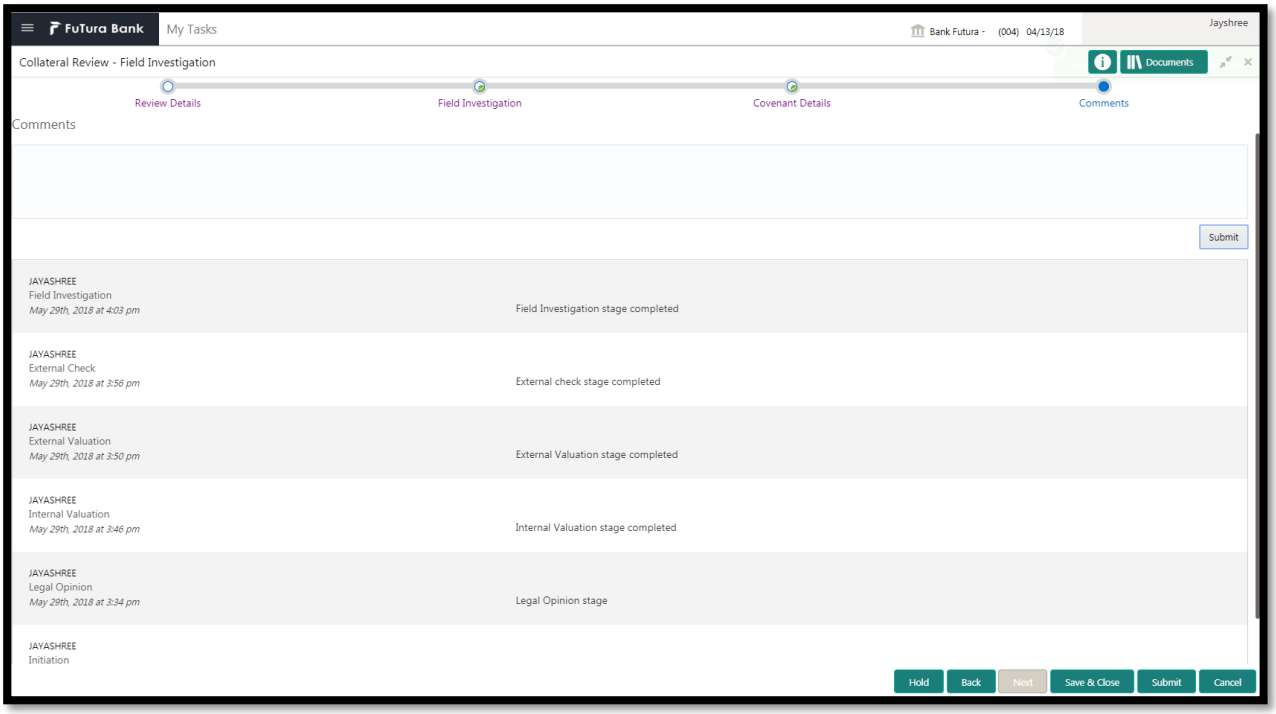
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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.

2.9.3Comments



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

Action Buttons

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

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

2.10 Final Valuation

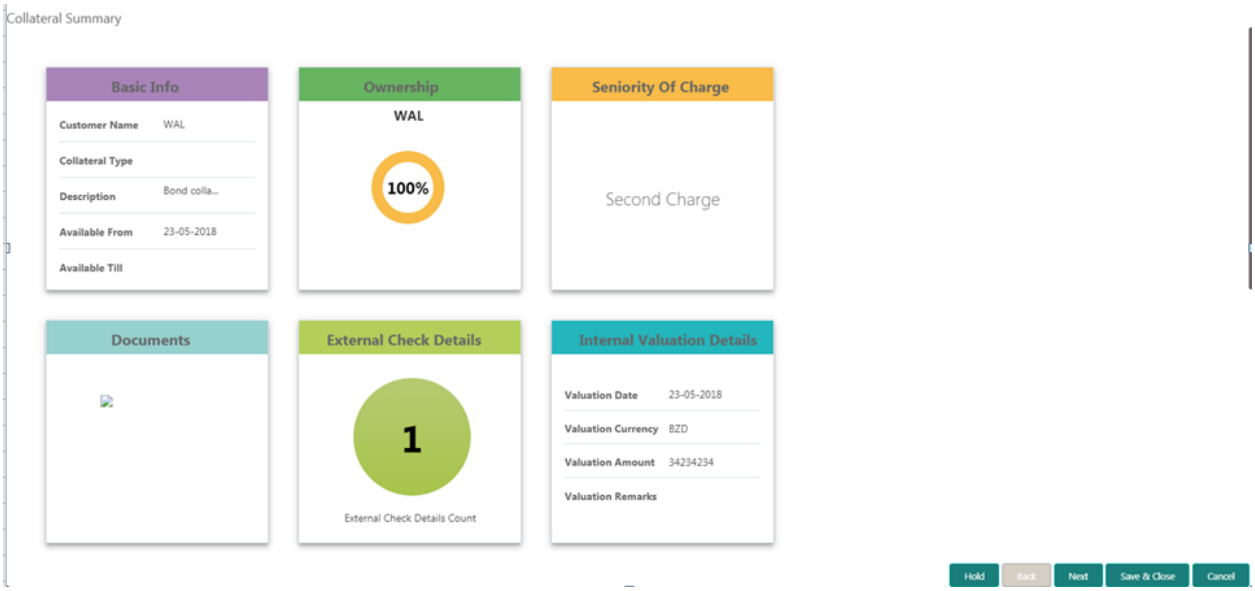
As a Credit Officer the user will review the collateral and its documents and the Internal/external valuation and arrive at the Valuation of the collateral.

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

- Collateral Summary
- Final Valuation
- Checklist
- Comments

2.10.1 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			

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			
Utilization	Displays the Utilization 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 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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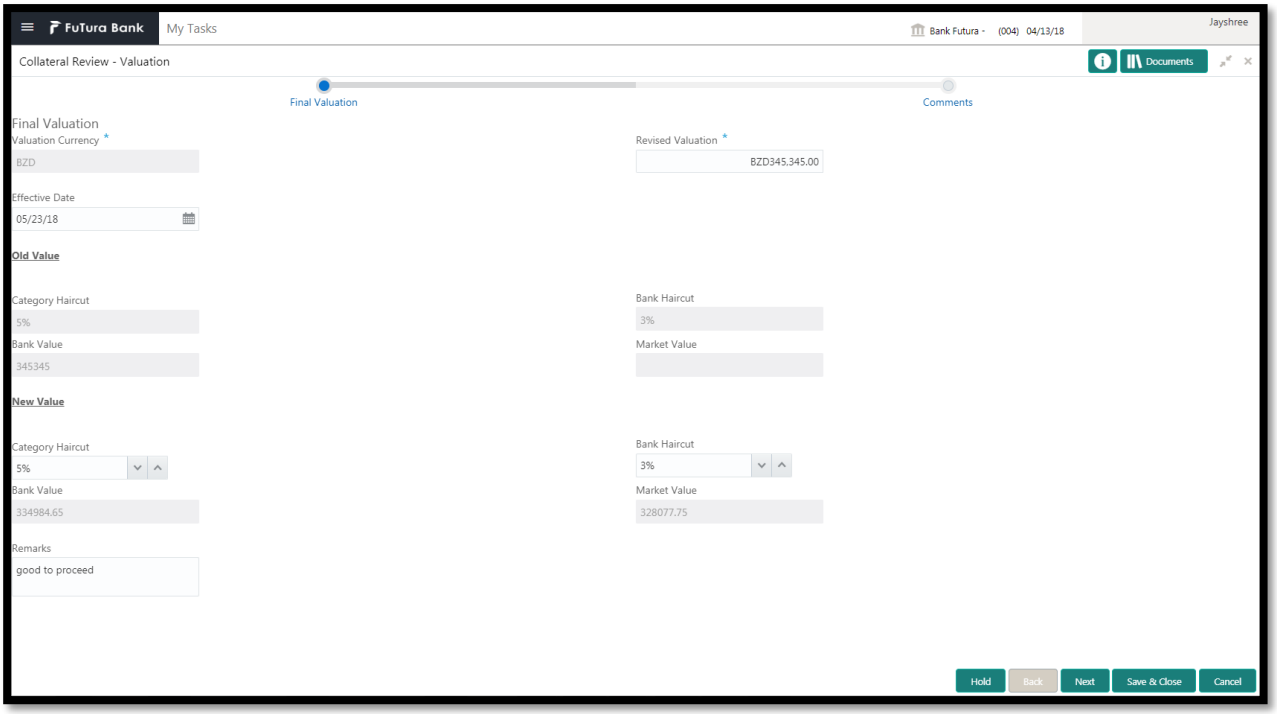


Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Valuation Currency	Capture the final valuation currency	Input	search box	3	Mandatory	
Revised Valuation	Capture the amount	Input	number	22,3	Mandatory	
Effective Date	Enter the effective Date	Input	Date		Mandatory	The date should be after collateral review date
Old Value						
Category Haircut	Displays the old category haircut	Display	ReadOnly			
Bank Haircut	Displays the old bank haircut	Display	ReadOnly			
Bank Value	Displays the old bank value	Display	ReadOnly			
Market Value	Displays the old market value	Display	ReadOnly			
New Value						

Category Haircut	Capture the category hair-cut details	Input	number	3	Mandatory	
Bank Haircut	Capture the bank haircut details	Input	number	3	Mandatory	
Bank Value	System dis-plays the Bank value based on the bank haircut	Display	ReadOnly			amount and Bank Haircut
Market Value	System dis-plays the Mar-ket Value based on the Category Hair-cut	Display	ReadOnly			
Remarks	Enter the re-marks	Input	Free text	2000	Mandatory	

Action Buttons on the footer

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

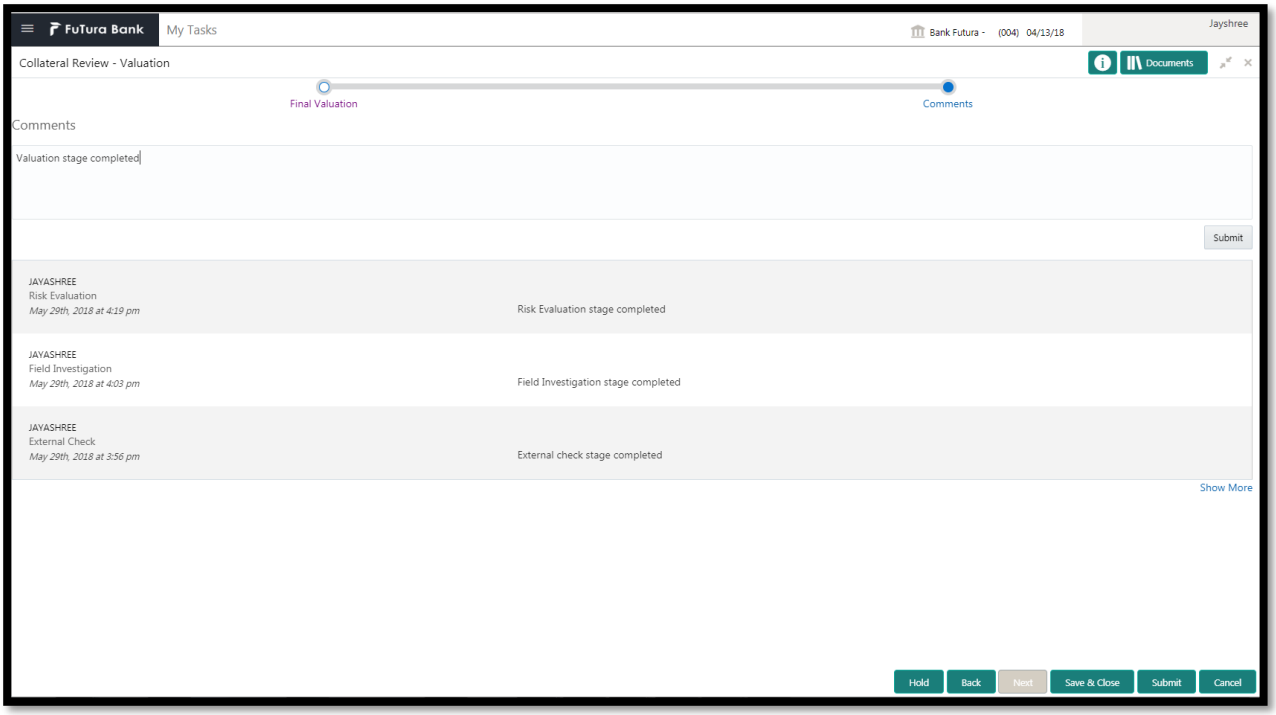
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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.

2.10.3 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 Review and Recommendations

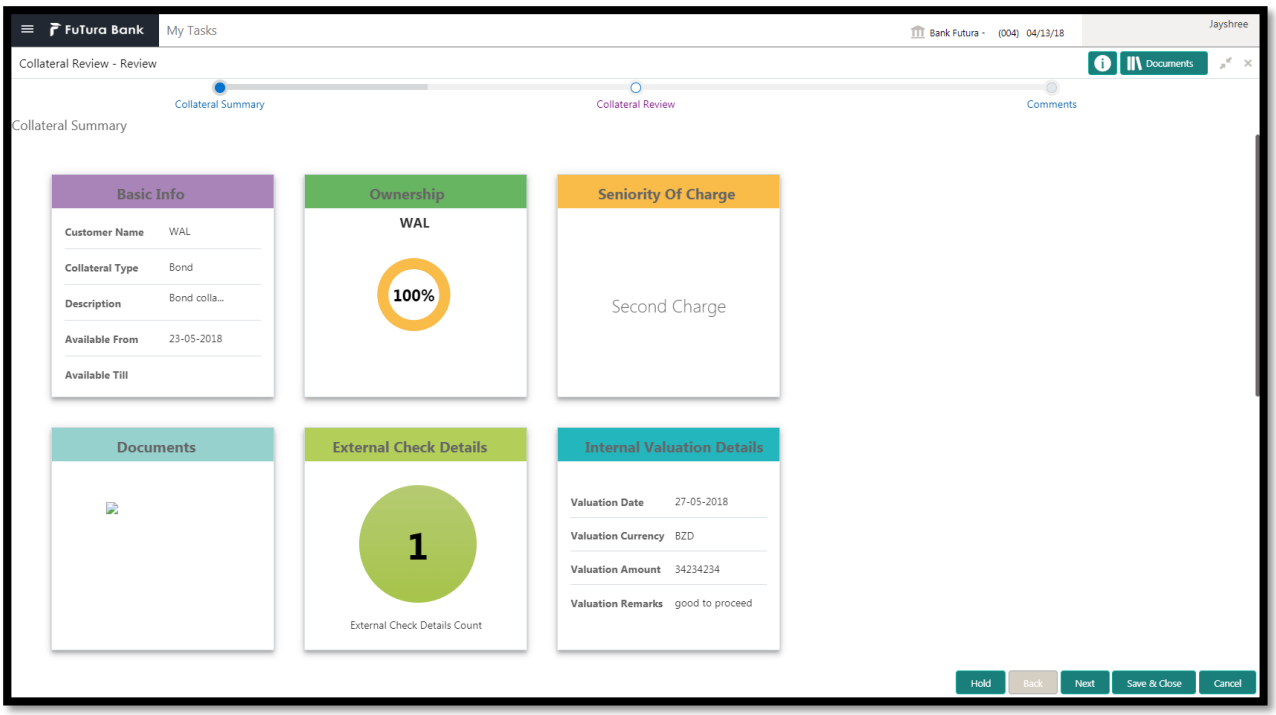
As a Credit Reviewer, the user will review the collateral and its documents and the market value of the collateral, legal opinion of the legal department, Risk Evaluation and provide recommendations.

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

- Collateral Summary
- Review and Recommendations
- Checklist
- Comments

2.11.1 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 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			
Utilization	Displays the Utilization 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.

2.11.2 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. The Reviewer will check the impact of the collateral review on the collateral value and select his recommendations. Following are the recommendation which the reviewer can select

If the Collateral Amount has increased then the user can select the below recommendations

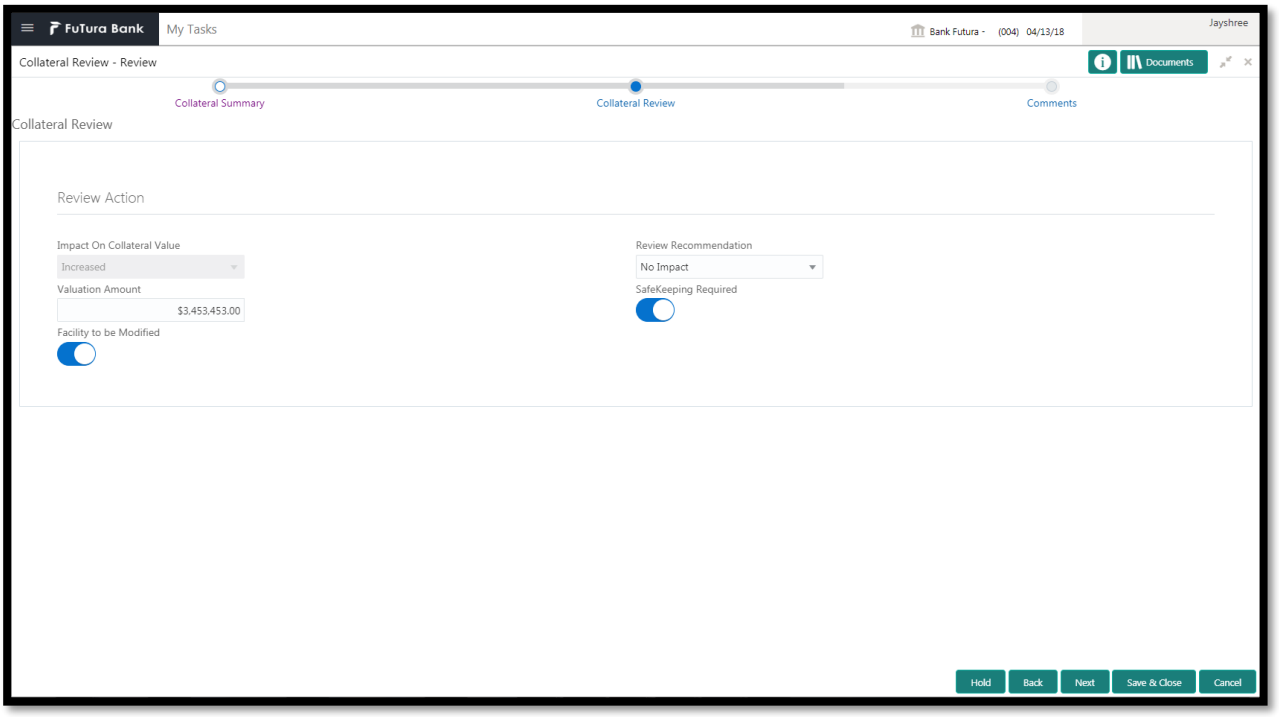
- Waive Additional Facility
- Additional Facility or

If the collateral Amount has decreased then the user can select the below recommendations

- Additional Collateral
- Waive Additional Collateral
- Reduce Facility

If the collateral amount has not changed then user can select the below recommendations

- No Impact



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	Select the rec-ommendation.	Input	Free Text		Optional	
Impact on Collateral Value	System displays the impact on the collateral value	Display	Dropdown		Mandatory	
Is Safekeeping Required	Select if Safe-keeping is re-quired	Input	Switch	1		

Action Buttons on the footer

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

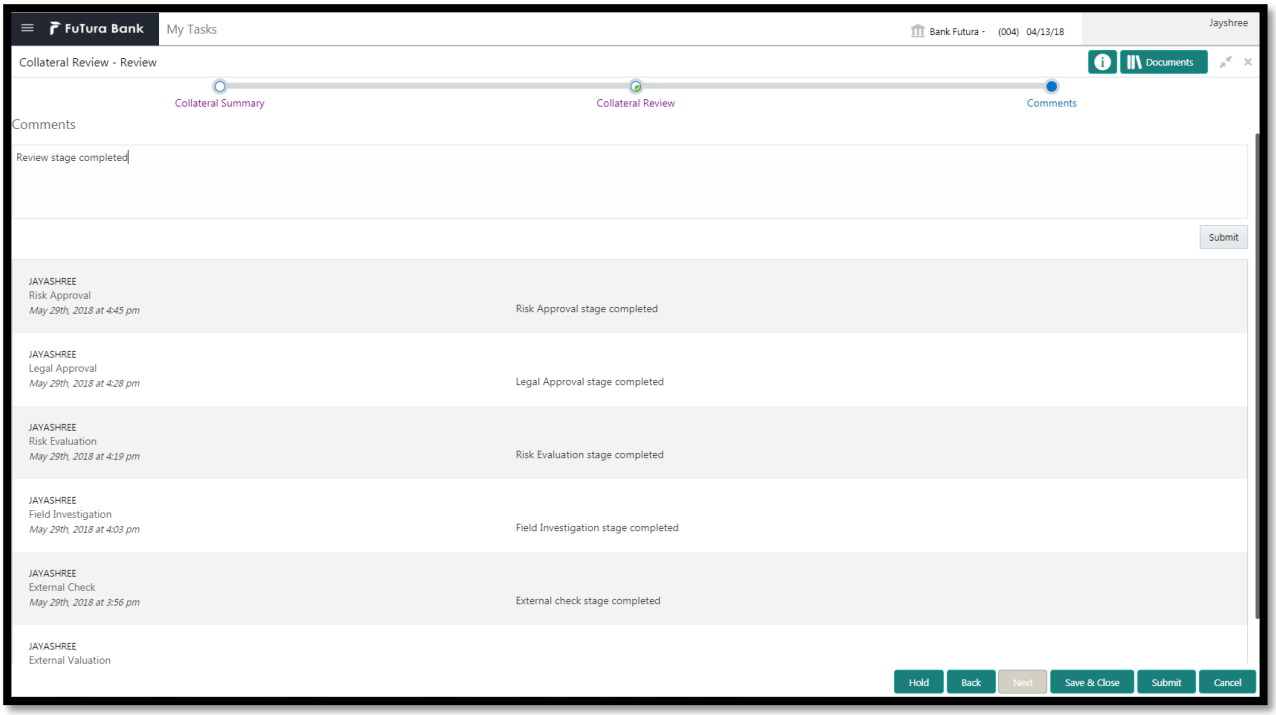
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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	

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.

2.12Legal 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),

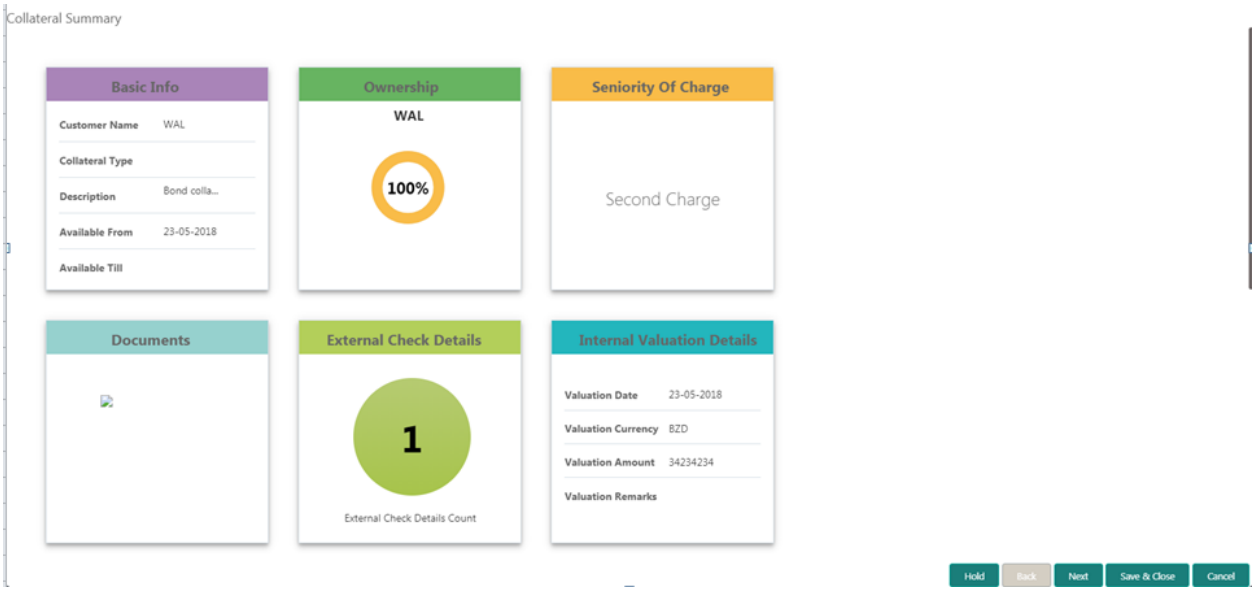
In case of existing first charge, will there be any issue in claiming

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

- Collateral Summary
- Approval
- Checklist
- Comments

2.12.1 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			
Utilization	Displays the Utilization 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.

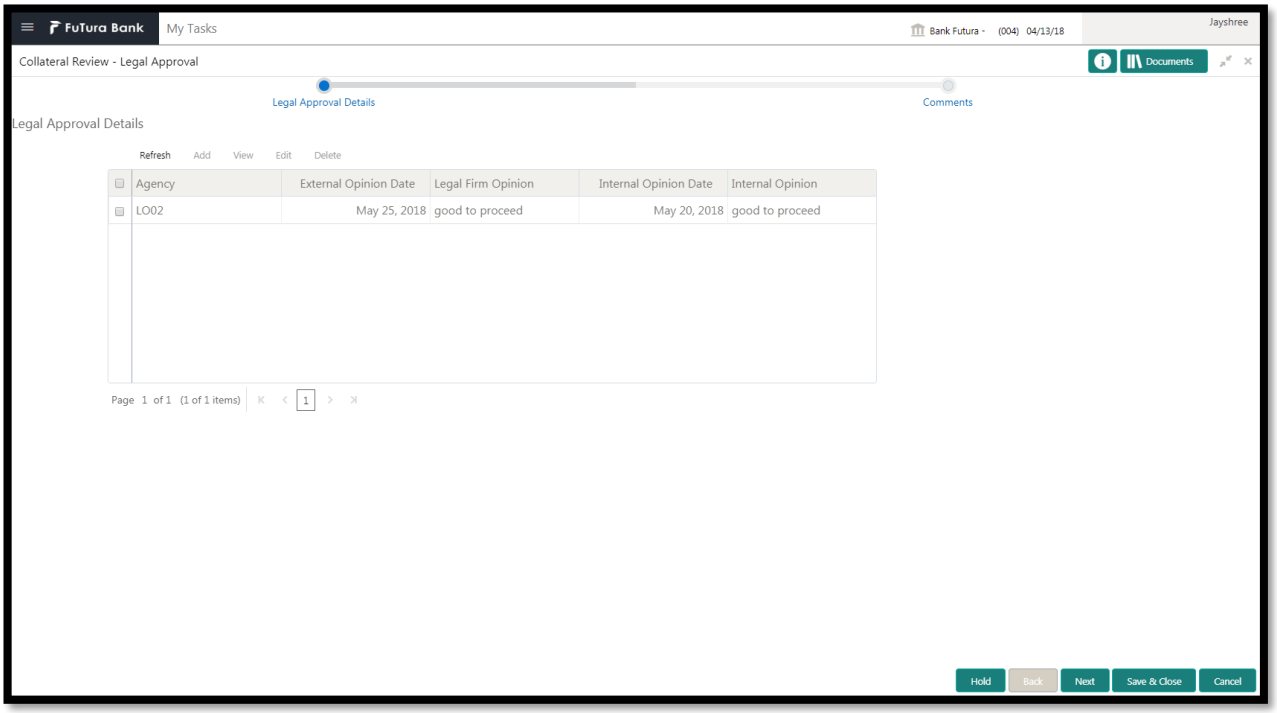
2.12.2 Legal Approval

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	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
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 Recommendation	Displays the initial recommendation.	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.

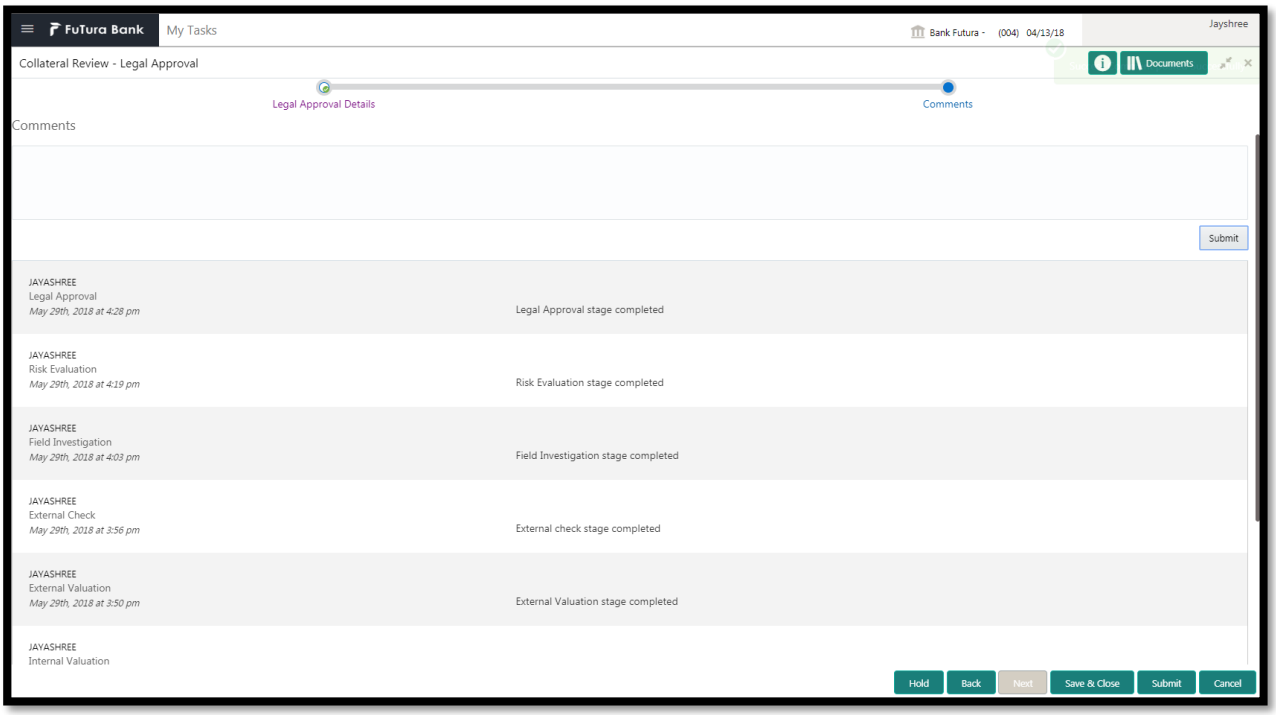
a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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.

2.12.3 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.

2.13Risk 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.

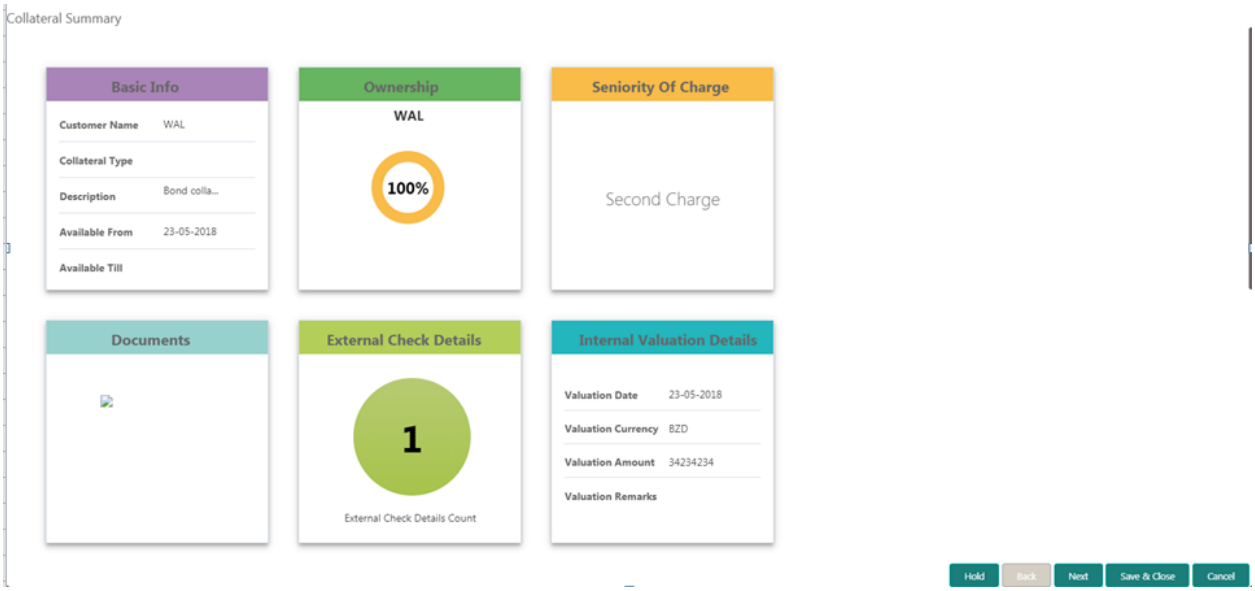
to determine whether the credit risk is mitigated sufficiently by the new collateral value, what will be the impact on regulatory capital allocation, indirect exposure to collateral provider, concentration limit check, regulatory aspects etc.

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

- Collateral Summary
- Approval
- Checklist
- Comments

2.13.1 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			
Utilization Details	Displays the Utilization 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.

2.13.2 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.

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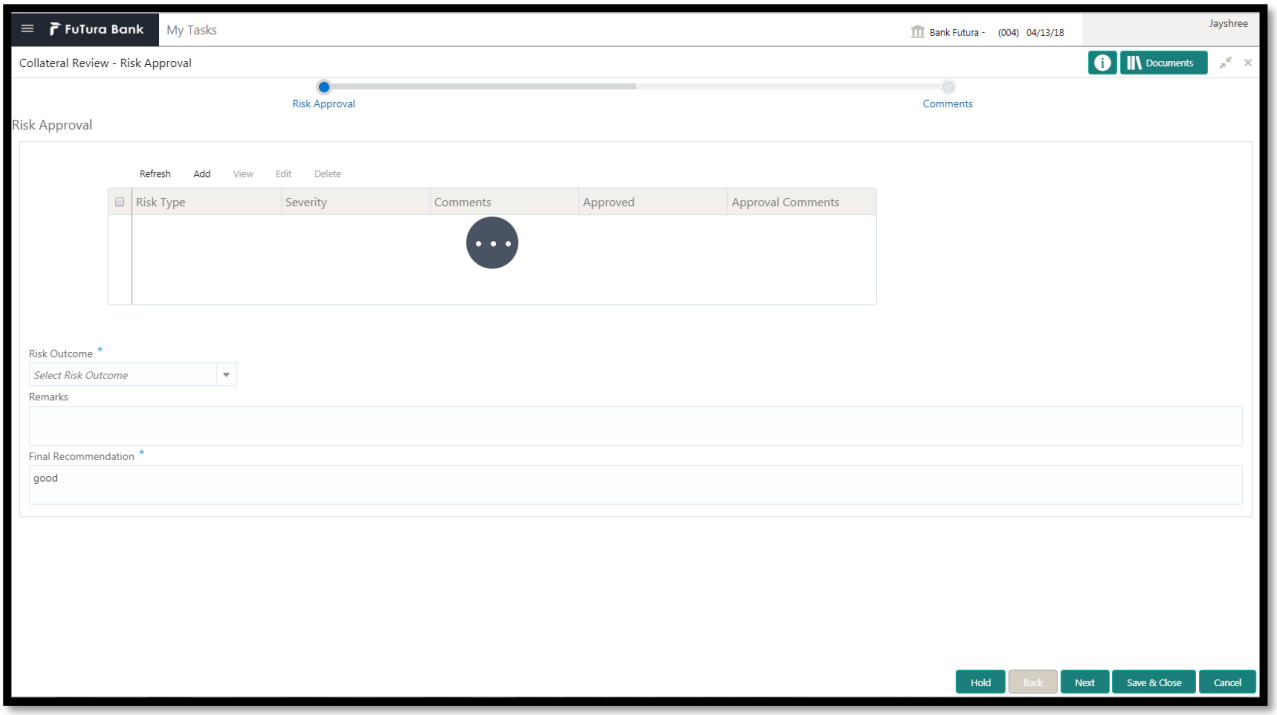


Field Name	Description	Attrib-ute Type	Object Type	Size	Mandato-ry/Optional	Field Valida-tion
Risk Type	Select the Risk Type	Input	LOV	3	Mandatory	
Severity	Enter the sever-ity	Input	Free Text		Mandatory	
Is Approved	Is risk approved	Input	check-box			
Approver Comments	Comments to be provided y ap-prover	Input	Free Text	200 0		

Comments	Enter the 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.

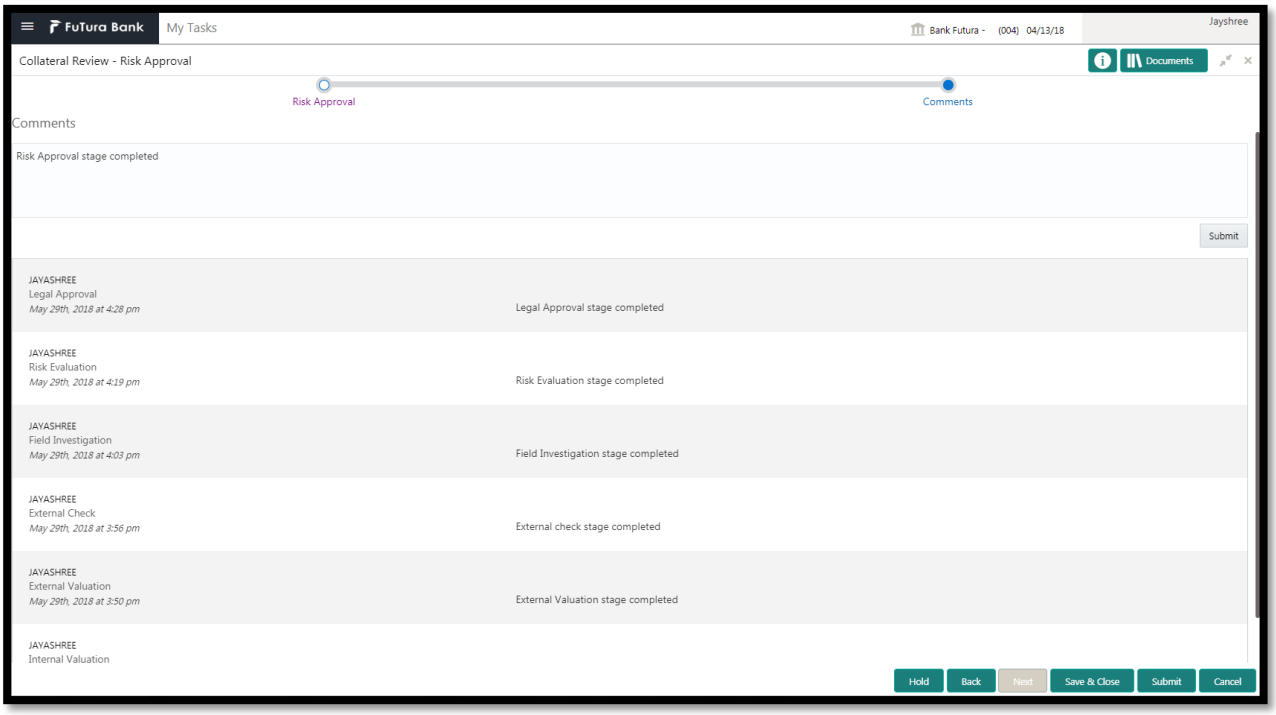
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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.

2.13.3 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.

2.14 Approval

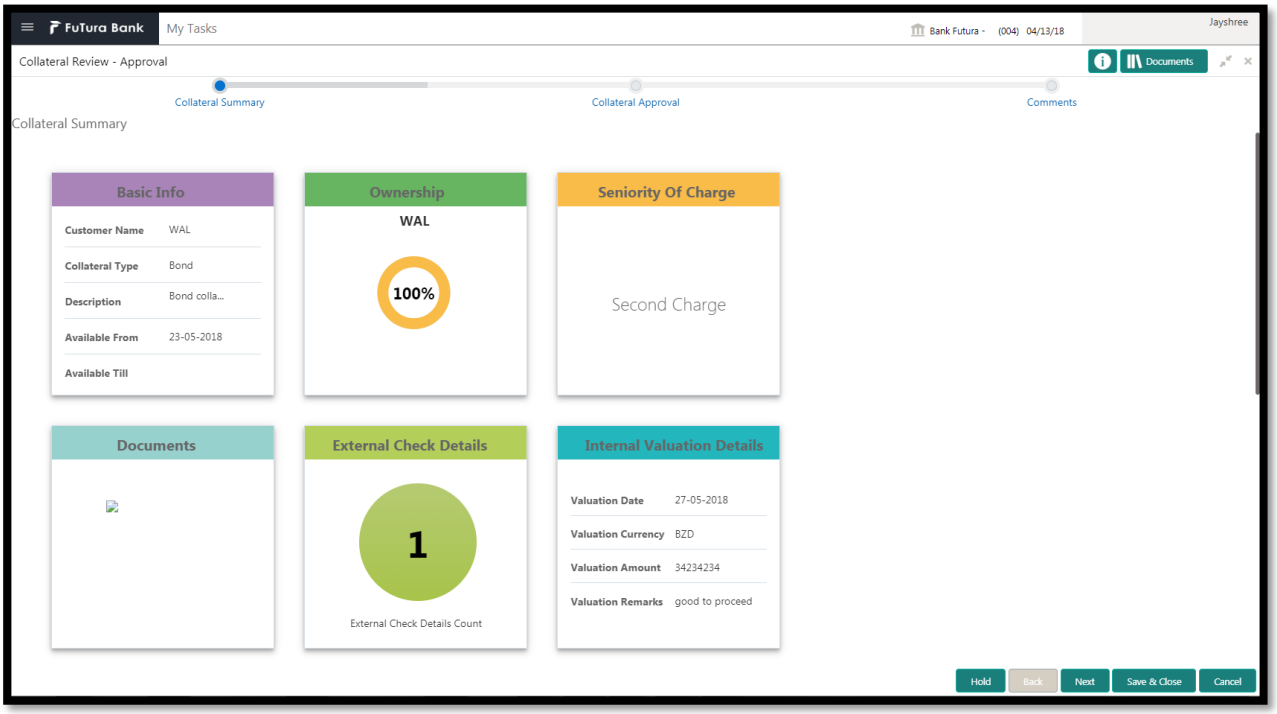
As a Credit Approver, the user would review the details of the collateral along with the Legal Opinion of the Legal department, Risk Evaluation and Valuation details and recommendation of the review and approve the Collateral.

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

- Collateral Summary
- Approval
- Checklist
- Comments

2.14.1 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 Valuation	Display	Tile			
Utilization Details	Displays the Utilization 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.

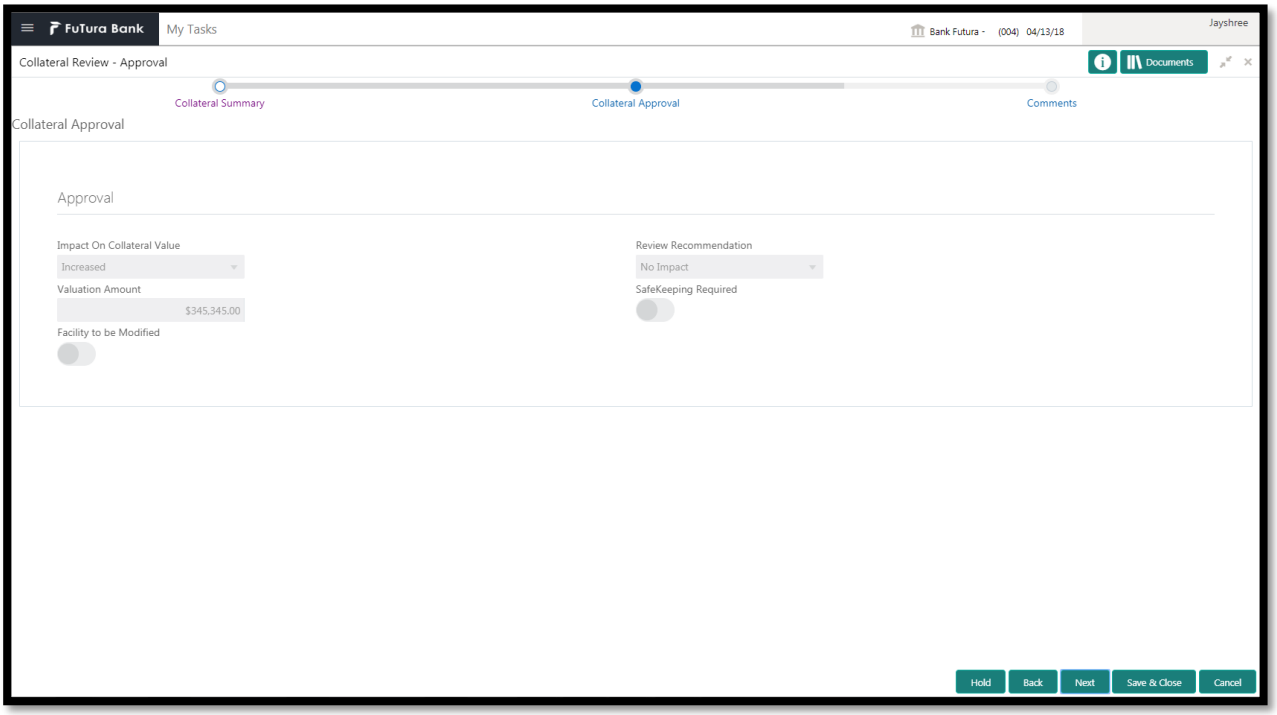
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.14.2 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	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Valuation Currency	Displays the collateral currency selected.	Display	Read Only			
Valuation Amount	System displays the valuation amount.	Display	Amount	22,3		.
Recommendation	System displays the recommendation.	Display	Free Text		Optional	
Impact on Collateral Value	System displays the impact on the collateral value	Display	Dropdown		Mandatory	
Is Safekeeping Required	System displays if Safekeeping is required	Display	Switch	1		

Action Buttons on the footer

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

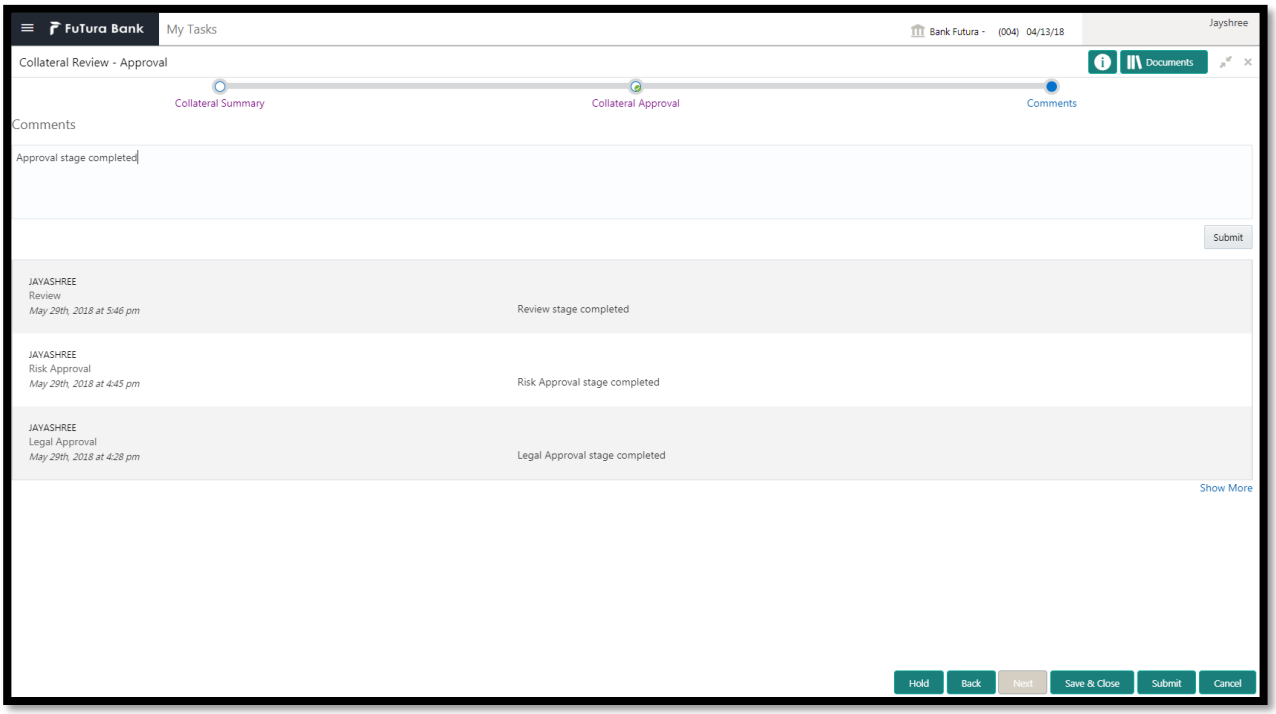
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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	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.

2.15 Generate Collateral Agreement

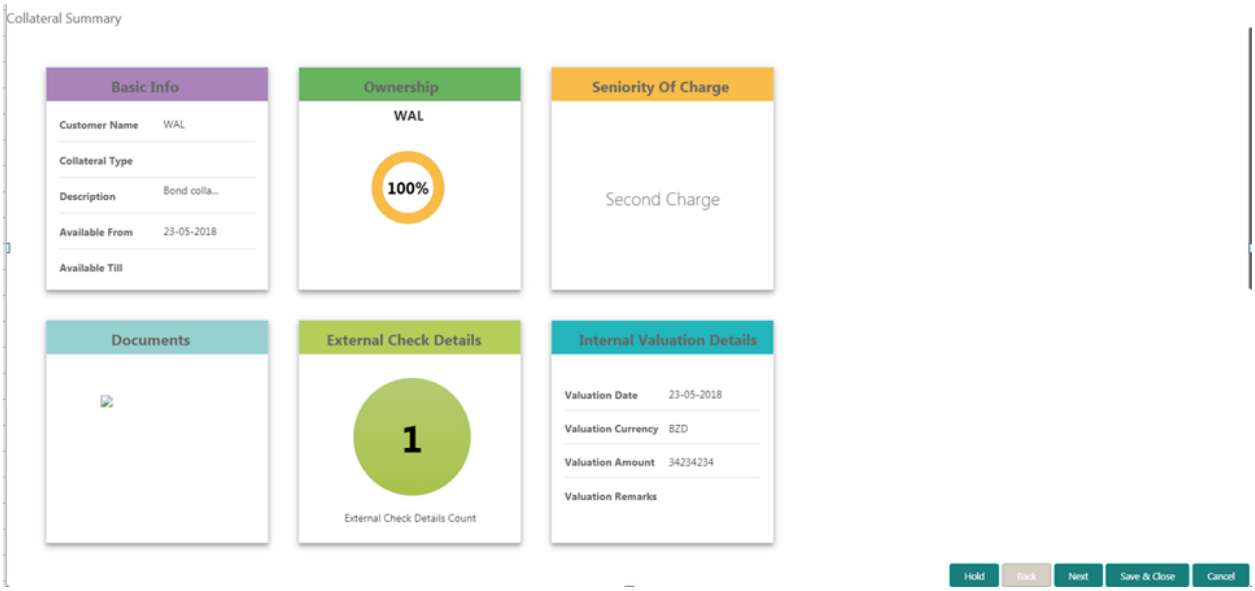
As a Credit Officer the user will review the collateral and its documents and generate the Collateral Agreement. The Generated Collateral Agreement will be sent to the customer.

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

- Collateral Summary
- Generate Collateral Agreement
- Checklist
- Comments

2.15.1 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			
Utilization Details	Displays the Utilization 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.

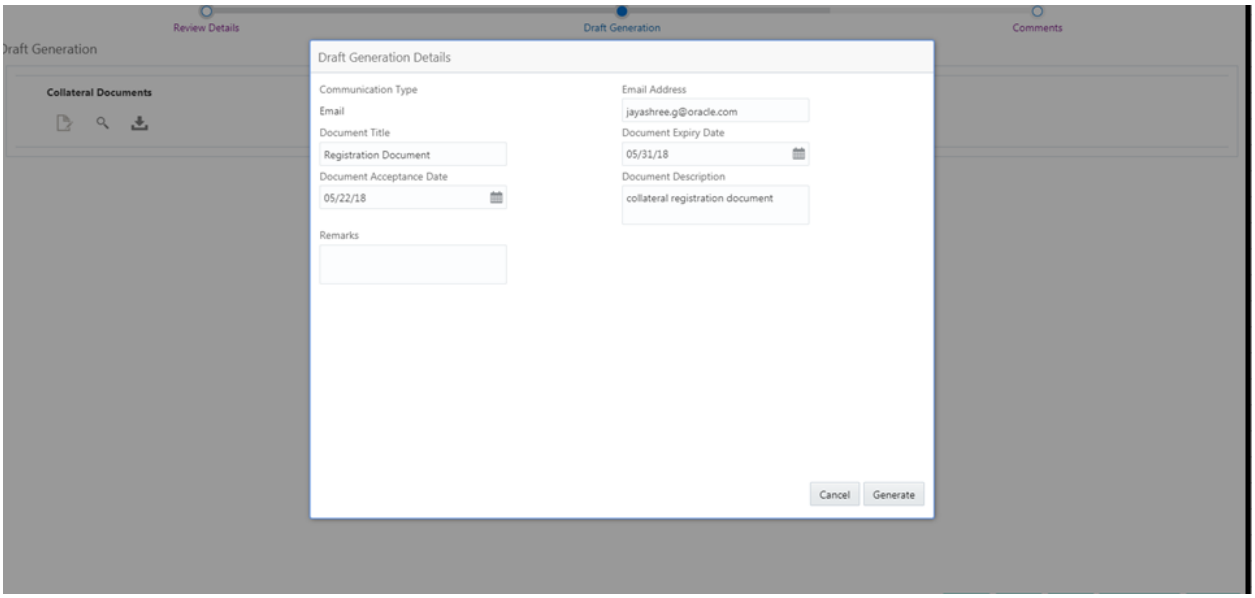
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.15.2 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.

2.15.3 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 Customer Acceptance

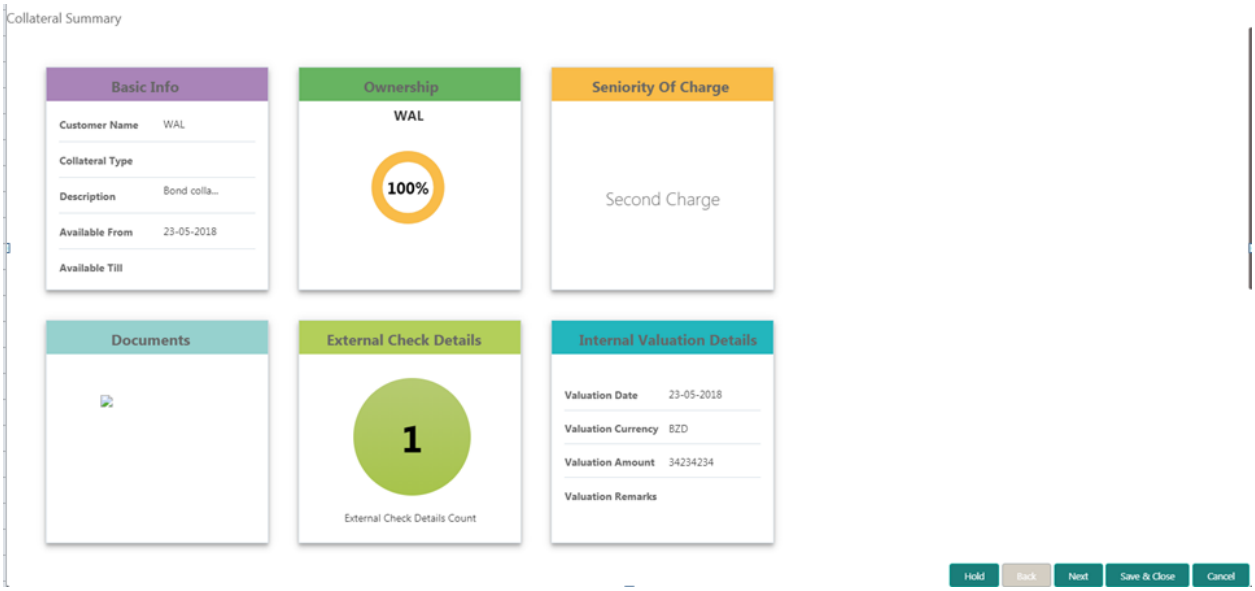
The In-principal Collateral Agreement will be reviewed by the customer and if changes are required then task will be sent to the Review and Recommendations stage else the collateral agreement will be accepted.

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

- Collateral Summary
- Customer Acceptance
- Checklist
- Comments

2.16.1 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 de-tails.	Display	Tile			
Documents	Displays the document	Display	Tile			

	details.					
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			
Utilization Details	Displays the Utilization 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.

2.16.2 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.

After checking the recommendation the customer can agree or disagree. If the customer has dis agreed then the user can select the customer recommendations. Following are the recommendation which the user can select

If the bank recommendations is Waive Additional Facility then the user can select the below recommendations

- Additional Facility

If the bank recommendations is Additional Facility then the user can select the below recommendations

- Waive Additional Facility

If the bank recommendations is Additional Collateral then the user can select the below customer recommendations

- Reduce Facility
- Waive Additional Collateral

If the bank recommendations is Waive Additional Collateral then the user can select the below customer recommendations

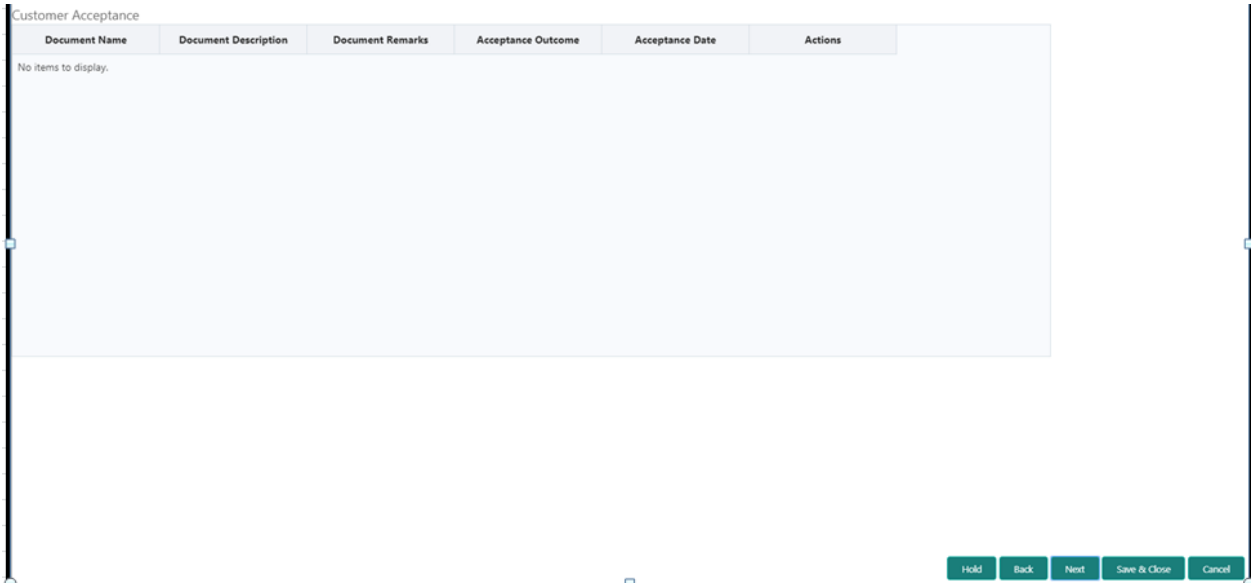
- Reduce Facility
- Additional Collateral

If the bank recommendations is Reduce Facility then the user can select the below customer recommendations

- Additional Collateral

If the collateral amount has changed then user can select the below recommendations

- No Impact



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	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.

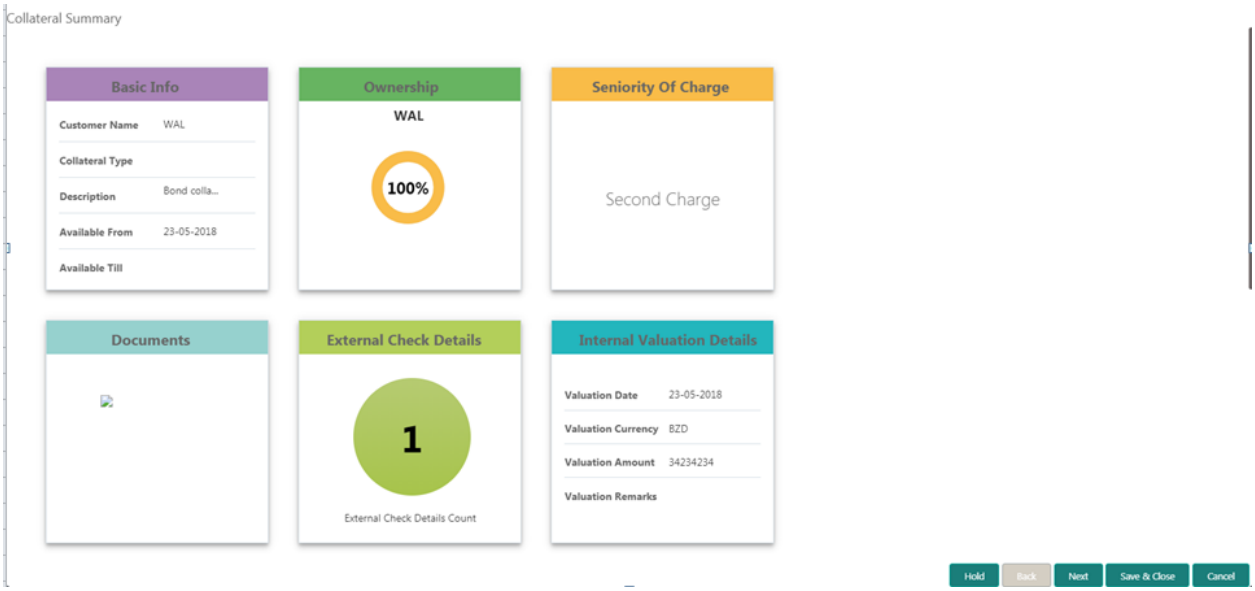
2.17 Collateral Safekeeping

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

2.17.1 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.

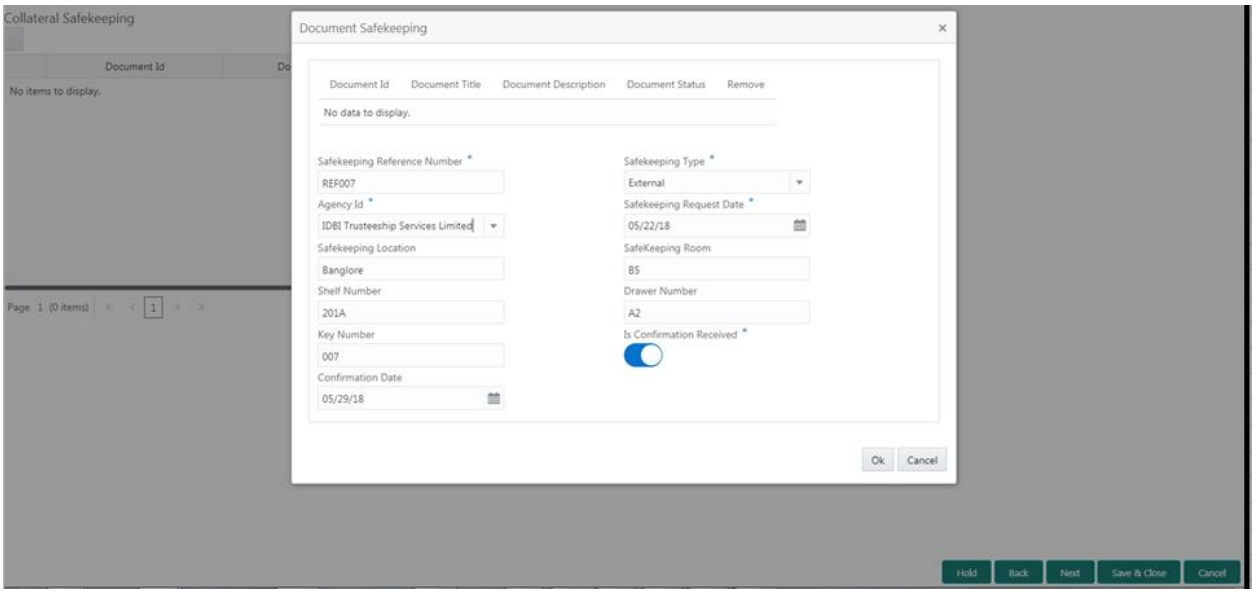
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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 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 Validation
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 location	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 confirmation received	Is confirmation received	Input	Switch		Mandatory	
Confirmation Date	Date of Confirmation	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.

2.17.3 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.

2.18 Hand off to Back office System

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

2.19 Manual Retry

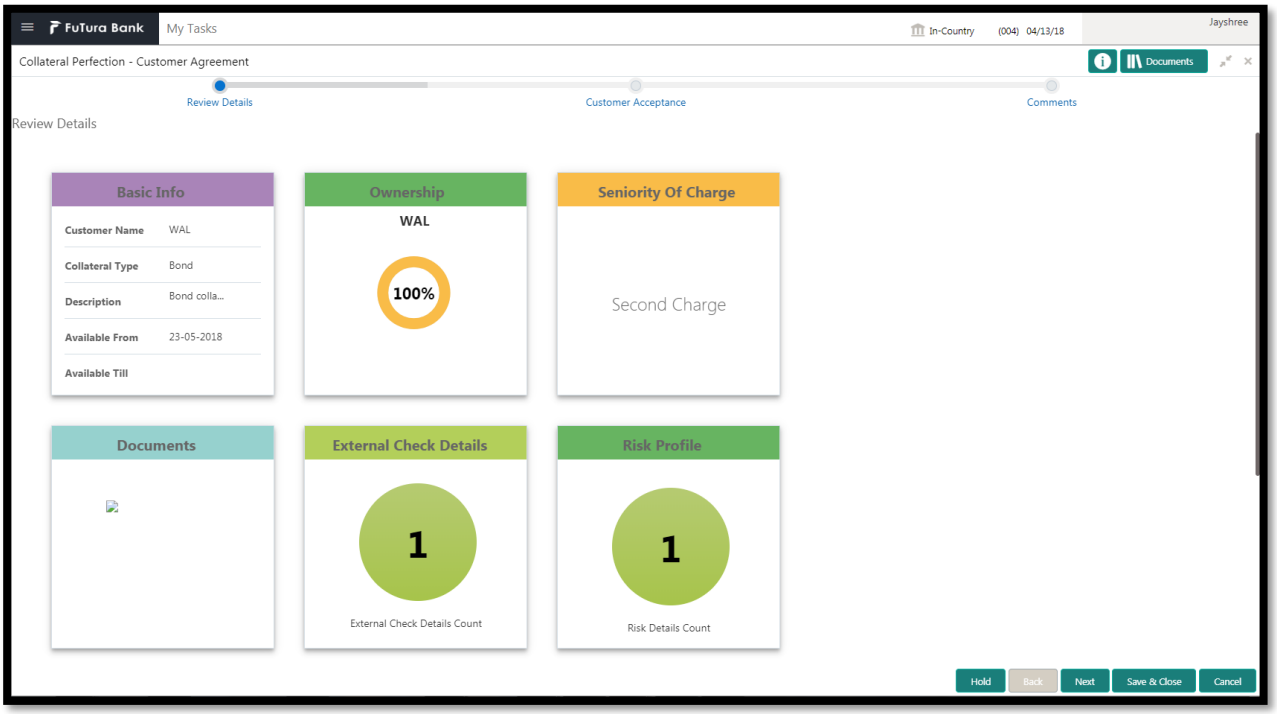
As a Credit Officer, the user can retry the hand off after solving the handoff failure issues.

The solving the handoff failure issue is a manual activity.

- Collateral Summary

2.19.1 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

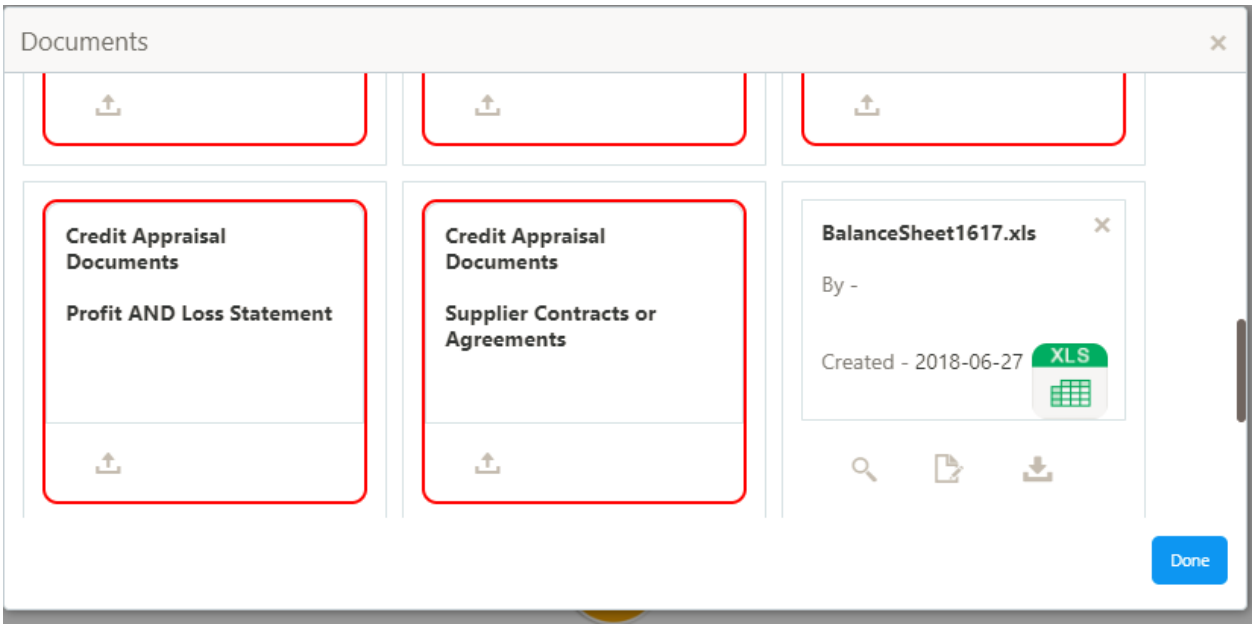
After providing required data, you will be able to perform one of the below actions –

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 review 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.

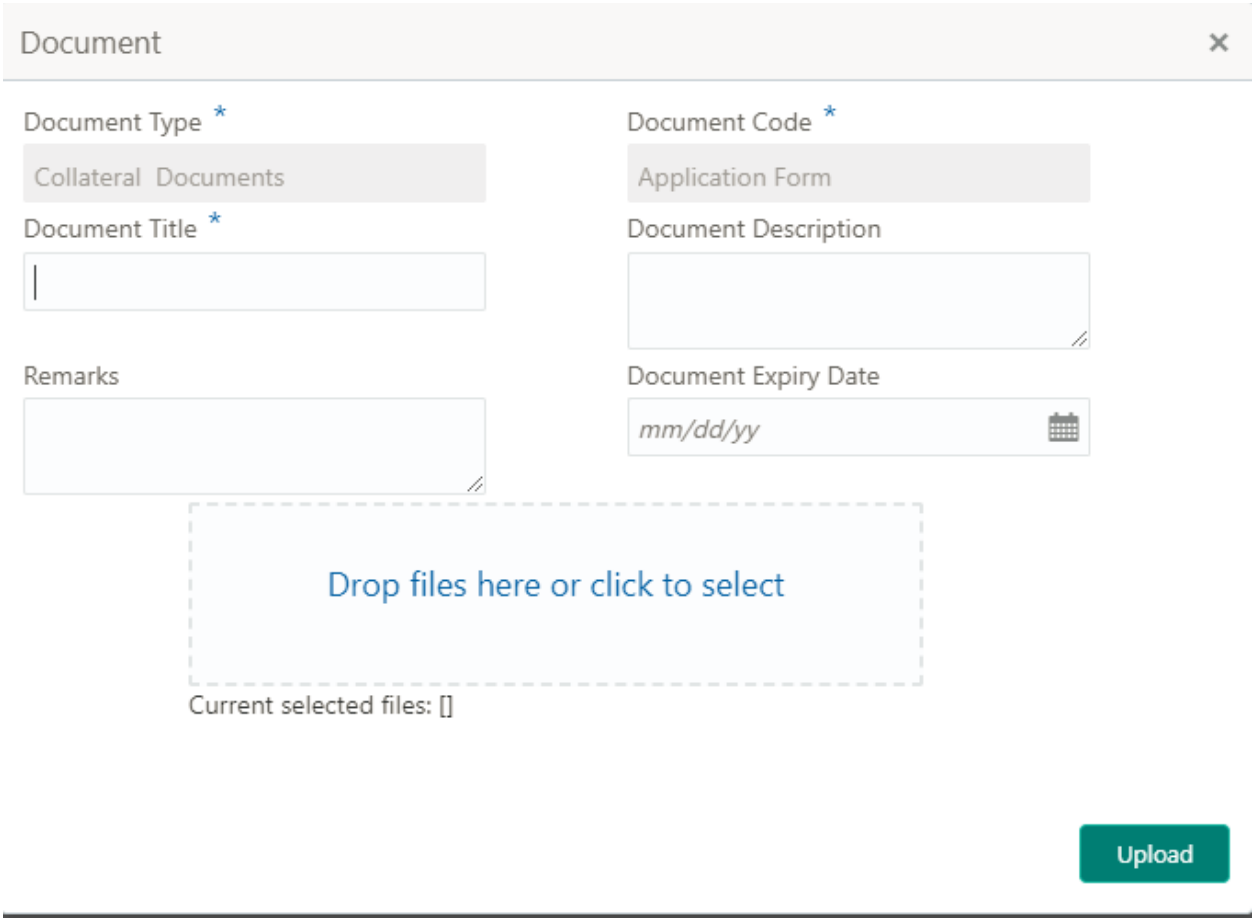


Action Buttons

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.

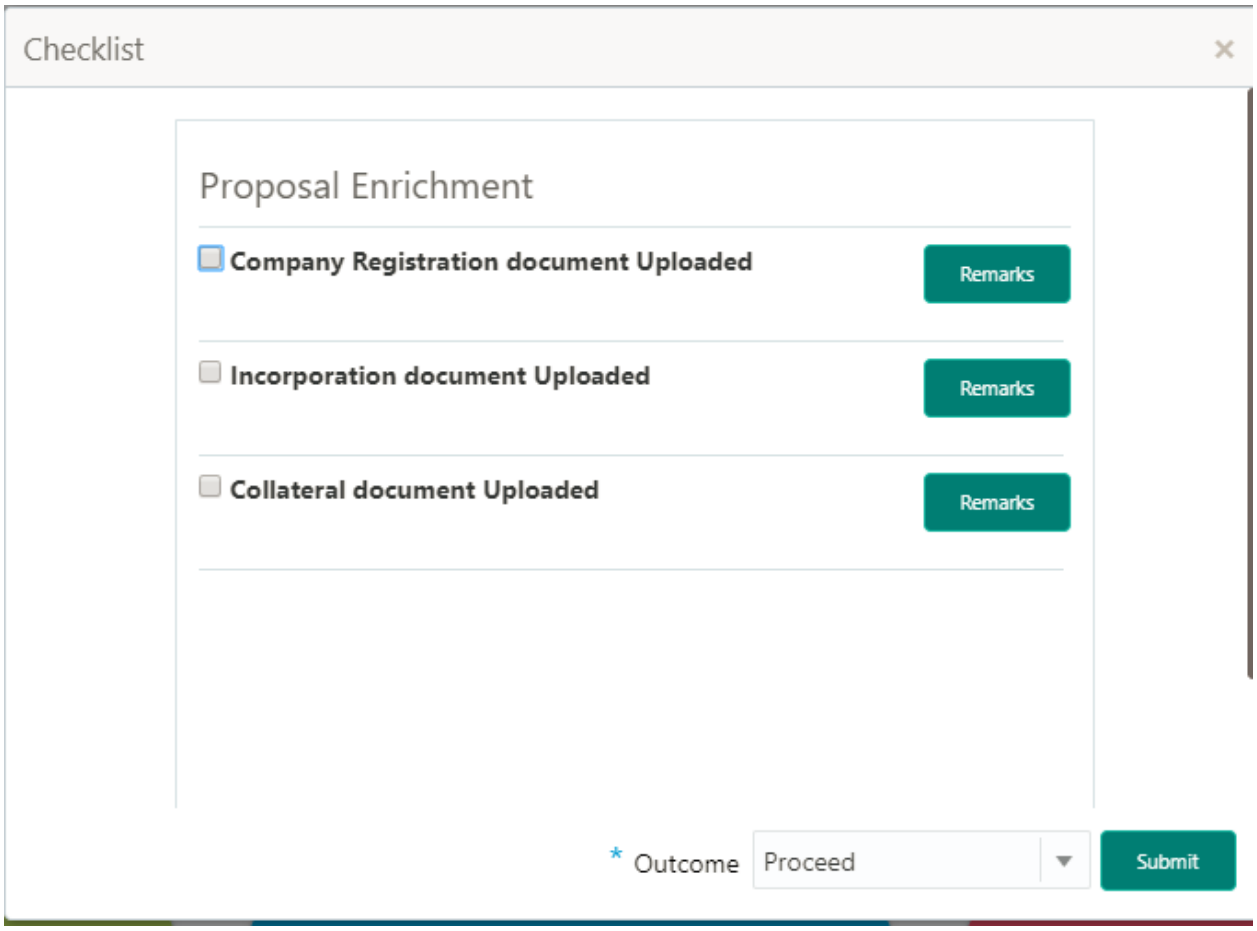
User can click on the upload button to upload the documents



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

3.2 Checklist

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



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

4. Reference and Feedback

4.1 References

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

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

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