

Oracle Banking Enterprise Limits and Collateral Management

Enterprise Collateral Management User Manual



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Preface

1.1 Introduction

This topic provides information on oracle banking enterprise collateral management system.

This manual is designed to help you to quickly get acquainted with the Oracle Banking Enterprise Collateral Management system. It provides an overview and takes you through the various steps involved setting up and maintaining the Oracle Banking Enterprise Collateral Management system.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and pressing <F1> on the keyboard.

1.2 Audience

This topic provides information on audience.

This manual is intended for the following User/User Roles:

Table 1-1 Role and Function

Role	Function
Back office data entry clerk	Input functions for funds
Back office managers/ officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day

1.3 Documentation Accessibility

This topic provides information on documentation accessibility.

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <https://www.oracle.com/corporate/accessibility/>

1.4 Organization

This topic provides information on Organization.

This manual is organized into the following chapters:

Table 1-2 Organization Chapters and Descriptions:

Chapters	Descriptions
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Collaterals</i> explains a series of maintenance options facilitated by Oracle Banking Enterprise Collateral Management.
Chapter 3	<i>Annexure 1 – Revaluation</i> describes the revaluation process supported for different collateral types.

1.5 Acronyms and Abbreviations

This topic provides about the Acronyms and Abbreviations.

You find the following acronyms/abbreviations in this manual.

Table 1-3 Acronyms and Abbreviations

Acronyms	Abbreviations
ELCM	Enterprise Limits and Collateral Management
ECM	Enterprise Collateral Management
FCUBS	Oracle FLEXCUBE Universal Banking Solution
GW	Gateway
HTTP	Hyper Text Transfer Protocol
ID	Identification Number
ORMD	Oracle Revenue and Billing Management
UI	User Interface
VD	Value Date

1.6 Glossary of Icons

This topic provides about the Glossary of Icons.

This User Manual may refer to all or some of the following icons:

Table 1-4 Icons and functions

Icons	Functions
Figure 1-1 Exit 	Exit

Table 1-4 (Cont.) Icons and functions

Icons	Functions
Figure 1-2 Add 	Add row
Figure 1-3 Delete 	Delete row
Figure 1-4 Option 	Option List

1.7 [Related Documents](#)

This topic provides about the Related Documents.

For more information refer to the following User Manuals.

- User Defined Fields User Manual
- Enterprise Limits User Manual
- Enterprise Limits and Collaterals Common User Manual

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Collaterals

This topic provides about the Collaterals.

The functions and actions provided by the Oracle Banking Enterprise Collateral Management are explained below. All functions explained come under Collaterals in the Menu Browser.

This chapter contains the following sections:

[Collateral Types Maintenance](#)

[Collateral Category Maintenance](#)

[Mask Code Maintenance](#)

[Maintaining Charge Type](#)

[Issuer Maintenance](#)

[Securities Maintenance](#)

[Valuation Details Maintenance](#)

[Maintaining Insurance Company Details](#)

[Maintaining Insurance Types](#)

[Collateral Dedupe Maintenance](#)

[Collaterals Maintenance](#)

[Maintaining Specific Collateral Input Details](#)

[Collateral Utilization Transaction](#)

[Collateral Block Transaction](#)

[Collateral History Summary](#)

[Collateral Query](#)

2.1 Collateral Types Maintenance

This topic provides information about the Collateral Types Maintenance.

1. Login to **OBECM** with the appropriate login credentials.

Collateral Types maintenance is used to capture all types of Collateral which your bank accepts. Collateral Types information would be required when creating a new collateral in the system.

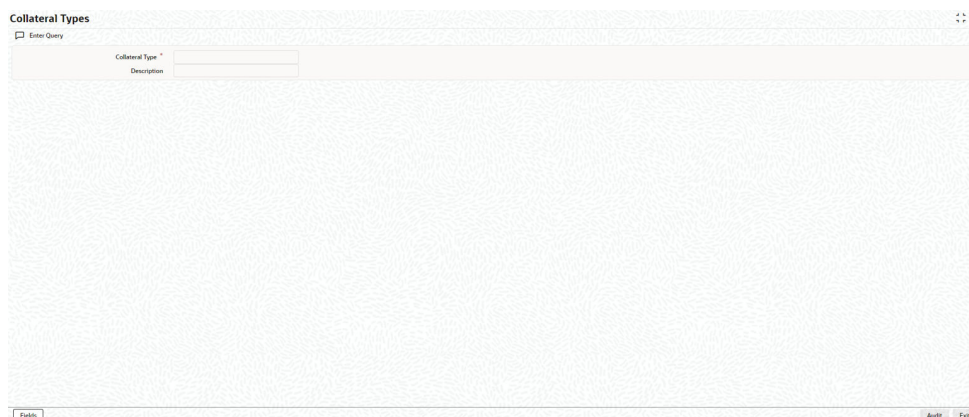
2. Enter **GCDCOLTY** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

This maintenance is done at the bank level and all branches would be able to access this information. The list of collateral types supported is supplied which is used in the

application. For more information on list of collateral types, refer to **Collateral Category Maintenance** section.

The **Collateral Type** screen is displayed.

Figure 2-1 Collateral Type



For field level information, refer the below table.

Table 2-1 Collateral types fields and description

Fields	Description
Collateral Type	Specify the Collateral Type . A maximum of 20 characters are allowed in this field.
Description	Give a brief description of Collateral Type . A maximum of 50 characters are allowed in this field.

2.2 Collateral Category Maintenance

This topic provides information on collateral category maintenance.

1. Login to **OBECM** with the appropriate login credential.
You can define the category to which collateral belongs to using the '**Collateral Category Maintenance**' screen.
2. Enter **GCDCOLCA** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.
The **Collateral Category** screen is displayed.

Figure 2-2 Collateral Category

The screenshot displays the 'Collateral Categories' application window. It features a top navigation bar with 'New' and 'Enter Query' buttons. The main area is divided into several sections:

- Collateral Type and Description:** Includes fields for 'Collateral Type', 'Collateral Category', 'Remarks', 'Category Description', and 'Collateral Description'. There are also checkboxes for 'Collateral Address Applicable' and 'Collateral Address Mandatory', and a 'Classification' section with radio buttons for 'Secured', 'Unsecured', and 'Liquid'.
- Haircut:** Contains 'Bank Haircut Value' and 'Haircut Variance' fields.
- Revaluation Details:** Includes 'Revaluation Type' (set to 'Automatic'), 'Revaluation Method', 'Rate of Depreciation', and 'Revaluation Frequency'.
- Asset Type and Attributes:** Features radio buttons for 'Tangible', 'Intangible', 'Movable', and 'Immovable'. It also includes checkboxes for 'Collateral Dedupe', 'Charge Registration Required', 'Charge Renewal Frequency' (set to 'Yearly'), 'Units', 'Filing Lead Days', 'Modification Allowed', and 'Decrease Allowed'.
- Holiday Processing:** Includes checkboxes for 'Ignore Holidays', 'Move Across Month', 'Cascade Schedules', 'Holiday Check', and 'Schedule Movement'.
- Collateral Sub Category:** A table area with columns for 'Sub Category', 'Description', and 'Haircut'. It currently shows 'No data to display'.

 At the bottom, there are tabs for 'Covenant' and 'Fields', and buttons for 'Audit' and 'Exit'.

- Click **New** and specify the necessary details. For field level information, refer the below table.

For information on fields in the Collateral categories screen, refer the below table.

Table 2-2 Collateral categories fields and description.

Fields	Description
Collateral Type and Collateral Description	Select the Collateral Type . Collateral Types maintained by the bank in the ' Collateral Types Maintenance ' screen (GCDCOLTY) are displayed in the drop-down list. Collateral Description provided for the selected Collateral Type gets defaulted from the ' Collateral Types Maintenance ' screen.
Collateral Category and Category Description	Select the Collateral Category . The system displays the possible values for selected Collateral Type in the drop-down list. Category Description gets defaulted based on the selected category. Note: Userdefined category is applicable only for Vehicle and Property types of collateral.

Table 2-2 (Cont.) Collateral categories fields and description.

Fields	Description
Collateral Address Applicable and Collateral Address Mandatory	Select the Collateral Address Applicable field in the "Collateral Category" Screen for property type of collaterals. - Selection is optional at category level. It is a check box. - By default, it is un-checked. If you select "Collateral Address Applicable" check box, then "Collateral Address Mandatory" additional field will be available for selection. "Collateral Address Mandatory" field is a drop-down list with option Yes/No. By default, value is selected as "No". This value can be modified by the user. Note: - The above fields will indicate, if the Collateral Address needs to be captured or not while creating/ updating the property collateral record. - If this check-box is selected, then while creating the property collateral record the system will validate whether address is captured in address panel of property collateral type. Collateral Address Applicable and Collateral Address Mandatory fields can be updated in the collateral category. Refer Property Details - Common for more information.
Remarks	Specify the Remarks for the collateral type and category combination, if any.
Collateral Exposure Type	Indicate the Collateral Exposure Type from the following: - Secured - Unsecured - Liquid Type
Asset Type	Specify the Asset Type here - Tangible or intangible.
Asset Attribute	Specify if the asset is movable or immovable. Once the record is authorized, you cannot modify this Asset Attribute .
Collateral Dedupe	Select this check box if you want to perform collateral dedupe validation for the selected collateral type and category combination during collateral creation. Note: Collateral Dedupe validation can be performed only for the following collateral types: - Property - Vehicle - Agriculture - Aircraft - Vessel
Charge Registration Required	Select this check box for recording registration details for the charge on collateral. As part of charge registration, notice with required details can be sent to the appropriate registration authority. Filing statement has to be sent to registrar for charge creation.
Charge Renewal Frequency	A charge can be renewed as per the charge renewal frequency and units. For every charge type, a ' Charge Renewal Frequency ' can be configured. You can select 'Yearly', 'Half Yearly', 'Quarterly', 'Monthly', 'Weekly', and 'Daily'

Table 2-2 (Cont.) Collateral categories fields and description.

Fields	Description
Units	Specify the Units . For example, if 'Frequency' is selected as 'Monthly' and 'Unit' is selected as '2', then the system updates the charge end date considering perfection date + 2 months.
Filing Lead Days	Specify the lead days. The days before charge expiry date. You can renew the charge registration during these days.
Revision Date	Specify the date on which the Collateral Category has to be revised.

Table 2-3 Haircut Details

Fields	Description
Bank Haircut Value	Specify the haircut value set by the bank for the selected collateral type and category combination. Bank Haircut Value can be any value between 0 to 100.
Modification Allowed	Enable this check box to indicate that modification to the 'Bank Haircut Value' is allowed.
Decrease Allowed	Enable this check box to indicate that decrease in the 'Bank Haircut Value' is allowed, in case 'Modification Allowed' check box is enabled.
Haircut Variance	Specify the Haircut Variance allowed for the 'Bank Haircut Value', in case the 'Modification Allowed' check box is enabled. This is mandatory when 'Modification Allowed' is checked. Haircut variance can be any value between 0 to 100. You can increase or decrease the Bank Haircut Value to the extent of Haircut Variance during collateral creation.

Table 2-4 Revaluation fields and description

Fields	Description
Revaluation Details	Revaluation details can be configured at collateral category level based on revaluation type and revaluation method as applicable to the collateral type.
Revaluation Type	You can select 'Automatic' or 'Manual' from the drop-down list. If you select 'Manual' all the fields in 'Revaluation Details' and 'Holiday Processing' are disabled.
Manual Revaluation	For the 'Manual' revaluation type, the following collateral types are applicable.

Manual Revaluation

Table 2-5 Manual Revaluation

SI No	Collateral types - Only manual	Function Id
1	Corporate Deposits	GCDCOLCD
2	Inventory	GCDCOLIY
3	Account receivable	GCDCOLAR
4	Guarantee	GCDCOLLG
5	Other bank deposits	GCDCOLOD

Table 2-5 (Cont.) Manual Revaluation

SI No	Collateral types - Only manual	Function Id
6	Accounts & Contracts	GCDCOLAC
7	Main Screen	GCDCOLLT
8	Obligation	GCDCOLLO
9	Insurance	GCDCOLLI

Auto and Manual Revaluation

Revaluation is based on configured depreciation method and percentage or external price change. The following collateral types are applicable for both 'Auto' and 'Manual' revaluation type.

Table 2-6 Auto and Manual Revaluation

SI No	Collateral types with revaluation type Manual & Auto External/Depreciation	Function ID
1	Vehicles	GCDCOLLV
2	Machinery	GCDCOLLY
3	Vessel	GCDCOLVE
4	Aircraft	GCDCOLLA

Auto Revaluation

The following collateral types are applicable only for 'Auto' revaluation type.

Table 2-7 Auto Revaluation

SI No	Collateral types with only Auto-external	Function ID
1	Funds	GCDCOLFU
2	Bonds	GCDCOLBO
3	Stocks	GCDCOLLS

Following are the methods of revaluation when revaluation type is automatic.

- Straight line method
- Written down value method
- Sum of years digit method
- External
- Custom

Following collateral types are considered for manual type of revaluation as well as automatic revaluation with external revaluation method.

Table 2-8 Manual of Revaluation

SI No	Collateral types with Manual and Auto-External revaluation	Function ID
1	Commercial papers	GCDCOLCP

Table 2-8 (Cont.) Manual of Revaluation

SI No	Collateral types with Manual and Auto-External revaluation	Function ID
2	Agriculture	GCDCOLAG
3	Perishables	GCDCOLPC
4	Commodities	GCDCOLCO
5	Metals	GCDCOLLL
6	Property	GCDCOLLP

For more information on collateral revaluation, refer to 'Collateral Revaluation' section in this User Manual.

Table 2-9 Revaluation fields and description

Fields	Description
Revaluation Method	You can select the following revaluation method from the drop-down list. • Straight line method • Written down value method • Sum of years digit method • External • Custom
Rate of Depreciation	Specify the percentage. Rate of depreciation is applicable only when the revaluation method is straight line method or written down value method.
Revaluation Frequency	This field is applicable only when revaluation type is automatic. Revaluation frequency can be of yearly only for sum of years digit method.

Holiday Processing

The holiday processing settings are applicable only when revaluation type is automatic.

Table 2-10 Holiday Processing

Fields	Description
Ignore Holidays/Move Across Month/Cascade Schedules	By default 'Ignore Holidays' check box is selected. If this check box is selected, then 'Move Across Month' and 'Cascade Schedules' check boxes are disabled.
Holiday Check	You can either select 'Currency', 'Local' or 'Both'. The collateral currency holiday is considered if holiday check is currency/both.
Schedule Movement	You can either select ' Move forward' or 'Move backward'.

Table 2-10 (Cont.) Holiday Processing

Fields	Description
Collateral Sub Category	You can maintain sub-categories for the selected 'Collateral Category' here. This is an optional maintenance for the collateral categories for which sub-categories are available. Specify the following sub-category details for each record: • Sub Category - Specify the sub-category name. For example, if 'Residential Property' is selected as category for 'Property' collateral type, Villa/Flat/Duplex can be specified as sub-category • Description - Provide a brief description about the sub-category • Haircut - Specify the haircut for the collaterals of mentioned sub-category. Haircut can be any value between 0 to 100 If haircut is not provided at sub-category level, the system will apply the 'Bank Haircut Value' maintained for collateral type and category combination to the sub-categories. The following configurations set for the collateral type and category combination is applicable also for the sub-categories. • Modification Allowed • Decrease Allowed • Haircut Variance Note: 1. Sub Category value must be unique across all collateral type and category combination records. 2. Sub Category cannot be de-linked once it is linked to a collateral. 3. New record cannot be created in GCDCOLCA for the following collateral types. Only modification is allowed for these collateral types. • Agriculture • Property • Water Vessel • Aircraft • Vehicle

2.2.1 Maintaining Covenant Details for Collateral Category

This topic provides information on Maintaining Covenant Details for Collateral Category.

1. Login to **OBECM** with the appropriate login credential.
2. To maintain the Covenant details for the **Collateral Category**, use the covenant screen by invoking **Covenant** sub-system.

The Revision Date for the covenant is generated based on the Frequency and Due date.

For example, if the collateral category covenant for a particular covenant name the frequency is monthly and the due date is 15. Based on the date of creation of the collateral covenant category (say 20 JAN 2008) the revision date is 15-Feb-2008.

The **Covenants** screen is displayed.

Figure 2-3 Covenants Screen

For field level information, refer the below table.

Table 2-11 Maintaining Covenant Details for Collateral Category

Fields	Description
Covenant Name	Select the Covenant Name from the available list. The list displays the covenant names maintained in Covenant Maintenance screen. Based on the covenant selected, all other details of the covenant maintenance are displayed.
Description	The Description for the covenant, as maintained in the Covenant Maintenance screen gets defaulted here based on the Covenant Name chosen.
Mandatory	The Mandatory field for the covenant, as maintained in the Covenant Maintenance screen gets defaulted here based on the Covenant Name chosen.
Covenant Reference Number	The Covenant Reference Number indicates the covenant reference number.
Frequency	Select the Frequency with which the collateral has to be revaluated. You can select one of the following: • Yearly • Half Yearly • Quarterly • Monthly • Weekly • Daily • Custom • Fortnightly
Custom Days	Specify the Custom Days for covenant tracking, if 'Custom' is selected as ' Frequency '. For example, if the frequency is defined as 'Custom' and 'Custom Days' is specified as 20, then frequency will be once in 20 days. Note: Custom days value can be minimum 1 to maximum 999.

Table 2-11 (Cont.) Maintaining Covenant Details for Collateral Category

Fields	Description
Notice Days	Specify the Notice Days , that is, the number of days prior to revision date of the covenant. Notice days are mandatory when frequency is weekly and above. Covenant is available for tracking in its notice days. Note: • Notice days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Notice days. • Notice days can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the notice days must be less than 14 days.
Grace Days	The Grace Days for the covenant, as maintained in the Covenant Maintenance screen gets defaulted here based on the Covenant Name chosen. This can later be linked to Collaterals Maintenance screen (GDCCOLLT) for choosing the collateral category while maintaining the collateral. Note: • Grace days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Grace days. • Grace Days can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the grace days must be less than 14 days.
Classification Type	Covenant Classification Type is defaulted from the ' Covenant Maintenance ' screen (GEDCOVNT) on selecting covenant. You can modify this, if required.
Linkage Type	Linkage Type is defaulted as Facility, Collateral, or Customer based on the covenant selected.
Covenant Sub Type	Covenant Sub Type is applicable only for non-financial covenant types and is defaulted from covenant maintenance (GEDCOVNT) screen on selecting covenant. You cannot modify this.
Covenant Type	Covenant Type is defaulted from the ' Covenant Maintenance ' screen (GEDCOVNT) on selecting covenant. You cannot modify this.
Formula	Specify the Formula for arriving at covenant condition.
Covenant Target Condition	Select the ' Covenant Target Condition ' from the drop down list. The options available are: • Greater than or equal to • Between • Less than • Greater than • Equal to • Less than or equal to • Less than
Target Type	Select the ' Target Type ' from the drop down list. The options available are: Value, Percentage, and Ratio.
Target from value	Specify the lower limit of value/percentage/ratio for the covenant compliance tracking.
Target to value	Specify the upper limit of value/percentage/ratio for the covenant compliance tracking.

Table 2-11 (Cont.) Maintaining Covenant Details for Collateral Category

Fields	Description
Currency	Specify the Currency for covenants. This is mandatory only if 'Target type' is selected as Value.
Remarks	Specify the Remarks about the covenant details for collateral category maintenance.
Monitoring Information Id	Monitoring information Id is defaulted based on monitoring information maintenance of the selected covenant.
Monitoring Information Description	Monitoring Information Description is defaulted based on monitoring information maintenance of the selected covenant. Note: If 'Between' is selected as the 'Covenant Target Condition', the system derives the covenant compliance status as met only if covenant (value/percentage/ratio) is between specified 'Target from value' and 'Target to value'. Example: • Covenant = Debt to Equity ratio • Monitoring information = Balance sheet • Formula = Total Liabilities / Total Equity • Covenant Target condition = BETWEEN • Target type = Ratio • Target From Value = 1 • Target To Value = 2 • Currency – (LEFT BLANK) For the above case, the system expects the debt to equity ratio to be between 1 and 2. If 'Greater than' is selected as 'Covenant Target Condition', the system derives the covenant compliance status as met only if covenant (value/percentage/ratio) is greater than the specified 'Target from value'. Example: – Covenant = Free Cash Flow – Monitoring information for the covenant = Cash Flow – Final Formula = Operating Cash Flow – Capital Expenditures – Covenant Target condition = GREATER THAN – Target type = VALUE – Target From Value = 200000 – Target To Value = (LEFT BLANK) – Currency - USD For the above case, system expects cash flow to be greater than USD 200000. For more information about 'Covenant Maintenance', refer to <i>Enterprise Limits and Collaterals Common User Manual</i>.

2.3 Mask Code Maintenance

This topic provides information on mask code maintenance.

1. Login to **OBECM** with the appropriate login credential.

The '**Mask Code Maintenance**' screen allows you to configure format for auto generation of collateral codes. If the mask code is maintained for collateral, the system will auto generate the collateral code during new record creation based on the configuration.

- Enter **GCDGENCD** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Mask code maintenance** screen is displayed.

Figure 2-4 Mask code maintenance

- Click **New** and specify the necessary details.

Entity Type.

- Select the **Entity Type** from the drop-down list. For field level information, refer the below table.

Table 2-12 Mask Details

Fields	Description
Mask1/Mask2/Mask3/Mask4/Mask5	Select the mask codes (Mask1-Mask5) from the drop-down list. The following options are available: • EC(Entity Code) • SC(Static Code) • BRN(Branch) • YYYY(Year) • DDD(Day of the year) • S(Sequence) Note: Both EC (Entity Code) and SC (Static Code) options should not be selected together in the same mask code record.
Static Code	Specify the static code, if SC (Static Code) option is selected as any of the mask value. Note: • Only two characters are allowed in Static Code field. • Mask codes can be selected in any sequence and the system will generate the collateral code based on the selection. • Duplicate selection is not allowed. • BRN (Branch) is non mandatory selection.

Table 2-12 (Cont.) Mask Details

Fields	Description
Final Format	Click Populate . Final Format is populated based on the selected mask codes (Mask1- Mask5). click Save .

2.4 Maintaining Charge Type

This topic provides information on maintaining charge type.

1. Login to **OBECM** with the appropriate login credential.
2. Enter **GCDCHGTY** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

In **Charge Type Maintenance** screen, you can configure different charge type like mortgage, hypothecation, lien, and so on.

If you want to register charge for the collateral created under this category, then you need to configure charge registration details.

The **Charge type maintenance screen** is displayed.

Figure 2-5 Charge type maintenance screen

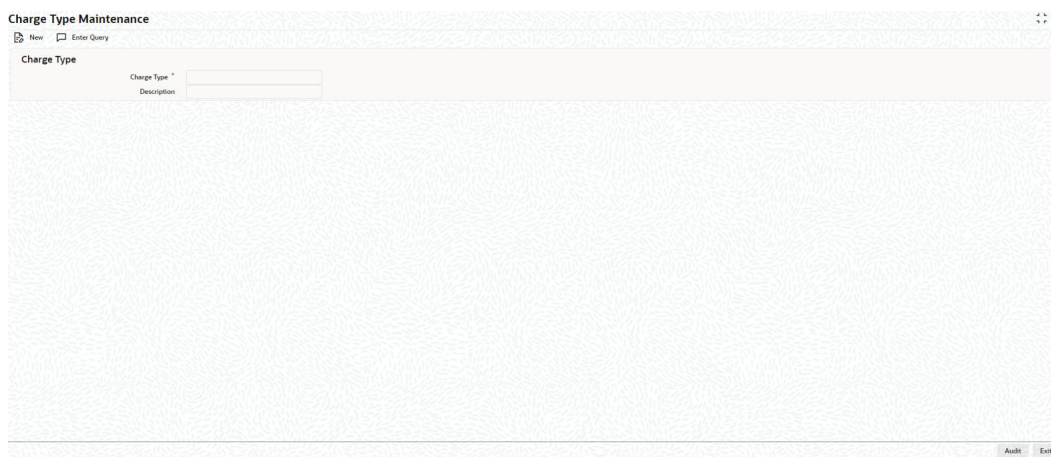


Table 2-13 Charge Type maintenance fields and description

Field	Description
Charge Type	Charge Type field specify the charge type like mortgage, hypothecation, lien and so on.
Description	Description field specify brief description of charge type.

2.5 Issuer Maintenance

This topic provides information on issuer maintenance.

1. Login to **OBECEM** with the appropriate login credential.

A customer is granted credit on the basis of his/her credit worthiness. The credit worthiness of a customer depends on the assets constituting the customer's portfolio. The type of collateral that a customer offers can be in the form of marketable or non-marketable securities.

Marketable collaterals, driven by market forces, tend to fluctuate unpredictably. You may hence need to monitor your bank's exposure to issuers of such collateral. The details of the issuer and limit for his securities can be defined using the '**Issuer Maintenance**' screen.

2. Enter **GCDISSUR** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Issuer Maintenance** screen is displayed.

Figure 2-6 Issuer Maintenance

Limits for the issuers of Collateral can be setup at the following two levels:

- Overall limit for each Issuer.
- Limit for the Securities issued by an Issuer.

For field level information, refer the below table.

Table 2-14 Issuer maintenance fields and description

Fields	Description
Issuer Code	Each Issuer whose securities the bank accepts should be assigned a unique code. The Issuer is identified by this code. This code can also be used to retrieve information about the issuer. Specify the Issuer Code here.
Issuer Name	Issuer Name gets defaulted after selecting Security Code in GCDSECTY .
Issuer Details	Specify in brief any additional details of the issuer.
Issuer Contact Details	Specify the contact details of the issuer.
Issuer Identification Number	Select the Issuer Identification Number if any, from the adjoining option list.
Overall Limit Currency	Specify the currency in which the Overall Limit is specified.

Table 2-14 (Cont.) Issuer maintenance fields and description

Fields	Description
Overall Limit	Specify an Overall Limit for the issuer here. This limit indicates the maximum limit beyond which your bank would not like to expose itself to the Issuer. An issuer can issue different types of market based securities; these could be debentures, shares, bonds, and so on. By defining an overall limit for an Issuer, the bank can limit its exposure to the issuer. When the total of all the collateral given by the customer in the form of market- based securities exceeds the overall limit specified for the Issuer, the system shows an appropriate message indicating that the limit has been exceeded.
Issuer Limits for Collateral Types	An Issuer of Securities may issue different types of securities. These can be used by a customer as collateral for credit availed from the bank. The securities used as collateral can be debentures, shares, bonds, commercial papers, and so on. These securities can therefore be classified under different Collateral Types too. For each security type that your bank accepts as collateral from the issuer, you can specify a limit indicating the maximum exposure amount (in value) to the issuer for this security type. When the total of the collateral given by the customer in the form of a particular collateral type exceeds the limit set for the Issuer, the system will show you a notification. You can define Issuer Limits for different collateral types under Issuer Limits. You can maintain several collateral types here, with their respective Limit Currencies and Limit Amounts.
Type	Select the collateral type for which issuer limits are being specified.
Limit Currency	Select the limit currency from the adjoining option list.
Limit Amount	Specify the limit amount in selected limit currency.

2.6 Securities Maintenance

This topic provides information on securities maintenance.

The credit facilities granted to the customers of the bank under a credit line can be backed by the securities that the customer offers as collateral. You can maintain the details of all such securities in the Oracle Banking ELCM system. These details can then be used for determining the:

- Limit granted under a particular security.
- Credit worthiness of a security when it's used as collateral.

Since market based securities (Marketable Securities) are driven by market forces, the price of such securities tends to rise or fall in value. These fluctuations have a direct effect on the collateral value of the security. You can update the value of the collateral if the value of the security that backs it fluctuates beyond the increase and decrease sensitivity that has been specified.

1. Login to **OBECM** with the appropriate login credential.

2. Enter **GCDSECTY** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

Security maintenance is used for creating securities which are considered for external revaluation including market based securities.

The **Securities Maintenance** screen is displayed.

Figure 2-7 Securities

For field level information, refer the below table.

Table 2-15 Securities maintenance fields and description

Fields	Description
Security Code	Assign a unique ID to identify the security. This ID is called the Security Code. This ID is used while maintaining Collateral for a market value based Security.
Description	Describe in brief the security maintained.
Collateral Type	Select the collateral type to which the security belongs.
Currency	Specify the currency to be associated with the Security using the list available here. Once authorized this entry cannot be changed.
Equity Base	Here you can specify the equity base for the security, that is, the total amount raised by the issue of this security. This entry is for information purposes only. For example, Gem granites have come out with Debentures 98 and have raised US \$1 Million through this issue. This US \$1M that Gem Granites has raised constitutes the equity base for Debentures 98.
Face Value	Specify the face value of the security. A maximum of 50 numeric characters are allowed here. Note: Face value and Nominal value based is applicable only for collateral types – Funds, Stocks, and Bonds.

Table 2-15 (Cont.) Securities maintenance fields and description

Fields	Description
Price Increase Sensitivity and Price Decrease Sensitivity	If the value of collateral is backed by a marketable security (whose value is driven by market forces) you may want to revalue the collateral, so that its value reflects the current market price of the security, which backs it. To do so, you should specify your sensitivity to the security. The price sensitivity of a security is expressed as a percentage. You should specify the percentage increase or decrease (the upper and lower limits) above or below the current market price, which should trigger the revaluation process. The revaluation process revalues the collateral if the price of the securities that backs it fluctuates above or below the sensitivity you have defined.
Price Increase Sensitivity	Denotes the percentage increase in the market price that should trigger a revaluation of the Collateral. This means, if the current market price of the security rises above the old market price by the percentage you have defined as the increase sensitivity for the security, then the revaluation process happens. For example, Consider a case wherein you have specified the price increase sensitivity for Debentures 98 to be 15%. If the market price of the security has increased from \$100 to \$125. At this rise in the market price of the security (which is 25% above the old market value), the revaluation process is triggered off, so that the Collateral value of the security reflects its current market value.
Price Decrease Sensitivity	Denotes the percentage decrease in the market price of the security that should trigger a revaluation of the Collateral. This means, if the current market price of the security falls below the old market price by the percentage you have defined as the decrease sensitivity for the security, the revaluation process happens. For example, Consider a case wherein you had specified the price decrease sensitivity of Debentures 98 to be 15%. If the market price of the security has decreased from US \$100 to US \$75. At this fall in the market price of the security (which is 33.33% below the old market value of the security), the revaluation process is triggered off, so that the Collateral value of the security reflects its current market price. Note: Expired securities are not available for attaching to collateral at the time of collateral maintenance.
Start Date and Expiry Date	Specify Start date and Expiry Date of the security in these fields. Note: Only securities which are active (after start date and before expiry date) are available at collateral maintenance level for considering the security for creating collateral. Expired securities are not available for attaching to collateral at the time of collateral maintenance.

Table 2-15 (Cont.) Securities maintenance fields and description

Fields	Description
Limit Amount	Specify the limit amount for the particular security. Limit amount is applicable for funds, bonds, stocks and commercial papers. This is validated against the limit specified for the issuer in GCDISSUR for the collateral type under which security is created as " Nominal Value Based ". Select Nominal Value Based check box if the collateral value is to be calculated on the nominal value based for a particular security.
Issuer Code	Specify the issuer code for the customer for whom the securities are collected. The list of issuers is available here. Issuer code is mandatory for securities of collateral type funds, bonds, stocks and commercial papers.
Price Details	If the security is quoted in different markets, its value would differ in different markets. You can maintain the various market prices of the security under the Price table. You can specify the following details here: • Price Code - Indicates the market place for which the price is quoted. This is a unique code for the security to signify the price, like market place/exchange where the price is quoted for the security. Note: Price code modification for a new price with a new effective date is not allowed on an expired security. • Market Price - Price of the security in that market. • Last Price Change - Date on which the price was last changed. This gets updated with the date on which new price is signified for the price code. This can later be linked to Collaterals Maintenance screen GDCCOLLT for maintaining market value based collaterals. Security created can be used in Collaterals Maintenance screen of collateral types which are enabled for external revaluation.

2.7 Valuation Details Maintenance

This topic provides information on Valuation Details Maintenance.

Banks can maintain a detailed list of their valuation agencies in the **Valuation Details Maintenance** screen by capturing Agency code, Agency Name, and Valuation Type details. These details can then be fetched at collateral maintenance while capturing the required valuation data.

1. Login to **OBECM** with the appropriate login credential.
2. Enter **GCDVALDT** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Valuation details maintenance** screen is displayed.

Figure 2-8 Valuation details maintenance

- Click **New** and specify the necessary details. For field level information, refer the below table, following details.

For field level information, refer the below table.

Table 2-16 Valuation Details Maintenance

Fields	Description
Agency Code	Specify a unique code for the valuation agency.
Agency Name	Specify the name of the agency.
Valuation Type	Specify the type of valuation performed by the agency.

2.8 Maintaining Insurance Company Details

This topic provides information on Maintaining Insurance Company Details.

- Login to **OBECM** with the appropriate login credential.
You can maintain the details of insurance companies using '**Insurance Company Details**' screen. You can later use this information while maintaining details of collaterals offered by customers.
- Enter **GCDINSCO** in the text bar at the top right corner of the application toolbar and click the adjoining arrow button.

The **Insurance company details** screen is displayed.

Figure 2-9 Insurance company details

Insurance Company Details

New Enter Query

Insurance Company Name *

Short Name

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Field Audit Exit

For field level information, refer the below table.

Table 2-17 Maintaining Insurance Company Details fields and description.

Fields	Description
Insurance Company Name	Specify the name of the insurance company. This must be a unique name, using which you can identify the insurance company later.
Short Name	Specify a short name to identify the insurance company.
Address Line 1 to 4	Specify the address of the insurance company in the fields provided. Once you have specified the above details, save the maintenance.

2.8.1 Viewing Insurance Company Summary

For information on Viewing Insurance Company Summary details.

1. Login to **OBECD** with the appropriate login credential.
2. Enter **GCSINSCO** in the text bar at the top right corner of the application toolbar and click the adjoining arrow button.

The **Insurance Company Details Summary** screen is displayed.

Figure 2-10 Insurance Company Details Summary

Insurance Company Details Summary

Search Advanced Search Reset Clear All

Records per page 15

Search (Case Sensitive)

Authorization Status Record Status Insurance Company Name

Search Results

Authorization Status Record Status Insurance Company Name

No data to display.

Page: 1 OF 1

Exit

You can search for the records based on one or more of the following parameters:

- Authorization status
- Record status
- Insurance company name

Once you have specified the search criteria, click '**Search**' button. The system displays the following details of the insurance companies that match the filter criteria.

- Authorization status
- Record status
- Insurance company name

2.9 Maintaining Insurance Types

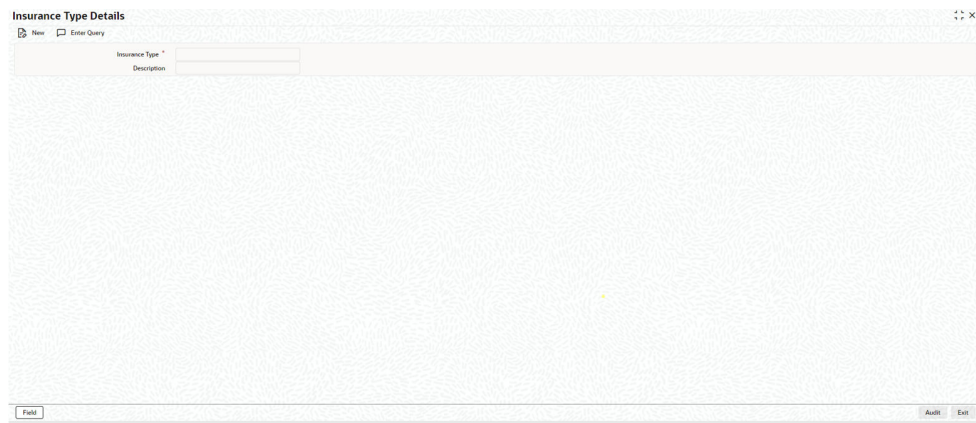
This topic provides information on Maintaining Insurance Types.

1. Login to **OBECM** with the appropriate login credential.

You can maintain insurance types using '**Insurance Type Details**' screen. You can later use this information while maintaining details of collaterals offered by customers.

2. Enter **GCDINSTY** in the text bar at the top right corner of the application toolbar and click the adjoining arrow button.

The **Insurance Type Details** screen is displayed.

Figure 2-11 Insurance Type Details

For information on fields in the Insurance Type Details screen, refer the below table.

Table 2-18 Insurance Type Details fields and description

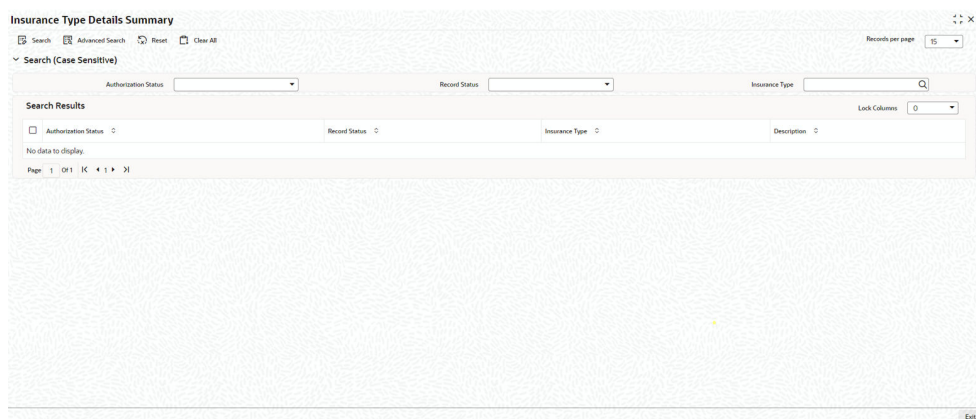
Fields	Description
Insurance Type	Specify the insurance type. This must be a unique value, using which you can identify the insurance type later.
Description	Specify a brief description of the insurance type. Once you have specified the above details, save the maintenance.

2.9.1 Viewing Insurance Type Summary

This topic provides information on Viewing Insurance Type Summary.

1. Login to **OBCM** with the appropriate login credential.
2. Enter **GCSINSTY** in the text bar at the top right corner of the application toolbar and click the adjoining arrow button.

The **Insurance company details summary** screen is displayed.

Figure 2-12 Insurance company details summary

You can search for the records based on one or more of the following parameters:

- Authorization status
- Record status
- Insurance type

Once you have specified the search criteria, click '**Search**' button. The system displays the following details of the insurance companies that match the filter criteria.

- Authorization status
- Record status
- Insurance type
- Description of the insurance type

2.10 Collateral Dedupe Maintenance

During collateral creation of the following collateral types, you can perform dedupe check to identify duplicate collaterals.

- Property
- Vehicle
- Agriculture
- Aircraft
- Water Vessel

The **Collateral Dedupe Maintenance** screen allows you to configure the parameters that needs to be compared during dedupe check. You can choose to compare single parameter or multiple parameters based on your need. This maintenance is mandatory in case Collateral Dedupe check box is enabled in the **Collateral Categories Maintenance** screen.

1. Login to **OBECM** with the appropriate login credential.
2. Enter **GCDDEDUP** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Collateral Dedupe Maintenance** is displayed.

Figure 2-13 Collateral Dedupe Maintenance

Collateral Dedupe Maintenance

New Enter Query

Dedupe Check

Collateral Type *

Collateral Category *

Final Expression

Expressions

Start Braces LHS Operand Expression Operator End Braces Expression Connector

No data to display.

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

Audit Exit

- Click **New** and specify the necessary details. For field level information, refer the below table.

For information on fields in the Dedupe Check screen, refer the below table.

Table 2-19 Dedupe Check

Fields	Description
Collateral Type	Select any of the following collateral types from the drop-down list. - Property - Vehicle - Agriculture - Aircraft - Water Vessel
Collateral Category	Select the required Collateral Category. Collateral categories factory shipped for the selected Collateral Type are displayed in the drop-down list.

Expressions

- Click + the add icon and specify the following details.

Table 2-20 Expressions

Fields	Description
Start Braces	Select the start brace.
LHS Operand	Select the dedupe check parameter (pre-shipped fields/parameters) from the drop-down list.
Expression Operator	Select the Expression Operator from the drop down list. The options available are Exact Match and Probable Match.. If Exact Match option is selected, the system will search and display all the existing collateral records with parameter value that exactly matches with the parameter value of record to be created as dedupe check result. If Probable Match option is selected, the system will search and display all the existing collateral records with parameter value that at least partially matches with the parameter value of record to be created as dedupe check result.
End Braces	Select the end brace.
Expression Connector	Select the Expression Connector from the drop down list. The options available are ' AND ' and ' OR '. Expression connector is required for connecting one expression with another expression to build a logical deduplication expression based on business requirement.
Final Expression	The system builds the Final Expression based on the provided expressions, on clicking Save in the Collateral Dedupe Maintenance screen. Note: Refer to individual collateral maintenance section for deduplication check details.

2.10.1 Collateral Dedupe Summary

1. Login to **OBECM** with the appropriate login credential.
The '**Collateral Dedupe Summary**' screen allows you to search all the dedupe maintenance records created in the '**Collateral Dedupe Maintenance**' screen (**GCDDEDUP**).
2. Enter **GCSDEDUP** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.
The **Collateral Dedupe Summary** screen is displayed.

Figure 2-14 Collateral Dedupe Summary

Collateral Dedupe Summary

Search Advanced Search Reset Clear All Records per page 15

Search (Case Sensitive)

Authorization Status Collateral Category Record Status Collateral Type

Search Results Lock Columns 0

Authorization Status Record Status ID Collateral Type Collateral Category Final Expression

No data to display.

Page: 1 OF 1 < 1 >

Exit

2.11 Collaterals Maintenance

This topic provides information on collaterals maintenance.

1. Login to **OBECM** with the appropriate login credentials.
In the 'Collaterals Maintenance' screen, you can maintain the details of collateral offered by customers for the credit that the bank grants under a credit line. The collateral can either be market value based or non market value based.
2. Enter **GCDCOLLT** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.
The **Collaterals Maintenance** screen is displayed.

Figure 2-15 Collaterals Maintenance

The screenshot shows the 'Collaterals Maintenance' window. It has a 'Collateral Details' section on the left with fields for Liability No., Liability Name, Collateral Code, Collateral Description, Collateral Currency, Collateral Value, Agreed Collateral Value, Class Code, Collateral Category, Sub Category, Bank Market Value, Lendable Margin, Available, Start Date, End Date, Status (set to ACTIVE), Status Change Date, Limit Contribution, Utilization Amount, Available Amount, Pool Contribution, Facility Contribution, Collateral Block Amount, and Standard Utilization. On the right, there are fields for Branch Code, Source Code, Classification (Secured/Unsecured/Liquid), Charge Type, Seniority of Claim, Charge Registration Required, Charge Renewal Frequency, Units, Filing Lead Days, Sharing Required, Auto Pool Create, Revision Date, Grace Days, Mortgage Initiated, Taken Over, User Reference, Risk Country, Internal Remarks, and Remarks. At the bottom, there is a navigation bar with tabs: Insurance, Comment, Shared, Source Restrictions, Fields, History Schedule, Miscellaneous Details, Field Investigation details, Valuation Details, External check, Legal Opinion, Risk Evaluation, Collateral Perfection, No, Audit, and Exit.

Figure 2-16 Collaterals Maintenance

The screenshot shows the 'Ownership Details' and 'Third Party Details' sections. The 'Ownership Details' section has fields for Customer Type, Is Primary Customer, Customer Number, Customer Name, Name of Title Deed, Reason for modification, and Ownership Percentage. Below it, there is a table with columns for Customer Name, Constitution of the Owner, Date of Birth/Incorporation, Registration Number, Tax Identification Number, and Unique Identification Number. The 'Third Party Details' section has similar fields. At the bottom, there is a navigation bar with tabs: Insurance, Comment, Shared, Source Restrictions, Fields, History Schedule, Miscellaneous Details, Field Investigation details, Valuation Details, External check, Legal Opinion, Risk Evaluation, Collateral Perfection, No, Audit, and Exit.

- Click **New** and specify the necessary details.
For field level information, refer the below table.

Table 2-21 Collaterals Maintenance

Field	Description
Liability Number	Collaterals issued have to be linked to a liability. Specify the liability Number for which the collateral is linked.
Liability Name	Liability Name is automatically populated based on the selected Liability Number.
Customer No	Specify the customer number to which the collateral is linked. You must select the liability number before specifying the customer number. Once the liability number is specified, the system enables the option list for customer number. This option list displays all valid customer number that are linked to the liability number selected above. You can select the appropriate one. The selection of collateral customer linkage is optional.
Collateral Code	In case mask code maintenance is done for collateral entity, Collateral Code gets auto generated based on mask code sequence on clicking ' New ' in the 'Collateral Maintenance' screen. Otherwise, specify the Collateral Code here. A maximum of 20 alphanumeric characters are allowed in this field. Each Collateral code should be unique.
Collateral Description	Provide a brief description of the collateral in this field.

Table 2-21 (Cont.) Collaterals Maintenance

Field	Description
Collateral Currency	Specify the currency in which the Collateral has to be maintained. Once authorized you cannot change this entry.
Collateral Value	Collateral value is derived based on child records in all of the collateral type maintenance screens except in case of Collaterals Maintenance. Collateral value is directly entered in the main screen. The collateral value depends on whether the security is Market Value based or Non-Market Value based.

If it is market value based then the collateral value is calculated as shown in the following examples.

Example:

Input in case of a nominal quoted security:

Nominal Amount	Price Code	Market Price	Collateral Value [(Market price/100) * Nominal Amount]
10,00,000	BOM1	65	(65/100) * 10,00,000 = 650000
5,00,000	BOM2	70	(70/100) * 5,00,000 = 350000
7,00,000	BOM3	80	(80/100) * 7,00,000 = 560000

Input in case of a unit quoted security:

Number of Units	Price Code	Market Price	Collateral Value (Number of Units x Market Price)
65	BOM1	120	7800
70	BOM2	130	9100
40	CAL1	95	3800

If it is Non-Market Value based then the user has to enter the collateral value manually.

Note:

In case 'Collateral Value' is increased, then in the 'Collateral Pool Maintenance' screen, the 'Linked Amount' is modified only if the 'Amount Basis' is 'Percentage'. If the 'Amount Basis' is 'Amount', then the 'Linked Amount' is retained as is. However based on the changed 'Collateral Value', the 'Linked Percent Number' is re-calculated considering the retained amount.

If the collateral is linked to non-revolving special line, increase or decrease in the collateral value due to linking / de-linking of collateral and collateral revaluation updates only the facility available amount. The Non-Revolving Special (NRS) amount is updated only based on de-utilization of facility amount.

Reduction of collateral value**When collateral is only linked to pool**

Linkage basis is percentage – reduction in collateral value results in recalculating collateral pool contribution to the pool and accordingly block amount on collateral changes.

Linkage basis is amount – reduction in collateral value is permitted only to the extent of allocation already done, so that block amount on collateral continues to be same.

When collateral is only linked to facility

Linkage basis is percentage – reduction in collateral value results in recalculating facility contribution amount and accordingly block amount on collateral changes.

Linkage basis is amount – reduction in collateral value is permitted only to the extent of available amount of the collateral, so that block amount on collateral continues to be same.

When pool is linked to facility and no utilization has taken place

- **Scenario 1 - Collateral to pool linkage is percentage and Pool to facility linkage is amount**

- Collateral value – 20000
- Linkage to pool – 50% - 10000
- Pool to facility – 6000
- Post modification of collateral value to 10000
- Linkage to pool – 50% - 5000
- Pool to Facility-6000

Modification is not allowed since the modified pool value is going below the linked amount at Facility level.

- **Scenario 2 - Collateral to pool linkage is Percentage and Pool to facility linkage is Percentage**

- Collateral value – 20000
- Linkage to pool – 50% - 10000
- Pool to facility –50%-5000
- Post modification of collateral value to15000
- Linkage to pool – 50% - 7500
- Pool to Facility-50%-3750

Modification is allowed since the reduced Collateral value is recalculating pool and facility contribution based on percentage.

- **Scenario 3 - Collateral to pool linkage is Amount and Pool to facility linkage is Amount**

- Collateral value – 20000
- Linkage to pool –10000
- Pool to facility – 5000
- Post modification of collateral value to 8000.
- Linkage to pool – 10000
- Pool to Facility-5000

Modification is not allowed since the modified Collateral value is going below the Linked amount.

- **Scenario 4 - Collateral to pool linkage is Amount and Pool to facility linkage is Percentage**

- Collateral value – 20000
- Linkage to pool –10000
- Pool to facility –50%-5000
- Post modification of collateral value to 8000
- Linkage to pool –10000
- Pool to Facility-50%- 5000

Modification is not allowed since the modified Collateral value is going below the Linked amount.

When pool is linked to facility and utilization has taken place

- **Scenario 1 – Collateral linked to pool with pool level utilization existing**

- Collateral value – 20000
- Linkage to pool – 50% - 10000
- Utilization amount at Collateral Pool level-4000
- Post modification of collateral value to 7000
- Linkage to pool – 50% - 3500

Modification is not allowed since the modified Collateral value which in turn modifies the Limit Contribution is going below the Utilized amount at Pool level.

- **Scenario 2 – Collateral linked to pool which in turn is linked to facility and utilization has taken place at facility level**

- Collateral value – 20000
- Linkage to pool – 50% –10000
- Pool to facility – amount - 10000
- Utilization amount at facility level – 10000
- Post modification of Collateral value to 16000
- Linkage to pool – 50% – 8000
- Pool to facility – amount – 10000
- Existing utilization at facility level – 10000

Modification is not allowed since the modified Collateral value resulting in pool contribution to facility to go below existing utilization.

For field level information, refer the below table.

Fields	Description
Agreed Collateral Value	Specify the value of collateral that the customer has agreed to provide to the bank.
Class Code	You are required to enter/select the collateral fee class code in 'Class' field in main screen and then tab out/move to another field. The system validates and throw an exception if class code is entered and related details are not maintained in 'Fee Preference' sub-system.

Fields	Description
Collateral Category	Select the required Collateral Category. Categories maintained for General collateral type in the ' Collateral Categories Maintenance ' screen are displayed in the drop-down list. Upon selecting the collateral category, the revaluation details maintained for the category gets defaulted.
Sub Category	Select the required sub category. Sub-categories maintained for the selected Collateral Category in GCDCOLCA are displayed in the drop-down list.
Bank Haircut Value	Bank Haircut Value gets defaulted based on the selected Collateral Category and Sub Category.
Lendable Margin	On save of the collateral, system calculates the lendable margin for the collateral. This value will be: $100 - \text{Haircut (\%)}$.
Available	This check box is selected by default, indicating that the collateral is available for linking to the collateral pool. You can deselect this so as to manually freeze this collateral. If the 'Available' check box is deselected then the collateral is frozen, that is, it is not available for subsequent linkages to new collateral pools. The collateral's current links to collateral pools is not affected. Note: - As a part of Collateral Pool creation for a Liability, only those collaterals which are checked as 'Available' is displayed in the list for collateral pool linkage. - Collateral which was 'Available' and which has been linked to pool/pools can be modified as unavailable later on. Unavailable collateral is not available for subsequent new collateral pool linkages, but the old linkages is not affected.
Start Date and End Date	Specify the tenor of the collateral using the Start Date and End Date fields. The collateral is considered effective only during this period. If start date is not entered, current application date is considered as start date. If the Start date is future dated, Available flag will remain as N and will be updated as Y on reaching Start date. Collateral will not be available for utilization or block till the system reaches Start date.. The start date indicates the date from which the collateral becomes effective. End date is updated based on farthest maturity date/end date when multiple child records are linked to a collateral. In case of few collaterals, End date is updated directly on the main screen. For example, Inventory, Miscellaneous, Funds, Stocks, Commodities, Metals, Property, Vehicles and Machinery, and so on.

Fields	Description
Status	Status of the collateral is displayed. The following status updates are possible for the collateral during its life cycle. Active - By Default, the collateral status is displayed as active when the collateral is created. Expired - On the collateral end date, the collateral status is updated as expired by the collateral expiry batch process. Extended - The collateral status is updated as extended, when the collateral end date is updated to a future date after the collateral expiry. Reactivated - Suspended collateral can be reactivated by updating the status as reactivated. Reactivated collateral will be available for utilization. Suspended - Collateral can be suspended by updating the status as suspended. Suspended collateral will not be available for amendment and utilization. Released - Collateral can be released by updating the status as released. Before releasing the collateral, you must delink the collateral from all the linked facilities and pools and ensure there is no active utilization on collateral. Once the collateral is marked as RELEASED, no further operation is allowed on the collateral. Status can be changed to Active from Extended on changing the End Date. However, Status cannot be moved to Active from any other status.
Status Change Date	Date on which the collateral status is changed.
Limit Contribution	On save of the collateral, system calculates the amount contribution that will be applicable for the collateral after applying the hair cut percentage on the collateral value. Example Collateral is valued at \$1000, and you want to offer the customer credit only worth \$980. This amount is 98% of the collateral contribution. (1000 - 980) / 1000 *100 = 2% is the Hair cut percentage This means you want to have a lendable margin of 98%. For instance, if you enter the lendable margin percentage, then based on the value you enter, the hair cut is calculated as described above and the limit contribution is calculated.
Utilization Amount	The system computes and displays the utilization amount to the Collateral, if a collateral is directly linked to a contract or account and not through a pool.
Available Amount	The system defaults the available amount for the collateral, on save of the collateral record.
Pool Contribution	When the collateral is linked to the collateral pool, the system computes and displays the amount to be blocked. The blocked amount is computed based on the linked percentage or linked amount specified when a collateral is linked to a Collateral Pool. For example, Collateral 'Collat1' is created with collateral value of 10000 USD. And 60% of Collat1 is linked to a Collateral Pool, then the blocked amount of the collateral is updated as 6000 (that is, 60% of 10000). The available amount of collateral is updated as 4000(10000- 6000). The available amount of the collateral is arrived by using the below mentioned calculation. Available amount = Collateral value – utilization – blocked amount. The available amount of pool is increased to the extent of linked amount in the pool currency. Any utilization to the pool will only impact the available amount and the utilization of the pool and not the collateral.

Fields	Description
Facility Contribution	If the collateral is linked with a facility after collateral creation, the collateral amount contributed to the facility is displayed in this field.
Collateral Block Amount	The system computes and displays the block amount to the Collateral, if a collateral is directly linked to a contract or account and not through a pool.
Tanked Utilization	Utilization transactions sent to the collateral during the EOD process are tanked and the utilizations are updated to the 'Tanked Utilizations' field instead of 'Utilization' field . During BOD process, the tanked utilizations are moved to 'Utilization' field and 'Tanked Utilizations' field is cleared.
Type of Ownership	Select the collateral ownership type from the drop-down list. The options available are: Single, Joint, Tenants in Common, and Others.
Branch Code	This branch code on main screen is where the collateral record gets created and is defaulted by the system.
Source Code	Indicates the product processor name from where the transaction has been originated.
Classification	Indicate the Collateral Exposure Type here. A particular collateral category can be of a Secured or Unsecured or Liquid Type.
Charge Type	Charge type is mandatory and available as LOV which comes from 'Charge Type Maintenance' screen.
Seniority of Claim	Specify the seniority of bank's claim on the property.
Charge Registration Required	Select this check box for recording registration details for the charge on collateral. As part of charge registration, notice with required details can be sent to the appropriate registration authority. Filing statement has can be sent to registrar for charge creation. Note: Based on the collateral category selected, charge registration details are defaulted during customer collateral maintenance which can be modified.
Charge Renewal Frequency	A charge can be renewed as per the charge renewal frequency and units. For every charge type, a 'Charge Renewal Frequency' can be configured. You can select 'Yearly', 'Half Yearly', 'Quarterly', 'Monthly', 'Weekly'.
Units	Specify the units. For example, if 'Frequency' is selected as 'Monthly' and 'Unit' is selected as '2', then the system updates the charge end date considering perfection date + 2 months.
Filing Lead Days	The filing lead days is number of days prior to charge expiry date during this period charge can be renewed. The collateral details which are associated with a collateral code can be picked up during collateral pool maintenance.
Sharing Required	Select this check box to indicate that the collateral can be shared among other liabilities. If you choose this option, you can specify the details of such liabilities in the 'Shared Details' screen. If this option is chosen then in collateral maintenance for a collateral pool, the list of collaterals will include shared collaterals too. Revaluation of shared collaterals impacts the pools to which the same has been linked.

Fields	Description
Auto Pool Create	Select this check box if you want to automatically create a collateral pool as and when you create collateral. To facilitate this, it is essential that the 'Available' option is selected for the collateral. The system then creates a collateral pool with the following characteristics when you save the record: - The Pool Code, Pool Description, and Pool Currency are the Collateral Code, Collateral Description and Collateral Currency respectively. - The Collateral Linked Percentage is set at 100%. - Collateral linked to the pool which is auto created will have order number as 1 by default. Note: You cannot modify this option after the collateral is authorized.
Revision Date	Specify the date on which this collateral has to be revisited for review.
Grace Days	Specify the grace days past the next due/revision date allowed for collateral.
Mortgage Initiated	Indicates if mortgage has been initiated for the collateral. For more information about the 'Mortgage Initiated' field, refer to the 'Linkages Tab' section of the 'Mortgages' user manual.
Taken Over	Indicates if the collateral has been taken over.
User Reference	Specify the User Reference Number for the collateral.
Risk Country	Select the country in which the collateral has credit risk.
Remarks	Specify remarks, if any.

Ownership Details

You can capture the Collateral ownership details as part of Collateral Creation/ Updating process. Details include capturing ownership Type of Collateral i.e. (1) Single (2) Joint (3) Others (4) Tenant in Common. You can also capture if there is a single ownership or multiple owners that are associated with the collateral including the Percentage of the Collateral ownership. Also, Third party details can be captured for the collateral.

Table 2-22 Ownership Details

Field	Description
Customer Type	" Customer Type " is a drop-down list with below options: - Liability Customer No - (Customers Mapped to Liability) - Existing Customer No - (Customer not mapped to Liability) - Third Party Customer - (Not a customer) Note: Validation for Mandatory.
Is Primary Customer	Select " Is Primary Customer ", if the selected customer is a Primary customer. Any opted Customer Type can be marked as Primary. Note: System will validate that only one selected customers can be marked as Primary.
Customer No	Select " Customer Number ", if the owner is your bank's existing customer. It is a optional field. This field is moved here from the existing customer number field in " Collateral Maintenance " screen. Note: If Customer Type is " Third Party Customer ", then " disable " Customer No ".
Customer Name	Customer Name is defaulted based on the existing Customer Number. If the customer is not existing customer and its " Third Party ", then user can enter this field directly.

Table 2-22 (Cont.) Ownership Details

Field	Description
Ownership Percent	Select "Ownership Percent", to specify the percentage ownership of collateral. - If Ownership Type is selected as 'Single', then the percentage field will be automatically defaulted to "100%". - If Ownership Type is selected other than "Single", then the user will be able to define the appropriate percentage "Sum total ownership should be equal to 100%". Note: System validation - total ownership must be equal to 100%.
Name of Title Deed	Specify the " Name of Title Deed ", if it is different from the Customer Name.
Reason for Modification	In case of modifying the existing owner details, you can select the "Reason for Modification" from the drop-down list. - Not Applicable - Marriage - To correct error on Title - Deed Poll - Reverting to maiden name Note: "Reason for Modification" will be enabled only if there is value in the field "Name on Title Deed".
Remarks	Specify the " Remarks " about the ownership, if any.

Third Party Details

Third Party Details is a multi entry block and will get populated based on number of records captured in '**Ownership Details**' screen for Customer Type selected as Third Party Customer.

Third Party Details Screen

Figure 2-17 Third Party Details Screen

Table 2-23 Third Party Details

Field	Description
Customer Name	Customer Name is defaulted based on number of records added in Ownership Details section for Customer Type selected as Third Party Customer.
Constitution of the Owner	Constitution of the Owner is a drop-down list. You can select the below options: • Blank • Individual • Partnership Firm • LLP • Company • Trust • Society
Date of Birth/ Incorporation	Specify the " Date of Birth " for Individual owner or " Date of Incorporation " for others. Note: System validation for Mandatory System validation. It cannot be future date.
Registration No	Specify the " Registration Number " for Third Party.
Tax Identification No	Specify the " Tax Identification No " for Third Party.
Unique Identification No	Specify the " Unique Identification No " for Third Party.
Building Name	Specify " Building Name " for Third Party's residential address.
Unit and Number	Specify the " Unit and Number " details for Third Party's residential address.
Building Level	Specify the " Building Level " details for Third Party's residential address.
Street Name and Type	Specify the " Street Name and Type " for Third Party's residential address.
Locality	Specify the " Locality " for Third Party's residential address.
Landmark	Specify the " Landmark " for Third Party's residential address.
City	Specify the " City ", where the Third Party is located.
State	Specify the " State ", where the Third Party is located.
Postal Code	Specify the " Postal Code " of the city the Third Party is located.
Country	Specify the " Country ", where the Third Party is located.

2.11.1 Specifying the Insurance Details

This topic provides information on Specifying the Insurance Details.

1. Login to **OBECM** with the appropriate login credentials.
2. Click **Insurance** button to invoke Insurance screen You may enter the Insurance details for a Collateral through the **Insurance Maintenance** screen.
The **Insurance Maintenance** screen is displayed.

Figure 2-18 Insurance Maintenance screen

For field level information, refer the below table.

Table 2-24 Fields and description of Insurance Maintenance

Fields	Description
Insurance Name	Specify the name of the Insurance/Insurance Company associated with the collateral. The option list displays all valid insurance company names maintained in the system. Select the appropriate one.
Insurance Number	Specify the insurance number under which that insurance has been issued.
Insurance Owner	Select the owner of the insurance policy from the adjoining drop-down list. This list displays the following values: - Bank - Customer
Insurance Type	Specify the type of the insurance that is associated with that collateral. The option list displays all valid insurance types maintained in the system. Select the appropriate one.
Start Date	Specify the start date for that insurance.
End Date	Specify the end date for that insurance.
Revision Date	Specify the date of revision of the insurance.
Notice Days	Indicates the number of days prior to next revision date of insurance. You can modify this value. The period during the notice days is the notice period.
Insurance Currency	Specify the insurance currency of the policy.
Insurance Amount	Specify the insured amount of the policy.
Premium Periodicity	Select the premium periodicity of the insurance. The list displays the following values: - Daily - Weekly - Monthly - Quarterly - Half Yearly - Yearly - One-Time

Table 2-24 (Cont.) Fields and description of Insurance Maintenance

Fields	Description
Premium Currency	Specify the currency of the premium to be paid.
Premium Amount	Specify the amount of the premium to be paid.
Premium End Date	Specify the end date of the premium payment.
Premium Status	Specify the insurance premium payment status. You can select one of the following premium payment statuses from the drop-down list. • Paid • Unpaid
Cover Date	Specify the date from which the insurance policy is valid. The insurance cover date cannot be greater than the collateral expiry date.
Insurance Code	Specify the insurance code of the policy for which you want to capture insurance details.
Coverage	Specify the coverage details of the insurance.
Policy Assigned to Bank	Specify whether the insurance policy has been assigned to your bank or not. You can select one of the following options. • Yes • No
Date	In case the policy is assigned to your bank, specify the date on which the policy is assigned.
Remarks	Specify the remarks about the insurance details.

Reference Number

Reference Number is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record.

Example:

If two child collaterals of type vehicle are added with VIN number as VIN1234 and VIN2345 respectively, then these VIN numbers are available under reference number column in the sub-system. You can signify the linkage between the sub-system (for example, Insurance) records and the corresponding child collaterals by selecting the reference number as VIN1234 for one record and as VIN2345 for the other record.

In case you need to add a particular sub-system record at main collateral level, select 'ALL' as the Reference number.

For information on unique fields based on which the Reference Number field values are populated, refer the below table

Table 2-25 Collaterals Maintenance

Collateral Type	Function ID	Unique Fields
Corporate Deposits	GCDCOLCD	Deposit reference
Inventory	GCDCOLIY	Entity reference number
Account receivable	GCDCOLAR	Entity reference number

Table 2-25 (Cont.) Collaterals Maintenance

Collateral Type	Function ID	Unique Fields
Guarantee	GDCCOLLG	Reference Number
Other bank deposits	GDCCOLOD	Deposit account number
Accounts & Contracts	GDCCOLAC	Contract Reference
Main Screen	GDCCOLLT	No child supported
Obligation	GDCCOLLO	Guarantor CIF Number
Insurance	GDCCOLLI	Policy No
Funds	GDCCOLFU	Folio Number
Bonds	GDCCOLBO	Folio Number
Stocks	GDCCOLLS	Folio Number
Commercial papers	GDCCOLCP	Reference Number
Agriculture	GDCCOLAG	Entity reference number
Perishables	GDCCOLPC	Entity reference number
Commodities	GDCCOLCO	Item Reference
Metals	GDCCOLLL	Serial Number
Property	GDCCOLLP	Registration Number
Vehicles	GDCCOLLV	Vehicle Identification Number
Machinery	GDCCOLLY	Serial Number
NI-PDC	GDCCOLPD	Cheque Number
NI-DPN	GDCCOLPN	Reference Number
NI-BE	GDCCOLBE	Reference Number
Water Vessels	GDCCOLVE	Registration Number
Aircraft	GDCCOLLA	License No

Table 2-26 Insurance Policy Endorsed Details

Field	Description
Insurance Policy Endorsed in Favor	Select the bank in favor of which the insurance policy is endorsed. The following options are available in the list of values: Own Bank, Lead Bank, and Security Trustee.
Required Sum Insured	On clicking Save, collateral value is defaulted as the value of Insurance policy to be taken to cover the collateral asset.
Shortfall in Insurance	If the insurance coverage amount is less than 'Required Sum Insured' value, the difference is calculated and displayed as 'Shortfall in Insurance'.
LIA Appointed	Specify whether Lenders Insurance Advisor (LIA) is appointed by selecting the required option from the drop down list. The following options are available: Yes, No, and Not Applicable.
LIA Report Date	Specify the date on which report is received from the LIA.
Lenders Insurance Advisor (LIA)	Specify the name of Lenders Insurance Advisor, if LIA Appointed value is selected as 'Yes'.

2.11.2 Specifying Covenant Details

This topic provides information on Specifying Covenant Details.

1. Login to **OBECEM** with the appropriate login credentials.
Multiple covenants can be entered in the screen shown below. You can customize the details of each covenant recorded here.
2. Enter **GDCCOLLT** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.
The **Collaterals Maintenance** screen is displayed. To open **Covenant Maintenance** screen, click **Covenant** button, displayed on the left side in the footer options.
The **Covenant Maintenance** is displayed.

Figure 2-19 Covenant Maintenance

For field level information, refer the below table.

Table 2-27 Fields and description of Covenant details

Fields	Description.
Linkage From	Select the Linkage From option as Category or Maintenance. If 'Category' is selected, covenants maintained in the Collateral Category maintenance screen are displayed in the list of values. If 'Maintenance' is selected, covenants maintained in the Covenant Maintenance screen are displayed in the list of values.
Covenant Name	Select the covenant name from the list available here. The list displays the covenant names maintained in Covenant Maintenance screen. Based on the covenant selected, all other details of the covenant maintenance are brought here.
Description	Covenant description maintained in GEDCOVNT is defaulted based on selected covenant.
Mandatory	Mandatory/Non mandatory details are shown on choosing a covenant name. You may change this.
Covenant Reference Number	Specify the covenant reference no for the covenant being maintained.

Table 2-27 (Cont.) Fields and description of Covenant details

Fields	Description.
Start Date	Start date indicates the effective date of covenant for the particular collateral. Start date will get defaulted to current business date when covenant is linked to the collateral. You can change the start date, if required. Note: - Start Date cannot be back date - Start Date can be current date or future date - Start Date cannot be greater than the collateral / facility expiry date - Start Date cannot be modified after saving and authorizing the collateral covenant record This is applicable for current dated as well as future dated covenants.
End Date	Specify the end date of covenant. After this end date, covenant tracking or notification generation is not applicable. The system performs certain validations for covenant end date as shown below based on the dependencies like Frequencies and Review/Notice/Grace days.

Table 2-28 Covenant End Date

Busine ss date	Start date	Freque ncy	Revie w date	Notice days	Notice date	End date existin g	Modifi ed end date	Modifi cation	Remar ks
13TH OCT	10TH OCT	MONT HLY	10TH NOV	5	5TH NOV	NIL	10TH JAN	ALLOW E D	Signifyi ng new end date is allowed
13TH OCT	10TH OCT	MONT HLY	10TH NOV	5	5TH NOV	10TH JAN	NIL	ALLOW E D	Removi ng existing end date is allowed
13TH OCT	10TH OCT	MONT HLY	10TH NOV	5	5TH NOV	10TH JAN	10TH	ALLOW E D	-
13TH OCT	10TH OCT	MONT HLY	10TH NOV	5	5TH NOV	10TH JAN	1ST DEC	ALLOW E D	Last cove na nt will fall due on 10th Novem ber
13TH OCT	10TH OCT	MONT HLY	10TH NOV	5	5TH NOV	10TH JAN	10TH NOV	ALLOW E D	-
13TH OCT	15TH SEP	MONT HLY	15TH OCT	3	12TH OCT	15TH JAN	15TH OCT	ALLOW E D	-

Table 2-28 (Cont.) Covenant End Date

Busine ss date	Start date	Freque ncy	Revie w date	Notice days	Notice date	End date existin g	Modifi ed end date	Modifi cation	Remar ks
13TH OCT	15TH SEP	MONT HLY	15TH OCT	3	12TH OCT	15TH JAN	14TH OCT	NOT ALLOW E D	Modifie d end date cannot be less than next Review date, if tracking task is triggere d
13TH OCT	15TH SEP	MONT HLY	15TH OCT	1	14TH OCT	15TH JAN	14TH OCT	ALLOW E D	Modific ation is allowed since tracking task is not yet triggere d. Coven ant tracking is stoppe d
13TH OCT	15TH SEP	MONT HLY	15TH OCT	1	14TH OCT	15TH JAN	13TH OCT	ALLOW E D	Since coven ant tracking task is yet to be generat ed, end date can be modifie d as current busines s date

Table 2-28 (Cont.) Covenant End Date

Busine ss date	Start date	Frequ ncy	Revie w date	Notice days	Notice date	End date existin g	Modifi ed end date	Modifi cation	Remar ks
13TH OCT	15TH SEP	MONT HLY	15TH OCT	2	13TH OCT	15TH JAN	14TH OCT	NOT ALLOW E D	Since tracking task is triggered, end date modification is not allowed
13TH OCT	15TH SEP	MONT HLY	15TH OCT	2	13TH OCT	15TH JAN	12TH OCT	NOT ALLOW E D	Since modified end date is backdated, modification is not allowed
13TH OCT	15TH MAR	MONT HLY	15TH OCT	2	13TH OCT	15TH SEP	15TH JAN	NOT ALLOW E D	Since end date has already passed, no modification is allowed
13TH OCT	15TH MAR	MONT HLY	15TH OCT	2	13TH OCT	15TH SEP	NIL	NOT ALLOW E D	Since end date has already passed, modification is not allowed

Table 2-29 Fields and description of Covenant details

Fields	Description
Frequency	Frequency of the specified covenant is defaulted here based on the details maintained at 'Covenant Maintenance' screen (GEDCOVNT) or Collateral Category screen (GCDCOLCA). You may change the frequency shown here on choosing a covenant name.

Table 2-29 (Cont.) Fields and description of Covenant details

Fields	Description
Custom Days	Specify the Custom Days for covenant tracking, if 'Custom' is selected as 'Frequency'. If the frequency is defined as 'Custom' and 'Custom Days' is specified as 20, then frequency will be once in 20 days. Note: Custom days value can be minimum 1 to maximum 999.
Start Month	Specify the covenant start month. Note: Start month cannot be selected without selecting the Due date.
Due date	Specify the covenant due date. Note: Due date can be selected without selecting the start month.
Review Date	Indicates the date on which covenant has to be revisited for review. The system derives the first review date based on below combinations and updates when the covenant is saved. - Start Date + Frequency (if Start Month and Due Date are not provided) - Start Date + Combination of Start Month and Due Date (if Start Month and Due Date both are provided along with Frequency). - If Start Month and Due Date are > current application date, then Review Date = Due Date, start month of current year. - If Start Month and Due Date <= current application date, then Review Date = Due Date, start month of next year. Note: The system notifies the user if the computed review date falls in the next year. * Start Date + Due Date (if only Due Date is provided along with Frequency) * If Due Date > current application date, then Review Date = Due Date of current month. * If Due Date <= current application date, then Review date = Due Date of next month. * Subsequent Review date gets updated based on the first Review Date + Frequency specified.

Examples for the Review date calculation of different frequencies and combinations

Table 2-30 Review Date calculation of different frequencies and combinations

Start date - 04-Apr-2017						
First Review Date						
Frequency	Without Start Month + Due Date	With Start Month + Due Date	With Start Month + Due Date	Only Start Month	Only Due Date	
		Apr 15	Apr 02	Apr	15	2
Daily	05-Apr-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17
Weekly	11-Apr-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17
Fortnightly	18-Apr-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17
Monthly	04-May-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17

Table 2-30 (Cont.) Review Date calculation of different frequencies and combinations

Start date - 04-Apr-2017						
First Review Date						
Frequency	Without Start Month + Due Date	With Start Month + Due Date	With Start Month + Due Date	Only Start Month	Only Due Date	
Quarterly	04-Jul-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17
Half Yearly	04-Oct-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17
Yearly	04-Apr-18	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17
Custom (5)	09-Apr-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17

Table 2-31 Fields and description of Covenant details

Fields	Description
Notice Days	Notice days, that is, the number of days prior to revision date of the covenant gets defaulted from GEDCOVNT or GCDCOLCA screen. Notice days are mandatory when frequency is custom, fortnightly, weekly and above. Covenant is available for tracking in its notice days. Note: • Notice days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Notice days • Notice days can be a maximum of 30 days even if the Custom Days is more than 30 days • If Fortnightly is selected as Frequency, the notice days must be less than 14 days
Grace Days	Specify the grace days, that is, the number of days after the revision date of the covenant that the covenant will be available for tracking. You can change the Grace Days displayed here on choosing a covenant name. Note: • Grace days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Grace days • Grace days can be a maximum of 30 days even if the Custom Days is more than 30 days • If Fortnightly is selected as Frequency, the grace days must be less than 14 days
Classification Type	Specify the covenant start month. Note: Start month cannot be selected without selecting the Due date.
Covenant Type	Covenant type is defaulted from the ' Covenant Maintenance ' screen (GEDCOVNT) on selecting covenant. You cannot modify this.
Covenant Sub Type	This is applicable only for non-financial covenant types and is defaulted from covenant maintenance (GEDCOVNT0) screen on selecting covenant. You cannot modify this.
Linkage Type	Linkage type is defaulted as Facility, Collateral, or Customer based on the covenant selected.

Table 2-31 (Cont.) Fields and description of Covenant details

Fields	Description
Reference Number	For information on 'Reference Number', See "Reference Number" on page 39.
Formula	Formula for arriving at covenant condition gets defaulted from GEDCOVNT or GCDCOLCA on selecting the covenant.
Covenant Target Conditionn	Covenant target condition gets defaulted on selecting the covenant. You can also select any of the following options from the drop-down list. • Greater than or equal to • Between • Less than • Greater than • Equal to • Less than or equal to • Less than
Target Type	'Target type' gets defaulted from GEDCOVNT or GCDCOLCA on selecting the covenant.
Target from value	'Target from value' gets defaulted from GEDCOVNT or GCDCOLCA on selecting the covenant.
Target to value	'Target to value' gets defaulted from GEDCOVNT or GCDCOLCA on selecting the covenant.
Currency	Currency gets defaulted from GEDCOVNT or GCDCOLCA on selecting the covenant.
Remarks	Remarks if any specified for the covenant at the 'Covenant Maintenance' screen are defaulted here. It can also be changed here.
Monitoring Information	Monitoring information Id gets defaulted from GEDCOVNT or GCDCOLCA on selecting the covenant.
Monitoring Information Description	Monitoring information Description gets defaulted from GEDCOVNT or GCDCOLCA on selecting the covenant. Note: In case the mandatory covenant is breached on the revision date or after the grace days provided, the collateral will become unavailable irrespective of its end date.

2.11.3 Specifying Shared Details

1. Login to **OBECM** with the appropriate login credential.
2. Click **Shared** button to invoke **Shared Details Maintenance** this screen. The details of the liabilities sharing the collateral can be captured for a collateral in the **Shared Details Maintenance** screen.

The **Shared Details Maintenance** screen is displayed.

Figure 2-20 Shared Details Maintenance

Liability Number

Specify the liability number of the liability that is sharing the collateral. Sharing with liability/ liabilities cannot be exceed 100% of collateral value. **Shared Percentage.**

Specify the percentage share of the liability in the collateral.

You can modify the above retails post authorization. However, the modification must be authorized.

2.11.4 Maintaining Source Restrictions

This topic provides information on Maintaining Source Restrictions.

1. Login to **OBECM** with the appropriate login credential.
2. Click **Source Restrictions** button to invoke **Source Maintenance** screen.

The **Source Maintenance screen** is displayed.

Figure 2-21 Source Maintenance screen

For field level information, refer the below table.

Table 2-32 Source Maintenance fields and description

Field	Description
Restriction Type	Choose the ' Allowed ' option to maintain an allowed list of external systems. Choose the ' Disallowed ' option to maintain a disallowed list of external systems. Default value of this field is ' Disallowed '. If you select restriction type as ' Allowed ', then you need to input at least one record.
Source	Specify the external system by selecting from adjoining drop-down list and enter description.

2.11.5 Maintaining Haircut Schedules

1. Login to **OBECM** with the appropriate login credential.
2. Click **Haircut Schedule** button to invoke **Haircut Maintenance** screen.

The **Haircut Maintenance** screen is displayed.

Figure 2-22 Haircut Maintenance

The screenshot shows the 'Haircut Maintenance' application window. It features a search bar with two filters: 'Effective Date' and 'Haircut Percentage'. Below the search bar, a message states 'No data to display.' and a pagination control shows 'Page 1 (0 of 0 items)'. The window includes standard UI elements like a title bar, close button, and bottom action buttons for 'Exit' and 'Save'.

For field level information, refer the below table.

Table 2-33 Fields and description of Haircut maintenance

Fields	Description
Effective Date	Specify the date on which the Haircut % becomes effective from the adjoining option list.

Table 2-33 (Cont.) Fields and description of Haircut maintenance

Fields	Description
Haircut %	Specify the Hair cut% of the Collateral. You can enter values between 1 to 100. Note: - System applies the haircut% to the collateral on the schedule effective date during the BOD process of the collateral batch (GCBCOLAT). - Collateral haircut schedule will be considered for net utilization calculation at facility level, since it affects the collateral contribution to the facility. Upon clicking Save, the following validations are performed: For New operation - Effective date should be greater than the application date and start date of the collateral. - Multiple Haircuts for the same effective date is not allowed. - Haircut% chosen at the main screen gets defaulted as the first schedule with collateral start date as the effective date, in the Haircut schedules sub-screen. For modify operation - Effective date should be greater than the application date and start date of the collateral. - Effective date should be less than the end date of the collateral. - Deletion or Modification of existing Haircuts whose effective date are less than application date would not be allowed. - Haircut schedules maintained in this sub screen would be applied on the effective date in the existing collateral batch process. - Existing field Haircut% would show the latest haircut of the collateral.

2.11.6 Maintaining Miscellaneous Details

For information on Maintaining Miscellaneous Details.

Collateral maintenance is a generic option to create collateral of miscellaneous type (which does not fit into any of the collateral types provided).

The details of collateral can be captured against collateral notes 1, 2, 3, and so on.

Miscellaneous sub-system is also available in other collateral types maintenance screens, which can be made use of for capturing miscellaneous details about the collateral.

2.11.7 Maintaining Field Investigation Details

1. Login to **OBECM** with the appropriate login credential.
2. Click **Field Investigation Details** button in Collateral Maintenance screen to invoke **Field Investigation Details** screen .

The **Field Investigation Details** screen is displayed.

Figure 2-23 Field Investigation Details

Field Investigation details

Agency Code Agency Name * Date Of Field Investigation * Field Investigation Agent Remarks Result

No data to display.

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

Exit Save

For field level information, refer the below table.

Table 2-34 Fields and description of Field Investigation Details

Fields	Description
Agency Code	Specify the agency code of field investigation agency.
Agency Name	The system displays the field investigation agency name.
Date of Field Investigation	Enter the date of field investigation.
Field Investigation Agent Remarks	Specify the remarks by the field investigation agent.
Result	Specify the result of the field investigation.
Remarks	Specify the remarks by credit team.
Reference Number	For information on ' Reference Number ', See "Reference Number" on page 39.

2.11.8 Maintaining Valuation Details

This topic provides information on Maintaining Valuation Details.

1. Login to **OBECM** with the appropriate login credential.
2. Click **Valuation Details** button in **Collateral Maintenance** screen to invoke **Valuation details** screen.

You can maintain valuation details of a collateral for different **Agency Code** and **Valuation Type** combination in the **Valuation Detail** screen.

The **Valuation details** screen is displayed.

Figure 2-24 Valuation Details
Valuation Details**Table 2-35 Fields and description of field Valuation Details**

Fields	Description
Agency Code	Select the valuation agency code. Agency codes maintained in GCDVALDT screen are displayed in the drop-down list.
Agency Name	The system displays the valuation agency name based on selected agency code.
Valuation Type	Valuation Type maintained for the selected Agency Code is displayed in this field.
Valuation Date	Specify the date of valuation. Valuation Date cannot be before the last captured valuation date in case of modifying existing valuation record.
Valuation Currency	Specify the currency in which the collateral is valued.
Valuation Amount	Specify the collateral valuation amount.
Valuation Frequency	Select the 'Valuation Frequency' from the drop down list. The options available are: Monthly, Quarterly, Half Yearly, and Yearly.
Valuer Remarks	Specify the remarks by valuation agent.
Estimated Age of Asset	Specify the age of asset estimated by valuation agency in years.
Estimated Life Span of Asset	Specify the validity of asset estimated by valuation agency in years.
Reference Number	For information on 'Reference Number', See "Reference Number" on page 39.
Remarks	Specify the remarks by credit team.

Valuation Details History

If the valuation details are modified for a 'Agency Code' and 'Valuation Type' combination, the last valuation details available for that combination before modification will be moved to this section on saving the collateral record.

The system will consider only the change in valuation date for moving the valuation record to history. Thus, if valuation date is not changed and other

valuation details are changed, the valuation record will get updated but the record will not be moved to history on saving the collateral details.

2.11.9 Maintaining External Check Details

This topic provides information on Maintaining External Check Details.

1. Login to **OBECEM** with the appropriate login credential.
2. Click **External Check** button in **Collateral Maintenance** screen to invoke the **External Check** screen.

The **External check** screen is displayed.

Figure 2-25 External check

For field level information, refer the below table.

Table 2-36 Fields and description of External check

Fields	Description
Registration Authority	Specify the registration authority details.
Registration Authority Contact Details	Specify the registration authority contract details.
Result	Specify the result of the external check.
Date of Check	Specify the date when the external check was started.
Credit Remarks	Specify credit remarks, if any.
Reference Number	For information on ' Reference Number ', See "Reference Number" on page 39.
Asset ID	Specify the asset ID of the collateral.
Security Interest ID	Specify the reference number of security interest registration at CERSAI.
Security Interest Creation Date	Specify the date on which the security interest over the collateral is created.
Amount of Charge	Specify the amount of charge created on the collateral.
Charge Holder Name	Select the bank which created charge on the collateral.

Table 2-36 (Cont.) Fields and description of External check

Fields	Description
Underlying Document	Specify the name of documents with which charge is created. For example: Mortgage Deed.
Underlying Document Date	Specify the date of the underlying document.
Charge Release Date	If the charge is released, specify the charge release date.
External Check Status	Select the status of external check from the list of values. The options available are: Creation, Modification, and Satisfied.

2.11.10 Maintaining Legal Opinion

1. Login to **OBECEM** with the appropriate login credential.
2. Click **Legal Opinion** button in **Collateral Maintenance** screen to maintain legal opinion details.

The **Legal Opinion** screen is displayed.

Figure 2-26 Collateral Maintenance - Legal Opinion

For field level information, refer the below table.

Table 2-37 Fields and description of Legal Opinion

Fields	Description
Legal Opinion	Specify the legal opinion on the acceptability of the proposed collateral.
Legal Adviser Details	Specify the legal adviser details.
Date of Advice	Specify the date when the advice was received from legal team.
External Opinion	Specify the external legal opinion.
External Adviser Details	Specify the external legal adviser details.
Recommendation	Specify the final opinion based on the internal and external legal opinion.
Remarks	Specify remarks of the credit team, if any.

Table 2-37 (Cont.) Fields and description of Legal Opinion

Fields	Description
Reference Number	For information on 'Reference Number', See "Reference Number" on page 39.

2.11.11 Risk Evaluation Details

1. Login to **OBECM** with the appropriate login credential.
2. Click **Risk Evaluation** button in Collateral Maintenance screen to invoke the **Risk Evaluation** screen.

The Risk **Risk Evaluation** is displayed.

Figure 2-27 Risk Evaluation

For field level information, refer the below table.

Table 2-38 Fields and description of Risk Evaluation Details

Fields	Description
Liquidity Risk	Specify the liquidity risk of the collateral.
Issuer Credit Risk	Specify the credit risk of the collateral issuer.
Operational Risk	Specify the operational risk involved in managing the collaterals like ship, aeroplane or a warehouse with goods.
Natural Hazard Risk	Specify if the location of the collateral is prone to natural hazards like floods, earthquake, and so on.
Recommendation	Specify the final recommendation after risk evaluation.
Remarks	Specify credit remarks, if any.
Geo Political Risk	Specify geographical political risk involved in the collateral. For example: Oil assets situated in certain countries like Iraq.
Currency Risk	Specify if the collateral currency possess any currency risk.
Reference Number	For information on 'Reference Number', See "Reference Number" on page 39.

2.11.12 Collateral Perfection Details

This topic provides more information on collateral perfection details of collateral maintenance.

Banks have a right over the collateral in case of default by the customer so charges are recorded on customer collaterals. These charges need to be registered as part of charge perfection with relevant authorities.

Collateral perfection can be done as part of customer collateral creation and as also part of amendment.

Based on the charge status, data is generated for sending a notice to an external registration authority at the time of charge registration, charge renewal and charge termination.

Figure 2-28 Collateral perfection

The screenshot shows a web application window titled "Collateral Perfection". Inside, there is a table with the following columns: Charge ID, Charge Registration Status, Charge Registration No, Registration Authority, Regn. Authority Contact Details, Perfection Date, and Confirmation Date. The table is currently empty, with the text "No data to display." centered below the column headers. Below the table, there is a pagination bar that reads "Page 1 (0 of 0 Items)" and includes navigation arrows. At the bottom right of the window, there are "Exit" and "Save" buttons.

For the necessary details in the **Collateral perfection** screen by referring the field description in the following tables.

Collateral perfection

Table 2-39 Collateral Perfection Fields and description

Field	Description
Charge ID	Charge ID is generated by system. This ID is generated only if charge status is 'Registered' and charge perfection details are entered and saved, wherever 'Charge registration required' check box is enabled.

Table 2-39 (Cont.) Collateral Perfection Fields and description

Field	Description
Charge Status	The charge status is used to track the status of the charge registration process. The charge status can be 'Proposed', 'Registered', 'Expired', 'Discharged' or 'Renewal'. • Proposed - The initial charge status • Registered - When charge perfection details are entered and saved, charge status gets updated as 'Registered' and the data required for sending notice to the charge registration authority is generated. • Renewal - Registered charge can be renewed upfront during lead days before charge end date by opting renewal. Charge can be renewed for a further period as per renewal frequency and unit configured. Charge status gets updated as 'Registered' once renewal is complete. Subsequent to renewal, charge renewal notice can be generated with the required data available. • Expired - Charge status is updated as 'Expired' by the system in case charge is not renewed during lead days period. Once the Charge Registration End Date is crossed, the system updates the status as 'Expired' by running the Scheduler 'ELCMERFSTAT'. An expired charge can be renewed by entering the registration details. On renewal, the charge status will be updated as 'Registered' with a new charge end date. • Discharged - When a loan provided for the collateral is repaid in full, charge noted for the collateral can be discharged. Note: Once charge is discharged on a customer collateral, no further updates can be performed on the same. Charge status is updated as 'Discharged', then the system generates a discharge notice that needs to be sent to the registration authority.

Registration Details fields and description **Collateral Perfection** screen

Table 2-40 Fields and description of Registration Details

Fields	Description
Charge Registration Number	Specify the unique charge registration number.
Registration Authority	Specify the registration authority with which collateral is perfected.
Regn. Authority Contact Details	Specify the contact details of registration authority.
Perfection Date	Specify the date on which bank's charge has been registered.
Confirmation Date	Specify the date on which you received confirmation of perfection. That is, confirmation received from the registered authority. This date cannot be prior to perfection date.
Charge Registration End Date	Once charge perfection details are entered and saved, based on 'Charge Perfection Date' and 'Charge Renewal Frequency' multiplied with 'Unit', charge registration end date is calculated by the system. For example, if 'Frequency' is selected as 'Monthly' and 'Unit' is selected as '2', then the system updates the charge end date considering perfection date + 2 months.

Table 2-40 (Cont.) Fields and description of Registration Details

Fields	Description
Charge Registration Amount	Specify the charge registration amount.
Mortgagee Name	Specify the name of mortgagee.
Documents Status	Specify if the perfection documents are received from registration authority.
Filing Lead Date	Specify the filing lead date.
Notes	Specify notes, if any.

Stamping Details fields and description **Collateral Perfection** screen.

Table 2-41 Fields and description of Stamping Details

Fields	Description
Stamping Required	Select this check box if stamping is required with relevant authority.
Stamping Date	Specify the stamping date.
Stamping Amount	Specify the stamping amount.
Reference Number	For information on 'Reference Number', See "Reference Number" on page 39.
Charge Holder Name	Specify the name of Bank holding charge on the collateral.
Charge Release Date	If the bank released charge on the collateral by executing release deed or release letter, specify the execution date of such document.
Underlying Document	Specify the name of documents executed to create charge on the collateral. The options available are: Deed of Hypothecation and Mortgage Deed.
Underlying Document Date	Specify the date of the underlying document.

2.11.13 Collateral Perfection Log Summary

This topic provides information on collateral perfection log summary.

1. Login to **OBECM** with the appropriate login credential.
You can view the summary of all collateral perfection details maintained in the system using '**Perfection Log Summary**'.
2. Enter **GCSPFLOG** in the text bar at the top right corner of the application toolbar and click the adjoining arrow button to invoke **Perfection Log Summary** screen.
The **Perfection Log Summary** screen is displayed.

Figure 2-29 Perfection Log Summary

Perfection Log Summary

Search Advanced Search Reset Clear All Records per page 15

Search (Case Sensitive)

Liability No Collateral Code Charge Notice Date MM/DD/YYYY

Charge Notice Type

Search Results Lock Columns 0

☐	Liability No	Collateral Code	Charge ID	Perfection Date	Confirmation Date	Charge Type	Charge Notice Date	Charge Notice Type	Charge Registration
No data to display.									

Page 1 Of 1 |< < 1 > >|

Exit

2.11.14 Notifications

This topic provides information on Notifications of collateral maintenance.

1. Login to **OBECM** with the appropriate login credential.

Notification sub-system enables the particular collateral record to be a candidate for notification when the record is created / amended. At least one of the out of box supplied fields in notification sub-system must be enabled to bring this collateral under the purview of generating notification. When values in fields enabled for notification are modified as part of direct update process or as part of batch update process, all the details of the collateral are sent in the notification message along with old and new value details of the fields enabled for notification.

Notification messages are logged in GETB_NOTIFICATION_LOG table with unique reference number. A new quartz job is required to read notification messages and publish it on configured queue/topic.

Prerequisites for triggering notification:

- CSTB_Param setting must be updated as JSON and the server must be restarted – Configure the following in CSTB_PARAM:
 - a. PARAM_NAME as ELCM_NOTIF_REQ, PARAM_VAL as Y.
 - b. PARAM_NAME as ELCM_NOTIF_TYPE, PARAM_VAL as JSON.
- Scheduler job (ELCMNOTIFICATIONS) must be configured using STDJOBMT Screen
- Entity must be configured in STDJOBMT with name ENTITY
- The Job 'ELCMNOTIFICATIONS' must be resumed from SMSJOBMR
- Notification queue (NOTIFY_DEST_QUEUE) and Connection factory (NotifyDestQCF) must be configured in Weblogic as per the below Document.

https://docs.oracle.com/cd/F29383_01/PDF/Installation/Environment%20Setup/Application%20Server/FCUBS_Weblogic_JMS_Configuration.pdf

2. Click **Notification** subsystem to configure the fields for notification message.

The **Notification** screen is displayed.

Figure 2-30 Notification

For field level information, refer the below table.

Table 2-42 Fields and description of Notification

Field name	Screen	Modification	Old value relevance	Notification triggered when
Collateral value	Main screen	Direct/ Batch	Yes	Collateral value changes.
Lendable margin	Main screen	Direct/ Batch	Yes	Lendable margin changes because of revaluation on account of change in haircut or on changing the Haircut % directly.
Revision date	Covenants screen	Batch	No	Revision date is crossed and covenant expires.
Valuation amount	Valuation screen	Direct	Yes	Valuation amount changes.
Haircut %	Main screen	Direct/ Batch	Yes	Haircut % changed directly or based on haircut schedule or linked haircut code rate is modified resulting in haircut% in turn lendable margin.
Charge status	Perfection screen	Batch	No	Charge status is expired.
End date	Insurance screen	Batch	No	Whenever collateral is modified as part of EOD or manual screen update and Insurance end date is less than or equal to current date.
Available amount	Main screen	Direct/ Batch	Yes	Available amount changes.

2.11.15 Collateral Revaluation

This topic provides information on Collateral Revaluation History summary.

1. Login to **OBECEM** with the appropriate login credentials.
2. Click **Revaluation** button in the '**Collaterals Maintenance**' screen to invoke the following screen.

The collateral revaluation related settings are defaulted from category level at the time of collateral creation. Either the same settings can be retained or modified at the time of collateral creation.

The **Collateral Revaluation** details screen is displayed.

Figure 2-31 Collateral Revaluation

For field level information, refer the below table.

Table 2-43 Fields and description Collateral Revaluation

Field	Description
Revaluation Type	Revaluation type can be selected as applicable to the collateral type. You can select 'Automatic' or 'Manual' from the drop-down list. If you select 'Manual' all the fields in 'Revaluation Details' and 'Holiday Processing' are disabled.
Revaluation Method	Revaluation method can be selected as applicable to the collateral type. You can select the following revaluation method from the drop-down list. • Straight line method • Written down value method • Sum of years digit method • External • Custom
Rate of Depreciation	Specify the percentage. Rate of depreciation is applicable only when the revaluation method is straight line method or written down value method.
Revaluation Frequency	This field is applicable only when revaluation type is automatic. Revaluation frequency can be of yearly only for sum of years digit method.
Revaluation Start Month	Revaluation start month and day get defaulted to the month/day on which collateral is created. If not modified, next revaluation date is arrived based considering the revaluation frequency from this defaulted date. However, you can specify the next revaluation date by modifying the revaluation start month/ day.

Table 2-43 (Cont.) Fields and description Collateral Revaluation

Field	Description
Revaluation Day	This is defaulted as date on which collateral is created and is modifiable. If modified, this revaluation day and revaluation start month settings defines the next revaluation date.
Useful Life	Useful life of the asset entered is considered for revaluation of the asset. If the useful life of the asset is less than collateral end date, then useful life end date is updated as collateral end date. If the useful life end date is after collateral end date, collateral end date entered is retained. Note: Whenever collateral value becomes zero even before useful life end date because of rate of depreciation, appropriate override message appears at the time of saving the record. Likewise, if residual value of collateral remains at the end of useful life period after depreciation as per rate signified, appropriate override message is displayed at the time of saving the record.
Rate of depreciation	Rate of depreciation is per annum rate. However, revaluation amount will be appropriately arrived at per frequency when the revaluation is done.
Next Revaluation Date	At the time of creation of collateral, next revaluation date is arrived duly considering the date of creation + frequency (considering revaluation start month/day is not modified) or signified start month/days as next revaluation date duly considering holiday settings as applicable. Next revaluation date is populated and shown to user at the time of saving the record. Note: Wherever holiday setting is applicable at the time of creation, and the next revaluation date arrived at based on frequency falls on holiday, the system considers the holiday setting and appropriately arrive at next revaluation date at the time of saving the collateral. Note: Even in case of collateral created with start date as back date, revaluation is considered from the date of creation of collateral.
Last Revaluation Date	The date on which last revaluation was done. At the time of creation this is blank.
Ignore Holidays/Move Across Month/Cascade Schedules	By default 'Ignore Holidays' check box is selected. If this check box is selected, then 'Move Across Month' and 'Cascade Schedules' check boxes are disabled. Holiday processing settings can be enabled for revaluation only when ignore holidays is not selected.
Holiday Check	You can either select 'Currency', 'Local' or 'Both'. The collateral currency holiday is considered if holiday check is currency/both.
Schedule Movement	You can either 'Move forward' or 'Move backward'.
Revaluation Summary	The system allows to query the revaluation summary of each collateral from the 'Revaluation' sub-system by opting 'Revaluation' button. Note: Collateral revaluation history summary for a specific collateral type can be directly queried from the revaluation sub-system of that collateral record.

Collateral Revaluation History summary

1. Login to **OBECM** with the appropriate login credentials.

2. Enter **GDCCOLRH** in the text bar at the top right corner of the application toolbar and click the adjoining arrow button.
The **Collateral Revaluation History Summary** screen is displayed.

Figure 2-32 Collateral Revaluation History Summary

3. Click **Enter Query** and specify the necessary details. For field level information, refer the below table.
Collateral Revaluation History fields and description.

Table 2-44 Collateral Revaluation History

Fields	Description
Liability No	Select the 'Liability No' to fetch the 'Collateral Code'.
Collateral Code	Select the 'Collateral Code' for which the revaluation details are to be queried.
From Date	Specify the start date of the period for which the revaluation details are required.
To Date	Specify the end date of the period for which the revaluation details are required.

Collateral Revaluation Details

Collateral Revaluation Details screen fields and description.

Table 2-45 Collateral Revaluation details

Fields	Description
Collateral Revaluation Details	Displays the following revaluation details of the collateral upon clicking 'Execute Query' in the top left corner: • Mod No • Collateral Code • Collateral Description • Branch Code • Liability No • Liability Branch • Collateral Currency • Collateral Type • Collateral Category • Current Collateral Value • Previous Collateral Value • Revaluation Date • Revaluation Type • Revaluation Method • Revaluation Frequency • Rate of Depreciation Note: Rate of Depreciation is displayed only for automatic revaluation using straight line method and written down value method.
Component Revaluation Details	Select a record from the 'Collateral Revaluation Details' section and click this button. Component level details of the collateral are displayed for the selected record. Note: Collateral revaluation will be considered for net utilization calculation at facility level, since it affects the collateral contribution to the facility.

2.11.15.1 Modification of Revaluation Related Settings

This topic provides information on Modification of revaluation related settings.

Modification of Revaluation type

For collateral which are enabled for revaluation, revaluation type can be modified post creation. If a collateral is created with manual revaluation type, then it can be modified to auto revaluation type with one of the applicable revaluation methods. Likewise, if a collateral is created with auto revaluation type, it can be modified to manual revaluation type wherever the same is applicable.

When revaluation type is modified from Manual to Auto with one of the applicable revaluation methods, then the system considers the revaluation settings signified and appropriately stamp next revaluation date.

Likewise, when revaluation type is modified from auto (with one of the applicable revaluation methods) to manual revaluation related settings are blanked out and collateral is eligible for manual revaluation.

Modification of revaluation method

Modification of only revaluation method is not applicable.

Modification of rate of depreciation

Based on new rate, revaluation is done on the next revaluation date already stamped.

Modification of revaluation frequency

- Override message appears that modified frequency is applicable after the next revaluation.
- On the next revaluation date, modified frequency is considered and further revaluation date is arrived.

Modification of revaluation start month

Next revaluation date is stamped based on modified revaluation start month.

Modification of due date

Based on new value, next revaluation date is to be updated. The system considers the new value and compares with current business date/last revaluation date to stamp the next revaluation date.

Modification of holiday processing – from ignore to one of the settings

- Appropriate override message is shown during modification that modified holiday processing settings are applicable after next revaluation date.
- New holiday processing setting is applicable from next revaluation date.

Modification of holiday processing – from one of the settings to ignore

- Appropriate override message is shown during modification that modified holiday processing settings are applicable after next revaluation date.
- New setting is applicable from next revaluation date onwards.

For more information on collateral revaluation, refer to **Collateral Revaluation** section in this User Manual.

2.11.16 Fee Preferences

This topic provides information on Fee preferences of Collateral Maintenance.

Fee Preferences sub-system defaults all the attributes from 'Fee & Accounting Class' screen including the 'Holiday Treatment' along with the 'Fee Rule Maintenance' screen attributes.

Holiday Treatment

You can view the defaulted holiday preference parameters and make changes.

Fee Rule Preferences

'Fee Rule Preferences' section contains all the fee rules associated with a fee class and their respective attributes.

Start Date and End Date

- You can enter fee start date and fee calculation starts from that day.

- You can enter fee end date and fee is calculated till this date.
- Fee start date if not entered, then it is defaulted from the collateral start date.
- Fee start date cannot be before collateral start date. The system validates and displays an error if fee start date is before collateral start date.
- Fee end date if not entered, then it is defaulted from the collateral expiry date.
- Fee end date cannot be after collateral expiry date. The system validates and displays an error if fee end date is after collateral expiry date.
- For all fee calculations, fee start date and end dates takes precedence over collateral start date and expiry date.
- If both collateral start date and collateral expiry dates and fee start date and fee end dates are provided respectively, then system considers the fee start and fee end dates for the calculation.
- Since, both collateral end date and fee end date are not mandatory, if none of them are provided, the system validates and displays an error to enter the dates.

User Input Fee Amount

The 'User Input Fee Amount' is used for the fee of type USER INPUT.

You need to specify the fee amount in terms of absolute amount and it is considered for the whole liquidation cycle (frequency) and accrued accordingly based on the day basis and other parameters.

The system validates if fee type is of 'User Input' and this field is left blank.

Branch

The 'Branch' where the customer account exists and it is used for debiting the collateral fee.

Account No

The 'Account No' which needs to be debited for collateral fee. This is based on the branch selection in 'Branch' field. You can specify the individual accounts for respective fees.

If you have multiple accounts in a bank or in a branch, you can specify the individually for each fees the accounts that needs to be debited.

Waived

Out of multiple fee rules attached to a fee class which are populated during collateral creation, one or more fee rules can be waived by selecting check box under waived column.

Effective Dates

'Effective Dates' is used to specify the dates from which fee rate details are applicable. A fee rule can be configured having multiple effective dates. As the effective dates are reached, the corresponding rate details becomes applicable for each fee.

The system validates and displays an exception if fee type is 'Rate/Amount' and effective date details are not maintained.

For create event fee, effective date has to be always collateral creation date. In addition, only one effective date is allowed for create event fee as create event is always one time.

Fee Rate Details

'Fee Rate Details' is used to specify the values as opted in 'Fee Rule Maintenance' screen.

Basis Amount

Specify the multiple basis amounts. The system validates and displays an exception if fee type is 'Rate/Amount' and rate details are not maintained.

Rate

Specify the rate for the defined basis amount if fee is configured as 'Rate'.

The system validates and displays an error if fee type is of rate and user inputs amount or leave the rate details as blank.

Rate details are applicable based on the effective dates applied.

Amount

Specify amount for the defined basis amount if fee is configured as 'Amount'.

The fee value as amount is considered for the whole liquidation cycle (frequency) and accrued accordingly based on the day basis and other parameters. The system validates if fee type is of amount and user inputs rate or leave the rate details as blank.

2.11.17 Collateral Fee Processing

This topic provides information on Collateral fee processing of collateral Maintenance.

Collateral fee supports below types of fee processing.

- Recurring Fees
- Event Based Fees

You can perform the following for collateral fee

- Configure multiple fees for a collateral.
- Waive fees selected out of one or more number of fees at collateral level during creation.
- Define collateral fees as a fixed amount, percentage or user input fees.
- Define the collateral fee structure as 'Slab' or 'Tier'.
- Fee liquidation related accounting entries are passed on fee collection as configured – FLIQ event.
- Fee accrual/amortization is done based on the configuration opted – FACR event.
- Collect the fee automatically on cycle end date (Arrears) for recurring fees (and then based on the frequency) and on happening of an event (Event based fee).
- Fee Type 'USERINPUT' and 'AMOUNT', the value specified as fee is considered for the whole liquidation cycle (frequency) and accrued accordingly based on the day basis and other parameters.
- For example:
 - Fee amount specified 2400

- Accrual frequency is daily
- Liquidation frequency is Monthly and Days in month 30
- Day basis is Actual/Actual,
- Fee accrued per day is $2400/30 = 80$
- Liquidation method 'Advance' is not applicable for collateral fees.
- Any upfront fee can be collected through an event based fee.
- Day basis is applicable and is used for fee calculation and accrual/amortization of both amount and percentage based fees.
- RULE_INC, RULE_REC, and so on accounting roles are generated on Fee rule creation.
- Fee currency is same as the collateral currency.

Recurring Fee

- Recurring fees can be of following types:
 - Collateral maintenance fees
 - Collateral inspection fees
 - Collateral custody fees and so on
- Recurring fees is collected based on liquidation frequency configured.
- Recurring fees is calculated and accrued based on underlying collateral value as on the date and as per accrual frequency configured.
- It is possible to stop a recurring fee from collection based on effective end date given.
- You can collect recurring fees only using auto collection methods.
- Holiday processing for fees is applicable only to recurring fees if opted and is handled as below.

		Holiday						
1	Liquidation Freq	Ignore Holidays	Holiday Level	Movement	Collateral Creation Date	Next Liquidation Date	Holiday	Actual Liquidation Date*
	Monthly	Yes	NA	NA	02-Aug	02-Sep	Yes	02-Sep
	Monthly	No	Local/Currency/Both	Forward	02-Aug	02-Sep	Yes	03-Sep
	Monthly	No	Local/Currency/Both	Backward	02-Aug	02-Sep	Yes	01-Sep

2		Holiday							
Liquidation Freq	Ignore Holi days	Holid ay Level	Movement	Collateral Creation Date	Next Liqui d ation Date	Holid ay	Actu al Liqui d ation Date*	Casc ade Sche dules	
Monthly	No	Local/ Curre ncy/ Both	Forward	02- Aug	No	Yes	03- Sep	Yes	
Monthly	No	Local/ Curre ncy/ Both	Backward	02- Aug	No	Yes	01- Sep	No	
3		Holiday							
	Liquidati on Freq	Ignor e Holid ays	Holiday Level	Movemen t	Acro ss Mont h	Colla teral Creat ion Date	Next Liqui d ation Date	Holid ay	Actu al Liqui d ation Date*
	Monthly	No	Local/ Currency/Both	Forward	Yes	30- Aug	30- Sep	Yes	01- Oct
	Monthly	No	Local/ Currency/Both	Forward	No	30- Aug	30- Sep	Yes	29- Oct
4		Holiday							
	Liquidati on Freq	Ignor e Holid ays	Holiday Level	Movemen t	Acro ss Mont h	Colla teral Creat ion Date	Next Liqui d ation Date	Holid ay	Actu al Liqui d ation Date*
	Monthly	No	Local/ Currency/Both	Backward	Yes	01- Aug	01- Sep	Yes	31- Aug
	Monthly	No	Local/ Currency/Both	Backward	No	01- Aug	01- Sep	Yes	02- Sep

Assuming not a holiday. If holiday then again the holiday processing as configured is applicable.

Event Based Fee

Event based fees is usually of the following type:

- Collateral creation fees
- Collateral extension fee (when collateral end date is modified and extended further)
- Collateral expiry fee (when end date is crossed and collateral value becomes zero)
- Collateral reactivation fee (when collateral is reactivated post suspension)
- Collateral suspension (when collateral is suspended)
- Event based fee are collected when collateral status gets updated, like active (on creation), extended (when collateral end date is modified and extended further), expired

(when end date is crossed and collateral value becomes zero), reactivated (when collateral is reactivated post suspension), suspended (when collateral is suspended).

- Event based fees is linked to collateral at the time of creation itself, but gets triggered on happening of status update.
- Event based fee becomes applicable as many number of times as the collateral achieves a particular status.
- For example - collateral suspension fee gets triggered as and when multiple suspension takes place.
- Collateral fees of type 'Event Based Fee' is always be a one-time fee but recurring multiple times as and when a lifecycle event is triggered for a collateral.
- Collateral Fees of type 'Event Based Fee' can have liquidation frequency as only 'One Time'.
- It is possible to collect 'Event Based Fee' only automatically.
- For collateral fees of type 'Event Based Fee', the calculation and accrual are based on the underlying basis amounts - 'Collateral Value' (Limit Contribution' and 'Available Amount' are not applicable).
- Collateral fees of type 'event based fee' can have accrual frequency as one-time and liquidation frequency as one-time.

Since an 'Event Based Fee' gets triggered on happening of a certain collateral lifecycle event, in that case holiday processing is not applicable. In other way it is based on holiday parameter maintained at GEDPARAM level.

2.11.18 Collateral Manual Fee Payment

This topic provides more information on Collateral manual fee payment of collateral maintenance

1. Login to **OBECDM** with the appropriate login credential.

The '**Collateral Manual Fee Payment**' screen (**GCDCOFPT**) allows to manually liquidate the event based or recurring collateral fee of type user input and liquidation preference - manual. In addition, this screen can also be used to inquire the manual fee payment details for the collateral.

2. Enter **GCDCOFPT** in the text bar at the top right corner of the application toolbar and click the adjoining arrow button.

The **Collateral Manual Fee Payment** screen is displayed.

Figure 2-33 Collateral Manual Fee Payment

3. Select **New** and perform the following steps.

For field level information, refer the below table.

Table 2-46 Collateral Manual Fee Payment Details

Fields	Description
Liability No	Select the liability number to fetch the collateral codes.
Collateral Code	Select the 'Collateral Code' for which manual fee payment is to be made.
Version Number	The system increments this number for each manual fee payment on a collateral.
Limit Date	Select the limit date. Limit Date can be the current application date or back date.
Value Date	The system populates the current application date for manual fee payment transaction.
Populate	Click this button to fetch the Fee Rules which are due for manual payment under 'Fee Rule Details' grid.
Fee Rule Details	Enter the amount paid for the fee rule in the 'Due Amount' field, click 'Save' and 'Authorize'. Payment details are updated for the Fee rule in the 'Schedule Details' grid.

2.11.19 MIS Class Maintenance

This topic provides information on MIS Class Maintenance of Collateral maintenance.

This sub-system allows to link the MIS Class with the collateral during collateral maintenance

MIS details associated with the fee class (**GEDCLSMT**) will be populated in the respective sections (Transaction MIS or Composite MIS) based on the selection of fee class code on clicking 'Populate'.

The user can fetch both the MIS codes (**GLDCLSMT**) as well as the MIS group (**MIDGRPMT**) directly maintained in the system. MIS codes that gets defaulted from fee class as a part of associated MIS group or directly maintained as codes can be overridden by the user in the Collateral screen.

The system will clear the MIS data as part of collateral save activity, if no fee class code is attached to collateral and MIS class / codes are linked in MIS sub-system.

1. Login to **OBECEM** with the appropriate login credentials.
2. Click the **MIS Class** tab in the **Collateral Maintenance** screen (**GCDCOLLT**) to launch the **MIS Class** sub-screen.

The **MIS details** screen is displayed.

Figure 2-34 MIS details

For field level information, refer the below table.

Table 2-47 MIS Details fields and description.

Fields	Description
MIS Group	'MIS Group' gets defaulted based on fee class selection or select the MIS group from the list of groups configured in MIDGRPMT screen.
Default	Click this button to fetch the composite MIS codes maintained for the customer in STDCIF screen, if there is only one customer explicitly selected at the collateral level or if there is only one customer linked to the liability. The user must click this button each time they make changes to the liability. Thus the system can fetch and default the updated composite MIS.
Customer No	Displays the customer number for which the composite MIS are fetched from STDCIF screen. Composite MIS codes will be fetched from STDCIF screen, if the ELCM is integrated with ROFC (external system).
Transaction MIS	Displays the transaction type of MIS code based on the selected MIS Group or the Transaction MIS code associated with the fee class.
Composite MIS	Displays the Composite type of MIS code based on the selected MIS Group or the Composite MIS code associated with the fee class.

Table 2-47 (Cont.) MIS Details fields and description.

Fields	Description
MIS Code	Transaction and Composite MIS codes configured in GLDCLSM or MIDGRPMT screen are auto-populated based on the selected MIS Group or fee class. The user can also add, modify or delete the MIS codes of type Transaction and Composite. Note: MIS Codes of Customer and Fund Types will not be populated in the 'MIS Class' sub-screen and the same cannot be used for collateral maintenance.
MIS Class	Displays the MIS class based on the selected MIS code.

2.11.20 Viewing Collateral Covenant Tracking Summary

This topic provides information on viewing collateral covenant tracking summary.

1. Login to **OBE**CM with the appropriate login credential.
2. Enter **GCSCOVTR** in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can view summary of covenants attached to collateral for tracking using the **Collateral Covenant Tracking Summary** screen. You can open detailed screen using this screen. You can query the records based on the search criteria.

The **Collateral Covenant Tracking Summary** screen is displayed.

Figure 2-35 Collateral Covenant Tracking Summary

2.11.21 Tracking Collateral Covenant Details

This topic provides more information on tracking collateral covenant details.

1. Login to **OBE**CM with the appropriate login credential.

The covenants linked to the collaterals can be tracked using the '**Collateral Covenant Tracking Details**' screen (**GCSCOVTR**) which is specific to collaterals as well as a common '**Covenant Tracking Details**' screen (**GEDCVTRK**).

Note:

It is recommended to use the common '**Covenant Tracking Details**' screen (**GEDCVTRK**) for all covenant tracking purposes.

For information on common 'Covenant Tracking Details' screen, refer **OBELCM Common User Guide**.

2. Enter **GCSCOVTR (Collateral Covenant Tracking Summary)** and on clicking the queried record **GCDCOVTR (Collateral Covenant Tracking Details)** is opened with the details of the covenant.

You can unlock and update the status of the covenant here.

The **Collateral Covenant Tracking Details** screen is displayed.

Figure 2-36 Collateral Covenant Tracking Details

For field level information, refer the below table.

Table 2-48 Collateral Covenant Tracking Details fields and description

Fields	Description
Entity ID	Indicates collateral code / line code / customer number here.
Entity Type	Indicates type of the entity, Collateral / Facility / Customer.
Liability Number	Indicates the liability Number for which the collateral is linked.
Covenant Name	Indicates the covenant name.
Covenant Reference Number	Indicates the covenant reference no for the collateral being maintained.
Revision Date	Indicates the date on which covenant has to be revisited for review. Revision date is derived by system and updated when covenant is saved – based on combination of start date + (combination of frequency and due date and start month).
Notice Date	Indicates the date on which covenants can be tracked for compliance before revision date in advance based on notice days configured.
Grace Days	Indicates the grace days for the next due/revision date allowed for facility covenant.

Table 2-48 (Cont.) Collateral Covenant Tracking Details fields and description

Fields	Description
Status	You can select the covenant status as the following: • Complied – If the status of the covenant is not compiled on or before revision date, then the status is updated as breached by running the scheduler ELCMCOVNTSTAT immediately after the end of revision date. – If the covenant has the grace days configured, compliance can be marked till the grace period end date. The status gets updated as breached only after grace period end date if compliance is not marked after running the scheduler 'ELCMCOVNTSTAT'. – Compliance on the breached covenant can be marked after which the covenant for next frequency is enabled with the next revision date duly considering the original revision date + frequency. – Once compliance is marked for a particular frequency, record for the next frequency with blank status is available in DB and accordingly revision date get updated in collateral/facility. • Breached – Covenants which are not complied within revision date are marked as breached by running the scheduler 'ELCMCOVNTSTAT' immediately after the end of revision date. – When covenants pertaining to multiple frequency are breached, all of them are available for tracking. – Covenants can also be marked as Breached online.
Waived Till Date	In case the status is 'Waived', then you need to specify this date. You need to specify the date so that covenants falling during this period are not tracked. After end of deferment date, covenants are applicable and available for tracking.

2.12 Maintaining Specific Collateral Input Details

This topic provides information on Maintaining specific collateral input details of collaterals.

Collateral Maintenance Launch screen

You can maintain details related to the collateral input type in their respective screens. The system allows to capture specific collateral details in relevant screens based on the collateral type selected. At the same time the system prevents you from entering other collateral details.



Note:

Collateral specific screens can be launched either by using the dedicated functions available for each collateral or through the 'Collateral Maintenance Launch' screen described below.

1. Login to **OBECM** with the appropriate login credential.

The '**Collateral Maintenance Launch**' screen (**GCDGENCL**) screen is a common screen for launching all the maintenance screens specific to collaterals such as Property, Vehicle, and Agriculture from single place. You can use this common screen rather than using individual functions assigned for each of the collaterals.

2. Enter **GCDGENCL** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Collateral Maintenance Launch** screen is displayed.

Figure 2-37 Collateral Maintenance Launch

For field level information, refer the below table, following details.

Table 2-49 Collateral Maintenance Launching screen fields and description

Field	Description
Collateral Type	Select the required Collateral Type from the drop-down list. Collateral types are factory shipped in the system.

Table 2-49 (Cont.) Collateral Maintenance Launching screen fields and description

Field	Description
Collateral Category	Select the required Collateral Category. Collateral categories factory shipped or maintained for the selected collateral type are displayed in the drop-down list. Click Launch Screen. The specific collateral maintenance screen is launched. On clicking New Category, Haircut and Revaluation details will be populated based on the category selected. If the category is not enriched with Revaluation or Haircut details, system will validate the same. Note: In case of data masking, if 'PII Allowed' check box is not selected in 'User Maintenance' screen (SMDUSRDF), then the following field values are masked. • Guarantee Details screen – Guarantor Name – Guarantor Address • Property Details screen – Country – Property Address • Life Insurance screen – Insurer Address In case of right to be forgotten, all the PII fields maintained in 'Guarantee Details', 'Property Details', and 'Life Insurance' screens are anonymized if the customer is forgotten in the 'Forget Customer Process' screen (STDCSFRT). In case of granular access, collateral and guarantor details maintained for allowed list of customers are allowed to view, query, modify, authorize, re-open, copy, delete, and so on based on the user/users preferences selected in 'Access Group Restriction' tab available in the 'User Maintenance' screen. For more information, refer to Common Core - Security Management System User Guide.

2.12.1 Property Details screen

1. Login to **OBECM** with the appropriate login credentials.

Multiple property records can be linked to same customer collateral. Collateral value is updated duly considering amount of these properties.

2. Enter **GDCCOLLP** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Property** screen is displayed.

Figure 2-38 Property

Property

New

Enter Query

Collateral Details

Liability No *

Liability Name

Collateral Code *

Collateral Description

Collateral Currency *

Collateral Value

Agreed Collateral Value

Class Code

Collateral Category *

Sub Category

Bank Haircut Value *

Lendable Margin

Available

Start Date

Branch Code

Source Code

Classification

Charge Type *

Seniority of Claim *

Charge Registration Required

Charge Renewal Frequency

Units

Filing Lead Days

Sharing Required

Auto Pool Create

Revision Date

Figure 2-39 Property

End Date

Status

Status Change Date

Limit Contribution

Utilization Amount

Available Amount

Pool Contribution

Facility Contribution

Collateral Block Amount

Tenked Utilization

Type of Ownership

Grace Days

Mortgage Initiated

Taken Over

User Reference

Risk Country

Internal Remarks

Remarks

3.
- Click the **Property Details** tab to invoke the sub-screen of **Property Details** screen,

Note:

Property Details screen varies based on the selected collateral category.

2.12.1.1 Property Details - Common

1.
- If **COMMERCIAL PROPERTY**, **INDUSTRIAL PROPERTY**, **RURAL PROPERTY** or **USERDEFINED PROPERTY** is selected as Collateral Category, the **Property Details** screen appears.
- The **property details** screen is displayed.

Figure 2-40 Property Details

Property Details

Property Details

Property ID
Registration Number *
Property Type *
Property Category *
Property Description
Property Purpose *
Registered Owner *
Land Registry
Construction Date
Purchase Date

Individual
Personal

Property Address
Building Name
Unit and Number
Level
Street Name and Type
Locality
Landmark
City
State
Postal Code
Country

No of Rooms
No of Garages
No of Storeys
Roof Type
Wall Material
Property Units
Property Size
Length
Width
Area of Land
Zone Classification
Income Producing
Environment Assessment Required
Restricted Property
Under Construction
Nature of Property
Adverse Comments

Asphalt Shingles
Asbestos
Square Meter

Freehold

Figure 2-41 Property Details

Currency Details

Currency *
Amount In Collateral Currency

Property Valuation Details

Basis Property Value *
Market Value
Gross Value
Property Index Value
Valuation Date
Valuation Source
Valuation Amount
Other Lenders Charge Amount

Insurance Details
Valuation Details

Figure 2-42 Property Details

Property Contact Details

Contact Person
First Name
Last Name
Mobile
Home Phone
Work Phone
Email

Builder

Figure 2-43 Property Details

External Pricing Details

Security Code
Security Description
Market Price Code
Unit Value
Number Of Units
Current Value

2. Click + the add icon and specify the following details.
- Fore more information about the property details screen fields and description follow the below table.

Table 2-50 Property Details

Fields	Description
Property ID	Specify a unique ID (alphanumeric) for mapping the property with collateral ID and insurance.
Registration Number	Registration number is unique across multiple property records in the collateral.
Property Type	Select the type of property from the adjoining option list.
Property Category	Select the property ownership category from the drop down list. The options available are: • Individual • Corporate
Property Description	Provide a brief description about the property here.
Property Purpose	Select the purpose of property from the drop down list. The options available are: • Commercial • Personal
Registered Owner	Specify the name of registered property owner.
Land Registry	Specify the land registry number.
Construction Date	Specify the construction date of the property. The construction date cannot be future dated.
Purchase Date	Specify the date of property purchase. The purchase date cannot be future dated.
No. of Rooms	Specify the number of rooms available in the property.
No. of Garages	Specify the number of garages available in the property.
No. of Storeys	Specify the number of storeys available in the property (building/dwelling).
Roof Type	Select the Roof Type, if the property has dwelling. The options available in the drop down list are: • Solar tiles • Asphalt shingles • Metal roof • Stone-coated steel • Slate • Rubber slate • Clay • Concrete tiles • Green roofs • Built-up roof • Bamboo • Mud • Solid Wood • Bricks • Thatched • Others

Table 2-50 (Cont.) Property Details

Fields	Description
Wall Material	Select the Wall Material of property identified during valuation. The options available are: • Brick Veneer • Concrete • Double Brick • Asbestos • Mud Brick • Steel • Stone • Timber • Clay • Bamboo • Polystyrene • Others
Property Units	Select the unit in which the property is measured. The options available are: • Square Meter • Square Yard • Hectare • Acre
Property Size	Specify the size of property in selected property unit.
Length	Specify the size of property in selected property unit.
Width	Specify the width of the property.
Area of Land	Specify the actual size (Length*Width) of the land in meters or square meters.
Zone Classification	Select the zone of the property from the adjoining option list.
Income Producing	Enable this check box, if the property is producing income.
Environment Assessment Required	Enable this check box, if the property has an environmental risk and requires an environmental assessment.
Restricted Property	Enable this check box, if the property is restricted for certain reasons.
Under Construction	Enable this check box, if the property is under construction.

3. If enabled, the system displays 'Construction Details' and 'Construction Stage Details' sections in the '**Property Details**' screen as shown below.

Figure 2-44 Construction Details

Construction Details

Construction by

Owner

Construction Start Date

Land Value

Owner Name

Figure 2-45 Construction Details

For more information about the Construction details of Property details screen follow the below table.

Table 2-51 Construction Details fields and description

Fields	Description
Construction By	Select whether the property is constructed by 'Owner' or 'Builder'.
Construction Start Date	Specify the date on which the construction was started.
Land Value	Specify the Land Value of the property.
Owner Name	Specify the property owner name.

For more information about the Construction stage details of Property details screen follow the below table.

Construction Stage Details**Table 2-52 Construction Stage Details fields description**

Field	Description
Project Name	Specify the name of the construction project.
Construction Stage	Select the Construction Stage from the drop down list. The options available are 'Base', 'Deposit', 'Enclosed Stage', 'Fixing Stage', 'Frame Stage', and 'Practical Completion'.
Expected Progress	Specify the expected construction progress. Expected Progress can be alphanumeric with maximum length of 2000 characters.
Percent Completion	Specify the percentage of project completion.
Expected Date of Completion	Specify the expected date of project completion.
Construction Cost	Specify the construction cost for this stage.
Market Value	Specify the market or assessed value of the collateral.
Bank Haircut Value	Bank haircut value for the under-construction property is displayed here.
Bank Value	Specify the property value after applying Bank Haircut Value.
Valuation Date	Specify the expected date of valuation.
Remarks	Specify Remarks, if any.

If **Builder** is selected as **Constructed By** option, then **Builder Details** and **Builder Address Details** sections appear in the **Property Details** screen as shown below.

Figure 2-46 Property Details

Builder Details

For more information about the Builder details of Property details screen follow the below table.

Table 2-53 Builder Details fields description

Fields	Description
Party Type	Specify the Party Type as 'Individual' or 'Organization'.
Party Name	Specify the Party Name.
Business Number	Specify the Business Number of the party.
License No	Specify the license number of the party.
Incorporation Date	Specify the party incorporation date.
Mobile	Specify the mobile number of the party.
Landline	Specify the Landline number of the party.
Email	Specify the Email address of the party.

Builder Address Details

For more information about the Builder Address Details of Property details screen follow the below table.

Table 2-54 Builder Address Details fields description

Fields	Description
International Address	Enable this check box, if builder address is international address.
Address/Address Line1/Address Line2	Specify the building name / door number / street name in this field.
City	Specify the City in which the mentioned address is located.
State	Specify the State in which the mentioned city is located.
Country	Specify the Country in which the mentioned state is located.
ZIP Code	Specify the ZIP Code of the city.
Nature of Property	Specify whether the property is 'Leasehold' or 'Freehold'.
Adverse Comments	Capture additional comments, if any.

Property Address

- Click **"Property Address "** in **"Collateral"** Screen to specify the address of the Collateral.

For more information about the Property Address, follow the below table.

Table 2-55 Property Address fields description

Fields	Description
Building Name	Specify the Building Name of the property.
Unit and Number	Specify the Unit and Number details of the building.
Level	Specify the Level for building level details.
Street Name	Specify the Street Name in which the property is located.
Locality	Specify the Locality in which the property is located.
Landmark	Specify the Landmark for the property.
City	Specify the City in which the property is located.
State	Specify the State in which the property is located.
Postal Code	Specify the Postal Code of mentioned city.
Country	Specify the Country in which the property is located.

Note:

- Below validations will be carried out during creation/modification of property collateral record based on the parameters selected in the collateral category level.
 - If both **"Collateral Address Applicable"** and **"Collateral Address Mandatory "** are selected as 'Yes' in **"Collateral Category"** Screen, then system will validate for below:
 - * Unit and Number or Building Name either one option must be entered
 - * City must be entered
 - * State must be entered
 - * Postal Code must be entered
 - * Country must be entered
 - If **"Collateral Address Applicable "** is selected as 'Yes' and **"Collateral Address Mandatory"** is selected as 'No' in **"Collateral Category "** Screen, then:
 - * validations will not be done by the system.
 - * system will allow to specify the address details and save the record.
 - If both **"Collateral Address Applicable "** and **"Collateral Address Mandatory"** are selected as 'No' in **"Collateral Category"** Screen, then:
 - * validations will not be done by the system.
 - * system will allow to specify the address details and save the record.

Refer [Collateral Category Maintenance](#), for more information on **"Collateral Address Applicable"** and **"Collateral Address Mandatory"** in **"Collateral Category "** Screen.

Currency Details

For more information about the currency details of Property details screen follow the below table.

Table 2-56 Currency Details fields description

Fields	Description
Currency	If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	Wherever property value currency is different from collateral currency, property value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Property Valuation Details

Table 2-57 Property Valuation Details fields description

Fields	Description
Basis Property Value	Select the basis of property value from the adjoining drop-down list. The options available are: • Market Value • Property Index Value • Government Value
Market Value	Specify the market value of the property. When basis of property value is market value, entering market value is mandatory.
Govt. Value	Specify the government value of the property. When basis of property value is govt. value, entering govt. value is mandatory.
Property Index Value	Specify the index value of the property. When basis of property value is property index value, entering property index value is mandatory.
Valuation Date	Specify the last valuation date from the customer submitted valuation report. The valuation date cannot be future dated.
Valuation Source	Specify the source of valuation from the customer submitted valuation report.
Valuation Amount	Specify the valuation amount from the customer submitted valuation report.
Other Lenders Charge Amount	Specify combined charge amount of other lenders in case the property is already mortgaged to other lenders.

Insurance Details

4. Click **Insurance Details** to add property specific insurance details. The 'Insurance Maintenance' screen is displayed.

Refer [Specifying the Insurance Details](#) for information on adding insurance details.

Valuation Details

5. Click **Valuation Details** to add property valuation details. The 'Valuation Details' screen is displayed.

Refer [Maintaining Valuation Details](#) for information on adding valuation details.

Property Contact Details

Table 2-58 Property Contact Details fields description

Fields	Description
Contact Person	Select the Contact Person from the drop down list. The options available are 'Builder', 'Owner', 'Real Estate Vendor', 'Tenant' and 'Other'.
First Name	Specify the First Name of contact person.
Last Name	Specify the Last Name of the contact person.
Mobile	Specify the mobile number of the contact person.
Home Phone	Specify the home phone number of the contact person.
Work Phone	Specify the work phone number of the contact person.
Email	Specify the Email address of the contact person.

External pricing details

Table 2-59 External pricing details fields description

Fields	Description
Security code	When the collateral is enabled for external revaluation, select the security code from the adjoining list.
Security description	Defaulted from security code.
Market Price code	One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Enter the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.
Dedupe Check	Click Dedupe Check to identify whether the collateral to be created is duplicate or not. The system validates the existing collateral records using the parameters configured in ' Collateral Dedupe Maintenance ' screen. Note: Dedupe check must be individually performed for all the child collaterals.

In case the configured collateral parameters match with any of the existing collateral records, the system displays those matching records as shown below.

Figure 2-47 Dedupe Check

The screenshot shows the 'Collateral Dedupe' window. It contains a table with the following columns: Collateral Code, Collateral Description, Liability No, Collateral Type, Collateral Category, Charge Type, Collateral Currency, Collateral Value, and Launch Screen. There are four rows of data, each with a checkbox in the first column. The first row is selected.

Collateral Code	Collateral Description	Liability No	Collateral Type	Collateral Category	Charge Type	Collateral Currency	Collateral Value	Launch Screen
☒ SEVNCORPVEH1	SEVNCORP VEHICLE	SEVNCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	446538.46	Launch Screen
☐ LIAB4VEH5	LIAB4 VEHCOLLS	506LIAB4	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	565827.34	Launch Screen
☐ SEVNCORPVEH3		SEVNCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	544724.26	Launch Screen
☐ SEVNCORPVEH2		SEVNCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	550000	Launch Screen

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Dedupe Criteria: Chassis Number = (value)

6. Click **Launch Screen** to verify records and take necessary action.
7. Click **Ignore Dedupe & Proceed** to ignore the dedupe check result and continue with collateral creation.

If 'Leasehold' is selected as 'Nature of Property', 'Lease Details' section appears in the 'Property Details' screen as shown below.

Figure 2-48 Property Details

The screenshot shows the 'Property Details' form with the following sections:

- Property ID:** Registration Number, Property Type (dropdown), Property Category (dropdown), Property Description, Property Purpose (dropdown), Registered Owner, Land Registry, Construction Date (MM/DD/YYYY), Purchase Date (MM/DD/YYYY).
- Property Address:** Building Name, Unit and Number, Level, Street Name and Type, Locality, Landmark, City, State, Postal Code, Country.
- Physical Attributes:** No of Rooms, No of Garages, No of Storages, Roof Type (dropdown), Wall Material (dropdown), Property Units (dropdown), Property Size, Length, Width, Area of Land, Zone Classification.
- Financial and Legal:** Income Producing (checkbox), Environment Assessment Required (checkbox), Restricted Property (checkbox), Under Construction (checkbox), Nature of Property (dropdown, set to 'Leasehold'), Adverse Comments.

Figure 2-49 Property Details

The screenshot shows the 'Property Valuation Details' form with the following sections:

- Currency Details:** Currency (dropdown), Amount In Collateral Currency.
- Property Valuation Details:** Basis Property Value (dropdown), Market Value, Govt Value, Property Index Value, Valuation Date (MM/DD/YYYY), Valuation Source, Valuation Amount, Other Lenders Charge Amount.
- Buttons:** Insurance Details, Valuation Details.

Figure 2-50 Property Details

The screenshot shows the 'Lease Details' form with the following sections:

- Lease Details:** Lease Number, Lease Date (MM/DD/YYYY), Lease Term in Months, Lease Term in Days, Maturity Date (MM/DD/YYYY), Landlord Name, Landlord Address, Rent Paid Date (MM/DD/YYYY).

Figure 2-51 Property Details

Property Contact Details

Contact Person

Builder

First Name

Last Name

Mobile

Home Phone

Work Phone

Email

Lease details

Table 2-60 Lease Details fields description

Fields	Description
Lease Number	Specify the Lease Number. It can be alphanumeric with maximum length of 10 characters and can contain special characters.
Lease Date	Specify the lease start date.
Lease Term in Months	Specify the Lease Term in Months.
Lease Term in Days	Specify the Lease Term in Days.
Maturity Date	Specify the end date of the lease.
Landlord Name	Specify the name of the landlord who leased out the property. Landlord Name can contain maximum 50 alphanumeric characters and special characters excluding # \$ %.
Landlord Address	Specify the address of the landlord. Landlord Address can contain maximum 300 alphanumeric characters and special characters excluding # \$ %.
Rent Paid Date	Specify the date on which the crown rent was paid.

2.12.1.2 Property Details - Residential

1. Login to **OBECM** with the appropriate login credentials.
2. If **RESIDENTIAL PROPERTY** is selected as Collateral Category, additional section **Residential status** appears in the **Property Details** screen as shown below.

The **Property Details** screen is displayed.

Figure 2-52 Property Details

Property Details

Property ID

Registration Number *

Property Type *

Property Category *

Property Description

Property Purpose *

Registered Owner *

Land Registry

Construction Date

Purchase Date

Property Address

Building Name

Unit and Number

Level

Street Name and Type

Locality

Landmark

City

State

Postal Code

Country

Noof Rooms

Noof Garages

Noof Storeys

Roof Type

Wall Material

Property Units

Property Size

Length

Width

Area of Land

Zone Classification

Income Producing

Environment Assessment Required

Restricted Property

Under Construction

Nature of Property

Adverse Comments

Figure 2-53 Property Details

Currency Details

Property Valuation Details

Property Contact Details

Figure 2-54 Property Details

Residential Status

External Pricing Details

Residential Status
For more information about the property details of residential details follow the table.

Table 2-61 Residential Details fields description

Fields	Description
Primary Residence	Enable this check box to indicate the property as primary residence.
Occupancy	Select the Occupancy of the residential property. The options available in the drop-down list are 'Owner Occupied', 'Investment', and 'Others'.

2.12.1.3 Property Details - Water

1. Login to **OBECM** with the appropriate login credentials.
2. If **WATER PROPERTY** is selected as Collateral Category, additional section **Water Property Details** appears in the **Property Details** screen.

The **Property details** screen is displayed.

Figure 2-55 Property Details

The screenshot shows the 'Property Details' form with the following sections:

- Property ID:** Registration Number, Property Type, Property Category, Property Description, Property Purpose, Registered Owner, Land Registry, Construction Date, Purchase Date.
- Property Address:** Building Name, Unit and Number, Level, Street Name and Type, Locality, Landmark, City, State, Postal Code, Country.
- Physical Characteristics:** No of Rooms, No of Garages, No of Stores, Roof Type, Wall Material, Property Units, Property Size, Length, Width, Area of Land, Zone Classification.
- Financial and Legal:** Income Producing, Environment Assessment Required, Restricted Property, Under Construction, Nature of Property, Adverse Comments.

Figure 2-56 Property Details

The screenshot shows the 'Property Details' form with the following sections:

- Currency Details:** Currency, Amount in Collateral Currency.
- Property Valuation Details:** Basis Property Value, Market Value, Govt Value, Property Index Value, Valuation Date, Valuation Source, Valuation Amount, Other Lenders Charge Amount, Insurance Details, Valuation Details.
- Property Contact Details:** Contact Person, First Name, Last Name, Mobile, Home Phone, Work Phone, Email.

Figure 2-57 Property Details

The screenshot shows the 'Water Property Details' form with the following fields:

- Access License Number
- Allocation Description
- Allocation Number
- Authority
- Entitlement Duration
- Entitlement Reference Number
- Entitlement Type
- Identification #
- License Tenure Type (Continuing)

For more information follow the below table fields description **Water property details**

Table 2-62 Water property details fields description

Fields	Description
Access License Number	Specify the license number allotted for water access rights. Access License Number can be alphanumeric with a maximum of 15 characters.
Allocation Description	Provide a brief description about the water allocation. Allocation Description can be alphanumeric with a maximum of 100 characters.
Allocation Number	Specify the number assigned for water allocation rights. Allocation number can be alphanumeric with a maximum of 15 characters.
Authority	Specify whether the authority is local government or municipal authority concerned with the water rights/license.
Entitlement Duration	Specify the tenure of water entitlement.
Entitlement Reference Number	Specify the water entitlement reference number. Entitlement Reference Number can be alphanumeric with a maximum of 10 characters.
Entitlement Type	Specify the nature of water entitlement. Entitlement Type can be alphanumeric with a maximum of 50 characters.
Identification #	Specify a number provided to identify the water share. Identification number can be alphanumeric with a maximum of 15 characters.
License Tenure Type	Specify the type of water license tenure. The options available in the drop-down list are 'Continuing', 'Specific Purpose', and 'Supplementary'.

2.12.2 Vehicle Details screen

This topic provides information vehicle details screen.

1. Login to **OBECM** with the appropriate login credentials.
2. Enter **GCDCOLLV** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Vehicle** screen is displayed.

Multiple vehicle records can be linked to same customer collateral. Collateral value is updated duly considering amount of these vehicles.

Figure 2-58 Vehicle

Vehicles

New

Enter Query

Collateral Details

Liability No *

Liability Name

Collateral Code *

Collateral Description

Collateral Currency *

Collateral Value

Agreed Collateral Value

Class Code

Collateral Category *

Sub Category

Bank Interest Value *

Lendable Margin

Available

Start Date

End Date

Status

Status Change Date

Limit Contribution

Utilization Amount

Available Amount

Pool Contribution

Facility Contribution

Collateral/Bank Amount

Taxable Utilization

Type of Ownership

Branch Code

Source Code

Classification

Charge Type *

Seriousity of Claim *

Charge Registration Required

Charge Renewal Frequency

Units

Filing Lead Days

Starting Required

Auto Pool Create

Revision Date

Grace Days

Mortgage Initiated

Taken Over

User Reference

Risk Country

Internal Remarks

Remarks

Insurance

Coverage

Shared

Source Restrictions

Fields

Interest Schedule

Miscellaneous Details

Field Investigation details

Valuation Details

External check

Legal Opinion

Risk Evaluation

Collateral Perfection

Nc

Audit

Exit

3.
- Click the **Vehicle Details** tab to invoke the sub screen of **Vehicle Details** screen

Note:

Vehicle Details screen varies based on the selected collateral category.

2.12.2.1 Vehicle Details - Userdefined

1.
- Login to **OBECM** with the appropriate login credentials.
2.
- If **USERDEFINED VEHICLE** is selected as the Collateral Category, the **Vehicle Details** screen appears as shown below.
- The **Vehicle Details** screen is displayed.

Figure 2-59 Vehicle Details

Vehicle Details

Vehicle Identification Number *

Vehicle Type *

New/Used *

Make *

Model *

Year Of Manufacture *

Regn.No *

Registration Date *

Chassis No

Engine Type *

Engine No. *

Description

Owner *

Registration Authority *

Km/Miles

Distance Travelled

Tenr

Lensed

Has Accidental History

Date of Agreement

Currency *

Amount In Collateral Currency

Four Wheeler

New

Diesel

Km

No

No

Figure 2-60 Vehicle Details

For more information on Vehicle details screen follow the below table fields and description.

Table 2-63 Vehicle Details fields description

Fields	Description
Vehicle Identification Number	Vehicle identification number is unique across multiple child records in the collateral.
Invoice Value	Specify the invoice value of the vehicle.
Vehicle Type	Select the type of vehicle from the adjoining drop-down list. You can select 'Four Wheeler', 'Heavy Commercial Vehicles', 'Light Commercial Vehicles', 'Two Wheeler, or 'Three Wheeler'.
New/Used	Specify if the vehicle is a new vehicle or a pre-owned vehicle. For new vehicle type, invoice value is mandatory and the same is considered as collateral value. For used vehicle type, valuation amount is mandatory and the same is considered as collateral value. Valuation date is mandatory for used vehicles.
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Year Of Manufacture	Specify the year of manufacturing of the vehicle.
Regn.No	Specify the vehicle registration number.
Registration Date	Enter date of registration of the vehicle. Registration date cannot be future dated.
Chassis No	Specify the chasis number of the vehicle.
Engine Type	You can select 'Diesel', 'Petrol' or 'Electric'.
Engine No.	Specify the engine number of the vehicle.
Description	Specify a brief description about the vehicle.
Owner	Specify the ownership details of the vehicle.
Registration Authority	Specify the registration authority details with whom the vehicle is registered.
KM/Miles	Select the unit indicator. The following options are available 'Kms' and 'Miles'.
Distance Travelled	Specify the distance travelled by the Vehicle till today in selected unit.
Trim	Specify the variant of the vehicle. Variant can be alphanumeric with maximum length of 30 characters.
Leased	Select 'Yes' if the vehicle is leased. Otherwise select 'No'.

Table 2-63 (Cont.) Vehicle Details fields description

Fields	Description
Has Accidental History	Select 'Yes' if the vehicle has accidental history. Otherwise select 'No'.
Date of Agreement	Specify the date on which the bank and the customer signed the collateral agreement.

Currency Details

For more information on vehicle details screen fields and description follow the below table.

Table 2-64 Currency details fields description

Fields	Description
Currency	If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	Wherever vehicle value currency is different from collateral currency, vehicle value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Vehicle Details

Table 2-65 Vehicle Details fields description

Fields	Description
Invoice Value	Specify the invoice value of the vehicle.
Valuation Amount	Specify the valuation amount from the customer submitted valuation report. This is applicable for used cars only.
Resale Value	Specify the resale value of the vehicle.
Valuation Date	Specify the valuation date from the customer submitted valuation report. This is applicable for used cars only. Valuation date cannot be future dated.
Remarks	Specify remarks for the valuation, if any.
Revaluation Base Value	When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.
Current value	Based on unit value and number of units, current value is calculated and displayed. Note: For Manual modification of Collateral value, current value needs to be updated. No update is required for Invoice Value/ Valuation amount.

Insurance Details

- Click **Insurance Details** to add vehicle specific insurance details.

The **Insurance Maintenance** screen is displayed.

Refer [Specifying the Insurance Details](#) for information on adding insurance details.

Valuation Details

4. Click **Valuation Details** to add vehicle valuation details.

The **Valuation Details** screen is displayed.

Refer [Maintaining Valuation Details](#) for information on adding valuation details.

External Pricing Details**Table 2-66 External Pricing Details**

Fields	Description
Security code	When the collateral is enabled for external revaluation, select the security code from the adjoining list.
Security description	Defaulted from security code.
Price code	One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Enter the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

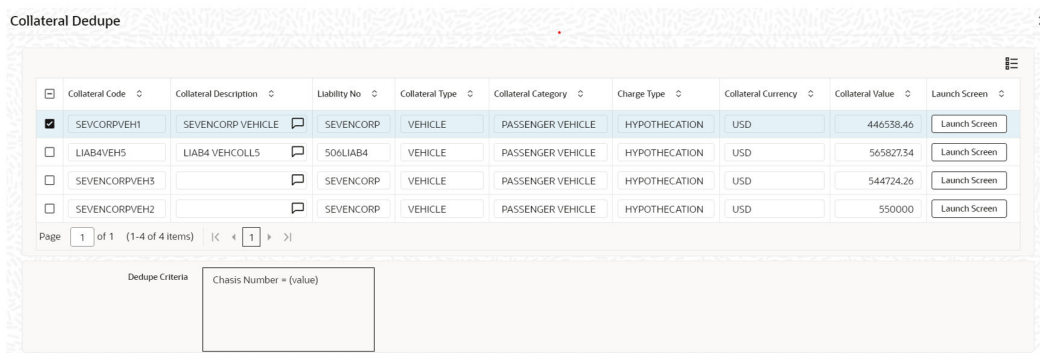
Dedupe Check

- Click **Dedupe Check** to identify whether the collateral to be created is duplicate or not. The system validates the existing collateral records using the parameters configured in 'Collateral Dedupe Maintenance' screen.

 **Note:**

Dedupe check must be individually performed for all the child collaterals.

In case the configured collateral parameters match with any of the existing collateral records, the system displays those matching records as shown below.

Figure 2-61 Collateral Dedupe Check


The screenshot shows the 'Collateral Dedupe' window. It contains a table with the following columns: Collateral Code, Collateral Description, Liability No, Collateral Type, Collateral Category, Charge Type, Collateral Currency, Collateral Value, and Launch Screen. There are four rows of data, each with a checkbox in the first column. The first row is selected. Below the table, there is a 'Dedupe Criteria' section with a text box containing 'Chassis Number = {value}'.

	Collateral Code	Collateral Description	Liability No	Collateral Type	Collateral Category	Charge Type	Collateral Currency	Collateral Value	Launch Screen
☒	SEVNCORPVEH1	SEVNCORP VEHICLE	SEVNCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	446538.46	Launch Screen
☐	LIAB4VEH5	LIAB4 VEHCOLLS	506LIAB4	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	565827.34	Launch Screen
☐	SEVNCORPVEH3		SEVNCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	544724.26	Launch Screen
☐	SEVNCORPVEH2		SEVNCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	550000	Launch Screen

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Dedupe Criteria: Chassis Number = {value}

You can verify the records by clicking **Launch Screen** and take necessary action.

To ignore the dedupe check result and continue with collateral creation, click **Ignore Dedupe & Proceed**.

2.12.2.2 Vehicle Details - Goods Vehicle

- If **GOODS VEHICLE** is selected as the Collateral Category, additional section **Goods Vehicle** appears in the **Vehicle Details** screen as shown below. The **Vehicle** Goods is displayed.

Figure 2-62 Vehicle Details- Goods Vehicle

The screenshot shows a 'Vehicle Details' form with the following fields and values:

- Vehicle Identification Number: *
- Vehicle Type: Four Wheeler
- New/Used: New
- Make: *
- Model: *
- Year Of Manufacture: *
- Regs No: *
- Registration Date: *
- Chassis No: *
- Engine Type: Diesel
- Engine No: *
- Description: *
- Owner: *
- Registration Authority: *
- Kms: *
- Distance Travelled: *
- Trim: *
- Leased: No
- Has Accidental History: No
- Date of Agreement: *
- Currency Details: *
- Amount In Collateral Currency: *

Figure 2-63 Vehicle Details- Goods Vehicle

The screenshot shows a 'Vehicle Details' form with the following sections and fields:

- Vehicle Details**
 - Invoice Value: *
 - Valuation Amount: *
 - Resale Value: *
 - Valuation Date: *
 - Remarks: *
 - Revaluation Base Value: *
 - Current Value: *
 - Insurance Details: *
 - Valuation Details: *
- External Pricing Details**
 - Security Code: *
 - Security Description: *
 - Market Price Code: *
 - Unit Value: *
 - Number Of Units: *
- Goods Vehicle**
 - Vehicle Classification: *
 - Body Type: Box Truck
 - Vehicle Capacity: *
 - No Of Wheels: *

Goods Vehicle

For field level information refer the below table.

Table 2-67 Goods Vehicle

Fields	Description
Vehicle Classification	Specify the classification of goods vehicle based on local regulations. For example, USA CLASS1 to CLASS8.

Table 2-67 (Cont.) Goods Vehicle

Fields	Description
Body Type	Select the goods vehicle body type from the drop-down list. The options available are 'Box', 'Truck', 'Semi-trailer truck', 'Van', 'Trailers', 'Heavy equipment', 'Travel Trailers', 'Minivan', Pickup truck/Van', 'Tow Trucks', 'Flatbed Truck', 'Platform Truck', 'Concrete Transport', 'Crane', 'Dump Truck', 'Garbage Truck', 'Refrigerated Trucks', 'Log Carriers', and 'Others'.
Vehicle Capacity	Specify the maximum load allowed in the goods vehicle. Vehicle Capacity can be alphanumeric with maximum of 10 characters.
No of Wheels	Specify the number of wheels available in the vehicle.

2.12.2.3 Vehicle Details - Passenger Vehicle

This topic provides information on Vehicle Details - Passenger Vehicle.

1. Login to **OBECD** with the appropriate login credentials.
2. Select **PASSENGER VEHICLE** as the sub category, additional section 'Passenger Vehicle' appears in the '**Vehicle Details**' screen as shown below.

The **Vehicle details** screen is displayed.

Figure 2-64 Vehicle Details- Passenger Details

Vehicle Details

Vehicle Identification Number *

Vehicle Type * Four Wheeler

New/Used * New

Make *

Model *

Year Of Manufacture *

Regs No *

Registration Date *

Chassis No *

Engine Type * Diesel

Engine No. *

Description *

Owner *

Registration Authority * RMV/Miles

Distance Travelled *

Trains *

Leased *

Has Accidental History *

Date of Agreement *

Currency Details

Currency *

Amount In Collateral Currency *

Insurance Details

Valuation Details

Figure 2-65 Vehicle Details- Passenger Details

Vehicle Details

Invoice Value *

Valuation Amount *

Resale Value *

Valuation Date *

Remarks *

Revaluation Base Value *

Current Value *

Insurance Details

Valuation Details

External Pricing Details

Security Code *

Security Description *

Market Price Code *

Unit Value *

Number Of Units *

Passenger Vehicle

Engine Power *

Maximum Passenger *

Body Type *

Passenger Vehicle

For field level information refer the below table.

Table 2-68 Vehicle Details fields description

Fields	Description
Engine Power	Specify the Engine Power of passenger vehicle. Engine power can be alphanumeric with maximum length of 10 characters.
Maximum Passenger	Specify the maximum number of passengers allowed in the vehicle. Maximum Passenger can be alphanumeric with maximum length of 4 characters.
Body Type	Specify the 'Body Type' of the passenger vehicle. For example, Sedan. Body Type can be alphanumeric with maximum length of 10 characters.

2.12.3 Stocks screen

This topic provides information on stocks screen of specific collateral input details.

1. Login to **OBECM** with the appropriate login credentials.
2. Enter **GDCCOLLS** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Stocks** screen is displayed.

Figure 2-66 Stocks Screen

3. Click **Stock Details** tab to invoke the sub screen of '**Stocks**' screen.

The **Stock Details** screen is displayed.

Figure 2-67 Stock Details

For more information about the Stock fields and description follow the below table.

Table 2-69 Stocks Fields description

Fields	Description
Security Code	Select the security code from the adjoining option list of collateral type stocks. Security Code should be unique across the child records of the collateral.
Security Description	The system displays the security code description.
Issuer Code and Issuer Name	Issuer code and security issue name for the security gets populated based on security code selected.
Folio Number	Folio number is unique across multiple stocks records in the same collateral.
Holder	Specify the name of stock owner / bearer.
Price Code and Unit Value	Based on price code for the security selected, unit value is defaulted from security maintenance. The system displays the unit value from the Securities (GCDSECTY) screen.
Quantity	Specify the quantity of stocks.
Total Stock Amount	Total stock amount is calculated for the quantity specified considering unit value.
Amount in Collateral Currency	Wherever stocks value currency is different from collateral currency, stock value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Rating Agency	Select rating agency from the adjoining list of values which has rated the security.
Rating	Specify the rating of the securities.
Electronic Mode	Select this check box if the securities are in electronic mode.
Brokerage ID and Name	Specify the broker id and name. Brokerage Id and Brokerage name are mandatory when Electronic mode is selected.
Remarks	Specify remarks if any Following sub-screens are not relevant to stocks type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. - Insurance - Field investigation details - Valuation details

2.12.4 Machinery screen

This topic provides information on machinery screen.

1. Login to **OBECM** with the appropriate login credentials.
2. Enter **GCDCOLLY** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Machinery** screen is displayed.

Figure 2-68 Machinery

3. Click **Plant & Machinery Details** tab to invoke the sub screen of '**Machinery**' screen.

The **Plant** screen is displayed.

Figure 2-69 Plant Screen

Figure 2-70 Plant Screen

The screenshot shows a web form titled 'Plant Screen'. It is divided into several sections. The 'Currency Details' section has fields for 'Currency', 'Amount In Collateral', and 'Currency'. The 'Plant & Machinery Details' section has a 'Machinery Type' dropdown menu, a 'Machinery Value Basis' dropdown menu, and several text input fields for 'Assessed Value', 'Invoice Value', 'Replacement Value', 'Written Down Value', 'Third Party Charge Amount', and 'Remarks'. There are also buttons for 'Insurance Details' and 'Valuation Details'.

Figure 2-71 Plant Screen

This screenshot shows the 'External Pricing Details' section of the 'Plant Screen'. It contains several text input fields: 'Security Code', 'Security Description', 'Market Price Code', 'Unit Value', 'Number Of Units', and 'Current Value'. Each field has a small magnifying glass icon to its right. At the bottom right of the form, there are two buttons labeled 'Exit' and 'Save'.

For more information about the machinery screen follow the below table fields and description

Table 2-70 Machinery Fields description

Fields	Description
Serial Number	Serial number has to be unique across different machinery records in the same collateral.
Machine Details	Specify the machine number of the machine submitted as collateral.
Manufacturer	Specify the manufacturer details of the machine.
Industrial Type	Select the industrial type from the drop-down list. The options available are: • Agriculture Industry • Allied Industry • Automobile Industry • Banking • Financial Industry • Fishing Industry
Manufactured Year	Specify the manufactured year of the machine. Manufactured year cannot be after purchased year and also future year.
Purchased Year	Specify the year of purchase of the machine. Purchased year cannot be in future.
Machinery Location	Specify the machinery location.
Registered Owner	Specify the name of machinery owner.
Machinery Condition	Specify the machinery condition.

Table 2-70 (Cont.) Machinery Fields description

Fields	Description
Intended Use	Specify the intended usage of the machinery.

Currency Details

Table 2-71 Currency Fields description

Fields	Description
Currency	If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	Wherever machinery value currency is different from collateral currency, machinery value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Plant & Machinery Details

Table 2-72 Plant & Machinery Details Fields description

Fields	Description
Machinery Type	You can select the machinery type from the drop-down list. • New • Used • Leased
Machine Value Basis	Select the basis of machine value from the adjoining drop-down list. The options available are: • Assessed Value • Written Down Value • Invoice Value
Assessed Value	Specify the assessed value of the machinery. If machinery value basis is selected as assessed value, assessed value is mandatory.
Invoice Value	Specify the invoice value of the machine. If machinery value basis is selected as invoice value basis, invoice value is mandatory.
Replacement Value	Specify the replacement value of the machinery.
Written Down Value	Specify the written down value of the machine after depreciation. If machinery value basis is selected as written down value, basis, written down value is mandatory.
Third Party Charge Amount	Specify the charge amount of other lenders, if any.
Remarks	Specify remarks for the machinery, if any.
Revaluation Base Value	When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.

Table 2-72 (Cont.) Plant & Machinery Details Fields description

Fields	Description
Current value	Based on unit value and number of units, current value is calculated and displayed. Note: For Manual modification of Collateral value, current value needs to be updated. No update is required for Invoice/ Assessed/Written Down Value.

Insurance Details

- Click **Insurance Details** to add machinery specific insurance details.

The **Insurance Maintenance** screen is displayed.

Refer [Specifying the Insurance Details](#) for information on adding insurance details.

Valuation Details

- Click **Valuation Details** to add machinery valuation details.

The **Valuation Details** screen is displayed

Refer [Maintaining Valuation Details](#) for information on adding valuation details.

External Pricing Details

Table 2-73 External Pricing Details Fields description

Fields	Description
Security code	When the collateral is enabled for external revaluation, select the security code from the adjoining list.
Security description	Defaulted from security code.
Market Price code	One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Enter the number of units of security being considered for collateral creation.

2.12.5 Life Insurance Details screen

This topic provides information on Life insurance details screen of specific collateral input details.

- Login to **OBECM** with the appropriate login credentials.
- Enter **GCDCOLLI** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.

The **Life Insurance** screen is displayed.

Multiple life insurance records can be linked to same customer collateral. Collateral value is updated duly considering amount of these life insurance policies.

Figure 2-72 Life Insurance screen

Life Insurance

NewEnter Query

Collateral Details

Liability No *

Liability Name

Collateral Code *

Collateral Description

Collateral Currency *

Collateral Value

Agreed Collateral Value

Class Code

Collateral Category *

Sub Category

Branch Code

Source Code

Classification

SecuredUnsecuredLiquid

Charge Type *

Seniority of Claim *

Charge Registration Required

Charge Renewal Frequency

Units

Events

InsuranceCovenantSharedSource RestrictionsFieldsHaircut ScheduleMiscellaneous DetailsField Investigation detailsValuation DetailsAuditExit

Figure 2-73 Life Insurance screen

Bank Haircut Value *

Lendable Margin

Available

Start Date

End Date

Status

Status Change Date

Limit Contribution

Utilization Amount

Available Amount

Pool Contribution

Collateral Block Amount

Filling Lead Days

Sharing Required

Auto Pool Create

Revision Date

Grace Days

Mortgage Initiated

Taken Over

User Reference

Risk Country

Internal Remarks

Remarks

Valuation DetailsExternal checkLegal OpinionRisk EvaluationCollateral PerfectionNotificationsRevaluationLife Insurance DetailsAuditExit

Figure 2-74 Life Insurance screen

Facility Contribution

Tanked Utilization

Type of Ownership

Ownership Details

Customer Type *

Is Primary Customer

Customer Number

Customer Name *

Name of Title Deed

No data to display.

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Third Party Details

Customer Name *

Constitution of the Owner *

Date of Birth/Incorporation *

Registration Number

Tax Identification Number

External checkLegal OpinionRisk EvaluationCollateral PerfectionNotificationsRevaluationLife Insurance DetailsFee PreferenceMIS ClassAuditExit

Figure 2-75 Audit Screen

Maker

Checker

Date Time:

Date Time:

Mod No

Record Status

Authorization Status

3. Click **Life Insurance Details** button to invoke the sub screen the sub screen of **Life Insurance Details** screen.
- The **Life Insurance Details** screen is displayed.

Figure 2-76 Life Insurance Details

Figure 2-77 Life Insurance Details

For field level information, refer the below table, following details.

Table 2-74 Life Insurance Details fields and description

Fields	Description
Policy No	Specify the life insurance policy number.
Name of the Policy	Specify the policy name.
Policy Status	You can select the following from the drop-down list. • Inforce • Lapsed • PaidUp Note: Policy value is updated appropriately when the policy status is lapsed.
Insurer Details	Specify the details of insurance company like nature of policy, term, and so on.
Insurer Address	Specify the insurance company address.
Beneficiary	Specify the beneficiary name.
Currency	In case manual revaluation, you can select the currency from the adjoining option list. In case of external revaluation, currency gets populated based on the security code selected.
Amount in Collateral Currency	Wherever life insurance value currency is different from collateral currency, life insurance value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Insurance Amount	Specify the sum assured amount.
Premium Amount	Specify the premium amount.

Table 2-74 (Cont.) Life Insurance Details fields and description

Fields	Description
Insurance Surrender Value	Insurance surrender value is considered for updating collateral value.
Policy Start Date	Specify the start date of the policy. Policy start date cannot be future dated.
Policy Issue Date	Specify the issue date of the policy. Policy issue date cannot be after policy start date. Note: Policy issue date is defaulted as policy start date unless it is specified.
Policy End Date	On policy end date, collateral value is updated as zero. When multiple policies are having different end dates, collateral value is reduced to the extent of policy on reaching end date. Policy end date cannot be back dated. Note: When multiple life insurance policies with different end dates are linked to same collateral, farthest end date is updated as collateral end date. On policy end date, collateral value is updated as zero. When multiple policies are having different end dates, collateral value is reduced to the extent of policy on reaching end date.
Policy Tenure (in days)	Policy tenure is derived based on policy start date and policy end date.
Renewal Frequency	Select the insurance policy renewal frequency from the adjoining option list.
Assignment Date	Specify the date of assigning the policy to the bank. Assignment date cannot be prior to policy start date and also future dated. Assignment date cannot be prior to policy issue date. Assignment date cannot be after policy end date.
Date of Agreement	Specify the date on which the bank and the customer signed the collateral agreement.
Remarks	Capture 'Remarks' for the Life Insurance type collateral, if any. Following sub-screens are not relevant to life insurance type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. - Insurance - Field investigation details

2.12.6 Funds screen

This topic provides information on Funds of the Collaterals.

1. Login to **OBECM** with the appropriate login credentials.
2. Enter **GCDCOLFU** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.

The **Funds** screen is displayed.

Multiple fund records can be linked to same customer collateral. Collateral value is updated duly considering amount of these funds.

Figure 2-78 Funds

Funds

NewEnter Query

Collateral Details

Liability No *

Liability Name

Collateral Code *

Collateral Description

Collateral Currency *

Collateral Value

Agreed Collateral Value

Class Code

Collateral Category *

Sub Category

Branch Code

Source Code

Classification

Secured

Unsecured

Liquid

Charge Type *

Seniority of Claim *

Charge Registration Required

Charge Renewal Frequency

Units

Events

Insurance

Covenant

Shared

Source Restrictions

Fields

Haircut Schedule

Miscellaneous Details

Field Investigation details

Valuation Details

Audit

Exit

Figure 2-79 Funds

Bank Haircut Value *

Lendable Margin

Available

Start Date

End Date

Status

Status Change Date

Limit Contribution

Utilization Amount

Available Amount

Pool Contribution

Facility Contribution

Filing Lead Days

Sharing Required

Auto Pool Create

Revision Date

Grace Days

Mortgage Initiated

Taken Over

User Reference

Risk Country

Internal Remarks

Remarks

Valuation Details

External check

Legal Opinion

Risk Evaluation

Collateral Perfection

Notifications

Revaluation

Fund Details

Fee Prefe

Audit

Exit

Figure 2-80 Funds

Ownership Details

Customer Type *

Is Primary Customer

Customer Number

Customer Name *

Name of Title Deed

No data to display.

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

Third Party Details

Customer Name *

Constitution of the Owner *

Date of Birth/Incorporation *

Registration Number

Tax Identification Number

Is

External check

Legal Opinion

Risk Evaluation

Collateral Perfection

Notifications

Revaluation

Fund Details

Fee Preference

MIS Class

Audit

Exit

3. Click **Funds Details** tab to invoke the sub screen of **Funds Details** screen.
The **Funds details** screen is displayed.

Figure 2-81 Funds Details

Figure 2-82 Funds details

For field level information, refer the below table, following details.

Table 2-75 Life Funds details fields and description

Fields	Description
Security Code	Security code can be selected from the pre-defined list for collateral type funds.
Security Description and Issuer Code	Security description and issuer code gets defaulted for selected security code.
Issuer name	Specify the security Issuer name for the linked fund.
Folio Number	Folio number is unique across multiple funds records in the same collateral.
Holder	Specify the name of fund holder.

Fund Details

Table 2-76 Fund Details fields and description

Fields	Description
Name of Fund	Name of fund can be specified for the fund linked.

Table 2-76 (Cont.) Fund Details fields and description

Fields	Description
Fund Category	You can select the following fund category from the drop-down list. • Balanced • Equity • Fixed Income • Index • Investment • Money Market
Scheme Name	Scheme name can be specified for the fund linked.
Currency	The currency of fund gets defaulted based on selected 'Security Code'.
Price Code	Price code for the security code to be selected based on which unit value is populated.
Unit Value	Unit Value gets defaulted for selected Price Code.
Quantity	Specify the quantity of fund.
Total Fund Amount	Total fund amount is calculated considering unit value and quantity specified.
Amount In Collateral Currency	Wherever funds value currency is different from collateral currency, fund value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Rating Agency	Rating of the fund with rating agency details can be selected and signified.
Rating	Specify the rating of the funds. Following sub-screens are not relevant to funds type of collateral. Appropriate message is displayed when the same is invoked for entering data at the time of collateral maintenance. • Insurance • Field investigation details • Valuation details
Electronic Mode	Select this check box if the fund is in electronic mode.
Remarks	Specify remarks for the fund, if any.

2.12.7 Bonds

This topic provides information on Bonds of specific collateral details.

1. Login to **OBECM** with the appropriate login credentials.
2. Enter **GCDCOLBO** in the text bar the top right corner of the application tool bar and click the adjoining arrow button.

The **Bonds** screen is displayed.

Figure 2-83 Bonds screen

New

Enter Query

Collateral Details

Liability No *

Liability Name

Collateral Code *

Collateral Description

Collateral Currency *

Collateral Value

Agreed Collateral Value

Class Code

Collateral Category *

Sub Category

Branch Code

Source Code

Classification

Secured

Unsecured

Liquid

Charge Type *

Seniority of Claim *

Charge Registration Required

Charge Renewal Frequency

Units

Events

Insurance

Covenant

Shared

Source Restrictions

Fields

Haircut Schedule

Miscellaneous Details

Field Investigation details

Valuation Details

Audit

Exit

Figure 2-84 Bonds screen

Bank Haircut Value *

Lendable Margin

Available

Start Date

End Date

Status

Status Change Date

Limit Contribution

Utilization Amount

Available Amount

Pool Contribution

Facility Contribution

Filling Lead Days

Sharing Required

Auto Pool Create

Revision Date

Grace Days

Mortgage Initiated

Taken Over

User Reference

Risk Country

Internal Remarks

Remarks

Valuation Details

External check

Legal Opinion

Risk Evaluation

Collateral Perfection

Notifications

Revaluation

Bond Details

Fee Prefe

Audit

Exit

Figure 2-85 Bonds screen

Collateral Block Amount

Tanked Utilization

Type of Ownership

Ownership Details

Customer Type *

Is Primary Customer

Customer Number

Customer Name *

Name of Title Deed

No data to display.

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

Third Party Details

External check

Legal Opinion

Risk Evaluation

Collateral Perfection

Notifications

Revaluation

Bond Details

Fee Preference

MIS Class

Audit

Exit

3. Click **Bonds Details** button to invoke the sub screen of **Bonds Details** screen.

Multiple bond records can be linked to the same customer collateral. Collateral value is updated duly considering amount of these bonds.

The **Bond Details** screen is displayed.

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Figure 2-86 Bond Details

Figure 2-87 Bonds Details

For field level information, refer the below table, following details.

Table 2-77 Bond Details fields and description

Fields	Description
Security Code	Security code can be selected from the pre-defined list for collateral type bonds.
Security Description and Issuer Code	Security description and issuer code get defaulted for selected security code.
Issuer name	Specify the security issuer name for the linked bonds.
Folio Number	Folio number is unique across different bonds linked to the collateral.
Holder	Specify the name of bond holder.

Bond Details

Table 2-78 fields and description

Fields	Description
Price Code	Based on price code for the security selected, unit value is defaulted from security maintenance.
Currency	Select currency of bond from the adjoining list.
Unit Value	Unit Value gets defaulted for the selected 'Price Code'.

Table 2-78 (Cont.) fields and description

Fields	Description
Quantity	Specify the quantity of bonds.
Total Bond Amount	Total bond amount is calculated for the quantity specified considering unit value.
Amount In Collateral Currency	Wherever bond currency is different from collateral currency, bond value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Issue Date	Enter issue date of bond. Issue date cannot be future dated.
Bond Tenure (in days)	Bond tenure is calculated based on issue date and maturity date.
Maturity Date	Maturity date of bond is considered as collateral end date and collateral value is updated as zero. Maturity date cannot be back dated. When multiple bonds with different end dates are linked to the collateral, collateral value is appropriately reduced based on end of the bond.
Rating Agency and Rating	Select the rating for the bond from the agency.
Electronic Mode	Select this check box if the bonds are in electronic mode.
Remarks	Specify remarks if any. Following sub-screens are not relevant to bonds type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • Insurance • Field investigation details • Valuation details

2.12.8 Precious Metal screen

This topic provides the information on Precious Metal screen.

1. Login to **OBECM** with the appropriate login credentials.
2. Enter **GCDCOLLL** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

Multiple metal records can be linked to the same collateral. Collateral value is updated duly considering the value of these multiple metal records linked.

3. Click **Precious Metals Details** button to invoke the sub screen of '**Precious Metals Details**' screen.

The **Precious metal screen** is displayed.

Figure 2-88 Precious metal screen

Figure 2-89 Precious metal screen

Figure 2-90 Precious metal screen

For field level information, refer the below table, following details.

Table 2-79 Precious Metal Details fields and description

Fields	Description
Serial Number	Serial number has to be unique across multiple precious metal records of the collateral.
Precious Metal Type	Select the type of precious metal from the adjoining option list.
Description	You can provide the description of the precious metal type.
Purity	Indicates the purity of the precious metals.
Weight	Specify the weight of precious metal which need to be read with unit of weight specified.
Unit of Weight	You can select unit of weight as 'Grams', 'Kilograms', 'Tonnes', 'Pounds', or 'Milligrams'.
Precious Metal Form	Select the form of precious metal from the adjoining option list Unit Rate.. Specify the unit rate of precious metal.

Table 2-79 (Cont.) Precious Metal Details fields and description

Fields	Description
Valuation Amount	Specify the valuation amount of the precious metal. Valuation amount for the precious metal is arrived at based on weight and unit rate signified.
Purchase Value	Specify the purchase value of the precious metal.
Storage Details	Storage details of the precious metals can be noted.
Remarks	Specify notes, if any, on the precious metal.
Currency	If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	Wherever precious metal currency is different from collateral currency, precious metal value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Insurance Details

- Click **Insurance Details** to add precious metal specific insurance details.

The **Insurance Maintenance** screen is displayed.

Refer [Specifying the Insurance Details](#) for information on adding insurance details.

Valuation Details

- Click **Valuation Details** to add precious metal valuation details.

The **Valuation Details** screen is displayed.

Refer [Maintaining Valuation Details](#) for information on adding valuation details.

External pricing details

For field level information, refer the below table, following details.

Table 2-80 External pricing details fields and description

Fields	Description
Security code	When the collateral is enabled for external revaluation, select the security code from the adjoining list.
Security description	Defaulted from security code.
Price code	One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Enter the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

2.12.9 Obligation Details screen

This topic provides information on obligation details screen.

- Login to **OBECM** with the appropriate login credentials.

2. Enter **GDCCOLLO** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.
- The **Obligation** screen is displayed.

Figure 2-91 Obligation

The screenshot shows the 'Obligation' screen with a top toolbar containing 'New' and 'Enter Query' buttons. The main area is divided into two panels. The left panel, titled 'Collateral Details', contains input fields for Liability No, Liability Name, Collateral Code, Collateral Description, Collateral Currency, Collateral Value, Agreed Collateral Value, Class Code, Collateral Category, and Sub Category. The right panel contains input fields for Branch Code, Source Code, Classification (Secured, Unsecured, Liquid), Charge Type, Seniority of Claim, Charge Registration Required (checkbox), Charge Renewal Frequency (Yearly), Units, and Events. At the bottom, there is a navigation bar with buttons: Insurance, Covenant, Shared, Source Restrictions, Fields, Haircut Schedule, Miscellaneous Details, Field Investigation details, Valuation Details, Audit, and Exit.

Figure 2-92 Obligation Collateral Details

The screenshot shows the 'Obligation Collateral Details' screen. It features two main input sections. The left section includes fields for Bank Haircut Value, Lendable Margin, Available (checkbox), Start Date, End Date, Status (ACTIVE), Status Change Date, Limit Contribution, Utilization Amount, Available Amount, Pool Contribution, and Facility Contribution. The right section includes fields for Filing Lead Days, Sharing Required (checkbox), Auto Pool Create (checkbox), Revision Date, Grace Days, Mortgage Initiated (checkbox), Taken Over (checkbox), User Reference, Risk Country, Internal Remarks, and Remarks. The bottom navigation bar includes buttons: Valuation Details, External check, Legal Opinion, Risk Evaluation, Collateral Perfection, Notifications, Revaluation, Obligation Details, Fee, Audit, and Exit.

Figure 2-93 Obligation Collateral Details

The screenshot shows the 'Obligation Collateral Details' screen with a focus on the 'Ownership Details' section. At the top, there are input fields for Collateral Block Amount, Tanked Utilization, and Type of Ownership. The 'Ownership Details' section includes a table with columns: Customer Type, Is Primary Customer, Customer Number, Customer Name, and Name of Title Deed. Below the table, it states 'No data to display.' and shows a pagination bar for Page 1 (0 of 0 items). The 'Third Party Details' section is also visible below. The bottom navigation bar includes buttons: External check, Legal Opinion, Risk Evaluation, Collateral Perfection, Notifications, Revaluation, Obligation Details, Fee Preference, MIS Class, Audit, and Exit.

3. Click **Obligation Details** button to invoke the sub-screen of **Obligation Details** screen.
- The **Obligation Details** screen is displayed.

Figure 2-94 Obligation Details

Figure 2-95 Obligation Details

For field level information, refer the below table, following details.

Table 2-81 Obligation Details fields and description

Fields	Description
Guarantor CIF No	Specify the customer number (CIF ID) of the guarantor. Guarantor CIF No. should be unique.
Guarantor Name	Specify the guarantor's name. The system displays the guarantor's name if guarantor CIF is entered.
PNW	Specify the present net worth of the guarantor.
Guarantor Address	Specify guarantor's address.
Obligation Type	Specify if the guarantee is personal or corporate guarantee.
Agreement Date	Specify the guarantee agreement date. Agreement date cannot be future dated.
Guarantee Amount	Specify the guarantee amount. The amount is updated as collateral value. When multiple records are included as part of one customer collateral, sum of amounts of all obligations are updated as collateral value.

Table 2-81 (Cont.) Obligation Details fields and description

Fields	Description
Total Guarantee Amount	The system displays the total amount of guarantee provided by the mentioned Guarantor for multiple obligation collaterals on clicking 'Calculate'. After authorizing the collateral record, clicking the 'Calculate' button will recalculate and update the Total Guarantee Amount based on the amount available in all the obligation records (current and existing records) at that time. Total Guarantee Amount will be updated for all the linked child collaterals as well. In case of child collaterals with cross currency, Total Guarantee Amount will be updated considering the cross currency revaluation of child collaterals. Note: Closed collateral records are not considered for Total Guarantee Amount calculation.
Rating Agency and Rating	You can assign a credit rating to each Guarantor. Select the rating from the drop-down list. Selected rating details are populated in 'Rating Agency' and 'Rating' fields.
Revocable	Indicate whether the Guarantor can revoke (withdraw) this guarantee provided or not.
Revoke Date	Indicate the date when the Guarantor revokes the guarantee. This field is enabled only when the Revoke check box is selected. Revoke date cannot be backdated. When multiple obligation records are added to customer collateral, farthest of revoke date is updated as collateral end date. On the expiry date of the farthest record, collateral value is updated as zero. When multiple records are having different end dates, collateral value is reduced to the extent of obligation on reaching revoke date. Note: - If Revoke Date is given in the "Obligation Details" and Collateral End Date is not given, then farthest Revoke Date will be updated as Collateral End Date with appropriate message. Override message- Collateral End Date is not provided, so it will be updated as the maximum Revoke Date. - If Revoke Date is given in the "Obligation Details" and Collateral End Date is also given and if Collateral End Date is after farthest Revoke Date, then End Date will be updated as the maximum Revoke Date. Override message - Collateral End Date is greater than the maximum Revoke Date, so Collateral End Date will be updated as the maximum Revoke Date. - If Revoke Date is given in the "Obligation Details" and Collateral End Date is also given and if Collateral End Date is earlier than farthest Revoke Date, then Collateral End Date given will be retained. Override message - Collateral End Date will be retained though Maximum Revoke Date is greater than the Collateral End Date. Collateral will be marked as expired on this Collateral End Date.
Guarantor's Own Exposure	The system displays the total exposure of the guarantor.

Table 2-81 (Cont.) Obligation Details fields and description

Fields	Description
Continuing Guarantee	Select this check box if the guarantee is a continuing guarantee.
Remarks	Specify remarks for the guarantee, if any. Following sub-screens are not relevant to obligation type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. - Insurance - Field investigation details - Valuation details

2.12.10 Guarantee Details screen

This topic provides information on Guarantee details screen.

1. Login to **OBECDM** with the appropriate login credentials.
2. Enter **GDCCOLLG** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.
3. Click **Guarantee Details** button to invoke the sub-screen of 'Guarantee Details' screen.

The **Guarantee Details** screen is displayed.

Figure 2-96 Guarantee Details

Figure 2-97 Guarantee Details

Using this screen, customer collateral of type guarantees can be maintained. You can capture multiple guarantees as part of customer collateral created and arrive at the collateral value appropriately.

When multiple guarantees records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record,

collateral value is updated as zero. However, when a particular guarantee linked to a collateral reaches end date first, then the collateral value is reduced to this extent.

For field level information, refer the below table, following details.

Table 2-82 Guarantee Details fields and description

Fields	Description
Reference Number	Reference number is unique between different guarantees attached to the same collateral.
Guarantee Type	You can select the guarantee type as 'Big Bond', 'Commercial', 'Financial', 'Performance', or 'Personal'.
Issuer Details and Beneficiary	You can enter guarantee issuer and beneficiary details.
Applicable Place	Applicable place can be specified.
Issue Date	Issue date cannot be future date. Issue date cannot be after effective date.
Effective Date	Effective date cannot be future dated. Issue date is defaulted as effective date unless specified.
Expiry Date	Expiry date cannot be back dated or current dated.
Currency	If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	If guarantee currency is different from collateral currency, configured rate is considered and guarantee converted amount is updated as collateral value.
Amount	Guarantee amount is updated as collateral value. When multiple guarantee records are included as part of one customer collateral, the sum of amount of all guarantees is updated as collateral value.
Rating Agency	Rating for guarantee from the agency can be signified at guarantee level.
Revocable	Select this check box to if you want to revoke the guarantee. Following sub-screens are not relevant to guarantee type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • Insurance • Field investigation details • Valuation details

2.12.11 Commercial Papers screen

This topic provides information on Commercial papers screen.

1. Login to **OBECM** with the appropriate login credentials.
2. Enter **GCDCOLCP** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.
3. Click **Commercial Papers Details** button to invoke the sub-screen of **Commercial Papers Details** screen.

The **Commercial Paper Details** screen is displayed.

Figure 2-98 Commercial Paper Details

Commercial Paper Details

Reference Number *

Description

Issuer Code *

Issuer Name

Issuer Contact Details

Issue Date *

Currency *

Amount In Collateral Currency

Figure 2-99 Commercial Paper Details

Commercial Paper Details

Issued At

Face Value

Discounted Value

Interest Rate *

Maturity Amount *

Period(In Days)

Maturity Date *

Issued In Form *

Rating Agency

Rating

Rating Valid Upto

Figure 2-100 Commercial Paper Details

Remarks

External Pricing Details

Security Code

Security Description

Market Price Code

Unit Value

Number Of Units

Current Value

Exit Save

External Pricing Details

Table 2-83 External Pricing details fields and description

Fields	Description
Security code	When the collateral is enabled for external revaluation, select the security code from the adjoining list.
Security description	Defaulted from security code.
Price code	One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Enter the number of units of security being considered for collateral creation.

Table 2-83 (Cont.) External Pricing details fields and description

Fields	Description
Current value	Based on unit value and number of units, current value is calculated and displayed. Following sub-screens are not relevant to commercial papers type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • Insurance • Field investigation details • Valuation details

2.12.12 Corporate Deposits

This topic provides the information on this Corporate Deposits.

1. Login to **OBECD** with the appropriate login credentials.
2. Enter **GDCOLCD** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.
3. click **Corporate Deposits Details** button, to invoke the sub-screen of **Corporate Deposits Details** screen.

The **Corporate Deposits details** screen is displayed.

Figure 2-101 Corporate Deposits details

Corporate Deposit Details

The screenshot shows the 'Corporate Deposit Details' screen. It has a title bar 'Corporate Deposit Details' and a search bar '1 Of 1' with '+' and '-' buttons. The main content is divided into two sections: 'Issuer Details' and 'Deposit Details'. The 'Issuer Details' section includes fields for 'Issuer Name', 'Issuer Contact Details', 'Issuer Contact Address', 'Corporate Deposits Category' (with a dropdown menu showing 'Sovereigns'), 'Rating Agency', and 'Rating'. The 'Deposit Details' section includes fields for 'Deposit Reference' and 'Date of Deposit'.

Figure 2-102 Corporate Deposits details

The screenshot shows the 'Corporate Deposits details' screen. It has a title bar 'Corporate Deposit Details' and a search bar '1 Of 1' with '+' and '-' buttons. The main content is divided into two sections: 'Issuer Details' and 'Deposit Details'. The 'Issuer Details' section includes fields for 'Issuer Name', 'Issuer Contact Details', 'Issuer Contact Address', 'Corporate Deposits Category' (with a dropdown menu showing 'Sovereigns'), 'Rating Agency', and 'Rating'. The 'Deposit Details' section includes fields for 'Deposit Reference' and 'Date of Deposit'.

Using this screen, you can create customer collaterals of corporate deposits considering various attributes. Multiple corporate deposits can be linked to same collateral. Collateral value is calculated based on value of one or more corporate deposits linked to the collateral.

For field level information, refer the below table, following details.

Table 2-84 Corporate Deposit Details Fields and Descriptions

Fields	Descriptions
Issuer Name	Issuer code/name is to be fetched from GCDISSUR . Only those issuers which have been created for type – corporate deposit should be available.
Issuer Contact Details	Issuer contact details for the issuer name selected is fetched.
Issuer contact address	Issuer contact address can be captured.
Corporate Deposits Category	You can select 'Sovereigns', 'Banks', and 'Corporates'.
Rating Agency and Rating	These details are fetched from 'Credit Rating Agency Maintenance' screen.
Deposit Reference	Indicates the deposit reference number which is unique across records of the collateral.
Date of Deposit	Indicates the date of deposit. Future date is not allowed.
Interest Rate	Indicates the interest rate of deposit.
Period (in Days)	Based on issue date and maturity date, period (in days) is calculated.
Maturity Date	When multiple corporate deposit have different maturity dates, the last date of these maturity dates is updated as collateral end date. On the maturity date of the last date record, collateral value is updated as zero. However, when a particular corporate deposit record linked to a collateral matures first, then the collateral value is reduced to this extent. Maturity date cannot be back dated or current date. Maturity date cannot be back dated or current date.
Deposit Amount	Deposit amount is updated as collateral value. After collateral creation, you cannot modify the Deposit Amount. In order to modify the collateral value, you must add another record.
Interest Payment	Interest payment can be either 'Cumulative' or 'Non-Cumulative'.
Maturity Amount	Maturity amount cannot be less than deposit amount. It is equal or greater than deposit amount. Following sub-screens are not relevant to Corporate Deposits type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • Insurance • Field investigation details • Valuation details

2.12.13 Agriculture Details Screen

This topic provides information on Agriculture Details screen.

1. Login to **OBECM** with the appropriate login credentials.
2. Enter **GCDCOLAG** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

3. Click **Agriculture Details** tab in the **Agriculture** screen, To invoke the Agriculture Details sub-screen
- The **Agriculture Paper Details** screen is displayed.

Figure 2-103 Agriculture Paper Details

The screenshot shows the 'Agriculture' screen with a 'Collateral Details' section on the left containing fields for Liability No, Liability Name, Collateral Code, Collateral Description, Collateral Currency, Collateral Value, Agreed Collateral Value, Class Code, Collateral Category, and Sub Category. On the right, there are fields for Branch Code, Source Code, Classification (Secured/Unsecured/Liquid), Charge Type, Seniority of Claim, Charge Registration Required, Charge Renewal Frequency, and Units. A bottom navigation bar includes tabs like Insurance, Covenant, Shared, Source Restrictions, Fields, Haircut Schedule, Miscellaneous Details, Field Investigation details, Valuation Details, Audit, and Exit.

Figure 2-104 Agriculture Paper Details

This screenshot displays the 'Sub Category' section on the left with fields for Bank Haircut Value, Lendable Margin, Available, Start Date, End Date, Status (set to ACTIVE), Status Change Date, Limit Contribution, Utilization Amount, Available Amount, and Pool Contribution. The right side includes fields for Filing Lead Days, Sharing Required, Auto Pool Create, Revision Date, Grace Days, Mortgage Initiated, Taken Over, User Reference, Risk Country, Internal Remarks, and Remarks. The bottom navigation bar shows tabs such as Valuation Details, External check, Legal Opinion, Risk Evaluation, Collateral Perfection, Notifications, Revaluation, Agriculture Details, Fee, Audit, and Exit.

Figure 2-105 Agriculture Paper Details

The screenshot shows the 'Ownership Details' section with a table for Customer information including columns for Customer Type, Is Primary Customer, Customer Number, Customer Name, and Name of Title Deed. Below this is a 'Third Party Details' section. The bottom navigation bar includes tabs for External check, Legal Opinion, Risk Evaluation, Collateral Perfection, Notifications, Revaluation, Agriculture Details, Fee Preference, MIS Class, Audit, and Exit.

Note:

Agriculture Details screen varies based on the selected Collateral Category.

2.12.13.1 Agriculture Details - Crop

This topic provides the information on Agriculture Details - Crop.

1. Login to **OBECM** with the appropriate login credential
2. If **CROP** is selected as the Collateral Category, the '**Agriculture Details**' screen.
The **Agriculture Details** screen is displayed.

Figure 2-106 Agriculture Details

The screenshot shows the 'Agriculture Details' window. It has a title bar with a close button. Below the title bar is a search bar with a magnifying glass icon and a '1 of 1' indicator. The main content area is divided into three sections: 'Entity Reference Number' with a text input field, 'Crop Details' with a table containing 'Crop Type', 'Land Location', 'Collateral Document Location', and 'Description', and 'Currency Details' with a 'Currency' text input field.

Figure 2-107 Agriculture Details

The screenshot shows the 'Agriculture Details' window with the 'Crop Values' and 'Storage Details' sections. The 'Crop Values' section includes a table with fields: 'Total Area', 'Area In Hectares', 'Crop Grown Area', 'Land Type Rainfed', 'Total Produce', 'Produce In Kilograms', 'Market Price', 'Minimum Support Price(MSP)', and 'Crop Value'. The 'Storage Details' section includes a table with fields: 'Storage Location', 'Charges', and 'Insurance Coverage'.

Figure 2-108 Agriculture Details

The screenshot shows the 'Agriculture Details' window with the 'Crop Harvest Season', 'Crop Shelf Life', and 'External Pricing Details' sections. The 'Crop Harvest Season' section includes a table with fields: 'Crop Harvest Season January', 'Crop Shelf Life (In days)', 'End Date', and 'Selective Credit Control Cereals'. The 'External Pricing Details' section includes a table with fields: 'Security Code', 'Security Description', 'Market Price Code', 'Unit Value', 'Number Of Units', and 'Current Value'.

3. Click the **+** icon and specify the following details.
For field level information, refer the below table, following details.

Table 2-85 Agriculture Details - Crop

Fields	Description
Crop Type	Specify the crop type.
Land Location and Collateral Document Location	Land location and collateral document location can be specified here.
Description	Provide a brief description about the crop.

Currency Details**Table 2-86 Currency Details**

Fields	Description
Currency	If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount in Collateral Currency	When different currencies are involved, collateral value in crop currency is converted to collateral currency as per rate configured.

Crop Values

Details of crop grown area, total area, total produce, market price of the crop and MSP (minimum support price) can be captured in this section. All the field values cannot be zero or negative, except the Total area which can be zero but cannot be negative.

Table 2-87 Crop Values

Fields	Descriptions
Crop Value	Specify the Crop Value here. Crop value cannot be zero or negative value. Crop value is updated as collateral value. When multiple crops records are included as part of one customer collateral, sum of crop values of all crops are updated as collateral value. When multiple crop records are added to customer collateral, farthest end date of all the child collaterals is updated as collateral end date. At the end date of the last record, collateral record is marked as Expired, 'Available' check box is disabled and Limit contribution is updated as zero. However, when a particular crop linked to a collateral reaches end date first, then the collateral value is reduced to this extent.
Crop Harvest Season	Crop harvest season can be signified.
Crop Shelf Life	Crop shelf life (in days) can be captured at crop collateral level. Negative value is not allowed in this field.
End Date	End date cannot be Back dated or Current dated.
Selective Credit Control	Select the Selective Credit Control from the drop down list. The options available are 'Cereals', 'Pulses', and 'Oil Seeds'.

Storage Details

Table 2-88 Storage Details

Fields	Descriptions
Storage Location	Specify the location where the crop is stored.
Charges	Specify the storage location charge.
Insurance Coverage	Specify the Insurance Coverage amount. Negative value is not allowed in this field.

External pricing details

Table 2-89 External Pricing Details

Fields	Descriptions
Security code	When the collateral is enabled for external revaluation, select the security code from the adjoining list.
Security description	Defaulted from security code.
Market Price code	One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Enter the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

Insurance Details

- Click **Insurance Details** to add agriculture specific insurance details.

The **Insurance Maintenance** screen is displayed.

Refer [Specifying the Insurance Details](#) for information on adding insurance details.

Valuation Details

- Click **Valuation Details** to add agriculture valuation details.

The **Valuation Details** screen is displayed.

Refer [Maintaining Valuation Details](#) for information on adding valuation details.

Dedupe Check

Click Dedupe Check to identify whether the collateral to be created is duplicate or not. The system validates the existing collateral records using the parameters configured in **Collateral Dedupe Maintenance** screen.

 Note:

Dedupe check must be individually performed for all the child collaterals.

Figure 2-109 Dedupe Check

Collateral Dedupe

Collateral Code	Collateral Description	Liability No	Collateral Type	Collateral Category	Charge Type	Collateral Currency	Collateral Value	Launch Screen
☒ SEVNCORPVEH1	SEVNCORP VEHICLE	SEVNCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	446538.46	Launch Screen
☐ LIAB4VEH5	LIAB4 VEHCOLLS	506LIAB4	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	565827.34	Launch Screen
☐ SEVNCORPVEH3		SEVNCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	544724.26	Launch Screen
☐ SEVNCORPVEH2		SEVNCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	550000	Launch Screen

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Dedupe Criteria

Chassis Number = (value)

6. Click **Launch Screen** to verify and take necessary action.
7. Click **Ignore Dedupe & Proceed** to ignore the dedupe check result and continue with collateral creation.

2.12.13.2 Agriculture Details - Livestock

This topic provides the information on Agriculture Details - Livestock.

If **LIVESTOCK** is selected as the Collateral Category, livestock specific parameters appear in the **Agriculture Details** screen as shown below.

Figure 2-110 Agriculture Details

Livestock Details

Type

Description

Type of Breed

Number of Livestock

Type of Farm

Livestock Produce - Primary

Unit of Produce

Total Produce in a year

Livestock Maintenance System

Average Life Expectancy

Indigenous

Dairy

Kilograms

Zero Grazing

Figure 2-111 Agriculture Details

Currency Details

Currency

Amount in Collateral Currency

Livestock Value

Market Value

Brand/Registration Number

Trading Name

External Pricing Details

Security Code

Security Description

Figure 2-112 Agriculture Details

Livestock Details

Table 2-90 Livestock Details

Fields	Description
Type	Select the livestock type from the list of values maintained in GEDTYPES.
Description	Provide a brief description about the livestock.
Type of Breed	Select the Type of Breed from the drop down list. The options available are 'Indigenous', 'Local', 'Improved', and 'Exotic Breeds'.
Number of Livestock	Specify the total number of livestock. Number of Livestock cannot be zero or negative value.
Type of Farm	Specify the Type of Farm where the livestock is kept.
Livestock Produce - Primary	Specify the primary product produced from the livestock. The following options are available in the drop down list 'Dairy', 'Meat', 'Poultry - Eggs', 'Aquaculture', 'Animal Skins and Hides', 'Apiculture', and 'Other'.
Unit of Produce	Specify the units in which the livestock products are produced. The following options are available in the drop down list 'Kilograms', 'Tonnes', 'Quintals', 'Pounds', 'Litres', and 'Metric Tonnes'.
Total Produce in a year	Specify the total number of primary products produced from the livestock in a year. Total Produce value cannot be zero or negative.
Livestock Maintenance System	Specify how the livestock are produced or sustained. The following options are available in the drop down list 'Zero grazing', 'Tethering', 'Communal grazing', 'Stall-fed', 'Backyard', 'Commercial - Small Scale', 'Commercial - Large Scale', and Others.
Average Life Expectancy	Specify the expected average life of the livestock in years. Average Life Expectancy cannot be zero or negative value.

Currency Details

Table 2-91 Currency Details

Fields	Description
Currency	If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount in Collateral Currency	When different currencies are involved, collateral value in livestock currency is converted to collateral currency as per rate configured.

Livestock Value

Table 2-92 Livestock Value

Fields	Descriptions
Market Value	Specify the total value of the livestock. Market value is updated as collateral value in case of Manual Revaluation. Market Value cannot be zero or negative value.
Brand/Registration Number	Specify the brand number of the livestock. Brand/Registration Number can have alphabets and any special characters with maximum length of 100 characters.
Trading Name	Specify the Trading Name of livestock brand. Trading Name can be alphanumeric with maximum length of 100 characters.

External pricing details

Table 2-93 External Pricing Details

Fields	Description
Security code	When the collateral is enabled for external revaluation, select the security code from the adjoining list.
Security description	Defaulted from security code.
Market Price code	One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Enter the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

Livestock Specific Details

Table 2-94 Livestock Specific Details

Fields	Description
Name of Animal	Specify the name of animal. Animal name can be alphanumeric with maximum length of 100 characters.
Year of Birth	Specify the Year of Birth of the animal.
Identification Number	Specify the microchip number of the livestock. Identification Number can be alphanumeric with maximum length of 30 characters.

Table 2-94 (Cont.) Livestock Specific Details

Fields	Description
Vaccination Received	Specify if the livestock has received vaccination or not by selecting 'Yes' or 'No' from the drop down list.

2.12.14 Perishables Details Screen

This topic describes the information on Perishables Details screen.

1. Login to OBECM with the appropriate login credential.
2. Enter **GDCCOLPC** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.
3. Click **Perishables Details** button, to invoke the sub-screen of **Perishables Details** screen.

The **Perishables Details** screen is displayed.

Figure 2-113 Perishables Details Screen

The screenshot shows the 'Perishable Details' window. It contains several input fields: 'Entity Reference Number' (with a red asterisk), 'Item Type' (set to 'Fruit'), 'Item' (with a red asterisk), 'Currency Details' (with a red asterisk), 'Amount In Collateral Currency' (with a red asterisk), 'Perishable Details' (with a red asterisk), 'Total Produce' (with a red asterisk), 'Produce In' (set to 'Kg'), and 'Market Price' (with a red asterisk). There are also search icons next to the 'Currency' and 'Market Price' fields. A navigation bar at the top right shows '1 of 1' and '+' '-' buttons.

Figure 2-114 Perishables Details Screen

The screenshot shows the 'Perishable Details' window with additional fields: 'Item Value', 'Shelf Life (in days)', 'Shelf Life End Date', 'Residual Value', 'Harvested Date' (with a red asterisk), 'End Date' (with a red asterisk), 'Insurance Details' (button), 'Valuation Details' (button), and 'Cold Storage or Godown Details' (with a red asterisk). Below this are 'Storage Location' and 'Charges' fields.

Figure 2-115 Perishables Details Screen

The screenshot shows the 'Perishable Details' window with fields: 'Insurance Coverage', 'External Pricing Details' (with a red asterisk), 'Security Code' (with a red asterisk), 'Security Description' (with a red asterisk), 'Market Price Code' (with a red asterisk), 'Unit Value', 'Number Of Units', and 'Current Value'. There are search icons next to 'Security Code', 'Security Description', and 'Market Price Code'. At the bottom right are 'Exit' and 'Save' buttons.

Item Value

Item value is updated as collateral value.

For field level information, refer the below table, following details.

Currency Details**Table 2-95 Currency Details**

Fields	Description
Currency	If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount in Collateral Currency	When different currencies are involved, collateral value in perishable currency is converted to collateral currency as per rate configured.

Perishables Details

In this section, customer collateral of type perishables can be maintained. Perishables can be of fruit, flower and vegetables. When multiple perishables records are included as part of one customer collateral, sum of item values of all crops are updated as collateral value.

When multiple perishables records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value is updated as zero. However, when a particular perishables linked to a collateral reaches end date first, then the collateral value is reduced to this extent.

Table 2-96 Perishables Details

Fields	Description
Shelf Life (in days) and Shelf Life End Life	Shelf life (in days) is based on the Harvested date and Shelf life End date. Residual value is mandatory when Shelf life End date is provided.
Residual Value	Residual value is updated as the Collateral value once the Shelf Life End date has been crossed.
Harvest Date	Harvest date cannot be future dated.
End Date	End date cannot be back dated or current dated.

Insurance Details

Click 'Insurance Details' to add perishable specific insurance details. The 'Insurance Maintenance' screen is displayed.

Refer [Specifying the Insurance Details](#) for information on adding insurance details.

Valuation Details

Click 'Valuation Details' to add perishable valuation details. The 'Valuation Details' screen is displayed.

Refer [Maintaining Valuation Details](#) for information on adding valuation details.

Cold storage or Godown Details

The storage details of perishables can be updated. You can also enter insurance details for perishables.

External Pricing Details

Table 2-97 External Pricing Details

Fields	Descriptions
Security code	When the collateral is enabled for external revaluation, select the security code from the adjoining list.
Security description	Defaulted from security code.
Price code	One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Enter the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

2.12.15 Inventory Details screen

This topic provides the information on Inventory Details screen.

1. Login to **OBECM** with the appropriate login credential.
2. Enter **GDCCOLIY** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.

The **Inventory** screen is displayed.

Figure 2-116 Inventory

The screenshot shows the 'Inventory' screen with a top bar containing 'New' and 'Enter Query' buttons. The main area is divided into two panels. The left panel, titled 'Collateral Details', contains a list of fields: Liability No. *, Liability Name, Collateral Code *, Collateral Description, Collateral Currency *, Collateral Value, Agreed Collateral Value, Class Code, Collateral Category *, Sub Category, Bank Haircut Value *, Lendable Margin, Available (checkbox), Start Date, End Date, and Status (set to ACTIVE). The right panel contains fields for Branch Code, Source Code, Classification (radio buttons for Secured, Unsecured, Liquid), Charge Type *, Seniority of Claim *, Charge Registration Required (checkbox), Charge Renewal Frequency (set to Yearly), Units (set to Events), Filing Lead Days, Sharing Required (checkbox), Auto Pool Create (checkbox), Revision Date, Grace Days, and Mortgage Initiated (checkbox). At the bottom, there is a navigation bar with tabs: Insurance, Covenant, Shared, Source Restrictions, Fields, Haircut Schedule, Miscellaneous Details, Field Investigation details, Valuation Details, External check, Legal Opinion, Audit, and Exit.

Figure 2-117 Inventory

This screenshot shows the bottom portion of the 'Inventory' screen. The left panel contains fields: Status Change Date, Limit Contribution, Utilization Amount, Available Amount, Pool Contribution, Facility Contribution, Collateral Block Amount, Tanked Utilization, and Type of Ownership. The right panel contains fields: Taken Over (checkbox), User Reference, Risk Country, Internal Remarks, and Remarks. The bottom navigation bar includes tabs: Investigation details, Valuation Details, External check, Legal Opinion, Risk Evaluation, Collateral Perfection, Notifications, Revaluation, Inventory, Fee Preference, MIS Cl., Audit, and Exit.

Figure 2-118 Inventory

Ownership Details

Customer Type *

Is Primary Customer

Customer Number

Customer Name *

Name of Title Deed

Rec

No data to display.

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Third Party Details

Customer Name *

Constitution of the Owner *

Date of Birth/Incorporation *

Registration Number

Tax Identification Number

Unique Identification

No data to display.

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Investigation details

Valuation Details

External check

Legal Opinion

Risk Evaluation

Collateral Perfection

Notifications

Revaluation

Inventory

Fee Preference

MIS Cl

Audit

Exit

Figure 2-119 Inventory- Audit Screen

Maker

Date Time:

Mod No

Record Status

Checker

Date Time:

Authorization Status

3. Click 'Inventory' button,To invoke the sub-screen of **Inventory Details** screen.
- The **Inventory Details Screen** screen is displayed.

Figure 2-120 Inventory Details

Inventory Details

Entity Reference Number *

Currency *

Cost of finished goods

Cost of Work in process *

Cost of Raw Materials *

Insurance Details

Valuation Details

Obsolete Inventory Cost

Total Lien Amount

Total Inventory Cost

Total Amount in Child Currency

Amount In Collateral Currency

Product Details

Product Code *

Product Description *

Price Per Unit *

Stock Quantity *

Total Stock Value

No data to display.

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Figure 2-121 Inventory Details

Lien Details

Reference Number *

Lien Entity Name *

Lien Start Date *

Lien End Date *

Lien % *

Pledge Amount

Outstanding Amount

No data to display.

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Exit

Save

Figure 2-122 Inventory Details

Lien Details

Lien End Date *

Lien % *

Pledge Amount

Outstanding Amount

Settled Amount

No data to display.

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Exit

Save

Using this screen, customer collateral of type inventory can be maintained. You can capture multiple inventory as part of same customer collateral created and arrive at the collateral value appropriately.

For field level information, refer the below table, following details.

Table 2-98 Inventory Details

Fields	Descriptions
Currency	If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	Wherever inventory value currency is different from collateral currency, inventory value in the collateral is converted to collateral currency as per rate configured and collateral value is updated. Note: Collateral value is calculated as total inventory cost minus obsolete inventory cost minus total lien amount for one or more inventory records linked to the collateral.
Cost of finished goods	The cost of finished goods is derived from product details.
Cost of Work in process	Indicates the cost of work in process.
Cost of Raw Materials	Indicates the cost of raw materials.
Total inventory cost	Total inventory cost is derived based on cost of finished goods + cost of work in process + cost of raw materials. The total inventory cost cannot be negative.

Insurance Details

4. Click **Insurance Details** to add inventory specific insurance details.

The '**Insurance Maintenance**' screen is displayed.

Refer [Specifying the Insurance Details](#) for information on adding valuation details.

Valuation Details

5. Click **Valuation Details** to add inventory valuation details.

The **Valuation Details** screen is displayed.

Refer [Maintaining Valuation Details](#) for information on adding valuation details.

Table 2-99 Product Details

Fields	Descriptions
Product Code	Product code within a particular inventory record has to be unique. Product details supports multi entry and multiple product details can be considered for the same inventory.
Total Stock Value	Total stock value of multiple product is updated as cost of finished goods. Total stock value is derived based on price per unit * stock quantity.

Lien Details

Table 2-100 Lien Details Fields and Descriptions

Fields	Descriptions
Lien Reference Number	Lien reference number has to be unique across multiple lien for a particular product code.
Lien Entity Name	One or more lien details can be noted against a particular product code.
Lien Start Date	Lien start date cannot be future dated. It can be prior to Collateral Start Date only in case the user attaches a product which already has a lien attached to it. But, the calculation of collateral amount will vary as of current date (that is effective from the date when the lien was attached).
Lien End Date	Lien end date cannot be back dated. Lien end date cannot be after collateral end date. Note: On lien end date lien value gets updated and accordingly inventory cost is recalculated and updates the collateral value.
Lien%	Based on lien percentage entered, pledge amount is calculated (percent of total stock value of the particular product). Lien % should not be more than 100% for multiples lien noted against one product.
Outstanding Amount	Outstanding amount is calculated as pledge amount – settled amount. Total outstanding amount of multiple lien across multiple products is updated as total lien amount.
Settled Amount	Settled amount cannot be more than pledge amount.

2.12.16 Account Receivables

This topic provides information on account receivables.

1. Login to **OBECM** with the appropriate login credential.
2. Enter **GCDCOLAR** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.
3. Click **Account Receivables Details** button, to invoke the sub-screen of **Account Receivables Details** screen.

Using this screen, customer collateral of type account receivables can be maintained.

You can capture multiple account receivables as part of same customer collateral created and arrive at the collateral value appropriately.

The **Account Receivables Details** screen is displayed.

Figure 2-123 Account Receivables Details

Figure 2-124 Account Receivables Details

Figure 2-125 Account Receivables Details

For field level information, refer the below table, following details.

Table 2-101 Account Receivable Details fields and description

Fields	Description
Account Receivable Currency	Enter account receivable currency. Note: Amount in collateral currency field at child record level displays value in collateral currency.
Number of invoices	Multiple invoices can be linked to an account receivable record. This gets updated based on the number of invoices added to account receivable.
Outstanding Amount	Outstanding amount of an account receivable record is derived from outstanding amounts of multiple invoices under the account receivable.

Table 2-101 (Cont.) Account Receivable Details fields and description

Fields	Description
Current Lien Amount	Current lien amount of an account receivable record is derived from outstanding amount of multiple lien noted against the invoices which are part of the account receivable.
Amount in Collateral Currency	Wherever account receivables currency is different from collateral currency, account receivables value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Insurance Details

- Click **Insurance Details** to add account receivables specific insurance details.

The **Insurance Maintenance** screen is displayed.

Refer [Specifying the Insurance Details](#) for information on adding insurance details.

Invoice Details

Table 2-102 Invoice Details fields and description

Fields	Description
Invoice Number	Invoice number within an account receivable record is unique.
Invoice Currency	Currency of the invoice.
Invoice Amount	Invoice amount cannot be less than received amount.
Invoice Date	Enter the invoice date and it cannot be future dated.
Invoice Due Date	After the invoice due date, same is not considered as account receivable and hence excluded from collateral value receivable. If Due Date is modified to a future date post expiry of collateral, the system updates the collateral status as Extended and enables the Available flag.
Collateral Received Date	Date on which amount received against the invoice. Collateral received date cannot be future dated and cannot be prior to invoice date. Note: Collateral Received Date can be modified, if required.
Past Due Days	Past due days is calculated as current business date minus invoice due date.
Invoice Outstanding Amount	Invoice outstanding amount is converted to account receivable outstanding amount in the rate specified when invoice currency is different from account receivable currency. Invoice outstanding amount is arrived as invoice amount minus received amount.

Lien Details

Table 2-103 Lien Details fields and description

Fields	Description
Lien Reference Number	Lien reference number is for the lien noted against the invoice.
Lien Entity Name	Lien entity name with which lien details are noted. One or more lien can be noted against a particular invoice.

Table 2-103 (Cont.) Lien Details fields and description

Fields	Description
Lien Start Date	Lien start date cannot be future dated. Lien start date cannot be prior to invoice date.
Lien End Date	Lien end date cannot be back dated or current dated. Lien end date cannot be after invoice due date.
Lien %	Total percent of multiple lien against one invoice should not exceed 100%.
Pledge Amount	Pledge amount is calculated as given percentage of invoice amount.
Outstanding Amount	Outstanding amount under lien details is calculated as pledge amount minus settled amount. Following sub-screens are not relevant to 'Account Receivable' type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. - Insurance - Valuation details

2.12.17 Other Bank Deposit

This topic provides information on Other Bank deposit.

1. Login to **OBECM** with the appropriate login credential.
2. Enter **GDCOLOD** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.
3. Click **Other Bank Deposits Details** button to invoke the sub-screen of **Other Bank Deposits Details** screen.

Using this screen, customer collateral of type other bank deposits can be maintained. Multiple other bank deposit records can be linked same customer collateral. Collateral value is updated duly considering total amount of these deposits.

When multiple other bank deposits records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value is updated as zero. However, when a particular deposit linked to a collateral reaches end date first, then the collateral value is reduced to this extent.

The **Other Bank Deposit Details** screen is displayed.

Figure 2-126 Other Bank Deposit Details

Figure 2-127 Other Bank Deposit Details

Table 2-104 Other bank details fields and description

Fields	Description
Deposit Account Number	Deposit account number and account type is unique across multiple deposit accounts attached to the same collateral. Note: Deposit account number should be unique when deposit type is same.
Account Type	You can select account type as 'Fixed Deposit', 'Recurring Deposit' or 'Reinvestment Deposit'.
Deposit Currency	If deposit currency is different from collateral currency, configured rate is considered and converted deposit amount is updated as collateral value.
Deposit Amount and Contribution	Deposit contribution is the value of the deposit contributing to the collateral. If deposit contribution is not mentioned deposit amount itself is updated as deposit contribution which is considered for collateral value.
Deposit Start Date	Deposit start date cannot be future dated.
Interest Type and Rate	Interest type (frequency) and interest rate can be specified. You can select the interest type as 'Weekly', 'Monthly', 'Quarterly', 'Half-Yearly', or 'Yearly'.
Maturity Date	Maturity date cannot be back dated.
Maturity Amount	Maturity amount cannot be less than deposit amount.
Amount in Collateral Currency	Wherever other bank deposit currency is different from collateral currency, other bank deposit value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Deposit Branch Details section	You can maintain deposit bank and its branch details.
Lien Details section	Existing lien details against the deposit can be noted.
Lien Amount	Lien amount cannot be greater than deposit amount. If existing lien is available, then collateral value is reduced to the extent of lien amount. Note: - While arriving at collateral value existing lien amount is reckoned and accordingly deposit value is considered for collateral value. - Collateral value is calculated as deposit balance minus lien amount.

Table 2-104 (Cont.) Other bank details fields and description

Fields	Description
Lien Date	Lien date cannot be prior to 'Deposit Start Date'. Lien date cannot be future dated. Following sub-screens are not relevant to Corporate Deposits type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • Insurance • Field investigation details • Valuation details

2.12.18 Commodity

This topic provides information on commodity.

1. Login to **OBECM** with the appropriate login credential.
2. Enter **GCDCOLCO** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.
3. Click **Commodities Details** button to invoke the sub-screen of **Commodities** screen.

The **Commodities Details** screen is displayed.

Figure 2-128 Commodities Details

Figure 2-129 Commodities Details

Using this screen, customer collateral of type commodities can be maintained. Multiple commodities records can be linked same customer collateral. Collateral value is updated duly considering amount of these commodities.

When multiple commodities are linked, total amount of these commodities are updated as collateral value. Amount of commodity arrived at based on quantity and unit value of the price code, which in turn is updated as collateral value.

For field level information, refer the below table, following details.

Table 2-105 Commodities fields and description

Fields	Description
Item Reference	Item Reference should be unique.
Item	Item is fetched from the list of securities created for commodity type of collateral.
Item Description	Specify the item description.
Commodity Type	Specify the commodity type.
Currency	If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount in Collateral Currency	Wherever commodities currency is different from collateral currency, commodities value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Quantity	Specify the quantity.
Quantity in units	Select the following quantity in units from the drop-down list. • Barrel • Kg • MMBTU • Pound • Quintals • Ton
Price In Units	Specify the price in units.
Amount	Indicates amount of the commodity.
Storage Location and Storage Details	Storage location and storage details can be noted for the commodity.
Lien Detail	Existing lien details if any against the commodity can be noted.

Insurance Details

4. Click **Insurance Details** to add commodity specific insurance details.

The **Insurance Maintenance** screen is displayed.

Refer [Specifying the Insurance Details](#) for information on adding insurance details.

Valuation Details

5. Click **Valuation Details** to add commodity valuation details.

The **Valuation Details** screen is displayed.

Refer [Maintaining Valuation Details](#) for information on adding valuation details.

External Pricing Details

Table 2-106 External Pricing Details

Fields	Descriptions
Security code	When the collateral is enabled for external revaluation, select the security code from the adjoining list.
Security description	Defaulted from security code.
Price code	One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Enter the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

2.12.19 Accounts and Contracts screen

This topic provides the information on Accounts and Contracts screen.

1. Login to **OBECM** with the appropriate login credential.
2. Enter **GCDCOLAC** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.
3. Click **Accounts and Contracts Details** button, to invoke the sub-screen of **Accounts and Contracts Details** screen.

The **Accounts and Contracts Details** screen is displayed.

Figure 2-130 Accounts and Contracts Details

The screenshot shows a web-based application window titled "Linked Accounts and Contracts". Inside, there is a form with various input fields. The fields are organized into a list on the left side of the form area. The fields include: Account Type, Third Party Customer, Contract Reference, Branch, Currency, Lien Description, Contract Contribution, Account Balance, Maturity Date, Lien Amount, Value Date, Amount In Collateral Currency, Date of Agreement, Service Call, and Liability/Customer. Some fields have a small magnifying glass icon next to them, indicating a search or lookup function. At the top right of the form area, there is a pagination indicator showing "1 of 1" with arrows. At the bottom right of the window, there are "Exit" and "Save" buttons.

Using this screen, customer collateral of type Accounts and Contracts can be maintained. Multiple Accounts and Contracts records can be linked to same customer collateral. Collateral value is updated duly considering amount of these Accounts and Contracts.

Wherever contract / account currency is different from collateral currency, contract contribution is converted to collateral currency as per rate configured and collateral value is updated.

The accounts / contracts that can be configured in the 'Accounts and Contracts Details' screen can be anything like term deposit, current account, savings

accounts, corporate deposit, bills, LC, and MM. Wherever ELCM is configured with FCUBS and/or Trade / OBTR application, the accounts / contracts are fetched from FCUBS / Trade / OBTR application along with its details.

When multiple accounts and contract records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value is updated as zero.

You can fetch account details from FCUBS through external drop-down list. Instead of earlier push approach, modified pull approach fetches the accounts for the particular customer for the selected account type for creation of collateral.

Note: Modification of the collateral where **Corporate Deposit** account is linked is restricted.

For field level information, refer the below table, following details.

Table 2-107 Accounts and Contracts screen

Fields	Descriptions
Account Type	Select the 'Account Type' from the drop down list. The options available are: • BC • Corporate Deposit • Current Account • Customer Access • Letter of Credit • Money Market • SB • Term Deposit
Third Party Customer	If the account type is THIRD PARTY DEPOSIT, then you will be able to select Third Party Customer from the drop-down list (this gets enabled) and fetch the deposit details of third party customer for creating collateral.
Lien Description	Provide a brief description for lien marking on the deposit.
Contract Contribution	Specify the Contract Contribution. Blocking of amount at respective contract or account level in FCUBS / Trade application will be based on the specified 'Contract Contribution'. Note: Blocking is not supported for MM account.
Maturity Date	Maturity date of the account/contract is fetched from FCUBS. When multiple records are having different maturity dates, collateral value is reduced to the extent of account on reaching maturity date. On maturity date, collateral value is updated as zero.
Lien Amount	Lien amount is fetched from FCUBS / Trade application. For LC and BC accounts, lien amount is updated at the table level alone. User can query the lien amount in sttm_tf_collat_cont_contrib. For term deposit account, lien amount can be viewed in the STDAMBLK screen. For CASA, lien amount can be viewed in the CASAMBLK screen.

Table 2-107 (Cont.) Accounts and Contracts screen

Fields	Descriptions
Amount In Collateral Currency	Wherever account/contract currency is different from collateral currency, account/contract value in the collateral is converted to collateral currency as per rate configured and collateral value is updated. Following sub-screens are not relevant to Accounts & Contracts type of collateral. Appropriate message will be displayed to the user when the same are invoked for entering data at the time of collateral maintenance. - Insurance - Field investigation details - Valuation details
Date of Agreement	Specify the date on which the deposit agreement is signed.
Liability / Customer	Liability/Customer is only for internal tracking and not relevant to the user perspective. - If Third Party customer is not selected then Liability/Customer will have the value same as Liability on the main screen. - If Third Party customer is selected then Liability/Customer will have the value same as Third Party customer.

2.12.20 Post Dated Cheque

This topic provides the information on Post Dated Cheque.

1. Login to **OBECM** with the appropriate login credential.

The system allows to add collaterals of type **post-dated cheque** in **GCDCOLPD** screen while creating customer collaterals.

The user can add any number of post-dated cheques as collateral. While creating a collateral record, at least one post-dated cheque must be available as child collateral.

If multiple post-dated cheques are added as collaterals, the value of the collateral is the sum of amounts in all the post-dated cheques.

In case, the post-dated cheque currency is different from the collateral currency, the system converts the cheque amount to collateral currency with the configured exchange rate.

- **Note:**The Collateral Value derived from the linked post-dated cheques cannot be changed manually.

End date of the collateral is derived based on the farthest date of the linked post-dated cheques.

- **Note:**Collateral end date derived from the linked post-dated cheques can be changed manually, but it cannot be less than the derived date.

2. Enter **GCDCOLPD** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Post-Dated Cheque** screen is displayed.

Figure 2-131 Post-Dated Cheque screen

Post-Dated Cheque

New Enter Query

Collateral Details

Liability No *
Liability Name
Collateral Code *
Collateral Description
Collateral Currency *
Collateral Value
Agreed Collateral Value
Class Code
Collateral Category *
Sub Category
Bank Haircut Value *
Lendable Margin
Available
Start Date
End Date
Status ACTIVE

Branch Code
Source Code
Classification
☒ Secured
☐ Unsecured
☐ Liquid
Charge Type *
Seniority of Claim *
Charge Registration Required
Charge Renewal Frequency
Units
Filing Lead Days
Sharing Required
Auto Pool Create
Revision Date
Grace Days
Mortgage Initiated

Insurance Covenant Shared Source Restrictions Fields Haircut Schedule Miscellaneous Details Field Investigation details Valuation Details External check Legal C Audit Exit

Figure 2-132 Post-Dated Cheque screen

Status Change Date
Limit Contribution
Utilization Amount
Available Amount
Pool Contribution
Facility Contribution
Collateral Block Amount
Tanked Utilization
Type of Ownership

Taken Over
User Reference
Risk Country
Internal Remarks
Remarks

Investigation details Valuation Details External check Legal Opinion Risk Evaluation Collateral Perfection Notifications Revaluation Fee Preference PDC Details MIS Class Audit Exit

Figure 2-133 Post-Dated Cheque- Audit screen

Maker
Checker
Date Time:
Date Time:
Mod No
Record Status
Authorization Status

3. Click the **PDC Details** tab, to invoke the sub-screen of **Post-Dated Cheque** screen. The **Post Dated Cheque Details** are displayed.

Figure 2-134 Post Dated Cheque Details

Post-Dated Cheque Details

1 of 1

PDC Type *
PDC Purpose
PDC Status Active
Held Details
Remarks

Cheque Details

Bank Account
Account Type
Customer Number
Drawer *
Drawee *
Drawee Branch *
Payee *
Cheque Number *
Cheque Value Date
Currency *

Exit Save

Figure 2-135 Post Dated Cheque Details

For field level information, refer the below table, following details.

Table 2-108 Post Dated Cheque Details

Fields	Descriptions
PDC Type	Type of the post dated cheque, such as Bearer, AC-Payee, and Order.
PDC Purpose	Purpose of the post dated cheque such as Security and Payment.
PDC Status	Status of the post-dated cheque. The options available in PDC Status drop-down list are: Active, Cancelled, and Cheque Paid. • Active: During new collateral creation process of post-dated cheques, the PDC Status will be selected as 'Active' by default. • Cancelled: After saving the collateral, the user can manually mark / update the PDC Status as 'Cancelled' at any point during the collateral life cycle. • Cheque Paid: After saving the collateral, the PDC Status can be marked / updated as 'Cheque Paid' either manually by user or through automatic update based on the date captured as cheque paid at any point during the collateral life cycle. Note: The Collateral value will get reduced based on the individual status update of associated / linked post-dated cheques. The system does not allow the following changes to the PDC Status: — Cancelled to Active / Cheque Paid — Cheque Paid to Active / Cancelled
Held Details	Docket number or the name of department where post dated cheques are to be stored.
Remarks	Additional detail of the post-dated cheque, if any.

Cheque Details**Table 2-109 Cheque Details Fields and Description**

Fields	Description
Bank Account	Bank account number to which the entity cheque amount is to be drawn.
Bank Account Type	Type of the bank account to which the entity cheque amount is to be drawn. The options available in the Bank Account Type drop-down list are: Savings, Current, and Overdraft.
Customer Number	Customer number (alphanumeric) of the entity issuing the cheque.

Table 2-109 (Cont.) Cheque Details Fields and Description

Fields	Description
Drawer	Name of the Entity issuing the cheque. The user can select the 'Drawer' from drop-down list or manually enter the entity name.
Drawee	Name of the bank at which the cheque issued by the entity is to be drawn.
Drawee Branch	Branch name of the bank at which the cheque issued by the entity is to be drawn.
Payee	Recipient name of the cheque.
Cheque Number	Cheque number printed on the cheque.
Cheque Date	Post-dated cheque date.
Currency	Currency in which the post dated cheque is issued.
Cheque Amount	Amount mentioned in the post-dated cheque for security collateral.
Amount in Collateral Currency	Post-dated cheque amount converted to collateral currency, if the post-dated cheque currency and the collateral currency are different.
Routing Number	Routing number is the Magnetic Ink Character Recognition (MICR) number printed on the cheque.

2.12.21 Promissory Note

This topic provides the information on Promissory Note.

1. Login to **OBECM** with the appropriate login credential.

The system allows to add collaterals of type **promissory note** in **GCDCOLPN** screen while creating customer collaterals.

 Note:

The user can add any number of promissory notes as collateral. While creating a collateral record, at least one promissory note must be available as child collateral.

If multiple promissory notes are added as collaterals, the value of the collateral is the sum of consideration amount in all the promissory notes.

In case, the promissory note currency is different from the collateral currency, the system converts the consideration amount in promissory note to collateral currency with the configured exchange rate.

 Note:

The Collateral Value derived from the linked promissory notes cannot be changed manually.

End date of the collateral is derived based on the farthest limitation expiry date of the linked promissory notes.

 Note:

Collateral end date derived from the linked promissory notes can be changed manually, but it cannot be less than the derived date.

- 2. Enter **GCDCOLPN** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.
The **Promissory Note** screen is displayed.

Figure 2-136 Promissory Note

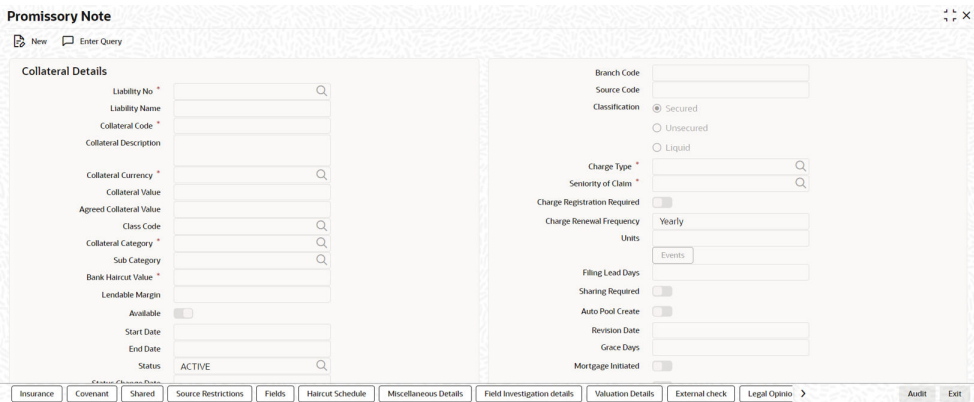
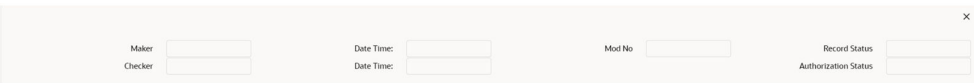


Figure 2-137 Promissory Note



Figure 2-138 Promissory Note - Audit Screen



- 3. Click **Promissory Note** tab in the **Promissory Note** screen, to invoke the **Promissory Note** sub-screen.
The **Promissory Note Sub Screen** screen is displayed.

Figure 2-139 Promissory Note

For field level information, refer the below table, following details.

Table 2-110 Promissory Note Fields and Descriptions

Fields	Description
Promissory Note Type	Type of the promissory note.
Reference Number	Reference number of the promissory note.
Maker	Name of the entity that provides the promissory note.
Payee	Name of the payee that receives the promissory note.
Holder	Name of the promissory note holder, if holder is endorsed by the payee.
Place	Place or address where the promissory note is executed.
Execution Date	Execution date of the promissory note.
Limitation period	Validity of the promissory note in months.
Limitation review date	Review date of the promissory note.
Limitation expiry date	Expiry date of the promissory note.
Currency	Currency of the promissory note.
Consideration Amount	Full amount mentioned in the promissory note.
Amount in Collateral Currency	Promissory Note consideration amount converted to collateral currency, if the promissory note currency and the collateral currency are different.

Table 2-110 (Cont.) Promissory Note Fields and Descriptions

Fields	Description
Status	Status of the promissory note. The options available in Status drop-down list are: Active, Cancelled, and Expired. • Active: During new collateral creation process of promissory notes, the Status will be selected as 'Active' by default. • Cancelled: After saving the collateral, the user can manually mark / update the Status as 'Cancelled' at any point during the collateral life cycle. • Expired: After saving the collateral, the Status can be marked / updated as 'Expired' either manually by user or through automatic update based on the date captured as expired at any point during the collateral life cycle.  Note: The Collateral value will get reduced based on the individual status update of associated / linked promissory notes. The system does not allow the following changes to the Status of promissory note: • Cancelled to Active / Expired • Expired to Active / Cancelled
Remarks	Additional details of the promissory notes, if any.

2.12.22 Bill of Exchange

This topic provides the information on Bill of Exchange.

1. Login to **OBECM** with the appropriate login credential.

The system allows to add collaterals of type **Bill of Exchange** in **GCDCOLBE** screen while creating customer collaterals.

Note:

The user can add any number of bill of exchange as collateral. While creating a collateral record, at least one bill of exchange must be available as child collateral.

If multiple bill of exchange are added as collaterals, the collateral value is the sum of all the added bill of exchange amounts.

In case, the bill of exchange currency is different from the collateral currency, the system converts the bill of exchange amount to collateral currency with the configured exchange rate.

 Note:

The Collateral Value derived from the linked bill of exchange cannot be changed manually.

End date of the collateral is derived based on the farthest bill due date of the linked bills of exchange.

 Note:

Collateral end date derived from the linked bills of exchange can be changed manually, but it cannot be less than the derived date.

2. Enter **GDCCOLBE** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.

The **Bill of Exchange Desc** screen is displayed.

Figure 2-140 Bill of Exchange Desc

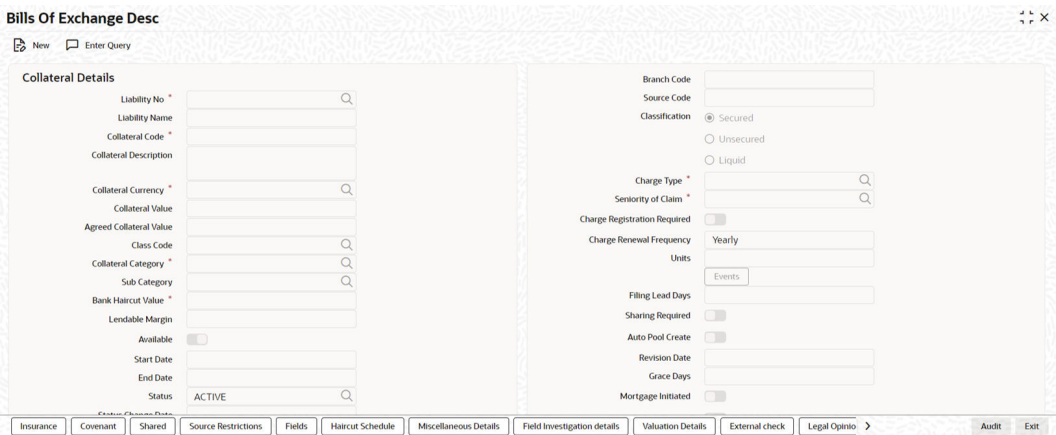


Figure 2-141 Bill of Exchange Desc



Figure 2-142 Bill of Exchange Desc screen - Audit Screen



- Click the **Bill of Exchange** tab in the **Bill of Exchange** screen to invoke **Bill of Exchange** sub-screen.

The **Bill of Exchange** sub-screen is displayed.

Figure 2-143 Bill of Exchange

For field level information, refer the below table, following details.

Table 2-111 Bill of Exchange Fields and Descriptions

Fields	Descriptions
Amount in Collateral Currency	Bill of Exchange amount converted to collateral currency, if the bill of exchange currency and the collateral currency are different.
Bill type	Bill of exchange type. The options available in Bill Type drop down list are: Demand Bill or Usance Bill.
Reference Number	Reference number of the bill of exchange.
Drawer	Name of the Entity issuing the bill of exchange.
Drawee Name	Name of the bank at which the bill of exchange issued by the entity is to be drawn.
Payee	Recipient or bearer of the bill of exchange.
Currency	Currency of the bill of exchange.
Bill of Exchange Amount	Amount mentioned in the Bill of exchange.
Date of Bill	Date on which the bill of exchange is issued.
Date of Presentment	Date of presentment for demand bill. This date is mandatory only if the Bill type is selected as Demand Bill.
Usance period (Months)	Usance period in months. This date is mandatory only if the Bill type is selected as Usance Bill.
Bill due date	Due date of the bill of exchange. - For Demand Bill : Bill due date = Date of Presentment - For Usance Bill : Bill due date = Date of Bill + Usance period
Bill Payable to	Bearer/order of payee of the bill of exchange issued by the entity.
Place	Place or Address of execution of the bill of exchange.

Table 2-111 (Cont.) Bill of Exchange Fields and Descriptions

Fields	Descriptions
Status	Status of the bill of exchange. The options available in Status drop-down list are: Active and Settled. • Active: During new collateral creation process of bill of exchange, the Status will be selected as 'Active' by default. • Settled: After saving the collateral, the bill of exchange can be marked / updated as 'Settled' either manually by user or through an automatic update process based on the date captured as settled at any point during the collateral life cycle. Note: Collateral value will get reduced based on the individual status update of associated / linked bill of exchange. If the status is set to 'Settled', it cannot be changed as Active again.
Remarks	Additional details of the bill of exchange, if any.

2.12.23 Aircraft

This topic provides the information on Aircraft.

1. Login to **OBECM** with the appropriate login credentials.

The system allows to add collaterals of type "**Aircraft**" in **GCDCOLLA** screen while creating customer collaterals.

 Note:

You can add any number of aircraft as collateral. While creating a collateral record, at least one aircraft must be available as child collateral.

If multiple aircrafts are added as collaterals, the collateral value is the sum of all the added child collaterals value.

In case, the aircraft currency is different from the collateral currency, the system converts the aircraft value to collateral currency with the configured exchange rate.

 Note:

The Collateral Value derived from the linked child collaterals cannot be changed manually.

End date of the collateral is derived based on the farthest end date of the linked child collaterals.

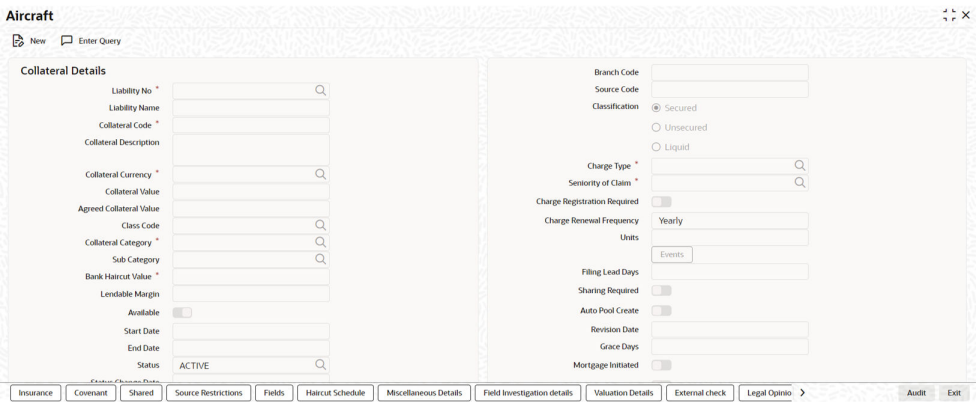
 Note:

Collateral end date derived from the linked child collaterals can be changed manually, but it cannot be less than the derived date.

2. Enter **GCDCOLLA** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.

The **Aircraft** screen is displayed.

Figure 2-144 Aircraft Screen



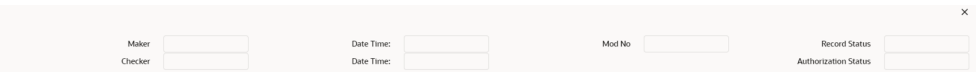
The screenshot shows the 'Aircraft' screen with a top toolbar containing 'New' and 'Enter Query' buttons. The main area is divided into two panels. The left panel, titled 'Collateral Details', contains fields for Liability No., Liability Name, Collateral Code, Collateral Description, Collateral Currency, Collateral Value, Agreed Collateral Value, Class Code, Collateral Category, Sub Category, Bank Haircut Value, Lendable Margin, Available (checkbox), Start Date, End Date, and Status (set to ACTIVE). The right panel contains fields for Branch Code, Source Code, Classification (Secured/Unsecured/Liquid), Charge Type, Seniority of Claim, Charge Registration Required (checkbox), Charge Renewal Frequency (Yearly), Units (Events), Filing Lead Days, Sharing Required (checkbox), Auto Pool Create (checkbox), Revision Date, Grace Days, and Mortgage Initiated (checkbox). A bottom toolbar includes tabs for Insurance, Covenant, Shared, Source Restrictions, Fields, Haircut Schedule, Miscellaneous Details, Field Investigation details, Valuation Details, External check, Legal Opinion, Audit, and Exit.

Figure 2-145 Aircraft Screen



This screenshot shows a different view of the Aircraft screen. The left panel includes fields for Status Change Date, Limit Contribution, Utilization Amount, Available Amount, Pool Contribution, Facility Contribution, Collateral Block Amount, Tanked Utilization, and Type of Ownership. The right panel includes Taken Over (checkbox), User Reference, Risk Country, Internal Remarks, and Remarks. The bottom toolbar features tabs for Litigation details, Valuation Details, External check, Legal Opinion, Risk Evaluation, Collateral Perfection, Notifications, Revaluation, Fee Preference, MIS Class, Aircraft Details, Audit, and Exit.

Figure 2-146 Aircraft Screen - Audit Screen



The screenshot shows the 'Aircraft Screen - Audit Screen'. It features a top toolbar with 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status' fields. The main area is empty.

3. Click the **Aircraft Details** tab, to invoke the sub-screen of **Aircraft** screen.

 Note:

Aircraft Details screen varies based on the selected Collateral Category.

2.12.23.1 Aircraft - Common

This topic provides information on Aircraft - Common.

If **CARGO AIRCRAFT**, **PASSENGER AIRCRAFT**, **OTHER AIRCRAFT**, **SMALL AIRCRAFT**, or **HELICOPTER** is selected as the Collateral Category, the **Aircraft Details** screen appears as shown below.

Figure 2-147 Aircraft Details Screen

The screenshot shows the 'Aircraft Details' screen with the following sections:

- Aircraft Details:** Manufacturer Name, Manufacturer Model, Manufacturer's Number, Model Year, Manufactured Date, Purchased Date, Aircraft Intended Use (Commercial), Aircraft Operated By, Registration Mark, Nationality Code, License Details, License No, License Issued Date, Leased, Leased Term.
- Aircraft Location:** Aircraft Location, Aircraft Condition (Exceptional), No of Aisles (Single), Number of Seats, Aircraft Range (Kms), Maximum Takeoff Weight (Kgs).
- Powered By:** Fuel (Aviation Gasoline), Fuel Type (Electric), Engine Type, Engine Model, No of Engines, Engine Manufacturer, Engine No, Engine Manufacture Date.
- Aircraft Dimension:** Dimension Unit (Feet).

Navigation buttons at the bottom: Exit, Save, Dedupe Check.

Figure 2-148 Aircraft Details Screen

The screenshot shows the 'Aircraft Details' screen with the following sections:

- Lease Rate:** Lease Rate, Remarks, Date Of Agreement.
- Aircraft Lengths - Fuselage:** Aircraft Lengths - Fuselage, Aircraft Wingspan, Aircraft Height - Tail Width, Cabin Width.
- Currency Details:** Currency, Amount In Collateral Currency.
- External Pricing Details:** Security Code, Security Description, Market Price Code, Unit value, Number Of Units, Current Value.
- Aircraft Valuation Details:** Basis Aircraft Value, Market Value, Invoice value, Resale Value, Valuation Date, Valuation Amount, Revaluation Base Value, Remarks.
- Insurance Details:** Insurance Details, Valuation Details.

Navigation buttons at the bottom: Exit, Save, Dedupe Check.

For field level information, refer the below table, following details.

Table 2-112 Aircraft Details

Fields	Description
Manufacturer Name	Specify the name of aircraft manufacturer. Manufacturer Name can be alphanumeric with maximum of 100 characters.
Manufacturer Model	Specify the model of the aircraft. Manufacturer Model can be alphanumeric with maximum of 50 characters.

Table 2-112 (Cont.) Aircraft Details

Fields	Description
Manufacturers Number	Specify the number allotted to the aircraft by the manufacturer. Manufacturers Number can be alphanumeric with maximum of 100 characters.
Model Year	Specify the year in which the aircraft was manufactured. Model year must be 4 digit number.
Manufactured Date	Specify the date on which the aircraft was manufactured.
Purchased Date	Specify the date on which the aircraft was purchased.
Aircraft Intended Use	Select the usage for which the aircraft is intended from the drop down list. The options available are Commercial , Personal , and Recreational .
Aircraft Operated By	Specify the aircraft operator detail in this field.
Registration Mark	Specify the Registration Mark of the aircraft. Registration Mark can contain only alphabets of maximum 100 characters.
Nationality Code	Specify the Nationality Code of the country to which the aircraft belongs. Nationality Code can be alphanumeric with maximum length of 50 characters.
License Details	A brief description of the aircraft license can be captured in this field.
License No	Specify the aircraft license number.
License Issued Date	Specify the date on which the aircraft license was issued.
Leased	Specify if the aircraft is leased by selecting 'Yes' or 'No' from the drop down list.
Leased Term	Specify the aircraft lease term in years.
Lease Rate	Specify the monthly rent agreed for the aircraft with its currency.
Date of Agreement	Specify the date on which the bank and the customer signed the collateral agreement.
Remarks	Specify remarks about the aircraft, if any.
Aircraft Location	Specify the place in which the aircraft is located.
Aircraft Condition	Select the Aircraft Condition from the drop down list. The options available are Exceptional , Good , Average , and Damaged .
No of Aisle	Select the No of Aisle from the drop down list. The options available are Single , and Double .
Number of Seats	Specify the Number of Seats available in the aircraft.
Aircraft Range (Kms)	Specify the maximum distance the aircraft can fly.
Maximum Takeoff Weight (Kgs)	Specify the maximum weight of the aircraft during takeoff in kilograms.
Powered By	Specify how the aircraft is powered by selecting an option from the drop down list. The options available are 'Fuel' and 'Wind'.
Fuel Type	If the aircraft is powered by fuel, then select the Fuel Type from the drop down list. The options available are Aviation Gasoline and Jet Fuels .
Engine Type	Select the Engine Type from the drop down list. The options available are Electric , Jet , Piston , Rocket , Turboprop , Turboshaft , Turbojet , Turbofan , Ramjet , and Rotor .
Engine Model	Specify the aircraft engine model.
No of Engines	Specify the number of engines powering the aircraft.
Engine Manufacturer	Specify the name of engine manufacturer. Engine Manufacturer can be alphanumeric with maximum length of 50 characters.

Table 2-112 (Cont.) Aircraft Details

Fields	Description
Engine No.	Specify the aircraft engine number. Engine Number can be alphanumeric with maximum length of 20 characters.
Engine Manufacture Date	Specify the date on which the aircraft engine was manufactured.

Aircraft Dimension

Table 2-113 Aircraft Details

Fields	Description
Dimension Unit	Select the aircraft Dimension Unit from the drop down list. The options available are Feet , and Meter .
Aircraft Length - Fuselage	Specify the length of aircraft fuselage in selected Dimension Unit.
Aircraft Wingspan	Specify the wingspan of aircraft in selected Dimension Unit.
Aircraft Height - Tail Width	Specify the height of aircraft in selected Dimension Unit.
Cabin Width	Specify the width of aircraft cabin in selected Dimension Unit.

Aircraft Valuation Details

Table 2-114 Aircraft Valuation Details

Fields	Description
Basis Aircraft Value	Select the basis on which the aircraft is valued. The options available are MARKET VALUE and INVOICE VALUE .
Market Value	Specify the Market Value of the aircraft.
Invoice Value	Specify the Invoice Value of the aircraft.
Resale Value	Specify the Resale Value of the aircraft.
Valuation Date	Specify the valuation date from the customer submitted valuation report. This is applicable for used aircraft only. Valuation date cannot be future dated.
Valuation Amount	Specify the valuation amount from the customer submitted valuation report. This is applicable for used aircraft only.
Revaluation Base Value	When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.
Remarks	Specify the valuation remarks, if any.

Currency Details

Table 2-115 Currency Details

Fields	Description
Currency	Specify the Currency in which the Aircraft is valued.
Amount In Collateral Currency	The system derives the value of aircraft in collateral currency and displays here.

External Pricing Details

Table 2-116 External Pricing Details

Field	Description
Security Code	When the collateral is enabled for external revaluation, select the Security Code from the adjoining list.
Security Description	Security Description gets defaulted based on the selected Security Code.
Market Price Code	Price codes configured for the selected security code are displayed in the adjoining list. Select the appropriate Price Code.
Unit Value	Unit value gets defaulted based on the selected price code.
Number Of Units	Enter the number of units of security being considered for collateral creation.
Current Value	Current value is calculated and displayed based on unit value and number of units.

Insurance Details

Click **Insurance Details** to add aircraft specific insurance details.

The **Insurance Maintenance** screen is displayed.

Refer [Specifying the Insurance Details](#) for information on adding insurance details.

Valuation Details

Click **Valuation Details** to add aircraft valuation details.

The **Valuation Details** screen is displayed.

Refer [Maintaining Valuation Details](#) for information on adding valuation details.

Dedupe Check

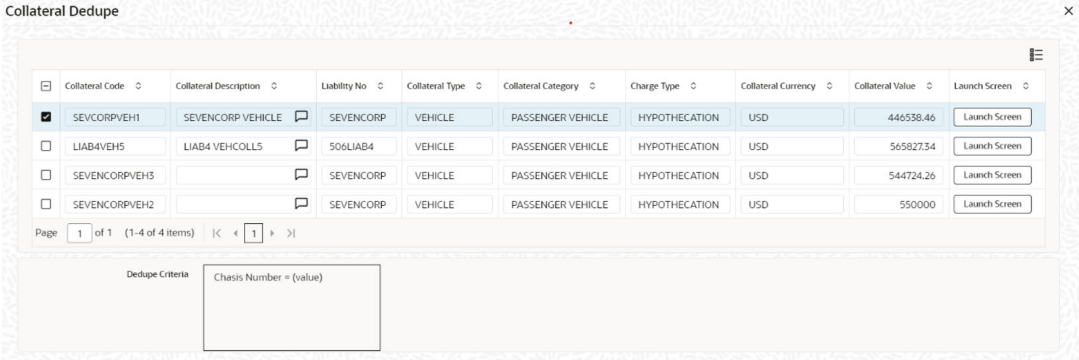
Click **Dedupe Check** to identify whether the collateral to be created is duplicate or not. The system validates the existing collateral records using the parameters configured in 'Collateral Dedupe Maintenance' screen.



Note:

Dedupe check must be individually performed for all the child collaterals.

In case the configured collateral parameters match with any of the existing collateral records, the system displays those matching records as shown below.

Figure 2-149 Dedupe Check


Collateral Dedupe

☐	Collateral Code	Collateral Description	Liability No	Collateral Type	Collateral Category	Charge Type	Collateral Currency	Collateral Value	Launch Screen
☒	SEVCORPVEH1	SEVENCORP VEHICLE	SEVENCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	446538.46	Launch Screen
☐	LIAB4VEH5	LIAB4 VEHCOLLS	506LIAB4	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	565827.34	Launch Screen
☐	SEVENCORPVEH3		SEVENCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	544724.26	Launch Screen
☐	SEVENCORPVEH2		SEVENCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	550000	Launch Screen

Page 1 of 1 (1-4 of 4 items) | < 1 >

Dedupe Criteria: Chassis Number = (value)

You can verify the records by clicking **Launch Screen** and take necessary action.

To ignore the dedupe check result and continue with collateral creation, click **Ignore Dedupe & Proceed**.

2.12.23.2 Water Vessels

1. Login to **OBECM** with the appropriate login credentials.
2. Enter **Water Vessels** in **GCDCOLVE** screen in creating customer collaterals.

Note:

You can add any number of water vessel as collateral. While creating a collateral record, at least one water vessel must be available as child collateral.

If multiple water vessels are added as collaterals, collateral value is the sum of all the added child collaterals value.

In case, the water vessel currency is different from the collateral currency, the system converts the water vessel value to collateral currency with the configured exchange rate.

Note:

The Collateral Value derived from the linked child collaterals cannot be changed manually

End date of the collateral is derived based on the farthest end date of the linked child collaterals.

Note:

Collateral end date derived from the linked child collaterals can be changed manually, but it cannot be less than the derived date.

3. Enter **GDCCOLVE** in the text bar at the top right corner of the application tool bar and click the adjoining arrow button.
- The **Water Vessels** screen is displayed.

Figure 2-150 Water Vessels screen

The screenshot shows the 'Water Vessels' application window. It features a top toolbar with 'New' and 'Enter Query' buttons. The main area is divided into two panes. The left pane, titled 'Collateral Details', contains a list of input fields: Liability No., Liability Name, Collateral Code, Collateral Description, Collateral Currency, Collateral Value, Agreed Collateral Value, Class Code, Collateral Category, Sub Category, Back Interest Value, Lendable Margin, Available (checkbox), Start Date, End Date, Status (set to ACTIVE), Status Change Date, Lien Contribution, Utilization Amount, Available Amount, Pool Contribution, Facility Contribution, Collateral Block Amount, Tied-off Utilization, and Type of Ownership. The right pane contains fields for Branch Code, Source Code, Classification (Secured/Unsecured/Liquid), Charge Type, Seniority of Claim, Charge Registration Required, Charge Renewal Frequency, Units, Filing Lead Days, Sharing Required, Auto Pool Create, Revision Date, Grace Days, Mortgage Initiated, Taken Over, User Reference, Risk Country, Internal Remarks, and Remarks. At the bottom, a series of tabs are visible: Insurance, Comment, Shared, Source Restrictions, Fields, Interest Schedule, Miscellaneous Details, Field Investigation details, Valuation Details, External check, Legal Opinion, Risk Evaluation, Collateral Perfection, and 'No'. The 'No' tab is currently selected.

4. Click the **Water Vessel Details** tab to invoke the sub-screen of **Water Vessels** screen
- The **Water Vessel Details** screen is displayed.

Figure 2-151 Water Vessel Details

The screenshot shows the 'Water Vessel Details' application window. It contains several sections of input fields. The top section includes 'Water Vessel Intended Use' (Commercial), 'Navigational Limits' (Inland Lakes), 'Powered By' (Fuel), 'Fuel Type' (Diesel), 'Port Of Registry', 'Registration Number', 'Water Vessel License Number', 'State Or Territory Vessel Operates In', 'Water Vessel Location', 'Water Vessel Condition' (Average), 'Number of Vessel Decks', 'Number of Hull Units', and 'Motor Number'. The 'Water Vessel Dimension' section includes 'Dimension Unit' (Feet), 'Water Vessel Length', 'Water Vessel Beam', and 'Water Vessel Height'. The 'Water Vessel Tonnage' section includes 'Displacement Unit' (Tonnes), 'Water Vessel Size' (Aframax), 'Deadweight Tonnage', 'Gross Registered Tonnage', 'Net Registered Tonnage', 'Water Vessel Tonnage' (TEU), and a 'YES' checkbox. At the bottom right, there are 'Exit', 'Save', and 'Desktop Check' buttons.

Figure 2-152 Water Vessel Details

This block contains two screenshots. The top screenshot is the 'Currency Details' screen, showing 'Currency' and 'Amount In Collateral Currency' fields. The bottom screenshot is the 'Water Vessel Valuation Details' screen, showing 'Back Interest Value', 'Invoice Value', 'Market Value', and 'Revaluation Base Value' fields. Below these are tabs for 'Insurance Details' and 'Valuation Details'. The 'External Pricing Details' section at the bottom includes 'Security Code', 'Security Description', 'Price Code', 'Unit Value', 'Number Of Units', and 'Current Value' fields. Both screenshots have 'Exit', 'Save', and 'Desktop Check' buttons at the bottom right.

5. Click + the add icon and specify the following details.

Fields	Description
Water Vessel Name	Specify the name of water vessel. Water Vessel Name can be alphanumeric with maximum of 100 characters.
Water Vessel Description	Provide a brief description about the water vessel. Water Vessel Description can be alphanumeric with maximum of 100 characters.
Manufacturer Name	Specify the name of water vessel manufacturer.
Manufactured Date	Specify the date on which the water vessel has been manufactured.
Water Vessel Intended Use	Select the usage for which the water vessel is intended from the drop down list. The options available are 'Commercial', 'Personal', and 'Recreational'.
Navigational Limits	Select the Navigational Limits from the drop down list. The options available are 'Inland Lakes', 'Inland Rivers', 'Seas', and 'Oceans'.
Powered By	Specify how the water vessel is powered by selecting an option from the drop down list. The options available are 'Fuel' and 'Sail'.
Fuel Type	If the water vessel is powered by fuel, then select the Fuel Type from the drop down list. The options available are 'Diesel' and 'Gasoline'.
Port Of Registry	Specify the port where the water vessel is registered. Port Of Registry can be alphanumeric with maximum of 100 characters.
Registration Number	Specify the ID provided to the vessel hull. Registration Number can be alphanumeric with maximum of 30 characters.
Water Vessel License Number	Specify the license number of the water vessel. Water Vessel License Number can be alphanumeric characters.
State Or Territory Vessel Operates In	Specify the state or territory in which the water vessel has license to operate. State or territory details can be alphanumeric with maximum of 10 characters.
Water Vessel Location	Specify where the water vessel is located.
Water Vessel Condition	Select the Water Vessel Condition from the drop down list. The options available are 'EXCEPTIONAL', 'GOOD', 'AVERAGE', and 'DAMAGED'.
Number of Vessel Decks	Specify the total number of decks available on the vessel. Only 2 digit numbers are allowed in this field.
Number of Hull Units	Specify the Number of Hull Units available in the vessel. Maximum 10 digits are allowed in this field.
Motor Number	Specify the motor number of the water vessel. Motor Number can be alphanumeric with maximum of 20 characters.

Water Vessel Dimension

Table 2-117 Water Vessel Dimension

Fields	Description
Dimension Unit	Select the water vessel dimension unit from the drop down list. The options available are Feet , and Meters .
Water Vessel Length	Specify the length of water vessel.
Water Vessel Beam	Specify the beam of water vessel.
Water Vessel Height	Specify the height of water vessel.

Water Vessel Tonnage

Fields	Description
Displacement Unit	Select the Displacement Unit of water vessel from the drop down list. The options available are Tonnes and Metric Tonnes .
Water Vessel Size	Select the Water Vessel Size from the drop down list. The options available are Aframax , Capesize , Chinamax , Handymax , Handysize , Malaccamax , Panamax , Q-Max , Seawaymax , and Suezmax .
Water Vessel Displacement	Specify the volume of water a vessel displaces when floating measure in cubic metres.
DeadWeight Tonnage	Specify how much weight the water vessel can carry in tonnes.
Gross Register Tonnage	Specify the total internal volume of the vessel.
Net Registered Tonnage	Specify the vessel's cargo volume capacity expressed in register tons.
Water Vessel Tonnage	Specify the measure of cargo carrying capacity of the water vessel.
TEU	Specify the Twenty-foot Equivalent Unit used for measuring cargo capacity for container ships and container terminals.

Currency Details

Table 2-118 Currency Details Fields and Description

Fields	Description
Currency	Specify the Currency in which the water vessel is valued.
Amount in Collateral Currency	The system derives the value of water vessel in collateral currency and displays here.

Water Vessel Valuation Details

Table 2-119 Water Vessel Valuation Details Fields and Description

Fields	Description
Basis Vessel Value	Select the basis on which the water vessel is valued. The options available are MARKET VALUE and INVOICE VALUE .
Invoice Value	Specify the Invoice Value of the water vessel.
Market Value	Specify the Market Value of the water vessel.
Revaluation Base Value	When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.

Insurance Details

Click **Insurance Details** to add vessel specific insurance details. The **Insurance Maintenance** screen is displayed.

Refer [Specifying the Insurance Details](#)

Valuation Details

Click **Valuation Details** to add vessel valuation details. The **Valuation Details** screen is displayed.

Refer [Maintaining Valuation Details](#) for information on adding valuation details.

External Pricing Details

Table 2-120 External Pricing Details Fields and Description

Fields	Description
Security Code	When the collateral is enabled for external revaluation, select the Security Code from the adjoining list.
Security Description	Security Description gets defaulted based on the selected Security Code.
Price Code	Price codes configured for the selected security code are displayed in the adjoining list. Select the appropriate Price Code.
Unit Value	Unit value gets defaulted based on the selected price code.
Number Of Units	Enter the number of units of security being considered for collateral creation.
Current Value	Current value is calculated and displayed based on unit value and number of units.
Dedupe Check	Click Dedupe Check to identify whether the collateral to be created is duplicate or not. The system validates the existing collateral records using the parameters configured in Collateral Dedupe Maintenance screen. Note: Dedupe check must be individually performed for all the child collaterals. In case the configured collateral parameters match with any of the existing collateral records, the system displays those matching records as shown below.

Figure 2-153 Collateral Dedupe

The screenshot shows the 'Collateral Dedupe' window. It contains a table with the following columns: Collateral Code, Collateral Description, Liability No, Collateral Type, Collateral Category, Charge Type, Collateral Currency, Collateral Value, and Launch Screen. There are four rows of data, each with a checkbox in the first column. The first row is selected. Below the table, there is a 'Dedupe Criteria' section with a text box containing 'Chassis Number = (value)'.

	Collateral Code	Collateral Description	Liability No	Collateral Type	Collateral Category	Charge Type	Collateral Currency	Collateral Value	Launch Screen
☒	SEVNCORPVEH1	SEVNCORP VEHICLE	SEVNCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	446538.46	Launch Screen
☐	LIAB4VEH5	LIAB4 VEHCOLLS	506LIAB4	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	565827.34	Launch Screen
☐	SEVNCORPVEH3		SEVNCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	544724.26	Launch Screen
☐	SEVNCORPVEH2		SEVNCORP	VEHICLE	PASSENGER VEHICLE	HYPOTHECATION	USD	550000	Launch Screen

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Dedupe Criteria: Chassis Number = (value)

- Click **Launch Screen** to verify the records by and take necessary action.
- Click **Ignore Dedupe & Proceed** to ignore the dedupe check result and continue with collateral creation.

2.13 Collateral Utilization Transaction

This topic provides the information on Collateral Utilization Transaction.

- Login to **OBECM** with the appropriate login credentials.

The '**Collateral Utilization**' screen (**GCDUTILS**) is a dedicated screen for capturing utilization request specific to collaterals. You can either capture the collateral utilization request through GEDUTILS or GCDUTILS screen.

This screen is not applicable for Facility entity.

- Enter **GCDUTILS** in the field at the top right corner of the application tool bar and click the adjoining arrow button.
The **Collateral Utilization** screen is displayed.

Figure 2-154 Collateral Utilization

- Click **New** and specify the following details.

Table 2-121 Collateral Utilization Fields and Description

Fields	Description
Utilization Branch	Branch Code is displayed here. It indicates the transaction branch code.
Action	During new utilization, you can perform below mentioned operations for the entities (Collateral, pool, liability and exposure linked to liability). • New Utilization • Increase Utilization • Decrease Utilization • Alter Utilization • Reverse Utilization • Re-open Utilization • Mature • Delete

The following examples depict utilization applied on a collateral for different utilization operations.

New Utilization

Table 2-122 Before Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	A

Table 2-123 After Utilization of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Alter Utilization**After New Utilization of 1000**

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

After Alter Utilization of 3000

Available Amount	Utilization Amount	Utilization Status
7000	3000	A

After Alter Utilization of 2000

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Increase Utilization**After New Utilization of 1000**

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

After Increase of 1000

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Decrease Utilization**After New Block of 1000**

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

After Decrease of 500

Available Amount	Utilization Amount	Utilization Status
9500	500	A

Reverse Utilization**After Utilization**

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

After Reverse of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	R

Reopen Utilization

After Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	A

After Reopen of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	A

Liquidate Utilization

After Utilization

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

After Liquidation of Utilization

Available Amount	Available Amount	Available Amount
10000	0	L

Table 2-124 Collateral Utilization Fields and Description

Fields	Description
Maturity Date	Specify the date on which the transaction matures. Entity's expiry date cannot be prior to the transaction maturity date.
User Reference	Specify a unique reference number for the transaction.
Simulate	Select this check box to indicate that the details for the transaction being entered should be used only for simulation and not stored permanently within the system. After a simulated transaction has been successfully put through, the system displays the utilized amount for the facility and the liability.
Force Process Ovd	Specify whether the transaction should ignore the overrides occurred in the process or not.

Transaction Details

Table 2-125 Transaction Details Fields and Descriptions

Fields	Descriptions
Utilization ID	The system generates the Utilization ID on clicking 'Save'.
Customer Number	Specify a valid customer number for the transaction. The adjoining option list contains all the customers maintained in the system. Select the appropriate one.
Entity Type	Select the Entity Type from the drop down list. The options available are: Liability, Collateral, and Collateral Pool.
Default Liability	When a customer number is selected from the drop-down list, the 'Default Liability' option is checked and the 'Liability No' column shows the liability to which this customer is linked by default. However, if a customer is linked to multiple liabilities and the utilization transaction needs to consider a non-default entity, then the default liability needs to be unchecked and required liability number can be selected from drop-down list.
Liability No	The system defaults the Liability Number for the selected customer.
Liability Currency	Currency of the liability gets defaulted here.
Utilisation Currency	Specify the currency for the utilization transaction. The adjoining option list contains all the currencies maintained in the system. Select the appropriate one.
Utilization Amount	Specify the amount for the utilization transaction.
Amount Tag	Specify the component type for the transaction. The adjoining option list contains all the relevant tags. Select the appropriate one. The 'Amount Tag' entered in 'Amount Tag Maintenance' screen is displayed here.
Utilisation Product	Specify the product for the transaction. The adjoining option list contains all the relevant products. Select the appropriate one.
Liability Utilized Amount	The system displays the utilization amount in liability currency.
Collateral Code	Select the Collateral Code for utilization transaction.
Pool Code	Select the Pool Code for utilization transaction.
Utilization Status	The system updates the Utilization Status based on the actions performed on the utilization transaction.
Tenor Basis	Select this check box to indicate that the utilization should be tracked tenor wise for the collateral. You can specify the basis on which it is to be tracked in the 'Tenor' field.
Tenor	Enter the basis on which tenor tracking should be done for the utilization. You need to check the 'Tenor Basis' option before you specify the basis here.
Maturity Date	Specify the date on which the transaction matures.
Matured Amount	Specify the maturity amount of the transaction.
Value Date	Specify the value date for the transaction.
Module	The module from which the transactions are triggered is displayed here.
Source Code	Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code).
Exposure Block Number	Specify a unique number for the block you are creating. The system does not allow you to modify this number after authorization.
Ignore Overrides	Enable this check box to ignore overrides.

Table 2-125 (Cont.) Transaction Details Fields and Descriptions

Fields	Descriptions
Exchange Rate	Specify the Exchange Rate for cross currency utilization transaction. The utilization amount for the Limit Entities 'Collateral', 'Pool', 'Liability' and 'Exposure' linked to liability will be calculated in the mentioned utilization currency directly using this exchange rate instead of the exchange rate mentioned in GEDPARAM. If utilization amount is in limit currency and the Exchange Rate is not provided as a part of utilization, then the system will calculate the Exchange Rate with the utilization amount in transaction currency and the utilization amount in limit currency. Note: The exchange rate mentioned in GEDUTILS will be used only for the calculation of direct limit entities utilization.
Block Reference Number	If you enter the block reference number, you can utilize the collateral amount to extend of block amount. On utilization of block amount, the extent of the amount utilized is released from the block amount, thus the block amount is reduced. If you try to utilize more than collateral amount, the system gives an override. An error appears, when you try to utilize more than blocked amount by providing block reference number.

2.14 Collateral Block Transaction

This topic provides the information on Collateral Block Transaction.

1. Login to **OBECM** with the appropriate login credentials.

The '**Collateral Block**' screen (**GCDBLCKS**) is a dedicated screen for blocking funds for collateral and collateral pool. You can block funds either using GEDBLCKS or GCDBLCKS screen.

This screen is not applicable for facility entity.

2. Enter **GCDBLCKS** in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Collateral Block** screen is displayed.

Figure 2-155 Collateral Block

For more information about the collateral block transaction follow the below table fields and description.

Block Details

Table 2-126 Block Details Fields and Descriptions

Fields	Descriptions
Block Reference Number	Specify the unique number which is to be assigned for every block to be created.
Simulate	Select this check box to indicate that the details for the transaction being entered should be used only for simulation and not stored permanently within the system. After a successful simulation of a transaction, the system displays the utilized amount for liability, collateral and collateral pool.
Force Process Ovd	Indicates whether transaction should ignore the overrides occurred in the process or not.
Utilization Branch	Branch code is displayed here. It indicates the transaction branch code.
Action	During new block, you can perform below mentioned operations for the entities (liability, collateral, and collateral pool). • New Block • Increase Block • Decrease Block • Alter Block • Reverse Block • Re-open Block • Mature • Delete

The following examples depict block applied on a collateral for different block operations.

New Block

Before Block

Available Amount	Block Amount	Block Amount
1000	0	A

After Block of 1000

Available Amount	Block Amount	Block Status
9000	1000	A

Alter Block

After New Block of 1000

Available Amount	Block Amount	Block Status
9000	1000	A

After Alter Block of 3000

Available Amount	Block Amount	Block Status
7000	3000	A

After Alter Block of 2000

Available Amount	Block Amount	Block Status
8000	2000	A

Increase Block

After New Block of 1000

Available Amount	Block Amount	Block Status
9000	1000	A

After Increase of 1000

Available Amount	Block Amount	Block Status
8000	2000	A

Decrease Block

After New Block of 1000

Available Amount	Block Amount	Block Status
9000	500	A

After Decrease of 500

Available Amount	Block Amount	Block Status
9500	500	A

Reverse Block

After Block

Available Amount	Block Amount	Block Status
8000	2000	A

After Reverse of Block

Available Amount	Block Amount	Block Status
10000	0	R

Reopen Block

After Block

Available Amount	Block Amount	Block Status
10000	0	A

After Reopen of Block

Available Amount	Block Amount	Block Status
10000	0	A

Liquidate Block**After Block**

Available Amount	Block Amount	Block Status
8000	2000	A

After Liquidate of Block

Available Amount	Block Amount	Block Status
10000	0	L

Transaction Details**Table 2-127 Transaction Details Fields and Description**

Fields	Description
ID	Indicates the transaction ID.
Customer No	The system displays the customer number to which the Liability, Collateral, Collateral Pool are linked. The option list displays all valid customer numbers linked to the liability number selected on this screen. You can select the customer number from the option list.
Entity Type	The system displays the Entity type to which the limit is associated.
Default liability	When a customer number is selected from the drop-down list, the 'Default Liability' option is checked and the 'Liability No' column shows the liability to which this customer is linked by default. However, if a customer is linked to multiple liabilities and the blocking transaction needs to consider a non-default entity, then the default liability needs to be unchecked and required liability number can be selected from drop-down list.
Liability No	Liability which is linked to customer in ' Customer to Liability Link Maintenance ' screen (GEDCULIK) is displayed here.
Liability Currency	The currency with which the liability is associated is displayed here.
Block Currency	Specify the currency based on which the Block amount for the collateral has to be considered.
Block Amount	Specify the amount to be blocked.

Table 2-127 (Cont.) Transaction Details Fields and Description

Fields	Description
Amount Tag	The 'Amount Tag' entered in 'Amount Tag Maintenance' screen is displayed here. Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be authorized.
Block Product	Specify the product for the transaction.
Liability Block Amount	Displays the liability blocked amount.
Collateral Code	Specify the Collateral Code here. Each Collateral code should be unique.
Pool Code	Specify the Pool Code here. The pool code assigned to each collateral pool can be linked to a liability while creating credit limits.
Utilization Status	Indicates the utilization status. Possible values are A-Active, R-Reverse, L- Liquidated.
Tenor Basis	Select this check box to indicate that the utilization should be tracked tenor wise for the collateral.
Tenor	Enter the basis on which tenor tracking should be done for the utilization. You must have selected the 'Tenor Basis' option before you can specify the basis here.
Maturity Date	Specify the date on which the transaction matures.
Value Date	Specify the value date for the transaction.
Module	The module from which the transactions are triggered is displayed.
Source Code	Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code).
Exposure Block Number	Specify a unique number for the block you are creating. The system does not allow you to modify it after authorization.
Exchange Rate	Specify the Exchange Rate for cross currency block transaction. The block amount for all Limit Entities (Collateral, Pool, Liability and Exposure linked to liability) will be calculated in the mentioned block currency directly using this exchange rate instead of the exchange rate mentioned in GEDPARAM. Note: The exchange rate mentioned in GEDBLCKS will be used only for the calculation of direct limit entities block.

2.15 Collateral History Summary

This topic provides the information on Collateral History Summary.

1. Login to **OBECM** with the appropriate login credential.

The '**Collateral History Summary**' screen (**GCDCOLSH**) displays the history of modifications made to the following key fields of collateral (of all types) over a period of time:

- Available Flag
- Available Amount
- Collateral Block Amount

- Pool Contribution
- Collateral Value
- End date
- Haircut %
- Lendable Margin
- Limit Contribution
- Record Status
- Status
- Tanked Utilization
- Utilization amount

Whenever any of the collateral key field is modified through online or batch modification process, the corresponding collateral record is moved to the '**Collateral History Summary**' screen along with the child collateral record details.

2. Enter **GDCCOLSH** in the text box at the top right corner of the application tool bar and click the adjoining arrow button.

The **Collateral History Summary** screen is displayed.

Figure 2-156 Collateral History Summary

Collaterals History Summary

Enter Query

Liability No * 505UNTD02

Collateral Code * VEHICLE01

From Date

To Date

Collateral Log Details

Mod Number	Collateral Code	Collateral Description	Branch Code	Liability No	Liability Branch	Customer No	Collateral Type	Collateral Category
☒	2	VEHICLE01	505	505UNTD02	505		VEHICLE	PASSENGER VEH
☐	3	VEHICLE01	505	505UNTD02	505		VEHICLE	PASSENGER VEH
☐	4	VEHICLE01	505	505UNTD02	505		VEHICLE	PASSENGER VEH
☐	5	VEHICLE01	505	505UNTD02	505		VEHICLE	PASSENGER VEH

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Collateral Component Details

Exit

In the above screen, entries made for the collateral varies based on different scenarios.

Scenario 1: Record Entries on Collateral Expiry

For the collaterals whose value does not become zero on expiry, only one entry is displayed in the 'Collateral History Summary' screen. Whereas, for collaterals whose value becomes zero, two entries are displayed as the child expiry and collateral expiry are captured in two separate entries.

Reference Screens for two entries:

Figure 2-157 Collateral History Summary Reference Screen 1

Collaterals History Summary

Enter Query

Liability No * 505UNTD02 From Date

Collateral Code * VEHICLE01 To Date

Collateral Log Details

	Start Date	End Date	Available	Status	Collateral Currency	Collateral Value	Hair Cut %	Lendable Margin	Limit Contribution	Availabi
☒ LE	2021-04-16	2031-04-16	Y	ACTIVE	USD	1,000,000.00	10	90	900,000.00	
☐ LE	2021-04-16	2031-04-16	Y	ACTIVE	USD	999,726.03	10	90	899,753.43	
☐ LE	2021-04-16	2031-04-16	Y	ACTIVE	USD	999,452.06	10	90	899,506.85	
☐ LE	2021-04-16	2031-04-16	Y	ACTIVE	USD	999,178.09	10	90	899,260.28	

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Collateral Component Details

Exit

Figure 2-158 Collateral History Summary Reference Screen 2

Collaterals History Summary

Enter Query

Liability No * 505UNTD02 From Date

Collateral Code * VEHICLE01 To Date

Collateral Log Details

	Source	Authorization Status	Record Status	Remarks	Maker Id	Maker Date Stamp	Checker ID	Checker Date Stamp
☒		AUTHORIZED	OPEN		TASHIKA4	2021-04-16	TASHIKA6	2021-04-16
☐		AUTHORIZED	OPEN	Modification of collateral value d	SYSTEM	2021-04-17	SYSTEM	2021-04-17
☐		AUTHORIZED	OPEN	Modification of collateral value d	SYSTEM	2021-04-17	SYSTEM	2021-04-17
☐		AUTHORIZED	OPEN	Modification of collateral value d	SYSTEM	2021-04-19	SYSTEM	2021-04-19

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Collateral Component Details

Exit

Scenario 2: Collateral value modification due to Currency Revaluation of one child and child expiry of another child in the same batch

In the main screen, 'Remarks' are updated based on the Cross currency revaluation. Whereas, in the history screen, the remarks are updated based on the child expiry since the Expiry batch runs before the Currency revaluation batch.

Since the revaluation of second child available in the collateral is done through the Expiry batch, the system does not find any key field modification to push the data to history screen and the Currency revaluation batch remarks are not pushed to history.

However for the above case, an increment entry for modification no will be done internally. Thus, in case of two child records (one child with cross currency that goes for currency revaluation on the first EOD) with different end dates (one as today and one as tomorrow), post two EOD's, entries with Mod No 1 & 2 for one child expiry and one prior record and entries with Mod No 4 & 5 for collateral expiry and second child expiry are displayed in the 'Collateral History Summary' screen. Mod no 3 which is not shown is for Currency revaluation which happens after the first EOD for one child.

Reference Screens:

Figure 2-159 Life Insurance

Figure 2-160 Collateral History Summary

- Click **Enter Query** and perform the following steps:

Table 2-128 Collateral History Summary

Fields	Descriptions
Liability No	Select the liability number to fetch the collaterals associated with the liability.
Collateral Code	Select the 'Collateral Code' fetched based on the selected 'Liability No'.
From Date	Specify the 'From Date' of the period for which the collateral history summary is to be queried.
To Date	Specify the 'To Date' of the period for which the collateral history summary is to be queried.

Collateral Log Details

The following details of the collateral are displayed for the selected period on clicking 'Execute Query' at the top left corner.

- Mod Number

- Collateral Code
- Collateral Description
- Branch Code
- Liability No
- Liability Branch
- Customer No
- Collateral Type
- Collateral Category
- Start Date
- End Date
- Available
- Status
- Collateral Currency
- Collateral Value
- Hair Cut %
- Lendable Margin
- Limit Contribution
- Available Amount
- Pool Contribution
- Collateral Block Amount
- Utilization Amount
- Tanked Utilization
- Source
- Authorization Status
- Record Status
- Remarks
- Maker Id
- Maker Date Stamp
- Checker ID
- Checker Date Stamp

The reason for modification done through both online and batch modification process is displayed in the 'Remarks' field.

For online modification, the remarks are shown as 'Modified Online', whereas for batch modification, actual remarks are shown. For example, for currency revaluation, the Remarks is as follows: 'Modification of collateral value due to Currency revaluation of Vehicle'.

If the 'Collateral Value' is modified due to currency revaluation and expiry of the child collaterals, then the Remarks field is updated based on the expiry of the child collateral as the Expiry batch runs before the Currency revaluation batch.

Collateral Component Details

Click this button to view the component level details of the collateral for the selected row (mod no). The 'Collateral Component Details History' screen with the details of child records under the collateral pertaining to the selected mod number is displayed.

Figure 2-161 Collateral Component Details History

2.16 Collateral Query

This topic provides the information on Collateral Query.

1. Login to **OBECM** with the appropriate login credential.

The Collateral Query screen allows you to search a collateral by specifying any of the collateral parameter. You can use this query screen to monitor how the collateral is being utilized or associated with the entities such as facility and collateral pool.

2. Enter **GCSQCOLT** in the field at the top right corner of the application tool bar and click the adjoining arrow button.

The **Collateral Query** screen is displayed.

Figure 2-162 Collateral Query

You can query a collateral using 'Search' or 'Advanced Search' option.

Select value for any or all of the following parameters and click 'Search'. If the value for one parameter is selected, the values in other drop-down list are populated based on the selected parameter value.

- Liability No
- Collateral Code
- Collateral Type

2.16.1 Utilization Details

This topic provides the information on Utilization Detail.

The Utilization Details sub-system in the **Collateral Query** screen allows you view the utilization details of a particular collateral. Select a collateral record and click the 'Utilization Details' tab. The '**Utilization Query**' screen (**GESQUTIL**) is displayed.

Figure 2-163 Utilization Query

Utilization Query

Search Advanced Search Reset Clear All Records per page 15

Search (Case Sensitive)

Liability No Collateral Code Limit Type Pool Code Line Code

Search Results Lock Columns 0

☐	Utilization ID	Liability No	Customer No	Limit Type	Line Code	Serial No	Collateral Code	Pool Code	Utilization Amount	Utilisation Currency
No data to display.										

Page 1 Of 1

Exit

You can 'Clear All' the records in the above screen and search for a particular utilization record using 'Search' or 'Advanced Search' option.

Select value for any or all of the following parameters and click 'Search'. If the value for one parameter is selected, the values in other drop-down list are populated based on the selected parameter value.

- Liability No
- Limit Type
- Line Code
- Collateral Code
- Pool Code

2.16.2 Pool Details

This topic provides the information on Pool Details.

The Pool Details sub-system in the '**Collateral Query**' screen allows you view the details of pools to which a particular collateral is linked. Select a collateral record and click the 'Pool Details' tab. The '**Collateral Pool Query**' (**GCSQCPOL**) screen is displayed.

Figure 2-164 Collateral Pool Query

Collateral Pool Query

Search Advanced Search Reset Clear All Records per page 15

Search (Case Sensitive)

Liability No Pool Code Collateral Code

Search Results Lock Columns 0

Liability No	Liability Name	Pool Code	Pool Description	Pool Amt	Pool Utilized	Pool Currency	Collateral Code
No data to display.							

Page 1 Of 1

Utilization Details Exit

You can 'Clear All' the records in the above screen and search for a particular pool record using 'Search' or 'Advanced Search' option.

Select value for any or all of the following parameters and click '**Search**'. If the value for one parameter is selected, the values in other drop-down list are populated based on the selected parameter value.

- Liability Number
- Collateral Code
- Pool Code

To view the utilization details of a particular collateral pool, select a record in the '**Collateral Pool Query**' screen and click on the **Utilization Details** tab.

2.16.3 Facility Details

This topic provides the information on Facility Details.

The Facility Details sub-system in the '**Collateral Query**' screen allows you view the details of facilities to which a particular collateral is linked. Select a collateral record and click the 'Facility Details' tab. The '**Facility Query**' screen (**GESQFACL**) is displayed.

Figure 2-165 Facility Query

Facility Query

Save Refresh Reset Clear All Records per page 15

> Search (Case Sensitive)

Search Results Lock Columns 0

☐	ID	Liability No	Line Code	Serial No	Line Currency	Revolving Line	Line Start Date	Line Expiry Date	Availability Flag	Lin
☐	1297	00011114	CC	2	USD	N	2019-09-27	2023-04-30	Y	
☐	22	506LIAB3	LIAB3FAC1	1	USD	Y	2021-07-01		Y	
☐	1113	00011013	OD	1	USD	N	2019-09-23	2023-04-30	Y	
☐	1115	00011013	LC	3	USD	N	2019-09-23	2023-04-30	Y	
☐	1398	00011150	BLSL6	1	USD	N	2019-09-27	2023-03-31	Y	
☐	274	00010810	TP	1	USD	N	2019-09-20	2020-09-21	Y	
☐	274	00010810	TP	1	USD	N	2019-09-20	2020-09-21	Y	

Utilization Details Pool Details Exit

You can 'Clear All' the records in the above screen and search for a particular facility record using 'Search' or 'Advanced Search' option.

Select value for any or all of the following parameters and click 'Search'. If the value for one parameter is selected, the values in other drop-down list are populated based on the selected parameter value.

- Liability No
- Line Code
- Collateral Code
- Pool Code

To view the utilization details of a particular facility, select a record in the '**Facility Query**' screen and click on the '**Utilization Details**' tab.

To view the details of collateral pools to which a particular facility is linked, select a record in the '**Facility Query**' screen and click on the **Pool Details** tab.

3

Annexure 1 – Revaluation

3.1 Collateral Revaluation

This topic provides the information on Collateral Revaluation.

Collateral revaluation are of two types.

Collateral revaluation types can be manual or automatic.

3.1.1 Manual Revaluation

This topic describes the information on Manual Revaluation.

Collaterals which are marked for manual revaluation is not considered for automatic revaluation. You have to manually update the collateral value or dependent value from which collateral value is derived.

When such updating of collateral value is done manually, the system considers the modified collateral value and last revaluation date is updated as the date on which manual revaluation is done. Next revaluation date is blank in case of manual revaluation.

Manual revaluation is part of history of revaluation at collateral level.

3.1.2 Automatic Revaluation

This topic describes the information on Automatic Revaluation.

Following are the methods of revaluation when revaluation type is automatic.

- Straight line method
- Written down value method
- Sum of years digit method
- External
- Custom

3.1.3 Collateral Depreciation Methods

This topic describes the information on Collateral Depreciation Methods.

Following methods are considered for collateral depreciation. Method of depreciation refers to how the cost should be treated as expiring over the life of assets.

- Straight line method
- Written down value method (reducing balance method)
- Sum of years digit method

Straight line method

If the useful life of assets is 10 years, depreciation is calculated at 10% every year on the original cost. However, rate of depreciation specified is considered for straight line method. Revaluation rate for frequency specified is arrived considering the depreciation rate per year signified.

Written down value method

In this scenario, depreciation value reduces over the period as depreciation is calculated on the written down value of the collateral in second and subsequent years, as compared to the original cost in the first year.

Sum of years digit method

This can be considered with the following example.

- Original cost of collateral is 15000
- Useful life of the item is 3 years
- Sum of digit of the useful life is $3+2+1 = 6$ years
 - First year depreciation is $3/6 * 15000 = 7500$
 - Second year depreciation is $2/6 * 15000 = 5000$
 - Third year depreciation is $1/6 * 15000 = 2500$

External

Securities type of collateral will follow 'External' method of revaluation. Collaterals which are created with security code gets collateral value based on latest price signified for the particular security in **GCDSECTY** (price fetched externally).

Securities type of collateral which derives its value from security maintenance (**GCDSECTY**) and accordingly collateral value is calculated.

Whenever price changes for a particular security, latest price is signified in security maintenance for the price code with effective date and collateral marked for external revaluation is picked up and updated with latest price on the next revaluation date and arrive at the modified value the collateral. On the next revaluation date, the system picks up the closest price change (latest price change) when multiple price changes are existing for a particular security to re-value the collateral.

Based on price changes, the collateral value may appreciate or depreciate during revaluation and accordingly collateral value gets updated.

Last revaluation date is updated as the date of automatic revaluation and next revaluation date is updated considering the last revaluation date + frequency + holiday processing setting.

History of revaluation is updated and same is available for inquiry at collateral level.

Custom

This method can be used for customizing the revaluation process of the collateral.

Holiday setting – Ignore holidays

If the next revaluation date falls on a holiday and holiday settings at collateral level is ignore holidays, the system consider GEDPARAM setting ('S' or 'N') and accordingly revaluation is done. In case of consecutive holidays covering multiple frequencies

revaluation considers the number of frequencies and arrive at collateral value accordingly.

With Holiday Processing setting

In respect collateral with holiday processing settings like move forward/move backward and with consecutive holidays covering multiple frequencies, revaluation considers the number of frequencies and arrive at collateral value accordingly.

In case calendar is not available for either branch or currency on next revaluation date and the holiday processing setting has to consider the holiday for branch and/or currency, next revaluation date is considered as a working date and updated accordingly.

Revaluation of a Suspended Collateral

When a collateral is suspended, such collaterals are not candidates for automatic revaluation even though next revaluation date is equal to business date. Suspended collaterals cannot be manually revaluated.

However, when suspension is revoked, the system revaluates such collaterals up to date and update the latest collateral value.

Exception logging

When collateral value reduces, revaluation of the collateral stops when the same goes to negative.

When the collateral which is a candidate for automatic revaluation and the modified value on account of revaluation is negative, revaluation process skips such collaterals and exception is logged in 'gctm_collat_exception' table.

In addition, exception scenarios like on account of revaluation resulting in reduction of collateral value, available amount at linked pool level and/or at facility level goes not negative, such exceptions are logged.

3.1.4 Revaluation Process

This topic provides the information on Revaluation Process.

- Batch process revaluates all collaterals which are marked for automatic revaluation type.
- All collaterals which are marked for automatic revaluation and next revaluation date = business date, then they are candidates for revaluation.
- Collaterals with depreciation methods are revaluated duly considering the revaluation method and rate of depreciation and modified collateral value is updated on the collateral after revaluation.
- Depreciation calculation logic follows as per the collateral depreciation methods.
- In respect of collaterals which are marked for external method of revaluation where next revaluation date is equal to business date, the system considers the closest (latest) available price for the price code attached and considers this price to revalue the collateral.
- Last revaluation date is updated as current business date when revaluation is done and next revaluation date is updated duly considering the frequency from the last revaluation date+holiday processing setting.
- Next revaluation date also follows existing cascade functionality with holiday processing when enabled.

- In respect of collaterals which are getting revaluated, collateral value will be appropriately updated as part of revaluation at individual child level.
- Revaluation details of the collaterals are logged separately and available for inquiry.
- History of revaluation is made available at the collateral level with details.
- Collaterals with ignore holidays setting, when revaluation date falls on a holiday, GEDPARAM setting – S or N is considered for revaluating the collateral.
- If next revaluation date is holiday and holiday processing setting is other than ignore holidays, the system follows normal holiday processing done elsewhere in the system and appropriately update the next revaluation date.

3.1.5 Collateral Revaluation of Market Based Securities

This topic provides information on Collateral Revaluation of Market Based Securities

The assets that are offered as collateral generally back the credit facilities that the bank grants a customer. Your customers can offer 'marketable securities' as collateral. As Marketable Securities are by nature given to fluctuations based on the forces of short-term demand and supply, their value also tends to fluctuate.

A rise or fall in the market value of a security, affects its collateral value. Therefore, the value of a collateral should reflect the changes in the value of the securities backing it.

Revaluation of a Collateral is caused only if the value of the marketable security that backs the collateral, fluctuates beyond the price sensitivity you prescribed for the security in the Securities Maintenance screen. Based on these changes, the collateral contribution to the overall credit limit of the customer increases or decreases. Hence the availability under the line also changes.

After you authorize the price change:

- The price change is compared with the last price stored in the Collateral Maintenance screen.
- If the price change (in percentage) of the security is greater than the Price-Increase Sensitivity defined for the collateral or less than the Price-Decrease-Sensitivity defined for the collateral, the revaluation process is triggered off. Otherwise the price change does not affect the existing collateral value.
- if the market price of the security decreases, the collateral contribution to the overall limit of the customer also decreases and as a result, the available amount under the credit line reduces.

Example:

Your customer XYZ has 1000 units of Debentures'08 that have been issued by Reliance as part of their portfolio, which you consider as Collateral. The Market value of the Debentures'08 is \$ 50 per unit. You have defined the Price Increase and Decrease Sensitivity for this security to be 8% and 5% respectively. Let the customer have credit limit of USD 1 million for the facility of line code "Loans".

You have specified that this collateral's contribution to the overall Limit of the customer should be \$ 50,000.

Pool contribution to the line

Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contribution)
Pool1	USD	Loans	USD	100%	\$50,000	\$1.05 million

A Rise in Value

The market value of Debentures2008 has increased to \$55, which is a 10% increase over the old market price of \$50.

At the time you update the Market price of Debentures 2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the increase (10%) is higher than the Increase sensitivity (8%) defined for Debentures 2008. The value of this collateral now stands at \$ 55,000. As this amount is less than the Cap Amount you specified for the collateral the Credit Limit available to the XYZ has increased by \$ 5,000, as a result of the revaluation.

Pool Contribution to the line

Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contribution)
Pool1	USD	Loans	USD	100%	\$55,000	\$1.055 million

A fall in value

The market value of Debentures2008 has decreased to \$45, which is a 10% decrease from the old market price of \$50. At the time you update the Market price of Debentures2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the decrease (11.11%) is higher than the decrease sensitivity (5%) defined for Debentures 1999.

The market value of this collateral now stands at \$ 45,000. XYZ's credit limit stands decreased by \$ 5,000 as a result of the revaluation.

Pool contribution to the line

Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contribution)
Pool1	USD	Loans	USD	100%	\$45,000	\$1.045 million

This process explained above is online process where in the change in the Security Price immediately revaluates all the collateral linked to these securities. If at the Oracle Banking ELCM Global Parameter maintenance, the option for 'Revalue Market Online' has been selected, as batch, then the collateral revaluation as explained above is taken up as part of revaluation batch process.

Adhoc Revaluation of Market Based Collaterals

1. Login to **OBECM** with the appropriate login credentials.
The '**Adhoc Collateral Revaluation**' screen provides an option to search and revalue the market based collaterals with the latest price, if 'Revalue Market Online' is set as 'Batch' in the '**Global Exposure Parameter Detail**' screen **GEDPARAM**.
2. Type **GCDADREV** in the field at the top right corner and click the adjoining arrow button.

The **Adhoc Collateral Revaluation** screen is displayed.

Figure 3-1 Adhoc Collateral Revaluation

Adhoc Collateral Revaluation

Enter Query

Collateral Code
Liability Number
Reference Number

Security Code
Customer Number
Status

Exit

3. Click **Enter Query**.
For more information on Adhoc Collateral Revaluation screen follow the below table fields and description.

Table 3-1 Adhoc Collateral Revaluation

Fields	Description
Collateral Code	Select the 'Collateral Code' of the market based collateral from the list of values.
Security code	Select the 'Security Code' of the market based collateral from the list of values.
Liability number	Select the 'Liability Number' associated with the market based collateral to be revaluated.
Customer Number	Select the 'Customer Number' associated with the market based collateral to be revaluated.
Reference Number	The system generates a unique reference number for the adhoc revaluation and displays the same in this field, when the user clicks 'Process' button. The user can also inquire the status of adhoc collateral revaluation by entering the reference number in this field.

Status

Displays the status of adhoc revaluation. Before initiating the revaluation, the system displays the status as 'Unprocessed' as shown below:

Figure 3-2 Adhoc Collateral Revaluation Status Screen

Once the Adhoc revaluation is completed, the status is updated as **PROCESSED**.

 Note:

Collaterals that are revaluated through adhoc revaluation process will follow the normal process of frequency based revaluation on the next revaluation date of the collateral.

3.1.6 Collateral Revaluation of Non-Market Based Securities

This topic provides information on Collateral Revaluation of Non-Market Based Securities.

Collateral revaluation of non-market based securities is not subjected to market fluctuation. Hence if such collateral values have to be revised then an input file containing the collateral code of all such collaterals and the latest revised collateral value must be sent to the system. The revaluation process takes place online when ever there is a change in the collateral value.

Example

Non market Based collateral Fixed Deposit (having 100% lendable margin) has been linked to a facility on 1st January 2008 owned by a XYZ customer having the liability Symphony Group.

Liability code	Line code	Liability Limit
Symphony Limit	Loans	\$1million

Collateral code	Collateral Contribution amount	Cap amount	Pool code	Collateral Pool % linkage	Pool amt
Fixed Deposit	\$50,000	\$50,000	Pool1	100%	\$50,000

Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution amount to line	Line Available amount
Pool1	USD	Loans	USD	100%	\$50,000	\$1.05million

After one Year on 1st January 2009 the Fixed Deposit amount has increased due to interest earned. Now having a revised value as \$55,000. Now the latest value has to be sent to the Oracle Banking ELCM system via input file and then the **Collateral Force Revalue** for this collateral has to be triggered manually.

The revaluation increases the overall limit amount as shown below.

Liability Code	Line Code	Liability Limit	
Symphony Group	Loans	\$1million	
Collateral code			Pool amount Collateral POOL code Collateral Contribution amount Collateral Value Pool % linkage
Fixed Deposit			\$55,000 100% Pool1 \$55,000 \$55,000

Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution amount to line	Line Available amount
Pool1	USD	Loans	USD	100%	\$55,000	\$1.055million