

# Oracle® Banking Credit Facilities Process Management Collateral Review User Guide



Release 14.7.2.0.0

F91681-01

December 2023

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

ORACLE®

## Oracle Banking Credit Facilities Process Management User Guide

Oracle Financial Services Software Limited  
Oracle Park  
Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:  
Phone: +91 22 6718 3000  
Fax: +91 22 6718 3001  
[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

Copyright © 2019, 2024 Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

# Contents

|          |                                       |      |
|----------|---------------------------------------|------|
| <b>1</b> | <b>Preface</b>                        |      |
|          | About this Guide                      | 1-1  |
|          | Audience                              | 1-1  |
| <b>2</b> | <b>Introduction</b>                   |      |
|          | About Collateral Review Process       | 2-1  |
| <b>3</b> | <b>Data Enrichment</b>                |      |
|          | Data Enrichment                       | 3-1  |
|          | Review Initiation                     | 3-1  |
|          | Property                              | 3-3  |
|          | Adding Property Details               | 3-5  |
|          | Managing Collateral Insurance Details | 3-13 |
|          | Managing Covenants                    | 3-15 |
|          | Managing Collateral Documents         | 3-20 |
|          | Substitution Linkages                 | 3-22 |
|          | Comments                              | 3-22 |
| <b>4</b> | <b>External Check</b>                 |      |
|          | External Check                        | 4-1  |
|          | Summary                               | 4-1  |
|          | External Check                        | 4-3  |
|          | Comments                              | 4-7  |
| <b>5</b> | <b>External Valuation</b>             |      |
|          | External Valuation                    | 5-1  |
|          | Summary                               | 5-1  |
|          | External Valuation                    | 5-3  |

|          |     |
|----------|-----|
| Comments | 5-9 |
|----------|-----|

## 6 Field Investigation

---

|                     |     |
|---------------------|-----|
| Field Investigation | 6-1 |
| Summary             | 6-1 |
| Field Investigation | 6-3 |
| Comments            | 6-6 |

## 7 Legal Opinion

---

|               |     |
|---------------|-----|
| Legal Opinion | 7-1 |
| Summary       | 7-1 |
| Legal Opinion | 7-3 |
| Comments      | 7-7 |

## 8 Internal Legal Opinion

---

|                        |     |
|------------------------|-----|
| Internal Legal Opinion | 8-1 |
| Collateral Summary     | 8-1 |
| Legal Opinion          | 8-3 |
| Comments               | 8-5 |

## 9 Internal Valuation

---

## 10 Risk Evaluation

---

|                 |      |
|-----------------|------|
| Risk Evaluation | 10-1 |
| Summary         | 10-1 |
| Risk Evaluation | 10-3 |
| Comments        | 10-6 |

## 11 Valuation

---

|                 |      |
|-----------------|------|
| Valuation       | 11-1 |
| Valuation       | 11-1 |
| Linkage Details | 11-3 |
| Comments        | 11-3 |

## 12 Collateral Review

---

|                   |      |
|-------------------|------|
| Collateral Review | 12-1 |
| Summary           | 12-1 |
| Collateral Review | 12-3 |
| Linkage Details   | 12-4 |
| Comments          | 12-4 |

## 13 Collateral Approval

---

|                     |      |
|---------------------|------|
| Collateral Approval | 13-1 |
| Summary             | 13-1 |
| Collateral Review   | 13-3 |
| Linkage Details     | 13-3 |
| Comments            | 13-4 |

## 14 Customer Notification

---

|                       |      |
|-----------------------|------|
| Customer Notification | 14-1 |
| Draft Generation      | 14-1 |
| Comments              | 14-3 |

## 15 Customer Agreement

---

|                     |      |
|---------------------|------|
| Customer Agreement  | 15-1 |
| Customer Acceptance | 15-1 |
| Comments            | 15-2 |

## 16 Safekeeping

---

|                        |      |
|------------------------|------|
| Safekeeping            | 16-1 |
| Collateral Summary     | 16-1 |
| Collateral Safekeeping | 16-3 |
| Comments               | 16-5 |

## 17 Handoff - Manual Retry

---

|                           |      |
|---------------------------|------|
| Handoff - Manual Retry    | 17-1 |
| Collateral Summary        | 17-1 |
| Collateral Handoff Errors | 17-3 |
| Basic Info                | 17-3 |
| Property                  | 17-4 |



## List of Figures

---

|      |   |      |
|------|---|------|
| 2-1  | Process Flow Diagram                                  | 2-2  |
| 3-1  | Enrichment - Review Initiation                        | 3-2  |
| 3-2  | Enrichment - Property                                 | 3-4  |
| 3-3  | Enrichment - Configure - Property                     | 3-5  |
| 3-4  | Configure - Property Location                         | 3-8  |
| 3-5  | Configure - Property - Currency Details               | 3-9  |
| 3-6  | Configure - Property - Property Dimension             | 3-9  |
| 3-7  | Configure - Property Dimension - Added                | 3-10 |
| 3-8  | Configure - Property Valuation Details                | 3-11 |
| 3-9  | Configure - Property Contact Details                  | 3-11 |
| 3-10 | Configure - Property - Residential Status             | 3-12 |
| 3-11 | Enrichment - Configure - Collateral Insurance         | 3-13 |
| 3-12 | Collateral Details                                    | 3-14 |
| 3-13 | Enrichment - Configure - Covenants                    | 3-15 |
| 3-14 | Covenant Details                                      | 3-16 |
| 3-15 | Covenant Details - Covenant Details                   | 3-16 |
| 3-16 | Covenant Details - Monitoring Information Details     | 3-17 |
| 3-17 | Covenant Details - Formula Details                    | 3-18 |
| 3-18 | Covenant Details - Others                             | 3-19 |
| 3-19 | Enrichment - Configure - Documents                    | 3-20 |
| 3-20 | Document Upload                                       | 3-21 |
| 3-21 | Enrichment - Substitution Linkages                    | 3-22 |
| 3-22 | Enrichment - Comments                                 | 3-23 |
| 3-23 | Enrichment - Checklist                                | 3-23 |
| 4-1  | Free Tasks  | 4-2  |
| 4-2  | External Check - Summary                              | 4-2  |
| 4-3  | External Check  | 4-3  |
| 4-4  | External Check - Configure - Collateral Type          | 4-3  |
| 4-5  | External Check - Configure - External Check           | 4-4  |
| 4-6  | External Check Details                                | 4-4  |
| 4-7  | External Check - Configure - External Check Details   | 4-5  |
| 4-8  | External Check - Configure - Questionnaire Evaluation | 4-6  |
| 4-9  | Questionnaire   | 4-6  |
| 4-10 | External Check - Comments                             | 4-7  |
| 4-11 | Checklist   | 4-8  |

|      |   |      |
|------|---|------|
| 5-1  | Free Tasks  | 5-2  |
| 5-2  | External Valuation - Summary                                  | 5-2  |
| 5-3  | External Valuation - External Valuation External              | 5-3  |
| 5-4  | Valuation - Configure - Collateral Type External              | 5-3  |
| 5-5  | Valuation - Configure - Valuation External                    | 5-4  |
| 5-6  | Valuation Details   | 5-5  |
| 5-7  | Valuation Details   | 5-6  |
| 5-8  | Area Details  | 5-8  |
| 5-9  | External Valuation - Configure - Valuation Added              | 5-9  |
| 5-10 | External Valuation - Comments                                 | 5-10 |
| 5-11 | Checklist   | 5-10 |
| 6-1  | Free Tasks  | 6-2  |
| 6-2  | Field Investigation - Summary                                 | 6-3  |
| 6-3  | Field Investigation   | 6-4  |
| 6-4  | Field Investigation - Configure - Collateral Type             | 6-4  |
| 6-5  | Field Investigation - Configure - Field Investigation         | 6-5  |
| 6-6  | Field Investigation Details                                   | 6-5  |
| 6-7  | Field Investigation - Configure - Investigation Details Added | 6-6  |
| 6-8  | Field Investigation - Comments                                | 6-7  |
| 6-9  | Checklist   | 6-7  |
| 7-1  | Free Tasks  | 7-2  |
| 7-2  | Legal Opinion - Summary                                       | 7-2  |
| 7-3  | Legal Opinion - Legal Opinion                                 | 7-3  |
| 7-4  | Legal Opinion - Configure - Property                          | 7-3  |
| 7-5  | Legal opinion - Configure - Legal Opinion                     | 7-4  |
| 7-6  | External Legal Opinion Details                                | 7-4  |
| 7-7  | Legal Opinion - Configure - Legal Opinion Added               | 7-7  |
| 7-8  | Legal Opinion - Comments                                      | 7-8  |
| 7-9  | Checklist   | 7-8  |
| 8-1  | Free Tasks  | 8-2  |
| 8-2  | Internal Legal Opinion - Collateral Summary                   | 8-3  |
| 8-3  | Internal Legal Opinion - Legal Opinion                        | 8-4  |
| 8-4  | Internal Legal Opinion - Configure - Vehicle                  | 8-4  |
| 8-5  | Internal Legal Opinion - Configure - Internal Legal Opinion   | 8-5  |
| 8-6  | Internal Legal Opinion - Comments                             | 8-6  |
| 8-7  | Checklist   | 8-6  |
| 10-1 | Free Tasks  | 10-2 |



|      |   |      |
|------|---|------|
| 10-2 | Risk Evaluation - Summary                           | 10-2 |
| 10-3 | Risk Evaluation - Risk Evaluation                   | 10-3 |
| 10-4 | Risk Evaluation - Configure - Property              | 10-3 |
| 10-5 | Risk Evaluation - Configure - Risk Evaluation       | 10-4 |
| 10-6 | Risk Evaluation Details                             | 10-4 |
| 10-7 | Risk Evaluation - Configure - Risk Evaluation Added | 10-5 |
| 10-8 | Risk Evaluation - Comments                          | 10-6 |
| 10-9 | Checklist   | 10-7 |
| 11-1 | Free Tasks  | 11-1 |
| 11-2 | Valuation - Valuation                               | 11-2 |
| 11-3 | Valuation - Linkage Details                         | 11-3 |
| 11-4 | Valuation - Comments                                | 11-4 |
| 11-5 | Checklist   | 11-4 |
| 12-1 | Free Tasks  | 12-2 |
| 12-2 | Collateral Review - Summary                         | 12-2 |
| 12-3 | Collateral Review - Collateral Review               | 12-3 |
| 12-4 | Collateral Review - Linkage Details                 | 12-4 |
| 12-5 | Collateral Review - Comments                        | 12-5 |
| 12-6 | Checklist   | 12-5 |
| 13-1 | Free Tasks  | 13-2 |
| 13-2 | Approval - Summary                                  | 13-2 |
| 13-3 | Approval - Collateral Review                        | 13-3 |
| 13-4 | Approval - Linkage Details                          | 13-4 |
| 13-5 | Approval - Comments                                 | 13-4 |
| 13-6 | Checklist   | 13-5 |
| 14-1 | Draft Generation                                    | 14-1 |
| 14-2 | Draft Generation Details                            | 14-2 |
| 14-3 | Draft Generation - Completed                        | 14-3 |
| 14-4 | Customer Notification - Comments                    | 14-3 |
| 14-5 | Customer Notification - Checklist                   | 14-4 |
| 15-1 | Free Tasks  | 15-1 |
| 15-2 | Customer Agreement - Customer Acceptance            | 15-2 |
| 15-3 | Customer Agreement - Comments                       | 15-2 |
| 15-4 | Customer Agreement - Checklist                      | 15-3 |
| 16-1 | Free Tasks  | 16-2 |
| 16-2 | Safekeeping - Collateral Summary                    | 16-2 |
| 16-3 | Safekeeping - Collateral Safekeeping                | 16-3 |

|      |   |      |
|------|---|------|
| 16-4 | Safekeeping - Configure - Collateral Type | 16-3 |
| 16-5 | Safekeeping - Configure - Safekeeping     | 16-4 |
| 16-6 | Document Safekeeping                      | 16-4 |
| 16-7 | Safekeeping - Comments                    | 16-6 |
| 16-8 | Checklist                                 | 16-6 |
| 17-1 | Free Tasks                                | 17-2 |
| 17-2 | Manual Retry - Collateral Summary         | 17-2 |
| 17-3 | Manual Retry - Collateral Handoff Errors  | 17-3 |
| 17-4 | Manual Retry - Basic Info                 | 17-4 |
| 17-5 | Manual Retry - Property                   | 17-5 |
| 17-6 | Enrichment - Configure - Property         | 17-6 |
| 17-7 | Manual Retry - Comments                   | 17-7 |
| 17-8 | Enrichment - Checklist                    | 17-7 |

## List of Tables

---

|      |   |      |
|------|---|------|
| 3-1  | Enrichment - Review Initiation - Field Description                              | 3-2  |
| 3-2  | Enrichment - Review Initiation - Customer Details - Field Description           | 3-2  |
| 3-3  | Enrichment - Review Initiation - Collateral Details - Field Description         | 3-3  |
| 3-4  | Configure - Property - Field Description  | 3-5  |
| 3-5  | Configure - Property Location - Field Description                               | 3-8  |
| 3-6  | Configure - Property - Currency Details - Field Description                     | 3-9  |
| 3-7  | Configure - Property Dimension - Field Description                              | 3-10 |
| 3-8  | Configure - Property Valuation Details - Field Description                      | 3-11 |
| 3-9  | Configure - Property Contact Details - Field Description                        | 3-12 |
| 3-10 | Configure - Property - Residential Status - Field Description                   | 3-12 |
| 3-11 | Insurance Basic Details - Field Description                                     | 3-14 |
| 3-12 | Collateral Details - Insurance Premium Details - Field Description              | 3-15 |
| 3-13 | Covenant Details - Field Description  | 3-16 |
| 3-14 | Covenant Details - Covenant Details - Field Description                         | 3-17 |
| 3-15 | Covenant Details - Monitoring Information Details - Field Description           | 3-17 |
| 3-16 | Covenant Details - Formula Details - Field Description                          | 3-18 |
| 3-17 | Covenant Details - Others - Field Description                                   | 3-19 |
| 3-18 | Document Upload - Field Description   | 3-21 |
| 4-1  | External Check Details - Field Description                                      | 4-4  |
| 5-1  | Basic Details - Field Description   | 5-5  |
| 5-2  | Immovable Collateral Valuation Details - Field Description                      | 5-7  |
| 5-3  | Immovable Collateral Area Details - Field Description                           | 5-8  |
| 6-1  | Field investigation Details - Field Description                                 | 6-5  |
| 7-1  | Common Details - Field Description  | 7-5  |
| 7-2  | NOC Details - Field Description   | 7-5  |
| 7-3  | Legal Audit - Field Description   | 7-6  |
| 8-1  | Internal Legal Opinion - Configure - Internal Legal Opinion - Field Description | 8-5  |
| 10-1 | Risk Evaluation Details - Field Description                                     | 10-5 |
| 11-1 | Valuation - Valuation - Valuation Details - Field Description                   | 11-2 |
| 11-2 | Valuation - Valuation - Value Details - Field Description                       | 11-2 |
| 12-1 | Collateral Review - Review Action - Field Description                           | 12-3 |
| 14-1 | Draft Generation Details - Field Description                                    | 14-2 |
| 16-1 | Document Safekeeping - Field Description  | 16-5 |

# 1

## Preface

### About this Guide

A brief introduction to the Collateral Review User Guide.

This guide helps you get familiar with the Collateral Review process in OBCFPM to review customer collaterals on a periodic basis.

### Audience

Audience of Collateral Review User Guide.

This guide is intended for the Credit Officer responsible for valuating existing customer collaterals on a periodic basis.

# 2

## Introduction

### About Collateral Review Process

A brief introduction to the Collateral Review process.

As part of Credit Portfolio management, the banks undertake periodic / Event Triggered Review of collateral of its customers. This ensures that the bank can control and mitigate the inherent credit risk involved in collateral management.

The Collateral Review process can be triggered manually by the Credit Officer as well as automatically by the back office system (OBELCM). The various activities performed in the Collateral Review process are:

- Capturing application details
- Uploading related Mandatory and Non Mandatory documents
- Verifying documents and capture collateral details
- Capturing Internal/External Legal Opinion
- Performing Risk Evaluation
- Performing Internal/External Valuation of Collateral
- Performing Field Investigation
- Generating Collateral Agreement
- Receiving customer acceptance of Collateral Agreement
- Collateral Safekeeping

The flow chart illustrating various stages in the Collateral Review process is provided below for reference.



# 3

## Data Enrichment

### Data Enrichment

Detailed information about the Data Enrichment stage in the Collateral Review process.

In this stage, the Credit Officer can capture collateral details such as basic information, information specific to collateral type, and insurance details, upload collateral documents, and manage Covenants for the collateral.

The data segments available in the Data Enrichment stage are:

- Review Initiation
- Collateral Type (Property)
- Linked Customers
- Comments

### Review Initiation

Information on the Review Initiation data segment in Data Enrichment stage.

This data segment allows to add the review details and basic information about the collateral as a part of review initiation.

Upon clicking **Initiate Review** in the **Review Initiation** screen, the **Enrichment - Review Initiation** screen is displayed.

**Figure 3-1 Enrichment - Review Initiation**

1. Provide all the details in the **Enrichment - Review Initiation** screen.  
For field level information, refer the following tables.

**Table 3-1 Enrichment - Review Initiation - Field Description**

| Field                    | Description   |
|--------------------------|---|
| <b>Review Date</b>       | Specify the date on which the Collateral Review process is initiated. |
| <b>Reason for Review</b> | Specify the reason for initiating Collateral Review process.          |

**Table 3-2 Enrichment - Review Initiation - Customer Details - Field Description**

| Field                | Description   |
|----------------------|---|
| <b>Customer ID</b>   | The system displays the <b>Customer ID</b> linked to the selected collateral.   |
| <b>Customer Name</b> | The system displays the <b>Customer Name</b> linked to the selected collateral. |



**Table 3-3 Enrichment - Review Initiation - Collateral Details - Field Description**

| Field                                | Description   |
|--------------------------------------|---|
| <b>Collateral Type</b>               | Type of the selected collateral is displayed.   |
| <b>Agreed Collateral Value</b>       | Collateral value agreed at the time of perfection is displayed.                           |
| <b>Purpose of Collateral</b>         | <b>Purpose of Collateral</b> mentioned at the time of collateral perfection is displayed. |
| <b>Collateral Description</b>        | Description maintained for the collateral in the Perfection process is displayed.         |
| <b>Seniority of Charge</b>           | <b>Seniority of Charge</b> specified at the time of perfection is displayed.              |
| <b>Collateral Start and End Date</b> | <b>Collateral Start and End Date</b> specified at the time of perfection is displayed.    |
| <b>Ownership Type</b>                | <b>Ownership Type</b> specified at the time of perfection is displayed.                   |
| <b>Is Sharable Across Customers?</b> | This flag if enabled indicates that the collateral is sharable across customers.          |
| <b>Applicable Business</b>           | This indicates <b>Applicable Business</b> for the collateral.                             |
| <b>Bank Value</b>                    | Bank value of the collateral is displayed.  |
| <b>Market Value</b>                  | Market Value of the collateral is displayed.  |
| <b>Bank Haircut</b>                  | This indicates <b>Bank Haircut</b> for the collateral category.                           |
| <b>Category Haircut</b>              | This indicates market haircut for the collateral category.                                |
| <b>Exposure Type</b>                 | <b>Exposure Type</b> specified at the time of perfection is displayed.                    |

 **Note:**

You can modify collateral details in the **Enrichment - Review Initiation** screen, if the fields are configured as editable in Business Process maintenance.

- After capturing all the details, click **Next**.

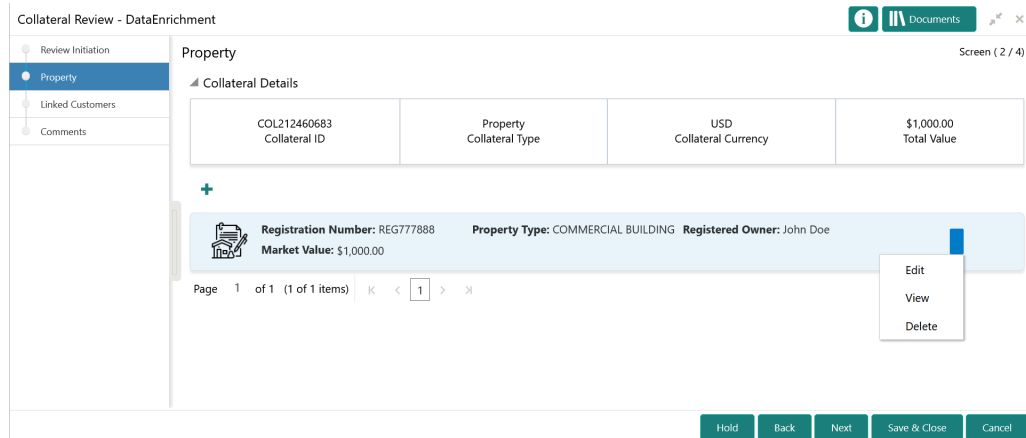
## Property

Information on the Property data segment in Data Enrichment stage.

This data segment allows to modify collateral details added in the perfection process, and manage insurance details, covenants, and documents for the collateral.

Upon clicking **Next** in the **Enrichment - Review Initiation** screen, the Collateral Type data segment is displayed based on the collateral selected for review.

Figure 3-2 Enrichment - Property



To modify the collateral details, click the action icon in the collateral record and select **Edit**.

The **Enrichment - Configure - Property** screen is displayed.

Figure 3-3 Enrichment - Configure - Property

Configure

Property

Property

Property ID: PROP1234

Description: Commercial Building

Land registry:

Flood Zone:

Seismic Zone Type: Select

Restricted Property:

Property Status: Rented

Registration Date: Apr 11, 2018

Property Type: COMMERCIAL BUILDING

Property Purpose: Personal

Purchase Date: Apr 4, 2018

Flood Zone Type: Select

Income Producing:

Under Construction:

Wall Material: Asbestos

Property Value: USD \$1,000.00

Property Category: Individual

Registered Owner: John Doe

Zone Classification: Select

Seismic Zone:

Environment Assessment Required:

Nature Of Property: Fee Simple

Roof Type: Asphalt Shingles

Adverse Comments:

Property Location

Currency Details

Property Dimension

Property Valuation Details

Property Contact Details

Back Next

## Adding Property Details

Procedure to add/modify property details.

1. Provide/modify the property details about property in the **Enrichment - Configure - Property** screen.

For field level information, refer the following tables.

**Table 3-4 Configure - Property - Field Description**

| Field       | Description                      |
|-------------|----------------------------------|
| Property ID | Specify the <b>Property ID</b> . |

Table 3-4 (Cont.) Configure - Property - Field Description

| Field                      | Description   |
|----------------------------|---|
| <b>Property Type</b>       | Select the <b>Property Type</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>Residential Building</li> <li>Residential Plot</li> </ul>   |
| <b>Property Category</b>   | Select the <b>Property Category</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>Individual</li> <li>Corporate</li> </ul>  |
| <b>Description</b>         | Provide a brief description about the property.   |
| <b>Property Purpose</b>    | Select the purpose of the property from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>Personal</li> <li>Commercial</li> </ul>  |
| <b>Registered Owner</b>    | Specify the name of <b>Registered Owner</b> of the property.  |
| <b>Land Registry</b>       | Specify the property <b>Land Registry</b> details.  |
| <b>Purchase Date</b>       | Specify the date on which the property was purchased.   |
| <b>Zone Classification</b> | Select the <b>Zone Classification</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>EARTH QUAKE ZONE</li> <li>FLOOD ZONE</li> <li>NORMAL</li> </ul>   |
| <b>Flood Zone</b>          | Enable this flag, if the property is in flood zone.   |
| <b>Flood Zone Type</b>     | Select the <b>Flood Zone Type</b> from the drop down list, if the <b>Flood Zone</b> flag is enabled. The options available include but are not limited to: <ul style="list-style-type: none"> <li>Zone1</li> <li>Zone2</li> <li>Zone3a</li> <li>Zone3b</li> </ul>   |
| <b>Seismic Zone</b>        | Enable this flag, if the property is in seismic zone.   |
| <b>Seismic Zone Type</b>   | Select the <b>Seismic Zone Type</b> from the drop down list, if the <b>Seismic Zone</b> flag is enabled. The options available include but are not limited to: <ul style="list-style-type: none"> <li>Low Damage Risk</li> <li>Moderate Damage Risk</li> <li>High Damage Risk</li> <li>Highest Damage Risk</li> </ul> |
| <b>Income Producing</b>    | Enable this flag, if the property is producing income through rent or lease.  |

Table 3-4 (Cont.) Configure - Property - Field Description

| Field                                  | Description   |
|--|---|
| <b>Environment Assessment Required</b> | Enable this flag, if environment assessment is required for the property.   |
| <b>Restricted Property</b>             | Enable this flag, if the property is restricted by government authorities.  |
| <b>Under Construction</b>              | Enable this flag, if the property is under construction.  |
| <b>Nature of Property</b>              | Select the <b>Nature of Property</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"><li>• Fee Simple</li><li>• Leasehold</li></ul>  |
| <b>Property Status</b>                 | Select the <b>Property Status</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"><li>• Rented</li><li>• Leased</li><li>• Self Owned</li></ul>   |
| <b>Wall Material</b>                   | Select the property <b>Wall Material</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"><li>• Asbestos</li><li>• Bamboo</li><li>• Brick Veneer</li><li>• Clay</li><li>• Concrete</li><li>• Double Brick</li><li>• Mud Brick</li><li>• Polystyrene</li><li>• Steel</li><li>• Stone</li><li>• Timber</li><li>• Others</li></ul> |

Table 3-4 (Cont.) Configure - Property - Field Description

| Field                    | Description   |
|--------------------------|---|
| <b>Roof Type</b>         | Select the property <b>Roof Type</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Asphalt Shingles</li> <li>• Bamboo</li> <li>• Metal</li> <li>• Bricks</li> <li>• Built-Up Roof</li> <li>• Clay</li> <li>• Concrete Tiles</li> <li>• Mud</li> <li>• Rubber Slate</li> <li>• Slate</li> <li>• Solar Tiles</li> <li>• Solid Wood</li> <li>• Stone Coated Steel</li> <li>• Thatched</li> <li>• Copper</li> <li>• Others</li> </ul> |
| <b>Registration Date</b> | Specify the date on which the property is registered.   |
| <b>Property Value</b>    | Select a currency and specify the value of property.  |
| <b>Adverse Comments</b>  | Capture <b>Adverse Comments</b> about the property, if any.   |

Figure 3-4 Configure - Property Location

Table 3-5 Configure - Property Location - Field Description

| Field                      | Description                                       |
|----------------------------|---|
| <b>Registration Number</b> | Specify the property <b>Registration Number</b> . |
| <b>House/Building</b>      | Specify the <b>House/Building</b> name.           |

Table 3-5 (Cont.) Configure - Property Location - Field Description

| Field    | Description  |
|----------|--|
| Street   | Specify the <b>Street</b> in which the property is located.  |
| Locality | Specify the <b>Locality</b> of the property.                 |
| Landmark | Specify the <b>Landmark</b> for the property.                |
| Area     | Specify the <b>Area</b> in which the property is located.    |
| City     | Specify the <b>City</b> in which the property is located.    |
| State    | Specify the <b>State</b> in which the property is located.   |
| Zip-Code | Specify the <b>Zip-Code</b> of the property area.            |
| Country  | Specify the <b>Country</b> in which the property is located. |

Figure 3-5 Configure - Property - Currency Details

▲ Currency Details

|          |                               |
|----------|-------------------------------|
| Currency | Amount in Collateral Currency |
|          | INR0.00                       |

Table 3-6 Configure - Property - Currency Details - Field Description

| Field                         | Description   |
|-------------------------------|---|
| Currency                      | The system displays the collateral <b>Currency</b> in this field.   |
| Amount in Collateral Currency | <b>Property Value</b> is displayed in collateral currency in case the property value is not specified in collateral currency. |

Figure 3-6 Configure - Property - Property Dimension

▲ Property Dimension

|  |   |  |
|--|---|--|
| Number of Rooms<br><input type="text" value="3"/>  | Property Units<br><input type="text" value="Square Meter"/> | Property Size<br><input type="text" value="\$1,006.00"/> |
| Area Of Land<br><input type="text" value="10,000"/>  | Number Of Stories<br><input type="text" value="5"/>         |  |
| Number Of Garages<br><input type="text" value="1"/>  | Total Dimension Length<br><input type="text" value="30"/>   | Total Dimension Width<br><input type="text" value="30"/> |
| Dimension Details  |   |  |
| Floor Number<br><input type="text" value="3"/>   | Dimension Length<br><input type="text" value="60"/>         | Dimension Width<br><input type="text" value="60"/>       |
| <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p style="color: green; font-weight: bold; font-size: 1.2em;">+</p> <p>No items to display.</p> </div> |   |  |

**Table 3-7 Configure - Property Dimension - Field Description**

| Field                         | Description  |
|-------------------------------|--|
| <b>Number of Rooms</b>        | Specify the <b>Number of Rooms</b> available in the property.  |
| <b>Property Units</b>         | Select the unit in which property is measured. The options available include but are not limited to <ul style="list-style-type: none"> <li>• Square Meter</li> <li>• Square Yard</li> <li>• Hectare</li> <li>• Acre</li> </ul> |
| <b>Property Size</b>          | Specify the <b>Property Size</b> in selected unit.   |
| <b>Area of Land</b>           | Specify the total <b>Area of Land</b> in which the property is constructed.  |
| <b>Number of Stories</b>      | Specify the <b>Number of Stories</b> available in the property.  |
| <b>Number of Garages</b>      | Specify the <b>Number of Garages</b> available in the property.  |
| <b>Total Dimension Length</b> | Specify the total length of the property.  |
| <b>Total Dimension Width</b>  | Specify the total width of the property.   |
| <b>Floor Number</b>           | Specify the <b>Floor Number</b> of the property, in case the property is in shared building.   |
| <b>Dimension Length</b>       | Specify the length of the carpet area of property.   |
| <b>Dimension Width</b>        | Specify the width of the carpet area of property.  |

After adding the property dimension details, click + the add icon. The dimension details are added and displayed as shown below.

**Figure 3-7 Configure - Property Dimension - Added**

The screenshot displays the 'Property Dimension' configuration interface. It features several input fields for property details:

- Number of Rooms:** 3
- Property Units:** Square Meter
- Property Size:** \$1,006.00
- Area Of Land:** 10,000
- Number Of Stories:** 5
- Number Of Garages:** 1
- Total Dimension Length:** 30
- Total Dimension Width:** 30
- Dimension Details:**
  - Floor Number:** 3
  - Dimension Length:** 60
  - Dimension Width:** 60

Below the input fields, there is a summary card for the added dimension, marked with a 'NEW' icon. The card shows:
 

- Floor Number:** 3
- Dimension Length:** 60
- Dimension Width:** 60

 A context menu is open over the card, offering 'Edit', 'View', and 'Delete' options. At the bottom, there are expandable sections for 'Property Valuation Details' and 'Property Contact Details'.



You can **Edit**, **View**, or **Delete** the property dimension details by clicking the action icon in the record and selecting the required option.

**Figure 3-8 Configure - Property Valuation Details**

Property Valuation Details

Valuation Date: Feb 1, 2020

Valuation Source: Field Valuation

Valuation Amount: \$500,000.00

Other Lenders Charge Amount: \$20,000.00

**Table 3-8 Configure - Property Valuation Details - Field Description**

| Field                              | Description   |
|------------------------------------|---|
| <b>Valuation Date</b>              | Specify the date on which the property is valued.   |
| <b>Valuation Source</b>            | Specify the property valuation source. For example, Public Institutions and Real Estate Agents                              |
| <b>Valuation Amount</b>            | Specify the property <b>Valuation Amount</b> .  |
| <b>Other Lenders Charge Amount</b> | Specify the <b>Other Lenders Charge Amount</b> in case the property is backing up the facility borrowed from other lenders. |

**Figure 3-9 Configure - Property Contact Details**

Property Contact Details

Contact Person: Owner

First Name: David

Last Name: John

Mobile: 9876543210

Work Phone:

Home Phone:

Email ID: david@xyz.com

+ No items to display.

**Table 3-9 Configure - Property Contact Details - Field Description**

| Field                 | Description   |
|-----------------------|---|
| <b>Contact Person</b> | Select the Contact Person from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Tenant</li> <li>• Builder</li> <li>• Real Estate Vendor</li> <li>• Owner</li> <li>• Others</li> </ul> |
| <b>First Name</b>     | Specify the <b>First Name</b> of the contact person in the property.  |
| <b>Last Name</b>      | Specify the <b>Last Name</b> of the contact person in the property.   |
| <b>Mobile</b>         | Specify the mobile number of the contact person in the property.  |
| <b>Work Phone</b>     | Specify the work phone number of the contact person in the property.  |
| <b>Home Phone</b>     | Specify the home phone number of the contact person in the property.  |
| <b>Email ID</b>       | Specify the <b>Email ID</b> of the contact person in the property.  |

**Figure 3-10 Configure - Property - Residential Status**

Residential Status

Primary Residence \*

Occupancy \* Owner Occupied

**Table 3-10 Configure - Property - Residential Status - Field Description**

| Field                    | Description   |
|--------------------------|---|
| <b>Primary Residence</b> | Enable this flag if the property is the customer's primary residence. |
| <b>Occupancy</b>         | Select the <b>Occupancy</b> from the drop down list.                  |

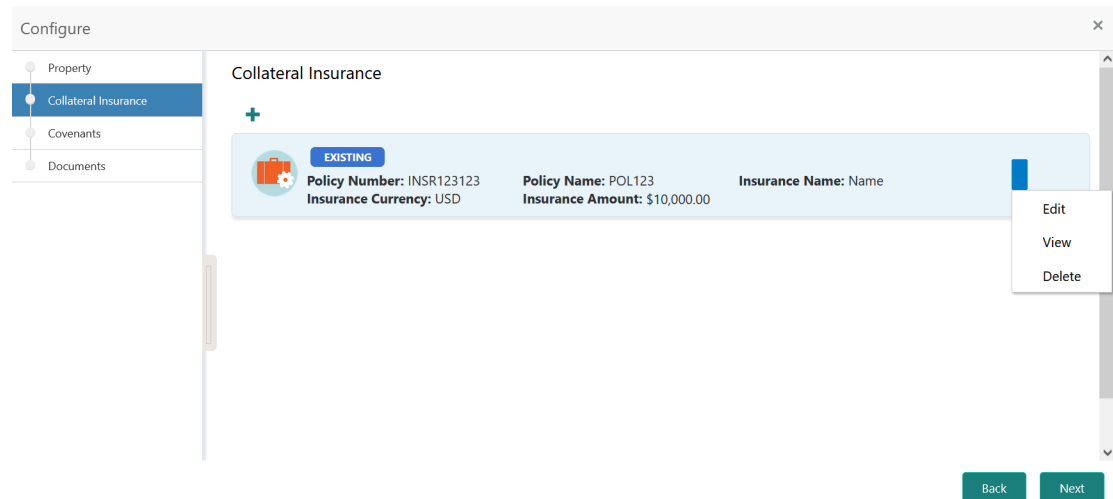
2. After adding/modifying the property details, click **Next**.

The **Enrichment - Configure - Collateral Insurance** screen is displayed.

## Managing Collateral Insurance Details

Procedure to add, edit, view and delete collateral insurance details.

**Figure 3-11** Enrichment - Configure - Collateral Insurance



1. To add insurance details, click + the add icon.  
The following window is displayed.

Figure 3-12 Collateral Details

Collateral Details
✕

---

**Insurance Basic Details**

|                                      |                                   |                                    |
|--------------------------------------|-----------------------------------|------------------------------------|
| Policy Number *<br>45678043667       | Policy Name *<br>Contract Policy  | Insurance Provider *<br>First Bank |
| Insurance Name<br>Contract Insurance | Insurance Type<br>Asset Insurance | Policy Status<br>Inforced          |
| Insurance Currency *<br>INR          | Insurance Amount *<br>₹100,000.00 | Start Date *<br>May 1, 2020        |
| End Date *<br>May 1, 2021            | Grace Days<br>10                  | Notice Days<br>10                  |
| Policy Assigned To Bank<br>Yes       |                                   |                                    |

---

**Insurance Premium Details**

|                                   |                               |                              |
|-----------------------------------|-------------------------------|------------------------------|
| Premium Currency *<br>INR         | Premium Amount *<br>₹9,000.00 | Premium Frequency<br>Monthly |
| Premium End Date *<br>May 1, 2021 |                               |                              |

Remarks

Add
Cancel
Clear

2. Specify all the details in the **Insurance Details** screen.

For field level information, refer the following tables.

Table 3-11 Insurance Basic Details - Field Description

| Fields/ Icons             | Description  |
|---------------------------|--|
| <b>Policy Number</b>      | Specify the insurance <b>Policy Number</b> .   |
| <b>Policy Name</b>        | Specify the insurance <b>Policy Name</b> .   |
| <b>Insurance Provider</b> | Specify the name of <b>Insurance Provider</b> .  |
| <b>Insurance Name</b>     | Specify the name of insurance.   |
| <b>Insurance Type</b>     | Select the <b>Insurance Type</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Asset Insurance</li> <li>• Life Insurance</li> <li>• Corporate Insurance</li> <li>• Borrower Insurance</li> </ul> |
| <b>Policy Status</b>      | Select the <b>Policy Status</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Inforced</li> <li>• Lapsed</li> <li>• Paidup</li> </ul>  |
| <b>Insurance Amount</b>   | Specify the <b>Insurance Amount</b> in selected insurance currency.  |
| <b>Start Date</b>         | Click the calendar icon and select the insurance <b>Start Date</b> .   |
| <b>End Date</b>           | Click the calendar icon and select the insurance <b>End Date</b> .   |
| <b>Grace Days</b>         | Specify the <b>Grace Days</b> for making insurance premium payment.  |

**Table 3-11 (Cont.) Insurance Basic Details - Field Description**

| Fields/ Icons                  | Description   |
|--------------------------------|---|
| <b>Notice Days</b>             | Specify the <b>Notice Days</b> for insurance premium payment.   |
| <b>Policy Assigned To Bank</b> | Specify if the policy is assigned to your bank by selecting required option from the <b>Policy Assigned To Bank</b> drop down list. |

**Table 3-12 Collateral Details - Insurance Premium Details - Field Description**

| Fields/ Icons            | Description  |
|--------------------------|--|
| <b>Premium Currency</b>  | Click the search icon in the <b>Premium Currency</b> field and select the currency in which insurance premium is paid. |
| <b>Premium Amount</b>    | Specify the <b>Premium Amount</b> in selected premium currency.  |
| <b>Premium Frequency</b> | Select the <b>Premium Frequency</b> from the drop down list.   |
| <b>Premium End Date.</b> | Click the calendar icon and select the <b>Premium End Date.</b>  |
| <b>Remarks</b>           | Type <b>Remarks</b> about the insurance, if any.   |

3. Click **Add**. The insurance details are added and displayed in the **Enrichment - Configure - Collateral Insurance** screen.

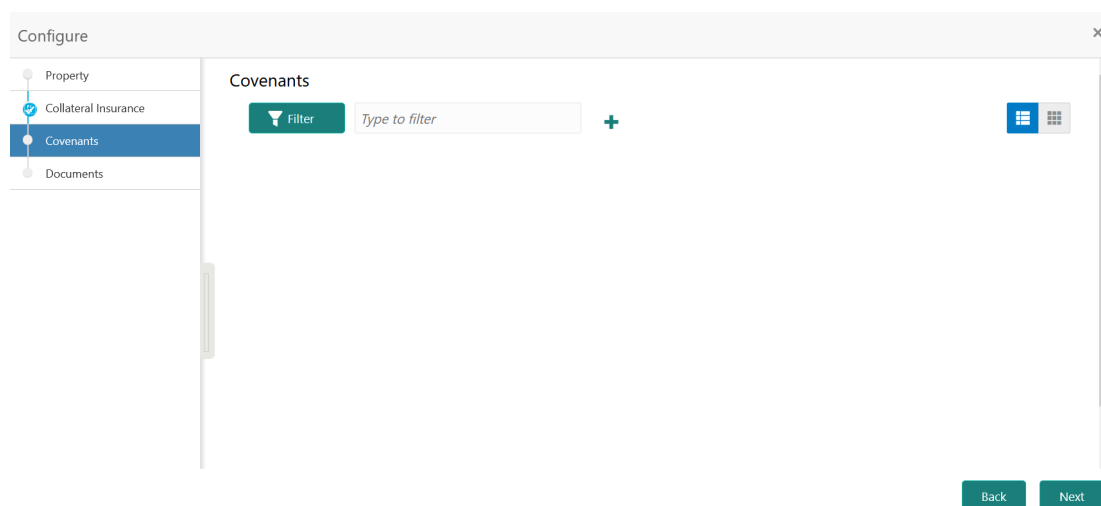
You can **Edit**, **View**, or **Delete** the insurance record by clicking on the action icon and selecting the required option.

4. After performing necessary actions, click **Next** in the **Enrichment - Configure - Collateral Insurance** screen.

The **Enrichment - Configure - Covenants** screen is displayed.

## Managing Covenants

Procedure to Add, Edit, and Delete covenants for the collateral.

**Figure 3-13 Enrichment - Configure - Covenants**

- To add new covenant, click the add icon.  
The **Covenant Details** window is displayed.

**Figure 3-14 Covenant Details**

- To link existing covenant, click the search icon and select the **Covenant Code**.  
The covenant codes maintained in the **Covenant Maintenance** screen are displayed in LOV.  
Upon selecting the **Covenant Code**, **Covenant name**, **Covenant description** and **Classification type** are defaulted.
- To create new covenant, click the **Click to add new covenant** link and specify all the details.

For field level information, refer the following tables.

**Table 3-13 Covenant Details - Field Description**

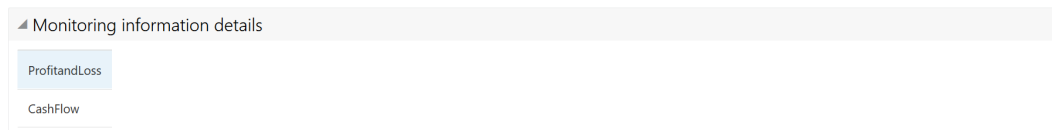
| Field                       | Description   |
|-----------------------------|---|
| <b>Covenant code</b>        | Specify a unique code for the covenant to be created.                     |
| <b>Covenant name</b>        | Specify a name for the covenant to be created.                            |
| <b>Covenant description</b> | Provide a brief description about the covenant.                           |
| <b>Classification type</b>  | Specify the covenant <b>Classification Type</b> as Internal and External. |

**Figure 3-15 Covenant Details - Covenant Details**

**Table 3-14 Covenant Details - Covenant Details - Field Description**

| Field                     | Description  |
|---------------------------|--|
| <b>Covenant type</b>      | Select the <b>Covenant Type</b> . The following options are available in the drop down list: <ul style="list-style-type: none"> <li>Financial</li> <li>Non-Financial</li> </ul> In case of linking existing covenant, you cannot modify the <b>Covenant Type</b> . |
| <b>Covenant Sub Type</b>  | Select the <b>Covenant Sub Type</b> from the drop down list.<br>In case of linking existing covenant, you cannot modify the <b>Covenant Sub Type</b> .   |
| <b>Notice Days</b>        | Specify the number of days before which the covenant tracking task has to be created.  |
| <b>Revision Frequency</b> | Select the frequency for reviewing the covenant, such as Quarterly, Monthly, Semi Annual, and Annual.  |
| <b>Revision Days</b>      | Specify the number of days in which the covenant must be reviewed.   |
| <b>Start Date</b>         | Specify the date on which the covenant becomes effective.  |
| <b>End Date</b>           | Specify the date on which the covenant expires.  |
| <b>Maximum Defer Days</b> | Specify the number of days for which the covenant can be deferred.   |

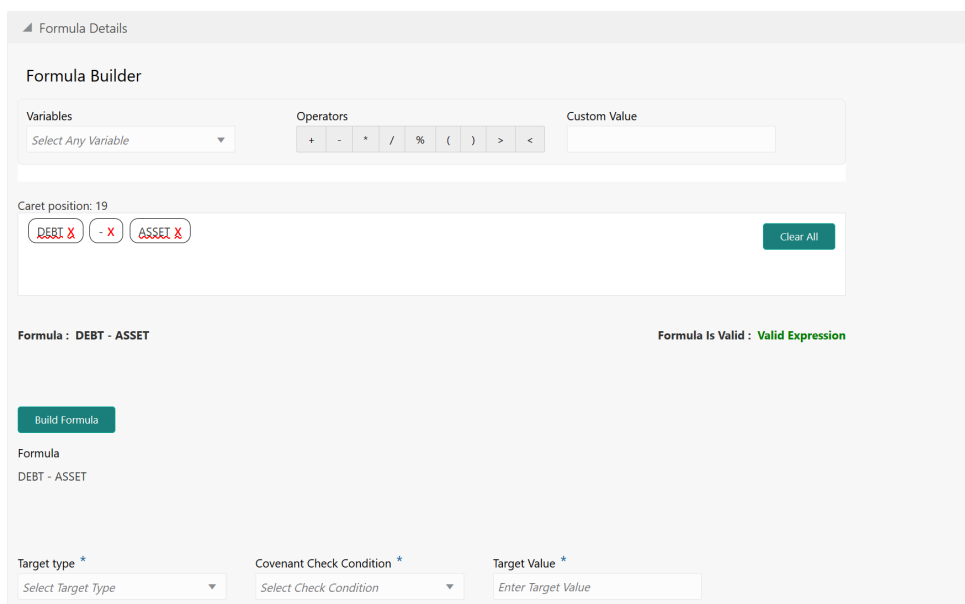
**Figure 3-16 Covenant Details - Monitoring Information Details**



**Table 3-15 Covenant Details - Monitoring Information Details - Field Description**

| Field Description   |
|---|
| Select the monitoring information. Monitoring information maintained in the Monitoring Information Maintenance module are displayed in the LOV. |

Figure 3-17 Covenant Details - Formula Details



Formula Builder

Variables: Select Any Variable

Operators: + - \* / % ( ) > <

Custom Value: [Input Field]

Caret position: 19

DEBT X - X ASSET X [Clear All]

Formula : DEBT - ASSET

Formula Is Valid : Valid Expression

Build Formula

Formula: DEBT - ASSET

Target type \* [Select Target Type]

Covenant Check Condition \* [Select Check Condition]

Target Value \* [Enter Target Value]

Table 3-16 Covenant Details - Formula Details - Field Description

| Field                           | Description  |
|---------------------------------|--|
| <b>Variable</b>                 | Select a <b>Variable</b> from the drop down list. The options available are <ul style="list-style-type: none"> <li>• Debt</li> <li>• Asset</li> <li>• Debt Ratio</li> <li>• Asset Ratio</li> </ul>   |
| <b>Operators</b>                | Select the required operator from the available <b>Operators</b> .   |
| <b>Custom Value</b>             | Provide a <b>Custom Value</b> for building formula, if required. You can also select another Variable.   |
| <b>Build Formula</b>            | Click <b>Build Formula</b> . The formula is built and displayed below the formula box. The system also displays whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression. |
| <b>Target Type</b>              | Select the <b>Target Type</b> from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Value</li> <li>• Percentage</li> <li>• Ratio</li> </ul>   |
| <b>Covenant Check Condition</b> | Select the Covenant Check Condition from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.   |



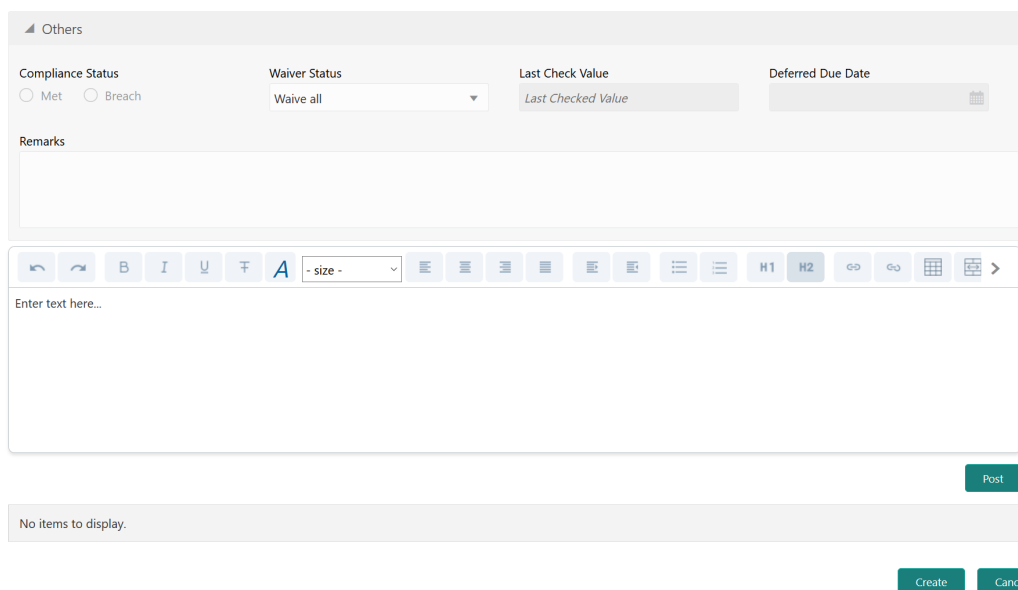
**Table 3-16 (Cont.) Covenant Details - Formula Details - Field Description**

| Field                          | Description   |
|--------------------------------|---|
| Target Value                   | Specify the Target Value.   |
| Target Value 1, Target Value 2 | If <b>Between</b> is selected as the <b>Covenant Check Condition</b> , <b>Target Value 1</b> and <b>Target Value 2</b> fields appear. You need to specify the range of target values. |

 **Note:**

You can use any number of variables and operators to build the formula based on your requirement.

The system periodically derives the built formula with the values obtained from customer / customer prospect's financial documents and validate it against the set target values based on covenant check condition.

**Figure 3-18 Covenant Details - Others**


Others

Compliance Status:  Met  Breach

Waiver Status: Waive all

Last Check Value: Last Checked Value

Deferred Due Date: [Calendar icon]

Remarks: [Text area]

Rich text editor toolbar: Undo, Redo, Bold, Italic, Underline, Text color, Background color, Font size, Bulleted list, Numbered list, Indent, Outdent, H1, H2, Link, Unlink, Table, Grid, Right arrow

Enter text here...

Post

No items to display.

Create Cancel

**Table 3-17 Covenant Details - Others - Field Description**

| Field             | Description  |
|-------------------|--|
| Compliance Status | Select the current covenant <b>Compliance Status</b> of the party / collateral. The options available are: <ul style="list-style-type: none"> <li>• Met</li> <li>• Breach</li> </ul> |

**Table 3-17 (Cont.) Covenant Details - Others - Field Description**

| Field                    | Description  |
|--------------------------|--|
| <b>Waiver Status</b>     | Select the <b>Waiver Status</b> from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Waive</li> <li>• Waive all</li> </ul> |
| <b>Last Check Value</b>  | Specify the target value observed during the last covenant check.  |
| <b>Deferred Due Date</b> | Specify the <b>Deferred Due Date</b> . The covenant review can be postponed till the mentioned date.   |
| <b>Remarks</b>           | Capture overall <b>Remarks</b> for the covenant.   |

4. Click **Create**.

Covenant details are added and displayed in the **Enrichment - Configure - Covenants** screen.

5. To edit the added covenant, select the covenant record and click the **Edit** icon.

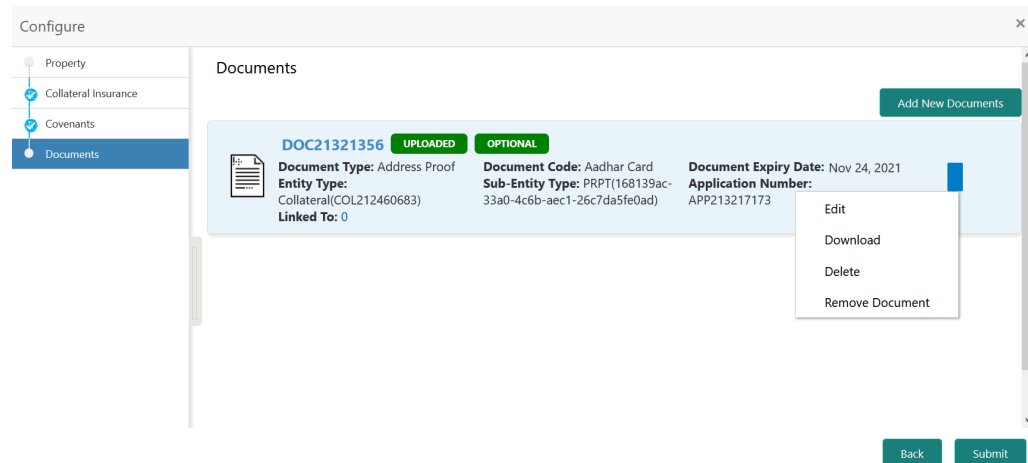
6. To delete the added covenant, select the covenant record and click the **Delete** icon.

7. After performing necessary actions in the **Enrichment - Configure - Covenants** screen, click **Next**.

The **Enrichment - Configure - Documents** screen is displayed.

## Managing Collateral Documents

Procedure to Edit, Download, Delete, and Remove documents.

**Figure 3-19 Enrichment - Configure - Documents**

1. To upload new documents, click **Add New Documents**.

The **Document Upload** screen is displayed.

**Figure 3-20 Document Upload**

Document

|                      |                           |                                    |                           |
|----------------------|---------------------------|------------------------------------|---------------------------|
| Document Type *      | Document Type Description | Document Code *                    | Document Code Description |
| ADDRESDOC            | Address Proof             | COLAGRDOC                          | Legal Aggrement Document  |
| Document Expiry Date | Remarks                   | Drop files here or click to select |                           |
| Dec 31, 2021         |                           |                                    |                           |
|                      |                           | Selected Files                     |                           |
|                      |                           | []                                 |                           |

- Provide all the details for adding document.

For field level information, refer the below table.

**Table 3-18 Document Upload - Field Description**

| Field                                     | Description   |
|---|---|
| <b>Document Type</b>                      | Search and select the type of document to be uploaded.  |
| <b>Document Type Description</b>          | Description maintained for the selected <b>Document Type</b> is displayed.  |
| <b>Document Code</b>                      | Search and select the <b>Document Code</b> from the list of document codes maintained in the system.                        |
| <b>Document Code Description</b>          | Description maintained for the selected <b>Document Code</b> is displayed.  |
| <b>Document Expiry Date</b>               | Specify the date till which the document to be uploaded is valid.   |
| <b>Remarks</b>                            | Capture <b>Remarks</b> for the document, if any.  |
| <b>Drop files here or click to select</b> | In this section, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom. |

- Click **Upload**.

The document is uploaded and displayed in **Enrichment - Configure - Documents** screen.

- To modify the document details, click the action icon in document record and select **Edit**.
- To download the uploaded document, click the action icon in document record and select **Download**.
- To delete the document record, click the action icon in record and select **Delete**.
- To remove the uploaded document, click the action icon in document record and select **Remove Document**.

- After performing necessary actions in the **Enrichment - Configure - Documents** screen, click **Submit**.

## Substitution Linkages

Information on the Substitution Linkages data segment in the Data Enrichment stage.

This data segment displays the following details for the selected collateral.

- **Linked Facilities** - Existing and proposed facilities - collateral linkage
- **Linked Collateral Pool** - Existing and proposed collateral - collateral pool linkage
- **Utilization Details** - Existing utilization from the linked collateral amount

Upon clicking **Next** in the **Enrichment - Property** screen, the Substitution Linkages data segment is displayed.

**Figure 3-21 Enrichment - Substitution Linkages**

Collateral Review - DataEnrichment

Substitution Linkages Screen (3 / 4)

Linked Facilities Linked Collateral Pool Utilization details

Existing Linkages Details

| Collateral Code | Collateral Currency | Line Code | Line Serial | Line Currency | Linked Percentage | Linked Amount   |
|-----------------|---------------------|-----------|-------------|---------------|-------------------|-----------------|
| ROADROLLER      | USD                 | 12.12     |             | USD           | 23                | \$23,423,434.34 |

Proposed Linkage Details

| Collateral Code | Collateral Currency | Line Code | Line Serial | Line Currency | Linked Percentage | Linked Amount   |
|-----------------|---------------------|-----------|-------------|---------------|-------------------|-----------------|
| ROLLER          | USD                 | 12.12     |             | USD           | 23                | \$23,423,434.34 |

Hold Back Next Save & Close Cancel

- View the **Linked Facilities**, **Linked Collateral Pool**, and **Utilization details** by navigating to the corresponding tabs.
- Click **Next**.

## Comments

Information on the Comments data segment in the Data Enrichment stage.

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

Figure 3-22 Enrichment - Comments

Collateral Review - DataEnrichment

Comments

Screen (4 / 4)

Enter text here...

Post


No items to display.

Hold Back Next Save & Close Submit Cancel

1. Type your comments for the Data Enrichment stage in the **Comments** text box.
2. Click **Post**.  
Comments are posted below the **Comments** text box.
3. To submit the Data Enrichment task to next stage, click **Submit**.  
The **Checklist** window is displayed.

Figure 3-23 Enrichment - Checklist

Checklist

Doc Upload      Remarks: 

Page 1 of 1 (1 of 1 items)    < > 1 >

Save Checklist

\* Outcome

Submit

 **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 the **Outcome** as **PROCEED** and click **Submit**.  
The application is moved to the next stage.

# 4

## External Check

### External Check

Detailed information about the External Check stage in Collateral Review process.

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:

- Summary
- External Check
- Comments

### Summary

Information on the Summary data segment in External Check stage.

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

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Details
- 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 - Summary** screen, navigate to Tasks > Free Tasks from the left menu.

The Free Tasks screen is displayed.

Figure 4-1 Free Tasks

The screenshot shows the Oracle Free Tasks interface. On the left is a navigation menu with options like Dashboard, Party Services, Policy, Rule, Security Management, Task Management, Tasks, Business Process Maintenance, Completed Tasks, Free tasks, Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitors. The main area displays a table of tasks:

| Action                                  | Priority | Process Name          | Process Reference Number | Application Number | Stage          | Application Date |
|---|----------|-----------------------|--------------------------|--------------------|----------------|------------------|
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Review     | APP213206593             | APP213206593       | DataEnrichment | 21-11-16         |
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Insurance  | APP213206587             | APP213206587       | Initiation     | 21-11-16         |
| <input type="checkbox"/> Acquire & E... | High     | Collateral Perfection | APP213206581             | APP213206581       | Enrichment     | 18-04-01         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP12312323              | APP12312323        | Initiation     |                  |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213196570             | APP213196570       | Enrichment     | 20-02-15         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Evaluation | APP213166538             | APP213166538       | Enrichment     | 21-11-04         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213166533             | APP213166533       | Enrichment     | 18-04-13         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213156526             | APP213156526       | Manual Retry   | 21-11-04         |
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Perfection | APP213156519             | APP213156519       | Enrichment     | 21-11-11         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213156517             | APP213156517       | Manual Retry   | 21-11-05         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213156516             | APP213156516       | Enrichment     | 21-11-11         |
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Insurance  | APP213146490             | APP213146490       | Initiation     | 21-11-10         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Evaluation | APP213146486             | APP213146486       | Initiation     | 21-11-02         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213126446             | APP213126446       | Enrichment     | 21-11-04         |

At the bottom, there is a pagination control showing 'Page 1 of 850 (1 - 20 of 17000 items)' and navigation buttons.

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

Figure 4-2 External Check - Summary

The screenshot shows the 'Collateral Review - ExternalCheck' summary screen. The left sidebar has 'Summary', 'External Check', and 'Comments'. The main content area is titled 'Summary' and shows the following details:

- Customer ID:** 000002181
- Application ID:** APP213217173
- Current Status:** FieldInvestigation Completed
- Documents:** 0
- Collateral Type:** Property
- Collateral Category:** PRPT
- Ownership Type:** Joint

**Basic Information:**

- COL212460683**
- Collateral Currency:** USD
- Agreed Collateral Value:** \$100,000.00
- Charge Type:** Hypothecation
- Available From:** 2021-09-01
- Available Till:** 2022-09-29
- Applicable Business:** -
- Exposure Type:** -
- Purpose Of Collateral:** -
- Shareable Across Customers:** No

**Property:** 1 Collateral, \$1K Collateral Value

**Linked Facilities Details:** A pie chart shows 77% Unlinked (green) and 23% ROADROLL (blue).

**Ownership:** No data to display

**Seniority of charge:** 1 Position

**Covenants:** 0 Covenants proposed, Standard Covenants Applicable

**Insurance:** 2 Active Insurance

**Total Percentage:** 0, **Percentage Available:** 100

**Complied Covenants:** 0, **Breached Covenants:** 0

**Total Insurance Amount:** USD 12,500.00

**Configured Stage Status:**

- Risk Evaluation:** In Progress
- Internal Legal Opinion:** Not applicable
- External Legal Opinion:** In Progress
- External Valuation:** Completed
- External Check:** Completed
- Field Investigation:** In Progress

At the bottom, there are buttons for 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.



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

## External Check

Procedure to add external check details.

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

**Figure 4-3 External Check**

To capture the external check details for the collateral:

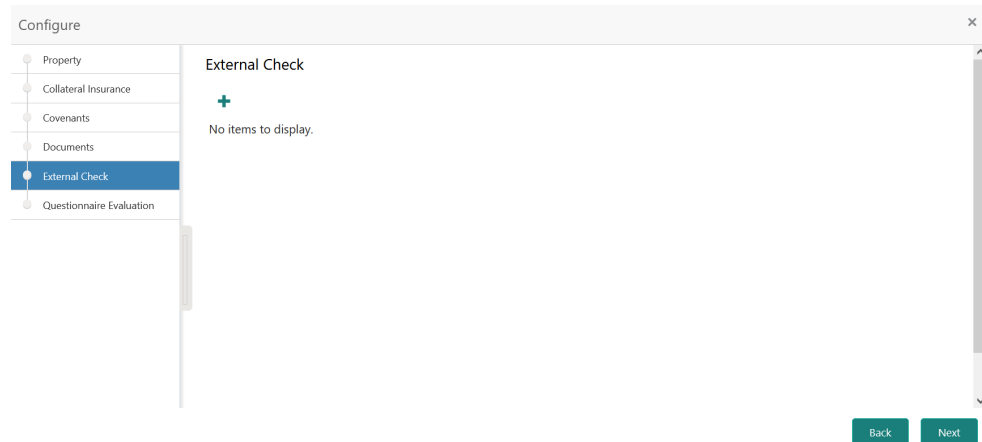
1. Click the action icon in the collateral record and select **Edit**.

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

**Figure 4-4 External Check - Configure - Collateral Type**

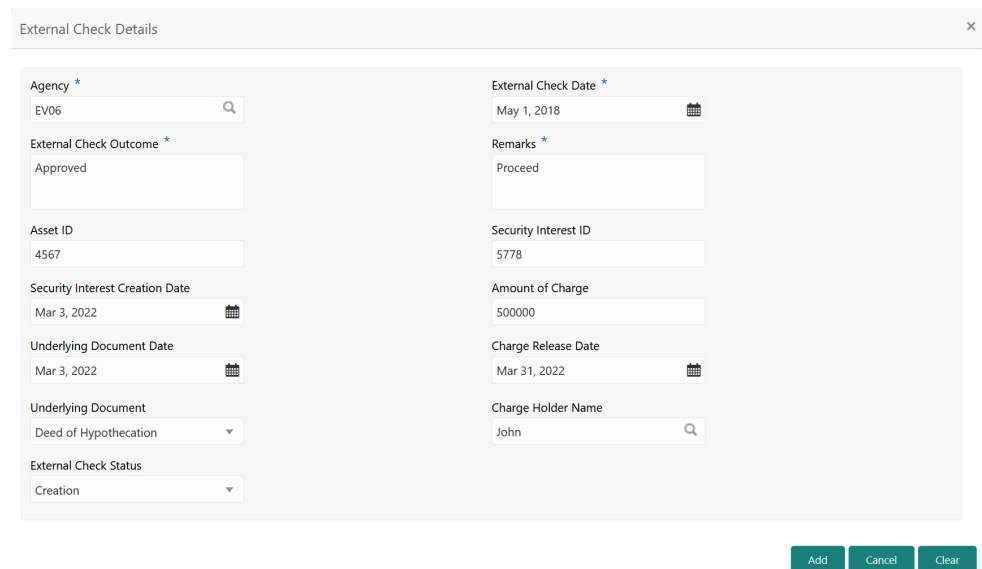
2. Click **Next** and navigate to the **External Check** menu.

**Figure 4-5 External Check - Configure - External Check**



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

**Figure 4-6 External Check Details**



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

**Table 4-1 External Check Details - Field Description**

| Field                         | Description   |
|-------------------------------|---|
| <b>Agency</b>                 | Select the <b>Agency</b> from which the collateral registration details are obtained. |
| <b>External Check Date</b>    | Specify the date on which the External Check is carried out.                          |
| <b>External Check Outcome</b> | Specify the <b>External Check Outcome</b> .   |

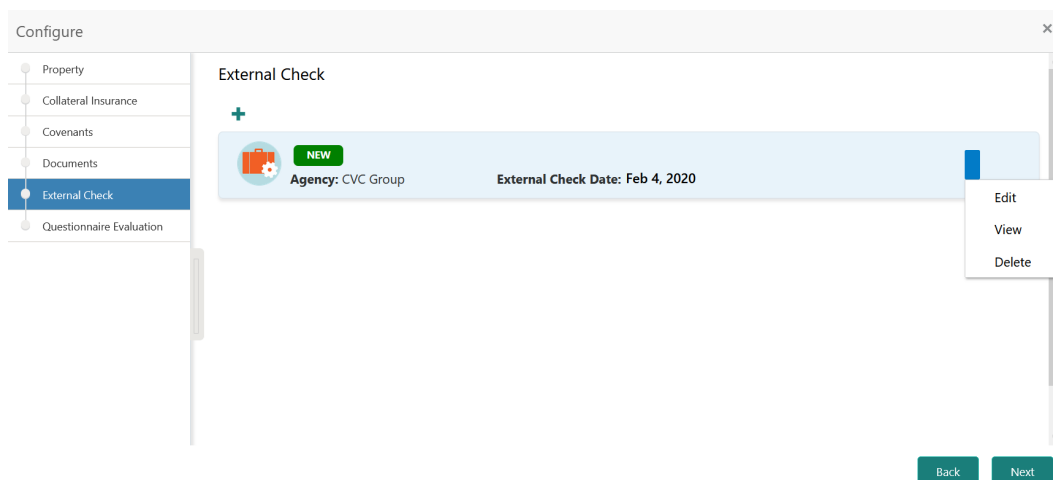
Table 4-1 (Cont.) External Check Details - Field Description

| Field                                  | Description  |
|--|--|
| <b>Remarks</b>                         | Capture the <b>Remarks</b> for the collateral.   |
| <b>Asset ID</b>                        | Specify the <b>Asset ID</b> . For example, Registration ID.  |
| <b>Security Interest ID</b>            | Specify the reference number of security interest registration at CERSAI.  |
| <b>Security Interest Creation Date</b> | Specify the date on which security interest is created.  |
| <b>Amount of Charge</b>                | Specify the <b>Amount of Charge</b> created on the collateral.   |
| <b>Underlying Document Date</b>        | Specify the execution date of underlying document.   |
| <b>Charge Release Date</b>             | If the bank has released the charge on collateral by executing release deed or release letter, specify the date of execution of such document.   |
| <b>Underlying Document</b>             | 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"> <li>• Deed of Hypothecation</li> <li>• Mortgage Deed</li> </ul> |
| <b>Charge Holder Name</b>              | Specify the name of bank which has created charge on the collateral.   |
| <b>External Check Status</b>           | Select the <b>External Check Status</b> of the collateral. The following options are available in the drop down list. <ul style="list-style-type: none"> <li>• Satisfied</li> <li>• Creation</li> <li>• Modification</li> </ul>        |

5. Click **Add** in the **External Check Details** window.

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

Figure 4-7 External Check - Configure - External Check Details

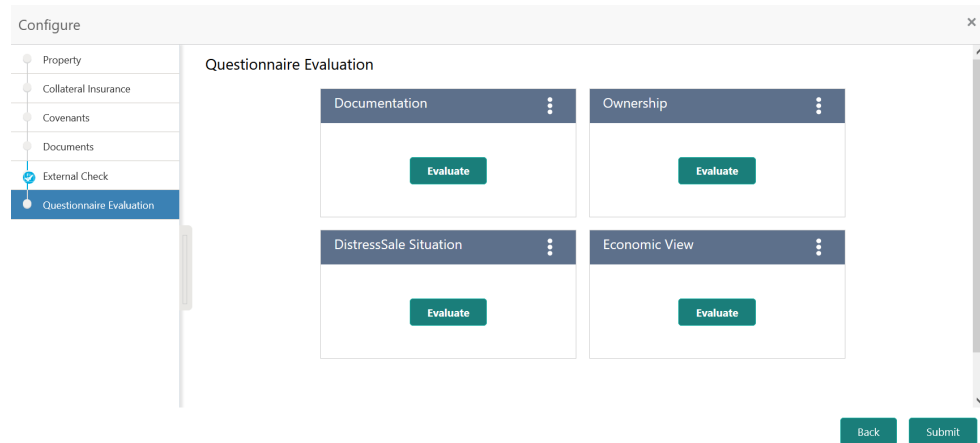


You can **Edit**, **View**, or **Delete** the added external check details by clicking the action icon and selecting the required option.

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

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

**Figure 4-8 External Check - Configure - Questionnaire Evaluation**

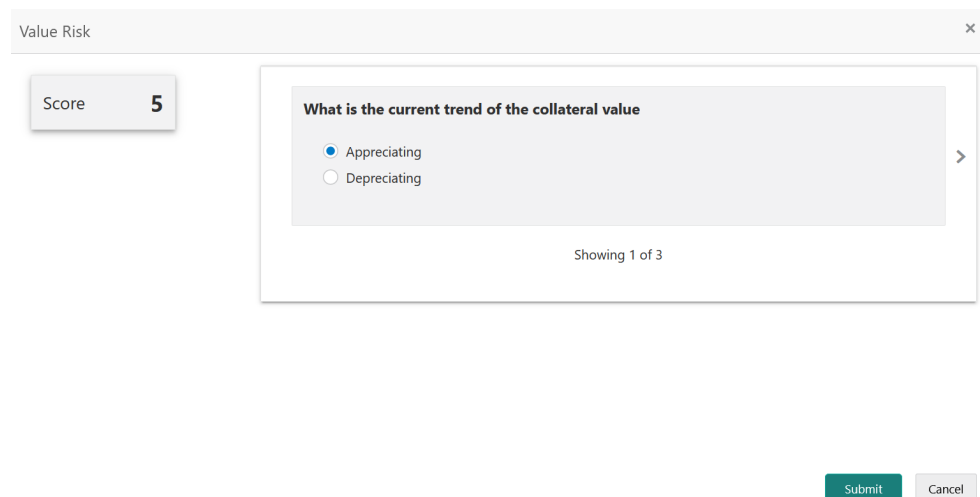


 **Note:**

In the above screen, the questionnaire linked to the External Check 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 4-9 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.

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**.

## Comments

Information on the Comments data segment in the External Check stage.

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.

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

**Figure 4-10 External Check - Comments**

Collateral Review - ExternalCheck

Summary  
External Check  
Comments

Comments

Screen ( 3 / 3 )

Enter text here...

Post

No items to display.

Audit Hold Back Next Save & Close Submit Cancel

1. Type your comments for the External Check 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 4-11 Checklist

Checklist ✕

|  |          |  |
|--|----------|--|
| <input type="checkbox"/> Enrich Approval       | Remarks: |  |
| * <input checked="" type="checkbox"/> Tax rcpt | Remarks: |  |

Page 1 of 1 (1-2 of 2 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.

# 5

## External Valuation

### External Valuation

Detailed information about the External Valuation stage in the Collateral Review process.

In addition to internal valuations performed by the bank users, the collaterals are valued by the third-party external agencies with expertise in the field to determine the final collateral value.

In this stage, the Credit Officer or the user authorized to edit the External Valuation task must capture the valuation details from the external agencies.

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

- Summary
- External Valuation
- Comments

### Summary

Information about the Summary data segment in the External Valuation stage.

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

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Details
- 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 - Summary** screen, navigate to Tasks > Free Tasks from the left menu.

The Free Tasks screen is displayed.

Figure 5-1 Free Tasks

The screenshot shows the Oracle Free Tasks interface. On the left is a navigation menu with options like Dashboard, Party Services, Policy, Rule, Security Management, Task Management, Tasks, Business Process Maintenance, Completed Tasks, Free tasks, Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitors. The main area displays a table of tasks:

| Action         | Priority | Process Name          | Process Reference Number | Application Number | Stage          | Application Date |
|----------------|----------|-----------------------|--------------------------|--------------------|----------------|------------------|
| Acquire & E... | Medium   | Collateral Review     | APP213206593             | APP213206593       | DataEnrichment | 21-11-16         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213206587             | APP213206587       | Initiation     | 21-11-16         |
| Acquire & E... | High     | Collateral Perfection | APP213206581             | APP213206581       | Enrichment     | 18-04-01         |
| Acquire & E... | Low      | Collateral Perfection | APP12312323              | APP12312323        | Initiation     |                  |
| Acquire & E... | Low      | Collateral Perfection | APP213196570             | APP213196570       | Enrichment     | 20-02-15         |
| Acquire & E... | Low      | Collateral Evaluation | APP213166538             | APP213166538       | Enrichment     | 21-11-04         |
| Acquire & E... | Low      | Collateral Perfection | APP213166533             | APP213166533       | Enrichment     | 18-04-13         |
| Acquire & E... | Low      | Collateral Perfection | APP213156526             | APP213156526       | Manual Retry   | 21-11-04         |
| Acquire & E... | Medium   | Collateral Perfection | APP213156519             | APP213156519       | Enrichment     | 21-11-11         |
| Acquire & E... | Low      | Collateral Perfection | APP213156517             | APP213156517       | Manual Retry   | 21-11-05         |
| Acquire & E... | Low      | Collateral Perfection | APP213156516             | APP213156516       | Enrichment     | 21-11-11         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213146490             | APP213146490       | Initiation     | 21-11-10         |
| Acquire & E... | Low      | Collateral Evaluation | APP213146486             | APP213146486       | Initiation     | 21-11-02         |
| Acquire & E... | Low      | Collateral Perfection | APP213126446             | APP213126446       | Enrichment     | 21-11-04         |

At the bottom, there is a pagination control showing 'Page 1 of 850 (1 - 20 of 17000 items)' and navigation buttons.

2. Click **Acquire & Edit** in the required External Valuation task.

The External Valuation - Summary screen is displayed.

Figure 5-2 External Valuation - Summary

The screenshot shows the Oracle External Valuation - Summary screen for a 'Collateral Review - External Valuation'. The interface includes a left-hand navigation menu with 'Summary', 'External Valuation', and 'Comments'. The main content area is divided into several sections:

- Summary:** Displays key fields: Customer ID (000002181), Application ID (APP213217173), Current Status (DataEnrichment Completed), Documents (0), Collateral Type (Property), Collateral Category (PRPT), and Ownership Type (Joint).
- Basic Information:** Shows 'COL212460683' with a description 'desc'. It lists 'Collateral Currency' as USD, 'Agreed Collateral Value' as \$100,000.00, 'Exposure Type' as Hypothecation, 'Purpose Of Collateral' as Shareable Across Customers, and 'Available Till' as 2022-09-29.
- Property:** Indicates '1 Collateral' with a 'Collateral Value' of '\$1K'.
- Linked Facilities Details:** A pie chart shows 77% Unlinked (green) and 23% ROADROLL (blue).
- Ownership:** States 'No data to display'.
- Seniority of charge:** Shows '1 Position'.
- Covenants:** Shows '0 Covenants proposed' and 'Standard Covenants Applicable'. It also displays '0 Complied Covenants' and '0 Breached Covenants'.
- Insurance:** Shows '2 Active Insurance' and a 'Total Insurance Amount' of 'USD 12,500.00'.
- Configured Stage Status:** A grid of status indicators: Risk Evaluation (In Progress), Internal Legal Opinion (Not applicable), External Legal Opinion (In Progress), External Valuation (Completed), External Check (Completed), and Field Investigation (In Progress).

At the bottom, there are buttons for 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.



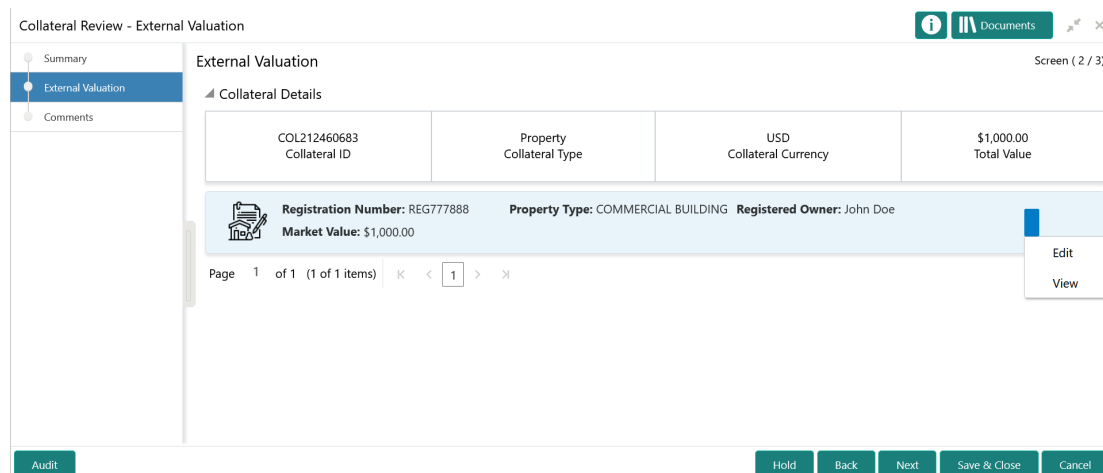
3. View the collateral summary and click **Next**.

## External Valuation

Procedure to add external valuation details for the collateral.

Upon clicking **Next** in the **External Valuation - Summary** screen, the External Valuation data segment is displayed.

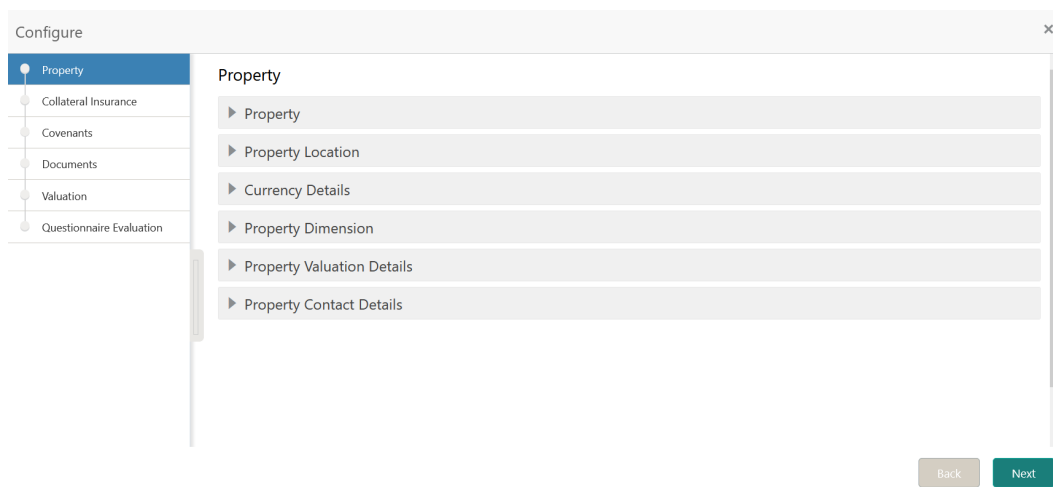
**Figure 5-3 External Valuation - External Valuation**



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

The **External Valuation - Configure - Collateral Type** screen is displayed based on the selected collateral.

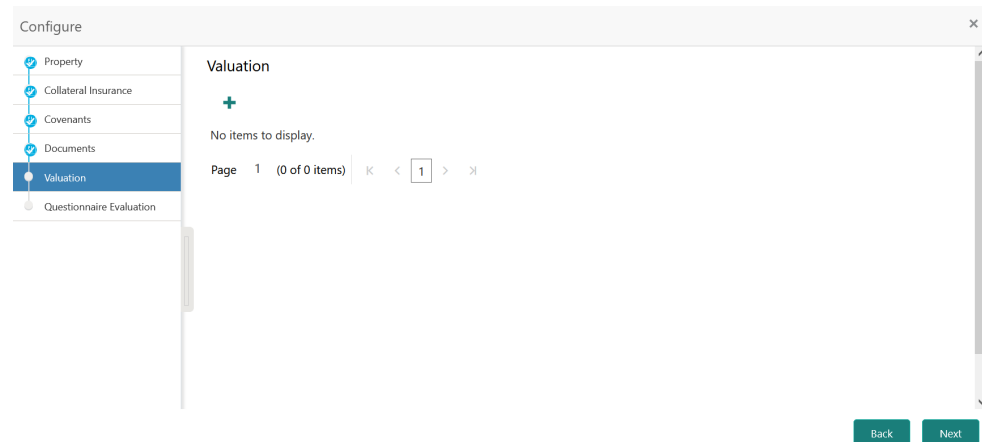
**Figure 5-4 External Valuation - Configure - Collateral Type**



For information on the **Property**, **Collateral Insurance**, **Covenants** and **Documents** menus, refer the **Data Enrichment** chapter.

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

**Figure 5-5 External Valuation - Configure - Valuation**



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

**Figure 5-6 External Valuation Details**

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

- Basic Details:**
  - Agency \* (Text input: OTHR)
  - Other Agency Name \* (Text input: SAS)
  - Valuation Type \* (Dropdown: External)
  - Valuation Date \* (Date picker: May 7, 2018)
  - Valuation Frequency \* (Dropdown: Yearly)
  - Frequency Unit (Spinners: 2)
  - Valuation Expiry Date (Date picker: Mar 31, 2023)
  - Next Valuation Date (Text: May 7, 2020)
  - Valuation Amount \* (Text: USD, \$500,000.00)
  - Insurable Value (Text: \$300,000.00)
  - Deviation Approval As Per Bank Policy (Text input)
  - Estimated Age Of Asset \* (Spinners: 5)
  - Estimated Life Span Of Asset (Spinners: 20)
- Immovable Collateral Valuation Details:** (Collapsible section)
- Immovable Collateral Area Details:** (Collapsible section)
- Remarks:**
  - Remarks (Text area)
  - Valuer Remarks (Text area)

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

- Specify all the details in the **External Valuation Details** window.  
For field level explanation, refer the below table.

**Table 5-1 Basic Details - Field Description**

| Field                      | Description  |
|----------------------------|--|
| <b>Agency</b>              | Select the <b>Agency</b> which performed external valuation.     |
| <b>Valuation Type</b>      | Select the <b>Valuation Type</b> as External.                    |
| <b>Valuation Date</b>      | Specify the date on which the external valuation is carried out. |
| <b>Valuation Frequency</b> | Select the <b>Valuation Frequency</b> from the drop down list.   |

**Table 5-1 (Cont.) Basic Details - Field Description**

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

**Figure 5-7**

▲ Immovable Collateral Valuation Details

|  |   |
|--|---|
| Type Of Property<br><input style="width: 95%;" type="text"/>                                   | Date Of Property Visit<br><input style="width: 95%;" type="text"/>                            |
| Number Of Blocks/Wings<br><input style="width: 95%;" type="text"/>                             | Number Of Stories<br><input style="width: 95%;" type="text"/>                                 |
| Number Of Units Per Floor<br><input style="width: 95%;" type="text"/>                          | Age Of The Property<br><input style="width: 95%;" type="text"/>                               |
| Residual Life<br><input style="width: 95%;" type="text"/>                                      | Sanctioned Plans Details<br><input style="width: 95%;" type="text"/>                          |
| Construction Permission / Commencement Certificate<br><input style="width: 95%;" type="text"/> | Permissible Usage As Per Sanctioned/Approved Plan<br><input style="width: 95%;" type="text"/> |
| Deviations If Any<br><input style="width: 95%;" type="text"/>                                  | Land Rate<br><input style="width: 95%;" type="text"/>   |
| Construction Rate<br><input style="width: 95%;" type="text"/>                                  | Amenity Value<br><input style="width: 95%;" type="text"/>                                     |
| Total Fair Market Value<br><input style="width: 95%;" type="text"/>                            | Forced/Distress Sale Value<br><input style="width: 95%;" type="text"/>                        |
| Realizable Value<br><input style="width: 95%;" type="text"/>                                   | Ready Reckoner Rate / Circle Rate<br><input style="width: 95%;" type="text"/>                 |
| Stage Of Construction<br><input style="width: 95%;" type="text"/>                              | Negative Remarks<br><input style="width: 95%;" type="text"/>                                  |

Table 5-2 Immovable Collateral Valuation Details - Field Description

| Field  | Description   |
|--|---|
| Type of Property                                   | Select the <b>Type of Property</b> from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Urban</li> <li>• Rural</li> <li>• Semi-Urban</li> </ul> |
| 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 the <b>Number of Stories</b> available in the building.   |
| Number of Units Per Floor                          | Specify the number of flats available per floor.  |
| Age of the Property                                | Specify the present date of the property in years.  |
| 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 the <b>Land Rate</b> in the locality.   |
| Construction Rate                                  | Specify the cost of construction per unit.  |
| Amenity Value                                      | Specify the value of other amenities provided to the customers.   |
| Total Fair Market Value                            | Specify the fair market value of the building or apartment or unit.   |
| Forced/Distress Sale Value                         | Specify the possible sale value in case of default by customer.   |
| Realizable Value                                   | Specify the value of realization in case of sale.   |
| Ready Reckoner Rate/Circle Rate                    | Specify the indexed rate or prevailing rate in the locality.  |
| Stage of Construction                              | Specify the current <b>Stage of Construction</b> .  |
| Negative Remarks                                   | Capture <b>Negative Remarks</b> from the External Valuator, if any  |

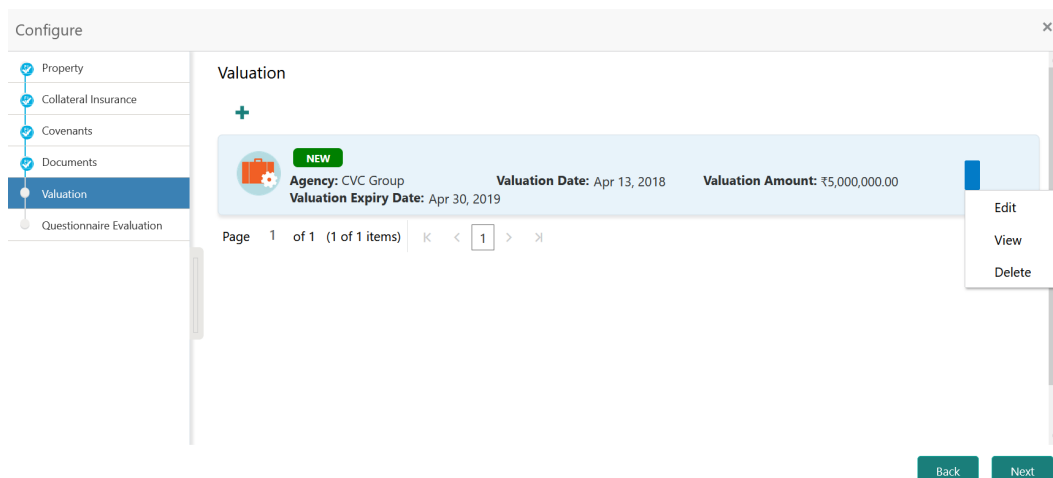
**Figure 5-8**

**Table 5-3 Immovable Collateral Area Details - Field Description**

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

5. Click **Add**.

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

**Figure 5-9 External Valuation - Configure - Valuation Added**

You can **Edit**, **View**, or **Delete** the added external valuation details by clicking the action icon in the corresponding record and selecting the required option.

6. Click **Next** in the **External Valuation - Configure - Valuation** screen.

The **External Valuation - Configure - Questionnaire Evaluation** screen is displayed. For information on questionnaire based evaluation, refer **External Check** chapter.

#### **Note:**

If the minimum number of 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 valuation records at a later date.

7. After performing necessary actions in the External Valuation data segment, click **Next**.

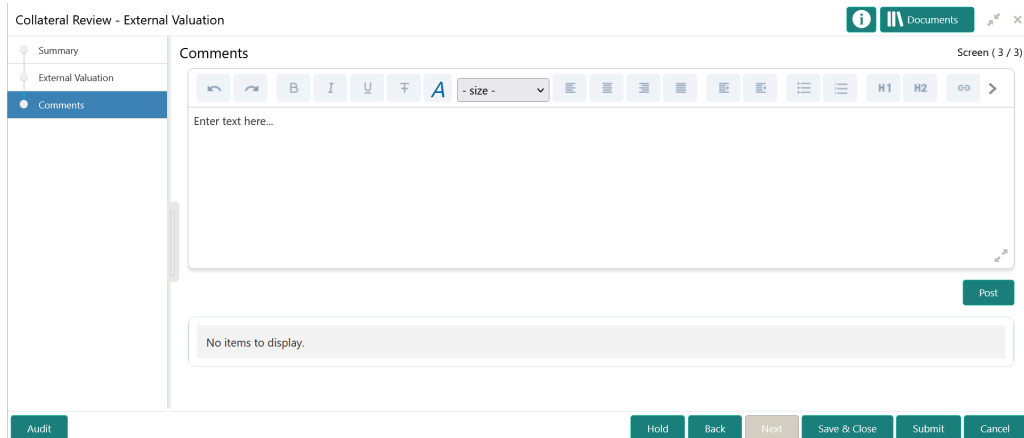
## Comments

Information about the Comments data segment in the External Valuation stage.

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.

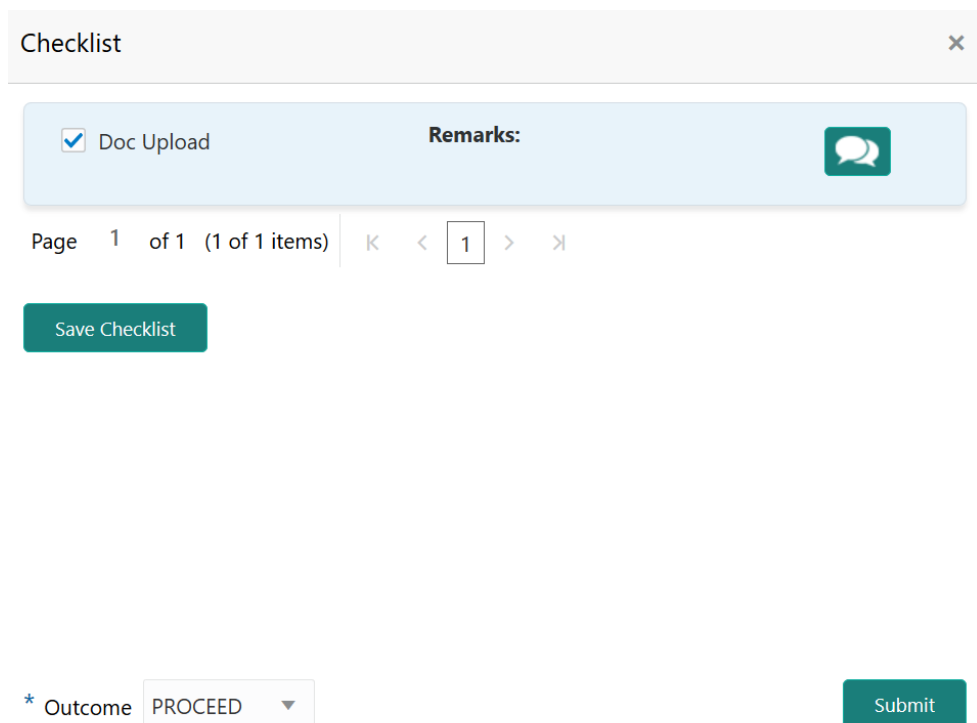
Upon clicking **Next** in the **External Valuation - External Valuation** screen, the Comments data segment is displayed.

**Figure 5-10 External Valuation - Comments**



1. Type 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 5-11 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 to the previous stage.

# 6

## Field Investigation

### Field Investigation

Detailed information about the Field Investigation stage in Collateral Review process.

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:

- Summary
- Field Investigation
- Comments

### Summary

Information on the Summary data segment in Field Investigation stage.

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

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Details
- 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 - Summary** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

**Figure 6-1 Free Tasks**

The screenshot shows the Oracle 'Free Tasks' interface. On the left is a navigation menu with 'Free Tasks' selected. The main area displays a table of tasks. The table has the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The tasks listed include various stages like DataEnrichment, Initiation, and Enrichment, with priorities ranging from Low to High. At the bottom, there is a pagination control showing 'Page 1 of 850 (1 - 20 of 17000 items)'.

| Action         | Priority | Process Name          | Process Reference Number | Application Number | Stage          | Application Date |
|----------------|----------|-----------------------|--------------------------|--------------------|----------------|------------------|
| Acquire & E... | Medium   | Collateral Review     | APP213206593             | APP213206593       | DataEnrichment | 21-11-16         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213206587             | APP213206587       | Initiation     | 21-11-16         |
| Acquire & E... | High     | Collateral Perfection | APP213206581             | APP213206581       | Enrichment     | 18-04-01         |
| Acquire & E... | Low      | Collateral Perfection | APP12312323              | APP12312323        | Initiation     |                  |
| Acquire & E... | Low      | Collateral Perfection | APP213196570             | APP213196570       | Enrichment     | 20-02-15         |
| Acquire & E... | Low      | Collateral Evaluation | APP213166538             | APP213166538       | Enrichment     | 21-11-04         |
| Acquire & E... | Low      | Collateral Perfection | APP213166533             | APP213166533       | Enrichment     | 18-04-13         |
| Acquire & E... | Low      | Collateral Perfection | APP213156526             | APP213156526       | Manual Retry   | 21-11-04         |
| Acquire & E... | Medium   | Collateral Perfection | APP213156519             | APP213156519       | Enrichment     | 21-11-11         |
| Acquire & E... | Low      | Collateral Perfection | APP213156517             | APP213156517       | Manual Retry   | 21-11-05         |
| Acquire & E... | Low      | Collateral Perfection | APP213156516             | APP213156516       | Enrichment     | 21-11-11         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213146490             | APP213146490       | Initiation     | 21-11-10         |
| Acquire & E... | Low      | Collateral Evaluation | APP213146486             | APP213146486       | Initiation     | 21-11-02         |
| Acquire & F... | Low      | Collateral Perfection | APP213126446             | APP213126446       | Enrichment     | 21-11-04         |

2. Click **Acquire & Edit** in the required Field Investigation task.

The **Field Investigation - Summary** screen is displayed.

Figure 6-2 Field Investigation - Summary

Collateral Review - FieldInvestigation

Summary

Screen ( 1 / 3 )

| Customer ID | Application ID | Current Status           | Documents | Collateral Type | Collateral Category | Ownership Type |
|-------------|----------------|--------------------------|-----------|-----------------|---------------------|----------------|
| 000002181   | APP213217173   | DataEnrichment Completed | 0         | Property        | ELCM_PRPT_NEW       | Joint          |

Basic Information

COL212460683

desc

| Collateral Currency | Agreed Collateral Value | Agreed Collateral Value | Available From | Available Till | Applicable Business |
|---------------------|-------------------------|-------------------------|----------------|----------------|---------------------|
| USD                 | \$100,000.00            |                         | 2021-09-01     | 2022-09-29     | -                   |

Exposure Type: -  
Charge Type: Hypothecation  
Purpose Of Collateral: -  
Shareable Across Customers: No

| Property                              | Linked Facilities Details | Ownership          |
|---------------------------------------|---------------------------|--------------------|
| 1 Collateral<br>\$1K Collateral Value |                           | No data to display |

| Seniority of charge                           | Covenants   | Insurance                            |
|---|---|--------------------------------------|
| 1 Position                                    | 0 Covenants proposed<br>Standard Covenants Applicable | 2 Active Insurance                   |
| 0 Total Percentage   100 Percentage Available | 0 Complied Covenants   0 Breached Covenants           | USD 12,500.00 Total Insurance Amount |

Configured Stage Status

| Risk Evaluation    | Internal Legal Opinion | External Legal Opinion |
|--------------------|------------------------|------------------------|
| In Progress        | Not applicable         | In Progress            |
| External Valuation | External Check         | Field Investigation    |
| Completed          | Completed              | In Progress            |

Audit | Hold | Back | Next | Save & Close | Cancel

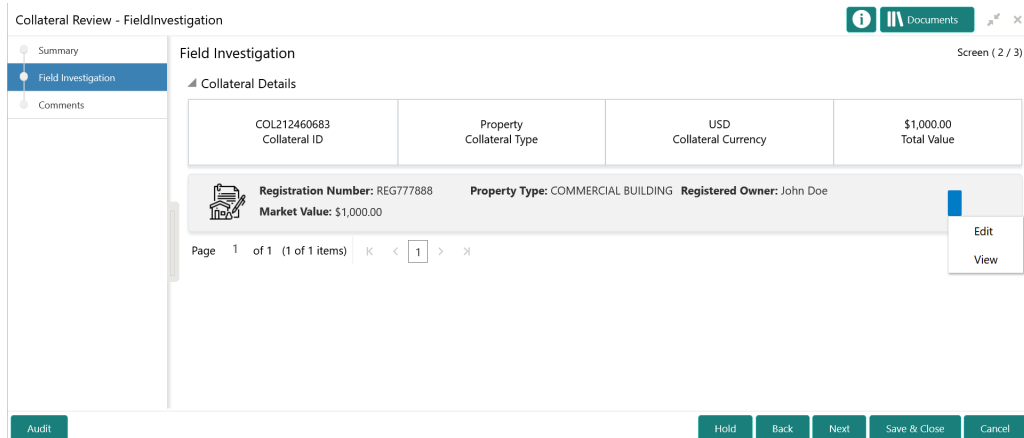
- View the Collateral Summary and click **Next**.

## Field Investigation

Procedure to add field investigation details.

Upon clicking **Next** in the **Field Investigation - Summary** screen, the Field Investigation data segment is displayed.

**Figure 6-3 Field Investigation**

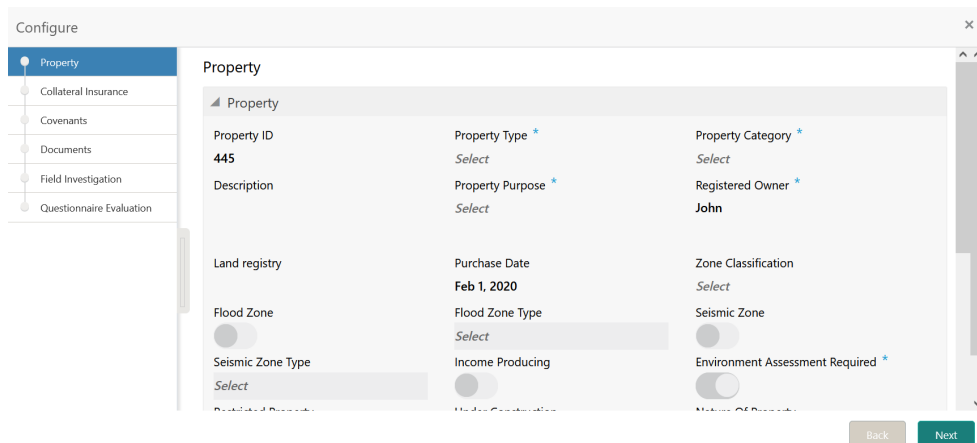


To capture the field investigation details for the collateral:

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

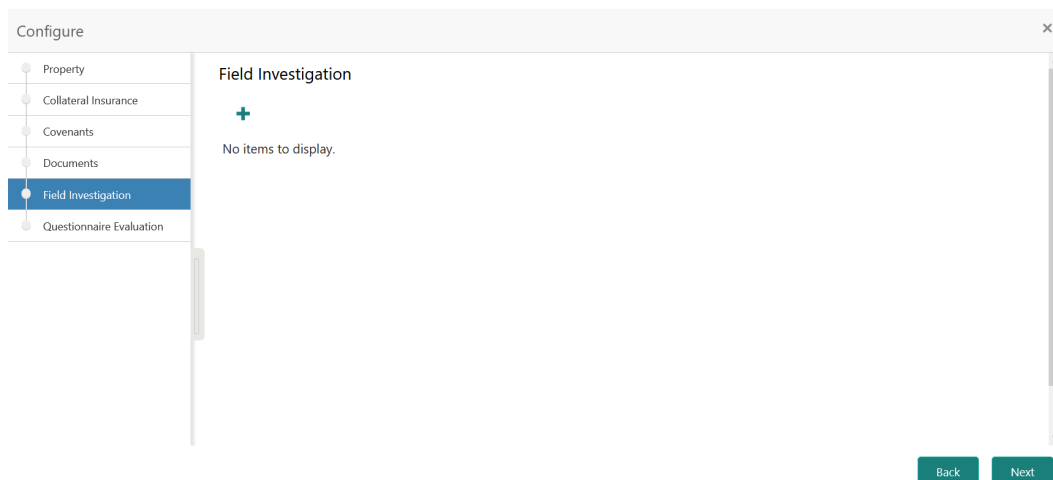
The **Field Investigation - Configure - Collateral Type** screen is displayed.

**Figure 6-4 Field Investigation - Configure - Collateral Type**



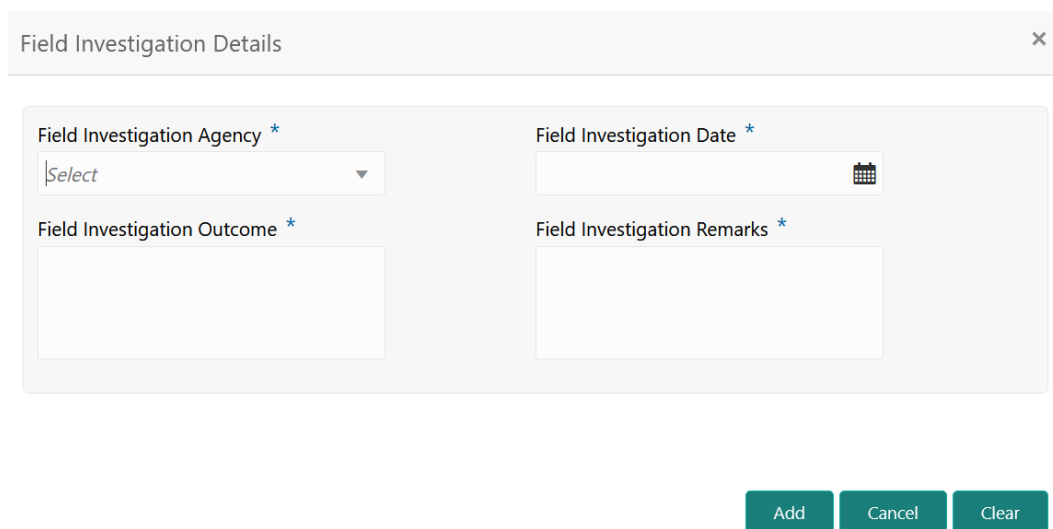
2. Click **Next** and navigate to the Field Investigation menu.

**Figure 6-5 Field Investigation - Configure - Field Investigation**



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

**Figure 6-6 Field Investigation Details**



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

**Table 6-1 Field investigation Details - Field Description**

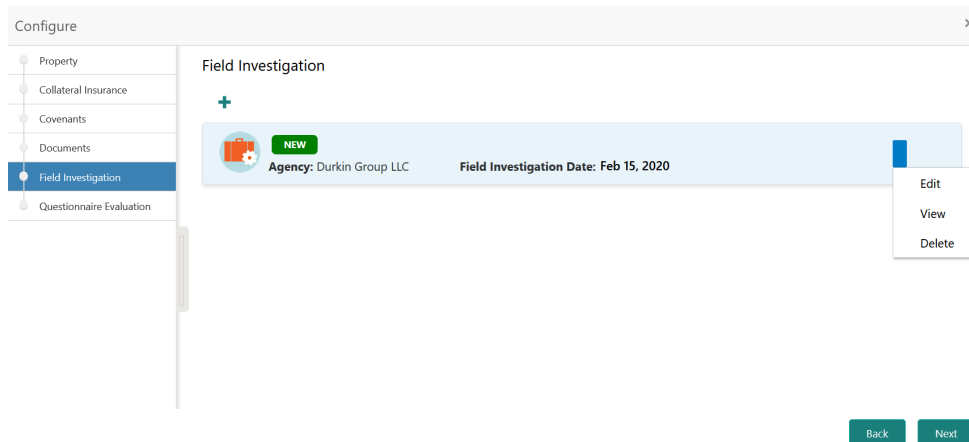
| Field                              | Description   |
|------------------------------------|---|
| <b>Field Investigation Agency</b>  | Select the agency which carried out the field investigation for the collateral. |
| <b>Field Investigation Date</b>    | Specify the date on which the field investigation is carried out.               |
| <b>Field Investigation Outcome</b> | Specify the <b>Field Investigation Outcome</b> .                                |

**Table 6-1 (Cont.) Field investigation Details - Field Description**

| Field                       | Description  |
|-----------------------------|--|
| Field Investigation Remarks | Capture the <b>Field Investigation Remarks</b> for the collateral. |

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

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

**Figure 6-7 Field Investigation - Configure - Investigation Details Added**

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

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

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

 **Note:**

For information on questionnaire based evaluation, refer the **External Check** chapter.

- After performing necessary actions in the **Field Investigation** screen, click **Next**.

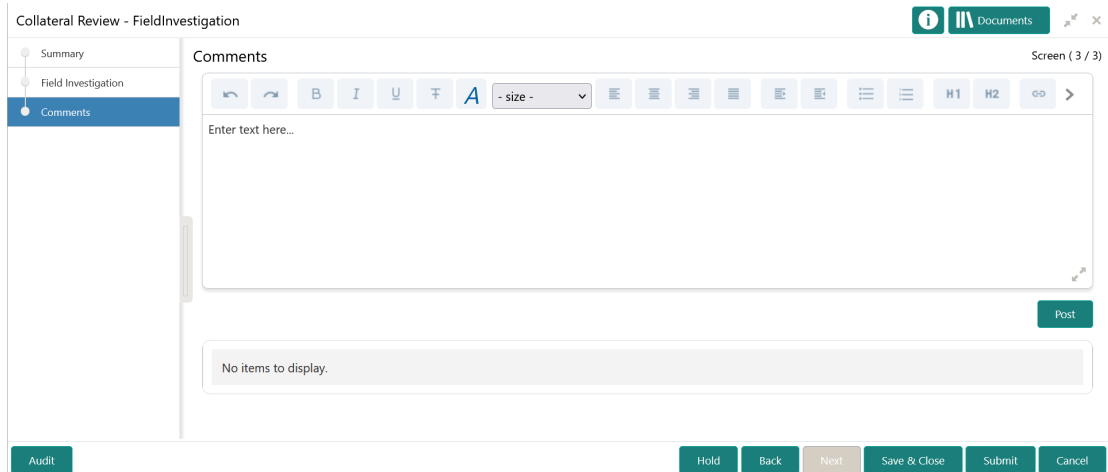
## Comments

Information on the Comments data segment in the Field Investigation stage.

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.

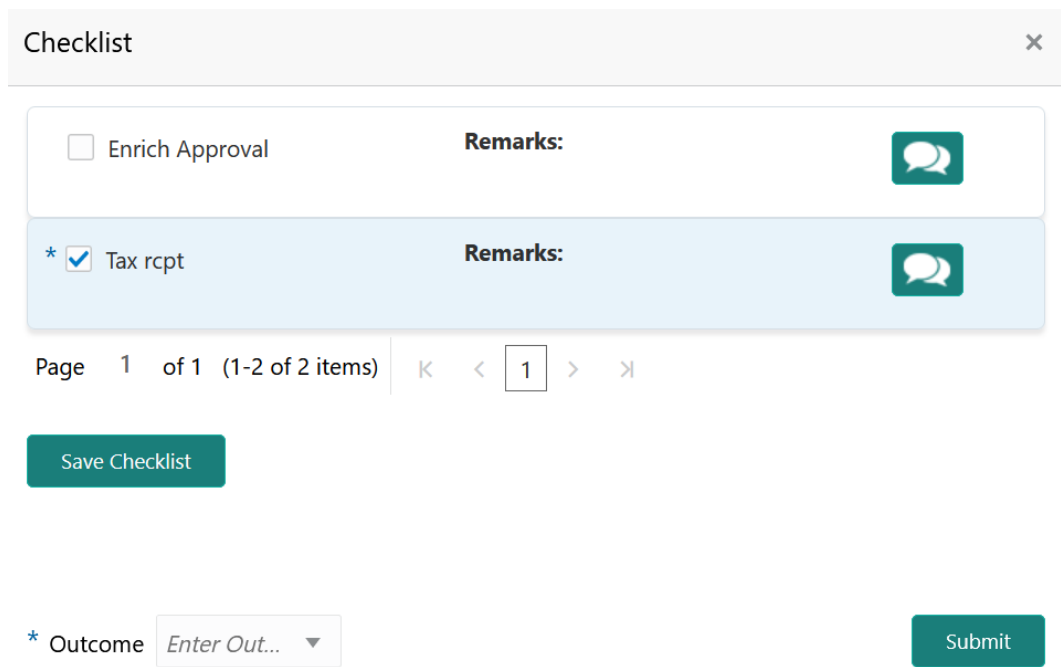
Upon clicking **Next** in the **Field Investigation** screen, the Comments data segment is displayed.

**Figure 6-8 Field Investigation - Comments**



1. Type your comments for the Field Investigation 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 6-9 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.

# 7

## Legal Opinion

### Legal Opinion

Detailed information about the Legal Opinion stage in the Collateral Review Process.

In general, banks capture internal as well as external legal opinions for the collateral in order to precisely ascertain the level of security the collateral provides the bank. In this stage, the Credit Officer or the user authorized to edit the Legal Opinion task in bank must capture legal opinion for the collateral from the external agencies.

The following data segments are available for the legal user in this stage to review the collateral and provide Legal Opinion.

- Summary
- External Legal Opinion
- Comments

### Summary

Information about the Summary data segment in the Legal Opinion stage.

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

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Details
- 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 - Summary** screen, navigate to Tasks > Free Tasks from the left menu.

The Free Tasks screen is displayed.

Figure 7-1 Free Tasks

| Action         | Priority | Process Name          | Process Reference Number | Application Number | Stage          | Application Date |
|----------------|----------|-----------------------|--------------------------|--------------------|----------------|------------------|
| Acquire & E... | Medium   | Collateral Review     | APP213206593             | APP213206593       | DataEnrichment | 21-11-16         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213206587             | APP213206587       | Initiation     | 21-11-16         |
| Acquire & E... | High     | Collateral Perfection | APP213206581             | APP213206581       | Enrichment     | 18-04-01         |
| Acquire & E... | Low      | Collateral Perfection | APP12312323              | APP12312323        | Initiation     |                  |
| Acquire & E... | Low      | Collateral Perfection | APP213196570             | APP213196570       | Enrichment     | 20-02-15         |
| Acquire & E... | Low      | Collateral Evaluation | APP213166538             | APP213166538       | Enrichment     | 21-11-04         |
| Acquire & E... | Low      | Collateral Perfection | APP213166533             | APP213166533       | Enrichment     | 18-04-13         |
| Acquire & E... | Low      | Collateral Perfection | APP213156526             | APP213156526       | Manual Retry   | 21-11-04         |
| Acquire & E... | Medium   | Collateral Perfection | APP213156519             | APP213156519       | Enrichment     | 21-11-11         |
| Acquire & E... | Low      | Collateral Perfection | APP213156517             | APP213156517       | Manual Retry   | 21-11-05         |
| Acquire & E... | Low      | Collateral Perfection | APP213156516             | APP213156516       | Enrichment     | 21-11-11         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213146490             | APP213146490       | Initiation     | 21-11-10         |
| Acquire & E... | Low      | Collateral Evaluation | APP213146486             | APP213146486       | Initiation     | 21-11-02         |
| Acquire & E... | Low      | Collateral Perfection | APP213126446             | APP213126446       | Enrichment     | 21-11-04         |

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

Figure 7-2 Legal Opinion - Summary

**Collateral Review - LegalOpinion**

Summary

| Customer ID | Application ID | Current Status           | Documents | Collateral Type | Collateral Category | Ownership Type |
|-------------|----------------|--------------------------|-----------|-----------------|---------------------|----------------|
| 000002181   | APP213217173   | DataEnrichment Completed | 0         | Property        | ELCM_PRPT_NEW       | Joint          |

**Basic Information**

COL212460683

desc

Collateral Currency: USD

Agreed Collateral Value: \$100,000.00

Exposure Type: -

Agreed Collateral Value: -

Purpose Of Collateral: -

Available From: 2021-09-01

Available Till: 2022-09-29

Applicable Business: -

Shareable Across Customers: No

| Property                              | Linked Facilities Details | Ownership          |
|---------------------------------------|---------------------------|--------------------|
| 1 Collateral<br>\$1K Collateral Value |                           | No data to display |

| Seniority of charge                           | Covenants   | Insurance                            |
|---|---|--------------------------------------|
| 1 Position                                    | 0 Covenants proposed<br>Standard Covenants Applicable | 2 Active Insurance                   |
| 0 Total Percentage   100 Percentage Available | 0 Complied Covenants   0 Breached Covenants           | USD 12,500.00 Total Insurance Amount |

**Configured Stage Status**

| Risk Evaluation    | Internal Legal Opinion | External Legal Opinion |
|--------------------|------------------------|------------------------|
| In Progress        | Not applicable         | In Progress            |
| External Valuation | External Check         | Field Investigation    |
| Completed          | Completed              | In Progress            |

Audit | Hold | Back | Next | Save & Close | Cancel

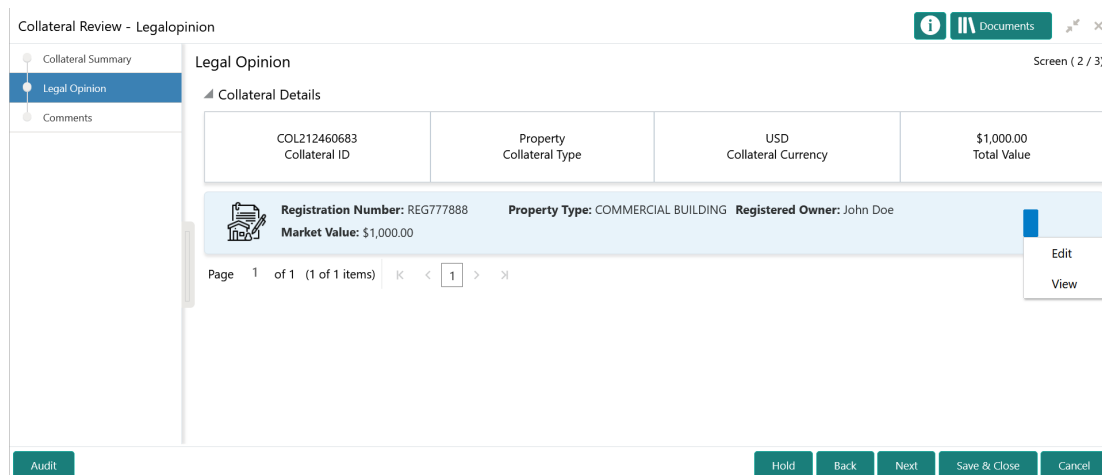
3. View the Collateral Summary and click **Next**.

## Legal Opinion

Procedure to capture external legal opinion for the collateral.

Upon clicking **Next** in the **Legal Opinion - Summary** screen, the External Legal Opinion / Legal Opinion data segment is displayed.

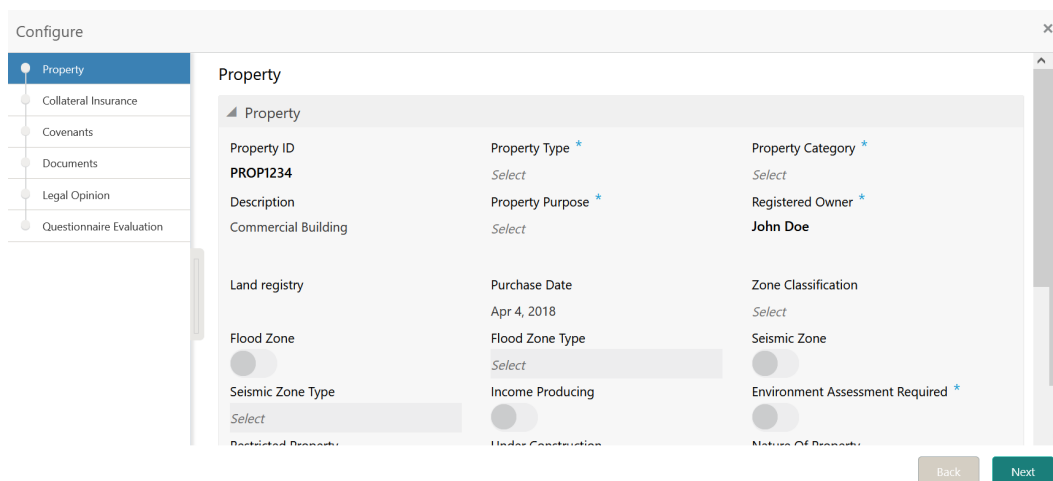
**Figure 7-3 Legal Opinion - Legal Opinion**



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

The **Legal Opinion - Configure - Collateral Type** screen is displayed based on the selected collateral.

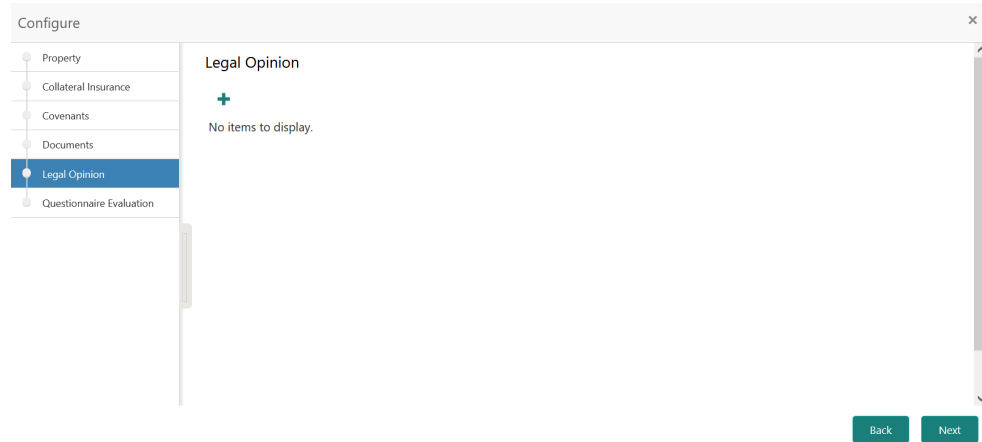
**Figure 7-4 Legal Opinion - Configure - Property**



For information on the **Property**, **Covenants**, and **Documents** menus, refer the **Data Enrichment** chapter.

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

**Figure 7-5 Legal opinion - Configure - Legal Opinion**



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

**Figure 7-6 External Legal Opinion Details**

**External Legal Opinion Details**

**Common Details**

Construction Stage: Complete

External Opinion Date: Mar 4, 2022

Mortgage Created By: Others

Date of Mortgage: [Calendar Icon]

Title Deeds Custody: [Search Icon]

Holding: Freehold

Date of Agreement: May 7, 2018

Type of Transaction: New To Bank

Type of Mortgage: Registered

Agency: LO02

Registration Number: [Input Field]

Mortgage Creation: Enhancement

Negative Lien: [Toggle Switch]

**NOC Details**

NOC to Mortgage received: No

Authority for Tripartite Agreement: [Input Field]

Date of Title Search Report: [Calendar Icon]

NOC to Mortgage issued by: [Input Field]

Title Documents submitted: [Toggle Switch]

NOC Deviation: [Input Field]

Tripartite Agreement with Authority received: No

Empanelled Approval Done: [Toggle Switch]

**Legal Audit**

Legal Audit Applicable: [Toggle Switch]

Next Legal Audit Due: [Calendar Icon]

Legal Firm Opinion: Approved

Legal Audit Done: [Toggle Switch]

Deviations if any: [Input Field]

Final Recommendation: Proceed

Date of Audit Report: [Calendar Icon]

Remarks: [Input Field]

[Add] [Cancel] [Clear]

## 4. Specify the external legal opinion details.

For field level explanation, refer the below table.

Table 7-1 Common Details - Field Description

| Field                        | Description   |
|------------------------------|---|
| <b>Construction Stage</b>    | Select the stage of construction from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Complete</li> <li>• Under Construction</li> </ul>               |
| <b>Holding</b>               | Specify if the property is Freehold or Leasehold.   |
| <b>Agency</b>                | Select the Agency from which the legal opinion is obtained.   |
| <b>External Opinion Date</b> | Specify the date on which the external legal opinion is captured.   |
| <b>Date of Agreement</b>     | Specify the date of lease agreement.  |
| <b>Registration Number</b>   | Specify the property <b>Registration Number</b> .   |
| <b>Mortgage Created By</b>   | 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"> <li>• Own Bank</li> <li>• Others</li> </ul> |
| <b>Type of Transaction</b>   | Specify whether the customer is <b>New To Bank</b> or <b>Existing</b> customer.   |
| <b>Mortgage Creation</b>     | Select the <b>Mortgage Creation</b> as <b>Fresh</b> or <b>Enhancement</b> of existing mortgage value.   |
| <b>Date of Mortgage</b>      | Specify the mortgage creation date.   |
| <b>Type of Mortgage</b>      | Specify the type of mortgage as <b>Equitable</b> or <b>Registered</b> .   |
| <b>Negative Lien</b>         | Specify whether negative lien is executed covering the collateral by selecting <b>Yes</b> or <b>No</b> from the drop down list.   |
| <b>Title Deeds Custody</b>   | Specify the name of bank which is holding the title deeds.  |

Table 7-2 NOC Details - Field Description

| Field                            | Description  |
|----------------------------------|--|
| <b>NOC to Mortgage received</b>  | Specify if NOC for creating mortgage is received. The following options are available in the drop down list. <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Not Applicable</li> </ul> |
| <b>NOC to Mortgage issued by</b> | Specify the details of other participating lenders that issued the NOC to mortgage.  |

Table 7-2 (Cont.) NOC Details - Field Description

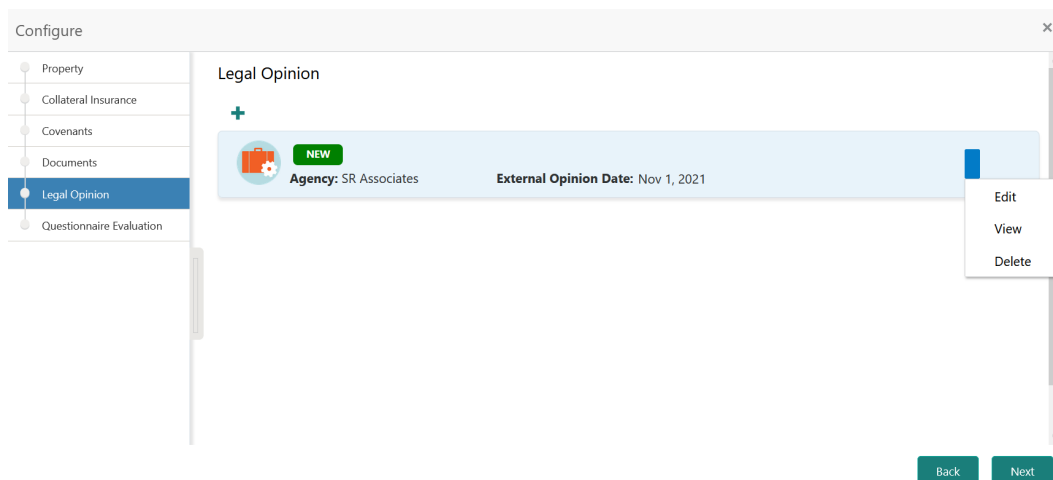
| Field   | Description  |
|---|--|
| <b>Tripartite Agreement with Authority received</b> | Specify if the tripartite Agreement is received from the authority. The following options are available in the drop down list. <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Not Applicable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

Table 7-3 Legal Audit - Field Description

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

5. Click **Add**.

The external legal opinion is added and displayed as shown below.

**Figure 7-7 Legal Opinion - Configure - Legal Opinion Added**

You can **Edit**, **View**, or **Delete** the added external legal opinion by clicking the action icon in the corresponding record and selecting the required option.

6. After adding the external legal opinion, click **Next**.

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

 **Note:**

For information on questionnaire based evaluation, refer the **External Check** chapter.

7. After performing necessary actions in the External Legal Opinion/Legal Opinion data segment, click **Next**.

## Comments

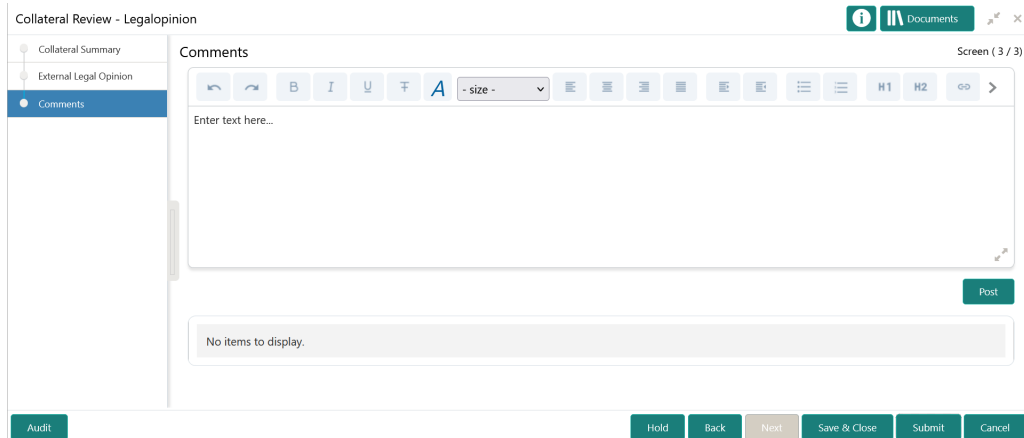
Information about the Comments data segment in the Legal Opinion stage.

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.

Upon clicking **Next** in the **Legal Opinion - External Legal Opinion** screen, the Comments data segment is displayed.

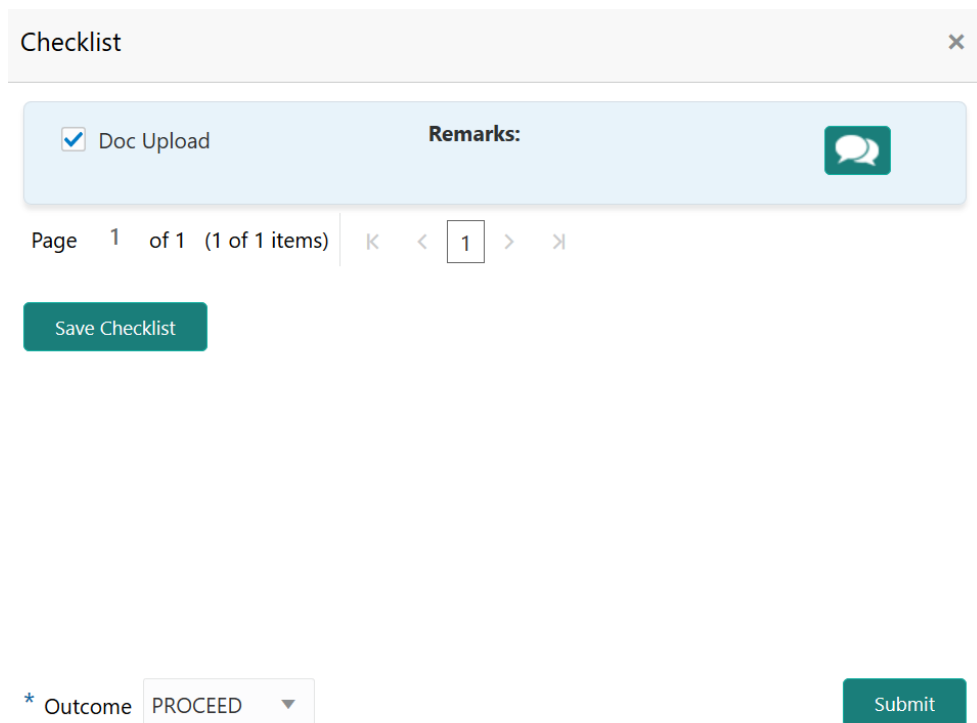


**Figure 7-8 Legal Opinion - Comments**



1. Type your comments for the Legal Opinion 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 7-9 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 to the previous stage after completion of all the parallel stages.

# 8

## Internal Legal Opinion

### Internal Legal Opinion

Detailed information about the Internal Legal Opinion stage in the Collateral Review Process.

In this stage, the Legal Officer in bank must review the collateral and its documents to check if the collateral can secure bank's exposure. In general, legal department in the bank considers the following possible aspects

- How helpful the local jurisdiction is in facilitating quick disposal and recovery of money (legal processes related to collateral sale)
- Whether the collateral submission has been duly authorized by customer's board (board resolution to authorize company management to provide collateral)
- In case of existing first charge, will there be any issue in claiming

The following data segments are available for the legal user in this stage to review the collateral and provide Legal Opinion.

- Collateral Summary
- Legal Opinion
- Comments

### Collateral Summary

Information about the Collateral Summary data segment in the Internal Legal Opinion stage.

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
- Seniority of Details
- Covenants
- Insurance
- Configured Stage Status

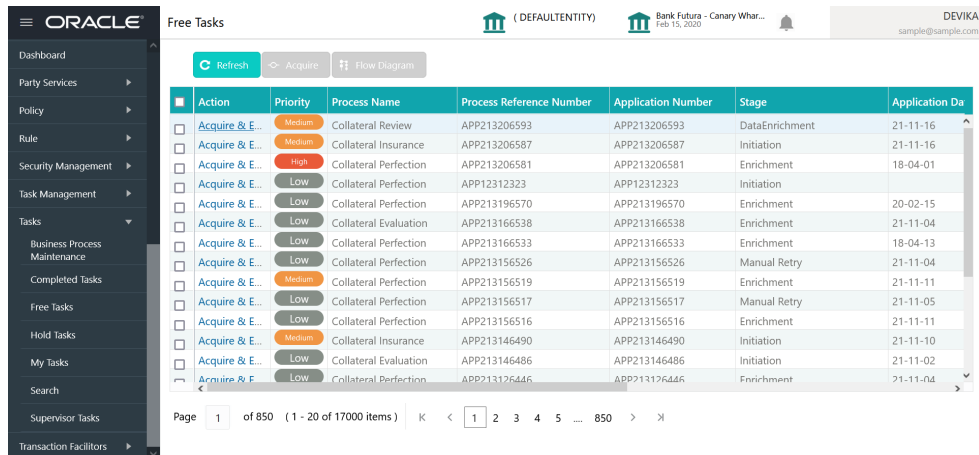
 **Note:**

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

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

The **Free Tasks** screen is displayed.

**Figure 8-1 Free Tasks**



| Action                                  | Priority | Process Name          | Process Reference Number | Application Number | Stage          | Application Date |
|---|----------|-----------------------|--------------------------|--------------------|----------------|------------------|
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Review     | APP213206593             | APP213206593       | DataEnrichment | 21-11-16         |
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Insurance  | APP213206587             | APP213206587       | Initiation     | 21-11-16         |
| <input type="checkbox"/> Acquire & E... | High     | Collateral Perfection | APP213206581             | APP213206581       | Enrichment     | 18-04-01         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP12312323              | APP12312323        | Initiation     |                  |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213196570             | APP213196570       | Enrichment     | 20-02-15         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Evaluation | APP213166538             | APP213166538       | Enrichment     | 21-11-04         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213166533             | APP213166533       | Enrichment     | 18-04-13         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213156526             | APP213156526       | Manual Retry   | 21-11-04         |
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Perfection | APP213156519             | APP213156519       | Enrichment     | 21-11-11         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213156517             | APP213156517       | Manual Retry   | 21-11-05         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213156516             | APP213156516       | Enrichment     | 21-11-11         |
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Insurance  | APP213146490             | APP213146490       | Initiation     | 21-11-10         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Evaluation | APP213146486             | APP213146486       | Initiation     | 21-11-02         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213126446             | APP213126446       | Enrichment     | 21-11-04         |

2. Click **Acquire & Edit** in the required Internal Legal Opinion task.

The **Internal Legal Opinion - Collateral Summary** screen is displayed.

**Figure 8-2 Internal Legal Opinion - Collateral Summary**

**Collateral Review - Internal Legalopinion** Documents

**Collateral Summary** Screen ( 1 / 3 )

|             |                |                          |           |                 |                     |                |
|-------------|----------------|--------------------------|-----------|-----------------|---------------------|----------------|
| Customer ID | Application ID | Current Status           | Documents | Collateral Type | Collateral Category | Ownership Type |
| 000002181   | APP213217173   | DataEnrichment Completed | 0         | Property        | ELCM_PRPT_NEW       | Joint          |

**Basic Information**

COL212460683

desc

|                     |                         |                         |                            |                |                     |
|---------------------|-------------------------|-------------------------|----------------------------|----------------|---------------------|
| Collateral Currency | Agreed Collateral Value | Agreed Collateral Value | Available From             | Available Till | Applicable Business |
| USD                 | \$100,000.00            | -                       | 2021-09-01                 | 2022-09-29     | -                   |
| Exposure Type       | Charge Type             | Purpose Of Collateral   | Shareable Across Customers |                |                     |
| -                   | Hypothecation           | -                       | No                         |                |                     |

| Property   | Linked Facilities Details  | Ownership   |
|--|--|---|
| <p><b>1</b><br/>Collateral</p> <p><b>\$1K</b><br/>Collateral Value</p>                           |  | No data to display  |
| Seniority of charge  | Covenants  | Insurance   |
| <p><b>1</b><br/>Position</p> <p><b>0</b> Total Percentage    <b>100</b> Percentage Available</p> | <p><b>0</b><br/>Covenants proposed<br/>Standard Covenants Applicable</p> <p><b>0</b> Complied Covenants    <b>0</b> Breached Covenants</p> | <p><b>2</b><br/>Active Insurance</p> <p><b>USD 12,500.00</b><br/>Total Insurance Amount</p> |
| Configured Stage Status  |  |   |
| Risk Evaluation<br>In Progress   | Internal Legal Opinion<br>Not applicable   | External Legal Opinion<br>In Progress   |
| External Valuation<br>Completed  | External Check<br>Completed  | Field Investigation<br>In Progress  |

**Audit** Hold Back Next Save & Close Cancel

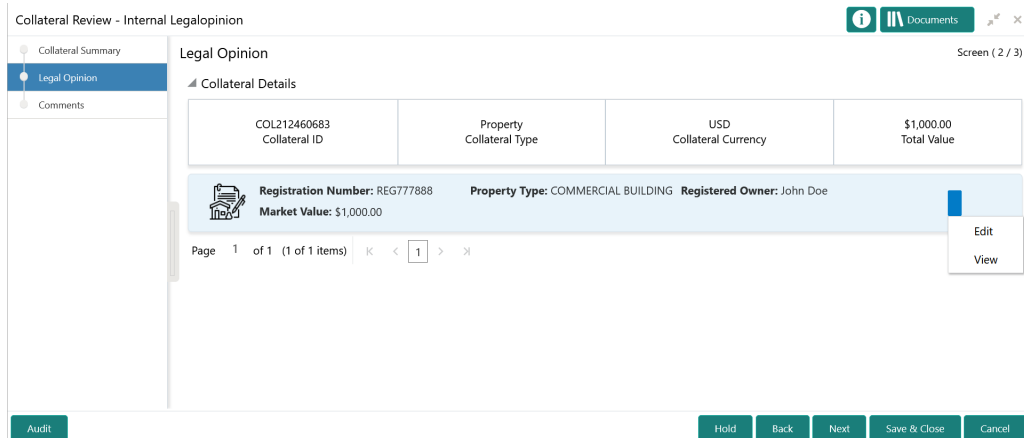
- View the Collateral Summary and click **Next**.

## Legal Opinion

Procedure to capture internal legal opinion for the collateral.

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

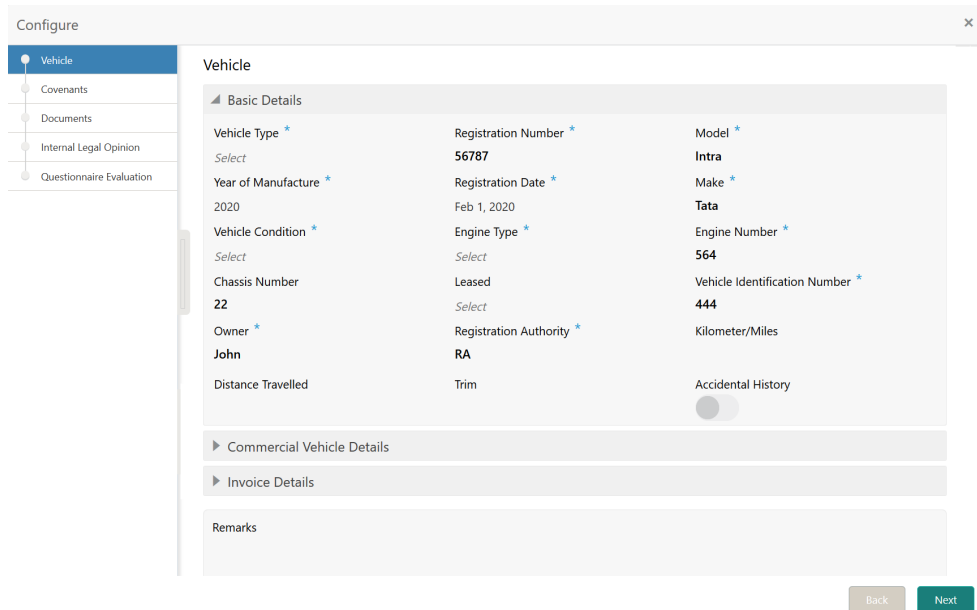
**Figure 8-3 Internal Legal Opinion - Legal Opinion**



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

The **Internal Legal Opinion - Configure - Collateral Type** screen is displayed based on the selected collateral.

**Figure 8-4 Internal Legal Opinion - Configure - Vehicle**



For information on the **Covenants**, and **Documents** menus, refer the **Enrichment** chapter.

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

**Figure 8-5 Internal Legal Opinion - Configure - Internal Legal Opinion**

3. Specify the internal legal opinion details.

For field level information, refer the below table.

**Table 8-1 Internal Legal Opinion - Configure - Internal Legal Opinion - Field Description**

| Field                     | Description   |
|---------------------------|---|
| <b>Legal Opinion Date</b> | Specify the date on which the legal valuation is performed. |
| <b>Legal Opinion</b>      | Capture the <b>Legal Opinion</b> .                          |

4. Click **Next**.

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

 **Note:**

For information on questionnaire based evaluation, refer the **External Check** chapter.

5. After performing necessary actions in the **Internal Legal Opinion - Legal Opinion** screen, click **Next**.

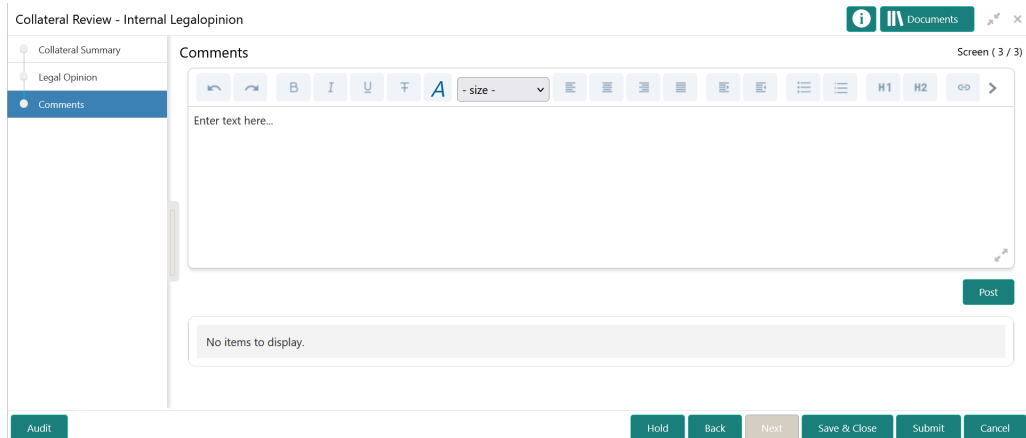
## Comments

Information about the Comments data segment in the Internal Legal Opinion stage.

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

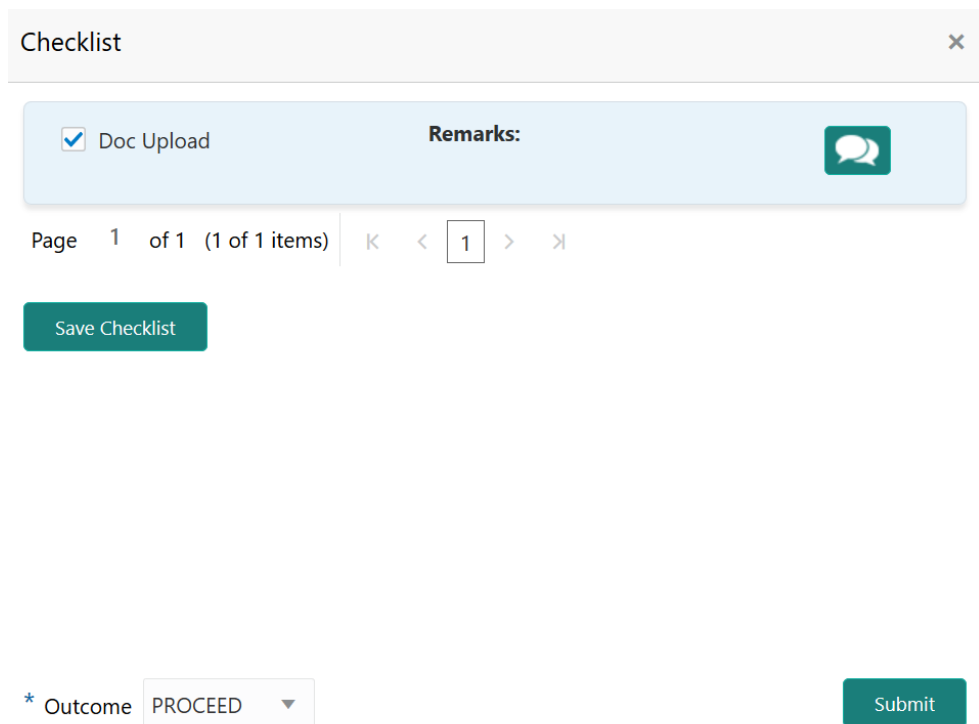
Upon clicking **Next** in the **Internal Legal Opinion - Legal Opinion** screen, the Comments data segment is displayed.

**Figure 8-6 Internal Legal Opinion - Comments**



1. Type your comments for the Internal Legal Opinion 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 8-7 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 to the previous stage after completion of all the parallel stages.

# 10

## Risk Evaluation

### Risk Evaluation

Detailed information about the Risk Evaluation stage in the Collateral Review process.

Risk Evaluation is performed by the bank for certain collateral types to check if the collateral can secure bank's exposure and identify the risk level. In this stage, the Risk Officer or the user authorized to edit the Risk Evaluation task must review the collateral and its documents, and capture the risk evaluation details.

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

- Summary
- Risk Evaluation
- Comments

### Summary

Information about the Summary data segment in the Risk Evaluation stage.

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

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Details
- 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 - Summary** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

**Figure 10-1 Free Tasks**

| Action         | Priority | Process Name          | Process Reference Number | Application Number | Stage          | Application Date |
|----------------|----------|-----------------------|--------------------------|--------------------|----------------|------------------|
| Acquire & E... | Medium   | Collateral Review     | APP213206593             | APP213206593       | DataEnrichment | 21-11-16         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213206587             | APP213206587       | Initiation     | 21-11-16         |
| Acquire & E... | High     | Collateral Perfection | APP213206581             | APP213206581       | Enrichment     | 18-04-01         |
| Acquire & E... | Low      | Collateral Perfection | APP12312323              | APP12312323        | Initiation     |                  |
| Acquire & E... | Low      | Collateral Perfection | APP213196570             | APP213196570       | Enrichment     | 20-02-15         |
| Acquire & E... | Low      | Collateral Evaluation | APP213166538             | APP213166538       | Enrichment     | 21-11-04         |
| Acquire & E... | Low      | Collateral Perfection | APP213166533             | APP213166533       | Enrichment     | 18-04-13         |
| Acquire & E... | Low      | Collateral Perfection | APP213156526             | APP213156526       | Manual Retry   | 21-11-04         |
| Acquire & E... | Medium   | Collateral Perfection | APP213156519             | APP213156519       | Enrichment     | 21-11-11         |
| Acquire & E... | Low      | Collateral Perfection | APP213156517             | APP213156517       | Manual Retry   | 21-11-05         |
| Acquire & E... | Low      | Collateral Perfection | APP213156516             | APP213156516       | Enrichment     | 21-11-11         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213146490             | APP213146490       | Initiation     | 21-11-10         |
| Acquire & E... | Low      | Collateral Evaluation | APP213146486             | APP213146486       | Initiation     | 21-11-02         |
| Acquire & F... | Low      | Collateral Perfection | APP213176446             | APP213176446       | Enrichment     | 21-11-04         |

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

**Figure 10-2 Risk Evaluation - Summary**

**Collateral Review - Risk Evaluation Summary**

Customer ID: 000002181 | Application ID: APP213217173 | Current Status: DataEnrichment Completed | Documents: 0 | Collateral Type: Property | Collateral Category: ELCM\_PRPT\_NEW | Ownership Type: Joint

**Basic Information**

COL212460683

Collateral Currency: USD | Agreed Collateral Value: \$100,000.00 | Exposure Type: Hypothecation

Agreed Collateral Value: \$100,000.00 | Available From: 2021-09-01 | Available Till: 2022-09-29 | Applicable Business: -

Purpose Of Collateral: - | Shareable Across Customers: No

**Property**: 1 Collateral | **Collateral Value**: \$1K

**Linked Facilities Details**: Pie chart showing 23% ROADROLL and 77% Unlinked.

**Ownership**: No data to display

**Seniority of charge**: 1 Position

**Covenants**: 0 Covenants proposed, Standard Covenants Applicable. Complied Covenants: 0, Breached Covenants: 0.

**Insurance**: 2 Active Insurance. Total Insurance Amount: USD 12,500.00

**Configured Stage Status**

- Risk Evaluation: In Progress
- Internal Legal Opinion: Not applicable
- External Legal Opinion: In Progress
- External Valuation: Completed
- External Check: Completed
- Field Investigation: In Progress

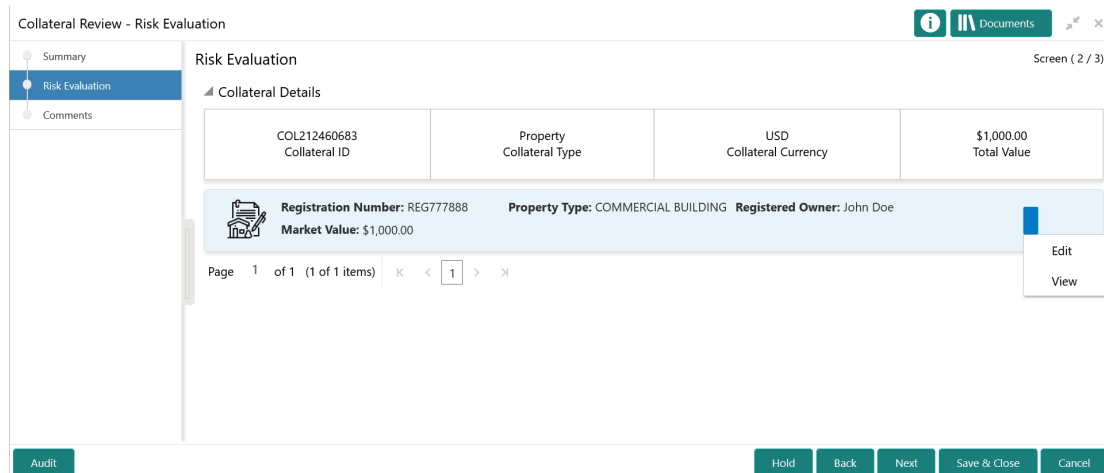
- View the collateral summary and click **Next**.

# Risk Evaluation

Procedure to add risk evaluation details for the collateral.

Upon clicking **Next** in the **Risk Evaluation - Summary** screen, the Risk Evaluation data segment is displayed.

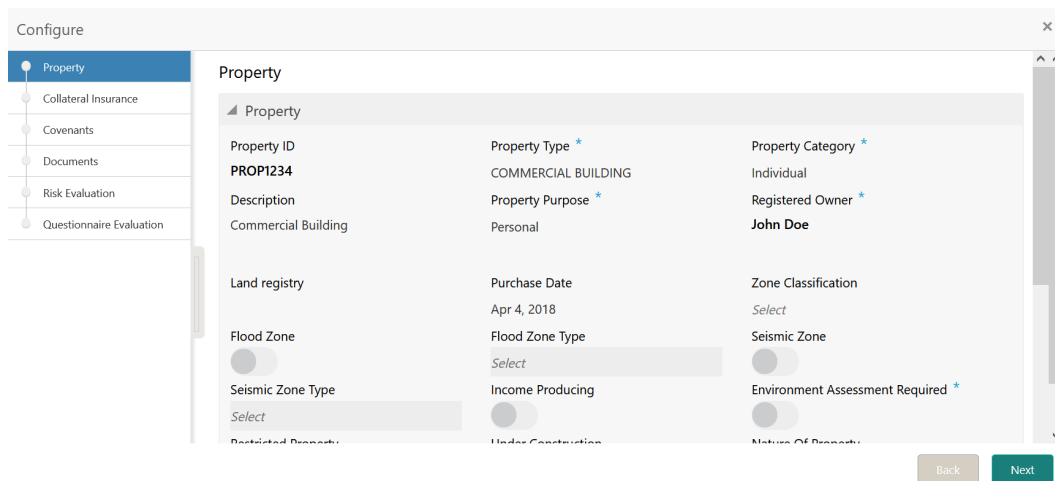
**Figure 10-3 Risk Evaluation - Risk Evaluation**



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

The **Risk Evaluation - Configure - Collateral Type** screen is displayed based on the selected collateral.

**Figure 10-4 Risk Evaluation - Configure - Property**



For information on the **Property**, **Covenants**, and **Documents** menus, refer the **Data Enrichment** chapter.

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

**Figure 10-5 Risk Evaluation - Configure - Risk Evaluation**

The screenshot shows a 'Configure' window with a sidebar on the left containing a menu with items: Property, Collateral Insurance, Covenants, Documents, Risk Evaluation (highlighted), and Questionnaire Evaluation. The main content area is titled 'Risk Evaluation' and contains a green plus sign, the text 'No items to display.', a 'Remarks' text area, and a 'Final Recommendation' text area. At the bottom right, there are 'Back' and 'Next' buttons.

3. Click + the add icon in the **Risk Evaluation - Configure - Risk Evaluation** screen.

The **Risk Evaluation Details** window is displayed.

**Figure 10-6 Risk Evaluation Details**

The screenshot shows a 'Risk Evaluation Details' window. It features a 'Risk Type \*' dropdown menu with 'Select' as the current value, a 'Severity \*' text input field, a 'Comments' text area, and an 'Approver Comments' text area. At the bottom right, there are 'Add', 'Cancel', and 'Clear' buttons.

4. Provide all the details in the **Risk Evaluation Details** window.  
For field level information, refer the below table.

**Table 10-1 Risk Evaluation Details - Field Description**

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

5. Click **Add**.

The risk evaluation details are added and displayed as shown below.

**Figure 10-7 Risk Evaluation - Configure - Risk Evaluation Added**

The screenshot shows a 'Configure' window with a sidebar on the left containing navigation items: Property, Collateral Insurance, Covenants, Documents, Risk Evaluation (selected), and Questionnaire Evaluation. The main area is titled 'Risk Evaluation' and contains a '+ NEW' button. Below it, a record is displayed with 'Risk Type: Currency Risk' and 'Severity: low'. To the right of this record is a context menu with 'Edit', 'View', and 'Delete' options. Below the record are two text input fields labeled 'Remarks' and 'Final Recommendation \*'. At the bottom right of the window are 'Back' and 'Next' buttons.

You can **Edit**, **View**, or **Delete** the added risk evaluation details by clicking the action icon in the corresponding record and selecting the required option.

6. Capture **Remarks** for the risk evaluation.7. Provide a **Final Recommendation** for the collateral and click **Next**.

The **Risk Evaluation - Configure - Questionnaire Evaluation** screen is displayed. For information on questionnaire based evaluation, refer the **External Check** chapter.

8. After performing necessary actions in the **Risk Evaluation - Risk Evaluation** screen, click **Next**.

# Comments

Information about the Comments data segment in the Risk Evaluation stage.

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.

Upon clicking **Next** in the **Risk Evaluation - Risk Evaluation** screen, the Comments data segment is displayed.

**Figure 10-8 Risk Evaluation - Comments**

Collateral Review - Risk Evaluation

Summary  
Risk Evaluation  
Comments

Comments

Screen (3 / 3)

Enter text here...

Post


No items to display.

Audit Hold Back Next Save & Close Submit Cancel

1. Type 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 10-9 Checklist**

Checklist ×

Doc Upload **Remarks:** 

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

[Save Checklist](#)

\* Outcome

[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 on clicking **Submit**.

If **ADDITIONAL INFO** is selected as the **Outcome**, the application is moved to the previous stage after completion of all the parallel stages.



# 11

## Valuation

### Valuation

Detailed information about the Valuation stage in Collateral Review process.

In this stage, the Credit Officer or the user authorized to edit the Valuation task must review the following details and arrive at the final valuation amount of the collateral.

- Collateral and its documents
- Internal valuation details
- External valuation details

The following data segments are available in the Valuation stage:

- Valuation
- Linkage Details
- Comments

### Valuation

Procedure to add final valuation details.

This data segment allows to add the final valuation details for the collateral.

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

The **Free Tasks** screen is displayed.

**Figure 11-1 Free Tasks**

| Action                                  | Priority | Process Name          | Process Reference Number | Application Number | Stage          | Application Date |
|---|----------|-----------------------|--------------------------|--------------------|----------------|------------------|
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Review     | APP213206593             | APP213206593       | DataEnrichment | 21-11-16         |
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Insurance  | APP213206587             | APP213206587       | Initiation     | 21-11-16         |
| <input type="checkbox"/> Acquire & E... | High     | Collateral Perfection | APP213206581             | APP213206581       | Enrichment     | 18-04-01         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP12312323              | APP12312323        | Initiation     |                  |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213196570             | APP213196570       | Enrichment     | 20-02-15         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Evaluation | APP213166538             | APP213166538       | Enrichment     | 21-11-04         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213166533             | APP213166533       | Enrichment     | 18-04-13         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213156526             | APP213156526       | Manual Retry   | 21-11-04         |
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Perfection | APP213156519             | APP213156519       | Enrichment     | 21-11-11         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213156517             | APP213156517       | Manual Retry   | 21-11-05         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213156516             | APP213156516       | Enrichment     | 21-11-11         |
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Insurance  | APP213146490             | APP213146490       | Initiation     | 21-11-10         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Evaluation | APP213146486             | APP213146486       | Initiation     | 21-11-02         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213126446             | APP213126446       | Enrichment     | 21-11-04         |

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

**Figure 11-2 Valuation - Valuation**

- Specify the final valuation details.  
For field level information, refer the following tables.

**Table 11-1 Valuation - Valuation - Valuation Details - Field Description**

| Field                     | Description  |
|---------------------------|--|
| <b>Valuation Currency</b> | The currency in which the collateral is valued is displayed.       |
| <b>Revised Valuation</b>  | Select a currency and specify the <b>Revised Valuation</b> amount. |
| <b>Effective Date</b>     | Specify the date in which final valuation is done.                 |

**Table 11-2 Valuation - Valuation - Value Details - Field Description**

| Field                   | Description   |
|-------------------------|---|
| <b>Category Haircut</b> | The system displays the old category haircut value. Specify the new revised category haircut for the collateral category.             |
| <b>Bank Haircut</b>     | The system displays the old bank haircut value. Specify the new revised bank haircut for the collateral category.                     |
| <b>Market Value</b>     | The collateral <b>Valuation Amount</b> is reduced to the extent of <b>Category Haircut</b> and displayed for both old and new values. |

**Table 11-2 (Cont.) Valuation - Valuation - Value Details - Field Description**

| Field             | Description   |
|-------------------|---|
| <b>Bank Value</b> | The collateral <b>Valuation Amount</b> is reduced to the extent of <b>Bank Haircut</b> and displayed for both old and new values. |
| <b>Remarks</b>    | Capture the final valuation remarks.  |

- After providing final valuation details, click **Next**.

## Linkage Details

Information on the Linkage Details data segment in the Valuation stage.

This data segment displays the following details for the selected collateral.

- **Linked Facilities** - Existing and proposed facilities - collateral linkage
- **Linked Collateral Pool** - Existing and proposed collateral - collateral pool linkage
- **Utilization Details** - Existing utilization from the linked collateral amount

Upon clicking **Next** in the **Valuation - Valuation** screen, the Linkages Details / Linked Customers data segment is displayed.

**Figure 11-3 Valuation - Linkage Details**

- View the **Linked Facilities**, **Linked Collateral Pool**, and **Utilization details** by navigating to the corresponding tabs.
- Click **Next**.

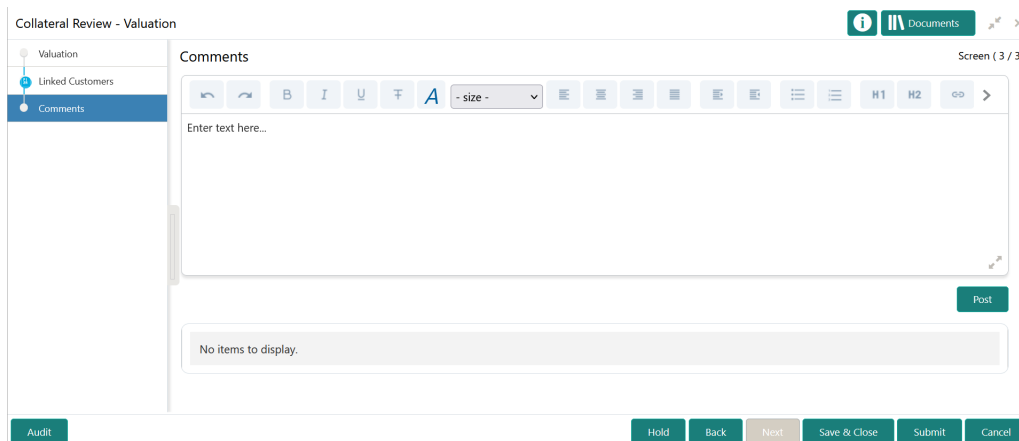
## Comments

Information about the Comments data segment in the Valuation stage.

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

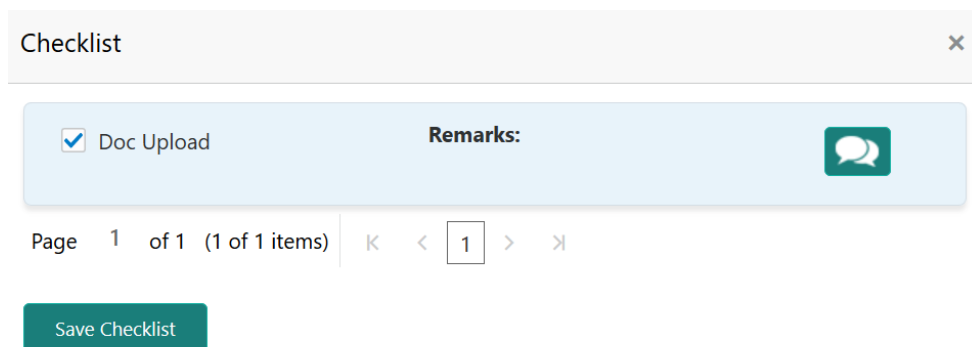
Upon clicking **Next** in the **Valuation - Linked Customers** screen, the Comments data segment is displayed.

**Figure 11-4 Valuation - Comments**



1. Type your comments for the 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 11-5 Checklist**



\* Outcome PROCEED

**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 on clicking **Submit**.

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

# 12

## Collateral Review

### Collateral Review

Detailed information about the Collateral Review stage in Collateral Review process.

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:

- Summary
- Collateral Review
- Linkage Details
- Comments

### Summary

Information on the Summary data segment in Collateral Review stage.

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

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

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

The **Free Tasks** screen is displayed.

Figure 12-1 Free Tasks

| Action         | Priority | Process Name          | Process Reference Number | Application Number | Stage          | Application Date |
|----------------|----------|-----------------------|--------------------------|--------------------|----------------|------------------|
| Acquire & E... | Medium   | Collateral Review     | APP213206593             | APP213206593       | DataEnrichment | 21-11-16         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213206587             | APP213206587       | Initiation     | 21-11-16         |
| Acquire & E... | High     | Collateral Perfection | APP213206581             | APP213206581       | Enrichment     | 18-04-01         |
| Acquire & E... | Low      | Collateral Perfection | APP12312323              | APP12312323        | Initiation     |                  |
| Acquire & E... | Low      | Collateral Perfection | APP213196570             | APP213196570       | Enrichment     | 20-02-15         |
| Acquire & E... | Low      | Collateral Evaluation | APP213166538             | APP213166538       | Enrichment     | 21-11-04         |
| Acquire & E... | Low      | Collateral Perfection | APP213166533             | APP213166533       | Enrichment     | 18-04-13         |
| Acquire & E... | Low      | Collateral Perfection | APP213156526             | APP213156526       | Manual Retry   | 21-11-04         |
| Acquire & E... | Medium   | Collateral Perfection | APP213156519             | APP213156519       | Enrichment     | 21-11-11         |
| Acquire & E... | Low      | Collateral Perfection | APP213156517             | APP213156517       | Manual Retry   | 21-11-05         |
| Acquire & E... | Low      | Collateral Perfection | APP213156516             | APP213156516       | Enrichment     | 21-11-11         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213146490             | APP213146490       | Initiation     | 21-11-10         |
| Acquire & E... | Low      | Collateral Evaluation | APP213146486             | APP213146486       | Initiation     | 21-11-02         |
| Acquire & F... | Low      | Collateral Perfection | APP213176446             | APP213176446       | Enrichment     | 21-11-04         |

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

Figure 12-2 Collateral Review - Summary

**Collateral Review - Summary**

Customer ID: CUST1000 | Application ID: APP2247896 | Current Status: Valuation Completed | Documents: 0 | Collateral Type: Property | Collateral Category: RESIDENTIAL PROPERTY | Ownership Type: Single

**Basic Information**

COL212460683

Collateral Currency: USD | Agreed Collateral Value: \$100,000.00 | Exposure Type: Hypothecation

Agreed Collateral Value: \$100,000.00 | Purpose Of Collateral: Hypothecation

Available From: 2021-09-01 | Available Till: 2022-09-29 | Applicable Business: -

Shareable Across Customers: No

**Property**: 1 Collateral | **Collateral Value**: \$1K

**Linked Facilities Details**: Pie chart showing 77% Unlinked (Green) and 23% ROADROLL... (Blue).

**Ownership**: No data to display

**Seniority of charge**: 1 Position

**Covenants**: 0 Covenants proposed, Standard Covenants Applicable

**Insurance**: 2 Active Insurance

**Total Percentage**: 0 | **Percentage Available**: 100

**Complied Covenants**: 0 | **Breached Covenants**: 0

**Total Insurance Amount**: USD 12,500.00

**Configured Stage Status**

|                               |  |                                   |
|-------------------------------|--|-----------------------------------|
| Risk Evaluation: Completed    | Internal Legal Opinion: Not applicable | External Legal Opinion: Completed |
| External Valuation: Completed | External Check: Completed              | Field Investigation: Completed    |

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

# Collateral Review

Procedure to review collateral details and add recommendation.

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

**Figure 12-3 Collateral Review - Collateral Review**

Collateral Review - Review Documents

Summary  
Collateral Review  
Linkage Details  
Comments

Collateral Review Screen ( 2 / 4 )

| Customer ID | Application ID | Current Status      | Documents | Collateral Type | Collateral Category  | Ownership Type |
|-------------|----------------|---------------------|-----------|-----------------|----------------------|----------------|
| CUST1000    | APP2247896     | Valuation Completed | 0         | Property        | RESIDENTIAL PROPERTY | Single         |

Basic Information

COL2242073

Description1

| Collateral Currency | Agreed Collateral Value | Held Collateral Value | Available From | Available Till | Applicable Business |
|---------------------|-------------------------|-----------------------|----------------|----------------|---------------------|
| USD                 | \$100,000.00            |                       | Jan 3, 2022    | Jan 3, 2022    | LT_Lending          |

Exposure Type: -  
Charge Type: Pledge  
Purpose Of Collateral: New Facility  
Shareable Across Customers: No

Review Action

| Impact On Collateral Value | Review Recommendation | Valuation Amount |
|----------------------------|-----------------------|------------------|
| Decreased                  | Reduce Facility       | USD \$53,350.00  |

Audit Hold Back Next Save & Close Cancel

1. View the application details, collateral Basic Information, and collateral documents.
2. Specify all the details in the **Review Action** section.

For field level information, refer the below table.

**Table 12-1 Collateral Review - Review Action - Field Description**

| Field                             | Description   |
|-----------------------------------|---|
| <b>Impact On Collateral Value</b> | The system displays the <b>Impact On Collateral Value</b> as Increased or Decreased based on <b>Valuation Amount</b> .  |
| <b>Review Recommendation</b>      | Select the <b>Review Recommendation</b> from the drop down list. The options available include but are not limited to <ul style="list-style-type: none"> <li>• Reduce Facility</li> <li>• Waive Additional Collateral</li> <li>• Additional Collateral</li> </ul> |
| <b>Valuation Amount</b>           | Specify the collateral <b>Valuation Amount</b> arrived in this stage.   |

3. After performing necessary actions in the **Collateral Review - Collateral Review** screen, click **Next**.



## Linkage Details

Information on the Linkage Details data segment in the Collateral Review stage.

This data segment displays the following details for the selected collateral.

- **Linked Facilities** - Existing and proposed facilities - collateral linkage
- **Linked Collateral Pool** - Existing and proposed collateral - collateral pool linkage
- **Utilization Details** - Existing utilization from the linked collateral amount

Upon clicking **Next** in the **Collateral Review - Collateral Review** screen, the Linkage Details data segment is displayed.

**Figure 12-4 Collateral Review - Linkage Details**

1. View the **Linked Facilities**, **Linked Collateral Pool**, and **Utilization details** by navigating to the corresponding tabs.
2. Click **Next**.

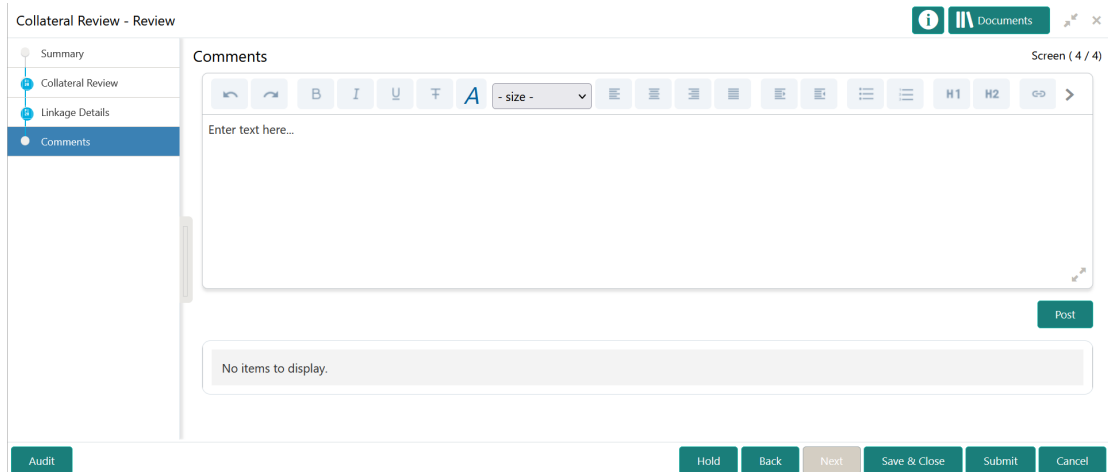
## Comments

Information on the Comments data segment in the Collateral Review stage.

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.

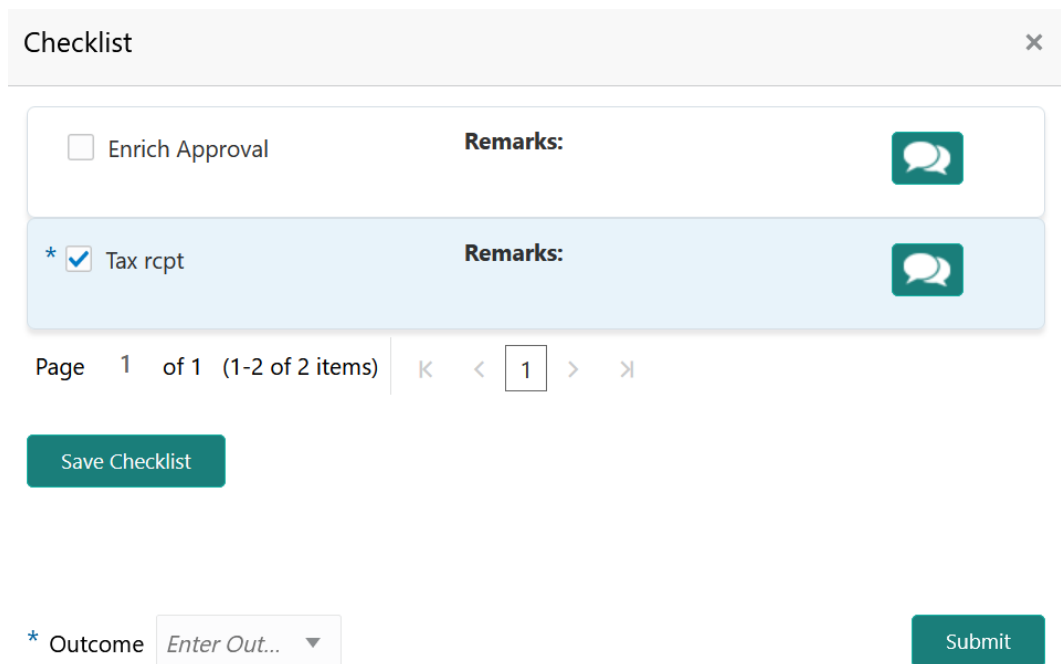
Upon clicking **Next** in the **Collateral Review - Linkage Details** screen, the Comments data segment is displayed.

**Figure 12-5 Collateral Review - Comments**



1. Type your comments for the Collateral Review 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 12-6 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**.

# 13

## Collateral Approval

### Collateral Approval

Detailed information about the Collateral Approval stage in Collateral Review process.

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/rejects the Collateral.

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

- Summary
- Collateral Review
- Linkage Details
- Comments

### Summary

Information on the Summary data segment in Collateral Approval stage.

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

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

The **Free Tasks** screen is displayed.

Figure 13-1 Free Tasks

| Action         | Priority | Process Name          | Process Reference Number | Application Number | Stage          | Application Date |
|----------------|----------|-----------------------|--------------------------|--------------------|----------------|------------------|
| Acquire & E... | Medium   | Collateral Review     | APP213206593             | APP213206593       | DataEnrichment | 21-11-16         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213206587             | APP213206587       | Initiation     | 21-11-16         |
| Acquire & E... | High     | Collateral Perfection | APP213206581             | APP213206581       | Enrichment     | 18-04-01         |
| Acquire & E... | Low      | Collateral Perfection | APP12312323              | APP12312323        | Initiation     |                  |
| Acquire & E... | Low      | Collateral Perfection | APP213196570             | APP213196570       | Enrichment     | 20-02-15         |
| Acquire & E... | Low      | Collateral Evaluation | APP213166538             | APP213166538       | Enrichment     | 21-11-04         |
| Acquire & E... | Low      | Collateral Perfection | APP213166533             | APP213166533       | Enrichment     | 18-04-13         |
| Acquire & E... | Low      | Collateral Perfection | APP213156526             | APP213156526       | Manual Retry   | 21-11-04         |
| Acquire & E... | Medium   | Collateral Perfection | APP213156519             | APP213156519       | Enrichment     | 21-11-11         |
| Acquire & E... | Low      | Collateral Perfection | APP213156517             | APP213156517       | Manual Retry   | 21-11-05         |
| Acquire & E... | Low      | Collateral Perfection | APP213156516             | APP213156516       | Enrichment     | 21-11-11         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213146490             | APP213146490       | Initiation     | 21-11-10         |
| Acquire & E... | Low      | Collateral Evaluation | APP213146486             | APP213146486       | Initiation     | 21-11-02         |
| Acquire & F... | Low      | Collateral Perfection | APP213176446             | APP213176446       | Enrichment     | 21-11-04         |

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

Figure 13-2 Approval - Summary

**Collateral Review - Approval Summary**

Customer ID: CUST1000 | Application ID: APP2247899 | Current Status: Review Completed | Documents: 0 | Collateral Type: Property | Collateral Category: RESIDENTIAL PROPERTY | Ownership Type: Single

**Basic Information**

COL212460683

Collateral Currency: USD | Agreed Collateral Value: \$100,000.00 | Exposure Type: Hypothecation

Agreed Collateral Value: \$100,000.00 | Purpose Of Collateral: Hypothecation

Available From: 2021-09-01 | Available Till: 2022-09-29 | Applicable Business: -

Shareable Across Customers: No

**Property**: 1 Collateral | **\$1K** Collateral Value

**Linked Facilities Details**: Pie chart showing 23% ROADROLL... and 77% Unlinked.

**Ownership**: No data to display

**Seniority of charge**: 1 Position

**Covenants**: 0 Covenants proposed, Standard Covenants Applicable

**Insurance**: 2 Active Insurance

Total Percentage: 0 | Percentage Available: 100 | Complied Covenants: 0 | Breached Covenants: 0 | Total Insurance Amount: USD 12,500.00

**Configured Stage Status**

Risk Evaluation: Completed | Internal Legal Opinion: Not applicable | External Legal Opinion: Completed

External Valuation: Completed | External Check: Completed | Field Investigation: Completed

Audit | Hold | Back | Next | Save & Close | Cancel

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

## Collateral Review

Information about the Collateral Review data segment in the Approval stage.

In this data segment, the following details are displayed along with the collateral details captured in the previous stages.

- **Impact on Collateral Value** - The system displays whether the collateral value is increased or decreased
- **Review Recommendation** - The system displays the recommendation based on the revised collateral value
- **Valuation Amount** - The system displays the latest collateral valuation amount

The Credit Approver must go through the collateral details and recommendation to make final decision of approving or rejecting the collateral.

Upon clicking **Next** in the **Approval - Summary** screen, the Collateral Review data segment is displayed.

**Figure 13-3 Approval - Collateral Review**

The screenshot displays the 'Collateral Review - Approval' screen. The left sidebar shows a navigation menu with 'Collateral Review' selected. The main content area is titled 'Collateral Review' and shows the following details:

| Customer ID | Application ID | Current Status   | Documents | Collateral Type | Collateral Category  | Ownership Type |
|-------------|----------------|------------------|-----------|-----------------|----------------------|----------------|
| CUST1000    | APP2247899     | Review Completed | 0         | Property        | RESIDENTIAL PROPERTY | Single         |

**Basic Information**

COL2242073

Description1

| Collateral Currency | Agreed Collateral Value | Held Collateral Value | Available From | Available Till | Applicable Business |
|---------------------|-------------------------|-----------------------|----------------|----------------|---------------------|
| USD                 | \$100,000.00            |                       | Jan 3, 2022    | Jan 3, 2022    | LT_Lending          |

| Exposure Type | Charge Type | Purpose Of Collateral | Shareable Across Customers |
|---------------|-------------|-----------------------|----------------------------|
| -             | Pledge      | New Facility          | No                         |

**Approval**

| Impact On Collateral Value | Review Recommendation | Valuation Amount |
|----------------------------|-----------------------|------------------|
| Increased                  | ADFY                  | USD4,800,000.00  |

Buttons at the bottom: Audit, Hold, Back, Next, Save & Close, Cancel.

After viewing the collateral details and recommendation, click **Next**.

## Linkage Details

Information on the Linkage Details data segment in the Approval stage.

This data segment displays the following details for the selected collateral.

- **Linked Facilities** - Existing and proposed facilities - collateral linkage
- **Linked Collateral Pool** - Existing and proposed collateral - collateral pool linkage
- **Utilization Details** - Existing utilization from the linked collateral amount

Upon clicking **Next** in the **Approval - Collateral Review** screen, the Linkage Details data segment is displayed.

**Figure 13-4 Approval - Linkage Details**

Collateral Review - Approval

Summary  
Collateral Review  
**Linkage Details**  
Comments

Linkage Details

Linked Facilities      Linked Collateral Pool      Utilization details

Existing Linkages Details

| Collateral Code     | Collateral Currency | Line Code | Line Serial | Line Currency | Linked Percentage | Linked Amount |
|---------------------|---------------------|-----------|-------------|---------------|-------------------|---------------|
| No data to display. |                     |           |             |               |                   |               |

Proposed Linkage Details

| Collateral Code     | Collateral Currency | Line Code | Line Serial | Line Currency | Linked Percentage | Linked Amount |
|---------------------|---------------------|-----------|-------------|---------------|-------------------|---------------|
| No data to display. |                     |           |             |               |                   |               |

Audit      Hold      Back      Next      Save & Close      Cancel

1. View the **Linked Facilities**, **Linked Collateral Pool**, and **Utilization details** by navigating to the corresponding tabs.
2. Click **Next**.

## Comments

Information on the Comments data segment in the Collateral Approval stage.

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.

Upon clicking **Next** in the **Collateral Approval - Linkage Details** screen, the Comments data segment is displayed.

**Figure 13-5 Approval - Comments**

Collateral Review - Approval

Summary  
Collateral Review  
Linkage Details  
**Comments**

Comments

Enter text here...

Post

No items to display.

Audit      Hold      Back      Next      Save & Close      Submit      Cancel

1. Type your comments for the Approval 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 13-6 Checklist**

The screenshot shows a 'Checklist' window with a close button (X) in the top right corner. It contains two checklist items:

- Enrich Approval      **Remarks:**
- \*  Tax rcpt      **Remarks:**

Below the items is a pagination control: 'Page 1 of 1 (1-2 of 2 items)' with navigation arrows and a box containing the number '1'. A green 'Save Checklist' button is positioned below the pagination.

At the bottom of the window, there is a label '\* Outcome' followed by a dropdown menu showing 'Enter Out...' and a green '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:

- Approve
- Reject

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

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



# 14

## Customer Notification

### Customer Notification

Detailed information about the Customer Notification stage in Collateral Review process.

In this stage, the Credit Officer reviews the collateral and its documents, generates the revised In-Principal Collateral Agreement, and sends the generated agreement to the customer.

The following stages are available in the Customer Notification stage.

- Draft Generation
- Comments

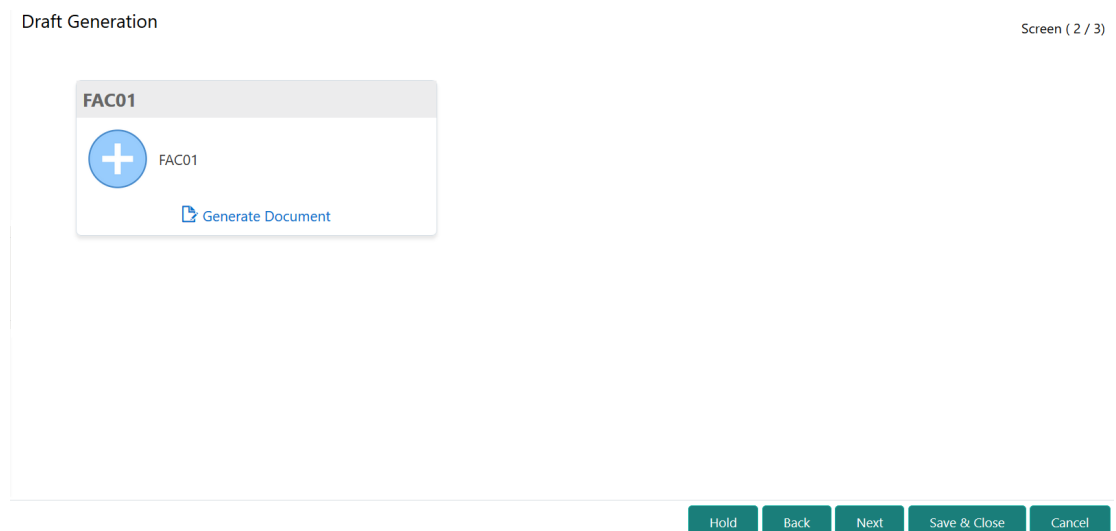
### Draft Generation

Procedure to generate review draft for customer acceptance.

The Draft Generation data segment in Customer Notification stage allows you to configure customer's mail address and generate review draft for customer acceptance.

To launch the **Customer Notification - Draft Generation** screen, navigate to Tasks > Free Tasks from the left menu and click **Acquire & Edit** in the required Draft Generation task.

**Figure 14-1 Draft Generation**



1. Click **Generate Document**.

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

**Figure 14-2 Draft Generation Details**

Draft Generation Details

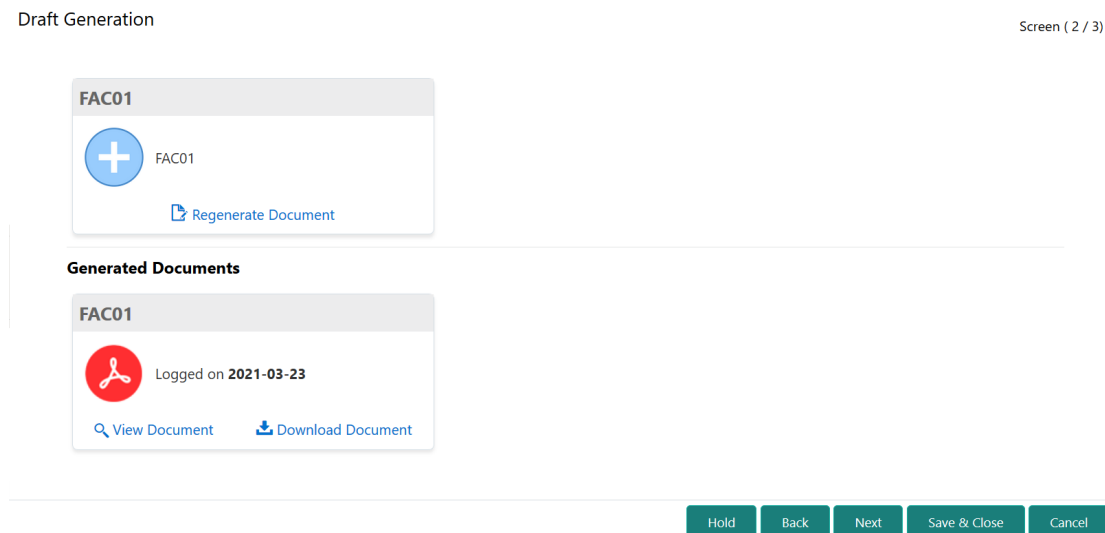
|  |   |
|--|---|
| <p>Communication Type</p> <p><b>Email</b></p> <p>E-Mail CC</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="john_doe@example.com"/> | <p>E-Mail To *</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="john_doe@example.com"/> <p>Subject *</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Proposal draft"/> |
|--|---|

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

**Table 14-1 Draft Generation Details - Field Description**

| Field                     | Description  |
|---------------------------|--|
| <b>Communication Type</b> | By default, the <b>Communication Type</b> is displayed as Email. You cannot change the <b>Communication Type</b> in this screen. |
| <b>E-Mail To</b>          | Specify the E-mail address to which the draft document has to be sent.   |
| <b>E-Mail CC</b>          | Specify the E-mail address which has to be in CC of draft communication mail.  |
| <b>Subject</b>            | Specify the mail <b>Subject</b> .  |
| <b>Generate</b>           | Click this to send the draft document to the mail ID mentioned in <b>E-Mail To</b> field.  |
| <b>Cancel</b>             | Click this to exit the <b>Draft Generation Details</b> 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.

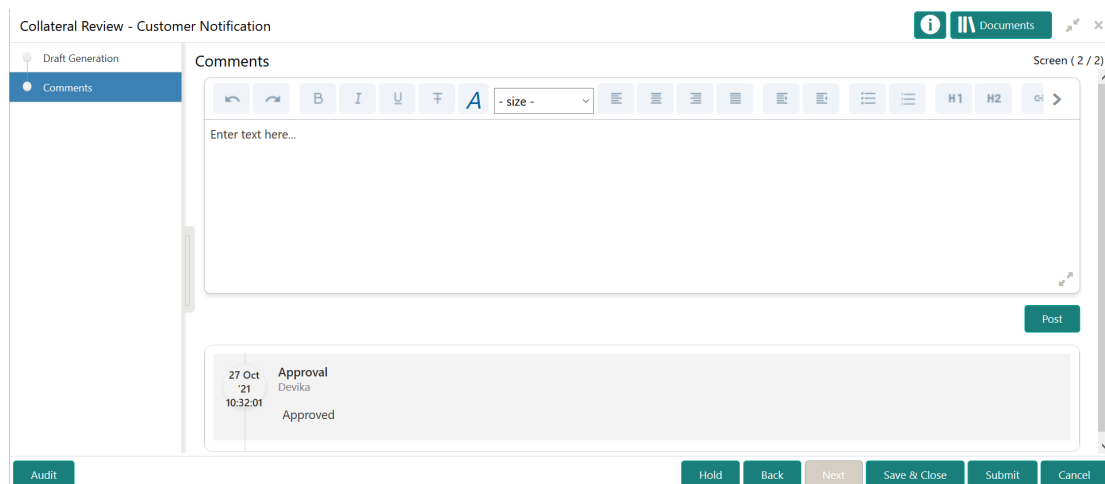
**Figure 14-3 Draft Generation - Completed**

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

## Comments

Information about the Comments data segment in Customer Notification stage.

This data segment allows to add overall comments for the Customer Notification stage. Adding comments helps the user of next stage to better understand the application.

**Figure 14-4 Customer Notification - Comments**

1. Type comments for the Customer Notification stage in the text box.
2. Click **Post**.  
Comments are posted below the text box.

- To go back to the previous screen and make changes, click **Back**.
- If changes are not required, click **Submit**.  
The **Checklists** window is displayed.

**Figure 14-5 Customer Notification - Checklist**

Checklist

Doc Upload      Remarks:

Page 1 of 1 (1 of 1 items)    < 1 >

Save Checklist

\* Outcome PROCEED

Submit

- Manually verify all the checklist and enable corresponding checkbox.
- Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- PROCEED
- ADDITIONAL\_INFO

If the **Outcome** is selected as **PROCEED**, the Customer Notification task is completed on clicking **Submit**.

If the **Outcome** is selected as **ADDITIONAL\_INFO**, the task is moved back to the Collateral Review stage on clicking **Submit**.

# 15

## Customer Agreement

### Customer Agreement

Detailed information about the Customer Agreement stage in Collateral Review process.

In this stage, you can capture the customer acceptance status once the customer has reviewed the revised In-principal Collateral Agreement and perform any of the following task based on customer acceptance.

- Send the application to Collateral Review stage
- Accept the collateral agreement on behalf of customer

The following data segments are available in the Customer Agreement stage.

- Customer Acceptance
- Comments

### Customer Acceptance

Information about the Customer Acceptance data segment in Customer Agreement stage.

In this data segment, you can download and view the collateral valuation documents sent for customer acceptance in previous stage.

1. To launch the **Customer Agreement - Customer Acceptance** screen, navigate to Tasks > Free Tasks from the left menu.

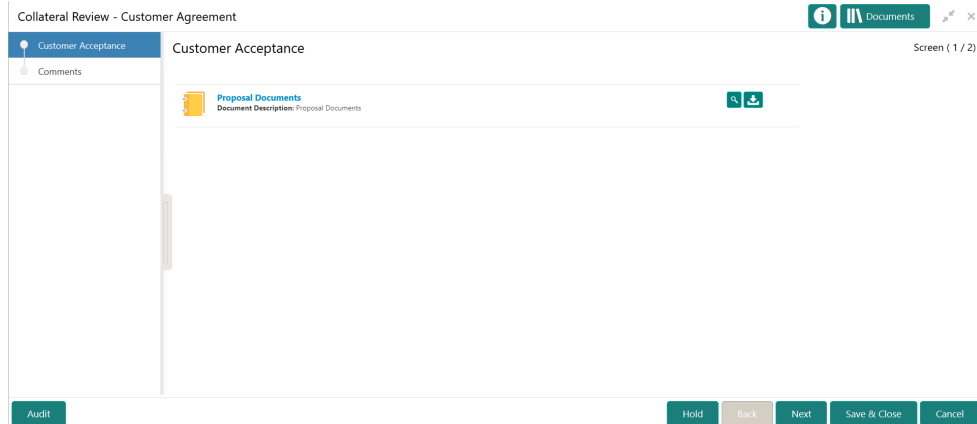
The **Free Tasks** screen is displayed.

**Figure 15-1 Free Tasks**

| Action                                  | Priority | Process Name          | Process Reference Number | Application Number | Stage          | Application Date |
|---|----------|-----------------------|--------------------------|--------------------|----------------|------------------|
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Review     | APP213206593             | APP213206593       | DataEnrichment | 21-11-16         |
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Insurance  | APP213206587             | APP213206587       | Initiation     | 21-11-16         |
| <input type="checkbox"/> Acquire & E... | High     | Collateral Perfection | APP213206581             | APP213206581       | Enrichment     | 18-04-01         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP12312323              | APP12312323        | Initiation     |                  |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213196570             | APP213196570       | Enrichment     | 20-02-15         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Evaluation | APP213166538             | APP213166538       | Enrichment     | 21-11-04         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213166533             | APP213166533       | Enrichment     | 18-04-13         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213156526             | APP213156526       | Manual Retry   | 21-11-04         |
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Perfection | APP213156519             | APP213156519       | Enrichment     | 21-11-11         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213156517             | APP213156517       | Manual Retry   | 21-11-05         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Perfection | APP213156516             | APP213156516       | Enrichment     | 21-11-11         |
| <input type="checkbox"/> Acquire & E... | Medium   | Collateral Insurance  | APP213146490             | APP213146490       | Initiation     | 21-11-10         |
| <input type="checkbox"/> Acquire & E... | Low      | Collateral Evaluation | APP213146486             | APP213146486       | Initiation     | 21-11-02         |
| <input type="checkbox"/> Acquire & F... | Low      | Collateral Perfection | APP213126446             | APP213126446       | Enrichment     | 21-11-04         |

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

**Figure 15-2 Customer Agreement - Customer Acceptance**



3. To download the collateral valuation document, click the download icon.
4. To go to the next data segment, click **Next**.

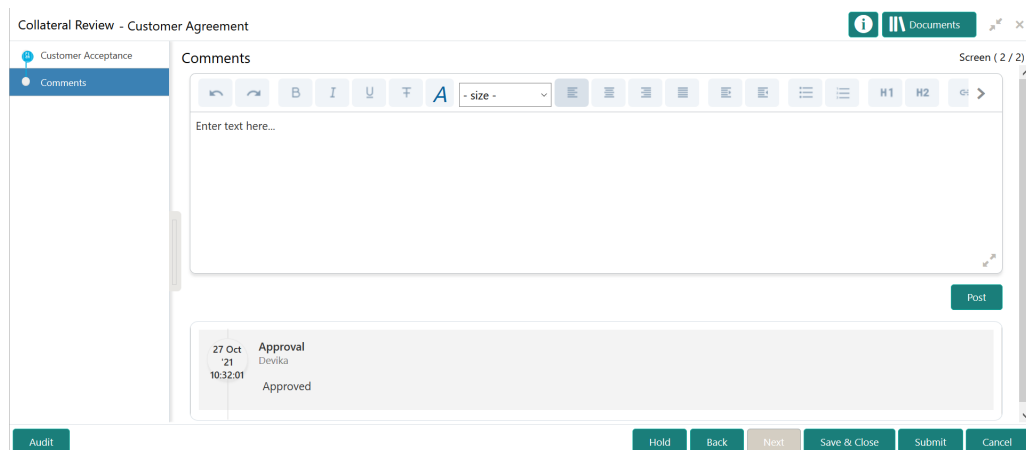
## Comments

Information about the Comments data segment in Customer Agreement stage.

This data segment allows you to add overall comments for the Customer Agreement stage.

Upon clicking **Next** in the **Customer Agreement - Customer Acceptance** screen, the Comments data segment is displayed.

**Figure 15-3 Customer Agreement - Comments**



1. Type comments for the Customer Agreement stage in the text box.
2. Click **Post**.  
Comments are posted below the text box.

- To go back to the previous screen and make changes, click **Back**.
- If changes are not required, click **Submit**.  
The **Checklists** window is displayed.

**Figure 15-4 Customer Agreement - Checklist**

Checklist ×

Doc Upload **Remarks:**

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

**Save Checklist**

\* Outcome PROCEED ▼ **Submit**

- Manually verify all the checklist and enable corresponding checkbox.
- Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- ACCEPT
- ADDITIONAL\_INFO
- REJECT

If the **Outcome** is selected as **ACCEPT**, the Collateral Review process is completed on clicking **Submit**.

If the **Outcome** is selected as **ADDITIONAL\_INFO**, the task is moved back to the Customer Notification stage on clicking **Submit**.

If the **Outcome** is selected as **REJECT**, the Collateral Review application is rejected.

# 16

## Safekeeping

### Safekeeping

Detailed information about the Safekeeping stage in Collateral Review process.

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

### Collateral Summary

Information on the Collateral Summary data segment in Safekeeping stage.

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
  - Seniority of Details
  - 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

| Action         | Priority | Process Name          | Process Reference Number | Application Number | Stage          | Application Date |
|----------------|----------|-----------------------|--------------------------|--------------------|----------------|------------------|
| Acquire & E... | Medium   | Collateral Review     | APP213206593             | APP213206593       | DataEnrichment | 21-11-16         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213206587             | APP213206587       | Initiation     | 21-11-16         |
| Acquire & E... | High     | Collateral Perfection | APP213206581             | APP213206581       | Enrichment     | 18-04-01         |
| Acquire & E... | Low      | Collateral Perfection | APP12312323              | APP12312323        | Initiation     |                  |
| Acquire & E... | Low      | Collateral Perfection | APP213196570             | APP213196570       | Enrichment     | 20-02-15         |
| Acquire & E... | Low      | Collateral Evaluation | APP213166538             | APP213166538       | Enrichment     | 21-11-04         |
| Acquire & E... | Low      | Collateral Perfection | APP213166533             | APP213166533       | Enrichment     | 18-04-13         |
| Acquire & E... | Low      | Collateral Perfection | APP213156526             | APP213156526       | Manual Retry   | 21-11-04         |
| Acquire & E... | Medium   | Collateral Perfection | APP213156519             | APP213156519       | Enrichment     | 21-11-11         |
| Acquire & E... | Low      | Collateral Perfection | APP213156517             | APP213156517       | Manual Retry   | 21-11-05         |
| Acquire & E... | Low      | Collateral Perfection | APP213156516             | APP213156516       | Enrichment     | 21-11-11         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213146490             | APP213146490       | Initiation     | 21-11-10         |
| Acquire & E... | Low      | Collateral Evaluation | APP213146486             | APP213146486       | Initiation     | 21-11-02         |
| Acquire & F... | Low      | Collateral Perfection | APP213126446             | APP213126446       | Enrichment     | 21-11-04         |

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

Figure 16-2 Safekeeping - Collateral Summary

**Collateral Summary**

Customer ID: 003177 | Application ID: APP213366792 | Current Status: AwaitingRegistration Completed | Documents: 0 | Collateral Type: Property | Collateral Category: Residential Property | Ownership Type: Single

**Basic Information**

213360047850

Collateral Currency: USD | Agreed Collateral Value: \$50,000.00 | Exposure Type: Hypothecation

Agreed Collateral Value: \$50,000.00 | Purpose Of Collateral: New Facility | Shareable Across Customers: No

Available From: 2021-12-01 | Available Till: 2022-12-31 | Applicable Business: -

**Property**: 1 Collateral | **Collateral Value**: \$50K

**Linked Facilities Details**: 77% Unlinked, 23% ROADROLL...

**Ownership**: 100%

**Seniority of charge**: 1 Position

**Covenants**: 0 Covenants proposed, Standard Covenants Applicable

**Insurance**: 0 Active Insurance

Total Percentage: 0 | Percentage Available: 100 | Complied Covenants: 0 | Breached Covenants: 0 | Total Insurance Amount: USD 0.00

**Configured Stage Status**

Risk Evaluation: In Progress | Internal Legal Opinion: Not applicable | External Legal Opinion: In Progress

External Valuation: In Progress | External Check: In Progress | Field Investigation: In Progress

Audit | Hold | Back | Next | Save & Close | Cancel

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

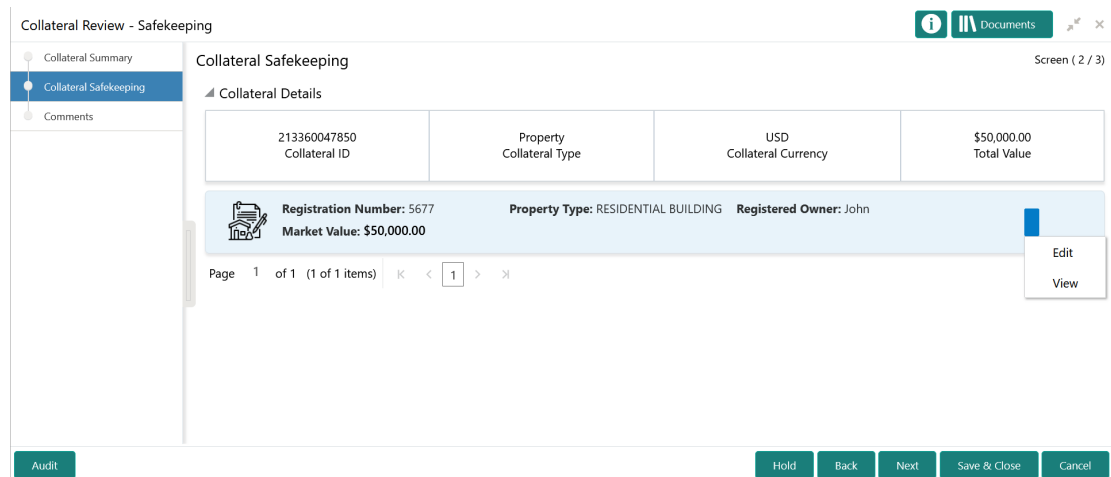
# Collateral Safekeeping

Procedure to add collateral safekeeping details.

Collateral Safekeeping details captured in the Collateral Perfection process are displayed in this data segment, you can add new safekeeping details or modify the existing record, if required.

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

**Figure 16-3 Safekeeping - Collateral Safekeeping**

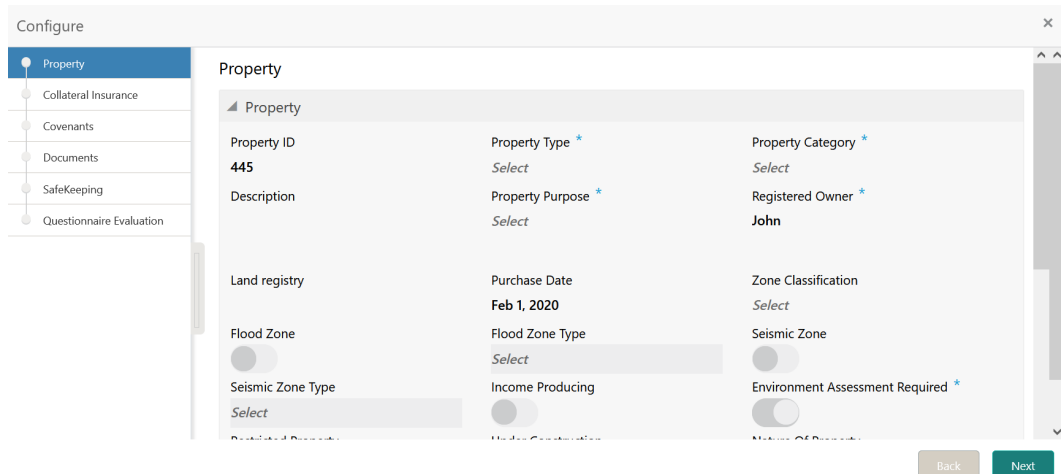


To capture safekeeping details for the collateral:

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

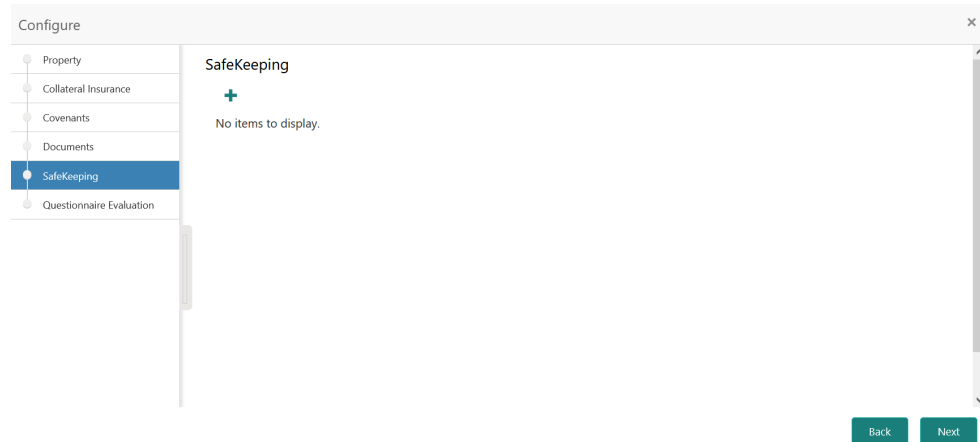
The **Safekeeping - Configure - Collateral Type** screen is displayed.

**Figure 16-4 Safekeeping - Configure - Collateral Type**



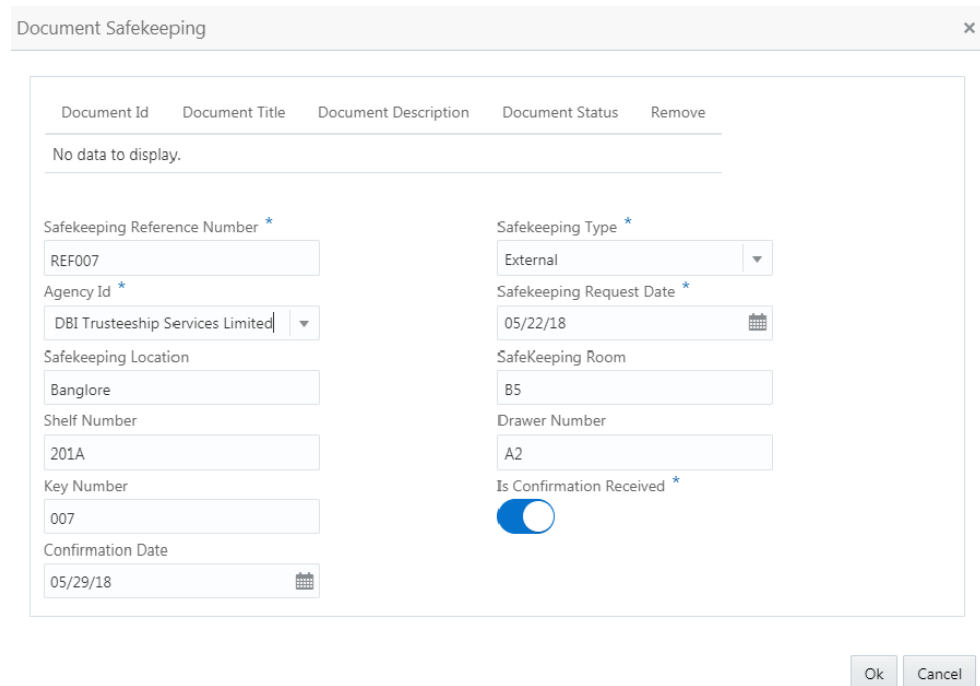
2. Click **Next** and navigate to the **Safekeeping** menu.

**Figure 16-5 Safekeeping - Configure - Safekeeping**



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

**Figure 16-6 Document Safekeeping**



4. Select the documents for safekeeping in the above screen.
5. Capture the document safekeeping details.  
For field level explanation, refer the below table.

**Table 16-1 Document Safekeeping - Field Description**

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

6. Click **OK** 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 the action icon and selecting the required option.

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

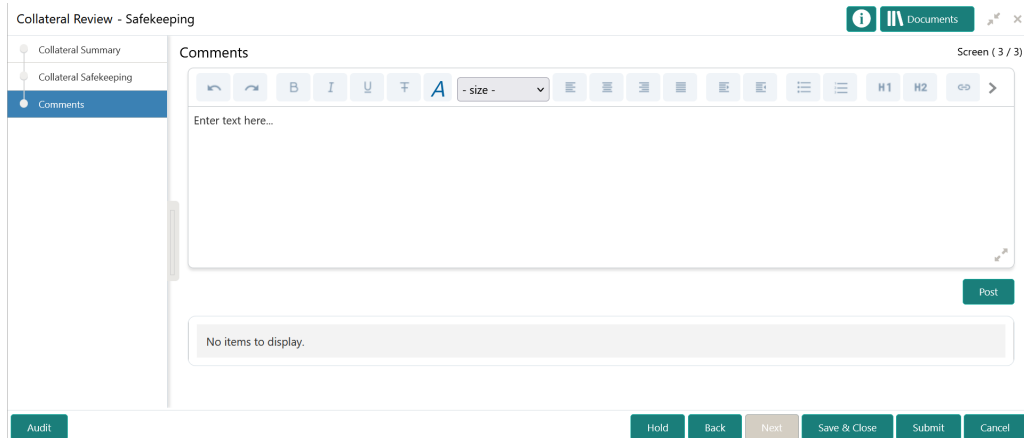
## Comments

Information on the Comments data segment in the Safekeeping stage.

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

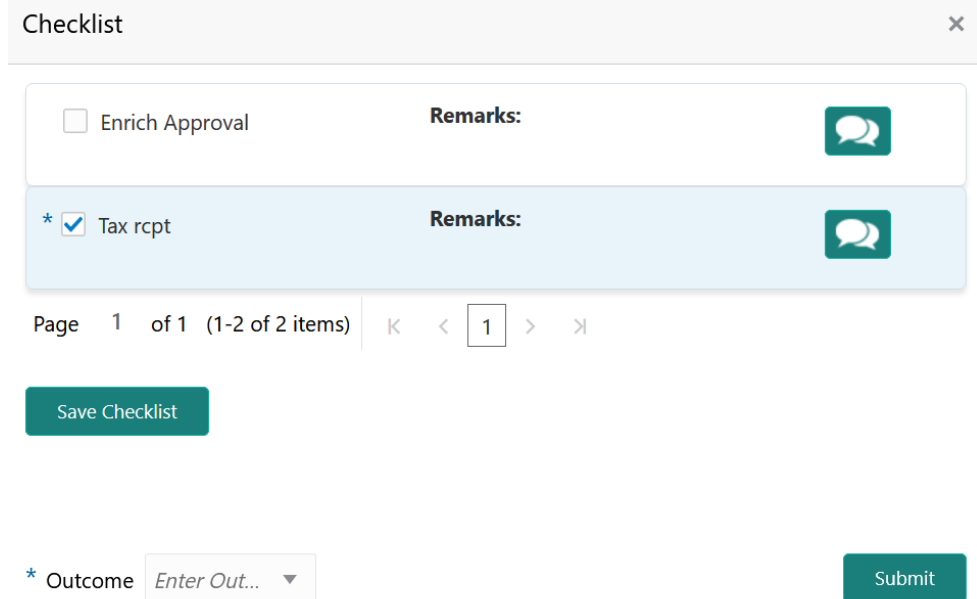
Upon clicking **Next** in the **Safekeeping - Collateral Safekeeping** screen, the Comments data segment is displayed.

**Figure 16-7 Safekeeping - Comments**



1. Type your comments for the Safekeeping 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 16-8 Checklist**



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

The Collateral Review 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.

# Handoff - Manual Retry

## Handoff - Manual Retry

Detailed information about the Manual Retry stage in Collateral Review process.

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

## Collateral Summary

Information on the Collateral Summary data segment in Manual Retry stage.

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

- Basic Information
  - Collateral Type (Property) Details
  - Linked Facilities Details
  - Ownership
  - Seniority of Details
  - 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

| Action         | Priority | Process Name          | Process Reference Number | Application Number | Stage          | Application Date |
|----------------|----------|-----------------------|--------------------------|--------------------|----------------|------------------|
| Acquire & E... | Medium   | Collateral Review     | APP213206593             | APP213206593       | DataEnrichment | 21-11-16         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213206587             | APP213206587       | Initiation     | 21-11-16         |
| Acquire & E... | High     | Collateral Perfection | APP213206581             | APP213206581       | Enrichment     | 18-04-01         |
| Acquire & E... | Low      | Collateral Perfection | APP12312323              | APP12312323        | Initiation     |                  |
| Acquire & E... | Low      | Collateral Perfection | APP213196570             | APP213196570       | Enrichment     | 20-02-15         |
| Acquire & E... | Low      | Collateral Evaluation | APP213166538             | APP213166538       | Enrichment     | 21-11-04         |
| Acquire & E... | Low      | Collateral Perfection | APP213166533             | APP213166533       | Enrichment     | 18-04-13         |
| Acquire & E... | Low      | Collateral Perfection | APP213156526             | APP213156526       | Manual Retry   | 21-11-04         |
| Acquire & E... | Medium   | Collateral Perfection | APP213156519             | APP213156519       | Enrichment     | 21-11-11         |
| Acquire & E... | Low      | Collateral Perfection | APP213156517             | APP213156517       | Manual Retry   | 21-11-05         |
| Acquire & E... | Low      | Collateral Perfection | APP213156516             | APP213156516       | Enrichment     | 21-11-11         |
| Acquire & E... | Medium   | Collateral Insurance  | APP213146490             | APP213146490       | Initiation     | 21-11-10         |
| Acquire & E... | Low      | Collateral Evaluation | APP213146486             | APP213146486       | Initiation     | 21-11-02         |
| Acquire & F... | Low      | Collateral Perfection | APP213176446             | APP213176446       | Enrichment     | 21-11-04         |

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

Figure 17-2 Manual Retry - Collateral Summary

**Collateral Review - Manual Retry**

**Collateral Summary**

Customer ID: CUST1000 | Application ID: APP2247899 | Current Status: Approval Completed | Documents: 0 | Collateral Type: Property | Collateral Category: RESIDENTIAL PROPERTY | Ownership Type: Single

**Basic Information**

COL212460683

Collateral Currency: USD | Agreed Collateral Value: \$100,000.00 | Exposure Type: Hypothecation | Available From: 2021-09-01 | Available Till: 2022-09-29 | Applicable Business: -

**Property**: 1 Collateral | **Collateral Value**: \$1K

**Linked Facilities Details**: Pie chart showing 77% Unlinked (green) and 23% ROADROLL... (blue).

**Ownership**: No data to display

**Seniority of charge**: 1 Position | **Total Percentage**: 0 | **Percentage Available**: 100

**Covenants**: 0 Covenants proposed | Standard Covenants Applicable | **Complied Covenants**: 0 | **Breached Covenants**: 0

**Insurance**: 2 Active Insurance | **Total Insurance Amount**: USD 12,500.00

**Configured Stage Status**

- Risk Evaluation: Completed
- Internal Legal Opinion: Not applicable
- External Legal Opinion: Completed
- External Valuation: Completed
- External Check: Completed
- Field Investigation: Completed

Audit | Hold | Back | Next | Save & Close | Cancel

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



## Collateral Handoff Errors

Information on the Collateral Handoff Errors data segment in the Manual Retry stage.

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

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

**Figure 17-3 Manual Retry - Collateral Handoff Errors**

Collateral Review - Manual Retry

Collateral Handoff Errors

Hand-Off Error Details

| Entity ID  | Entity Type | Error Code | Error Message   |
|------------|-------------|------------|---|
| COL2242073 | Collateral  | EL-COLL-65 | when Haircut Decrease flag is disabled.   |
| COL2242073 | Collateral  | EL-COLL-72 | Haircut variance is not defined for the selected category.                                    |
| COL2242073 | Collateral  | EL-COLL-69 | Haircut Schedules cannot be maintained when Haircut Modify is Disabled.                       |
| COL2242073 | Collateral  | EL-COLL-63 | Haircut value cannot be reduced   |
| COL2242073 | Collateral  | EL-COLL-71 | Haircut value defined for 03-Jan-22 cannot be modified when Haircut modify flag is disabled.  |
| COL2242073 | Collateral  | EL-COLL-62 | Haircut value cannot be modified when Haircut Modify flag is disabled.                        |
| COL2242073 | Collateral  | EL-COLL-65 | Haircut value defined for 03-Jan-22 cannot be reduced when Haircut decrease flag is disabled. |

Audit

Hold Back Next Save & Close Cancel

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

## Basic Info

Information on the Basic Info data segment in Manual Retry stage.

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

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

Figure 17-4 Manual Retry - Basic Info

1. Modify the necessary details.

 **Note:**

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

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

## Property

Information on the Property data segment in Manual Retry stage.

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.

Upon clicking **Next** in the **Manual Retry - Basic Info** screen, the Collateral Type data segment is displayed based on the collateral selected for review.

**Figure 17-5 Manual Retry - Property**

Collateral Review - Manual Retry Documents

Property Screen ( 4 / 5 )

Collateral Summary  
Collateral Handoff Errors  
Basic Info  
**Property**  
Comments

Property

Collateral Details

|                             |                             |                            |                            |
|-----------------------------|-----------------------------|----------------------------|----------------------------|
| COL2242073<br>Collateral ID | Property<br>Collateral Type | USD<br>Collateral Currency | \$10,000.00<br>Total Value |
|-----------------------------|-----------------------------|----------------------------|----------------------------|

+

Registration Number: REGN9000121 Property Type: COMMERCIAL BUILDING Registered Owner: REGN9000111  
Market Value: \$10,000.00

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

Edit

View

Delete

Audit Hold Back Next Save & Close Cancel

To modify the collateral details, click the action icon in the collateral record and select **Edit**. The **Enrichment - Configure - Property** screen is displayed.

Figure 17-6 Enrichment - Configure - Property

Configure
✕

- Property
- Collateral Insurance
- Covenants
- Documents

### Property

Property ID  
PROP1234

Description  
Commercial Building

Land registry

Flood Zone

Seismic Zone Type  
*Select*

Restricted Property

Property Status  
Rented

Registration Date  
Apr 11, 2018

Property Type \*  
COMMERCIAL BUILDING

Property Purpose \*  
Personal

Purchase Date  
Apr 4, 2018

Flood Zone Type  
*Select*

Income Producing

Under Construction

Wall Material  
Asbestos

Property Value  
USD \$1,000.00

Property Category \*  
Individual

Registered Owner \*  
John Doe

Zone Classification  
*Select*

Seismic Zone

Environment Assessment Required \*

Nature Of Property  
Fee Simple

Roof Type  
Asphalt Shingles

Adverse Comments

▶ Property Location

▶ Currency Details

▶ Property Dimension

▶ Property Valuation Details

▶ Property Contact Details

Back
Next

**Note:**

For detailed information on **Property**, **Collateral Insurance**, **Covenants**, and **Documents** menus, refer **Property** topic in **Data Enrichment** chapter.

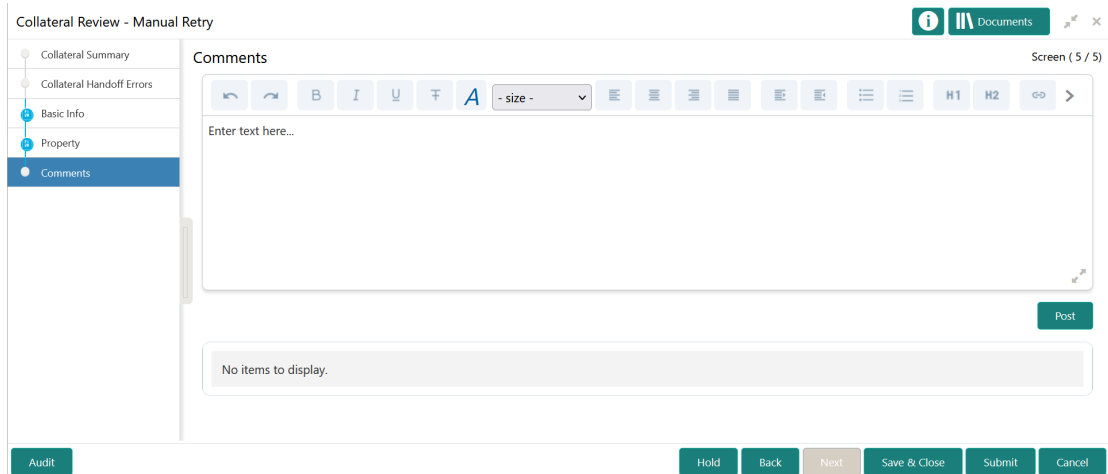
## Comments

Information on the Comments data segment in the Manual Retry stage.

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

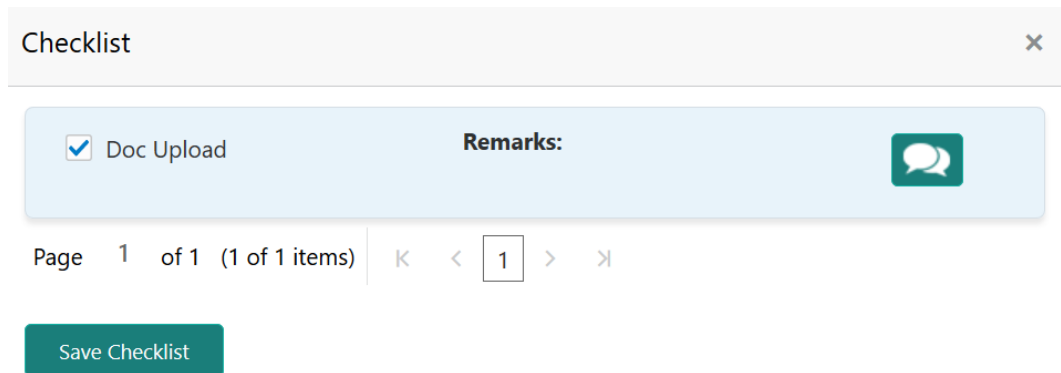
Upon clicking **Next** in the **Manual Retry - Property** screen, the Comments data segment is displayed.

**Figure 17-7 Manual Retry - Comments**



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

**Figure 17-8 Enrichment - Checklist**



\* Outcome PROCEED

**Submit**

 **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 the **Outcome** as **PROCEED** and click **Submit**.  
Review details are handed off to the back office system.

 **Note:**

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