

Oracle® Banking Credit Facilities Process Management Collateral Perfection User Guide



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

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Preface

1.1 About this Guide

This guide helps you get familiar with the Collateral Perfection process in **OBCFPM** to perfect security interest in customer collateral.

1.2 Audience

This guide is intended for the Credit Officers responsible for performing Collateral Perfection process in **OBCFPM**.

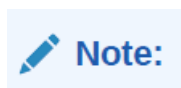
1.3 Conventions Used

The following table lists the conventions that are used in this document.

Table 1-1 Conventions Used

Convention	Description
Bold	Bold indicates: <ul style="list-style-type: none">• Field Name• Screen Name• Drop-down Options• Other UX labels
	This icon indicates a Note.

Figure 1-1 Note



1.4 Common Icons in OBCFPM

The following table describes the icons that are commonly used in **OBCFPM**:

Table 1-2 Common Icons






Icons	Purpose
<p>Figure 1-2 Add</p> 	<p>To add new record.</p>
<p>Figure 1-3 Edit</p> 	<p>To modify existing record.</p>
<p>Figure 1-4 Delete</p> 	<p>To delete a record.</p>
<p>Figure 1-5 Calendar</p> 	<p>To select start or end date.</p>
<p>Figure 1-6 Upload</p> 	<p>To upload a record.</p>

Table 1-2 (Cont.) Common Icons

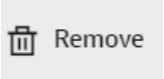




Icons	Purpose
<p>Figure 1-7 Remove</p> 	<p>To remove the record.</p>
<p>Figure 1-8 List View</p> 	<p>To change the screen layout to list view.</p>
<p>Figure 1-9 Table View</p> 	<p>To change the screen layout to table view.</p>
<p>Figure 1-10 Tree view</p> 	<p>To change the screen layout to tree view.</p>
<p>Figure 1-11 Action Button</p> 	<p>To view, edit, and delete a record.</p>

Table 1-2 (Cont.) Common Icons

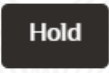



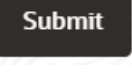

Icons	Purpose
<p>Figure 1-12 Hold</p> 	<p>To hold the process.</p>
<p>Figure 1-13 Back</p> 	<p>To go back to the previous screen.</p>
<p>Figure 1-14 Next</p> 	<p>To go to the next data segment.</p>
<p>Figure 1-15 Save and Close</p> 	<p>To save the captured information and exit the process window.</p>
<p>Figure 1-16 Submit</p> 	<p>To submit the task to next stage.</p>

Table 1-2 (Cont.) Common Icons

Icons	Purpose
<p data-bbox="371 401 634 432">Figure 1-17 Cancel</p> 	<p data-bbox="836 338 1333 394">To exit the window without saving the captured information.</p>

2

Introduction

2.1 Collateral Perfection Overview

Collateral perfection is a process of evaluation of the customers collateral and perfect the banks charge over the collateral to protect the banks interest. The various activities performed for Collateral Perfection are:

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

3

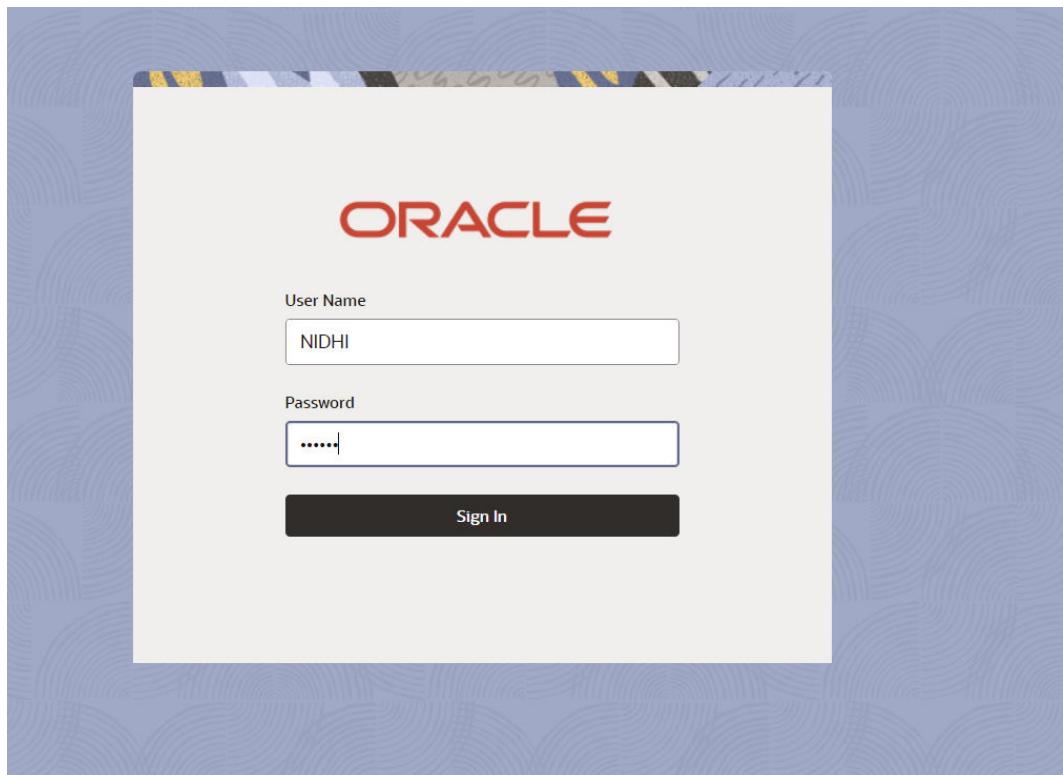
Quick Initiation

3.1 Quick Initiation

The Relationship Manager or the operations user can perform quick initiation of collateral perfection on receiving the application from the customer.

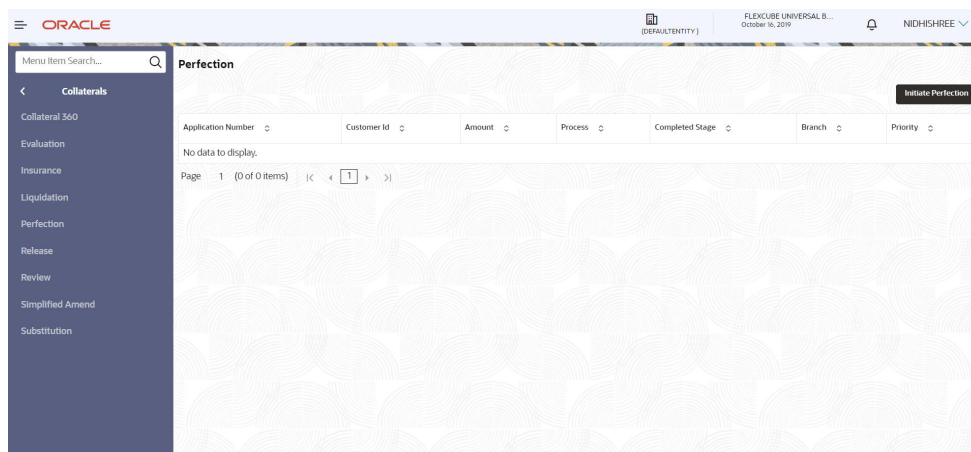
1. Login to **OBCFPM**. Enter your User Name, Password and click Sign In

Figure 3-1 Login Screen



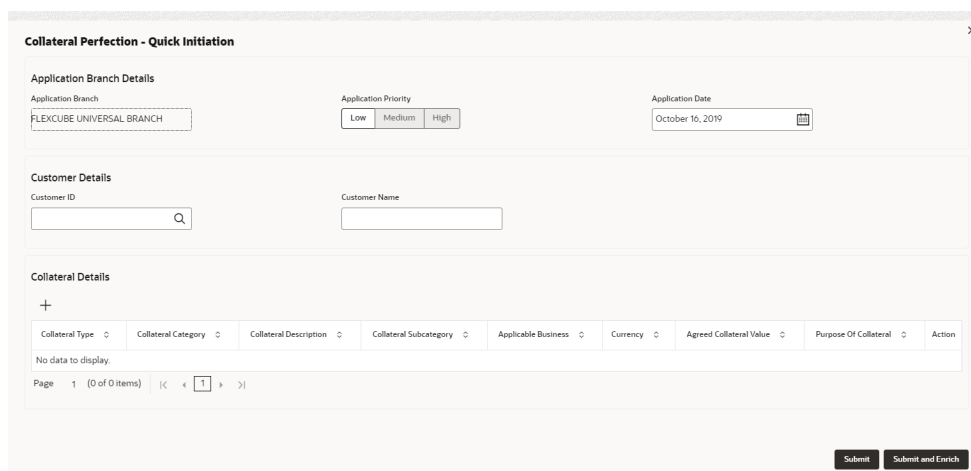
2. Navigate to **Collateral > Perfection** from the left menu.
The **Perfection Initiation** screen is displayed.

Figure 3-2 Collateral Perfection



3. Click **Initiate Perfection**.
The **Quick Initiation** screen is displayed.

Figure 3-3 Quick Initiation



4. Enter or search all the details in the **Quick Initiation** window.
For information on the fields in the **Quick Initiation** window, refer the below table.

Table 3-1 Quick Initiation - Application Branch Details - Field Description

Field	Description
Application Branch	Application Branch is displayed by default.
Application Priority	Select Application Priority . The options available are: <ul style="list-style-type: none"> • Low • Medium • High
Application Date	Click Calendar icon and select Application Date .

Table 3-2 Quick Initiation - Customer Details - Field Description

Field	Description
Customer Id	Search and Select Customer Id . By default, corresponding Customer Name is displayed.

Click + in the **Collateral Details** section. The **Add Collateral** window is displayed.

Figure 3-4 Add Collateral

The screenshot shows the 'Add Collateral' window with the following fields and values:

- Collateral Type:** Ship
- Collateral Category:** COMMERCIAL VESSEL
- Collateral Subcategory:** Select
- Applicable Business:** Working Capital x
- Agreed Collateral Value:** USD, \$500,000.00
- Purpose Of Collateral:** New Facility
- Collateral Description:** Ship as a Collateral for new facility

Buttons for 'Cancel' and 'Save' are located at the bottom right of the window.

For information on the fields in the **Add Collateral** window, refer the below table.

Table 3-3 Add Collateral- Field Description

Field	Description
Collateral Type	Select Collateral Type from the drop-down list. The following options are available: <ul style="list-style-type: none"> • Account Receivables • Account Contracts • Agreements Undertaking • Aircraft • Bill Of Exchange • Bond • Cash Collateral • Commercial Paper • Commodity • Corporate Deposits • Crop • Fund • Guarantee • INTANGIBLE ASSETS • Insurance • Inventory • Livestock • Machine • Miscellaneous • PDC • Perishable • Precious Metals • Promissory Note • Property • Ship • Stock • Vehicle
Collateral Category	Select Collateral Category from the drop-down list. The option are: <ul style="list-style-type: none"> • COMMERCIAL VESSEL • PASSENGER VESSEL
Collateral Subcategory	Select Collateral Subcategory .
Applicable Business	Select Applicable Business from the drop-down list. The option are: <ul style="list-style-type: none"> • LT_Lending • Trade • Working Capital
Agreed Collateral Value	Specify Agreed Collateral Value of the collateral.
Currency	Specify the collateral currency.
Purpose of Collateral	Select Purpose of Collateral from the drop-down list. The following options are available: <ul style="list-style-type: none"> • Augmentation Of Collateral • Enhancement Of Limit • New Facility • Replacement Of Collateral
Collateral Description	Enter Collateral Description .
Save	Click Save . The collateral details are added.

5. After adding collateral, click **Submit** in the **Quick Initiation** screen.
The application is created and listed in **Free Tasks** screen.

4

Data Enrichment

4.1 Data Enrichment

The Data Enrichment stage allows you to capture additional details of the Customer and the collateral to enrich **Collateral Perfection** application. The details that can be enriched in this stage are:

- Basic Info with additional Collateral Details
- Collateral Ownership details
- Collateral Type details
 - Property
 - Vehicle
 - Ship
 - Aircraft
 - Insurance
 - Deposits
 - Precious Metals
 - Guarantee
 - Machine
 - Stocks
 - Bonds
 - Funds
- Comments

4.2 Basic Info

The system defaults the collateral and application details captured as part of initiation in this data segment. You can modify these details, if required. Based on the Application category selected, the system defaults the documents to be uploaded and the checklists applicable for the stage in the **Document Upload** and **Checklists** screens, respectively.

1. Navigate to **Tasks > Free Tasks** from the left menu.

The **Free Task** screen is displayed.

Figure 4-1 Free Task

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
<input type="checkbox"/>	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
<input type="checkbox"/>	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

2. **Acquire & Edit** the required Data Enrichment task.
The **Data Enrichment - Basic Info** screen is displayed.

Figure 4-2 Data Enrichment - Basic Info

Basic Info

Customer details

Customer ID: 0001231

Customer Name: ASIAN PAINTS LTD

Liability number: [Required]

Collateral details

Collateral ID: COL231230883

Collateral Type: Ship

Collateral Category: COMMERCIAL VESSEL

Collateral Description: Ship as a Collateral for new facility

Collateral Currency: USD

Agreed Collateral Value: USD \$500,000.00

Purpose Of Collateral: New Facility

Applicable Business: Working Capital x

Charge Type: [Required]

Collateral Start and End Date: Oct 16, 2019

Seniority Of Charge: [Required]

LTV Percentage: 100

Collateral Value: [Required]

Bank Interest: 15%

Collateral Status: Work In Progress

Document Status: [Required]

Fee Class Code: [Required]

Charge Registration Required: [Required]

Change Renewal Frequency: Yearly

Units: [Required]

External Collateral ID: [Required]

Filing Lead Days: [Required]

Ownership details

Ownership Type: [Required]

Shareable Across Customers: [Required]

Buttons: Cancel, Help, Save & Close, Next

Figure 4-3 Data Enrichment - Basic Info

Basic Info

Collateral details

Collateral Description: Ship as a Collateral for new facility

Collateral Currency: USD

Agreed Collateral Value: USD \$500,000.00

Collateral Start and End Date: Oct 16, 2019

Purpose Of Collateral: New Facility

Applicable Business: Working Capital x

Charge Type: [Required]

Seniority Of Charge: [Required]

LTV Percentage: 100

Collateral Value: [Required]

Bank Interest: 15%

Collateral Status: Work In Progress

Document Status: [Required]

Fee Class Code: [Required]

Charge Registration Required: [Required]

Change Renewal Frequency: Yearly

Units: [Required]

External Collateral ID: [Required]

Filing Lead Days: [Required]

Ownership details

Ownership Type: [Required]

Shareable Across Customers: [Required]

Revaluation details

Revaluation Type: Manual

Additional Fields

No Additional fields configured

Buttons: Cancel, Help, Save & Close, Next

3. Enter or Select all the details in the **Data Enrichment - Basic Info** screen. For field level information, refer the following table.

Table 4-1 Data Enrichment - Basic Info

Field	Description
Customer Id	Customer Id selected in the Quick Initiation screen is displayed. You can change the Customer Id , if required.
Customer Name	Customer Name is displayed based on the selected Customer Id .
Liability Number	Search and select Liability Number .
Collateral Id	Collateral Id is a unique identifier generated for the collateral. This is system generated and you cannot modify.
Collateral Type	Collateral Type selected in the Quick Initiation screen is displayed here. You cannot modify this.
Collateral Category	Select Collateral Category . Collateral Categories applicable for the selected Collateral Type are displayed in the drop-down list.
Collateral Subcategory	Select Collateral Subcategory from the drop-down list.
Collateral Description	Collateral Description provided in the Initiation stage is displayed here. You can modify this if required.
Collateral Currency	Collateral Currency specified in the Initiation stage is displayed here. You can modify this if required.
Agreed Collateral Value	Agreed Collateral Value of the collateral specified in the Initiation stage is displayed here. You can modify this if required.
Collateral Start and End Date	Select Collateral Start and End Date from calendar icon.
Purpose of Collateral	Purpose of Collateral selected in the Initiation stage is displayed here. You can modify this if required.
Applicable Business	Select the business for which the collateral is applicable. The options available are: <ul style="list-style-type: none"> • LT_Lending • Trade • Working Capital
Charge Type	Select Charge Type from the drop-down list. The following options are available: <ul style="list-style-type: none"> • Assignment • Equitable Mortgage • Hypothecation • Lien • Mortgage • Negative lien • Pledge • Registered Mortgage • Setoff

Table 4-1 (Cont.) Data Enrichment - Basic Info

Field	Description
Seniority of Charge	Select Seniority of Charge from the drop-down list. The following options are available: <ul style="list-style-type: none"> • Exclusive • First • First Pari passu charge • Second • Second Pari passu charge • Subservient Charge • Third
LTV Percentage	Enter LTV Percentage .
Bank haircut	Bank haircut provided in the Initiation stage is displayed here. You can modify this if required.
Collateral Status	Collateral Status is displayed as Work In Progress by default.
Document Status	Select the status of the collateral. The following options are available in the drop-down list: <ul style="list-style-type: none"> • Not Submitted • Released • Submitted
Fee Class Code	Search and select Fee Class Code . Note: To view Fee Class Code screen, refer to Fee Class Code section.
External Collateral ID	Enter External Collateral ID .
Charge Renewal Frequency	Select Charge Renewal Frequency from drop-down list. The options available are: <ul style="list-style-type: none"> • Daily • Half Yearly • Monthly • Quarterly
Units	Enter Units .
Filing Lead Days	Enter Filing Lead Days .

Fee Class Code

The Fee Class Code screen is displayed as below:

Figure 4-4 Fee Class Code Screen

The screenshot shows a 'Fee Preference' window with the following fields and values:

- User Input Fee Amount: £2,000.00
- Date range: July 3, 2023 to July 31, 2023
- Rule Code: Rule1
- Component Type: TypeY
- Liquidation Preference: YES
- SDE Type: (empty)
- Rule Type: Type1
- Basis Amount: 8000
- Waived:
- Fee Type: Fee1
- Liquidation Method: Method1
- Rate/Amount: 3000

Buttons: Cancel, Save

Table 4-2 Basic Info - Ownership Details - Field Description

Field	Description
Ownership Type	Select Ownership Type from the drop-down list. The following options are available: <ul style="list-style-type: none"> • Joint • Others • Single • Tenants in Common
Shareable Across Customers	Enable Shareable Across Customers option, if the collateral is shareable with multiple customers.

Table 4-3 Basic Info - Revaluation Details Description

Field	Description
Revaluation Type	Select Revaluation Type from the drop-down list. The following options are available: <ul style="list-style-type: none"> • Automatic • Manual
Automatic	If you select Automatic following options are displayed. Enter the required details for below fields. <ul style="list-style-type: none"> • Revaluation Method • Revaluation Frequency • Revaluation Start Month • Revaluation Day • Useful Life
Additional Fields	By default No Additional fields configured! message is displayed.

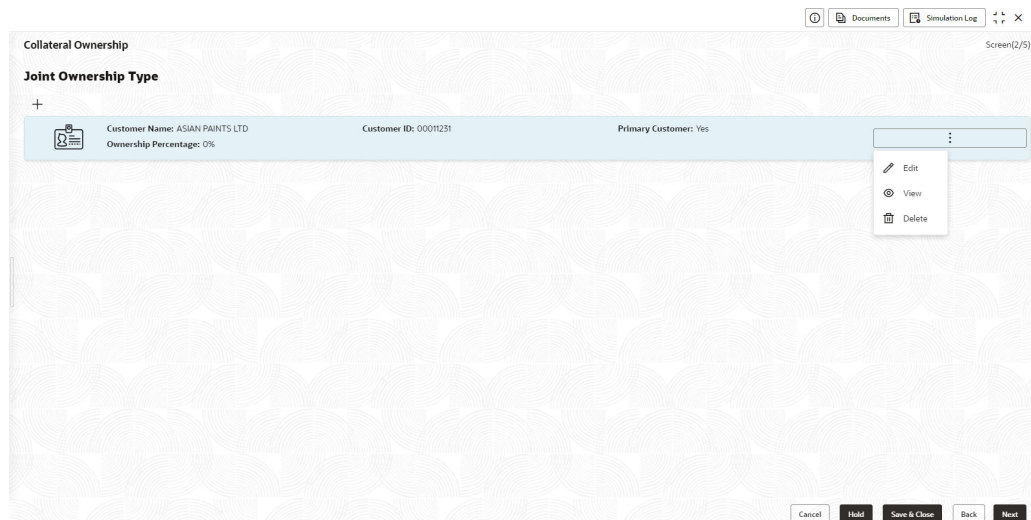
4. Click **Next**.

4.3 Collateral Ownership

In **Collateral Ownership** data segment, the system defaults primary customer's collateral ownership details captured as part of application creation. In case the **Ownership Type** is selected as **Joint**, the system defaults the ownership percentage of primary customer as zero and displays the add icon. You must change the primary customer's ownership percentage and add all the ownership details by clicking the add icon.

Click **Next** in the **Basic Info** data segment, the **Collateral Ownership** screen is displayed.

Figure 4-5 Collateral Ownership



1. To view the primary customer's collateral ownership details, click **Action** icon and select **View**.
2. To add other customer's ownership detail, click **+** icon.
For detailed information on adding ownership details, refer **Collateral Ownership** topic in the **Collateral Evaluation User Guide**.
3. After adding the ownership details, click **Next**.

4.4 Ship

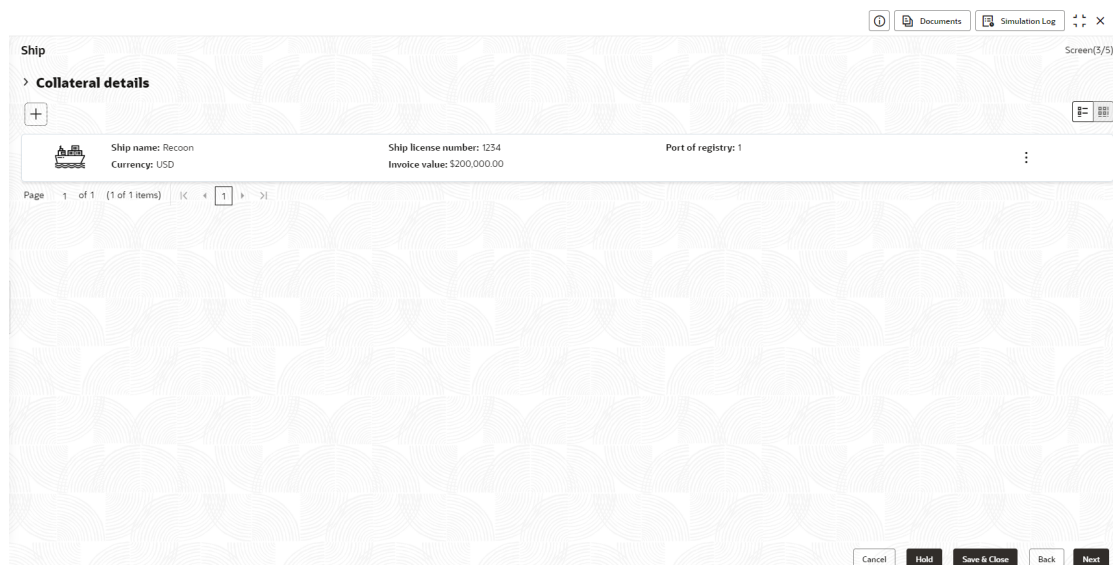
The system displays the Collateral Type data segment based on the **Collateral Type** selected in previous data segment or stage. Following are the various collateral types supported in **OBCFPM**:

- Account Receivables
- Accounts Contracts
- Aircraft
- Bill Of Exchange

- Bond
- Cash Collaterals
- Commercial Paper
- Commodity
- Corporate Deposits
- Crop
- Fund
- Guarantee
- Insurance
- Inventory
- Machine
- Miscellaneous
- Other Bank Deposits
- PDC
- Perishable
- Precious Metals
- Promissory Note
- Property
- Ship
- Stock
- Vehicle

Click **Next** in the **Collateral Ownership** data segment, the **Collateral Type (Ship)** screen is displayed. In this user guide, Ship is shown as sample Collateral Type.

Figure 4-6 Data Enrichment - Ship



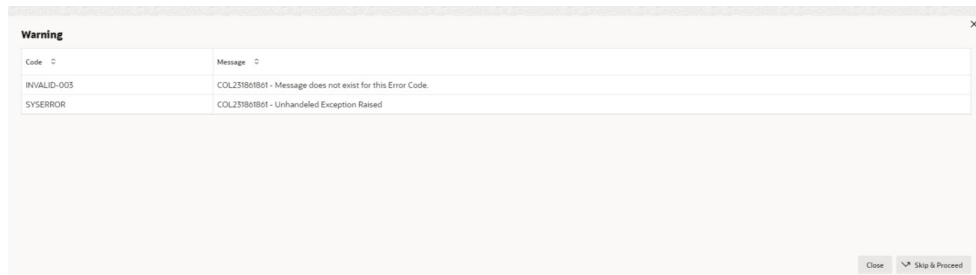
1. To view the basic collateral details, click and expand **Collateral Details** section.
2. To add the collateral specific details, click + icon.

For detailed information on adding collateral specific details, refer the corresponding **Collateral Type** section in the **Collateral Evaluation User Guide**.

3. After adding collateral details, click **Next**.

Note: If any error occurs in the saved collateral, then Simulation Error is displayed as shown below. You can close and fix the data issue or skip and proceed to the next step.

Figure 4-7 Simulation Error



The same process will happen in the collateral details screen for all the below mentioned stages of the same data segment.

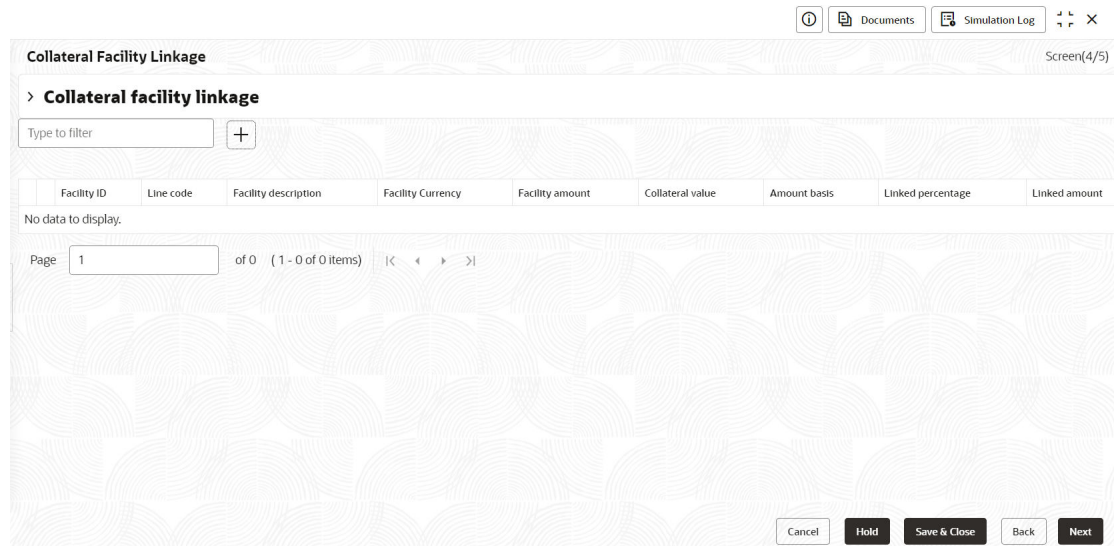
- Legal Opinion
- Risk Evaluation
- External Valuation
- External Check
- Field Investigation
- Collateral Review
- Collateral Approval
- Draft Generation
- Customer Acceptance
- Charge Registration
- Awaiting Registration
- Safekeeping
- Handoff - Manual Retry

4.5 Collateral Facility Linkage

In the Collateral Facility Linkage data segment, you can add the existing collateral facility linked to the collateral.

Click **Next** in the **Collateral Type (Ship)** data segment, the **Collateral Facility Linkage** screen is displayed.

Figure 4-8 Collateral Facility Linkage



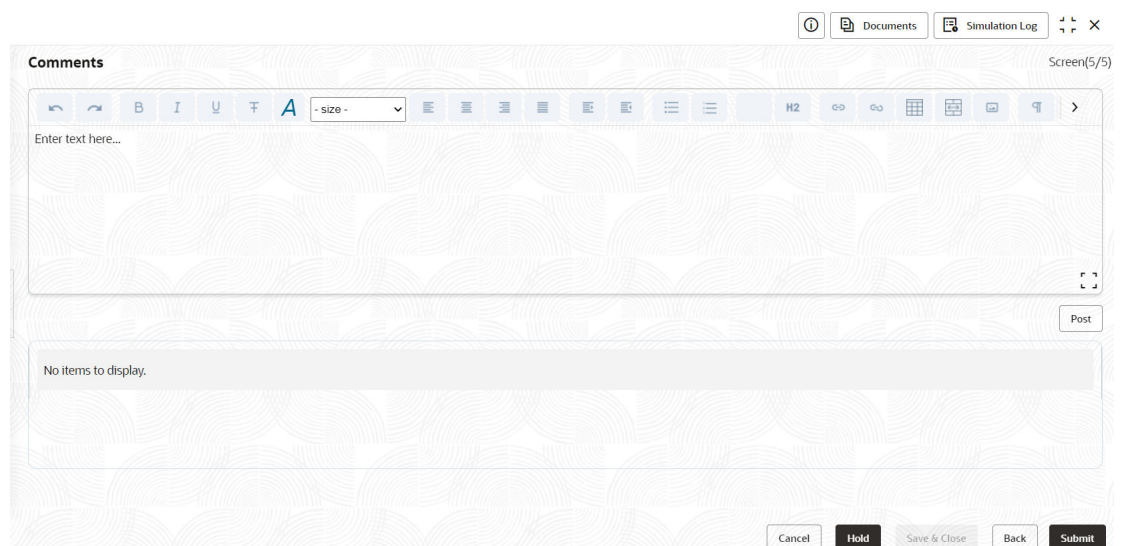
1. To add Collateral Facility Linkage, click the + icon.
2. After adding the collateral facility linkage, click **Next**.

4.6 Comments

The Comments data segment in **Data Enrichment** stage allows you to add your overall comments for the enrichment stage. Adding comments helps the user of next stage to better understand the application.

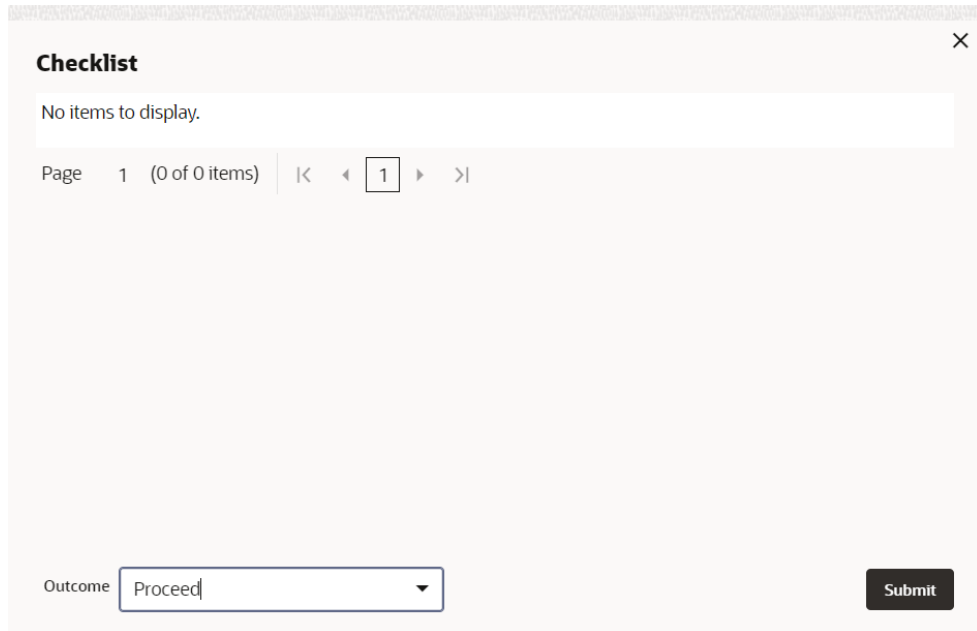
Click **Next** in the **Collateral Facility Linkage** data segment, the **Comments** screen is displayed.

Figure 4-9 Data Enrichment - Comments



1. Enter comments for Data Enrichment stage in the **Comments** text box.
2. Click **Post**.
Comments are posted below the **Comments** text box.
3. Click **Submit**.
The **Checklist** window is displayed.

Figure 4-10 Checklist



The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. The main content area is empty, displaying the text "No items to display." Below this text is a pagination control showing "Page 1 (0 of 0 items)" with navigation arrows and a box containing the number "1". At the bottom of the window, there is a label "Outcome" followed by a dropdown menu currently showing "Proceed" and a "Submit" button.

4. Manually verify all the checklist and enable the corresponding check box.
5. Select **Outcome** as **Proceed**.
6. Click **Submit**.
The **Collateral Perfection** application is moved to the next stage.

5

Legal Opinion

5.1 Legal Opinion

The Legal Opinion task is generated, if the Legal opinion stage is configured for the selected collateral type in the Business Process configuration. The user authorized to edit this task must capture the external legal opinion for the collateral from external agencies. The following data segments are available in the Legal Opinion stage:

- Collateral Summary
- Legal Opinion
- Comments

5.2 Collateral Summary

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status



Note:

The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

1. To launch the **Legal Opinion - Collateral summary** screen, navigate to **Tasks > Free Tasks** from the left menu.

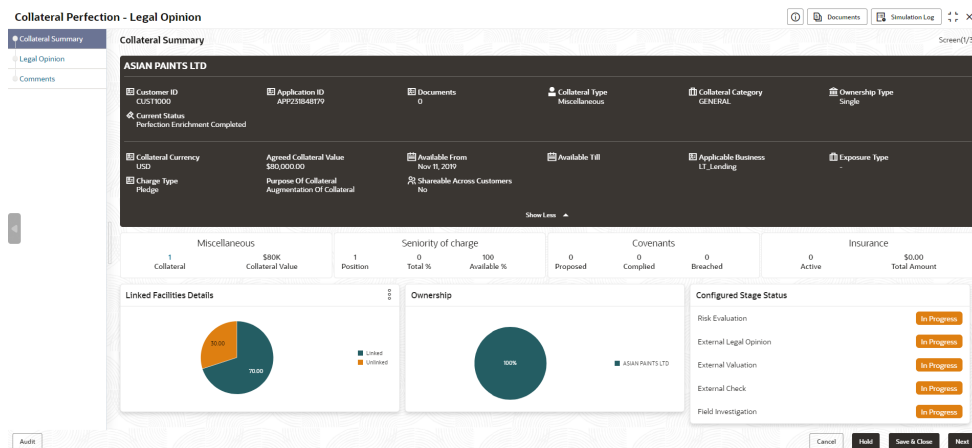
The **Free Tasks** screen is displayed.

Figure 5-1 Free Tasks

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 5-2 Legal Opinion - Collateral Summary

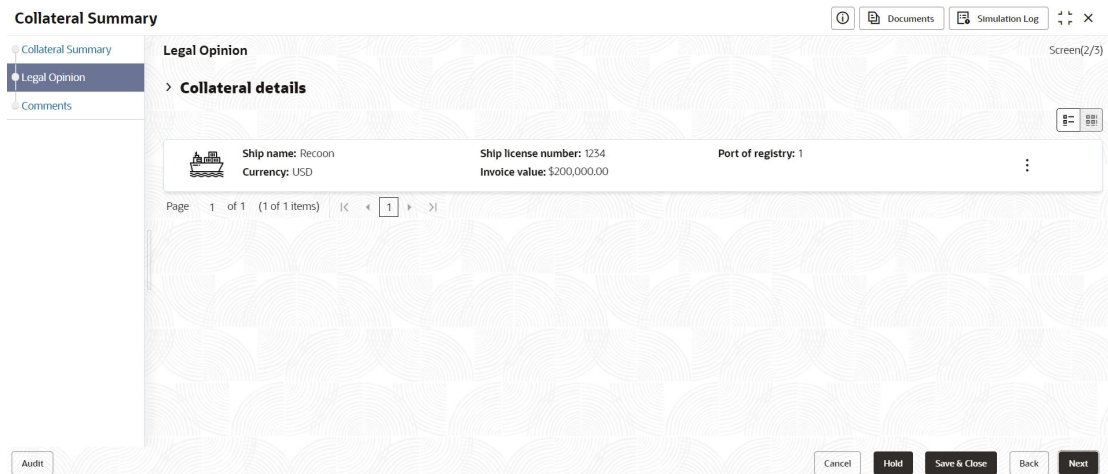


- View the Collateral Summary and click **Next**.

5.3 Legal Opinion

Click **Next** in the **Legal Opinion - Collateral Summary** screen, the Legal Opinion data segment is displayed.

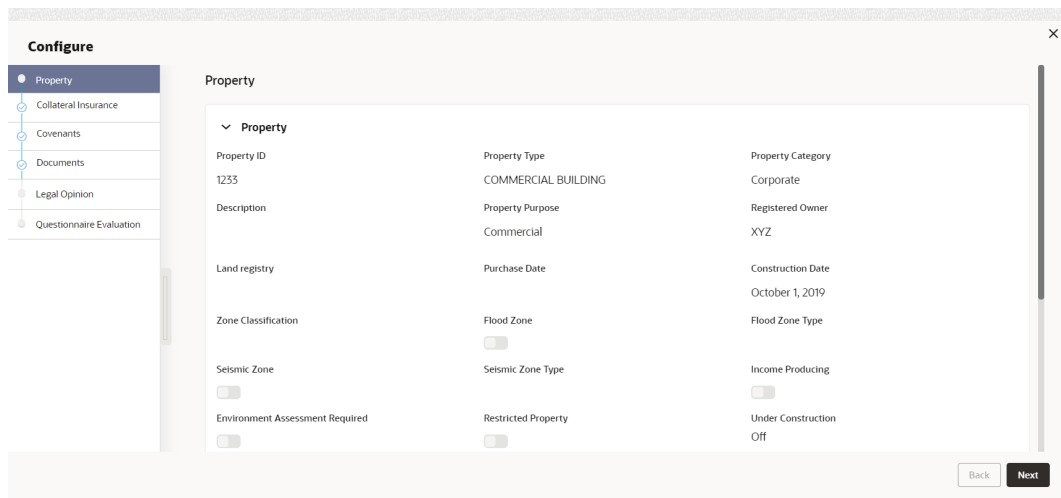
Figure 5-3 Legal Opinion



To capture the Legal Opinion for the collateral:

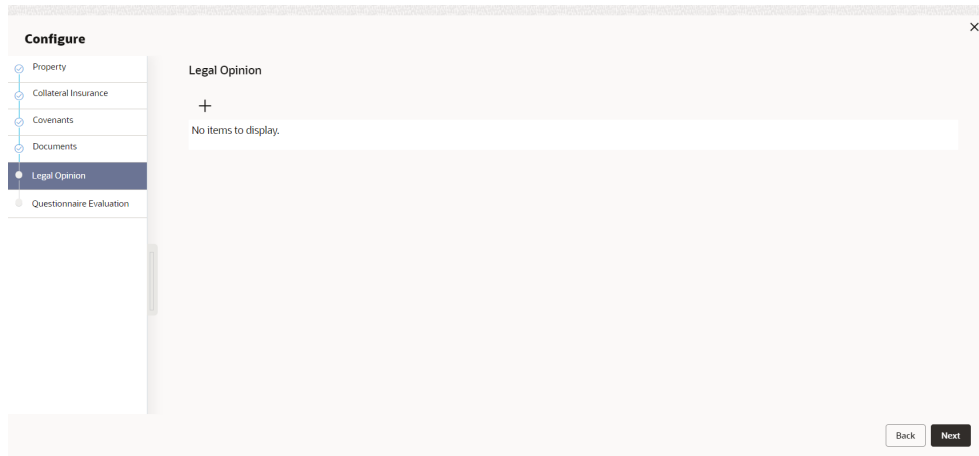
1. Click **Action** icon in the collateral record and select **Edit**.
The **Legal Opinion - Configure - Collateral Type** screen is displayed.

Figure 5-4 Legal Opinion - Configure - Collateral Type



2. Click **Next** and navigate to the **Legal Opinion** menu.

Figure 5-5 Legal Opinion - Configure - Legal Opinion



3. Click + icon in **Legal Opinion - Configure - Legal Opinion** screen. The **Legal Opinion Details** window is displayed.

Figure 5-6 External Legal Opinion Details

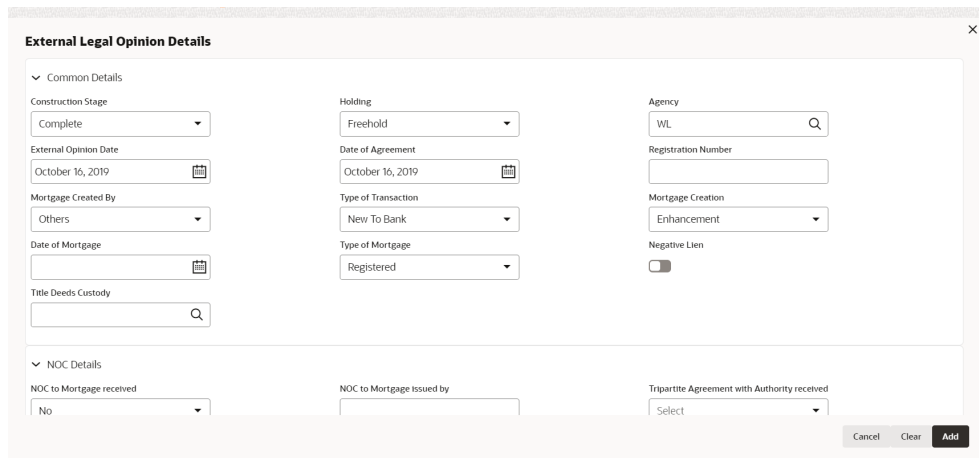


Figure 5-7 Legal Opinion Details

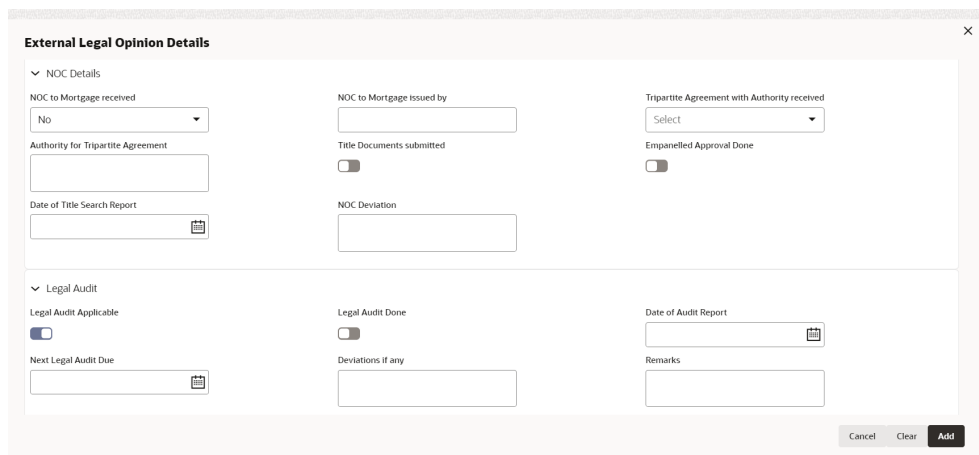


Figure 5-8 Legal Opinion Details

4. Enter or select external legal opinion details in the above screen.
For field level explanation, refer the below table.

Table 5-1 Common Details - Field Description

Field	Description
Construction Stage	Select the stage of construction from the drop down list. The options available are: <ul style="list-style-type: none"> • Complete • Under Construction
Holding	Specify if the property is Freehold or Leasehold .
Agency	Select Agency from which the legal opinion is obtained.
External Opinion Date	Specify the date on which the external legal opinion is captured.
Date of Agreement	Specify the date of lease agreement.
Registration Number	Specify the property Registration Number .
Mortgage Created By	Select the bank or security trustee who created the mortgage. The options available in the drop-down list are: <ul style="list-style-type: none"> • Own Bank • Others
Type of Transaction	Specify whether the customer is New To Bank or Existing customer.
Mortgage Creation	Select Mortgage Creation as Fresh or Enhancement of existing mortgage value.
Date of Mortgage	Specify the mortgage creation date.
Type of Mortgage	Specify the type of mortgage as Equitable or Registered .
Negative Lien	Enable Negative Lien option, if negative lien is executed covering the collateral.
Title Deeds Custody	Search and select the name of bank which is holding the title deeds.

Table 5-2 NOC Details - Field Description

Field	Description
NOC to Mortgage received	Specify if NOC for creating mortgage is received. The following options are available in the drop-down list. <ul style="list-style-type: none"> • Yes • No • Not Applicable
NOC to Mortgage issued by	Specify the details of other participating lenders that issued the NOC to mortgage.
Tripartite Agreement with Authority received	Specify if the Tripartite Agreement is received from the authority. The following options are available in the drop-down list. <ul style="list-style-type: none"> • Yes • No • Not Applicable
Authority for Tripartite Agreement	Specify the authority which executed the tripartite agreement.
Title Documents Submitted	Enable Title Documents Submitted option, if the customer has submitted all the property related title documents to the Bank or security trustee.
Empanelled Approval Done	Enable Empanelled Approval Done option, if empanelled approval is in place for deviation. Also, if any section of the title documents is not submitted by the customer.
Date of Title Search Report	Specify the date on which the bank obtained search report from the company secretary of the client.
NOC Deviation	Provide details of deviation in obtaining NOC from other participating banks, if any.

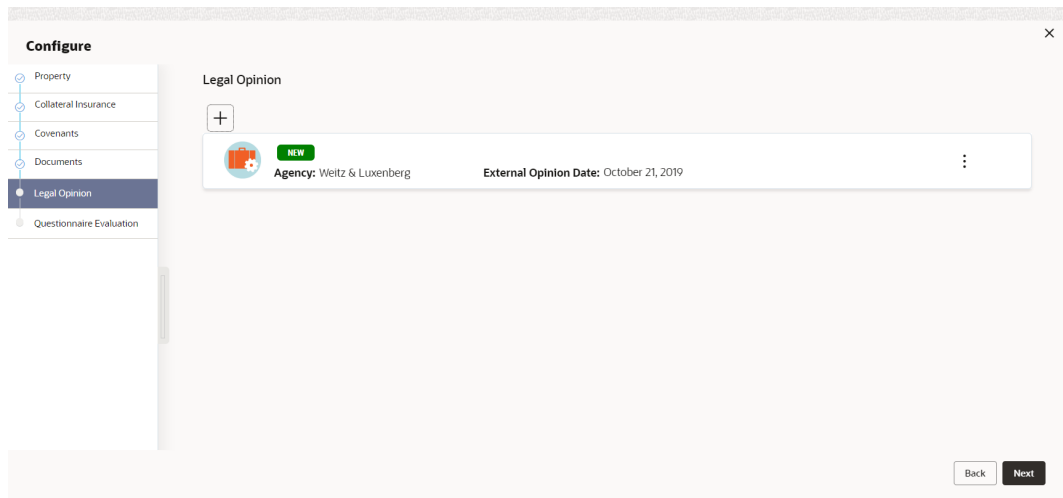
Table 5-3 Legal Audit - Field Description

Field	Description
Legal Audit Applicable	Enable Legal Audit Applicable option, if legal audit is required for the collateral asset.
Legal Audit Done	Enable Legal Audit Done option, if legal audit is done.
Date of Audit Report	Specify the date on which legal audit report is obtained.
Next Legal Audit Due	Specify the next due date for legal audit.
Deviations if any	Provide details of deviation in the legal audit as per Bank policy, if any.
Remarks	Enter Remarks , if any.
Legal Firm Opinion	Enter Legal Firm Opinion .
Final Recommendation	Enter Final Recommendation for the collateral from the external legal firm.

5. Click + in the **Legal Opinion Details** window.

The **Legal Opinion** details are added and displayed as shown below.

Figure 5-9 Legal Opinion

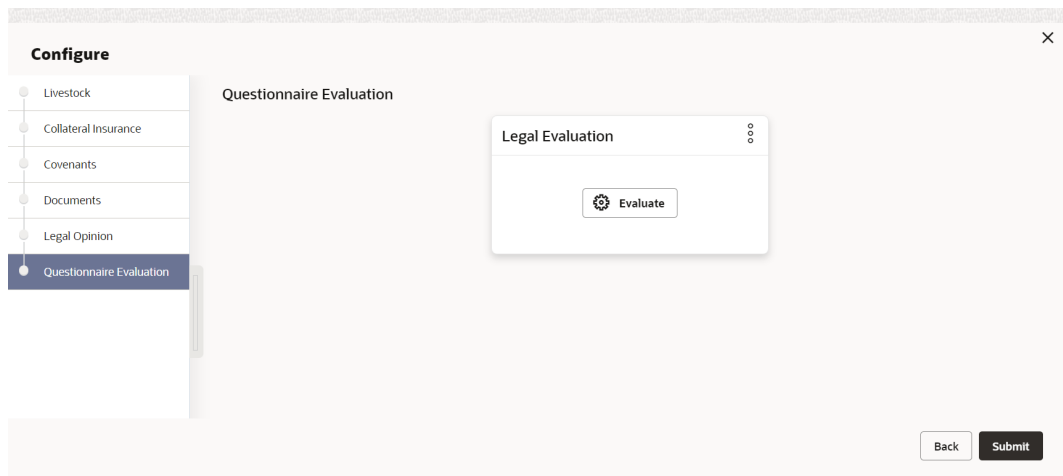


You can **Edit**, **View**, or **Delete** the added legal opinion detail by clicking **Action** icon and selecting the required option.

6. After capturing legal opinion details, click **Next**.

The **Legal Opinion - Configure - Questionnaire Evaluation** screen is displayed.

Figure 5-10 Legal Opinion - Configure - Questionnaire



 **Note:**

In the above screen, the questionnaires linked to the Legal Opinion stage in Business Process configuration are displayed. You can manage the questionnaire process linkage in Maintenance module.

- Click **Evaluate** in any of the tile.
The **Questionnaire** window is displayed.

Figure 5-11 Questionnaire

Legal Evaluation ×

Total Score 5

Operational L...
Score 5

Operational Legal

Is legal documents verified

No
 Yes

Showing 1 of 1

Cancel Submit

- Select answer for all the questions and click **Submit**.

In case of multiple questions, the right arrow appears in the **Questionnaire** screen. Click the right arrow to view next question.

Once the evaluation is completed, the system displays the overall score for evaluation in **Questionnaire** screen based on the score generated for each answer provided in the **Questionnaire** screen.

Figure 5-12 Questionnaire

Configure ×

Questionnaire Evaluation

Livestock
Collateral Insurance
Covenants
Documents
Legal Opinion
Questionnaire Evaluation

Legal Evaluation

5

Back Submit

You can click **Action** icon in the tile and select **Edit** or **Comment** to modify the answers or capture comment for the evaluation, respectively.

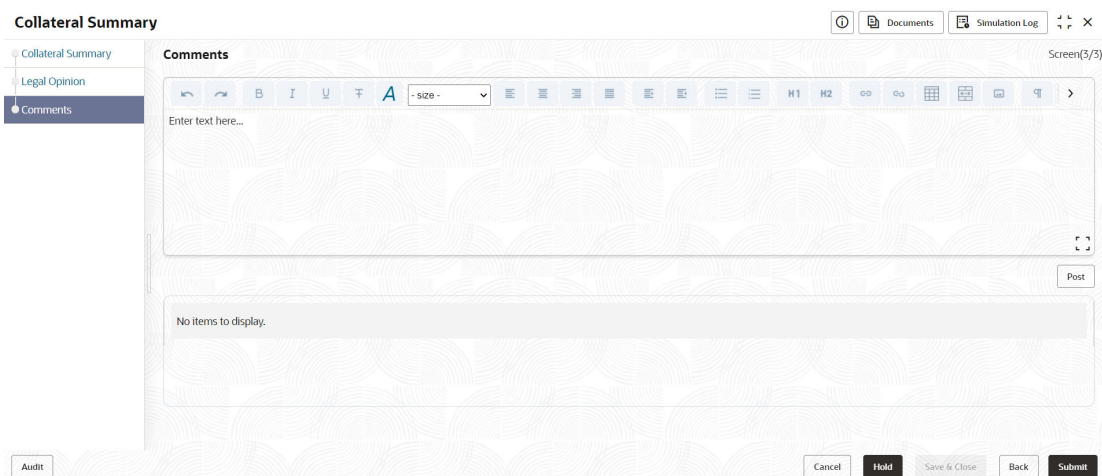
- After performing all the evaluation, click **Submit**.

5.4 Comments

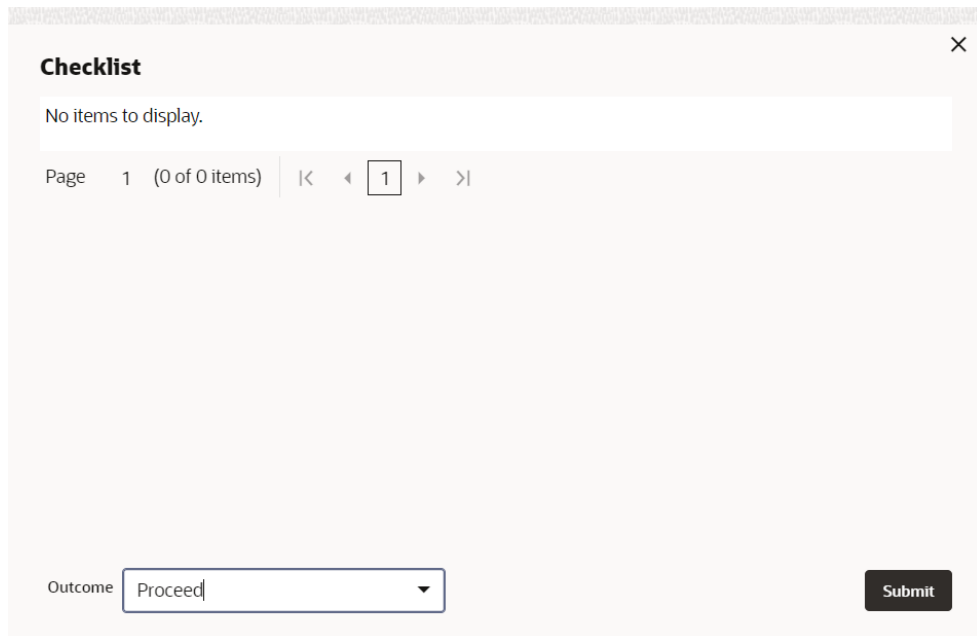
The Comments data segment allows you to post overall comments for the Legal Opinion stage. Posting comments helps the user of next stage to better understand the application.

Click **Next** in the **Legal Opinion** screen, the Comments data segment is displayed.

Figure 5-13 Legal Opinion - Comments



1. Enter your comments for the Legal Opinion stage in **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below **Comments** text box.
3. Click **Submit**.
The **Checklist** window is displayed.

Figure 5-14 Checklist

Checklist X

No items to display.

Page 1 (0 of 0 items) | < < 1 > >

Outcome

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.

The options available in the drop-down list are:

- Proceed
- Additional Info

If **Proceed** is selected as the **Outcome**, the application is moved to the next stage after successful completion of all the parallel stages.

If **Additional Info** is selected as the **Outcome**, the application is moved back to the previous stage.

6

Risk Evaluation

6.1 Risk Evaluation

The **Risk Evaluation** task is generated, if the Risk Evaluation stage is configured for the selected collateral type in the Business Process configuration. The Risk Officer or the user authorized to edit this task must review the collateral and its documents to verify if the collateral can secure bank's exposure.

The following data segments are available in the Risk Evaluation stage:

- Collateral Summary
- Risk Evaluation
- Comments

6.2 Collateral Summary

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status



Note:

The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

1. To launch the **Risk Evaluation - Collateral summary** screen, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

Figure 6-1 Free Tasks

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
<input type="checkbox"/>	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
<input type="checkbox"/>	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 6-2 Risk Evaluation - Collateral Summary

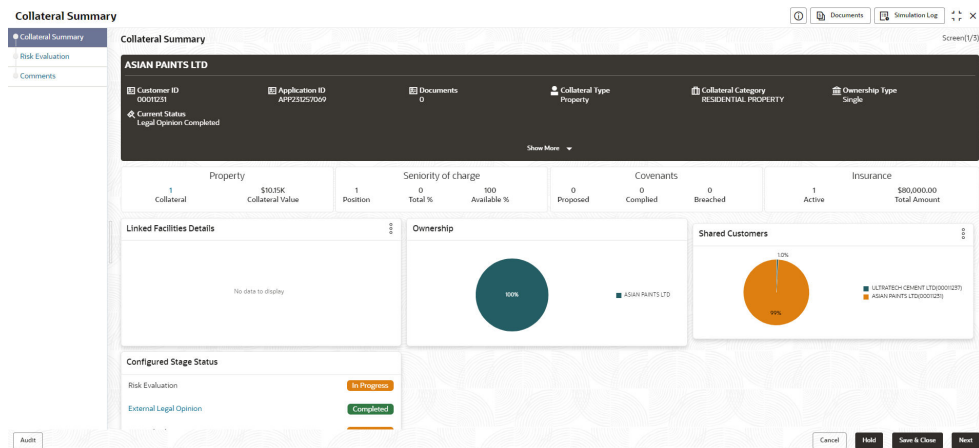
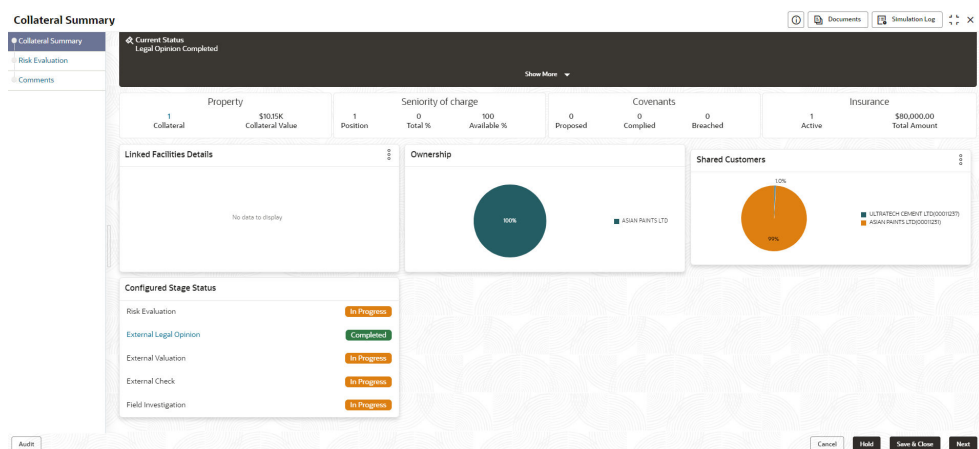


Figure 6-3 Risk Evaluation - Collateral Summary

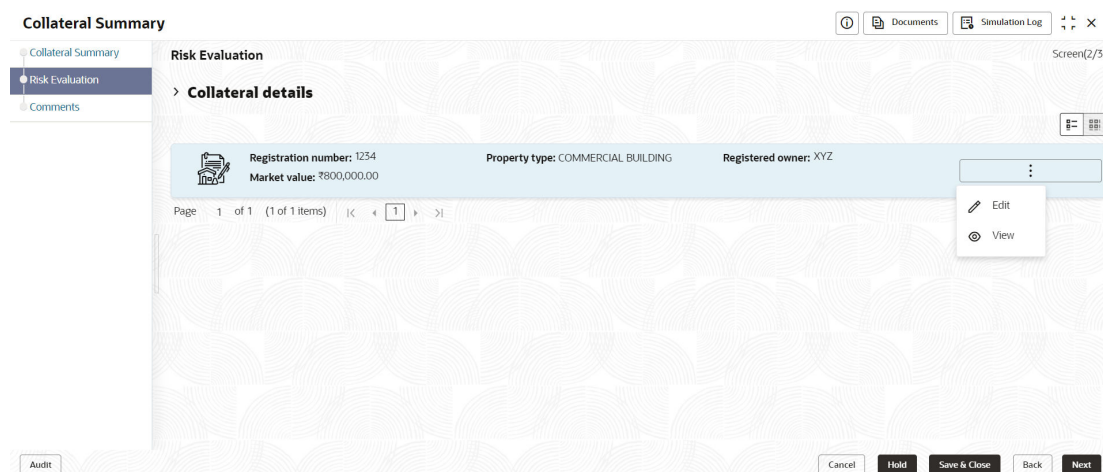


3. View the Collateral Summary and click **Next**.

6.3 Risk Evaluation

Click **Next** in the **Risk Evaluation - Collateral Summary** screen, the Risk Evaluation data segment is displayed.

Figure 6-4 Risk Evaluation

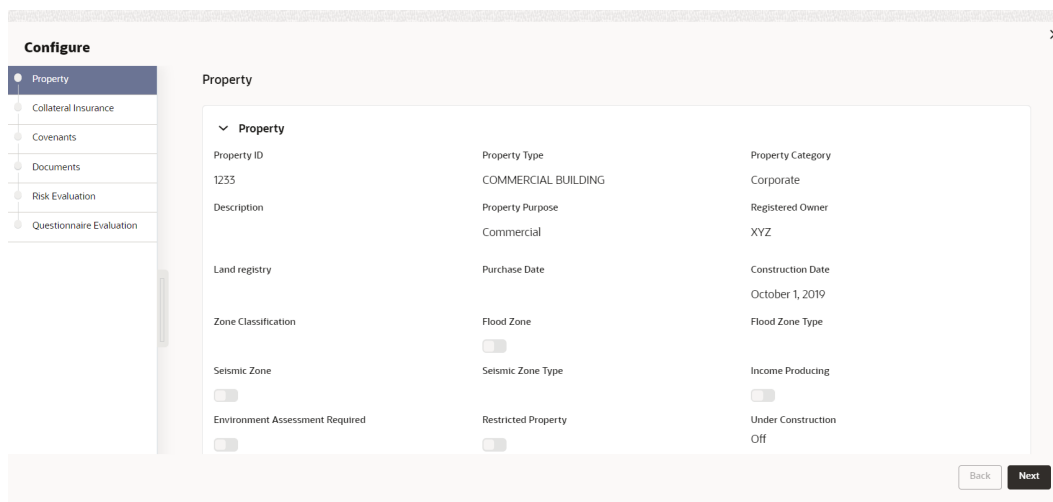


To evaluate the collateral in terms of risk:

1. Click **Action** icon in the collateral record and select **Edit**.

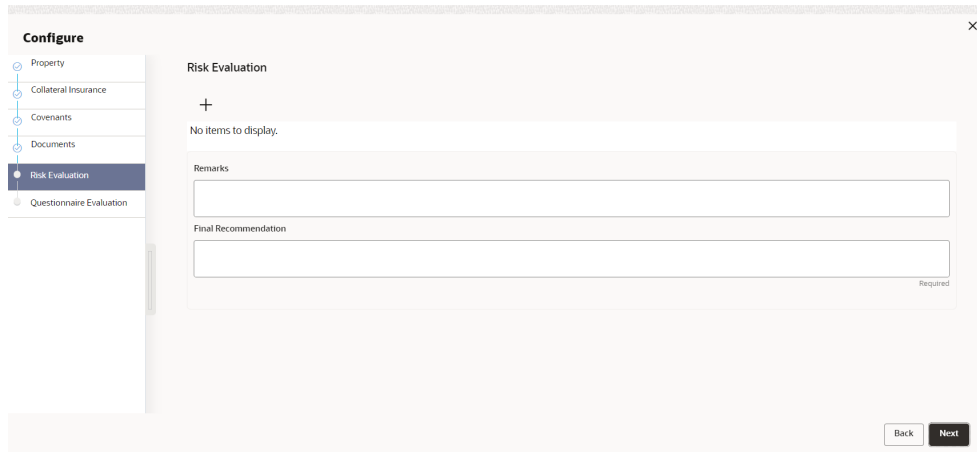
The **Risk Evaluation - Configure - Collateral Type** screen is displayed.

Figure 6-5 Risk Evaluation - Configure - Collateral Type



2. Click **Next** and navigate to the **Risk Evaluation** menu.

Figure 6-6 Risk Evaluation - Configure - Risk Evaluation



3. Click + icon in the **Risk Evaluation - Configure - Risk Evaluation** screen. The **Risk Evaluation Details** window is displayed.

Figure 6-7 Risk Evaluation Details



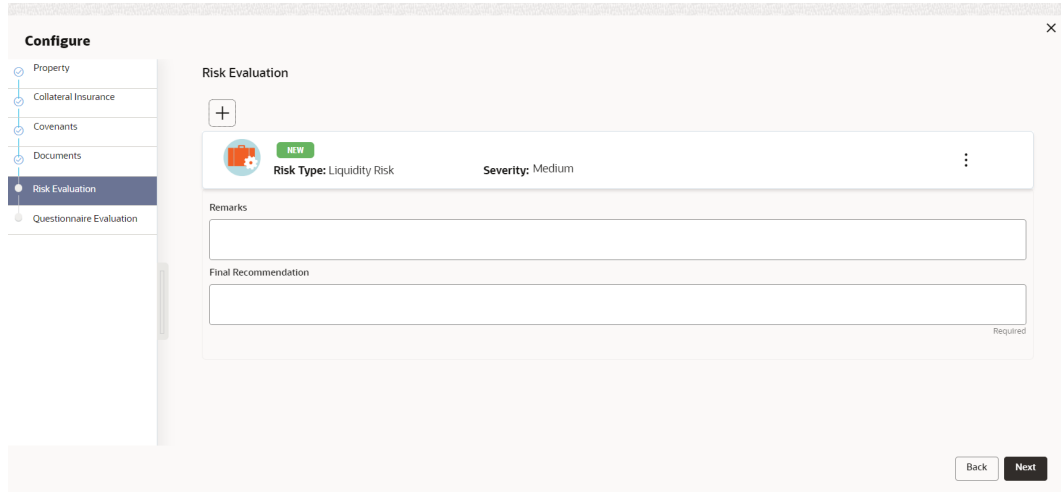
4. Enter or select the risk evaluation details in the above screen. For field level explanation, refer the below table.

Table 6-1 Risk Evaluation Details - Field Description

Field	Description
Risk Type	Select Risk Type from the drop-down list. The options available include but are not limited to: <ul style="list-style-type: none"> • Currency Risk • Natural Hazardous Risk • Liquidity Risk • Operational Risk • Geo Political Risk • Issue Credit Risk
Severity	Specify Severity of risk.
Comments	Specify your risk evaluation Comments for the collateral.
Approver Comments	Enter Approver Comments for the collateral.

5. Click **+** in the **Risk Evaluation Details** window.
The risk evaluation details are added and displayed as shown below.

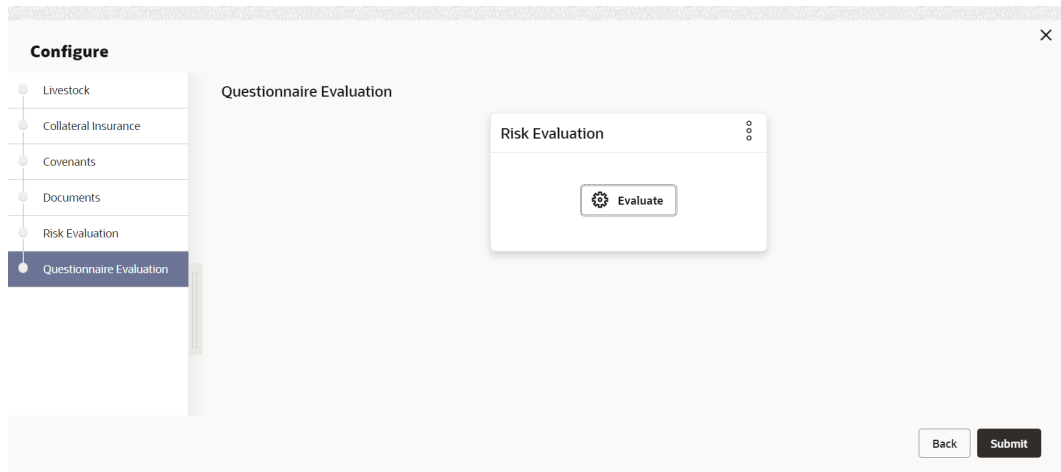
Figure 6-8 Risk Evaluation - Configure - Risk Evaluation Added



You can **Edit**, **View**, or **Delete** the added risk evaluation detail by clicking **Action** icon and selecting the required option.

6. After capturing risk evaluation details, click **Next**.
The **Risk Evaluation - Configure - Questionnaire Evaluation** screen is displayed.

Figure 6-9 Risk Evaluation - Configure - Questionnaire Evaluation

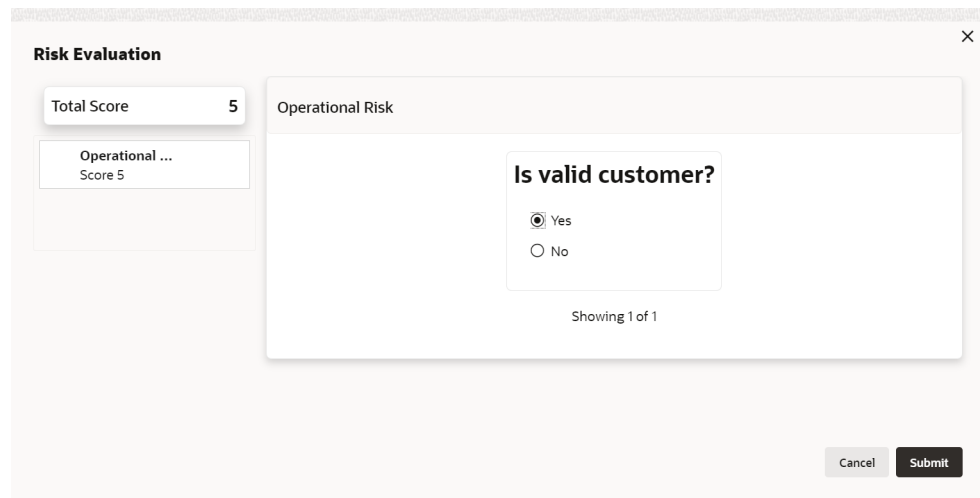


 **Note:**

In the above screen, the questionnaires linked to the Risk Evaluation stage in Business Process configuration are displayed. You can manage the questionnaire process linkage in Maintenance module.

7. Click **Evaluate** in any of the tile.
The **Questionnaire** window is displayed.

Figure 6-10 Questionnaire

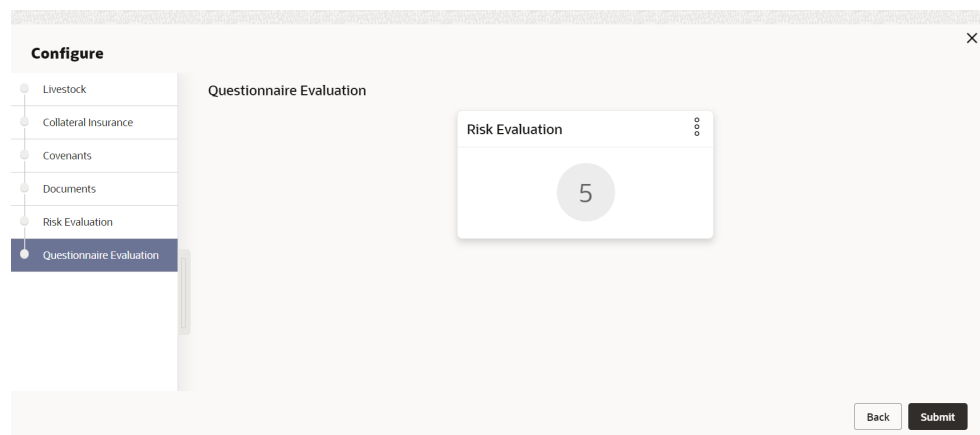


8. Select answer for all the questions and click **Submit**.

In case of multiple questions, the right arrow appears in the **Questionnaire** screen. Click the right arrow to view next question.

Once the evaluation is completed, the system displays the overall score for evaluation in **Risk Evaluation - Configure - Questionnaire** screen based on the score generated for each answer provided in the **Questionnaire** screen.

Figure 6-11 Questionnaire



You can click **Action** icon in the tile and select **Edit** or **Comment** to modify the answers or capture comment for the evaluation, respectively.

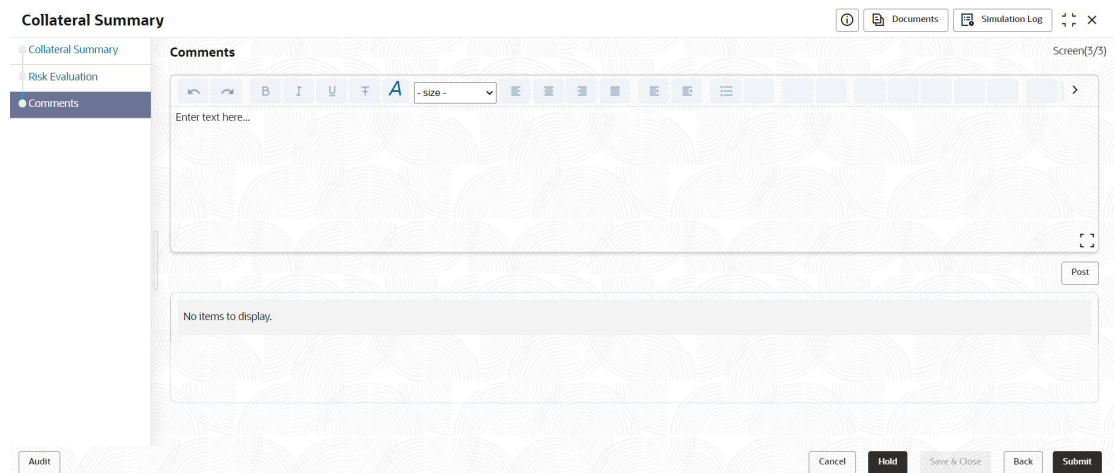
9. After performing all the evaluation, click **Submit**.

6.4 Comments

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

Click **Next** in the **Risk Evaluation** screen, the Comments data segment is displayed.

Figure 6-12 Risk Evaluation - Comments



1. Enter your comments for the Risk Evaluation stage in the **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.
The **Checklist** window is displayed.

Figure 6-13 Checklist

Checklist X

No items to display.

Page 1 (0 of 0 items) | < ◀ 1 ▶ > |

Outcome ▼ Required

Submit

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.

The options available in the drop-down list are:

- Proceed
- Additional Info

If **Proceed** is selected as the **Outcome**, the application is moved to the next stage after successful completion of all the parallel stages.

If **Additional Info** is selected as the **Outcome**, the application is moved back to the previous stage.

7

External Valuation

7.1 External Valuation

External valuation of collateral is applicable for certain collateral types like Property for which external advice is required. During external valuation, the external agencies specialized in valuation perform various analysis and arrive at the collateral's market value. In this stage of Collateral Perfection process, the Credit Officer must capture and store the external valuation details collected from the external agencies.

The following data segments are available in the External Valuation stage:

- Collateral Summary
- External Valuation
- Comments

7.2 Collateral Summary

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status



Note:

The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

1. To launch the **External Valuation - Collateral summary** screen, navigate to **Tasks > Free Tasks** from the left menu.

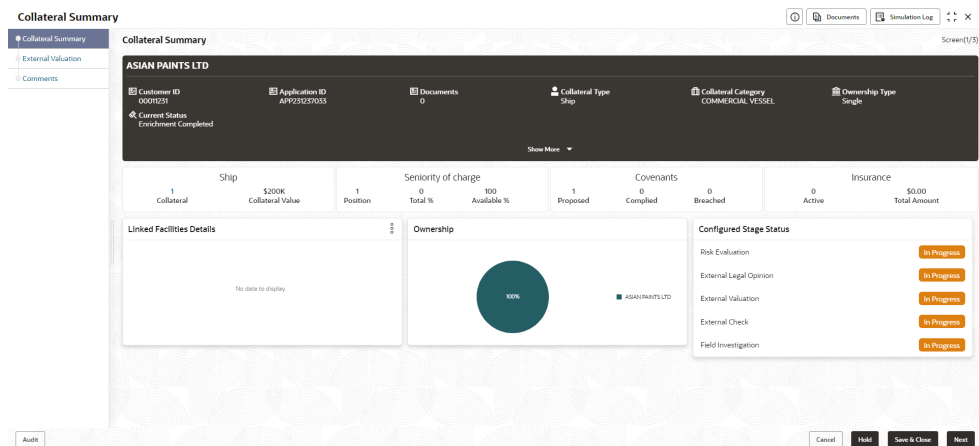
The **Free Tasks** screen is displayed.

Figure 7-1 Free Tasks

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
<input type="checkbox"/>	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
<input type="checkbox"/>	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

- Click **Acquire & Edit** in the required External Check task.
The **External Valuation - Collateral Summary** screen is displayed.

Figure 7-2 External Valuation - Collateral Summary

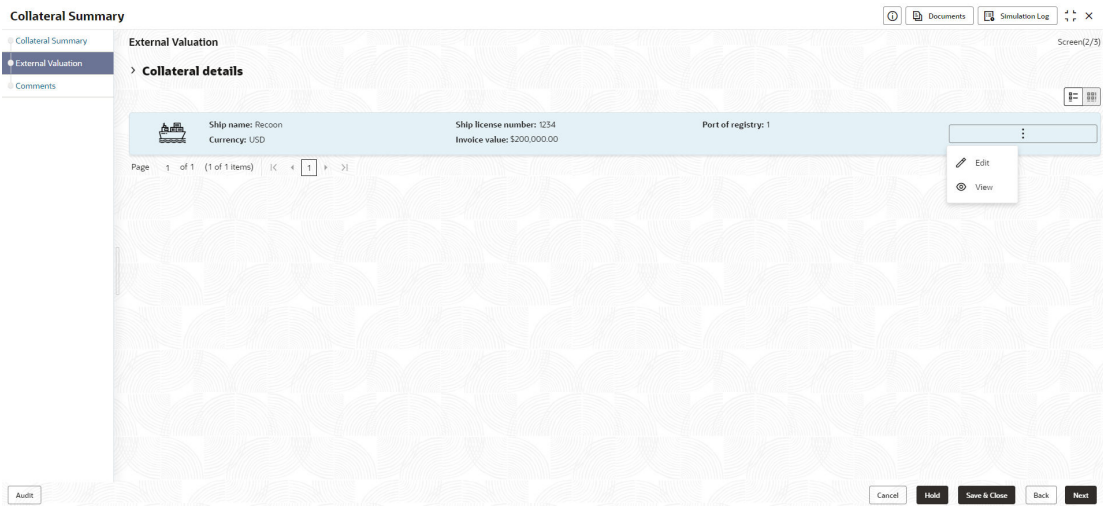


- View the Collateral Summary and click **Next**.

7.3 External Valuation

Click **Next** in the **External Valuation - Collateral Summary** screen, the External Valuation data segment is displayed.

Figure 7-3 External Valuation



To capture the external valuation details for the collateral:

1. Click **Action** icon in the collateral record and select **Edit**.

The **External Valuation - Configure - Collateral Type** screen is displayed.

Figure 7-4 External Valuation - Configure - Collateral Type

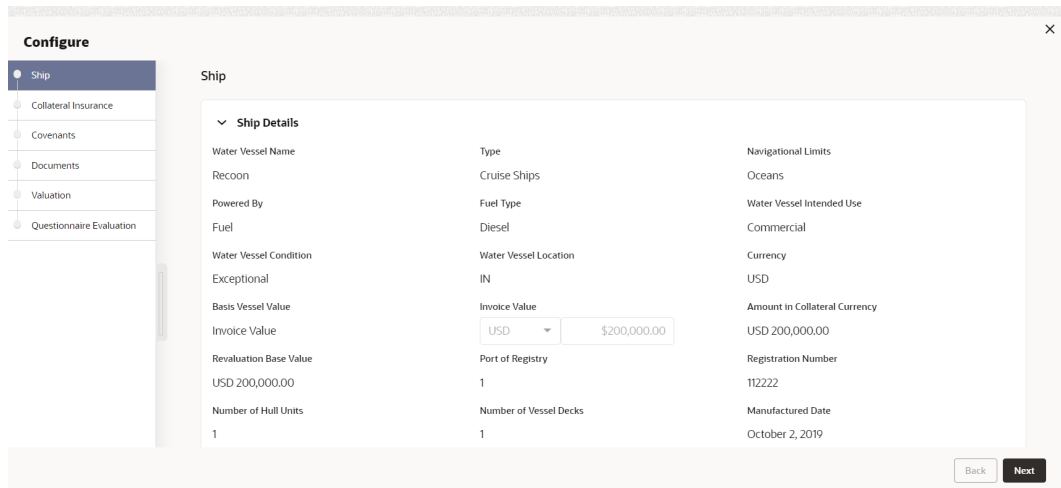


Figure 7-5 External Valuation - Configure - Collateral Type

1	1	October 2, 2019
Manufacturer Name	State Or Territory Vessel Operates In	Motor Number
Recoon	KA	12
Twenty Foot Equivalent	Water Vessel License Number	License Details
1	1234	12544
Water Vessel Description Valid		
Ship Dimensions		
Dimension Unit	Water Vessel Length	Water Vessel Beam
Feet	1	2
Water Vessel Height	Displacement Unit	Water Vessel Displacement
6	Metric Tons	3

Figure 7-6 External Valuation - Configure - Collateral Type

Ship Tonnage		
Water Vessel Size	Deadweight Tonnage	Gross Register Tonnage
Panamax	1	1
Water Vessel Tonnage	Net Registered Tonnage	
2	1	

2. Click **Next** and navigate to **Valuation** menu.

Figure 7-7 External Valuation - Configure - Valuation

Valuation

+

No items to display.

Page 1 (0 of 0 items) | < < 1 > >

- Click + icon in **External Valuation - Configure - Valuation** screen.
The **External Valuation Details** window is displayed.

Figure 7-8 External Valuation Details

The screenshot shows the 'External Valuation Details' window with the following fields and values:

- Basic Details:**
 - Agency: HTW001
 - Valuation Date: October 25, 2019
 - Frequency Unit: 2
 - Next Valuation Date: December 25, 2019
 - Insurable Value: \$300,000.00
 - Estimated Age Of Asset: 5
 - Valuation Type: External
 - Valuation Frequency: Monthly
 - Valuation Expiry Date: May 9, 2023
 - Valuation Amount: USD \$500,000.00
 - Deviation Approval As Per Bank Policy: (empty)
 - Estimated Life Span Of Asset: 20
- Immovable Collateral Valuation Details:** (collapsed)

Buttons: Cancel, Clear, Add

Figure 7-9 External Valuation Details

The screenshot shows the 'External Valuation Details' window with the following fields and values:

- Basic Details:**
 - Valuation Date: October 25, 2019
 - Frequency Unit: 2
 - Next Valuation Date: December 25, 2019
 - Insurable Value: \$500,000.00
 - Estimated Age Of Asset: 5
 - Valuation Frequency: Monthly
 - Valuation Expiry Date: May 9, 2023
 - Valuation Amount: USD \$500,000.00
 - Deviation Approval As Per Bank Policy: (empty)
 - Estimated Life Span Of Asset: 20
- Immovable Collateral Valuation Details:** (collapsed)
- Immovable Collateral Area Details:** (collapsed)
- Remarks:** (collapsed)

Buttons: Cancel, Clear, Add

- Enter or select external valuation details in the above screen.
For field level explanation, refer the below table.

Table 7-1 Basic Details - Field Description

Field	Description
Agency	Search and select Agency which performed external valuation.
Valuation Type	Select Valuation Type as External .
Valuation Date	Specify the date on which the external valuation is carried out.

Table 7-1 (Cont.) Basic Details - Field Description

Field	Description
Valuation Frequency	Select Valuation Frequency from the drop-down list.
Frequency Unit	Specify the number of times the valuation must be done in the selected Valuation Frequency .
Valuation Expiry Date	Specify the date till which the valuation is valid.
Next Valuation Date	Next Valuation Date is displayed based on the specified Valuation Date, Valuation Frequency and Frequency Unit .
Valuation Amount	Select a currency and specify the collateral Valuation Amount .
Insurable Value	Specify Insurable Value of the asset.
Deviation Approval As Per Bank Policy	Provide the approval details in case there is any deviation in the construction from the approved plan and the bank has approved the deviation.
Estimated Age of Asset	Specify Estimated Age of Asset .
Estimated Life Span of Asset	Specify Estimated Life Span of Asset .

Figure 7-10 Immovable collateral valuation details

The screenshot shows a web application window titled "External Valuation Details" with a close button (X) in the top right corner. Below the title bar, there is a section header "Immovable Collateral Valuation Details" with a dropdown arrow. The form contains two columns of input fields:

- Left Column:**
 - Type Of Property (dropdown menu)
 - Number Of Blocks/Wings (text input)
 - Number Of Units Per Floor (text input)
 - Residual Life (text input)
 - Construction Permission / Commencement Certificate (text input)
 - Deviations If Any (text input)
 - Construction Rate (text input)
- Right Column:**
 - Date Of Property Visit (text input with calendar icon)
 - Number Of Stories (text input)
 - Age Of The Property (text input)
 - Sanctioned Plans Details (text input)
 - Permissible Usage As Per Sanctioned/Approved Plan (text input)
 - Land Rate (text input)
 - Amenity Value (text input)

At the bottom right of the form, there are three buttons: "Cancel", "Clear", and "Add".

Figure 7-11 Immovable collateral valuation details

Table 7-2 Immovable Collateral Valuation Details - Field Description

Field	Description
Type of Property	Select Type of Property from the drop-down list. The options available are: <ul style="list-style-type: none"> • Urban • Rural • Semi-Urban
Date of Property Visit	Specify the date on which the valuation agency has visited the property.
Number of Blocks/Wings	Specify the number of blocks or wings in the property.
Number of Stories	Specify Number of Stories available in the building.
Number of Units Per Floor	Specify Number of Units Per Floor .
Age of the Property	Specify Age of the Property .
Residual Life	Specify the remaining life of the building in years.
Sanctioned Plan Details	Provide details about the plan sanctioned for building construction.
Construction Permission / Commencement Certificate	Provide details of construction permission from the local authority.
Permissible Usage As Per Sanctioned/ Approved Plan	Specify the purpose of building as per the permission obtained from the local authority.
Deviations If Any	If there is any deviation in the construction from the approved plan, specify the deviation details.
Land Rate	Specify Land Rate in the locality.
Construction Rate	Specify cost of construction per unit.
Amenity Value	Specify value of other amenities provided to the customers.
Total Fair Market Value	Specify fair market value of the building or apartment or unit.
Forced/Distress Sale Value	Specify possible sale value in case of default by customer.
Realizable Value	Specify value of realization in case of sale.
Ready Reckoner Rate/ Circle Rate	Specify indexed rate or prevailing rate in the locality.

Table 7-2 (Cont.) Immovable Collateral Valuation Details - Field Description

Field	Description
Stage of Construction	Specify current Stage of Construction .
Negative Remarks	Capture Negative Remarks from the External Valuator, if any.

Figure 7-12 Immovable Collateral Area Details

The screenshot shows a web form titled "External Valuation Details" with a close button (X) in the top right corner. The form is organized into sections:

- Immovable Collateral Valuation Details**: A collapsed section indicated by a right-pointing chevron (>).
- Immovable Collateral Area Details**: An expanded section indicated by a checked dropdown arrow (v). It contains two columns of input fields:
 - Left Column:**
 - Unit Of Area:** A dropdown menu with "Select" as the current value.
 - Area per Agreement / Sale Deed:** A text input field.
 - Area Per Measurement:** A text input field.
 - Construction Area:** A text input field.
 - Right Column:**
 - Land/Plot Area:** A text input field.
 - Area Per Plan:** A text input field.
 - Land Area:** A text input field.
- Remarks**: A collapsed section indicated by a right-pointing chevron (>).

At the bottom right of the form, there are three buttons: "Cancel", "Clear", and "Add".

Figure 7-13 Immovable Collateral Area Details

The screenshot shows the same "External Valuation Details" form, but with the "Remarks" section expanded. The "Remarks" section contains two text input fields:

- Remarks:** A large text input field.
- Valuer Remarks:** A smaller text input field.

The other sections ("Basic Details", "Immovable Collateral Valuation Details", and "Immovable Collateral Area Details") are collapsed, indicated by right-pointing chevrons (>). The "Cancel", "Clear", and "Add" buttons are visible at the bottom right.

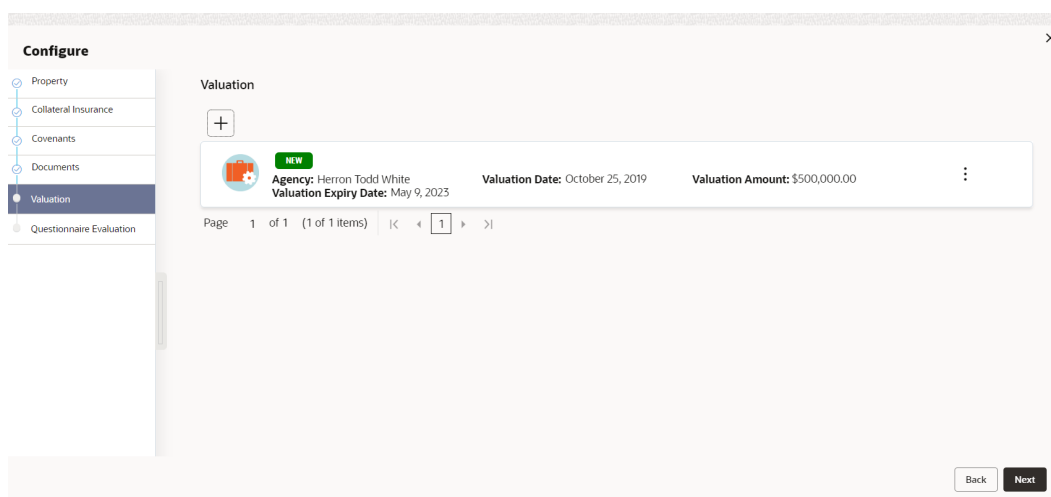
Table 7-3 Immovable Collateral Valuation Details - Field Description

Field	Description
Unit of Area	Select Unit of Area from the drop-down list. The options available are: <ul style="list-style-type: none"> • Acre • Hectare • Square Meter • Square Yard
Land/Plot Area	Specify Land/Plot Area in the selected unit.
Area per Agreement / Sale Deed	Specify area as mentioned in the sale deed or agreement.
Area Per Plan	Specify area covered per flat as per the building plan.
Area Per Measurement	Specify property area as per measurement.
Land Area	Specify Land Area in the selected unit.
Construction Area	Specify total Construction Area on the land.
Remarks	Specify bank user Remarks .
Valuer Remarks	Capture Valuer Remarks for the collateral.

5. Click + in the **External Valuation Details** window.

The external valuation details are added and displayed as shown below.

Figure 7-14 External Valuation Details

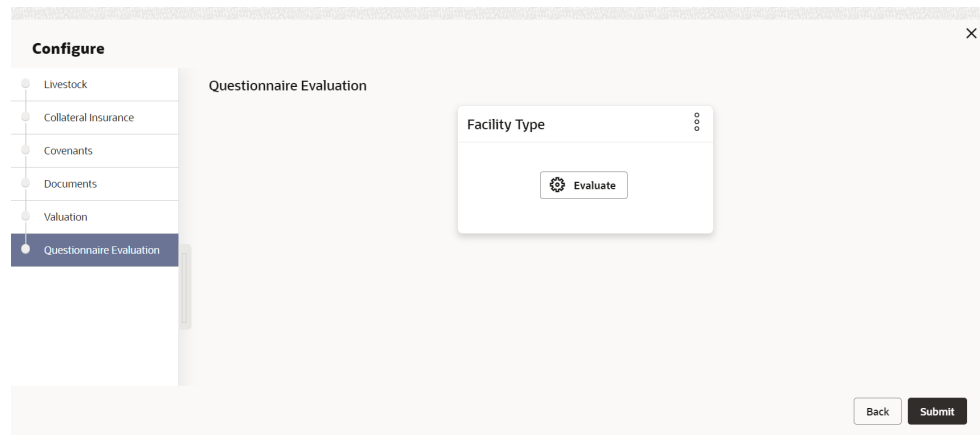


You can **Edit**, **View**, or **Delete** the added external valuation detail by clicking the **Action** icon and selecting the required option.

6. After capturing external valuation details, click **Next**.

The **External Valuation - Configure - Questionnaire Evaluation** screen is displayed.

Figure 7-15 External Valuation - Configure - Questionnaire Evaluation

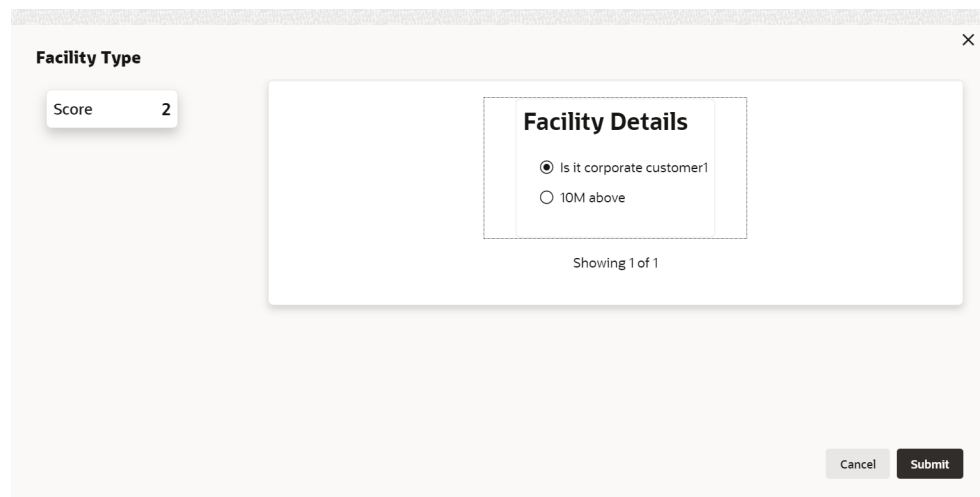


 **Note:**

In the above screen, the questionnaires linked to the External Valuation stage in Business Process configuration are displayed. You can manage the questionnaire process linkage in Maintenance module.

7. Click **Evaluate** in any of the tile.
The **Questionnaire** window is displayed.

Figure 7-16 Questionnaire



8. Select answer for all the questions and click **Submit**.

In case of multiple questions, the right arrow appears in the **Questionnaire** screen. Click the right arrow to view next question.

Once the evaluation is completed, the system displays the overall score for evaluation in **External Valuation - Configure - Questionnaire Evaluation** screen based on the score generated for each answer provided in the **Questionnaire** screen.

Figure 7-17 Questionnaire

The screenshot shows a 'Configure' window titled 'Questionnaire Evaluation'. On the left is a vertical navigation menu with items: Livestock, Collateral Insurance, Covenants, Documents, Valuation, and Questionnaire Evaluation (which is highlighted in blue). The main area of the window is titled 'Questionnaire Evaluation' and contains a single tile labeled 'Facility Type' with a large number '2' in a circle. At the bottom right of the window are 'Back' and 'Submit' buttons.

You can click **Action** icon in the tile and select **Edit** or **Comment** to modify the answers or capture comment for the evaluation, respectively.

9. After performing all the evaluation, click **Submit**.

 **Note:**

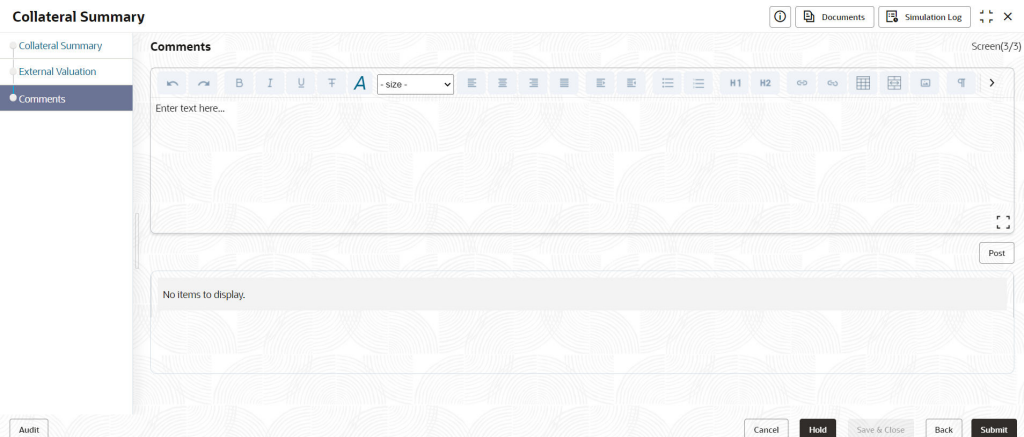
If the minimum number of external valuation record is not added, the system prompts an error message based on the configured rule. You can capture the appropriate remarks and proceed to the next stage by obtaining exception approval or add the external valuation records at a later date.

7.4 Comments

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

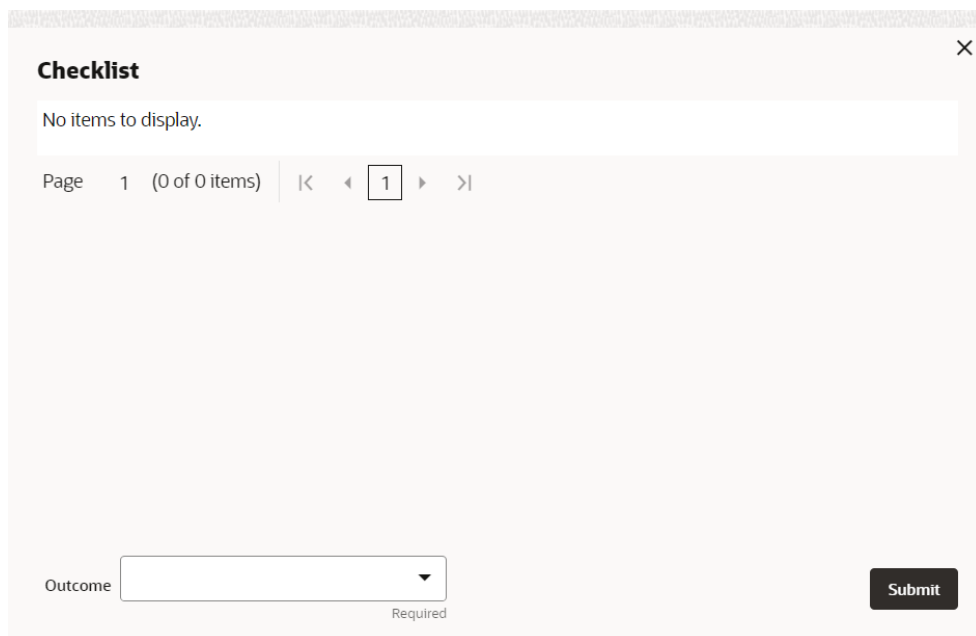
Click **Next** in the **External Valuation** screen, the Comments data segment is displayed.

Figure 7-18 External Valuation - Comments



1. Enter your comments for the External Valuation stage in the **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.
The **Checklist** window is displayed.

Figure 7-19 Checklist



4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.
The options available in the drop-down list are:
 - Proceed

- Additional Info

If **Proceed** is selected as the **Outcome**, the application is moved to the next stage after successful completion of all the parallel stages.

If **Additional Info** is selected as the **Outcome**, the application is moved back to the previous stage.

8

External Check

8.1 External Check

In this stage, the Credit Officer verifies if the collateral submitted by the customer has an existing charge in the external system and captures the external check details.

External systems are maintained by the external agencies like CERSAI of India and Land Registry of UK to store the data of mortgage registrations. The lenders inquire these external systems online to check if there is an existing charge on a property.

The following data segments are available in the External Check stage:

- Collateral Summary
- External Check
- Comments

8.2 Collateral Summary

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status



Note:

The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

1. To launch the **External Check - Collateral summary** screen, navigate to **Tasks > Free Tasks** from the left menu.

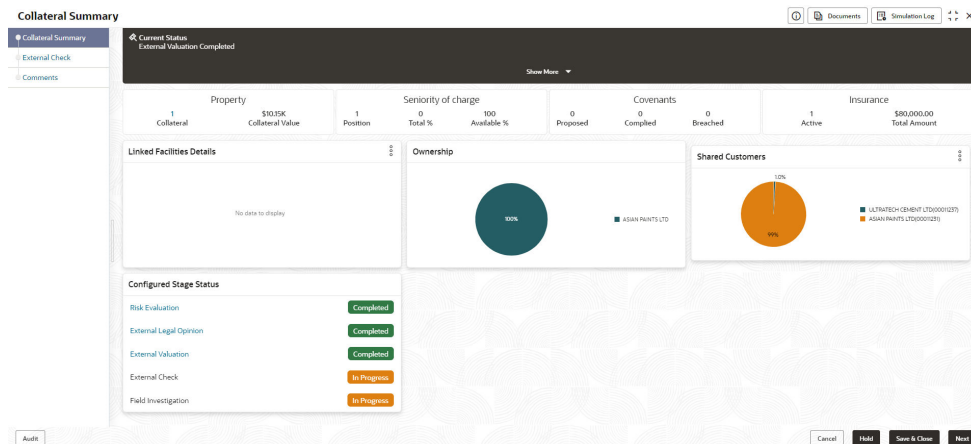
The **Free Tasks** screen is displayed.

Figure 8-1 Free Tasks

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
<input type="checkbox"/>	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
<input type="checkbox"/>	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 8-2 External Check - Collateral Summary

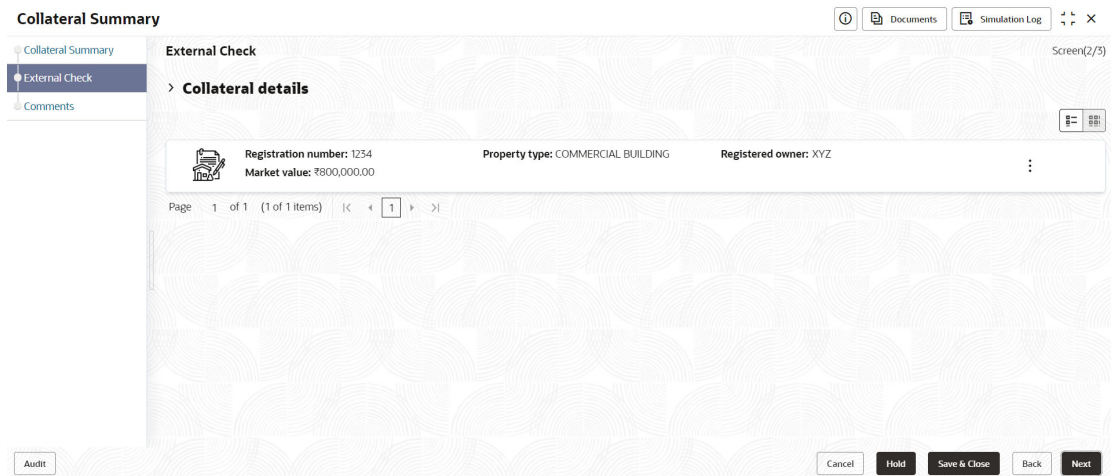


- View the Collateral Summary and click **Next**.

8.3 External Check

Click **Next** in the **External Check - Collateral Summary** screen, the External Check data segment is displayed.

Figure 8-3 External Check



To capture the external check details for the collateral:

1. Click **Action** icon in the collateral record and select **Edit**.

The **External Check - Configure - Collateral Type** screen is displayed.

Figure 8-4 External Check - Configure - Collateral Type

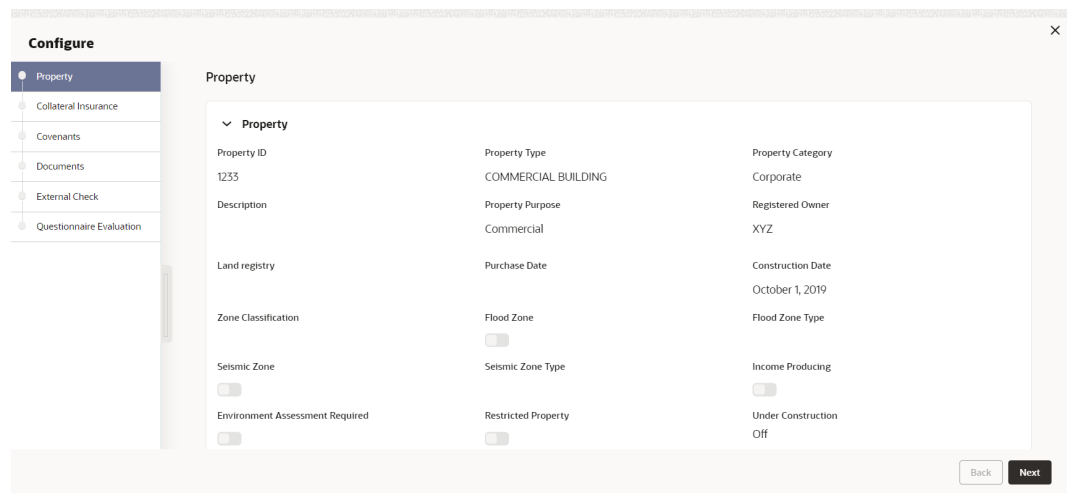


Figure 8-5 External Check - Configure - Collateral Type

Environment Assessment Required Restricted Property Under Construction

Nature Of Property Property Status Wall Material

Roof Type Registration Date Property Value

Adverse Comments

> Property Location

> Property Dimension

> Property Valuation Details

> Currency Details

Back Next

Figure 8-6 External Check - Configure - Collateral Type

Configure

- Covenants
- Documents
- External Check
- Questionnaire Evaluation

Adverse Comments

> Property Location

> Property Dimension

> Property Valuation Details

> Currency Details

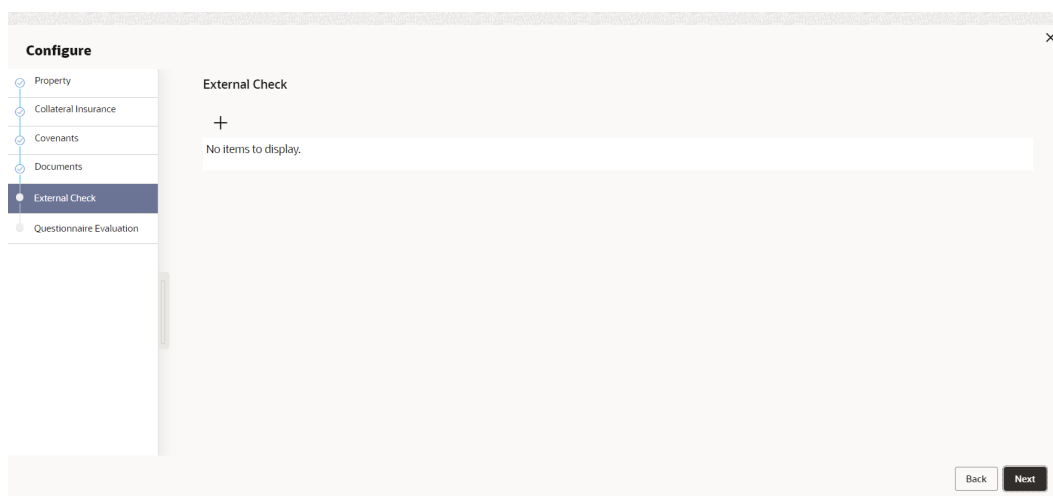
> Property Contact Details

> Residential Status

Back Next

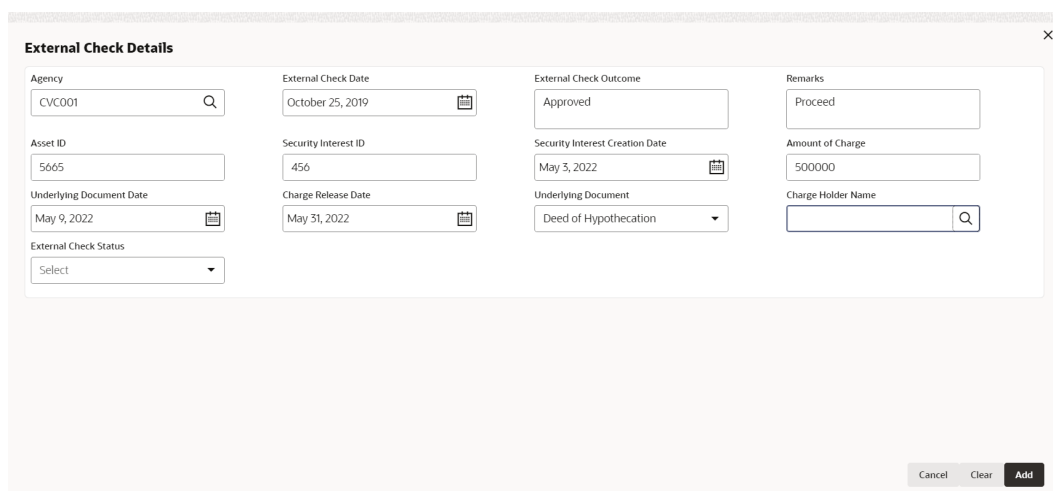
2. Click **Next** and navigate to **External Check** menu.

Figure 8-7 External Check - Configure - External Check



3. Click + icon in **External Check - Configure - External Check** screen.
The **External Check Details** window is displayed.

Figure 8-8 External Check Details



4. Enter or select the external check details in the above screen.
For field level explanation, refer the below table.

Table 8-1 External Check Details - Field Description

Field	Description
Agency	Select Agency from which the collateral registration details are obtained.
External Check Date	Specify the date on which the External Check is carried out.
External Check Outcome	Specify External Check Outcome .
Remarks	Enter Remarks for the collateral.
Asset ID	Specify Asset ID . For example, Registration ID.

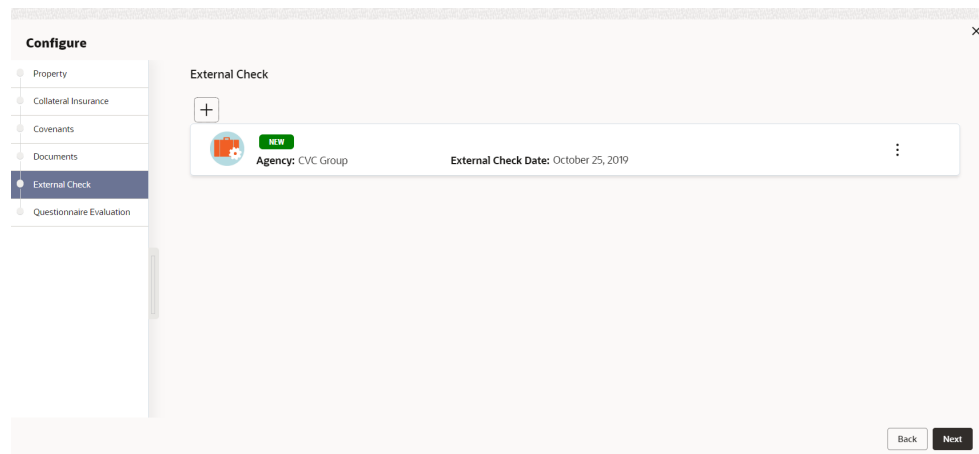
Table 8-1 (Cont.) External Check Details - Field Description

Field	Description
Security Interest ID	Specify the reference number of security interest registration at the regulatory Authority.
Security Interest Creation Date	Specify the date on which security interest is created.
Amount of Charge	Specify Amount of Charge created on the collateral.
Underlying Document Date	Specify execution date of underlying document.
Charge Release Date	If the bank has released the charge on collateral by executing release deed or release letter, specify the date of execution of such document.
Underlying Document	Select the name of document executed to create charge on the collateral. The following options are available in the drop-down list. <ul style="list-style-type: none"> • Deed of Hypothecation • Mortgage Deed
Charge Holder Name	Specify the bank or any other lender name which has created charge on the collateral.
External Check Status	Select External Check Status of the collateral. The following options are available in the drop-down list. <ul style="list-style-type: none"> • Satisfied • Creation • Modification

- Click + in **External Check Details** window.

The external check details are added and displayed as shown below.

Figure 8-9 External Check - Configure - External Check Details

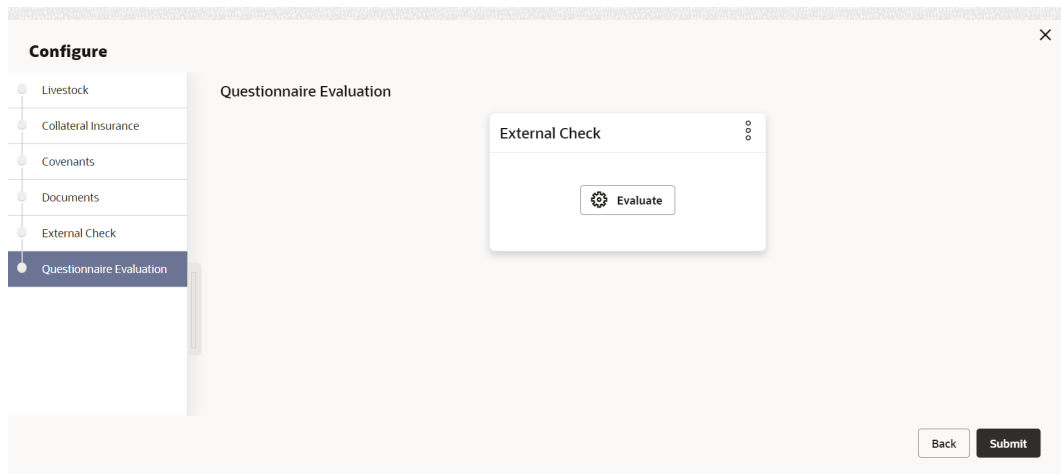


You can **Edit**, **View**, or **Delete** the added external check detail by clicking **Action** icon and selecting the required option.

- After capturing external check details, click **Next**.

The **External Check - Configure - Questionnaire Evaluation** screen is displayed.

Figure 8-10 External Check - Configure - Questionnaire Evaluation

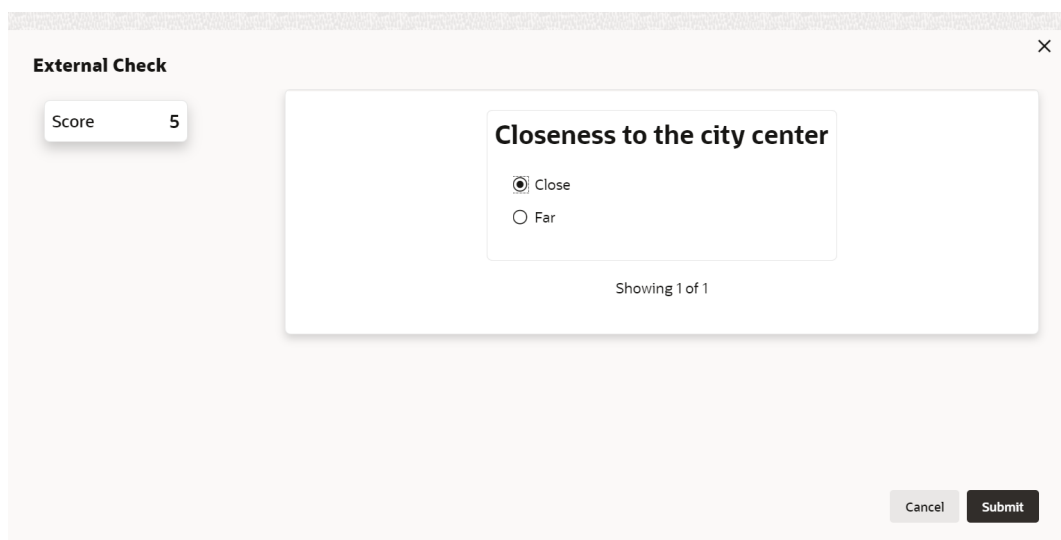


Note:

In the above screen, the questionnaires linked to the External Check stage in Business Process configuration are displayed. You can manage the questionnaire process linkage in Maintenance module.

7. Click **Evaluate**, in any of the tile.
The **Questionnaire** window is displayed.

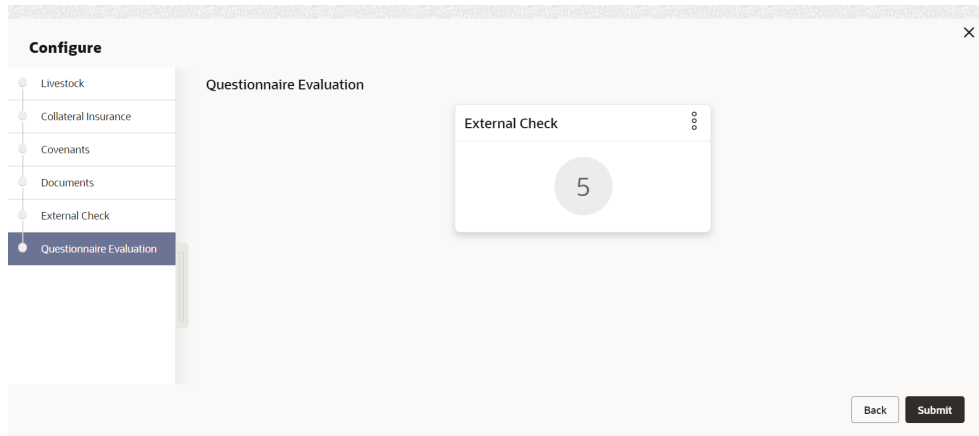
Figure 8-11 Questionnaire



8. Select answer for all the questions and click **Submit**.
In case of multiple questions, the right arrow appears in the **Questionnaire** screen. Click the right arrow to view next question.

Once the evaluation is completed, the system displays the overall score for evaluation in **External Check - Configure - Questionnaire Evaluation** screen based on the score generated for each answer provided in the **Questionnaire** screen.

Figure 8-12 Questionnaire



You can click the **Action** icon in the tile and select **Edit** or **Comment** to modify the answers or capture comment for the evaluation, respectively.

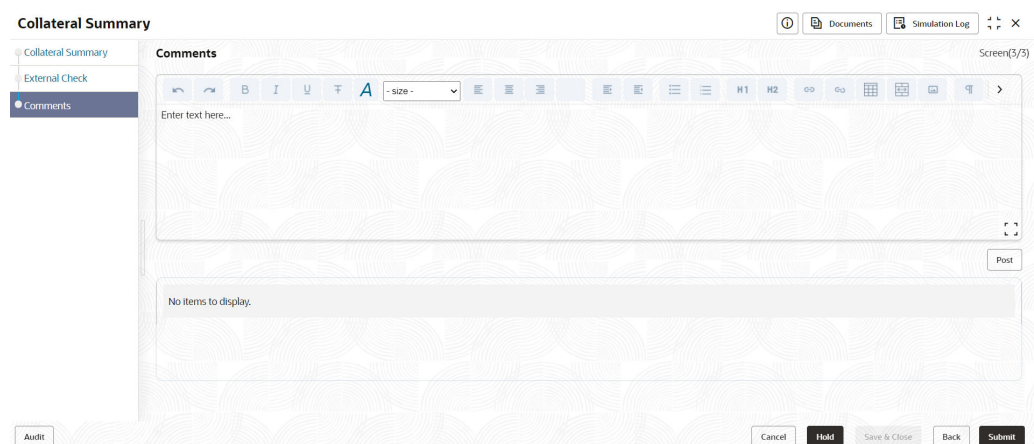
9. After performing all the evaluation, click **Submit**.

8.4 Comments

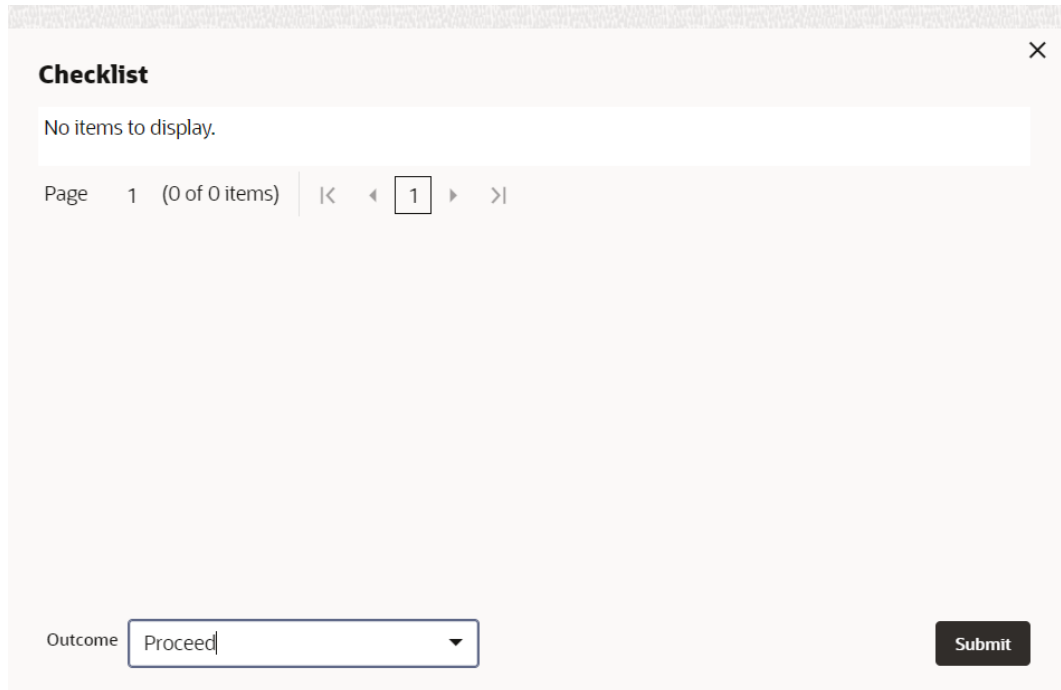
The Comments data segment allows you to post overall comments for the External Check stage. Posting comments helps the user of next stage to better understand the application.

Click **Next** in the **External Check** screen, the Comments data segment is displayed.

Figure 8-13 External Check - Comments



1. Enter your comments for the External Check stage in **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below **Comments** text box.
3. Click **Submit**.
The **Checklist** window is displayed.

Figure 8-14 Checklist

The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. Inside the window, there is a text area that says "No items to display." Below this, there is a pagination control showing "Page 1 (0 of 0 items)" and navigation arrows. At the bottom of the window, there is a label "Outcome" next to a dropdown menu currently showing "Proceed", and a "Submit" button to the right.

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- Proceed
- Additional Info

If **Proceed** is selected as the **Outcome**, the application is moved to the next stage after successful completion of all the parallel stages.

If **Additional Info** is selected as the **Outcome**, the application is moved back to the previous stage.

9

Field Investigation

9.1 Field Investigation

The Field Investigation task is generated, if the Field Investigation stage is configured for the selected collateral type in the Business Process configuration. Some of the collateral types for which field investigation is applicable are Vehicle, Machinery, and Property.

In general, field investigation is carried out by the specialized external field investigation agencies to prevent chances of fraud & misrepresentation of facts by customer. In this stage, the user authorized for this stage must capture the field investigation details provided by the external agencies.

The following data segments are available in the Field Investigation stage:

- Collateral Summary
- Field Investigation
- Comments

9.2 Collateral Summary

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status

 **Note:**

The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

1. To launch the **Field Investigation - Collateral summary** screen, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

Figure 9-1 Free Tasks

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 9-2 Field Investigation - Collateral Summary

ASIAN PAINTS LTD

Customer ID: 0000231 | Application ID: APP231237009 | Documents: 0 | Collateral Type: Property | Collateral Category: RESIDENTIAL PROPERTY | Ownership Type: Single

Property	Seniority of charge	Covenants	Insurance
1 Collateral \$10,15K Collateral Value	1 Position 0 Total % 100 Available %	0 Proposed 0 Complied 0 Breached	1 Active \$80,000.00 Total Amount

Ownership: 100% ASIAN PAINTS LTD

Shared Customers: 100% ASIAN PAINTS LTD

Configured Stage Status:

- Risk Evaluation: Completed
- External Legal Opinion: Completed

Figure 9-3 Field Investigation - Collateral Summary

ASIAN PAINTS LTD

Current Status: ExternalCheck Completed

Property	Seniority of charge	Covenants	Insurance
1 Collateral \$10,15K Collateral Value	1 Position 0 Total % 100 Available %	0 Proposed 0 Complied 0 Breached	1 Active \$80,000.00 Total Amount

Ownership: 100% ASIAN PAINTS LTD

Shared Customers: 100% ASIAN PAINTS LTD

Configured Stage Status:

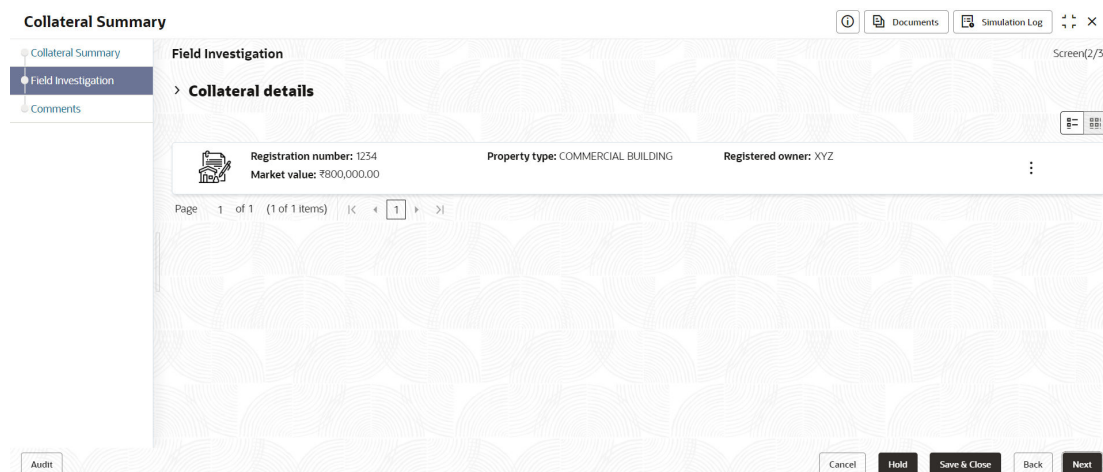
- Risk Evaluation: Completed
- External Legal Opinion: Completed
- External Valuation: Completed
- External Check: Completed
- Field Investigation: In Progress

- View the Collateral Summary and click **Next**.

9.3 Field Investigation

Click **Next** in the **Field Investigation - Collateral Summary** screen, the Field Investigation data segment is displayed.

Figure 9-4 Field Investigation



To capture the field investigation details for the collateral:

- Click **Action** icon in the collateral record and select **Edit**.

The **Field Investigation - Configure - Collateral Type** screen is displayed.

Figure 9-5 Field Investigation - Configure - Collateral Type

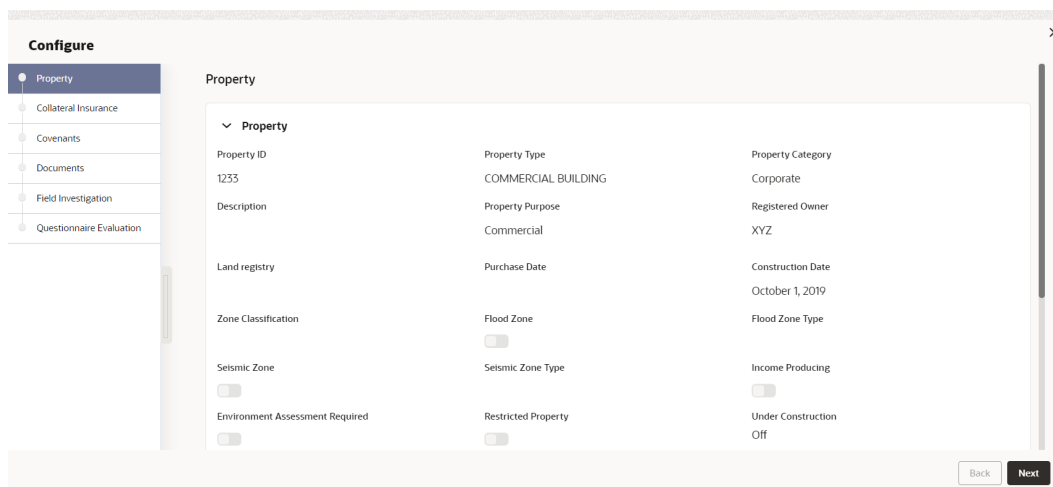


Figure 9-6 Field Investigation - Configure - Collateral Type

Environment Assessment Required

Nature Of Property

Roof Type

Adverse Comments

Restricted Property

Property Status

Registration Date

Under Construction

Wall Material

Property Value

INR

> Property Location

> Property Dimension

> Property Valuation Details

Back Next

Figure 9-7 Field Investigation - Configure - Collateral Type

Adverse Comments

Property Value

INR

> Property Location

> Property Dimension

> Property Valuation Details

> Currency Details

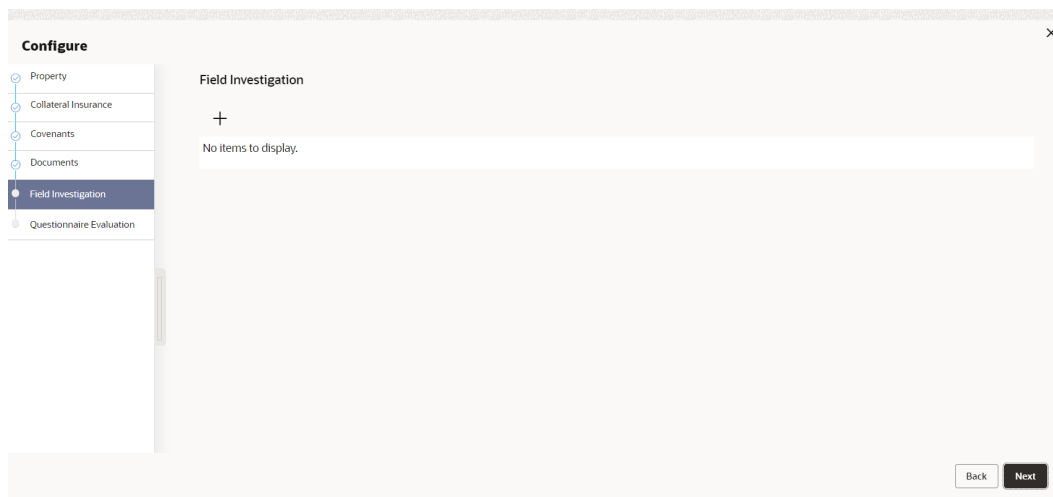
> Property Contact Details

> Residential Status

Back Next

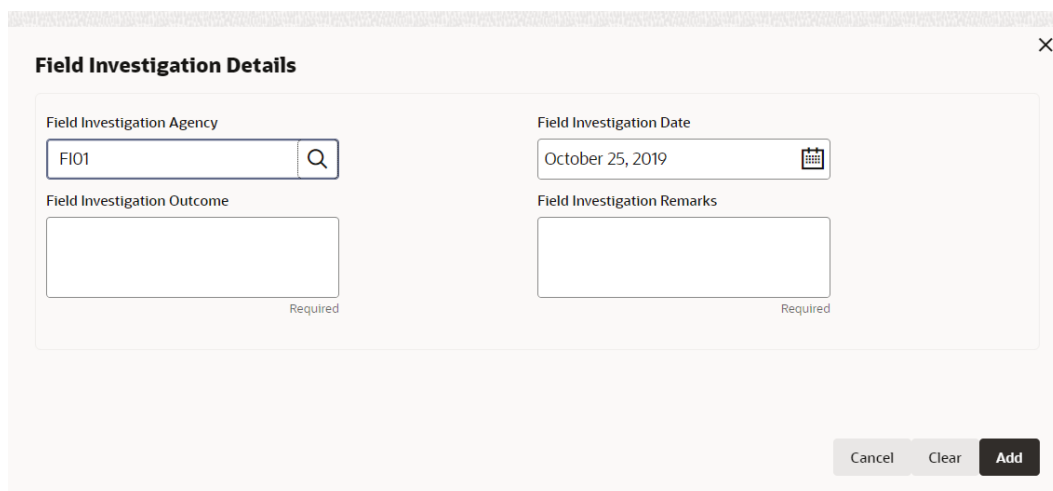
2. Click **Next** and navigate to the **Field Investigation** menu.

Figure 9-8 Field Investigation



3. Click + icon in the **Field Investigation - Configure - Field Investigation** screen. The **Field Investigation Details** window is displayed.

Figure 9-9 Field Investigation Details



4. Enter or select the field investigation details in the above screen. For field level explanation, refer the below table.

Table 9-1 Field Investigation Details - Field Description

Field	Description
Field Investigation Agency	Search and Select agency which carried out the field investigation for the collateral.
Field Investigation Date	Specify date on which the field investigation is carried out.
Field Investigation Outcome	Specify Field Investigation Outcome .

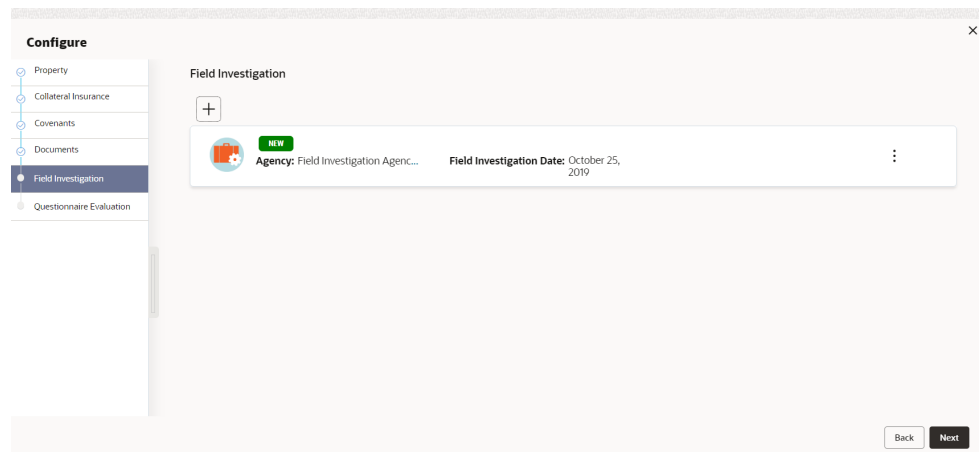
Table 9-1 (Cont.) Field Investigation Details - Field Description

Field	Description
Field Investigation Remarks	Enter Field Investigation Remarks for the collateral.

- Click **+** in the **Field Investigation Details** window.

The field investigation details are added and displayed as shown below.

Figure 9-10 Field Investigation - Configure - Investigation Details Added

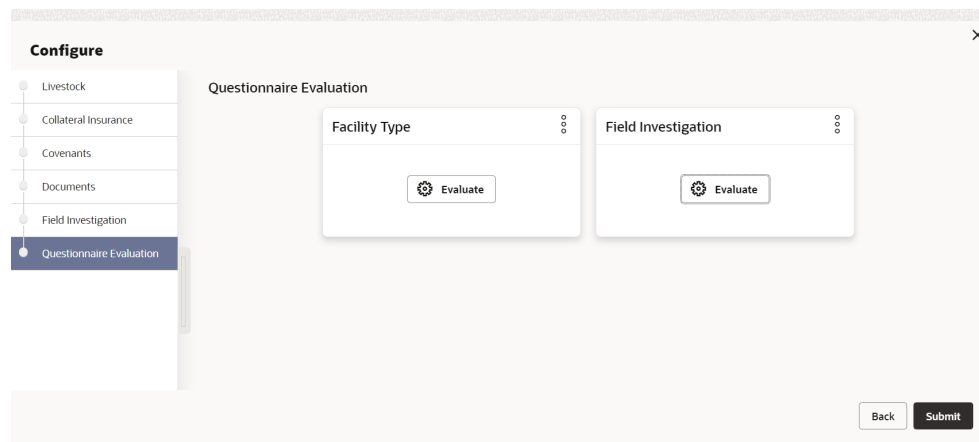


You can **Edit**, **View** or **Delete** the added field investigation detail by clicking **Action** icon and selecting the required option.

- After capturing field investigation details, click **Next**.

The **Field Investigation - Configure - Questionnaire Evaluation** screen is displayed.

Figure 9-11 Field Investigation - Configure - Questionnaire Evaluation



 **Note:**

In the above screen, the questionnaires linked to the Field Investigation stage in Business Process configuration are displayed. You can manage the questionnaire process linkage in Maintenance module.

7. Click **Evaluate** in any of the tile.
The **Questionnaire** window is displayed.

Figure 9-12 Questionnaire

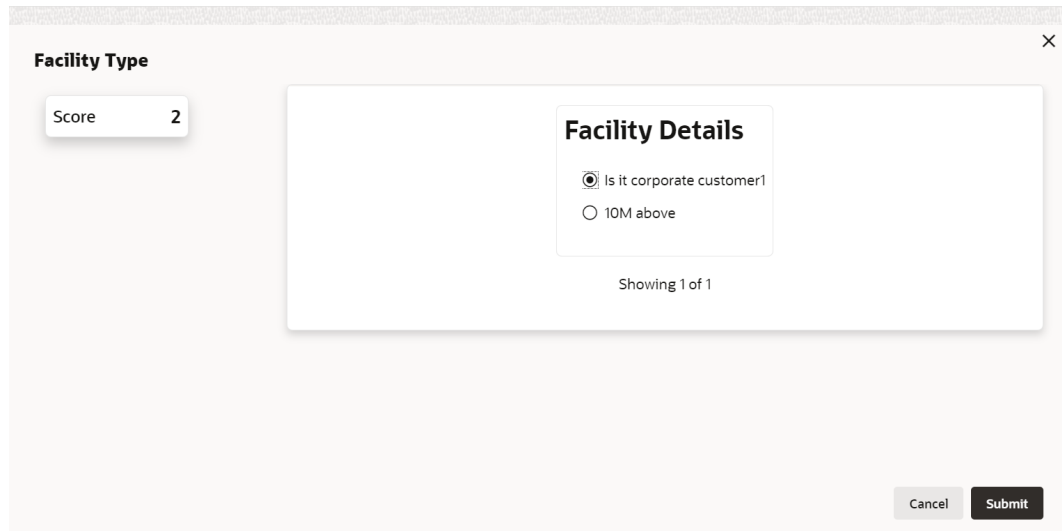
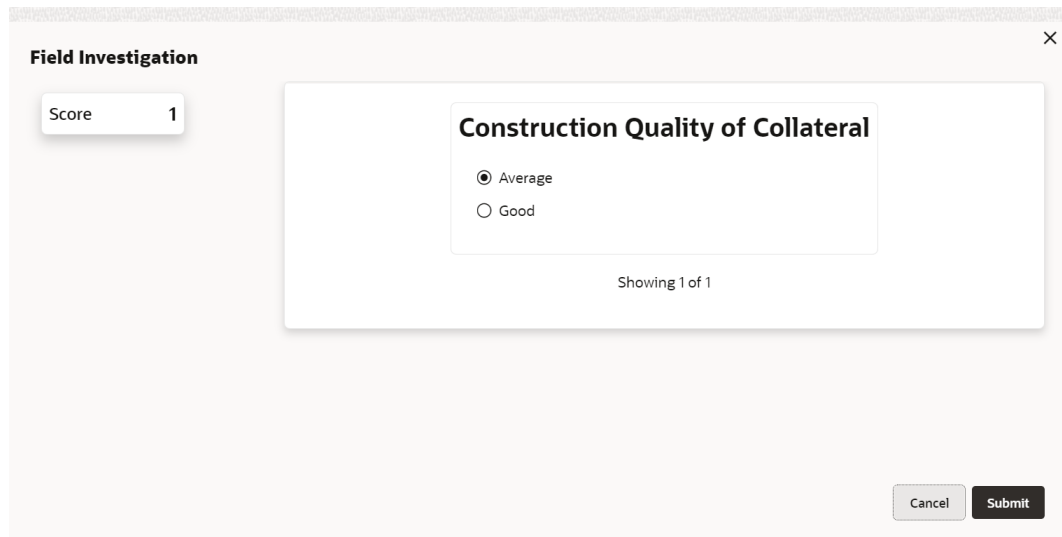


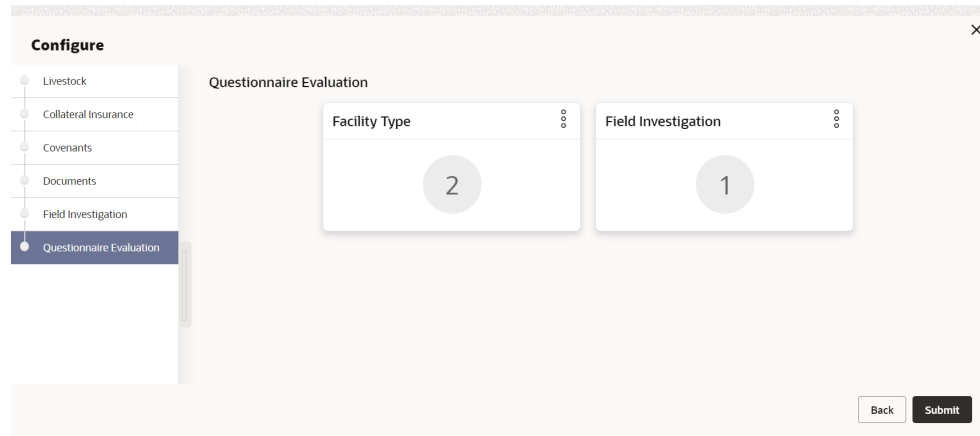
Figure 9-13 Questionnaire



8. Select answer for all the questions and click **Submit**.
In case of multiple questions, the right arrow appears in the **Questionnaire** screen. Click the right arrow to view next question.

Once the evaluation is completed, the system displays the overall score for evaluation in **Field Investigation - Configure - Questionnaire Evaluation** screen based on the score generated for each answer provided in the **Questionnaire** screen.

Figure 9-14 Questionnaire



You can click **Action** icon in the tile and select **Edit** or **Comment** to modify the answers or capture comment for the evaluation, respectively.

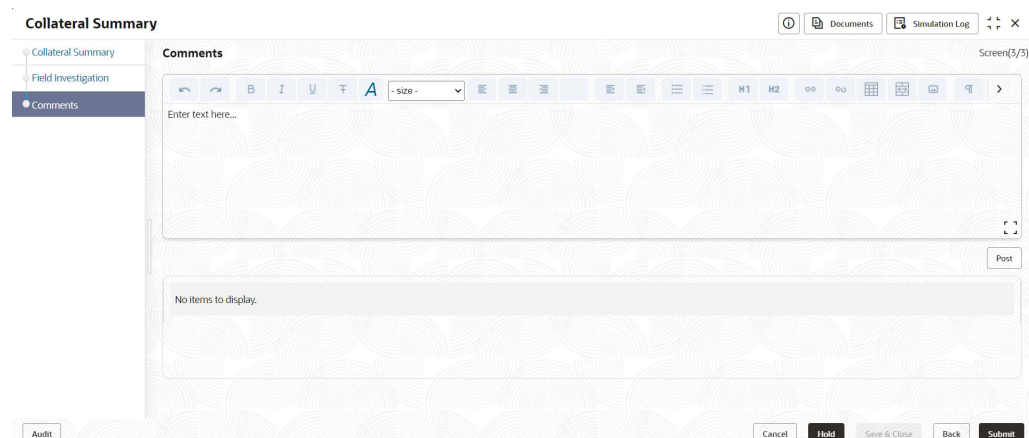
9. After performing all the evaluation, click **Submit**.

9.4 Comments

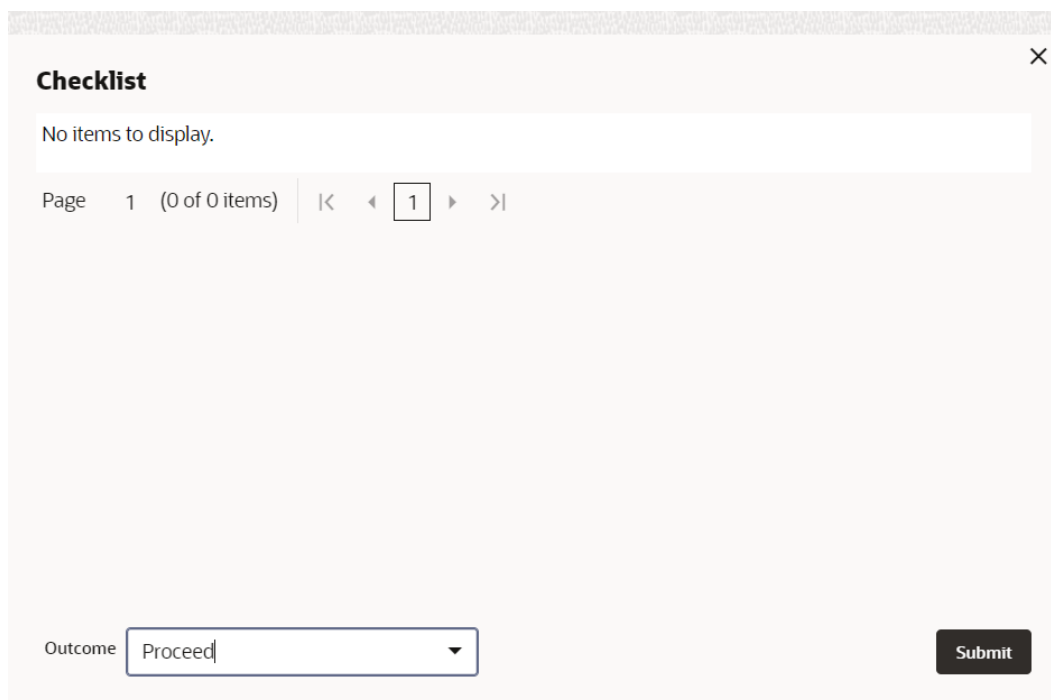
The Comments data segment allows you to post overall comments for the Field Investigation stage. Posting comments helps the user of next stage to better understand the application.

Click **Next** in the **Field Investigation** screen, the Comments data segment is displayed.

Figure 9-15 Field Investigation - Comments



1. Enter your comments for the Field Investigation stage in **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below **Comments** text box.
3. Click **Submit**.
The **Checklist** window is displayed.

Figure 9-16 Checklist

The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. Inside the window, there is a text box containing "No items to display." Below this, there is a pagination control showing "Page 1 (0 of 0 items)" with navigation arrows and a box containing the number "1". At the bottom of the window, there is a label "Outcome" followed by a dropdown menu currently showing "Proceed" and a "Submit" button.

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- Proceed
- Additional Info

If **Proceed** is selected as the **Outcome**, the application is moved to the next stage after successful completion of all the parallel stages.

If **Additional Info** is selected as the **Outcome**, the application is moved back to the previous stage.

10

Collateral Review

10.1 Collateral Review

In this stage, the Credit Reviewer in bank reviews the following details and provides their recommendation to the Approver.

- Collateral and its documents
- Market value of the collateral
- Legal opinion from legal department
- Risk evaluation

The following data segments are available in the Collateral Review stage:

- Collateral Summary
- Collateral Review
- Comments

10.2 Collateral Summary

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status

1. To launch **Collateral Review - Collateral summary** screen, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

Figure 10-1 Free Tasks

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
<input type="checkbox"/>	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
<input type="checkbox"/>	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 10-2 Collateral Review - Collateral Summary

Customer ID: CUST1000 | Application ID: APP231814202 | Documents: 1 | Collateral Type: Miscellaneous | Collateral Category: GENERAL | Ownership Type: Single

Current Status: Draft Generation Completed

Collateral Currency: GBP | Agreed Collateral Value: £90,000.00 | Available From: Jul 7, 2018 | Available To: Jun 15, 2025 | Applicable Business: IT_Lending | Exposure Type: Pledge

Charge Type: Pledge | Purpose Of Collateral: Augmentation Of Collateral | Shareable Across Customers: No

Miscellaneous: 1 Collateral | ERM Collateral Value | Seniority of charge: 1 Position, 0 Total %, 100 Available % | Covenants: 0 Proposed, 0 Complied, 0 Breached | Insurance: 0 Active, GBP 0.00 Total Amount

Linked Facilities Details: No data to display

Ownership: 100% British Airways

Configured Stage Status: Risk Evaluation (Completed), External Legal Opinion (Completed), External Valuation (Completed), External Check (Completed), Field Investigation (Completed)

- View the Collateral Summary and click **Next**.

10.3 Collateral Review

Click **Next** in the **Collateral Review - Collateral Summary** screen, the Collateral Review data segment is displayed.

Figure 10-3 Collateral Review

Collateral Review Screen(2/5)

Amer Processing Ltd

Customer ID 00010910	Application ID APP231437565	Documents 0	Collateral Type Miscellaneous	Collateral Category GENERAL	Ownership Type Single
Current Status Perfection Enrichment Completed					
Collateral Currency USD	Agreed Collateral Value \$3,500,000.00	Available From Oct 28, 2019	Available Till Dec 22, 2022	Applicable Business	Exposure Type
Charge Type Ficage	Purpose Of Collateral New Facility	Shareable Across Customers No			

Show Less


Final Recommendation

Review Done On July 4, 2023	Review Done By GOPINATH	Valuation Currency USD
Valuation Amount USD 3,500,000.00	Bank Value USD 3,150,000.00	Bank Haircut 10%
Recommendation		

1. View the details and click **Next**.
2. **Collateral Details** screen is displayed.

Figure 10-4 Collateral Details

> **Collateral details** [Grid Icon]

 Registration number: 1234 Market value: ₹800,000.00	Property type: COMMERCIAL BUILDING	Registered owner: XYZ	⋮
--	------------------------------------	-----------------------	---

Page 1 of 1 (1 of 1 items) |< < 1 > >|

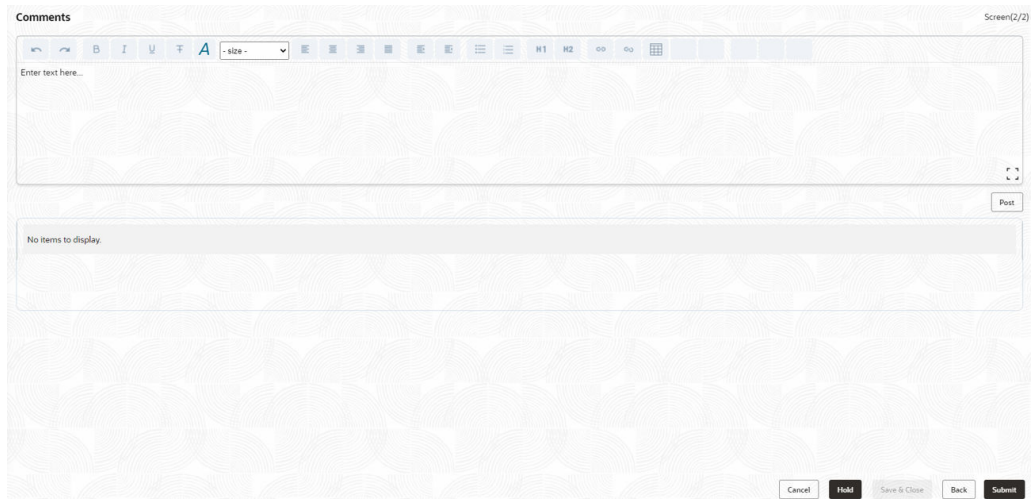
3. View the details and Click **Next**.

10.4 Comments

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

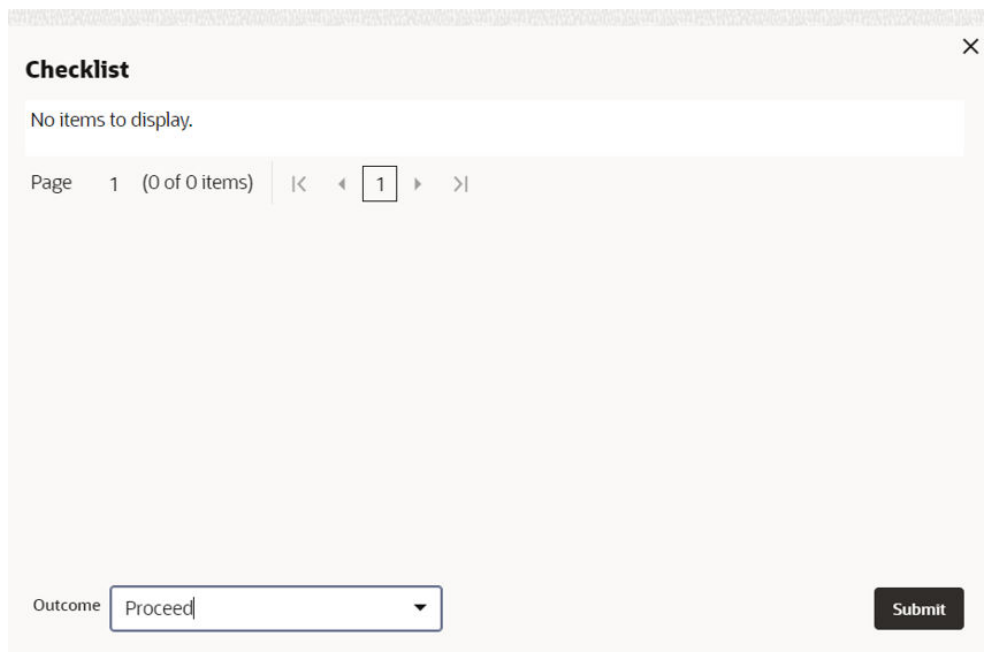
Click **Next** in the **Collateral Review - Collateral Details** screen, the Comments data segment is displayed.

Figure 10-5 Collateral Review - Comments



1. Enter your comments for the Collateral Review stage in **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below **Comments** text box.
3. Click **Submit**.
The **Checklist** window is displayed.

Figure 10-6 Checklist



4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.

The options available in the drop-down list are:

- Proceed
- Additional Info

If **Proceed** is selected as the **Outcome**, the application is moved to the next stage on clicking **Submit**.

If **Additional Info** is selected as the **Outcome**, the application is moved back to the previous stage on clicking **Submit**.

11

Collateral Approval

11.1 Collateral Approval

In this stage, the Credit Approver in bank reviews the collateral details along with the Legal Opinion, Risk Evaluation and Valuation details from the corresponding department and recommendation from the Collateral Review stage, and then approves or rejects the Collateral.

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

- Collateral Summary
- Collateral Approval
- Comments

11.2 Collateral Summary

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch the **Collateral Approval - Collateral summary** screen, navigate to **Tasks > Free Tasks** from the left menu.

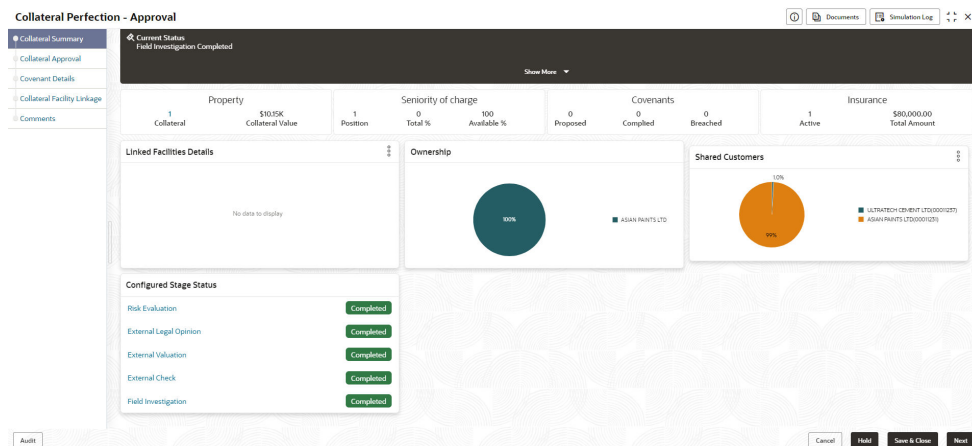
The **Free Tasks** screen is displayed.

Figure 11-1 Free Tasks

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
<input type="checkbox"/>	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 11-2 Collateral Approval - Collateral Summary



3. View the Collateral Summary and click **Next**.

11.3 Collateral Approval

In this data segment, the collateral details and the review details captured in the Collateral Review stage are displayed. The Credit Approver must go through the collateral details and recommendation to make final decision of approving or rejecting the collateral.

Figure 11-3 Collateral Approval

Collateral Approval Screen(2/5)

ASIAN PAINTS LTD

Customer ID 00010910	Application ID APP231868226	Documents 0	Collateral Type Miscellaneous	Collateral Category GENERAL	Ownership Type Single
Current Status Enrichment Completed					
Collateral Currency USD	Agreed Collateral Value \$80,000.00	Available From Nov 11, 2019	Available Till	Applicable Business LT_Lending	Exposure Type
Charge Type Pledge	Purpose Of Collateral Augmentation Of Collateral	Shareable Across Customers No			

Show Less ▲

Final Recommendation

Review Done On July 5, 2023	Review Done By GOPINATH	Valuation Currency USD
Valuation Amount USD 90,000.00	Bank Value USD 81,000.00	Bank Haircut 10%
Recommendation		

Figure 11-4 Collateral Approval - Audit Trail

Audit History

Enrichment: New Modified Deleted

COL231861861

- Ownership details
- recordId
- ids**
 - Insurance Detail
 - 00771222
 - Additional Information
 - Insurance Detail
 - 00771222

FIELD	Previous Value	New Value
remarks	Test2	Notes6
collateralNotes1	Test1	Notes1
collateralNotes2	Test2	Notes2
collateralNotes3	Test2	Notes3
collateralNotes4	Test2	Notes4
collateralNotes5	Test2	Notes5

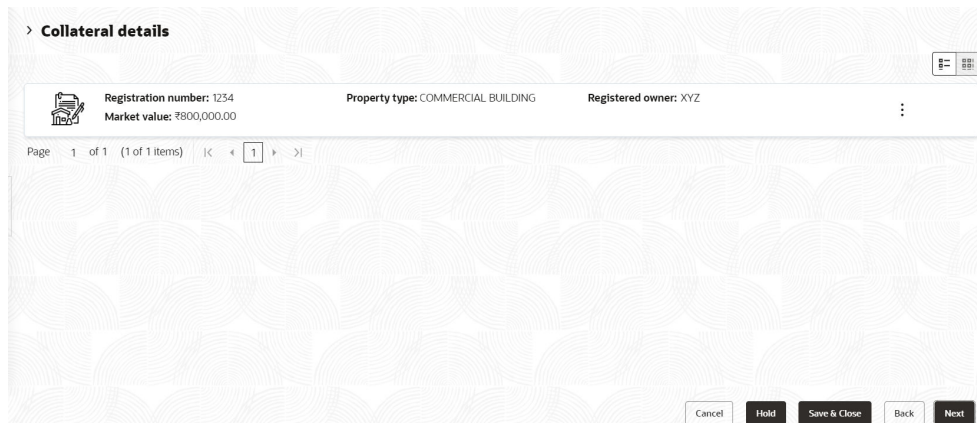
1. After viewing the collateral details and Recommendation, click **Next**.

 **Note:**

Audit Trail- When a collateral Information is sent for Approval Stage and if the reviewer finds any changes to be done in the collateral Information. He can send that application back to the Enrichment stage to change the collateral information. Once, the changes are made again the application comes back to the approval stage and the changes made in previous collateral information and updated collateral information is displayed in the audit trail screen.

2. **Collateral Details** screen is displayed.

Figure 11-5 Collateral Details

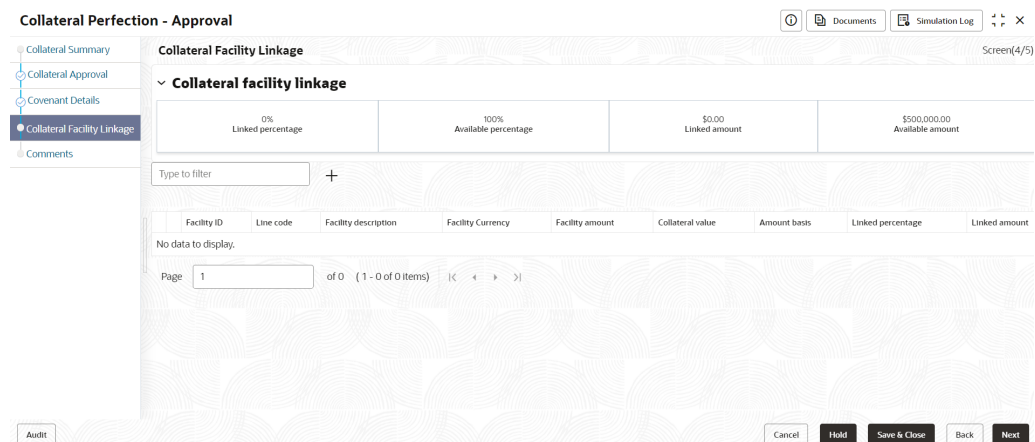


3. View the details and Click **Next**.

11.4 Collateral Facility Linkage

Click **Next** in the **Collateral Details** screen, the **Collateral Facility Linkage** data segment is displayed. In this data segment, the collateral facility linkage details added in the data enrichment collateral facility linkage data segment is displayed.

Figure 11-6 Collateral Facility Linkage

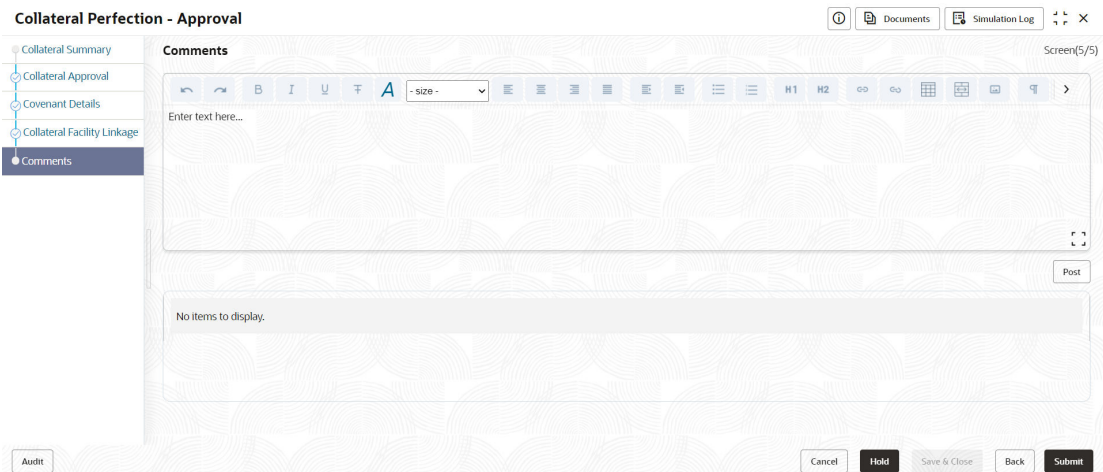


11.5 Comments

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

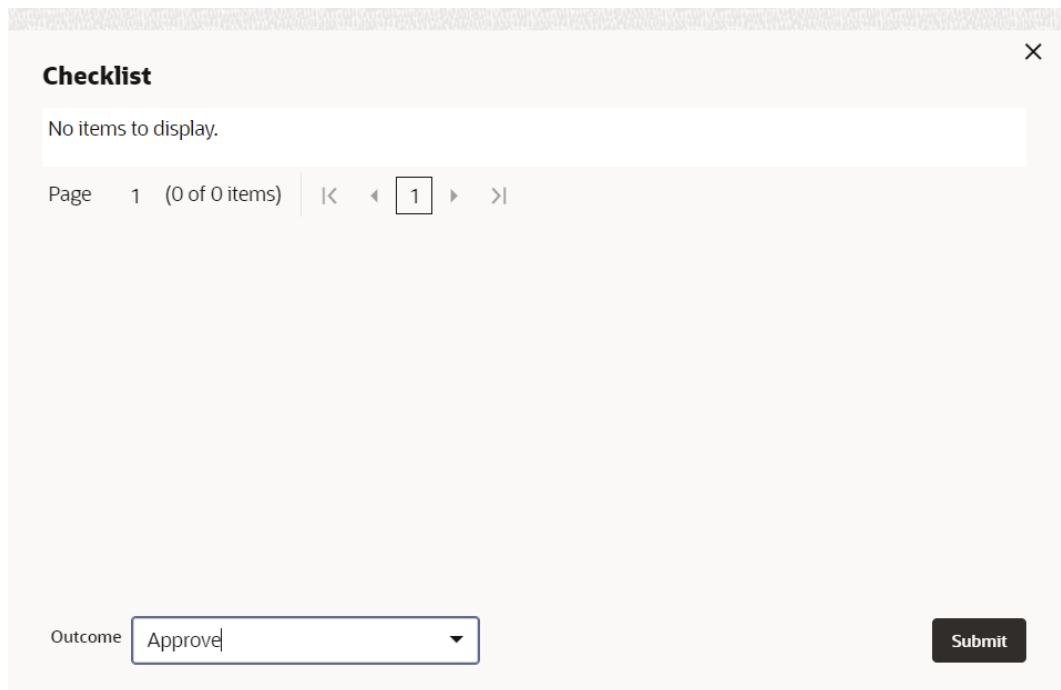
Click **Next** in the **Collateral Approval - Collateral Facility Linkage** screen, the Comments data segment is displayed.

Figure 11-7 Collateral Approval - Comments



1. Enter your comments for the Collateral Approval stage in **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below **Comments** text box. .
3. Click **Submit**.
The **Checklist** window is displayed.

Figure 11-8 Checklist



4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.

The options available in the drop-down list are:

- Approve
- Reject
- Go to Enrichment

If **Approve** is selected as **Outcome**, the application is moved to the next stage on clicking **Submit**.

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

If **Go to Enrichment** is selected as **Outcome**, the application is moved to Enrichment stage on clicking **Submit**.

12

Draft Generation

12.1 Draft Generation

In this stage, the Credit Officer or the user authorized to edit the Draft Generation task must add the customer's communication details and generate draft document (collateral agreement) for customer acceptance.

The following data segments are available in the Draft Generation stage:

- Collateral Summary
- Draft Generation
- Comments

12.2 Collateral Summary

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch **Draft Generation - Collateral summary** screen, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

Figure 12-1 Free Tasks

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Collateral Perfection	APP231507259	APP231507259	Enrichment	19-10-28	000
Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
Credit Origination	APP23096128	APP23096128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 12-2 Draft Generation - Collateral Summary

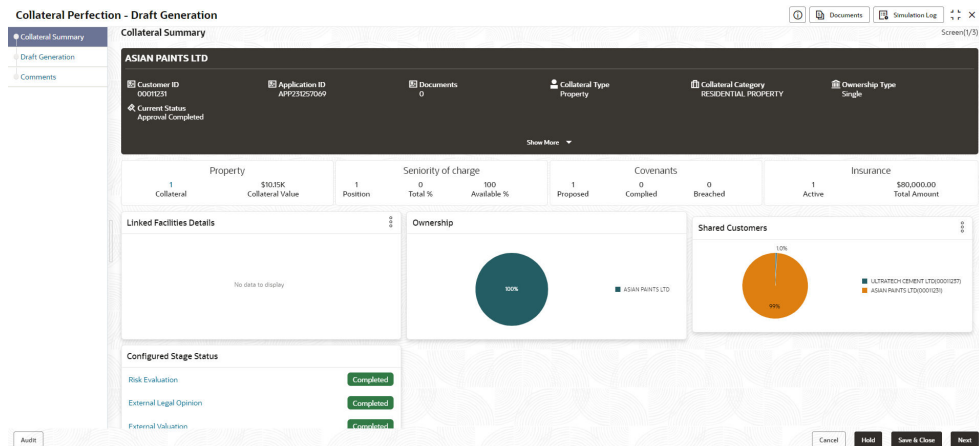
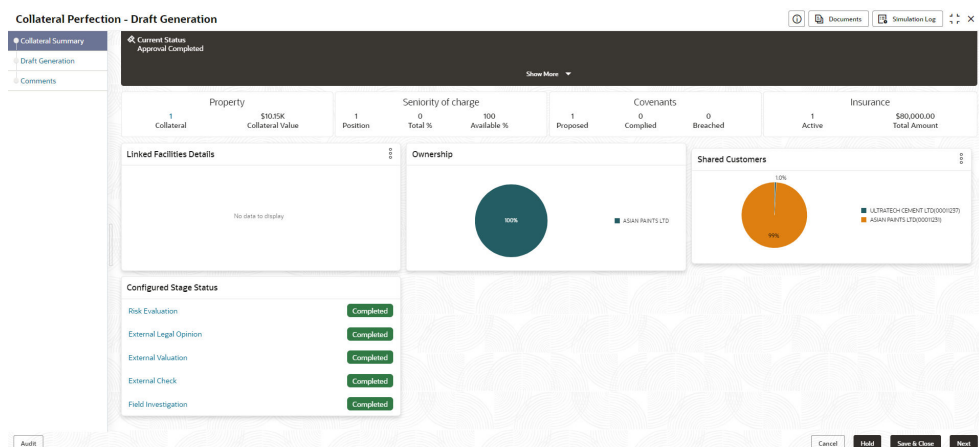


Figure 12-3 Draft Generation - Collateral Summary

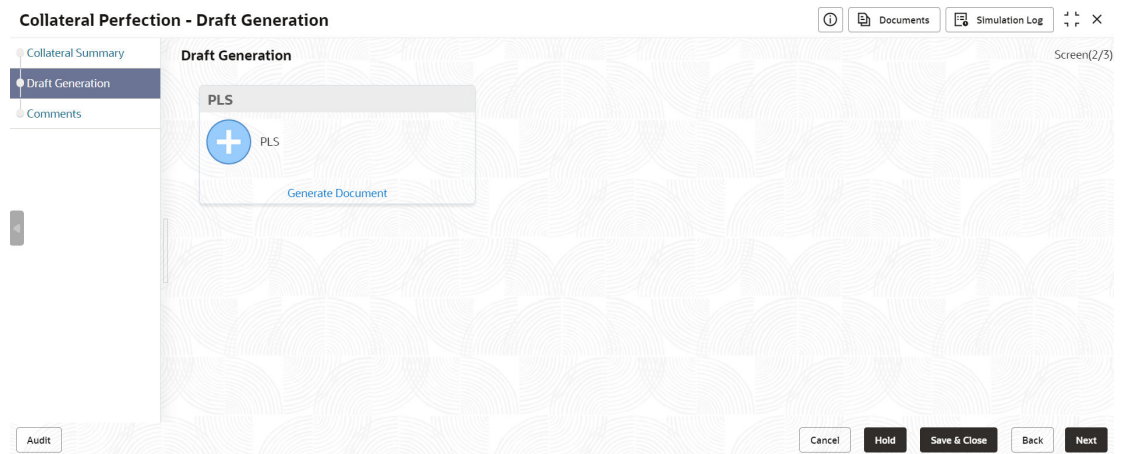


3. View the Collateral Summary and click **Next**.

12.3 Draft Generation

Click **Next** in the **Draft Generation - Collateral Summary** screen, the Draft Generation data segment is displayed.

Figure 12-4 Draft Generation



1. Click **Generate Document**.

The **Draft Generation Details** window is displayed.

Figure 12-5 Draft Generation Details

Draft Generation Details

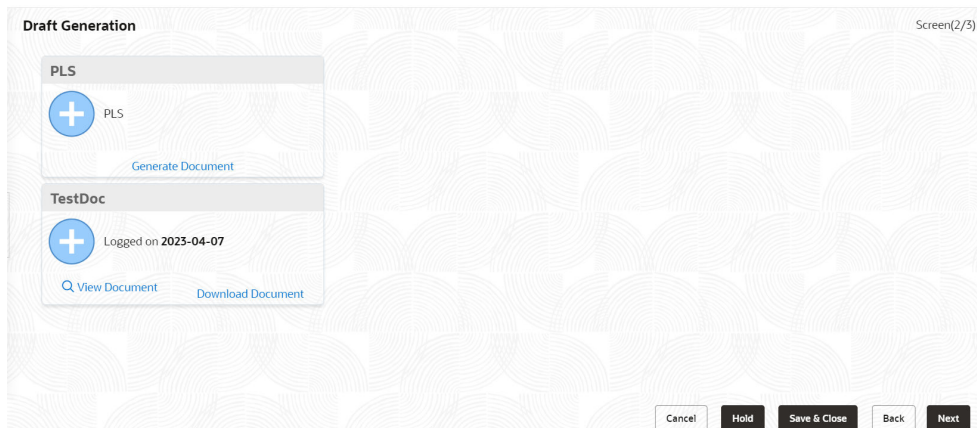
<p>Communication Type</p> <p>Email</p> <p>E-Mail CC</p> <input style="width: 90%;" type="text" value="john_doe@example.com"/>	<p>E-Mail To</p> <input style="width: 90%;" type="text" value="john_doe@example.com"/> <p style="font-size: small; color: red;">✖ Enter a value.</p> <p>Subject</p> <input style="width: 90%;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>
---	---

- Specify all the details in **Draft Generation Details** window.
For field level information, refer the below table.

Table 12-1 Draft Generation Details - Field Description

Field	Description
Communication Type	By default, Communication Type is displayed as Email. You cannot change the Communication Type in this screen.
E-mail To	Specify E-mail address to which the draft document has to be sent.
E-mail CC	Specify E-mail address which has to be in CC of draft communication mail.
Subject	Specify the mail Subject .
Generate	Click this to send the draft document to the mail ID mentioned in E-Mail To field.
Cancel	Click Cancel , to exit the Draft Generation Details window without saving the provided information.

Once the draft document is successfully sent to the mentioned mail ID, the **Generated Documents** is displayed in the **Draft Generation** screen as shown below.

Figure 12-6 Draft Generation - Completed

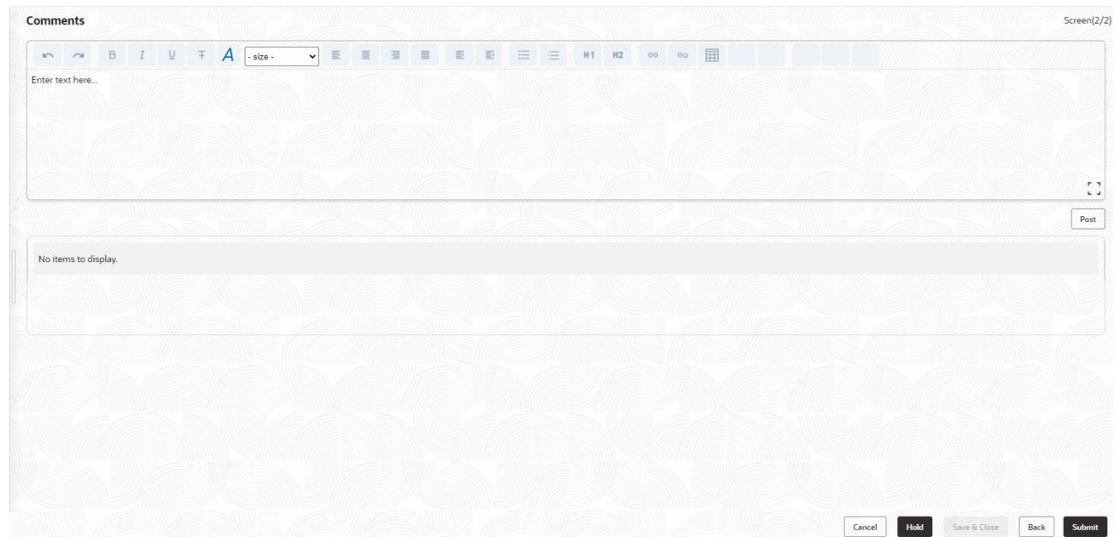
- To view the generated draft document, click **View Document**.
- To download the generated draft document, click **Download Document**.
- After performing necessary actions in the **Draft Generation** screen, click **Next**.

12.4 Comments

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

Click **Next** in the **Draft Generation** screen, the Comments data segment is displayed.

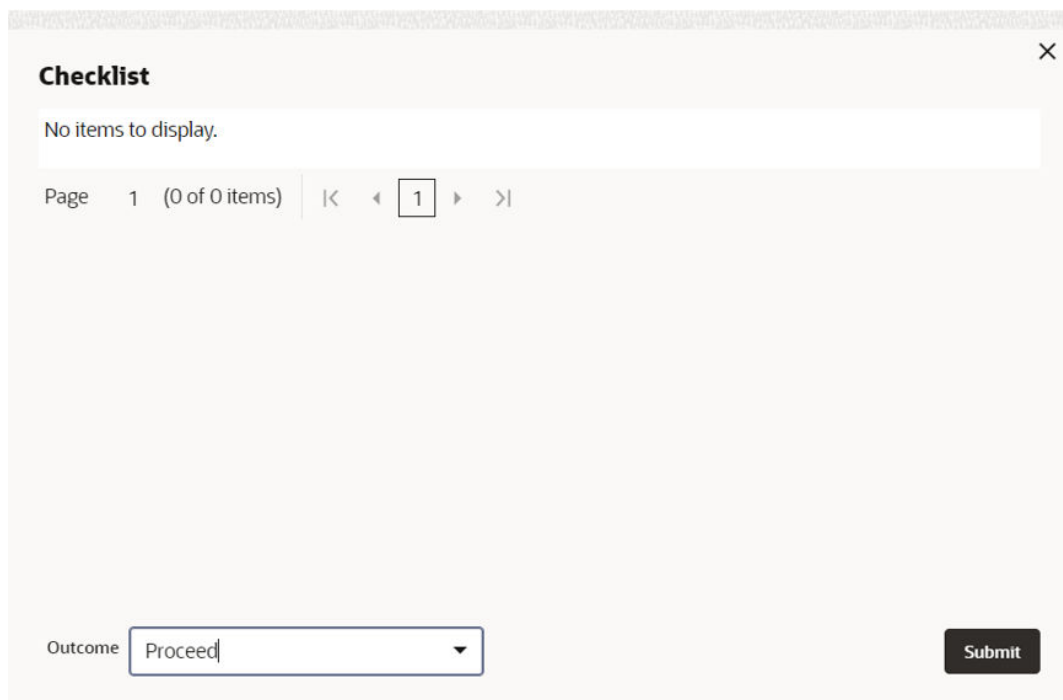
Figure 12-7 Draft Generation - Comments



The screenshot shows a web interface titled "Comments" with a sub-header "Screen(2/2)". It features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, strikethrough, text color, background color, bulleted list, numbered list, link, unlink, and table. Below the editor is a "Post" button. Underneath is a list area with the text "No items to display." At the bottom of the interface are buttons for "Cancel", "Hold", "Save & Close", "Back", and "Submit".

1. Enter your comments for the Draft Generation stage in **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below **Comments** text box.
3. Click **Submit**.
The **Checklist** window is displayed.

Figure 12-8 Checklist



The screenshot shows a "Checklist" window with a close button (X) in the top right corner. The main content area contains the text "No items to display." Below this is a pagination control showing "Page 1 (0 of 0 items)" and navigation arrows. At the bottom left, there is an "Outcome" label next to a dropdown menu currently set to "Proceed". A "Submit" button is located at the bottom right.

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.

The options available in the drop-down list are:

- Proceed
- Additional Info

If **Proceed** is selected as **Outcome**, the application is moved to the next stage on clicking **Submit**.

If **Additional Info** is selected as **Outcome**, the application is moved back to the previous stage on clicking **Submit**.

13

Customer Acceptance

13.1 Customer Acceptance

In this stage, the user authorized to edit the Customer Acceptance task must capture the customer acceptance status after receiving it from the customer.

1. To acquire the Customer Acceptance task, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

Figure 13-1 Free Tasks

Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/>	Low	Collateral Perfection	APP231257069	APP231257069	Customer Acceptance	19-10-16	000	0001231	\$400,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231567285	APP231567285	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231567277	APP231567277	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231567273	APP231567273	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231567274	APP231567274	ExternalCheck	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231567274	APP231567274	External Valuation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231567274	APP231567274	Risk Evaluation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231567274	APP231567274	Field Investigation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231567258	APP231567258	Enrichment	19-10-28	000	00010810	\$10,000.00

2. **Acquire & Edit** in the required Customer Acceptance task.

The **Customer Acceptance - Collateral Summary** screen is displayed.

Figure 13-2 Customer Acceptance - Collateral Summary

Collateral Perfection - Customer Acceptance

Collateral Summary

ASIAN PAINTS LTD

Customer ID: 0001231 | Application ID: APP231257069 | Documents: 0 | Collateral Type: Property | Collateral Category: RESIDENTIAL PROPERTY | Ownership Type: Single

Current Status: Draft Generation Completed

Property	Seniority of charge	Covenants	Insurance
1 Collateral \$10,35K Collateral Value	0 Total % 100 Available %	1 Proposed 0 Complied 0 Breached	1 Active \$80,000.00 Total Amount

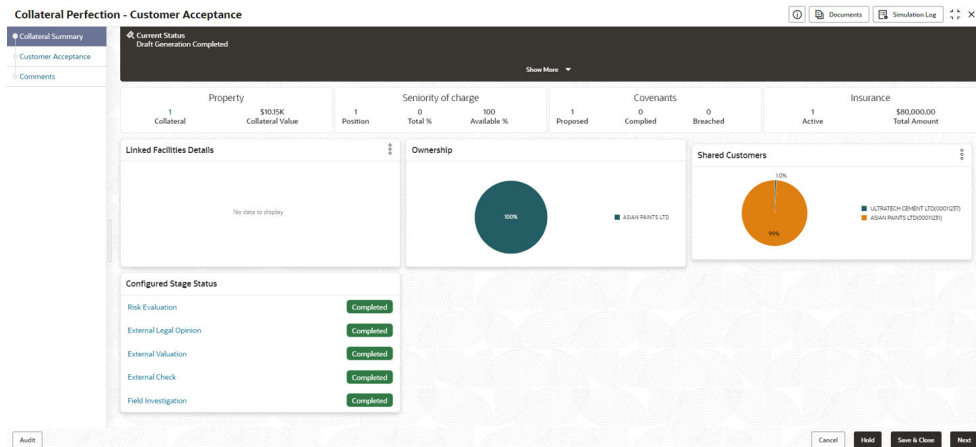
Linked Facilities Details: No data to display

Ownership: 100% ASIAN PAINTS LTD

Shared Customers: 10% ULTRATECH CEMENT LTD(00001237) | 90% ASIAN PAINTS LTD(0001231)

Configured Stage Status: Risk Evaluation (Completed), External Legal Opinion (Completed)

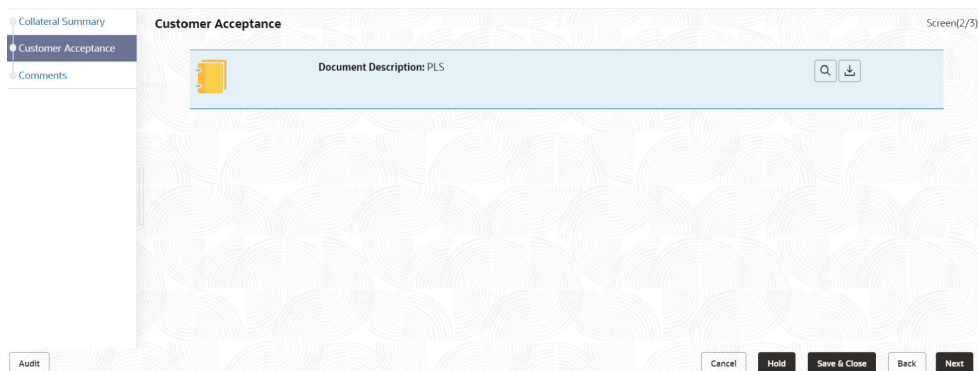
Figure 13-3 Customer Acceptance - Collateral Summary



In the **Customer Acceptance - Collateral Summary** screen, following collateral details captured in the previous stages are displayed.

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Covenants
 - Insurance
 - Configured Stage Status
3. View the Collateral Summary and click **Next**.
The **Customer Acceptance** screen is displayed.

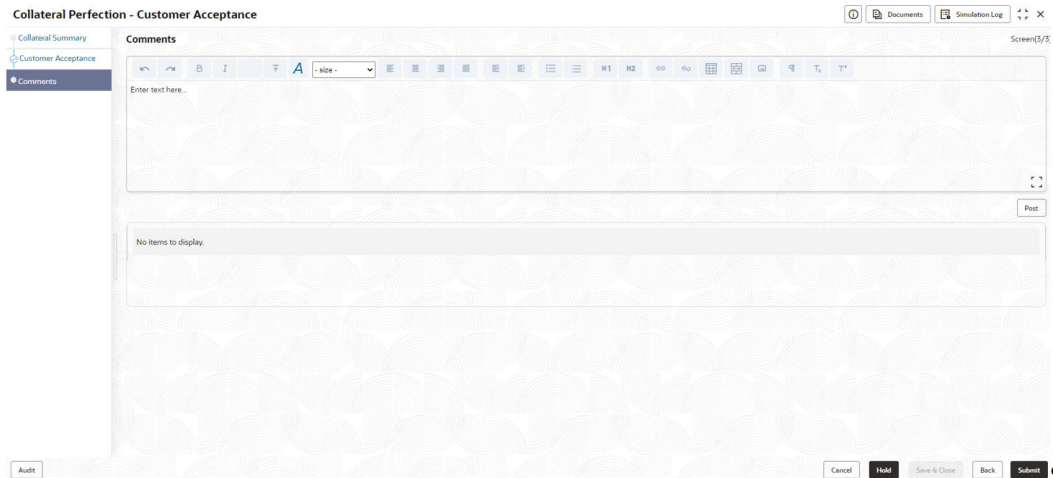
Figure 13-4 Customer Acceptance



In the above screen, you can download the draft document sent to customer by clicking the download icon.

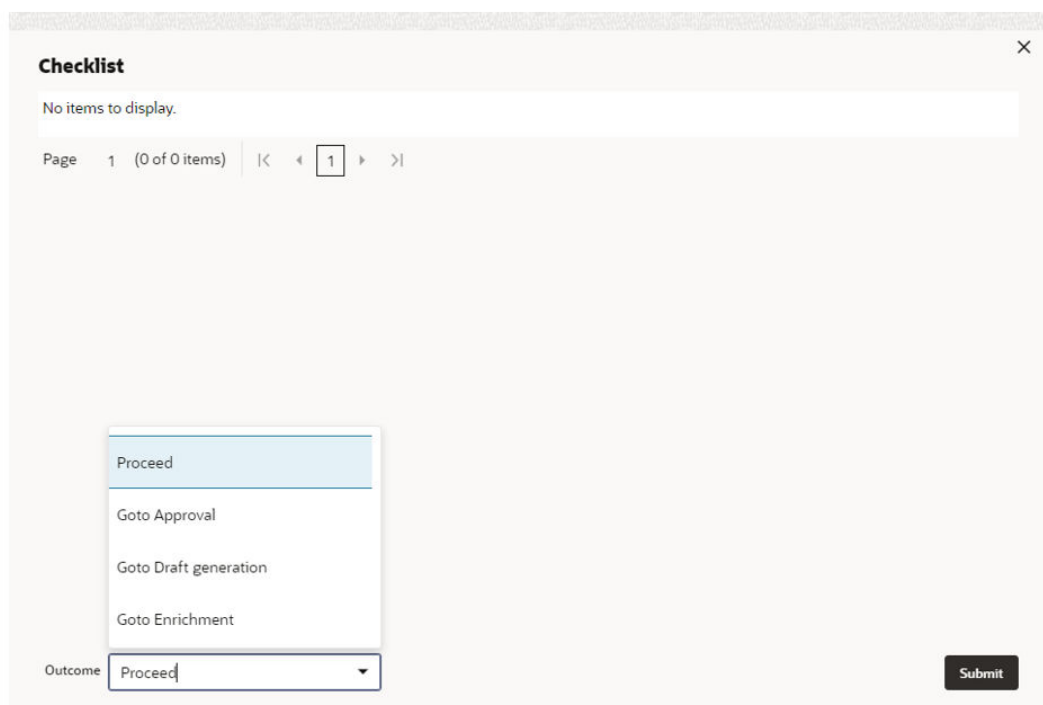
4. To go to the next data segment, click **Next**.
The **Customer Acceptance - Comments** screen is displayed.

Figure 13-5 Customer Acceptance - Comments



5. Enter comments for the Customer Acceptance stage in **Comments** text box.
6. Click **Post**.
Comments are posted below the Comments text box.
7. Click **Submit**.
The **Checklist** window is displayed.

Figure 13-6 Checklist



8. Manually verify all the checklist and enable the corresponding check box.
9. Select **Outcome** based on customer acceptance status and click **Submit**.

The options available in the drop-down list are:

- **Proceed**
- **Go to Approval**
- **Go to Draft generation**
- **Go to Enrichment**

If **Proceed** is selected as **Outcome**, the application is moved to the next stage on clicking **Submit**.

If **Go to Approval** is selected as **Outcome**, the application is moved to the **Approval** stage on clicking **Submit**.

If **Go to Draft generation** is selected as **Outcome**, the application is moved to the **Draft generation** stage on clicking **Submit**.

If **Go to Enrichment** is selected as **Outcome**, the application is moved to the **Enrichment** stage on clicking **Submit**.

14

Charge Registration

14.1 Charge Registration

In this stage, the Credit Officer or the user authorized to edit the Charge Registration task must capture the registration details about the banks charge on collateral.

The creation of charges over the assets of customer helps banks know the customer's other lenders and the assets pledge to the lenders. Thus, double financing can be avoided.

To secure the funds lent to the customer, banks use a number of legal documents like loan agreements, hypothecation agreements, mortgage deeds, etc., to lay out the terms of the loan and ensure repayment with interest as per schedule.

Once a charge is created, the customer must register those charges with the Registrar of Companies, along with the mentioned documents, that create a charge over the company.

The following data segments are available in the Charge Registration stage:

- Collateral Summary
- Collateral Type (For Example: Property)
- Comments

14.2 Collateral Summary

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch the **Charge Registration - Collateral summary** screen, navigate to **Tasks > Free Tasks** from the left menu.
The **Free Tasks** screen is displayed.

Figure 14-1 Free Tasks

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Collateral Perfection	APP231527069	APP231527069	Charge Registration	19-10-16	000	00011231	\$400,000.00
FI Extension Process	APP231567283	APP231567283	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231567277	APP231567277	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231567275	APP231567275	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
Collateral Perfection	APP231567274	APP231567274	ExternalCheck	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231567274	APP231567274	External Valuation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231567274	APP231567274	Risk Evaluation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231567274	APP231567274	Field Investigation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231567258	APP231567258	Enrichment	19-10-28	000	00010810	\$10,000.00

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

Figure 14-2 Charge Registration - Collateral Summary

Collateral Summary

Customer ID: 00011231 | Application ID: APP231527069 | Documents: 0 | Collateral Type: Property | Collateral Category: RESIDENTIAL PROPERTY | Ownership Type: Single

Current Status: Customer Acceptance Completed

Property	1 Collateral	\$10.5K Collateral Value	Seniority of charge	1 Position	0 Total %	100 Available %	Covenants	0 Proposed	0 Completed	0 Breached	Insurance	1 Active	\$80,000.00 Total Amount
----------	--------------	--------------------------	---------------------	------------	-----------	-----------------	-----------	------------	-------------	------------	-----------	----------	--------------------------

Linked Facilities Details: No data to display

Ownership: 100% ASIAN PAINTS LTD

Shared Customers: 100% ASIAN PAINTS LTD (00011231)

Configured Stage Status:

- Risk Evaluation: Completed
- External Legal Opinion: Completed

Figure 14-3 Charge Registration - Collateral Summary

Collateral Summary

Current Status: Customer Acceptance Completed

Property	1 Collateral	\$10.5K Collateral Value	Seniority of charge	1 Position	0 Total %	100 Available %	Covenants	0 Proposed	0 Completed	0 Breached	Insurance	1 Active	\$80,000.00 Total Amount
----------	--------------	--------------------------	---------------------	------------	-----------	-----------------	-----------	------------	-------------	------------	-----------	----------	--------------------------

Linked Facilities Details: No data to display

Ownership: 100% ASIAN PAINTS LTD

Shared Customers: 100% ASIAN PAINTS LTD (00011231)

Configured Stage Status:

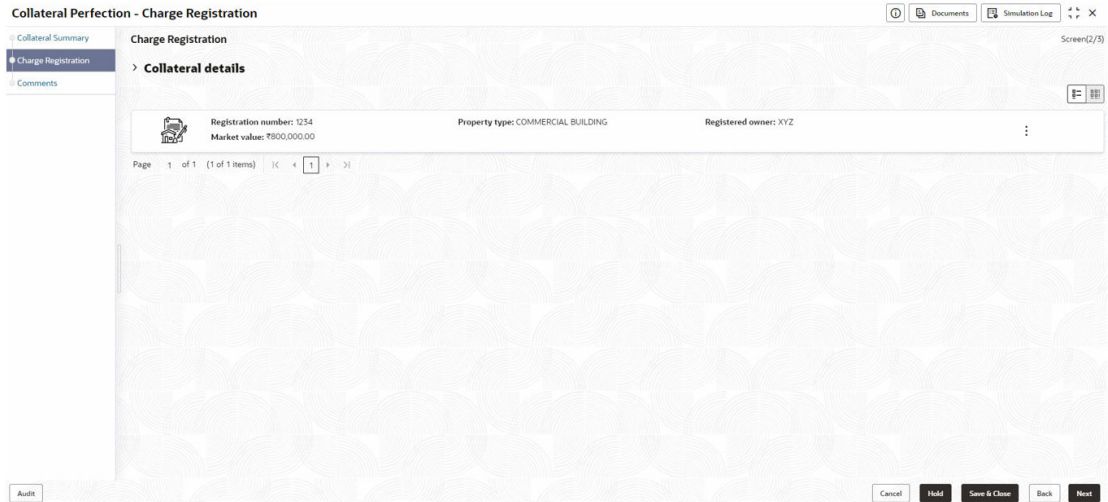
- Risk Evaluation: Completed
- External Legal Opinion: Completed
- External Valuation: Completed
- External Check: Completed
- Field Investigation: Completed

3. View the Collateral Summary and click **Next**.

14.3 Property

Click **Next** in the **Charge Registration - Collateral Summary** screen, **Charge Registration** screen is displayed with collateral details based on the collateral type selected in Initiation screen. In this topic, Property collateral details is provided as a sample.

Figure 14-4 Charge Registration



1. To capture the charge registration details, click **Action** icon in the collateral record and select the **Edit** option.

The **Charge Registration - Configure - Property** screen is displayed.

Figure 14-5 Charge Registration - Configure - Property

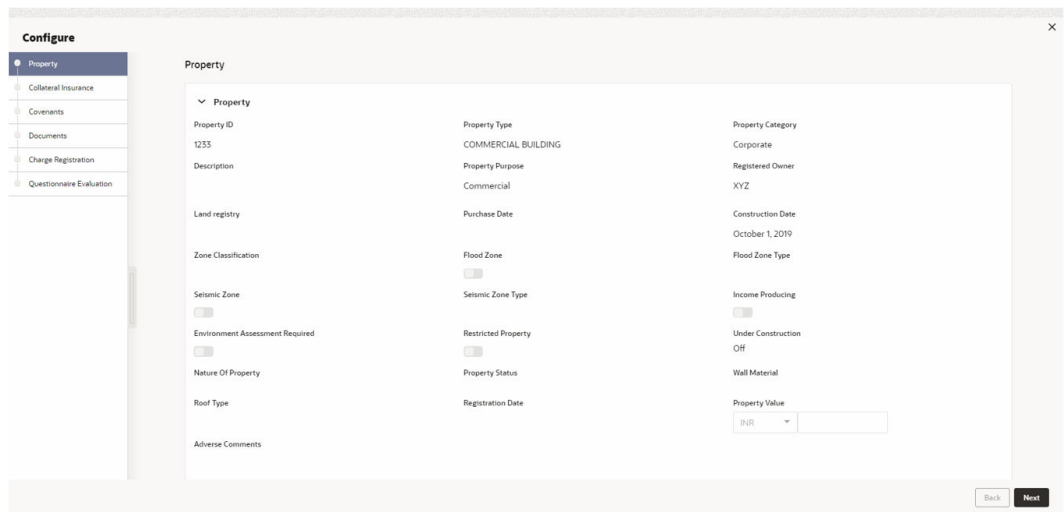


Figure 14-6 Charge Registration - Configure - Collateral Insurance

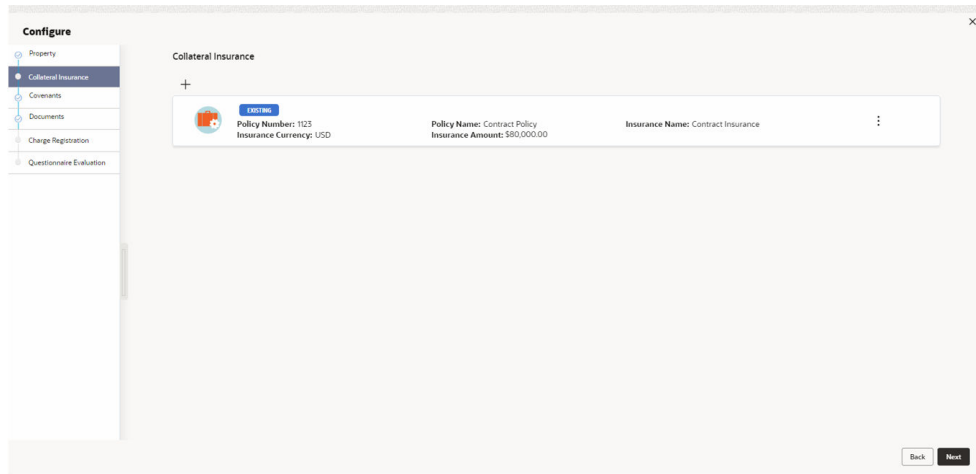


Figure 14-7 Charge Registration - Configure -Covenants

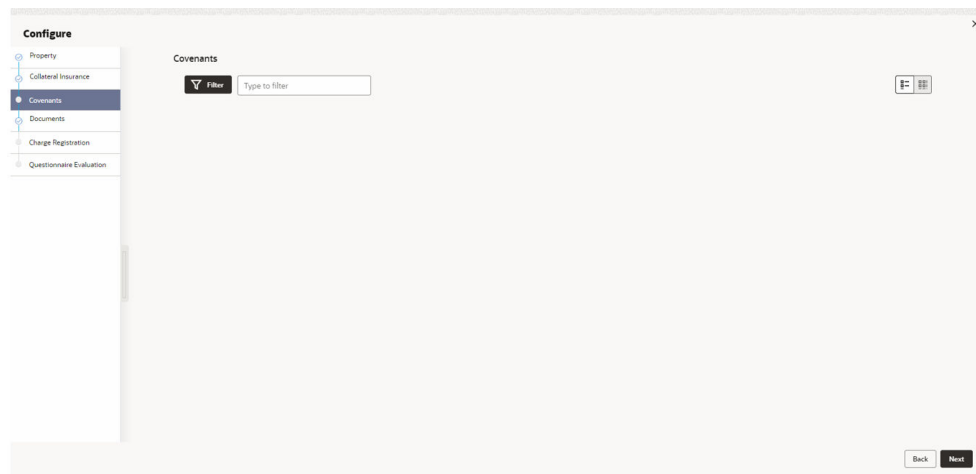
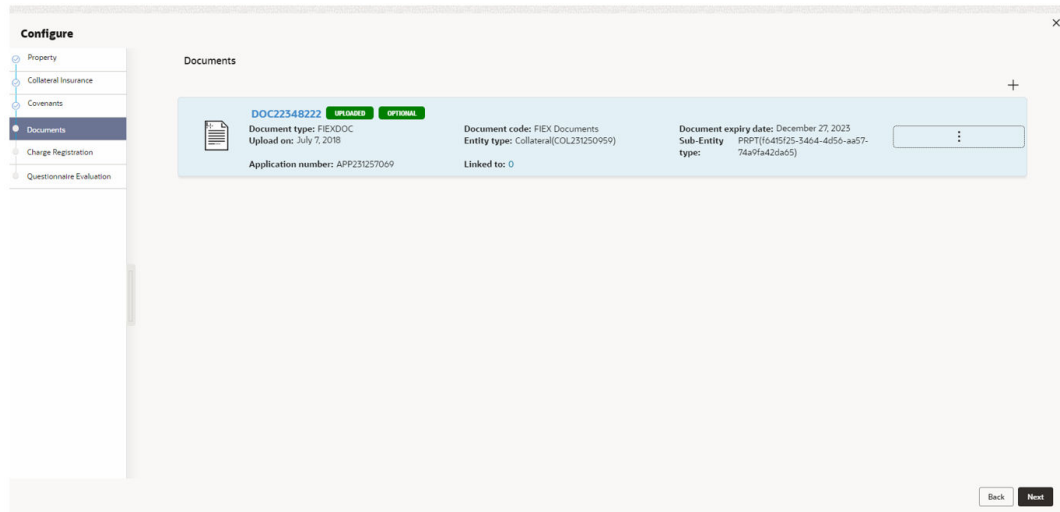


Figure 14-8 Charge Registration - Documents



2. Click **Next** and navigate to the **Charge Registration** menu. The **Charge Registration - Configure - Charge Registration** screen is displayed.

Figure 14-9 Charge Registration - Configure - Charge Registration

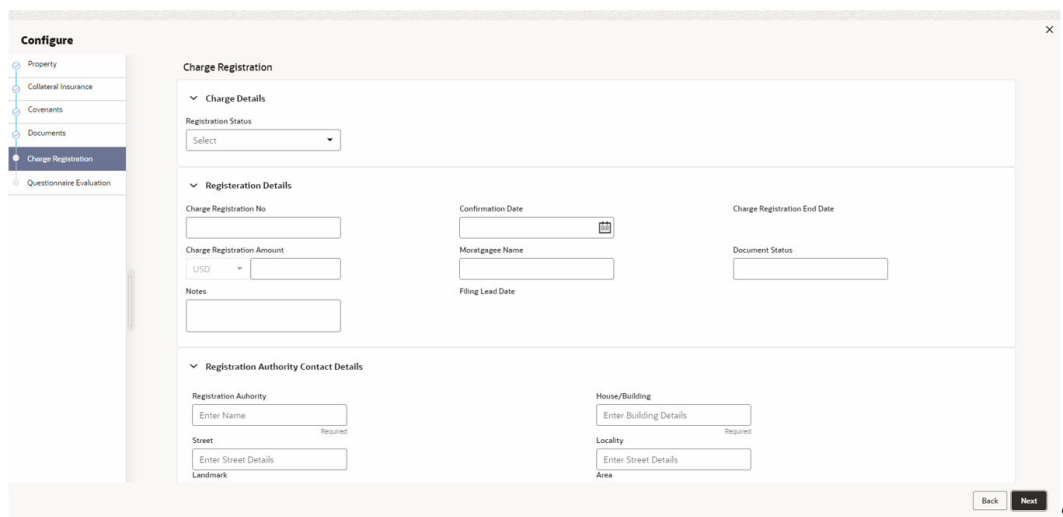


Figure 14-10 Charge Registration - Registration Authority Contact Details

Figure 14-11 Charge Registration - Stamping Required

3. Specify all the details in **Charge Registration - Configure - Charge Registration** screen.

For field level information, refer the following tables.

Table 14-1 Charge Registration - Charge Details - Field Description

Field	Description
Registration Status	Select Registration Status from the drop-down list. The options available are: <ul style="list-style-type: none"> Proposed Registered

Table 14-2 Charge Registration - Registration Details - Field Description

Field	Description
Charge Registration No	Specify Charge Registration No , in case Registration Status is Registered .
Confirmation Date	Specify Confirmation Date .
Charge Registration End Date	Specify Charge Registration End Date .
Charge Registration Amount	Specify Charge Registration Amount .
Mortgagee Name	Specify Mortgagee Name that has to be in charge registration document.
Document Status	Specify Document Status for charge registration.
Notes	Specify Notes for charge registration, if any.
Filing Lead Date	Specify Filing Lead Date .

Table 14-3 Charge Registration - Registration Authority Contact Details - Field Description

Field	Description
Registration Authority	Specify name of charge Registration Authority .
House/building	Specify name of House/building in which the Registration Authority is located.
Street	Specify Street in which the Registration Authority is located.
Locality	Specify Locality of the Registration Authority.
Landmark	Specify Landmark for locating the Registration Authority.
Area	Specify Area in which the Registration Authority is located.
City	Specify City in which the Registration Authority is located.
State	Specify State in which the Registration Authority is located.
Zip-Code	Specify Zip-Code of area in which the Registration Authority is located.
Country	Specify Country in which the Registration Authority is located.

Table 14-4 Charge Registration - Stamping Required - Field Description

Field	Description
Stamping Required	Enable Stamping Required option, if stamping is required for charge registration.
Stamping Date	Specify Stamping Date .
Stamping Amount	Specify Stamping Amount .

4. Click **Next** and then click **Submit**.

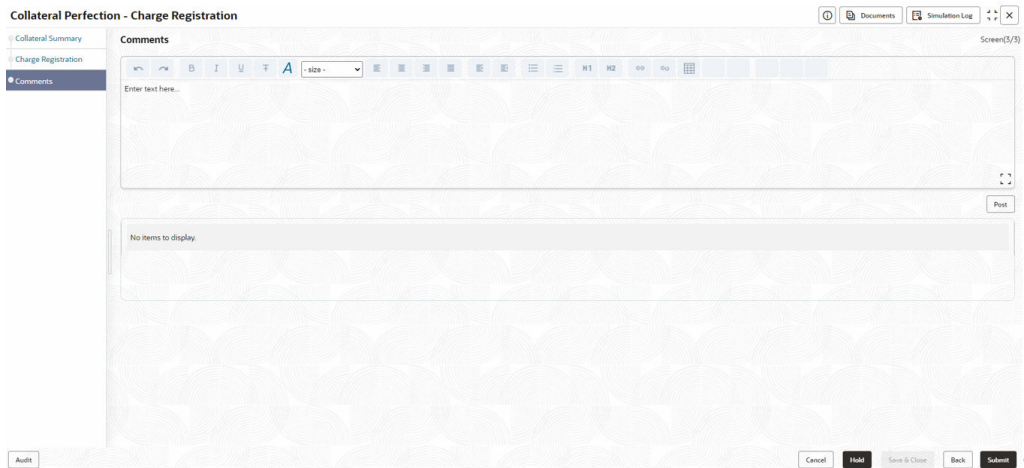
For information on other side menus, refer the **Initiation** chapter.

14.4 [Comments](#)

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

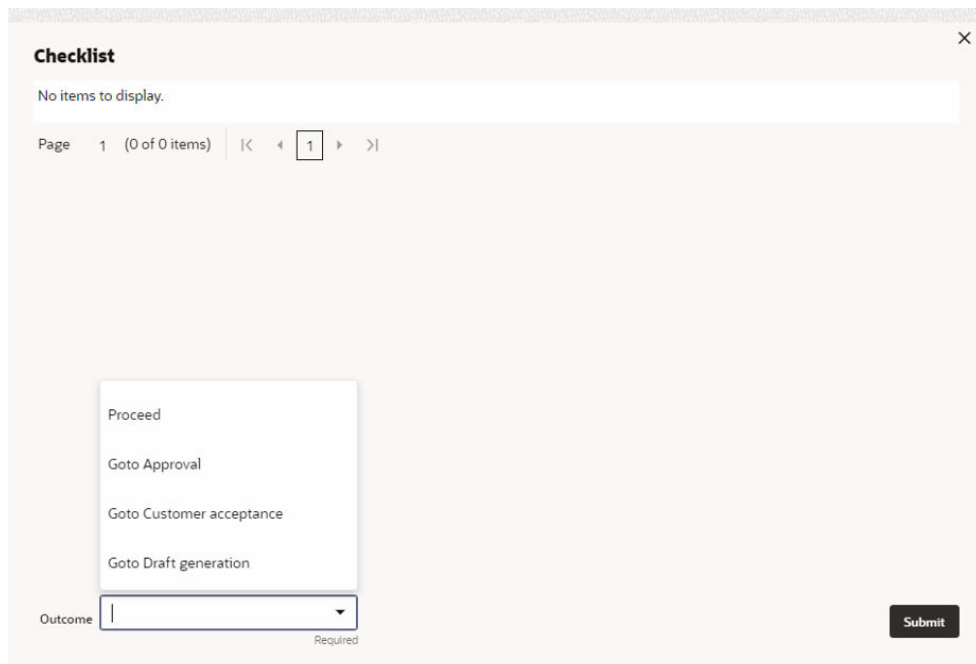
Click **Next** in the **Charge Registration - Collateral Type (Property)** screen, the Comments data segment is displayed.

Figure 14-12 Charge Registration - Comments



1. Enter your comments for the Charge Registration stage in **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below **Comments** text box.
3. Click **Submit**.
The **Checklist** window is displayed.

Figure 14-13 Checklist



4. Manually verify all the checklist and enable the corresponding check box.
5. Select **Outcome** as **Proceed**.

6. Click **Submit**.

The application is moved to the next stage - **Awaiting Registration**.

 **Note:**

Charge Registration checklist option is similar to Customer Acceptance checklist option. For more information on **Checklist** option details, refer to **Customer Acceptance > Checklist** section.

15

Awaiting Registration

15.1 Awaiting Registration

In this stage, the Credit Officer or the user authorized to edit the Awaiting Registration task must capture the charge registration details if Registration Status is selected as Proposed in the Charge Registration stage. In case the charge registration status is already captured in the Charge Registration stage, the user can directly submit the task to next stage.

The following data segments are available in the Awaiting Registration stage:

- Awaiting Registration Completion
- Comments

15.2 Awaiting Registration Completion

This data segment allows to add the charge registration details.

1. To launch the **Awaiting Registration - Awaiting Registration Completion** screen, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

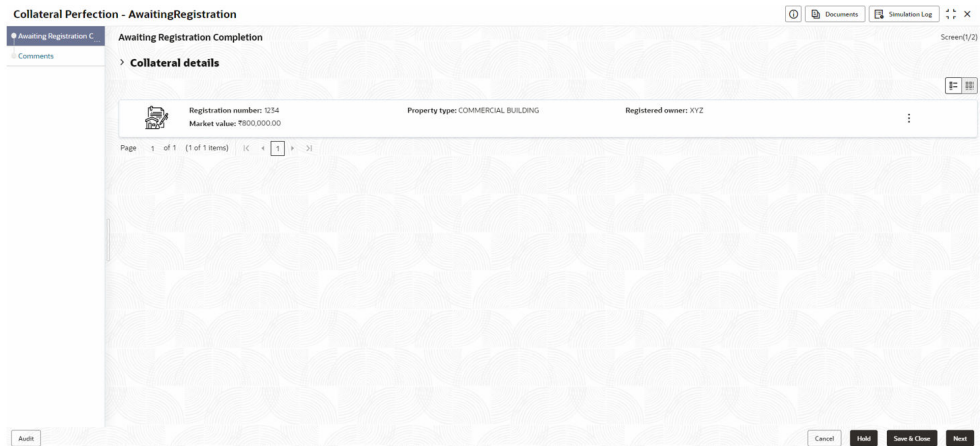
Figure 15-1 Free Tasks

Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/>	Low	Collateral Perfection	APP231507069	APP231507069	AwaitingRegistration	19-10-16	000	0001231	\$400,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231507285	APP231507285	Manual Retry	25-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231507277	APP231507277	Manual Retry	25-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231507275	APP231507275	Extension Proposal Approval	25-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	ExternalCheck	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	External Valuation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	Risk Evaluation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	Field Investigation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507258	APP231507258	Enrichment	19-10-28	000	00010810	\$10,000.00

2. Click **Acquire & Edit** in the required Awaiting Registration task.

The **Awaiting Registration - Awaiting Registration Completion** screen is displayed.

Figure 15-2 Awaiting Registration - Awaiting Registration Completion



3. Click **Action** icon in the collateral record and select **Edit**.
The **Awaiting Registration - Configure - Property** screen is displayed.

Figure 15-3 Awaiting Registration - Configure - Property

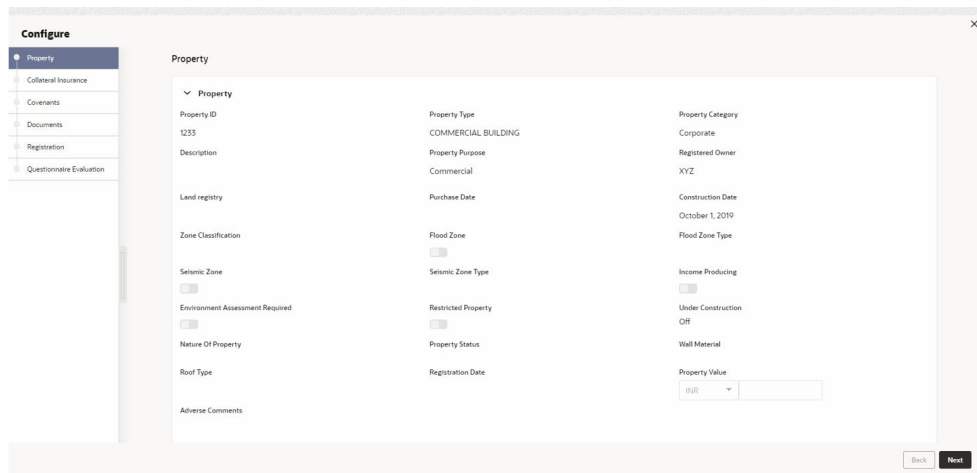


Figure 15-4 Awaiting Registration - Configure - Property

The screenshot shows the 'Configure' window with the 'Property' section selected in the sidebar. The main content area includes the following fields and controls:

- Collateral Insurance:** A toggle switch.
- Environment Assessment Required:** A toggle switch.
- Restricted Property:** A toggle switch.
- Under Construction:** A toggle switch set to 'Off'.
- Nature Of Property:** A dropdown menu.
- Property Status:** A dropdown menu.
- Wall Material:** A dropdown menu.
- Roof Type:** A dropdown menu.
- Registration Date:** A date input field.
- Property Value:** A dropdown menu set to 'INR' and a numeric input field.
- Adverse Comments:** A text area.
- Expandable Sections:** 'Property Location', 'Property Dimension', 'Property Valuation Details', 'Currency Details', 'Property Contact Details', and 'Residential Status'.
- Navigation:** 'Back' and 'Next' buttons at the bottom right.

4. Click **Next** and navigate to **Registration** menu.

Figure 15-5 Awaiting Registration - Configure - Registration

The screenshot shows the 'Configure' window with the 'Registration' section selected in the sidebar. The main content area includes the following fields and controls:

- Registration Status:** A dropdown menu set to 'Proposed'.
- Registration Details:**
 - Charge Registration No:** Input field with value '12345'.
 - Confirmation Date:** Date input field with value 'May 9, 2023'.
 - Charge Registration End Date:** Input field.
 - Charge Registration Amount:** Input field with value '\$800,000.00' and a currency dropdown set to 'USD'.
 - Mortgage Name:** Input field with value 'Zen'.
 - Document Status:** Input field with value 'Confirmed'.
 - Notes:** Text area.
 - Filing Lead Date:** Input field.
- Registration Authority Contact Details:**
 - Registration Authority:** Input field with value '1234'.
 - House/Building:** Input field with value 'XYZ'.
 - Street:** Input field.
 - Locality:** Input field.
 - Landmark:** Input field.
 - B G Road:** Input field.
 - Area:** Input field.
- Navigation:** 'Back' and 'Next' buttons at the bottom right.

Figure 15-6 Awaiting Registration - Configure - Registration

For information on fields in the above screen, refer the **Property** topic in the **Charge Registration** chapter.

5. After adding the charge registration details, click **Next** and then click **Submit**.

15.3 Comments

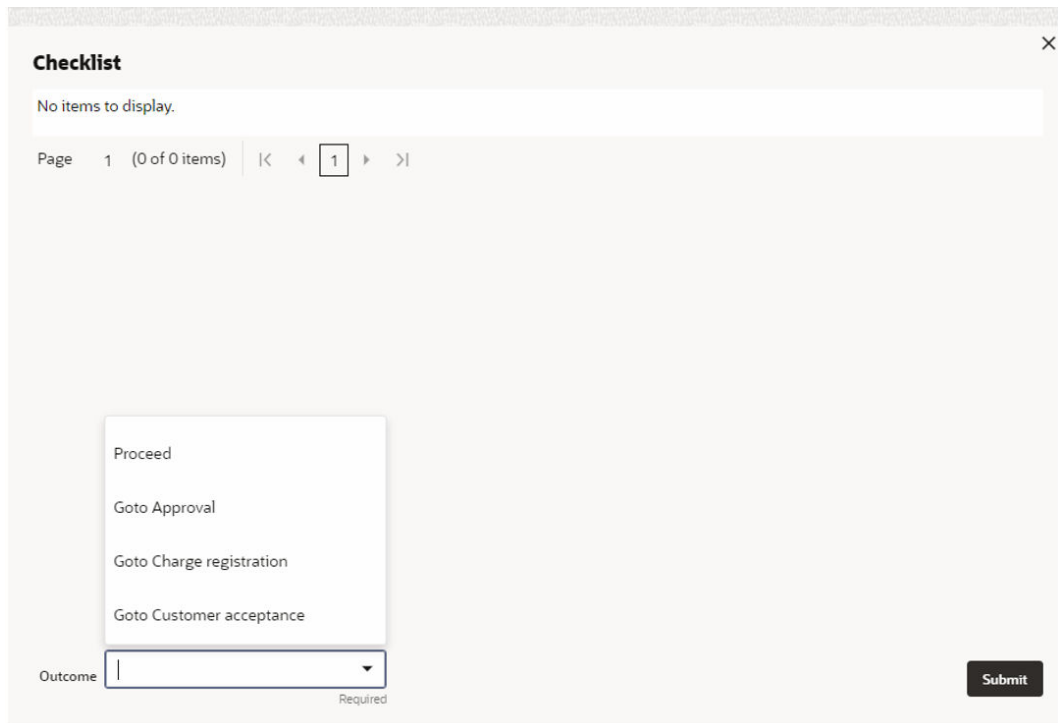
The Comments data segment allows you to post overall comments for the Awaiting Registration stage. Posting comments helps the user of next stage to better understand the application.

Click **Next** in the **Awaiting Registration - Awaiting Registration Completion** screen, the Comments data segment is displayed.

Figure 15-7 Awaiting Registration - Comments

1. Enter your comments for the Awaiting Registration stage in **Comments** text box.

2. Click **Post**.
Comments are posted and displayed below **Comments** text box.
3. Click **Submit**.
The **Checklist** window is displayed.

Figure 15-8 Checklist

The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. The main content area displays "No items to display." Below this is a pagination control showing "Page 1 (0 of 0 items)" and navigation arrows. A dropdown menu is open, listing four options: "Proceed", "Goto Approval", "Goto Charge registration", and "Goto Customer acceptance". At the bottom left, there is a label "Outcome" next to a dropdown menu, with a "Required" asterisk below it. A "Submit" button is located at the bottom right.

4. Manually verify all the checklist and enable the corresponding check box.
5. Select **Outcome** as **Proceed**.
6. Click **Submit**.

The application is moved to the next stage - **Safekeeping**.

 **Note:**

Awaiting Registration checklist option is similar to Customer Acceptance checklist option. For more information on **Checklist** option details, refer to **Customer Acceptance > Checklist** section.

16

Safekeeping

16.1 Safekeeping

In this stage, the Document Handling Officer must select the list of document to be sent for External Safekeeping and Internal Safekeeping, and capture the collateral safekeeping details.

The following data segments are available in the Safekeeping stage:

- Collateral Summary
- Collateral Safekeeping
- Comments

16.2 Collateral Summary

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch the **Safekeeping - Collateral summary** screen, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

Figure 16-1 Free Tasks

Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/>	Low	Collateral Perfection	APP231527069	APP231527069	Safekeeping	19-10-10	000	00010231	\$400,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231507283	APP231507283	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231507277	APP231507277	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231507275	APP231507275	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	ExternalCheck	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	External Valuation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	Risk Evaluation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	Field Investigation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507258	APP231507258	Enrichment	19-10-28	000	00010810	\$10,000.00

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

Figure 16-2 Safekeeping - Collateral Summary

Collateral Perfection - Safekeeping

Collateral Summary

Customer ID: 00010231 | Application ID: APP231527069 | Documents: 0 | Collateral Type: Property | Collateral Category: RESIDENTIAL PROPERTY | Ownership Type: Single

Current Status: AwaitingRegistration Completed

Property	Collateral Value	Seniority of charge	Covenants	Insurance
1 Collateral	\$10.35K	0 Total % 100 Available %	1 Proposed 0 Complied 0 Breached	1 Active \$80,000.00 Total Amount

Linked Facilities Details: No data to display

Ownership: 100% ASIAN PAINTS LTD

Shared Customers: 100% ASIAN PAINTS LTD, 0% ULTRATECH CEMENT LTD(00010231)

Configured Stage Status:

- Risk Evaluation: Completed
- External Legal Opinion: Completed

Figure 16-3 Safekeeping - Collateral Summary

Collateral Perfection - Safekeeping

Collateral Summary

Customer ID: 00010231 | Application ID: APP231527069 | Documents: 0 | Collateral Type: Property | Collateral Category: RESIDENTIAL PROPERTY | Ownership Type: Single

Current Status: AwaitingRegistration Completed

Property	Collateral Value	Seniority of charge	Covenants	Insurance
1 Collateral	\$10.35K	0 Total % 100 Available %	1 Proposed 0 Complied 0 Breached	1 Active \$80,000.00 Total Amount

Linked Facilities Details: No data to display

Ownership: 100% ASIAN PAINTS LTD

Shared Customers: 100% ASIAN PAINTS LTD, 0% ULTRATECH CEMENT LTD(00010231)

Configured Stage Status:

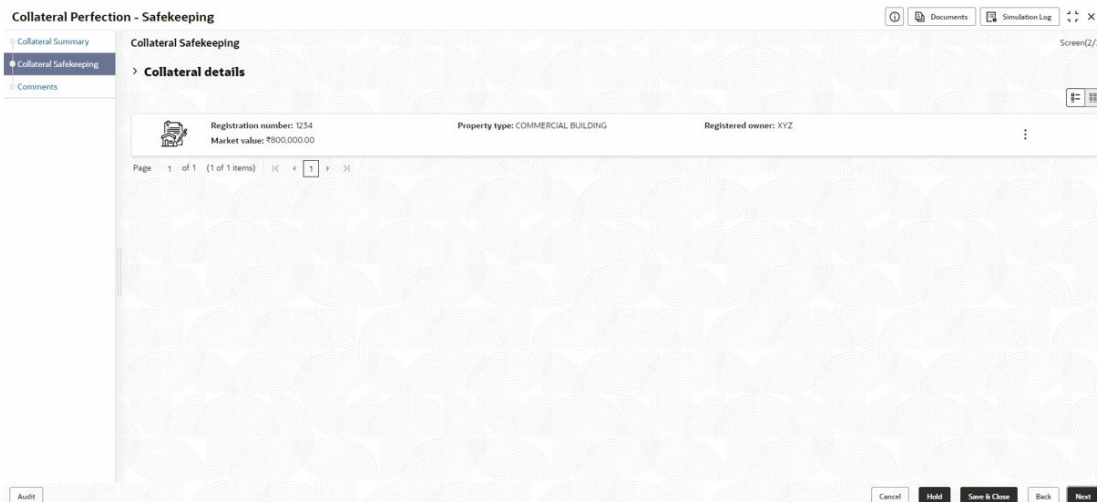
- Risk Evaluation: Completed
- External Legal Opinion: Completed
- External Valuation: Completed
- External Check: Completed
- Field Investigation: Completed

3. View the Collateral Summary and click **Next**.

16.3 Collateral Safekeeping

Click **Next** in the **Safekeeping - Collateral Summary** screen, the Collateral Safekeeping data segment is displayed.

Figure 16-4 Safekeeping - Collateral Safekeeping



To capture safekeeping details for the collateral:

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

Figure 16-5 Safekeeping - Configure - Collateral Type

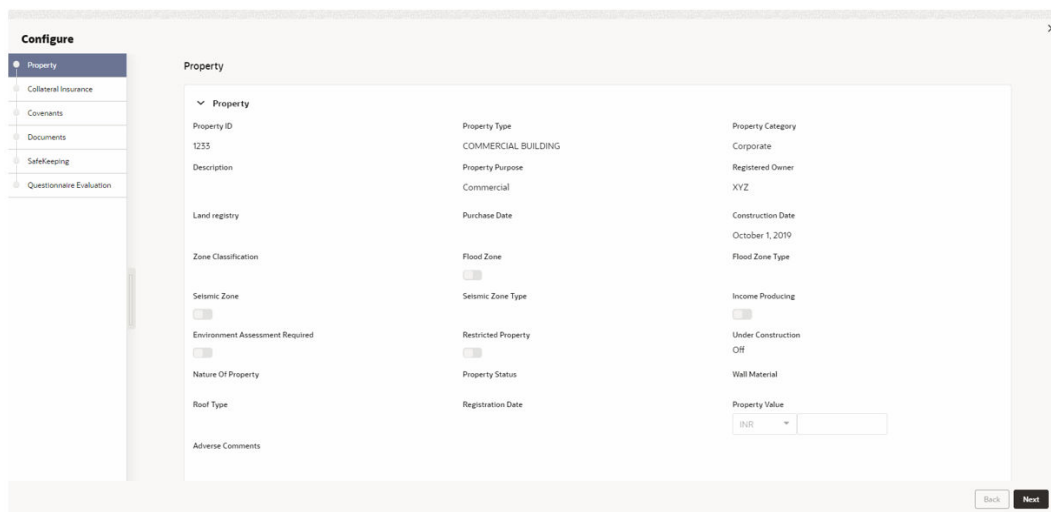


Figure 16-6 Safekeeping - Configure - Collateral Type

The screenshot shows a 'Configure' window with a sidebar menu on the left containing: Collateral Insurance, Covenants, Documents, Safekeeping, and Questionnaire Evaluation. The main area is titled 'Collateral Type' and contains several sections with toggle switches: Environment Assessment Required, Nature Of Property, Roof Type, Adverse Comments, Restricted Property, Property Status, Registration Date, Under Construction, Wall Material, and Property Value. The Property Value section has a dropdown menu set to 'INR' and an adjacent input field. Below these are expandable sections: Property Location, Property Dimension, Property Valuation Details, Currency Details, Property Contact Details, and Residential Status. At the bottom right, there are 'Back' and 'Next' buttons.

2. Click **Next** and navigate to the **Safekeeping** menu.

Figure 16-7 Safekeeping - Configure - Safekeeping

The screenshot shows the 'Configure' window with the 'Safekeeping' menu item selected in the sidebar. The main area is titled 'Safekeeping' and displays a document card for 'DOC2348222'. The card includes a document icon, the document type 'FIEXDOC', the application number 'APP231257069', the document code 'FIEX Documents', and the document expiry date '23-12-27'. At the bottom right, there are 'Back' and 'Next' buttons.

3. Click the **+** icon in the **Safekeeping - Configure - Safekeeping** screen.
The **Document Safekeeping** window is displayed.

Figure 16-8 Document Safekeeping

4. Select documents for safekeeping in the above screen.
5. Enter or select document safekeeping details.

For field level explanation, refer the below table.

Table 16-1 Document Safekeeping - Field Description

Field	Description
Safekeeping Reference Number	Specify Safekeeping Reference Number .
Safekeeping Type	Select Safekeeping Type from the drop-down list. The options available are: <ul style="list-style-type: none"> • Internal • External
Agency Id	Specify Agency Id , if External is selected as the Safekeeping Type .
Safekeeping Request Date	Specify Safekeeping Request Date .
Safekeeping Location	Specify Safekeeping Location .
Safekeeping Room	Specify Safekeeping Room detail.
Shelf Number	Specify Shelf Number for collateral safekeeping.
Drawer Number	Specify Drawer Number for collateral safekeeping.
Key Number	Specify Key Number for collateral safekeeping.
Is Confirmation Received	Enable Is Confirmation Received option, if confirmation is received for collateral safekeeping.
Confirmation Date	Specify safekeeping Confirmation Date .

6. Click **Save** in the **Document Safekeeping** window.

The document safekeeping details are added and displayed in the **Safekeeping - Configure Safekeeping** screen.

You can **Edit**, **View**, or **Delete** the added safekeeping detail by clicking **Action** icon and selecting the required option.

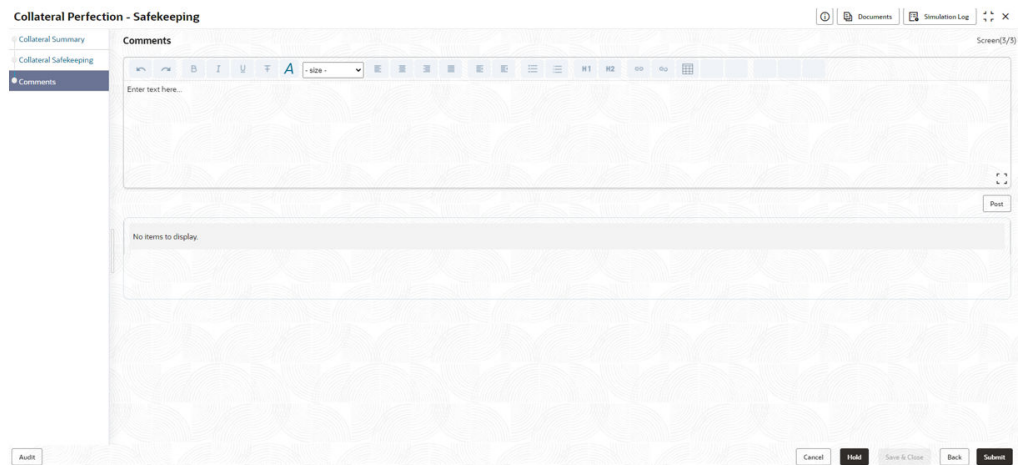
7. After capturing safekeeping details, click **Next** and then click **Submit**.

16.4 Comments

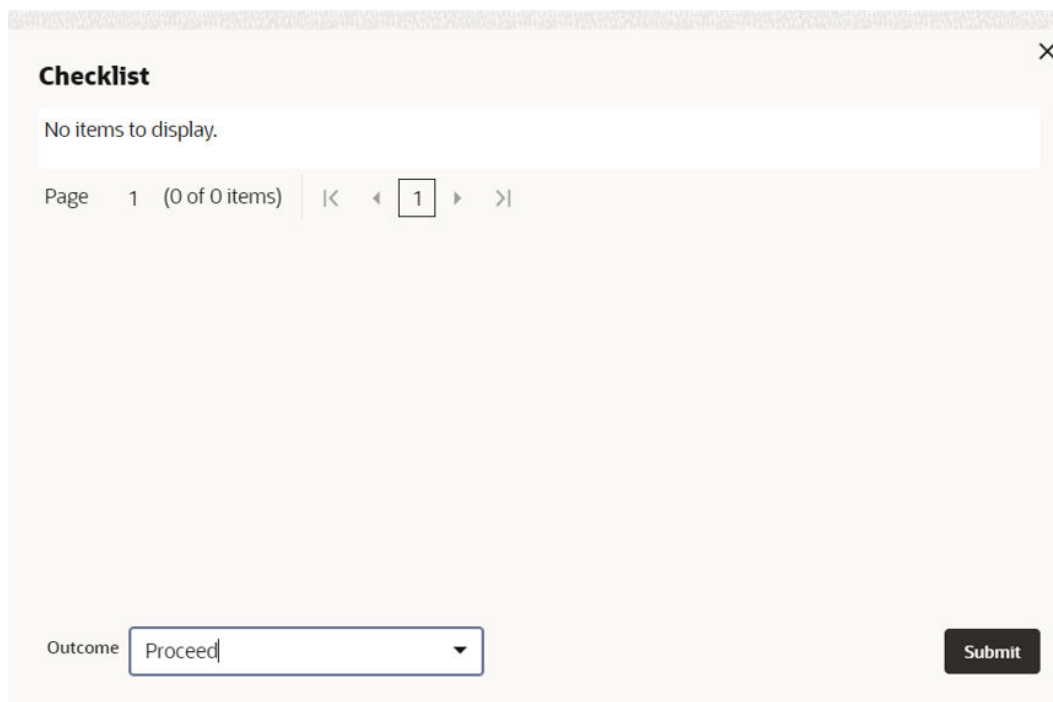
The Comments data segment allows you to post overall comments for the Safekeeping stage.

Click **Next** in the **Safekeeping - Collateral Safekeeping** screen, the Comments data segment is displayed.

Figure 16-9 Safekeeping - Comments



1. Enter your comments for the Safekeeping stage in **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below **Comments** text box.
3. Click **Submit**.
The **Checklist** window is displayed.

Figure 16-10 Checklist

Checklist X

No items to display.

Page 1 (0 of 0 items) |< < 1 > >|

Outcome ▼

4. Manually verify all the checklist and enable the corresponding check box.
5. Select **Outcome** as **Proceed**.
6. Click **Submit**.

The Collateral Perfection details are handed off to the Back office System (**OBELCM**) and the process is completed. In case of any failure in handoff, the system generates Handoff - Manual Retry task and lists in the Free Task queue. You must fix the handoff errors and retry the handoff.

17

Handoff - Manual Retry

17.1 Handoff - Manual Retry

Collateral details are automatically handed off to the back office system on submitting the last stage task. In case of any failure, the system generates and lists the Manual Retry task in the Free Tasks queue. The user must edit the task and fix all the handoff errors before submitting the task.

17.2 Collateral Summary

In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch the **Manual Retry - Collateral summary** screen, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

Figure 17-1 Free Tasks

Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/>	Low	FI Extension Process	APP231507285	APP231507285	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231507277	APP231507277	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231507275	APP231507275	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	ExternalCheck	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	External Valuation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	Risk Evaluation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	Field Investigation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507258	APP231507258	Enrichment	19-10-28	000	00010810	\$10,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231551257	APP231551257	Extension Initiation	23-05-15	000	230944454	\$0.00

2. Click **Acquire & Edit** in the required Manual Retry task.

The **Manual Retry - Collateral Summary** screen is displayed.

Figure 17-2 Manual Retry - Collateral Summary

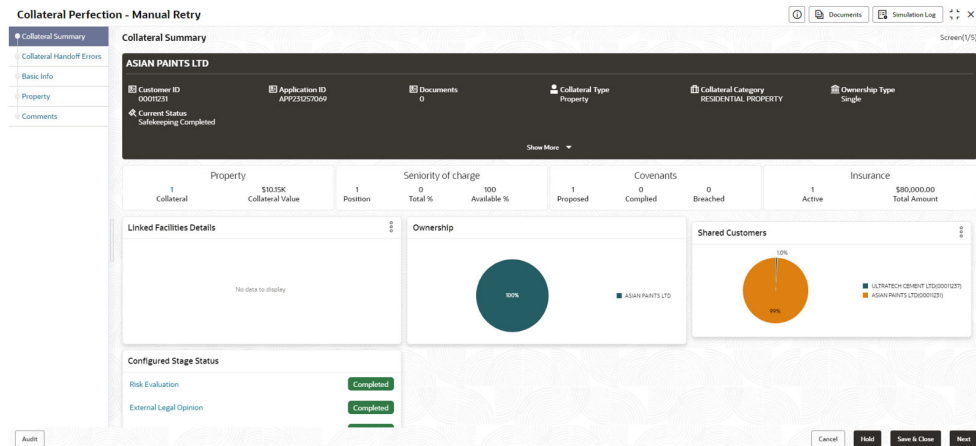
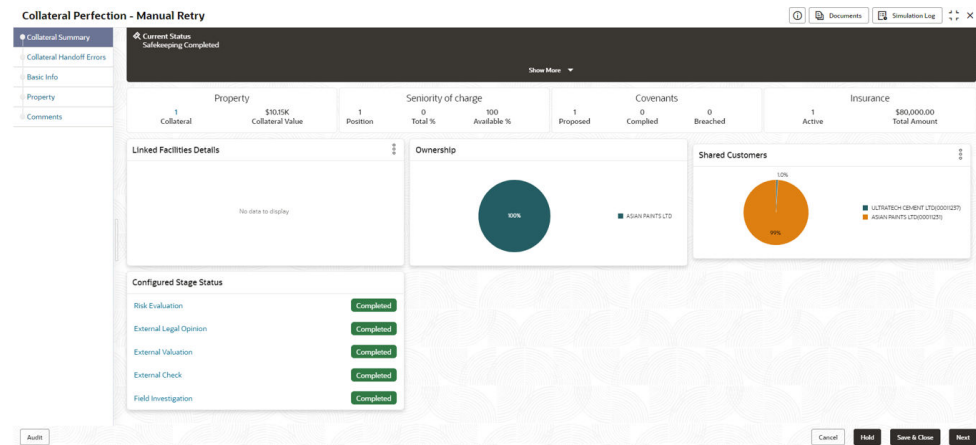


Figure 17-3 Manual Retry - Collateral Summary



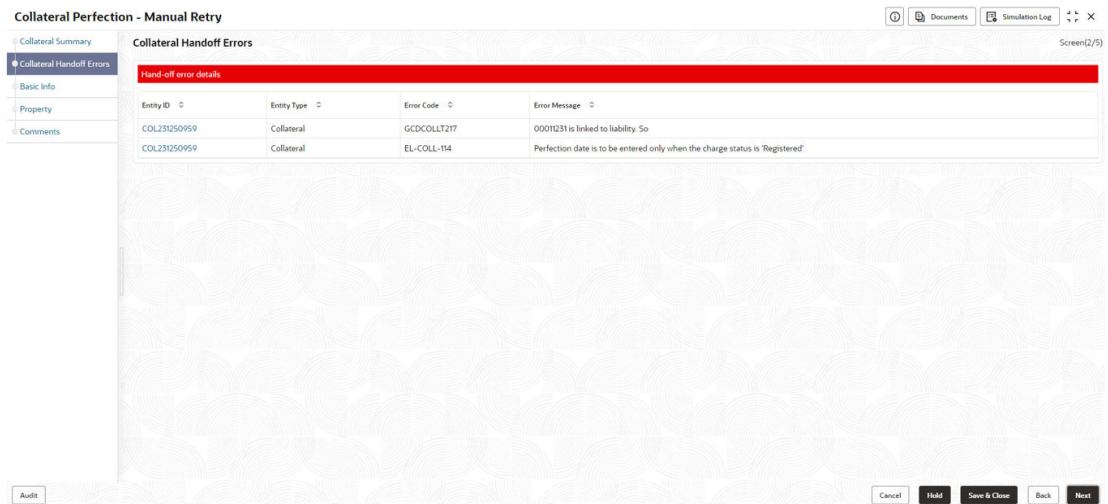
3. View the Collateral Summary and click **Next**.

17.3 Collateral Handoff Errors

This data segment displays the handoff error details such as Entity ID, Entity Type, Error Code, and Error Message for taking necessary action.

Click **Next** in the **Manual Retry - Collateral Summary** screen, the Collateral Handoff Errors data segment is displayed.

Figure 17-4 Manual Retry - Collateral Handoff Errors



1. View the **Hand-off Error Details**.
2. Click **Next**.

17.4 Basic Info

This data segment displays basic collateral details captured as part of perfection initiation. In case there is handoff error in this screen, you must fix it before proceeding to the next data segment.

Click **Next** in the **Manual Retry - Collateral Handoff Errors** screen, the Basic Info data segment is displayed.

Figure 17-5 Manual Retry - Basic Info

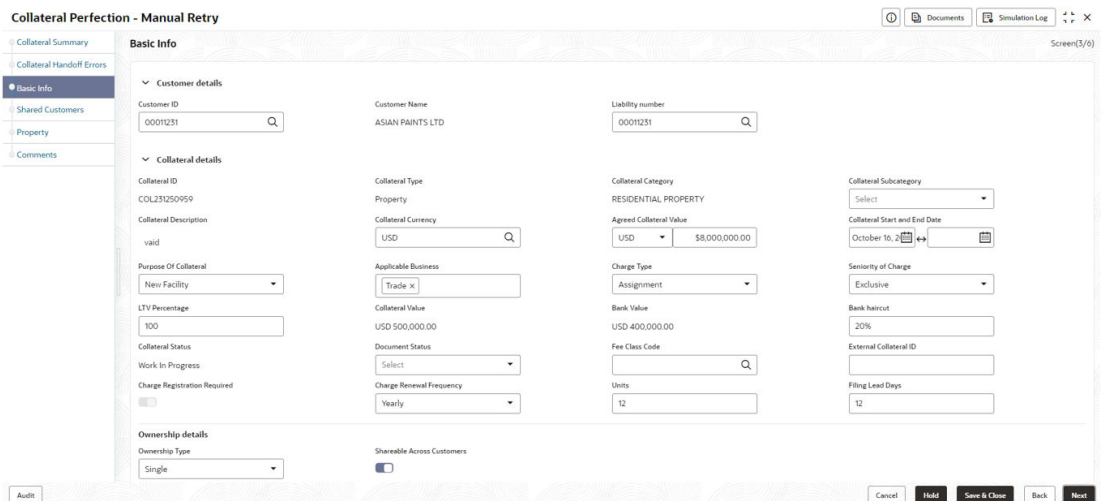


Figure 17-6 Manual Retry - Basic Info

1. Modify necessary details.

 **Note:**

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

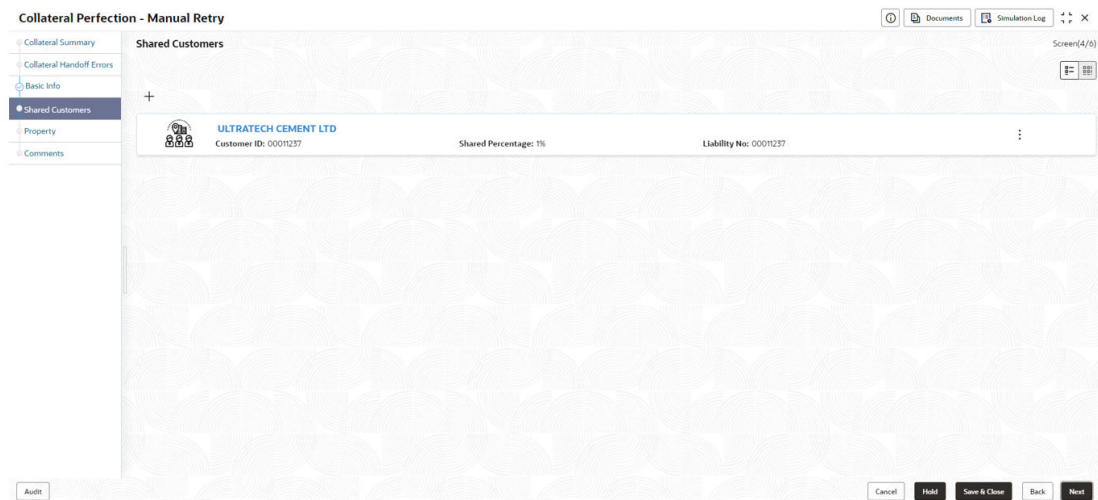
2. After performing necessary actions in **Manual Retry - Basic Info** screen, click **Next**.

17.5 Shared Customers

This data segment displays Shared Customers details captured as part of perfection initiation.

Click **Next** in the **Manual Retry - Basic Info** screen, the Shared Customers data segment is displayed.

Figure 17-7 Manual Retry - Shared Customers



1. To add new shared customers details, Click + icon. The **Shared Customer Detail** window opens.

Figure 17-8 Shared Customer Detail

Shared Customer Detail

Customer ID: 00011237

Liability number: 00011237

Customer name: ULTRATECH CEMENT LTD

Shared Percentage: 1%

Buttons: Cancel, Save

2. Enter or search the fields given in **Shared Customer Detail** screen. The fields are:
 - Customer ID
 - Liability Number
 - Customer Name (Displayed by Default)
 - Shared Percentage (Enter or use incremental or decremental arrow option to increase or decrease the percentage)

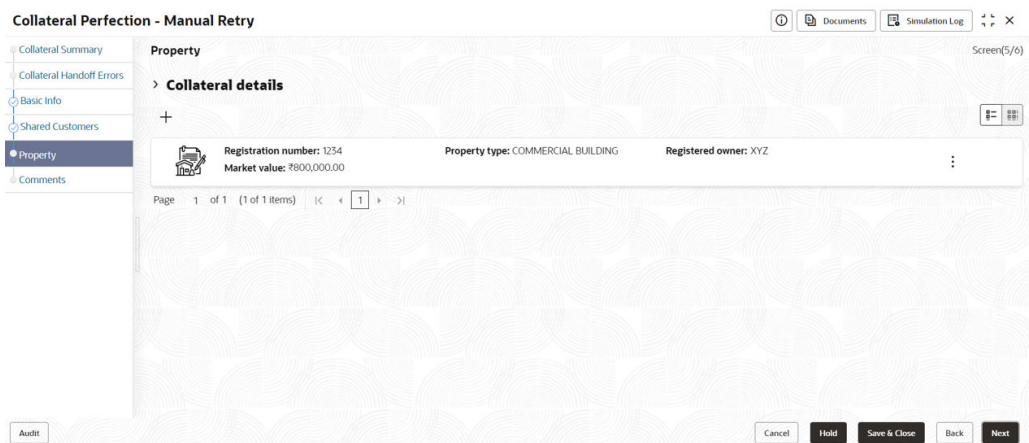
3. Click **Save**, to add the details.

17.6 Property- Collateral Details

This data segment allows to modify collateral details added in the previous stages/ process. In case there is handoff error in this screen, you must fix it before proceeding to the next data segment.

Click **Next** in the **Manual Retry - Shared Customers** screen, the Collateral Type data segment is displayed based on the collateral selected for review. Here **Property- Collateral Details** is given as sample screen.

Figure 17-9 Property- Collateral Details



1. To modify the **Property - Collateral Details**, click the **Action** icon in the collateral record and select **Edit**.
The **Configure- Property** Screen is displayed.

Figure 17-10 Configure- Property

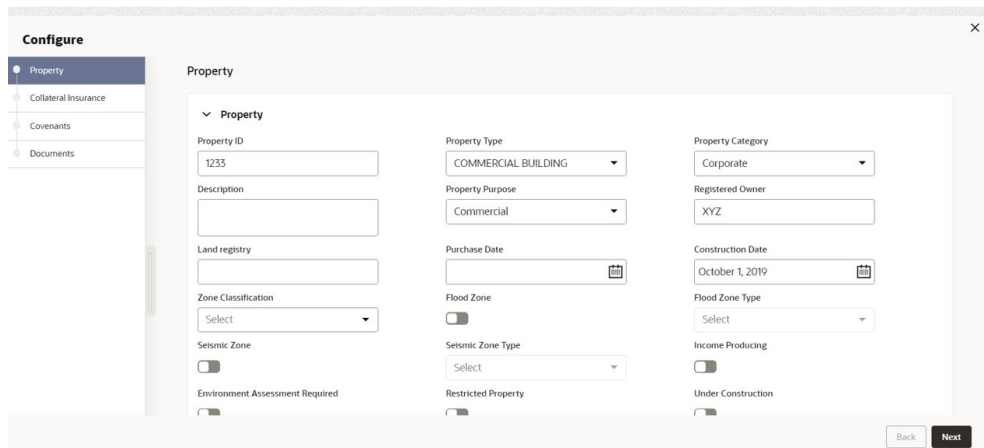


Figure 17-11 Configure- Property

The screenshot shows a 'Configure' window with a sidebar menu containing 'Property', 'Collateral Insurance', 'Covenants', and 'Documents'. The main form area is divided into three columns of toggle switches and dropdown menus. The first column has 'Environment Assessment Required' (off), 'Nature Of Property' (Select), and 'Roof Type' (Select). The second column has 'Restricted Property' (off), 'Property Status' (Select), and 'Registration Date' (calendar icon). The third column has 'Under Construction' (off), 'Wall Material' (Select), and 'Property Value' (INR dropdown and text input). Below these are three expandable sections: 'Property Location', 'Property Dimension', and 'Property Valuation Details'. At the bottom right are 'Back' and 'Next' buttons.

Figure 17-12 Configure- Property

This screenshot shows the same 'Configure' window as Figure 17-11, but with a different set of fields visible. The top row has three dropdown menus, all set to 'Select'. Below them are 'Roof Type' (Select), 'Registration Date' (calendar icon), and 'Property Value' (INR dropdown and text input). The 'Adverse Comments' text area is empty. The expandable sections below are 'Property Location', 'Property Dimension', 'Property Valuation Details', 'Currency Details', and 'Property Contact Details'. The 'Back' and 'Next' buttons are at the bottom right.

Note:

For detailed information on the left menus, refer **Collateral Type** section in **Collateral Evaluation User Guide**.

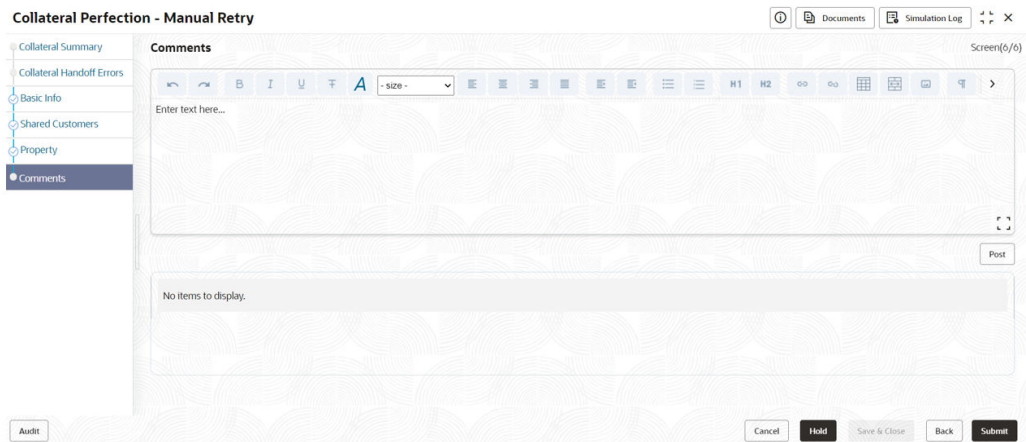
- After modifying the collateral details, click **Next**.

17.7 Comments

The Comments data segment allows you to post your overall comments for the Manual Retry stage.

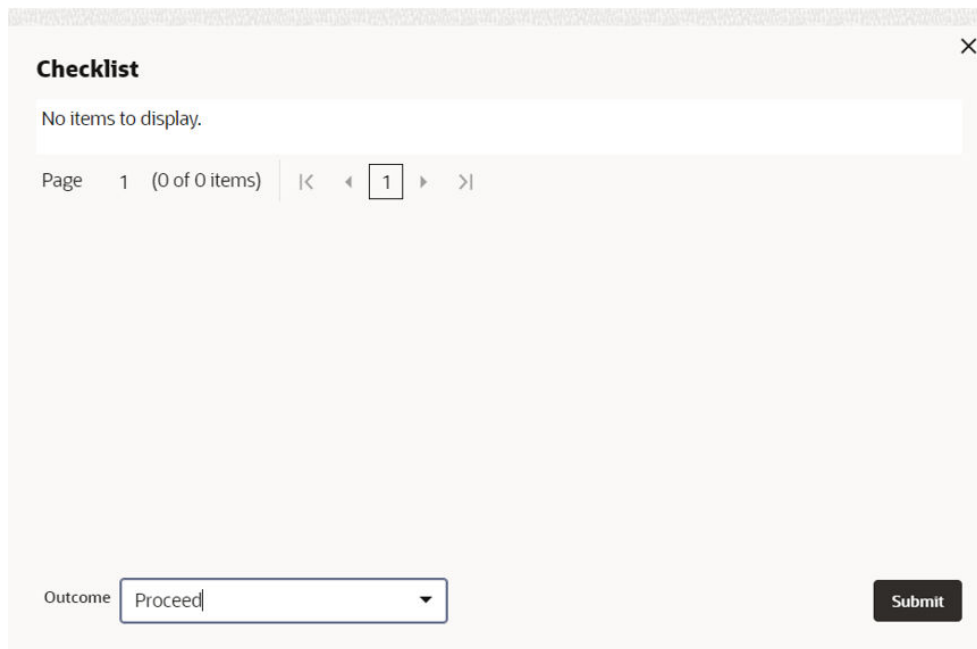
Click **Next** in the **Manual Retry - Property** screen, the Comments data segment is displayed.

Figure 17-13 Manual Retry - Comments



1. Enter the comments for the Manual Retry stage in **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below **Comments** text box.
3. To manually handoff the collateral details, click **Submit**.
The **Checklist** window is displayed.

Figure 17-14 Checklist



 **Note:**

Checklist can be configured for each stage of a process in Business Process Maintenance screen. Refer **Credit Facilities Process Maintenance User Guide** for more information.

4. Manually verify all the checklist and enable the corresponding check box.
5. Select **Outcome** as **Proceed** and click **Submit**.

Release details are handed off to the back office system.

 **Note:**

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