

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



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

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## Oracle Banking Credit Facilities Process Management User Guide

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# 1

## Preface

### About this Guide

A brief introduction to the Collateral Evaluation User Guide.

This guide helps you get familiar with the Collateral Evaluation process in OBCFPM to valuate the collaterals submitted by the customer.

### Audience

Intended audience of Collateral Evaluation User Guide.

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

# 2

## Introduction

### About Collateral Evaluation

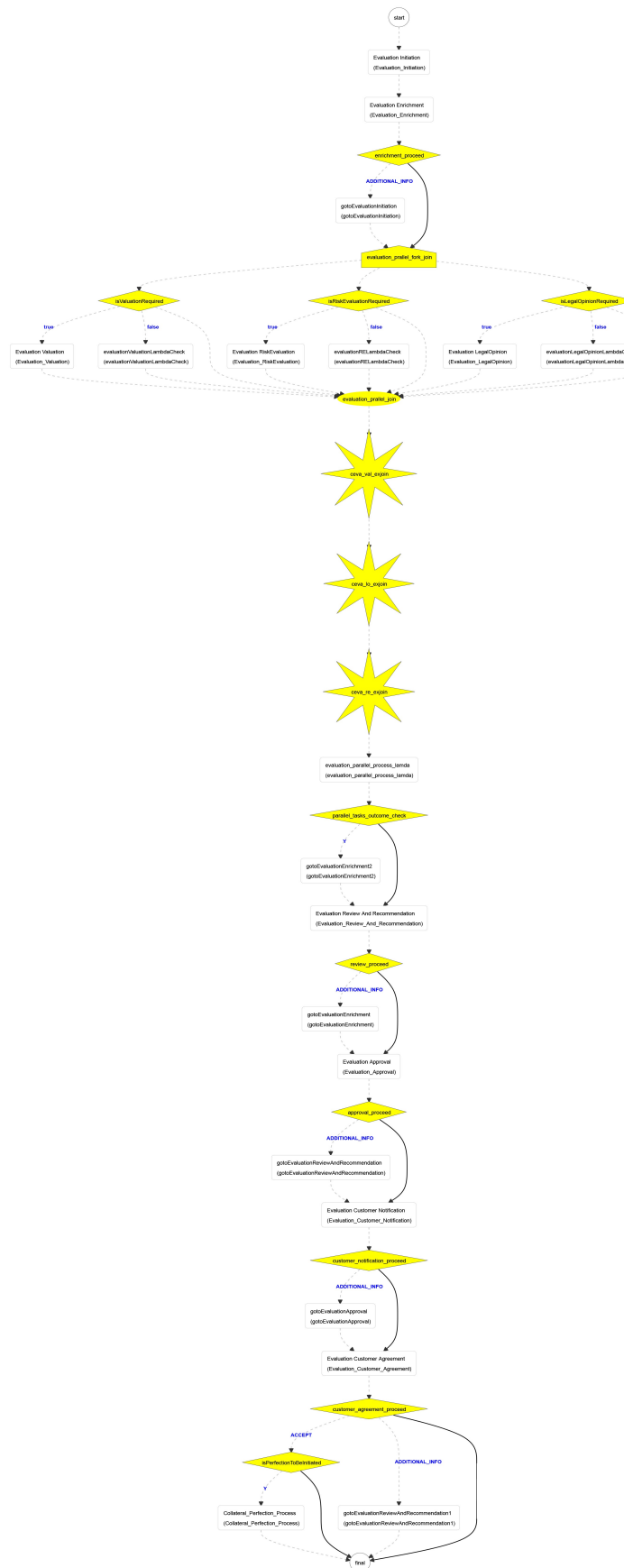
A brief introduction to the Collateral Evaluation process in OBCFPM.

Collateral Evaluation is a process in which the customer approaches the bank and requests the bank to evaluate the collateral. The bank performs an in-principle collateral evaluation and informs the customer about the collateral value. The various activities performed for Collateral Evaluation are:

- Input Application Details
- Upload related Mandatory and Non Mandatory documents
- Verify Documents and Capture Details
- Perform Internal Legal Evaluation
- Perform Risk Evaluation
- Perform Internal Valuation of Collateral
- Generate In-principal Collateral Agreement
- Receive the customer acceptance of Collateral Agreement
- On customer acceptance, initiate a detailed Collateral Perfection

The flow chart illustrating various stages in the Collateral Evaluation process is shown below for reference.

Figure 2-1 Process Flow Diagram



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

- Evaluation Enrichment
- Legal Opinion
- Risk Evaluation
- Valuation
- Review and Recommendation
- Approval
- Customer Notification
- Customer Agreement

# 3

## Enrichment

### Collateral Initiation

Detailed information about the Collateral Initiation data segment in the Evaluation Enrichment stage.

In this data segment, the Collateral and Application details captured as part of Quick Initiation are defaulted. You can modify these details as well as add additional collateral details.

**Figure 3-1 Enrichment - Collateral initiation**

The screenshot displays the 'Collateral Initiation' screen within the 'Collateral Evaluation - Evaluation Enrichment' application. The interface is divided into a left-hand navigation pane and a main content area. The navigation pane includes 'Collateral Initiation' (selected), 'Collateral Ownership', 'Seniority Of Charge', 'Vehicle', and 'Comments'. The main content area is titled 'Collateral Initiation' and contains several sections of form fields: 'Application Branch' (text input with '004'), 'Available From Date' (calendar icon with 'Oct 2, 2021'), 'Purpose Of Collateral' (dropdown menu with 'New Facility'), 'Ownership Type' (dropdown menu with 'Joint'), 'Revaluation Details' (dropdown menu with 'Manual'), 'Collateral Type' (text input with 'Vehicle'), 'Collateral Description' (text input with 'goods vehicle for new facility'), 'Exposure Type' (three dropdown menus: 'Industry', 'Country', and 'Currency'), 'Collateral Category' (text input with 'ELCM\_GOODS\_VEHICLE'), 'Owner Estimated Value' (dropdown menu with 'USD' and text input with '\$50,000.00'), and 'Seniority of Charge' (dropdown menu with 'Second'). At the bottom of the screen, there are several buttons: 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner shows 'Screen (1 / 5)'.

1. For information on fields in the **Enrichment - Collateral Initiation** screen, refer the below table.

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

Field	Description
<b>Application Branch</b>	The system defaults the current branch detail in this field. You can modify the <b>Application Branch</b> , if required.
<b>Collateral Type</b>	<b>Collateral Type</b> selected in the <b>Quick Initiation</b> screen is defaulted here. You cannot modify this.
<b>Collateral Category</b>	<b>Collateral Category</b> selected in the <b>Quick Initiation</b> screen is defaulted. You cannot modify the same.
<b>Available From Date</b>	Specify the date from which the collateral is available.



Table 3-1 (Cont.) Enrichment - Collateral Initiation - Field Description

Field	Description
<b>Collateral Description</b>	Specify a brief description about the Collateral.
<b>Owner Estimated Value</b>	Specify the <b>Owner Estimated Value</b> of the collateral.
<b>Purpose of Collateral</b>	<b>Purpose of collateral</b> selected in the <b>Quick Initiation</b> screen is defaulted. You can modify this, if required.
<b>Exposure Type</b>	Click and select the <b>Exposure Type</b> for tracking purpose.
<b>Seniority of Charge</b>	Specify the bank's <b>Seniority of Charge</b> on the collateral. The options available in the drop down list are: <ul style="list-style-type: none"> <li>• First</li> <li>• Second</li> <li>• Third</li> </ul>
<b>Ownership Type</b>	Specify the customer's collateral <b>Ownership Type</b> . The options available in the drop down list are: <b>Single</b> and <b>Joint</b> .
<b>Revaluation Type</b>	Select the Collateral <b>Revaluation Type</b> from the drop down list. The options available are: <b>Automatic</b> and <b>Manual</b> .

2. After capturing and/or modifying the collateral details, click **Next**.

The **Enrichment - Collateral Ownership** screen is displayed.

## Collateral Ownership

Detailed information about the Collateral Ownership data segment in the Evaluation Enrichment stage.

By default, the system defaults the customer details captured as part of application creation as primary customer with ownership percentage as zero. You have to modify the ownership percentage of primary customer. In case the **Ownership Type** is selected as **Joint**, you have to add all the collateral owners detail and ownership percentage by clicking the add icon.

**Figure 3-2 Enrichment - Collateral Ownership**

Collateral Ownership Screen ( 2 / 5)

Joint Ownership Type

+

	<b>Customer Name:</b>	<b>Customer ID:</b> 000002182	<b>Primary Customer:</b> Yes
	<b>Ownership Percentage:</b> 0%		

Edit  
View  
Delete

Hold Back Next Save & Close Cancel

Upon clicking the Add icon or the Edit icon under action icon, the **Enrichment - Ownership Details** window is displayed.

**Figure 3-3 Enrichment - Ownership Details**

Ownership Details ✕

**Customer Id \*** **Customer Name**

PTY192560509 ACME Corporation

**Primary Customer** **Ownership Percentage \***

60%



**Remarks \***

Primary owner

Save Cancel Clear

1. Specify all the details in the **Enrichment - Ownership Details** window.  
For field level information, refer the below table.

Table 3-2 Enrichment - Ownership Details - Field Description

Field	Description
<b>Customer Id</b>	Select the <b>Customer id</b> from the list of values.
<b>Customer Name</b>	The <b>Customer Name</b> of the selected customer is displayed.
<b>Primary Customer</b>	Enable this flag, if the selected customer is the <b>Primary Customer</b> .
	<div style="border: 1px solid #0070c0; padding: 10px; background-color: #e6f2ff;"> <p> <b>Note:</b></p> <p>There can be only one Primary owner for the collateral.</p> </div>
<b>Ownership Percentage</b>	Specify the customer's <b>Ownership Percentage</b> .
	<div style="border: 1px solid #0070c0; padding: 10px; background-color: #e6f2ff;"> <p> <b>Note:</b></p> <p>Percentage should not be greater than 100 and less than or equal to zero. If Ownership Type is joint, then the total ownership percentage should be less than 100.</p> </div>
<b>Remarks</b>	Capture the <b>Remarks</b> for the owner.

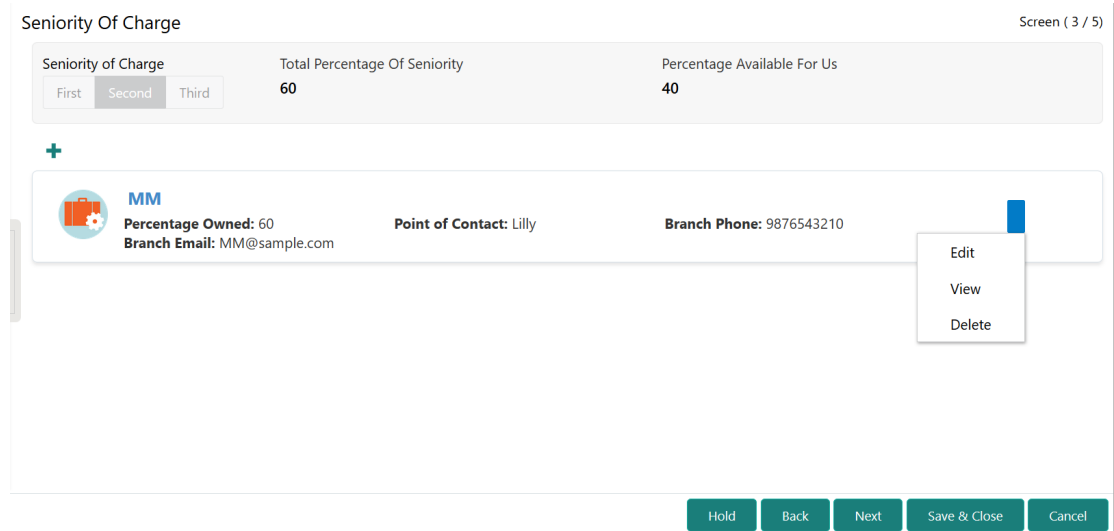
2. Click **Save**.  
Ownership details are added and displayed in the **Enrichment - Collateral Ownership** screen.
3. To **View**, **Edit**, or **Delete** the added ownership details, click the action icon in the corresponding record and select the required option.
4. After capturing the ownership details, click **Next**.  
The **Enrichment - Seniority of Charge** screen is displayed.

## Seniority of Charge

Information about the Seniority of Charge data segment in Evaluation Enrichment stage.

This data segment allows you to add details about the bank's seniority of charge on the collateral. If your bank's Seniority of Charge is Second or Third, then the existing Charge details of the collateral must be captured.

**Figure 3-4 Enrichment - Seniority of Charge**

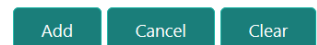
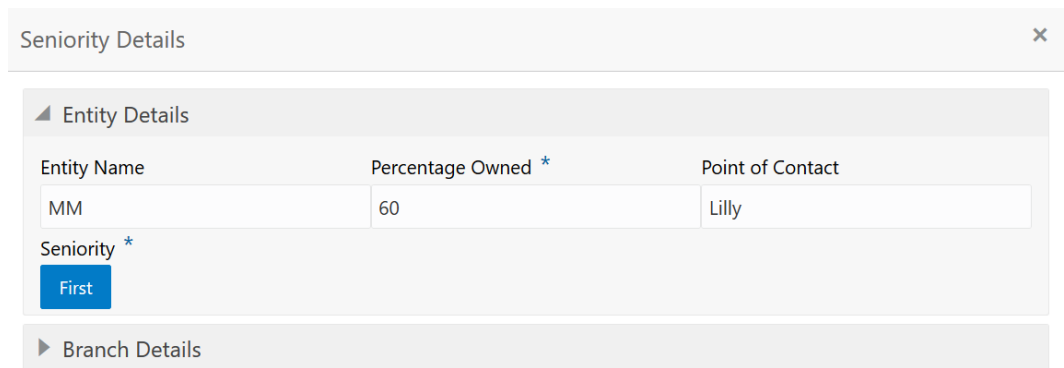


To add existing charge details:

1. Click the add icon.


The **Enrichment - Seniority Details** window is displayed.

**Figure 3-5 Enrichment - Seniority Details**



2. Specify the seniority details by referring the below table.

**Table 3-3 Enrichment - Seniority Details - Entity Details - Field Description**

Field	Description
<b>Entity Name</b>	Capture the name of the entity which has an existing charge on the collateral.
<b>Percentage Owned</b>	Capture the existing entity's percentage of Charge on the collateral.
<div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>The total percentage owned by the existing charge holders cannot be 100.</p> </div>	
<b>Point of Contact</b>	Capture the <b>Point of Contact</b> of the charge holding entity.
<b>Seniority</b>	Specify the existing entity's <b>Seniority</b> of charge on the collateral.

**Figure 3-6 Enrichment - Seniority Details - Branch Details**

Seniority Details ×

▶ Entity Details

▲ Branch Details

<p><b>Branch Name *</b></p> <input type="text" value="Urban Branch"/>	<p><b>House/Building *</b></p> <input type="text" value="SVC Park"/>
<p><b>Street</b></p> <input type="text" value="Enter Street Details"/>	<p><b>Locality</b></p> <input type="text" value="Enter Street Details"/>
<p><b>Landmark</b></p> <input type="text" value="Enter Landmark"/>	<p><b>Area</b></p> <input type="text" value="Enter Area"/>
<p><b>City *</b></p> <input type="text" value="Chennai"/>	<p><b>State *</b></p> <input type="text" value="TamilNadu"/>
<p><b>Zip-Code *</b></p> <input type="text" value="609001"/>	<p><b>Country *</b></p> <input style="border-bottom: 1px solid #ccc;" type="text" value="US"/> <input type="button" value="Q"/>
<p><b>Email Address *</b></p> <input type="text" value="MM@sample.com"/>	<p><b>Phone Number</b></p> <input type="text" value="9876543210"/>

**Table 3-4 Enrichment - Seniority Details - Branch Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Branch Name</b>	<b>Branch Name</b> of the entity which has an existing charge on the collateral.
<b>House/Building</b>	Name of the building where the entity branch is located.
<b>Street</b>	<b>Street</b> in which the entity branch building is located.
<b>Locality</b>	<b>Locality</b> of the entity branch.
<b>Landmark</b>	<b>Landmark</b> for the entity branch.
<b>Area</b>	<b>Area</b> of the entity branch.
<b>City</b>	<b>City</b> in which the entity branch is located.
<b>State</b>	<b>State</b> in which the entity branch is located.
<b>Zip-Code</b>	<b>Zip-Code</b> of the city.
<b>Country</b>	<b>Country</b> in which the entity branch is located.
<b>Email Address</b>	Branch <b>Email Address</b>
<b>Phone Number</b>	Branch <b>Phone Number</b>

3. Click **Add**.

The details are added and displayed in the **Enrichment - Seniority of Charge** screen.

4. To **Edit**, **View**, or **Delete** the added seniority details, click the action icon in the corresponding record and select the required option.

5. After adding the seniority details, click **Next**.

Any of the following screen is displayed based on the collateral type selected in the **Quick Initiation** screen.

- **Property**
- **Vehicle**
- **Ship**
- **Aircraft**
- **Machine**
- **Bonds**
- **Funds**
- **Stocks**
- **Deposits**
- **Guarantee**
- **Insurance**
- **Precious Metals**

# Collateral Types

## Property

Information about the Property data segment in Evaluation Enrichment stage.

The Property data segment appears in case **Property** is selected as the **Collateral Type** in **Quick Initiation** screen.

**Figure 3-7 Enrichment - Property**

The screenshot displays the 'Collateral Evaluation - Evaluation Enrichment' interface. On the left, a navigation menu includes 'Collateral Initiation', 'Collateral Ownership', 'Seniority Of Charge', 'Property' (selected), and 'Comments'. The main area is titled 'Property' and shows 'Collateral Details' with a table:

213010047431 Collateral ID	Property Collateral Type	INR Collateral Currency	₹0.00 Total Value
-------------------------------	-----------------------------	----------------------------	----------------------

Below the table is a '+' icon and the text 'No items to display.' A pagination bar shows 'Page 1 (0 of 0 items)' with navigation arrows. At the bottom, there are buttons for 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner shows 'Screen (4 / 5)' and a 'Documents' icon.

To add the property details:

1. Click the add icon.

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

**Figure 3-8 Configure - Property**

2. Provide all the details about the vehicle in the **Configure - Vehicle** screen.  
For field level information, refer the following tables.

**Table 3-5 Configure - Property - Field Description**

Field	Description
<b>Property ID</b>	Specify the <b>Property ID</b> .
<b>Property Type</b>	Select the <b>Property Type</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Residential Building</li> <li>• Residential Plot</li> </ul>
<b>Property Category</b>	Select the <b>Property Category</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Individual</li> <li>• Corporate</li> </ul>
<b>Description</b>	Provide a brief description about the property.



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

Field	Description
<b>Property Purpose</b>	Select the purpose of the property from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Personal</li> <li>• Commercial</li> </ul>
<b>Registered Owner</b>	Specify the name of <b>Registered Owner</b> of the property.
<b>Land Registry</b>	Specify the property <b>Land Registry</b> details.
<b>Purchase Date</b>	Specify the date on which the property was purchased.
<b>Zone Classification</b>	Select the <b>Zone Classification</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• EARTH QUAKE ZONE</li> <li>• FLOOD ZONE</li> <li>• NORMAL</li> </ul>
<b>Flood Zone</b>	Enable this flag, if the property is in flood zone.
<b>Flood Zone Type</b>	Select the <b>Flood Zone Type</b> from the drop down list, if the <b>Flood Zone</b> flag is enabled. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Zone1</li> <li>• Zone2</li> <li>• Zone3a</li> <li>• Zone3b</li> </ul>
<b>Seismic Zone</b>	Enable this flag, if the property is in seismic zone.
<b>Seismic Zone Type</b>	Select the <b>Seismic Zone Type</b> from the drop down list, if the <b>Seismic Zone</b> flag is enabled. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Low Damage Risk</li> <li>• Moderate Damage Risk</li> <li>• High Damage Risk</li> <li>• Highest Damage Risk</li> </ul>
<b>Income Producing</b>	Enable this flag, if the property is producing income through rent or lease.
<b>Environment Assessment Required</b>	Enable this flag, if environment assessment is required for the property.
<b>Restricted Property</b>	Enable this flag, if the property is restricted by government authorities.
<b>Under Construction</b>	Enable this flag, if the property is under construction.
<b>Nature of Property</b>	Select the <b>Nature of Property</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Fee Simple</li> <li>• Leasehold</li> </ul>

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

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

**Figure 3-9 Configure - Property Location**

**Table 3-6 Configure - Property Location - Field Description**

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

**Figure 3-10 Configure - Property - Currency Details**

**Table 3-7 Configure - Property - Currency Details - Field Description**

Field	Description
<b>Currency</b>	The system displays the collateral <b>Currency</b> in this field.

Table 3-7 (Cont.) Configure - Property - Currency Details - Field Description

Field	Description
Amount in Collateral Currency	<b>Property Value</b> is displayed in collateral currency in case the property value is not specified in collateral currency.

Figure 3-11 Configure - Property - Property Dimension

Property Dimension

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

+  
No items to display.

Table 3-8 Configure - Property Dimension - Field Description

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

**Table 3-8 (Cont.) Configure - Property Dimension - Field Description**

Field	Description
<b>Dimension Width</b>	Specify the width of the carpet area of property.

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

**Figure 3-12 Configure - Property Dimension - Added**

The screenshot displays the 'Property Dimension' configuration page. It includes several input fields for property characteristics: Number of Rooms (3), Property Units (Square Meter), Property Size (\$1,006.00), Area Of Land (10,000), Number Of Stories (5), Number Of Garages (1), Total Dimension Length (30), and Total Dimension Width (30). Below these is the 'Dimension Details' section, which contains 'Floor Number' (3), 'Dimension Length' (60), and 'Dimension Width' (60). A '+ Add' button is visible, and a new record is shown with a 'NEW' tag and a gear icon. The record details are 'Floor Number: 3', 'Dimension Length: 60', and 'Dimension Width: 60'. A context menu is open over the record, showing 'Edit', 'View', and 'Delete' options. Below the record are sections for 'Property Valuation Details' and 'Property Contact Details'.

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

**Figure 3-13 Configure - Property Valuation Details**

The screenshot displays the 'Property Valuation Details' configuration page. It includes input fields for 'Valuation Date' (Feb 1, 2020), 'Valuation Source' (Field Valuation), 'Valuation Amount' (\$500,000.00), and 'Other Lenders Charge Amount' (\$20,000.00).

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

Field	Description
<b>Valuation Date</b>	Specify the date on which the property is valuated.

**Table 3-9 (Cont.) Configure - Property Valuation Details - Field Description**

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

**Figure 3-14 Configure - Property Contact Details**

Property Contact Details

Contact Person \*  
Owner

First Name  
David

Last Name  
John

Mobile  
9876543210

Work Phone

Home Phone

Email ID  
david@xyz.com

+  
No items to display.

**Table 3-10 Configure - Property Contact Details - Field Description**

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

**Figure 3-15 Configure - Property - Residential Status**

**Table 3-11 Configure - Property - Residential Status - Field Description**

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

**Note:**

This topic contains only explanations for property related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

## Vehicle

Information about the Vehicle data segment in Evaluation Enrichment stage.

The Vehicle data segment appears in case **Vehicle** is selected as the **Collateral Type** in **Quick Initiation** screen.

**Figure 3-16 Enrichment - Vehicle**

To add the vehicle details:

1. Click the add icon.

The **Configure - Vehicle** screen is displayed.

Figure 3-17 Configure - Vehicle

The screenshot shows a web application window titled 'Configure' with a sidebar containing 'Vehicle', 'Covenants', and 'Documents'. The main content area is titled 'Vehicle' and contains a form with the following fields:

- Basic Details:**
  - Vehicle Type \* (Dropdown: Four Wheeler)
  - Registration Number \* (Text: 5678899)
  - Model \* (Text: Intra)
  - Year of Manufacture \* (Dropdown: 2020)
  - Registration Date \* (Calendar: Feb 1, 2020)
  - Make \* (Text: Tata)
  - Vehicle Condition \* (Dropdown: Used)
  - Engine Type \* (Dropdown: Petrol)
  - Engine Number \* (Text: 788)
  - Chassis Number (Text: )
  - Leased (Dropdown: No)
  - Vehicle Identification Number \* (Text: 234675UDE67)
  - Owner \* (Text: John)
  - Registration Authority \* (Text: RA)
  - Kilometer/Miles (Dropdown: Kms)
  - Distance Travelled (Dropdown: )
  - Trim (Text: )
  - Accidental History (Radio: Off)
- Commercial Vehicle Details:** (Collapsed)
- Invoice Details:** (Collapsed)
- Remarks (Text Area: )

At the bottom right, there are 'Back' and 'Next' buttons.

- Provide all the details about the vehicle in the **Configure - Vehicle** screen. For field level information, refer the following tables.

Table 3-12 Configure - Vehicle - Basic Details - Field Description

Field	Description
<b>Vehicle Type</b>	Select the <b>Vehicle Type</b> from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Four Wheeler</li> <li>• Heavy Commercial Vehicles</li> <li>• Light Commercial Vehicles</li> <li>• Three Wheeler</li> <li>• Two Wheeler</li> </ul>
<b>Registration Number</b>	Specify the vehicle <b>Registration Number</b> .
<b>Model</b>	Specify the <b>Model</b> of the vehicle
<b>Year of Manufacture</b>	Specify the year in which the vehicle is manufactured.
<b>Registration Date</b>	Specify the date on which the vehicle registration is done.
<b>Make</b>	Specify the vehicle maker details.
<b>Vehicle Condition</b>	select the <b>Vehicle Condition</b> from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• New</li> <li>• Used</li> </ul>



Table 3-12 (Cont.) Configure - Vehicle - Basic Details - Field Description

Field	Description
Engine Type	Select the <b>Engine Type</b> from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Petrol</li> <li>• Diesel</li> <li>• Electric</li> </ul>
Engine Number	Specify the vehicle <b>Engine Number</b> .
Chassis Number	Specify the vehicle <b>Chassis Number</b> .
Leased	Specify if the Vehicle is leased by selecting <b>Yes</b> or <b>No</b> from the drop down list.
Vehicle Identification Number	Specify the <b>Vehicle Identification Number</b> .
Owner	Specify vehicle owner name.
Registration Authority	Specify details of the <b>Registration Authority</b> which registered the vehicle.
Kilometer/Miles	Select the unit for capturing <b>Distance Travelled</b> by the vehicle.
Distance Travelled	Specify the <b>Distance Travelled</b> by the vehicle in selected unit.
Trim	Specify the vehicle <b>Trim</b> details.
Accidental History	Enable this flag, if the vehicle has <b>Accidental History</b> .

Figure 3-18 Configure - Vehicle - Commercial Vehicle Details

Commercial Vehicle Details

Sub-Type: Four Wheeler

Purpose of Vehicle: Goods transportation

Unit of Capacity: Tonnes

Vehicle Classification: [Empty]

Body Type: Flatbed Truck

Vehicle Capacity: 2

Number Of Wheels: 4

Table 3-13 Configure - Vehicle - Commercial Vehicle Details - Field Description

Field	Description
Sub-Type	Specify the Vehicle <b>Sub-Type</b> from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Four Wheeler</li> <li>• Heavy Commercial Vehicles</li> <li>• Light Commercial Vehicles</li> <li>• Three Wheeler</li> <li>• Two Wheeler</li> </ul>

**Table 3-13 (Cont.) Configure - Vehicle - Commercial Vehicle Details - Field Description**

Field	Description
<b>Purpose of Vehicle</b>	Specify for what purpose the vehicle is used.
<b>Unit of Capacity</b>	Specify the Unit in which vehicle capacity is measured.
<b>Vehicle Classification</b>	Provide detailed information about the <b>Vehicle Classification</b> .
<b>Body Type</b>	Select the vehicle <b>Body Type</b> from the drop down list. The options available include but not limited to <ul style="list-style-type: none"> <li>• Box Truck</li> <li>• Semi Trailer Truck</li> <li>• Van</li> <li>• Trailers</li> <li>• Heavy Equipment</li> <li>• Travel Trailer</li> <li>• MiniVan</li> <li>• Pickup Truck/Van</li> <li>• Flatbed Truck</li> <li>• Platform Truck</li> <li>• Crane</li> <li>• Garbage Truck</li> <li>• Refrigerator Truck</li> <li>• Others</li> </ul>
<b>Vehicle Capacity</b>	Specify the capacity of vehicle in selected unit.
<b>Number of Wheels</b>	Specify how many wheels are available in the vehicle.

**Figure 3-19 Configure - Vehicle - Invoice Details**
**Table 3-14 Configure - Vehicle - Invoice Details - Field Description**

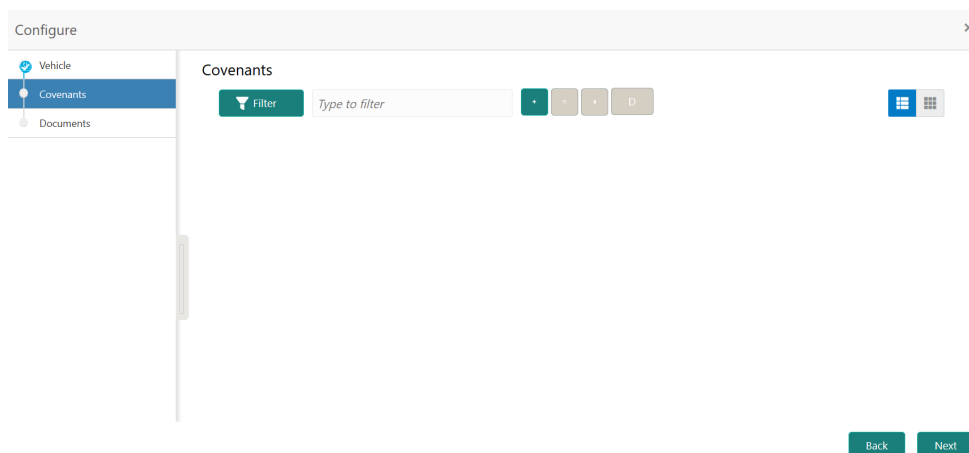
Field	Description
<b>Currency</b>	Specify the <b>Currency</b> in which invoice is prepared.
<b>Invoice value</b>	Specify the <b>Invoice value</b> of the vehicle.
<b>Resale value</b>	Specify the <b>Resale Value</b> of the vehicle.

**Table 3-14 (Cont.) Configure - Vehicle - Invoice Details - Field Description**

Field	Description
<b>Amount in Collateral Currency</b>	The system converts and displays the vehicle value in collateral currency.
<b>Revaluation Base Value</b>	The system calculates and displays the <b>Revaluation Base Value</b> in this field.
<b>Description</b>	Specify a brief description about the vehicle.

- After capturing all the vehicle details, click **Next** in the **Configure - Vehicle - Basic Details** screen.

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

**Figure 3-20 Configure - Vehicle - Covenants**

- Add Covenants for the Vehicle.  
Refer **Annexure - I** for information on adding covenants.
- After adding covenants, click **Next**.  
The **Configure - Vehicle - Documents** screen is displayed.
- Add collateral documents.  
Refer **Annexure - II** for information on adding documents.
- After adding required documents, click **Submit**.  
The vehicle details are added and displayed in the **Enrichment - Vehicle** screen as shown below.

**Figure 3-21 Enrichment - Vehicle - Collateral Added**

You can **Edit**, **View**, or **Delete** a vehicle record by clicking the action icon in the corresponding record and selecting the required option

8. After adding the vehicle details, click **Next** in the **Enrichment - Vehicle** screen. The **Enrichment - Comments** screen is displayed.

## Ship

Information about the Ship data segment in Evaluation Enrichment stage.

The Ship data segment appears in case **Ship** is selected as the **Collateral Type** in **Quick Initiation** screen.

**Figure 3-22 Enrichment - Ship**

To add the Ship type collateral:

1. Click the add icon.  
The **Configure - Ship** screen is displayed.

**Figure 3-23 Configure - Ship**

The screenshot shows a web application window titled 'Configure' with a sub-tab 'Ship'. On the left is a navigation menu with 'Ship' selected, and other options like 'Collateral Insurance', 'Covenants', and 'Documents'. The main area is titled 'Ship' and contains a 'Ship Details' section with the following fields:

- Water Vessel Name \***: Bountie
- Powered By \***: Fuel
- Water Vessel Condition \***: Good
- Basis Vessel Value \***: Invoice Value
- Revaluation Base Value**: USD60,000.00
- Number of Hull Units**: 1
- Manufacturer Name**: White star line
- TEU**: 18,000
- Water Vessel Description**: (Empty text area)
- Type**: Passenger
- Fuel Type \***: Diesel
- Water Vessel Location**: US
- Invoice Value \***: USD \$60,000.00
- Port of Registry \***: Liverpool
- Number of Vessel Decks**: 9
- State Or Territory Vessel Operates In**: Scotland
- Water Vessel License Number \***: 6894456788
- Navigational Limits \***: Seas
- Water Vessel Intended Use \***: Commercial
- Currency \***: USD
- Amount in Collateral Currency**: USD60,000.00
- Registration Number \***: 689900
- Manufactured Date**: Feb 28, 1990
- Motor Number**: 566
- License Details**: (Empty text area)

At the bottom right of the form are 'Back' and 'Next' buttons.

2. Provide all the ship details in the **Configure - Ship** screen.  
For field level information, refer the following tables.

**Table 3-15 Configure - Ship Details - Field Description**

Field	Description
<b>Water Vessel Name</b>	Specify the name of the water vessel.

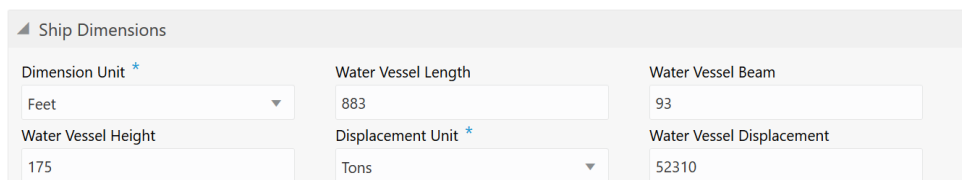
Table 3-15 (Cont.) Configure - Ship Details - Field Description

Field	Description
<b>Type</b>	Select the <b>Type</b> of water vessel from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• General Cargo Vessels</li> <li>• Container Ships</li> <li>• Dry Bulk Carriers</li> <li>• Multi Purpose Vessels</li> <li>• Reefer Ships</li> <li>• Ferries</li> <li>• Freight</li> <li>• Ro-Pax</li> <li>• Pure Car Carriers</li> <li>• Combined Carriers</li> <li>• Ocean Liners</li> <li>• Cruise Ships</li> <li>• Fishing Vessel</li> <li>• High Speed Craft</li> <li>• Tankers</li> <li>• Passenger</li> <li>• Roll On Roll Off</li> </ul>
<b>Navigational Limits</b>	Select the water vessel's <b>Navigational Limits</b> .
<b>Powered By</b>	Specify the power source of the water vessel by selecting an option from the <b>Powered By</b> drop down list.
<b>Fuel Type</b>	If <b>Fuel</b> is selected as power source, select the <b>Fuel Type</b> from the drop down list.
<b>Water Vessel Intended Use</b>	Select the <b>Water Vessel Intended Use</b> from the drop down list.
<b>Water Vessel Condition</b>	Select the <b>Water Vessel Condition</b> from the drop down list.
<b>Water Vessel Location</b>	Search and select the <b>Water Vessel Location</b> .
<b>Currency</b>	Specify the <b>Currency</b> in which the water vessel is valued.
<b>Basis Vessel Value</b>	Select the <b>Basis Vessel Value</b> as Invoice or Market Value.
<b>Invoice Value</b>	Specify the <b>Invoice Value</b> if <b>Invoice Value</b> is selected as <b>Basis Vessel Value</b> . Otherwise, specify the <b>Market Value</b> .
<b>Amount in Collateral Currency</b>	Water vessel value is converted to collateral currency and displayed in this field, if the vessel value currency is different from the collateral currency.
<b>Revaluation Base Value</b>	Invoice or market value is displayed as the base value for revaluation.
<b>Port of Registry</b>	Specify the <b>Port of Registry</b> of the water vessel.
<b>Registration Number</b>	Specify the water vessel <b>Registration Number</b> .

Table 3-15 (Cont.) Configure - Ship Details - Field Description

Field	Description
Number of Hull Units	Specify the <b>Number of Hull Units</b> available in the water vessel.
Number of Vessel Decks	Specify the number of decks available in the water vessel.
Manufactured Date	Specify the date on which the water vessel is manufactured.
Manufacturer Name	Specify the water vessel <b>Manufacturer Name</b> .
State or Territory Vessel Operates In	Specify the state or territory in which the water vessel is operating.
Motor Number	Specify the <b>Motor Number</b> of the water vessel.
TEU	Specify the twenty-foot equivalent unit (TEU) of the water vessel capacity.
Water Vessel License Number	Specify the <b>Water Vessel License Number</b> .
License Details	Capture all the license details in this field.
Water Vessel Description	Provide a brief description about the water vessel.

Figure 3-24 Configure - Ship Dimensions



Ship Dimensions

Dimension Unit \*  
Feet

Water Vessel Length  
883

Water Vessel Beam  
93

Water Vessel Height  
175

Displacement Unit \*  
Tons

Water Vessel Displacement  
52310

Table 3-16 Configure - Ship Dimensions - Field Description

Field	Description
Dimension Unit	Select the unit for capturing water vessel dimension from <b>Dimension Unit</b> drop down list. The options available are: <ul style="list-style-type: none"> <li>• <b>Feet</b></li> <li>• <b>Meters</b></li> </ul>
Water Vessel Length	Specify the <b>Water Vessel Length</b> in selected unit.
Water Vessel Beam	Specify the <b>Water Vessel Beam</b> (width) in selected unit.
Water Vessel Height	Specify the <b>Water Vessel Height</b> in selected unit.
Displacement Unit	Select the unit for water vessel weight from <b>Displacement Unit</b> drop down list. The options available are: <ul style="list-style-type: none"> <li>• Tons</li> <li>• Metric Tons</li> </ul>

Table 3-16 (Cont.) Configure - Ship Dimensions - Field Description

Field	Description
Water Vessel Displacement	Specify the displacement of water vessel in selected unit.

Figure 3-25 Configure - Ship Tonnage

▲ Ship Tonnage

Water Vessel Size * <input type="text" value="Panamax"/>	Deadweight Tonnage <input type="text" value="46328"/>	Gross Register Tonnage <input type="text" value="22528"/>
Water Vessel Tonnage <input type="text" value="20222"/>	Net Registered Tonnage <input type="text" value="25003"/>	

Table 3-17 Configure - Ship Tonnage - Field Description

Field	Description
Water Vessel Size	Select the <b>Water Vessel Size</b> from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Aframax</li> <li>• Capesize</li> <li>• Chinamax</li> <li>• Handymax</li> <li>• Handysize</li> <li>• Malaccamax</li> <li>• Panamax</li> <li>• Q-Max</li> <li>• Seawaymax</li> <li>• Suezmax</li> </ul>
Deadweight Tonnage	Specify the <b>Deadweight Tonnage</b> of the water vessel.
Gross Register Tonnage	Specify the <b>Gross Register Tonnage</b> of the water vessel.
Water Vessel Tonnage	Specify the <b>Water Vessel Tonnage</b> .
Net Registered Tonnage	Specify the <b>Net Registered Tonnage</b> of the water vessel.

 **Note:**

This topic contains only explanations for Water Vessel related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

## Aircraft

Information about the Aircraft data segment in Evaluation Enrichment stage.

The Aircraft data segment appears in case **Aircraft** is selected as the **Collateral Type** in **Quick Initiation** screen.



**Figure 3-26 Enrichment - Aircraft**

To add the Aircraft type collateral:

1. Click the add icon.

The **Configure - Aircraft** screen is displayed.

**Figure 3-27 Configure - Aircraft**

2. Provide all the details about the aircraft in the **Configure - Aircraft** screen.

For field level information, refer the following tables.

**Table 3-18 Configure - Aircraft - Currency Details - Field Description**

Field	Description
<b>Currency</b>	Select the <b>Currency</b> for specifying aircraft values.
<b>Amount in Collateral Currency</b>	The system converts the collateral amount to collateral currency and displays in this field.

**Table 3-19 Configure - Aircraft - Basic Details - Field Description**

Field	Description
<b>Registration Number</b>	Specify the aircraft <b>Registration Number</b> .
<b>Manufactured Date</b>	Specify the date on which the aircraft was manufactured.
<b>Purchased Date</b>	Specify the date on which the aircraft was purchased.
<b>Aircraft Condition</b>	Select the <b>Aircraft Condition</b> from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Exceptional</li> <li>• Good</li> <li>• Average</li> <li>• Damaged</li> </ul>
<b>Powered By</b>	Specify the source by which the aircraft is powered. The following options are available in the <b>Powered By</b> drop down list. <ul style="list-style-type: none"> <li>• Fuel</li> <li>• Wind</li> </ul>
<b>Fuel Types</b>	Specify the fuel type, if <b>Fuel</b> option is selected in the <b>Powered By</b> field. The following options are available in the <b>Fuel Types</b> drop down list: <ul style="list-style-type: none"> <li>• Aviation Gasoline</li> <li>• Jet Fuels</li> </ul>
<b>Engine Type</b>	Select the aircraft <b>Engine Type</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Electric</li> <li>• Jet</li> <li>• Piston</li> <li>• Rocket</li> <li>• Turboprop</li> <li>• Turboshaft</li> <li>• Turbojet</li> <li>• Turbofan</li> <li>• Ramjet</li> <li>• Rotor</li> </ul>
<b>Engine Model</b>	Specify the aircraft <b>Engine Model</b> detail.
<b>Number of Engines</b>	Specify the <b>Number of Engines</b> available in the aircraft.

Table 3-19 (Cont.) Configure - Aircraft - Basic Details - Field Description

Field	Description
<b>Engine Manufacturer</b>	Specify the name of aircraft <b>Engine Manufacturer</b> .
<b>Engine Manufacture Date</b>	Specify the date on which the aircraft engine was manufactured.
<b>Aircraft Intended Use</b>	Select the <b>Aircraft Intended Use</b> from the drop down list. The options available in the drop down list are: <ul style="list-style-type: none"> <li>• Commercial</li> <li>• Personal</li> <li>• Recreational</li> </ul>
<b>Leased</b>	Specify if the aircraft is leased by selecting <b>Yes</b> or <b>No</b> from the drop down list.
<b>Leased Term</b>	Specify the term till which the aircraft is leased.
<b>Lease Rate</b>	Specify the <b>Lease Rate</b> , if the aircraft is leased.
<b>License Issued Date</b>	Specify the date on which the aircraft license was issued.
<b>License No</b>	Specify the aircraft license number.
<b>License Details</b>	Capture the aircraft <b>License Details</b> .

Figure 3-28 Configure - Aircraft - Aircraft Valuation Details

▲ Aircraft Valuation Details

Aircraft Value Basis \*  
Invoice Value ▼  
Valuation Date  
Feb 15, 2020

Invoice Value \*  
INR ▼ ₹40,000.00

Valuation Amount  
INR ▼ ₹35,000.00

Resale Value  
INR ▼ ₹35,000.00

Revaluation Base Value  
INR ▼ ₹34,000.00

Remarks

Table 3-20 Configure - Aircraft - Aircraft Valuation Details - Field Description

Field	Description
Aircraft Value Basis	Select the <b>Aircraft Value Basis</b> from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Invoice Value</li> <li>• Market Value</li> </ul>
Invoice Value / Market Value	<b>Invoice Value</b> field is displayed, if <b>Invoice Value</b> is selected as the <b>Aircraft Value Basis</b> . if <b>Market Value</b> is selected as the <b>Aircraft Value Basis</b> , <b>Market Value</b> field is displayed. Specify the <b>Invoice Value / Market Value</b> of the aircraft.

**Table 3-20 (Cont.) Configure - Aircraft - Aircraft Valuation Details - Field Description**

Field	Description
Resale Value	Specify the <b>Resale Value</b> of the aircraft.
Valuation Date	Specify the date on which the aircraft is valued.
Valuation Amount	Specify the aircraft <b>Valuation Amount</b> .
Revaluation Base Value	Specify the aircraft base value for revaluation.

**Figure 3-29 Configure - Aircraft - Aircraft Base Details**

▲ Aircraft Base Details

Aircraft Type Single Engine Piston ▼	Manufacturer Name * Tesla	Manufacturer Model * Model V
Manufacturers Number 4567	Model Year * 2020	Aircraft Operated By Fuel
Registration Mark <input type="text"/>	Engine No <input type="text"/>	Number of Seats <input type="text"/> ▼ ▲
Number of Aisle Single ▼	Aircraft Range (Kms) 10,000 ▼ ▲	Maximum Takeoff Weight (Kgs) 500 ▼ ▲

**Table 3-21 Configure - Aircraft - Aircraft Base Details - Field Description**

Field	Description
<b>Aircraft Type</b>	Select the <b>Aircraft Type</b> from the drop down list.
<b>Manufacturer Name</b>	Specify the aircraft <b>Manufacturer Name</b> .
<b>Manufacturer Model</b>	Specify the aircraft model detail.
<b>Manufacturers Number</b>	Specify the aircraft <b>Manufacturers Number</b> .
<b>Model Year</b>	Specify the year in which the mentioned aircraft model was released.
<b>Aircraft Operated By</b>	Select the aircraft's source of power from the drop down list.
<b>Registration Mark</b>	Specify the <b>Registration Mark</b> displayed on the aircraft for identification.
<b>Engine No</b>	Specify the aircraft engine number.
<b>Number of Seats</b>	Specify the <b>Number of Seats</b> available in the aircraft.
<b>Number of Aisle</b>	Specify the <b>Number of Aisle</b> in the aircraft.
<b>Aircraft Range(kms)</b>	Specify the maximum distance an aircraft can fly between takeoff and landing in kilometers.
<b>Maximum Takeoff Weight (Kgs)</b>	Specify the maximum weight at which the pilot is allowed to attempt to take off in kilograms.

**Figure 3-30 Configure - Aircraft - Dimension**

Dimension

Dimension Unit: Feet

Aircraft Length - Fuselage: 7

Aircraft Wingspan: 212

Aircraft Height - Tail Width: 12

Cabin Width: 19

**Table 3-22 Configure - Aircraft - Dimension - Field Description**

Field	Description
<b>Dimension Unit</b>	Select the unit for specifying aircraft dimension. The options available are: <ul style="list-style-type: none"> <li>• Feet</li> <li>• Meter</li> </ul>
<b>Aircraft Length - Fuselage</b>	Specify the length of aircraft fuselage in selected <b>Dimension Unit</b> .
<b>Aircraft Wingspan</b>	Specify the <b>Aircraft Wingspan</b> in selected <b>Dimension Unit</b> .
<b>Aircraft Height - Tail Width</b>	Specify the width of Aircraft tail in selected <b>Dimension Unit</b> .
<b>Cabin Width</b>	Specify the aircraft <b>Cabin Width</b> in selected <b>Dimension Unit</b> .

**Figure 3-31 Configure - Aircraft - Aircraft Location**

Aircraft Location

Nationality Code \*  
Enter Name

House/Building \*  
Enter Building Details

Street  
Enter Street Details

Locality  
Enter Street Details

Landmark  
Enter Landmark

Area  
Enter Area

City \*  
Enter City

State \*  
Enter State

Zip-Code \*  
Enter Zip-Code

Country \*  
Enter Country

**Table 3-23 Configure - Aircraft - Aircraft Location - Field Description**

Field	Description
<b>Nationality Code</b>	Specify the <b>Nationality Code</b> for the aircraft location
<b>House/Building</b>	Specify the port of aircraft.
<b>Street</b>	Specify the <b>Street</b> in which the port is located.
<b>Locality</b>	Specify the <b>Locality</b> of the port.

Table 3-23 (Cont.) Configure - Aircraft - Aircraft Location - Field Description

Field	Description
<b>Landmark</b>	Specify the <b>Landmark</b> for the port.
<b>Area</b>	Specify the <b>Area</b> in which the port is located.
<b>City</b>	Specify the <b>City</b> in which the port is located.
<b>State</b>	Specify the <b>State</b> in which the port is located.
<b>Zip-Code</b>	Specify the <b>Zip-Code</b> of the aircraft location.
<b>Country</b>	Specify the <b>Country</b> in which the port is located.

 **Note:**

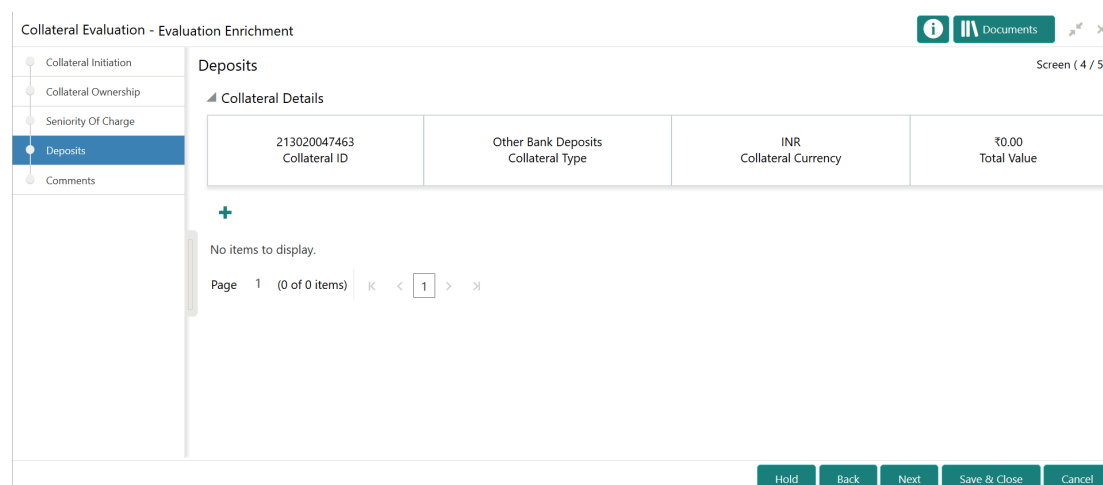
This topic contains only explanations for Aircraft related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

## Deposits

Information about the Deposits data segment in Evaluation Enrichment stage.

The Deposits data segment appears in case **Deposits** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-32 Enrichment - Deposits



Collateral Evaluation - Evaluation Enrichment Documents

Screen (4 / 5)

Deposits

Collateral Details

213020047463 Collateral ID	Other Bank Deposits Collateral Type	INR Collateral Currency	₹0.00 Total Value
-------------------------------	--	----------------------------	----------------------

+  
No items to display.

Page 1 (0 of 0 items) < 1 >

Hold Back Next Save & Close Cancel

To add the deposit type collateral:

1. Click the add icon.

The **Configure - Deposits** screen is displayed.

Figure 3-33 Configure - Deposits

2. Provide the deposit details in the **Configure - Deposits** screen.  
For field level information, refer the following tables.

Table 3-24 Basic Details - Field Description

Field	Description
<b>Deposit Account Number</b>	Specify the <b>Deposit Account Number</b> .
<b>Account Type</b>	Select the deposit <b>Account Type</b> from the drop down list.
<b>Deposit Category</b>	Select the <b>Deposit Category</b> from the drop down list.
<b>Interest Payment</b>	Select the <b>Interest Payment</b> option from the drop down list.
<b>Deposit Currency</b>	Select the currency in which the amount is deposited.
<b>Deposit Amount</b>	Specify the <b>Deposit Amount</b> .
<b>Amount in Collateral Currency</b>	If the deposit currency is different from the collateral currency, the deposit amount is converted to the Collateral Currency and displayed in this field.
<b>Deposit Balance</b>	Specify the balance available in the deposit account.
<b>Collateral Contribution</b>	Specify the deposit amount contribution to the collateral amount.
<b>Interest Type</b>	Select the <b>Interest Type</b> from the drop down list.
<b>Rate of Interest</b>	Specify the <b>Rate of Interest</b> for the deposit amount.

Table 3-24 (Cont.) Basic Details - Field Description

Field	Description
<b>Maturity Amount</b>	Specify the deposit <b>Maturity Amount</b> .
<b>Date of Deposit</b>	Specify the <b>Date of Deposit</b> .
<b>Maturity Date</b>	Specify the deposit <b>Maturity Date</b> .
<b>Deposit Status</b>	Select the <b>Deposit Status</b> from the drop down list.
<b>Is Auto Renewal</b>	Enable this flag, if auto renewal is applicable for the deposit.

Figure 3-34 Configure - Deposits - Branch Details

Table 3-25 Deposit Branch Details - Field Description

Field	Description
<b>Bank Name</b>	Specify the name of deposit bank.
<b>Deposit Branch Name</b>	Specify the name of deposit branch.
<b>House/Building</b>	Specify the <b>House/Building</b> in which the bank branch is located.
<b>Street</b>	Specify the <b>Street</b> in which the bank branch is located.
<b>Locality</b>	Specify the <b>Locality</b> of the deposit bank branch.
<b>Landmark</b>	Specify the <b>Landmark</b> for the deposit bank branch.
<b>Area</b>	Specify the <b>Area</b> in which the bank branch is located.
<b>City</b>	Specify the <b>City</b> in which the bank branch is located.
<b>State</b>	Specify the <b>State</b> in which the bank branch is located.
<b>Zip-Code</b>	Specify the <b>Zip-Code</b> of the bank branch location.



Table 3-25 (Cont.) Deposit Branch Details - Field Description

Field	Description
Country	Specify the <b>Country</b> in which the bank branch is located.

Figure 3-35 Configure - Deposits - Lien Details

Table 3-26 Deposit Lien Details - Field Description

Field	Description
Lien Reference Number	Specify the <b>Lien Reference Number</b> .
Lien Status	Select the <b>Lien Status</b> from the drop down list.
Lien Amount	Specify the <b>Lien Amount</b> marked on the deposit.
Lien Date	Specify the date on which lien is marked on the deposit.

 **Note:**

This topic contains only explanations for Deposit related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

## Stocks

Information about the Stocks data segment in Evaluation Enrichment stage.

The Stock data segment appears in case **Stock** is selected as the **Collateral Type** in **Quick Initiation** screen.

**Figure 3-36 Enrichment - Stock**

To add the stock type collateral:

1. Click the add icon.

The **Configure - Stock** screen is displayed.

**Figure 3-37 Configure - Stock Details**

2. Provide all the details about the stock in the **Configure - Stock** screen.

For field level information, refer the following tables.

**Table 3-27 Configure - Stock - Stock Details - Field Description**

Field	Description
<b>Folio Number</b>	Specify the stock <b>Folio Number</b> .
<b>Security Code</b>	Specify the stock <b>Security Code</b> .
<b>Issuer Name</b>	Specify the stock <b>Issuer Name</b> .

**Table 3-27 (Cont.) Configure - Stock - Stock Details - Field Description**

Field	Description
<b>Issuer Code</b>	Specify the stock <b>Issuer Code</b> .
<b>Security Description</b>	<b>Security Description</b> maintained for the selected <b>Security Code</b> is defaulted here.
<b>Holder</b>	Specify the name of stock holder.

**Figure 3-38 Configure - Stock - Pricing Details**

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

- Brokerage Id: 56890
- Brokerage Name: (empty)
- Currency: AED
- Rating Agency: Moody's
- Rating: AAA
- Price Code: UH
- Unit Value: AED4.58
- Quantity: 60
- Total Stock Amount: AED274.80
- Amount in Collateral Currency: USD208.85
- Electronic Mode: (radio button)
- Remarks: (empty text area)

Navigation buttons: Back, Next

**Table 3-28 Configure - Stock - Pricing Details - Field Description**

Field	Description
<b>Brokerage Id</b>	Specify the stock broker Id.
<b>Brokerage Name</b>	Specify the stock broker name.
<b>Currency</b>	Bond currency is displayed based on the selected <b>Security Code</b> .
<b>Rating Agency</b>	If the stock is rated by any agency, select the <b>Rating Agency</b> from the drop down list.
<b>Rating</b>	Select the <b>Rating</b> provided for the stock.
<b>Price Code</b>	Search and select the <b>Price Code</b> for stock.
<b>Unit Value</b>	<b>Unit Value</b> of the stock is defaulted based on the selected <b>Price Code</b> .
<b>Quantity</b>	Specify the number of stocks available as collateral.
<b>Total Stock Amount</b>	<b>Total Stock Amount</b> is calculated by multiplying the <b>Quantity</b> with the <b>Unit Value</b> of bond.
<b>Amount in Collateral Currency</b>	In case stock currency is different from the collateral currency, the stock amount is converted to collateral currency and displayed in this field.

**Table 3-28 (Cont.) Configure - Stock - Pricing Details - Field Description**

Field	Description
<b>Electronic Mode</b>	Enable this flag, if the stock was purchased through electronic mode.

- Capture **Remarks** for the stock, if any.

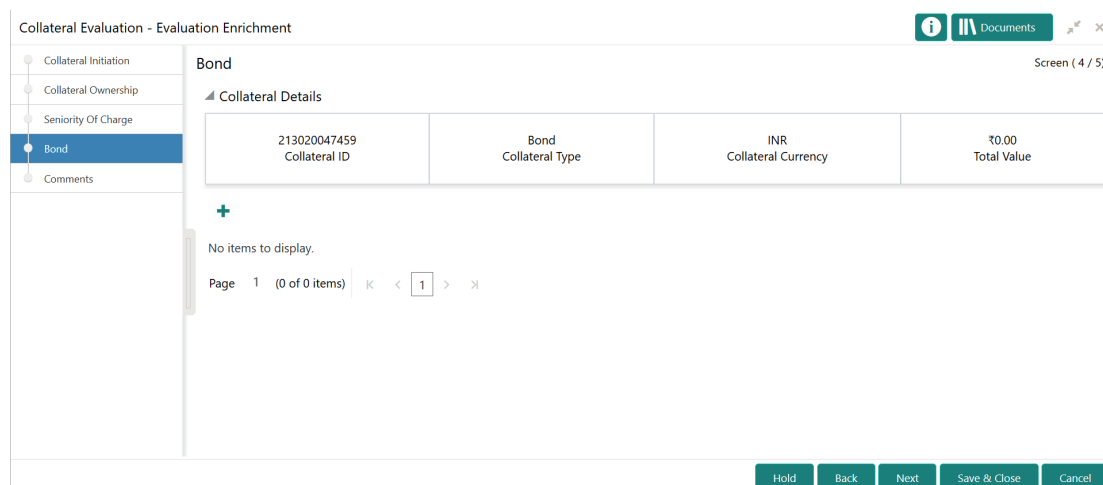
 **Note:**

This topic contains only explanations for Stock related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

## Bonds

Information about the Bonds data segment in Evaluation Enrichment stage.

The Bonds data segment appears in case **Bonds** is selected as the **Collateral Type** in **Quick Initiation** screen.

**Figure 3-39 Enrichment - Bond**


Collateral Evaluation - Evaluation Enrichment

Bond

Collateral Details

Collateral ID	Collateral Type	Collateral Currency	Total Value
213020047459	Bond	INR	₹0.00

+ No items to display.

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

To add the Bond type collateral:

- Click the add icon.  
The **Configure - Bond** screen is displayed.

**Figure 3-40 Configure - Bond**

The screenshot shows the 'Configure - Bond' interface. On the left is a navigation menu with 'Bond' selected, and 'Covenants' and 'Documents' below it. The main area is divided into two sections: 'Bond Details' and 'Pricing Details'.  
**Bond Details:**  
 - Folio Number: 67900  
 - Security Code: US71567RAA41  
 - Issuer Name: Republic of Indonesia (S)  
 - Issuer Code: (empty)  
 - Issue Date: Feb 1, 2020  
 - Security Description: Republic of Indonesia (S)  
 - Holder: John  
**Pricing Details:**  
 - Currency: USD  
 - Interest Amount: \$500,000.00  
 - Rating Agency: Moody's  
 - Last Traded Value: \$4,000.00  
 - Unit Value: USD104.21  
 - Electronic Mode: (radio button)  
 - Interest Payout Frequency: Quarterly  
 - Maturity Amount: \$3,000,000.00  
 - Rating: AAA  
 - Price Code: Bond  
 - Total Bond Amount: USD6,252.30  
 - Interest Percentage: 8  
 - Maturity Date: Oct 31, 2025  
 - Bond Tenure (in days): 2,099  
 - Quantity: 60  
 - Amount in Collateral Currency: INR8,931.86  
 - Remarks: (empty text area)  
 At the bottom right, there are 'Back' and 'Next' buttons.

2. Provide all the details about the bond in the **Configure - Bond** screen. For field level information, refer the following tables.

**Table 3-29 Configure - Bond - Bond Details - Field Description**

Field	Description
<b>Folio Number</b>	Specify the bond <b>Folio Number</b> .
<b>Security Code</b>	Specify the bond <b>Security Code</b> .
<b>Issuer Name</b>	Specify the bond <b>Issuer Name</b> .
<b>Issuer Code</b>	Specify the bond <b>Issuer Code</b> .
<b>Issue Date</b>	Specify the date on which the bond is issued.
<b>Security Description</b>	<b>Security Description</b> maintained for the selected <b>Security Code</b> is defaulted here.
<b>Holder</b>	Specify the name of bond holder.

**Table 3-30 Configure - Bond - Pricing Details - Field Description**

Field	Description
<b>Currency</b>	Bond currency is displayed based on the selected <b>Security Code</b> .
<b>Interest Payout Frequency</b>	Select the frequency in which the interest from the bond is received.

Table 3-30 (Cont.) Configure - Bond - Pricing Details - Field Description

Field	Description
<b>Interest Percentage</b>	Specify the percentage of interest received from the bond.
<b>Interest Amount</b>	Select the currency and specify the bond <b>Interest Amount</b> .
<b>Maturity Amount</b>	Specify the bond <b>Maturity Amount</b> .
<b>Maturity Date</b>	Specify the <b>Maturity Date</b> of the bond.
<b>Rating Agency</b>	If the bond is rated by any agency, select the <b>Rating Agency</b> from the drop down list.
<b>Rating</b>	Select the <b>Rating</b> provided for the bond.
<b>Bond Tenure (in days)</b>	Bond tenure is displayed in days.
<b>Last Traded Value</b>	Specify the <b>Last Traded Value</b> of the bond.
<b>Price Code</b>	Search and select the <b>Price Code</b> for bond.
<b>Quantity</b>	Specify the number of bonds available as collateral.
<b>Unit Value</b>	<b>Unit Value</b> of the bond is defaulted based on the selected <b>Price Code</b> .
<b>Total Bond Amount</b>	<b>Total Bond Amount</b> is calculated by multiplying the <b>Quantity</b> with the <b>Unit Value</b> of bond.
<b>Amount in Collateral Currency</b>	In case bond currency is different from the collateral currency, the bond amount is converted to collateral currency and displayed in this field.
<b>Electronic Mode</b>	Enable this flag, if the bond was subscribed through electronic mode.

- Capture **Remarks** for the bond, if any.

 **Note:**

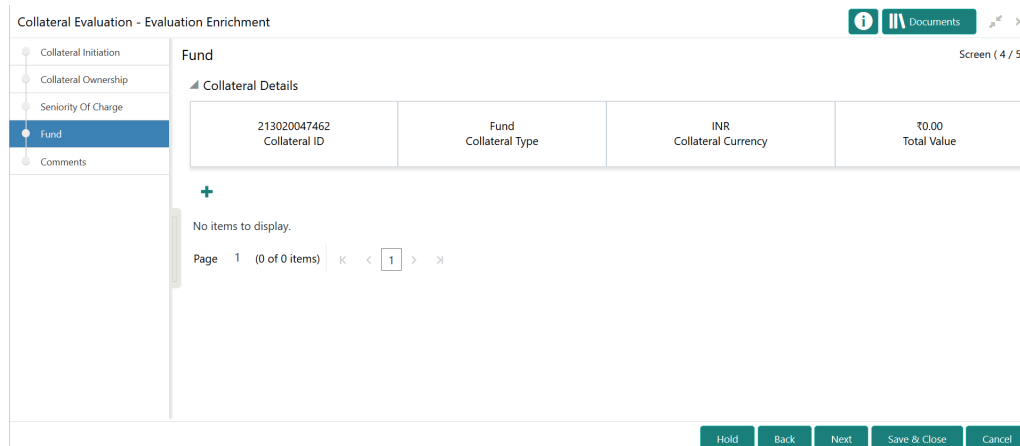
This topic contains only explanations for Bond related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

## Funds

Information about the Funds data segment in Evaluation Enrichment stage.

The Funds data segment appears in case **Funds** is selected as the **Collateral Type** in **Quick Initiation** screen.

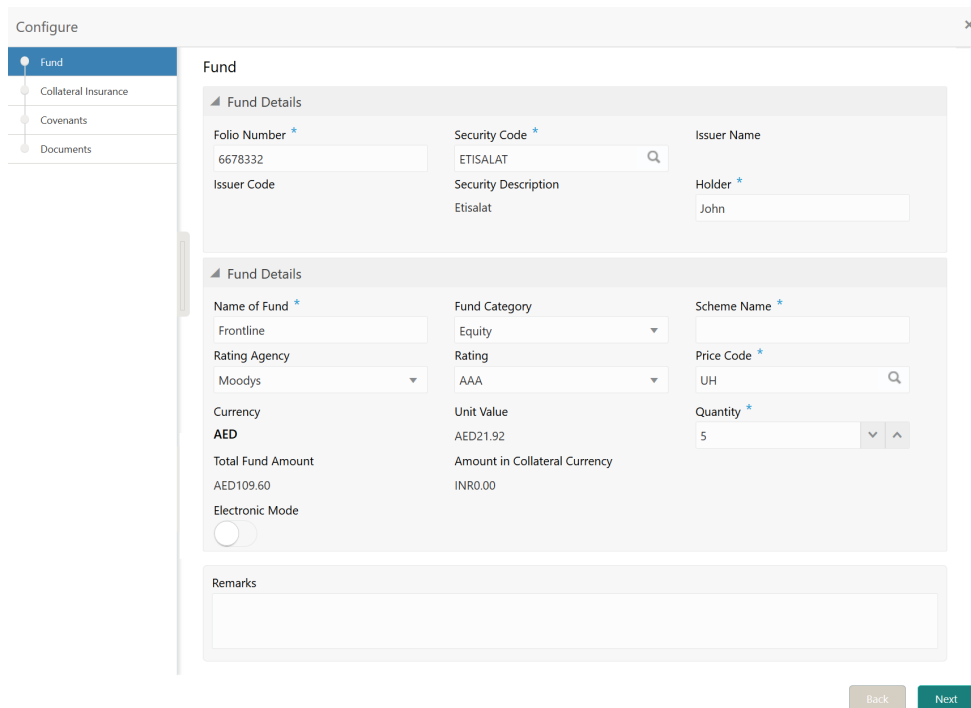
**Figure 3-41 Enrichment - Fund**



To add the Fund type collateral:

1. Click the add icon.  
The **Configure - Fund** screen is displayed.

**Figure 3-42 Configure - Fund**



2. Provide the bond details in the **Configure - Fund** screen.  
For field level information, refer the following tables.

Table 3-31 Configure - Bond - Fund Details - Field Description

Field	Description
<b>Folio Number</b>	Specify the fund <b>Folio Number</b> .
<b>Security Code</b>	Specify the fund <b>Security Code</b> .
<b>Issuer Name</b>	Specify the fund <b>Issuer Name</b> .
<b>Issuer Code</b>	Specify the fund <b>Issuer Code</b> .
<b>Security Description</b>	<b>Security Description</b> maintained for the selected <b>Security Code</b> is defaulted here.
<b>Holder</b>	Specify the name of fund holder.
<b>Name of Fund</b>	Specify the <b>Name of Fund</b> .
<b>Fund Category</b>	Select the <b>Fund Category</b> from the drop down list.
<b>Scheme Name</b>	Specify the fund <b>Scheme Name</b> .
<b>Rating Agency</b>	If the fund is rated by any agency, select the <b>Rating Agency</b> from the drop down list.
<b>Rating</b>	Select the <b>Rating</b> provided for the fund.
<b>Price Code</b>	Search and select the <b>Price Code</b> for fund.
<b>Currency</b>	Fund currency is displayed based on the selected <b>Security Code</b> .
<b>Unit Value</b>	<b>Unit Value</b> of the fund is defaulted based on the selected <b>Price Code</b> .
<b>Quantity</b>	Specify the number of funds available as collateral.
<b>Total Fund Amount</b>	<b>Total Fund Amount</b> is calculated by multiplying the <b>Quantity</b> with the <b>Unit Value</b> of fund.
<b>Amount in Collateral Currency</b>	In case fund currency is different from the collateral currency, the fund amount is converted to collateral currency and displayed in this field.
<b>Electronic Mode</b>	Enable this flag, if the fund was transferred through electronic mode.

- Capture **Remarks** for the fund, if any.

 **Note:**

This topic contains only explanations for Fund related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

## Guarantee

Information about the Guarantee data segment in Evaluation Enrichment stage.

The Guarantee data segment appears in case **Guarantee** is selected as the **Collateral Type** in **Quick Initiation** screen.



**Figure 3-43 Enrichment - Guarantee**

Collateral Evaluation - Evaluation Enrichment

Guarantee

Collateral Details

213020047464 Collateral ID	Guarantee Collateral Type	INR Collateral Currency	₹0.00 Total Value
-------------------------------	------------------------------	----------------------------	----------------------

No items to display.

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

To add the Guarantee type collateral:

1. Click the add icon.

The **Configure - Guarantee** screen is displayed.

**Figure 3-44 Configure - Guarantee**

Configure

Guarantee

Guarantee Details

Reference Number \* 67839393

Currency \* INR

Issue Date \* Feb 28, 2018

Beneficiary Type

Total Credit Exposure INR ₹1,000,000.00

Remarks

Revocable Date

Applicable Place Chennai

Applicable Country IN

Amount \* INR ₹1,000,000.00

Effective Date Feb 15, 2020

Expiry Date \* Oct 31, 2021

Beneficiary \* John

Rating Agency Moody's

Revolving Guarantee

PNW INR

Rating AAA

Revocable

Guarantee Type Details

Guarantor Details

Charge Details

Guarantee Issuer Details

Back Next

2. Provide the guarantee details in the **Configure - Guarantee** screen.

For field level information, refer the following tables.

Table 3-32 Configure - Guarantee - Guarantee Details - Field Description

Field	Description
Reference Number	Specify the guarantee <b>Reference Number</b> .
Applicable Place	Specify the place where the guarantee is applicable.
Applicable Country	Specify the country where the guarantee is applicable.
Currency	Specify the <b>Currency</b> in which the guarantee is provided.
Amount	Specify the guarantee <b>Amount</b> in selected currency.
Amount in Collateral Currency	If the guarantee amount is different from the collateral amount, the <b>Amount</b> is converted to collateral currency and displayed in this field.
Issue Date	Specify the date in which the guarantee is issued.
Effective Date	Specify the guarantee start date.
Expiry Date	Specify the guarantee end date.
Beneficiary Type	Specify the <b>Beneficiary Type</b> .
Beneficiary	Specify the beneficiary name.
PNW	Select a currency and specify the net worth of the guarantee.
Total Credit Exposure	Specify the <b>Total Credit Exposure</b> of the guarantee.
Rating Agency	If the guarantee is rated by the external agency, select the <b>Rating Agency</b> from the drop down list.
Rating	Specify the <b>Rating</b> provided by the selected <b>Rating Agency</b> .
Remarks	Capture <b>Remarks</b> for the guarantee, if any.
Revolving Guarantee	Enable this flag, if the guarantee is revolving type.
Revocable	Enable this flag, if the guarantee is revocable.
Revocable Date	Specify the date till which the guarantee is revocable

Figure 3-45 Configure - Guarantee Type Details

Guarantee Type Details

Guarantee Type: Financial

Financial Contract Details

**Table 3-33 Configure - Guarantee Type Details - Field Description**

Field	Description
<b>Guarantee Type</b>	Select the <b>Guarantee Type</b> from the drop down list.
<b>Financial Contract Details</b>	Capture the guarantee contract details.

**Figure 3-46 Configure - Guarantor Details**

Guarantor ID: 566  
Guarantor Details: [Empty field]

**Table 3-34 Configure - Guarantor Details - Field Description**

Field	Description
<b>Guarantor ID</b>	Specify the <b>Guarantor ID</b> .
<b>Guarantor Details</b>	Capture other details of the Guarantor.

**Figure 3-47 Configure - Guarantee - Charge Details**

Charge Currency: INR  
Charge Amount: ₹10,000.00  
Charge Account Number: 56778933345

**Table 3-35 Configure - Guarantor - Charge Details - Field Description**

Field	Description
<b>Charge Currency</b>	<b>Guarantee Currency</b> selected in <b>Guarantee Details</b> section is displayed as the <b>Charge Currency</b> .
<b>Charge Amount</b>	Specify the <b>Charge Amount</b> .
<b>Charge Account Number</b>	Specify the <b>Charge Account Number</b> .

**Figure 3-48 Configure - Guarantee Issuer Details**
**Table 3-36 Configure - Guarantee Issuer Details - Field Description**

Field	Description
<b>Issuer Details</b>	Specify the name of the guarantee issuer.
<b>House/Building</b>	Specify the <b>House/Building</b> in which the guarantee issuer is located.
<b>Street</b>	Specify the <b>Street</b> in which the guarantee issuer is located.
<b>Locality</b>	Specify the <b>Locality</b> of the guarantee issuer.
<b>Landmark</b>	Specify the <b>Landmark</b> of the guarantee issuer.
<b>Area</b>	Specify the <b>Area</b> in which the guarantee issuer is located.
<b>City</b>	Specify the <b>City</b> in which the guarantee issuer is located.
<b>State</b>	Specify the <b>State</b> in which the guarantee issuer is located.
<b>Zip-Code</b>	Specify the <b>Zip-Code</b> of the guarantee issuer location.
<b>Country</b>	Specify the <b>Country</b> in which the guarantee issuer is located.

 **Note:**

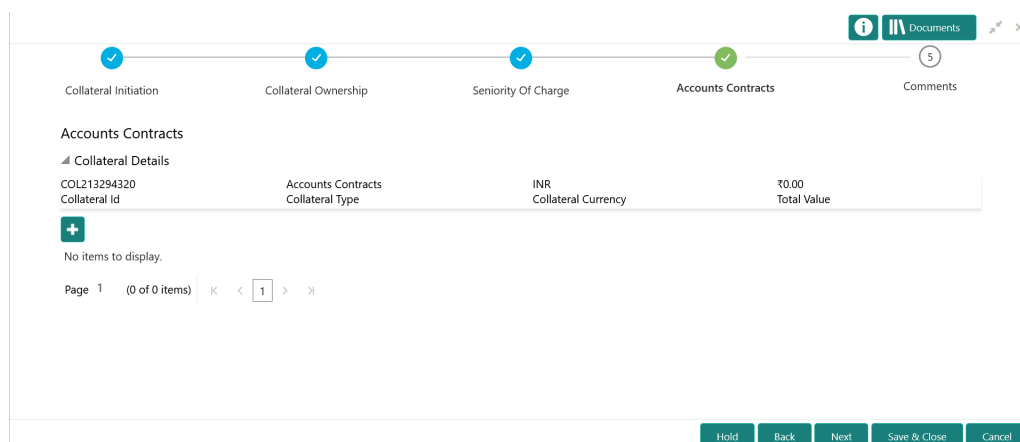
This topic contains only explanations for Guarantee related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

## Account Contracts

Information about the Account Contracts data segment in Evaluation Enrichment stage.

The Accounts Contracts data segment appears in case **Account Contracts** is selected as the **Collateral Type** in **Quick Initiation** screen.

**Figure 3-49 Enrichment - Accounts Contracts**

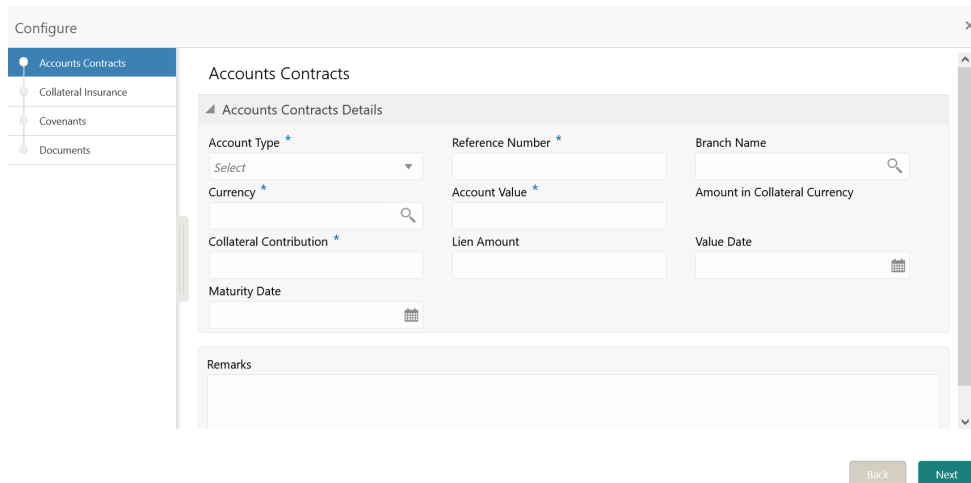


To add the Accounts Contract type collateral:

1. Click the add icon.

The **Configure - Accounts Contracts** screen is displayed.

**Figure 3-50 Configure - Accounts Contracts**



2. Provide the Account Contract details in the **Configure - Account Contracts** screen.

For field level information, refer the following tables.

**Table 3-37 Configure - Account Contracts - Field Description**

Field	Description
<b>Account Type</b>	Select the <b>Account Type</b> from the drop down list.
<b>Reference Number</b>	Specify the Account Contract <b>Reference Number</b> .

Table 3-37 (Cont.) Configure - Account Contracts - Field Description

Field	Description
<b>Branch Name</b>	Select the branch in which the account is maintained.
<b>Currency</b>	Select the currency for specifying <b>Account Value</b> .
<b>Account Value</b>	Specify the overall <b>Account Value</b> .
<b>Amount in Collateral Currency</b>	If the <b>Account Value</b> is specified in different currency, the <b>Account Value</b> is converted to collateral currency and displayed in this field.
<b>Collateral Contribution</b>	Specify the amount for <b>Collateral Contribution</b> .
<b>Lien Amount</b>	Specify the <b>Lien Amount</b> .
<b>Value Date</b>	Specify the contract <b>Value Date</b> .
<b>Maturity Date</b>	Specify the contract <b>Maturity Date</b> .

- Capture **Remarks** for the Account Contract, if any.

 **Note:**

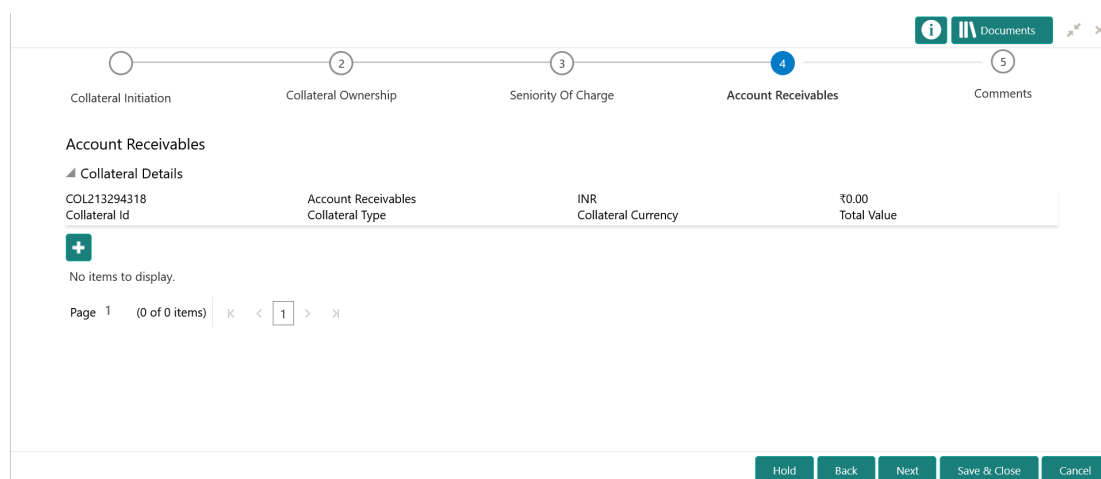
This topic contains only explanations for Account Contract related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

## Account Receivables

Information about the Account Receivables data segment in Evaluation Enrichment stage.

The Account Receivables data segment appears in case **Account Receivable** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-51 Enrichment - Account Receivables



Account Receivables

Collateral Id: COL213294318

Collateral Type: Account Receivables

Collateral Currency: INR

Total Value: ₹0.00

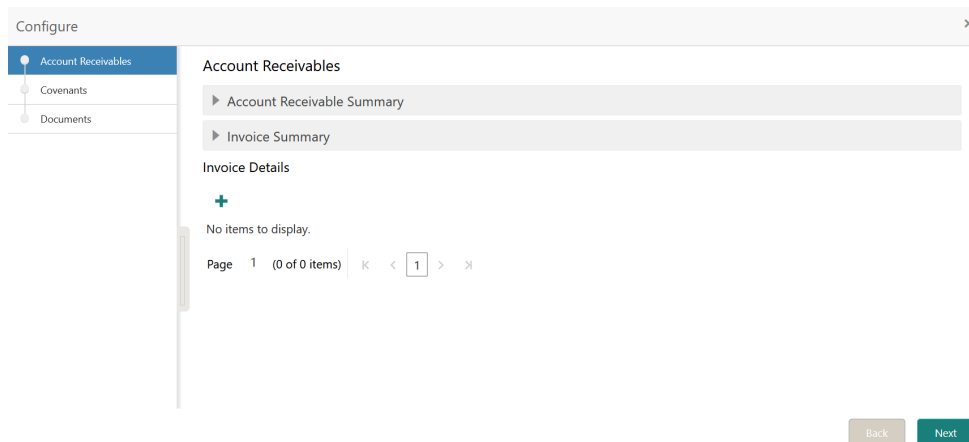
Page 1 (0 of 0 items)

Buttons: Hold, Back, Next, Save & Close, Cancel

To add the Account Receivable type collateral:

1. Click the add icon.  
The **Configure - Account Receivables** screen is displayed.

**Figure 3-52 Configure - Account Receivables**



2. Provide all the details about the Account Receivables in the **Configure - Account Receivables** screen.

For field level information, refer the following tables.

**Figure 3-53 Account Receivable Summary**

**Table 3-38 Account Receivable Summary - Field Description**

Field	Description
<b>Currency</b>	Select the <b>Currency</b> in account receivable is calculated.
<b>Average Customer Relationship Duration</b>	Specify the average duration of relationship between the customer and their client.
<b>Average Invoices Per Month</b>	Specify the average invoice value (per month) of the products or services offered by your customer.
<b>Average Monthly Sales</b>	Specify the customer's <b>Average Monthly Sales</b> value.

Table 3-38 (Cont.) Account Receivable Summary - Field Description

Field	Description
<b>Average No Days to Collect</b>	Specify the average number of days to collect the payment from customer's client.
<b>Terms of Payment</b>	Specify the account receivable payment term.
<b>Write Off Percentage</b>	Specify the account receivable <b>Write off Percentage</b> .
<b>Total AR Outstanding</b>	The system calculates and displays the total account receivable outstanding based on the invoice details added in the <b>Invoice Details</b> section.
<b>Current Lien Against Account Receivable</b>	The system calculates and displays the <b>Current Lien Against Account Receivable</b> based on the lien details added in the <b>Lien Details</b> window.
<b>Total Amount in Child Currency</b>	The total account receivable amount is converted to child collateral currency and displayed in this field.
<b>Amount in Collateral Currency</b>	The total account receivable amount (account receivable from all the clients of your customer) is displayed in this field.

Figure 3-54 Invoice Summary

Invoice Summary		
0 to 30 Days	31 to 60 Days	61 to 90 Days
Greater than 90 Days	Average Invoice Value	Largest Invoice Value
Number of Customers	Number of Invoices	Smallest Invoice Value

Table 3-39 Invoice Summary - Field Description

Field	Description
<b>0 to 30 Days</b>	Account receivable overdue for the past <b>0 to 30 Days</b> is displayed.
<b>31 to 60 Days</b>	Account receivable overdue for the past <b>31 to 60 Days</b> is displayed.
<b>61 to 90 Days</b>	Account receivable overdue for the past <b>61 to 90 Days</b> is displayed.
<b>Greater than 90 Days</b>	Account receivable overdue for the past 90 days is displayed.
<b>Average Invoice Value</b>	The system calculates and displays the <b>Average Invoice Value</b> with the invoice details added in <b>Invoice Details</b> window.



Table 3-39 (Cont.) Invoice Summary - Field Description

Field	Description
<b>Largest Invoice Value</b>	<b>Largest Invoice Value</b> among the added invoice value is displayed.
<b>Number of Customers</b>	<b>Number of Customers</b> is displayed based on the number of invoice records added.
<b>Number of Invoices</b>	The <b>Number of Invoices</b> added is displayed.
<b>Smallest Invoice Value</b>	<b>Smallest Invoice Value</b> among the added invoice value is displayed.

Upon clicking + Add icon under **Invoice Details** section in the **Configure - Account Receivables** screen, the **Invoice Details** window is displayed as shown below.

Figure 3-55 Invoice Details

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

Field	Value
Customer Number *	647888
Invoice Number *	4466
Currency *	USD
Amount *	USD \$20,000.00
Invoice Date *	Feb 14, 2020
Due Date *	Feb 28, 2020
Days Past Due	13
Amount Received *	USD \$5,000.00
Date Received *	Feb 15, 2020
Outstanding Amount	USD15,000.00
Converted Linked Amount	USD0.00

Below the form, there is a 'Lien Details' section with a '+' icon and the text 'No items to display.' At the bottom, there is a pagination control showing 'Page 1 (0 of 0 items)' and navigation buttons. At the bottom right, there are three buttons: 'Add', 'Cancel', and 'Clear'.

Table 3-40 Invoice Details - Field Description

Field	Description
<b>Customer Number</b>	Specify the <b>Customer Number</b> for adding invoice details for account receivable.
<b>Invoice Number</b>	Specify the account receivable <b>Invoice Number</b> .
<b>Currency</b>	Specify the account receivable invoice <b>Currency</b> .
<b>Amount</b>	Specify the account receivable invoice <b>Amount</b> .
<b>Invoice Date</b>	Specify the account receivable <b>Invoice Date</b> .
<b>Due Date</b>	Specify the Account Receivable <b>Due Date</b> .
<b>Days Past Due</b>	The system displays the number of days the payment is missed after the due date.

Table 3-40 (Cont.) Invoice Details - Field Description

Field	Description
<b>Amount Received</b>	Specify the account receivable <b>Amount Received</b> already.
<b>Date Received</b>	Specify the date on which the account receivable amount is received.
<b>Outstanding Amount</b>	<b>Outstanding Amount</b> is calculated by subtracting the received amount from the account receivable invoice amount.
<b>Converted Linked Amount</b>	If the line amount is different from the collateral amount, amount linked to the line is converted to collateral currency and displayed.

Upon clicking + Add icon under **Lien Details** section in the **Invoice Details** window, the **Lien Details** window is displayed as shown below.

Figure 3-56 Lien Details

The screenshot shows a window titled "Lien Details" with a close button (X) in the top right corner. The window contains several input fields and controls:

- Lien Reference Number:** A text input field.
- Lien Entity Name:** A text input field.
- Lien Start Date:** A date picker field with a calendar icon.
- Lien End Date:** A date picker field with a calendar icon.
- Lien %:** A numeric input field with up and down arrow buttons.
- Pledge Amount:** A text input field.
- Outstanding Amount:** A text input field.
- Settled Amount:** A text input field with a dropdown menu currently showing "USD".
- Converted Linked Amount:** A text input field.
- Remarks:** A large text area for notes.

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

Table 3-41 Lien Details - Field Description

Field	Description
<b>Lien Reference Number</b>	Specify the <b>Lien Reference Number</b> .
<b>Lien Entity Name</b>	Specify the <b>Lien Entity Name</b> .
<b>Lien Start Date</b>	Specify the <b>Lien Start Date</b> .

Table 3-41 (Cont.) Lien Details - Field Description

Field	Description
<b>Lien End Date</b>	Specify the <b>Lien End Date</b> .
<b>Lien %</b>	Specify the <b>Lien %</b> .
<b>Pledge Amount</b>	Specify the account receivable amount pledged by your customer.
<b>Settled Amount</b>	Specify the account receivable amount settled by your customer.
<b>Outstanding Amount</b>	Specify the outstanding pledged amount.
<b>Converted Linked Amount</b>	If the line amount is different from the collateral amount, amount linked to the line is converted to collateral currency and displayed.
<b>Remarks</b>	Capture <b>Remarks</b> for the lien.

 **Note:**

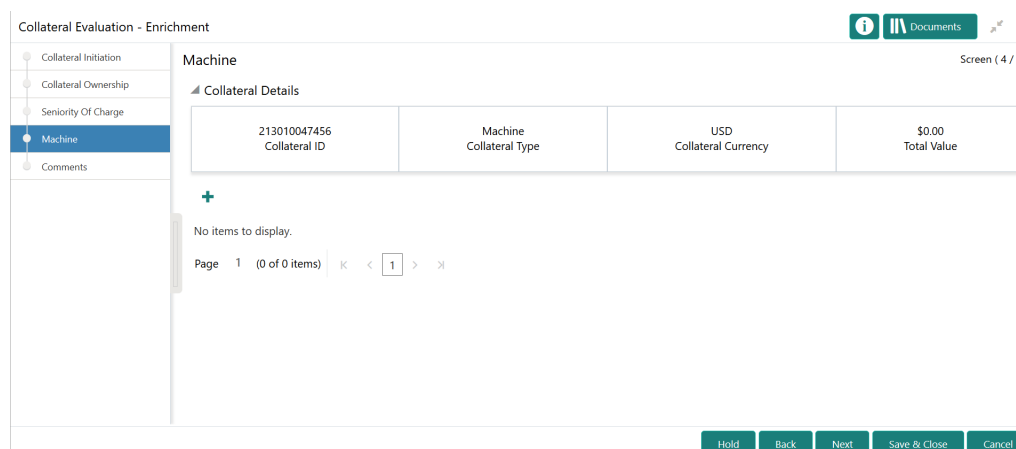
This topic contains only explanations for Account Receivables related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

## Machine

Information about the Machine data segment in Evaluation Enrichment stage.

The Machine data segment appears in case **Machine** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-57 Enrichment - Machine



Collateral Evaluation - Enrichment

Machine

Screen (4 / 5)

Collateral Details

213010047456 Collateral ID	Machine Collateral Type	USD Collateral Currency	\$0.00 Total Value
-------------------------------	----------------------------	----------------------------	-----------------------

+

No items to display.

Page 1 (0 of 0 items) < 1 >

Hold Back Next Save & Close Cancel

To add the Machine type collateral:

1. Click the add icon.

The **Configure - Machine** screen is displayed.

Figure 3-58 Configure - Machine

2. Provide all the details about the machine in the **Configure - Machine** screen. For field level information, refer the following tables.

Table 3-42 Configure - Machine - Basic Details - Field Description

Field	Description
<b>Serial Number</b>	Specify the machine <b>Serial Number</b> .
<b>Manufacturer</b>	Specify the machine manufacturer name.
<b>Machine Details</b>	Specify the machine type.
<b>Industrial Type</b>	Specify the industry in which the machine is used. The options available in the drop down list include but are not limited to: <ul style="list-style-type: none"> <li>• Agriculture Industry</li> <li>• Allied Industry</li> <li>• Automobile Industry</li> <li>• Banking</li> <li>• Fishing Industry</li> </ul>
<b>Manufactured Year</b>	Specify the year in which the machine was manufactured.
<b>Purchased Date</b>	Specify the date on which the machine was purchased.
<b>Quantity</b>	Specify the <b>Quantity</b> of machine to be added as collateral.
<b>Currency</b>	The system displays the collateral currency in this field.
<b>Amount in Collateral Currency</b>	The machine value is converted to collateral currency and displayed in this field.

Table 3-42 (Cont.) Configure - Machine - Basic Details - Field Description

Field	Description
Revaluation Base Value	<b>Revaluation Base Value</b> set for the selected collateral type is displayed.
Third Party Charge Amount	Select the currency and specify the <b>Third Party Charge Amount</b> .
Machinery Condition	Specify the condition of the machines.
Intended Use	Specify the purpose for which the machine is used.
Registered Owner	Specify the name of <b>Registered Owner</b> of the machine.
Registration Number	Specify the machine <b>Registration Number</b> .

Figure 3-59 Configure - Machine - Type Details

▲ Type Details

Machine Model Number 83	Machinery Type * Used	Type Of Raw Material Used Plastic
Units Production Per Hour 20	Per Unit Production Cost \$200,000.00	Turnover that can be Achieved \$300,000.00

Table 3-43 Configure - Machine - Type Details - Field Description

Field	Description
Machine Model Number	Specify the <b>Machine Model Number</b> .
Machinery Type	Select the <b>Machinery Type</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• New</li> <li>• Used</li> <li>• Leased</li> </ul>
Type of Raw Material Used	Select the <b>Type of Raw Material Used</b> for manufacturing the machine.
Units Production Per Hour	Specify the number of machinery units produced per hour.
Per Unit Production Cost	Specify the <b>Per Unit Production Cost</b> of the machine.
Turnover that can be Achieved	Specify the <b>Turnover that can be Achived</b> with the machine.

**Figure 3-60 Configure - Machine - Location Details**
**Table 3-44 Configure - Machine - Location Details - Field Description**

Field	Description
<b>Machine Details</b>	Specify the name of machine.
<b>House / Building</b>	Specify the name of <b>House / Building</b> in which machine is located.
<b>Street</b>	Specify the <b>Street</b> in which machine is located.
<b>Locality</b>	Specify the <b>Locality</b> of the <b>House / Building</b> in which machine is located.
<b>Landmark</b>	Specify the <b>Landmark</b> for the <b>House / Building</b> in which machine is located.
<b>Area</b>	Specify the <b>Area</b> where the machine is located.
<b>City</b>	Specify the <b>City</b> in which the machine is located.
<b>State</b>	Specify the <b>State</b> in which the machine is located.
<b>Zip-Code</b>	Specify the <b>Zip-Code</b> of the machine location.
<b>Country</b>	Specify the <b>Country</b> in which the machine is located.

- Capture **Remarks** for the machine, if any.

 **Note:**

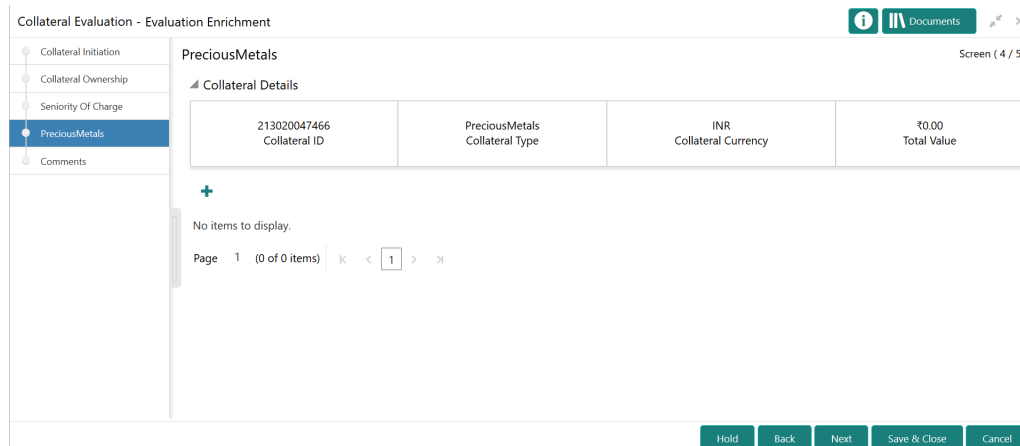
This topic contains only explanations for Machine related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

## Precious Metals

Information about the Precious Metals data segment in Evaluation Enrichment stage.

The Precious Metals data segment appears in case **Precious Metals** is selected as the **Collateral Type** in **Quick Initiation** screen.

**Figure 3-61 Enrichment - Precious Metals**

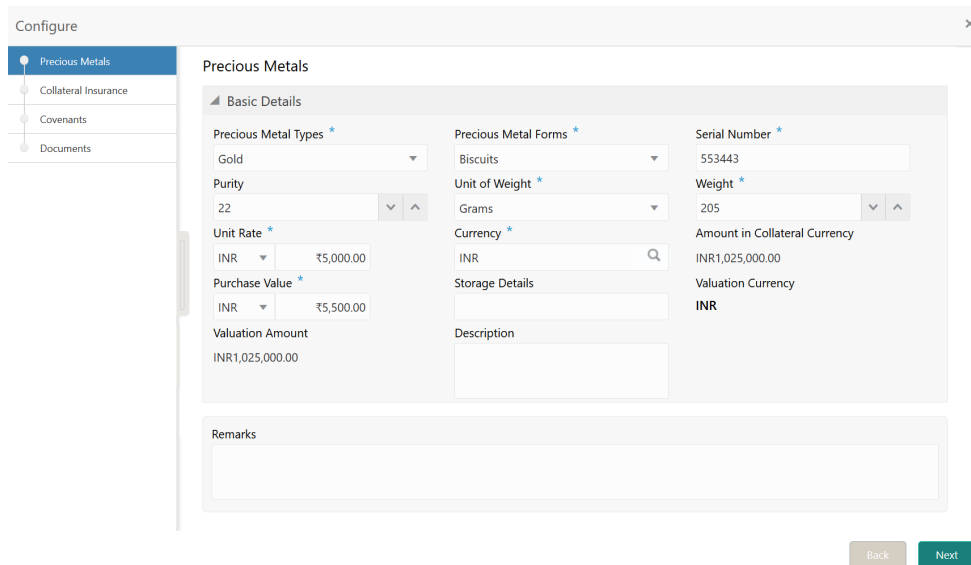


To add the precious metal type collateral:

1. Click the add icon.

The **Configure - Precious Metals** window is displayed.

**Figure 3-62 Configure - Precious Metals**



2. Provide the precious metal details in the **Configure - Precious Metal** screen.

For field level information, refer the following table.

Table 3-45 Configure - Precious Metals - Field Description

Field	Description
<b>Precious Metal Type</b>	Select the <b>Precious Metal Type</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Gold</li> <li>• Palladium</li> <li>• Silver</li> <li>• Platinum</li> </ul>
<b>Precious Metal Forms</b>	Select the <b>Precious Metal Forms</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Jewel</li> <li>• Biscuits</li> <li>• Coins</li> <li>• Stones</li> <li>• Bullion</li> </ul>
<b>Serial Number</b>	Specify the <b>Serial Number</b> of the precious metal.
<b>Purity</b>	Specify the <b>Purity</b> of the precious metal.
<b>Unit of Weight</b>	Select the unit in which the precious metal is weighed from the <b>Unit of Weight</b> drop down list.
<b>Weight</b>	Specify the precious metal <b>Weight</b> .
<b>Unit Rate</b>	Select the currency from the drop down list and specify the <b>Unit Rate</b> (market value per unit) of precious metal.
<b>Currency</b>	Search and select the collateral <b>Currency</b> .
<b>Amount in Collateral Currency</b>	The system multiplies the <b>Weight</b> of precious metal with the <b>Unit Rate</b> and displays the total value of precious metal in collateral currency.
<b>Purchase Value</b>	Select the currency from the drop down list and specify the <b>Purchase Value</b> of precious metal.
<b>Storage Details</b>	Specify the storage location of the precious metal.
<b>Valuation Currency</b>	The currency in which the precious metal is valued is displayed in this field.
<b>Valuation Amount</b>	The system multiplies the <b>Weight</b> of precious metal with the <b>Unit Rate</b> and displays the total value of precious metal in valuation currency.
<b>Description</b>	Provide a brief description about the precious metal.
<b>Remarks</b>	Capture <b>Remarks</b> for the precious metal, if any.

 **Note:**

This topic contains only explanations for Precious Metal related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.



## Comments

Detailed information about the Comments data segment in the Evaluation Enrichment stage.

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

**Figure 3-63** Enrichment - Comments

Comments Screen ( 5 / 5 )

Enter text here...

Post


No items to display.

Hold Back Next Save & Close Submit Cancel

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

Figure 3-64 Enrichment - Checklist

Checklist ✕

Doc Upload **Remarks:** 

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

**Save Checklist**

\* Outcome  ▼ **Submit**

 **Note:**

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

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the **Outcome** as **PROCEED** and click **Submit**.  
The application is moved to the next stage.

# 4

## Valuation

### Valuation

Detailed information about the Valuation stage in Collateral Evaluation process.

In general, banks review the following details to value the collateral and determine the final valuation amount.

- Collateral and its documents
- Market value of the collateral
- Trends of margin for similar collateral
- Trends of the valuation of similar collateral

In this stage, the Credit Officer or the user authorized to edit the Valuation task must capture the internal valuation details collected as part of internal valuation.

The following data segments are available in the Valuation stage:

- Collateral Summary
- Internal Valuation
- Comments

### Collateral Summary

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

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

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

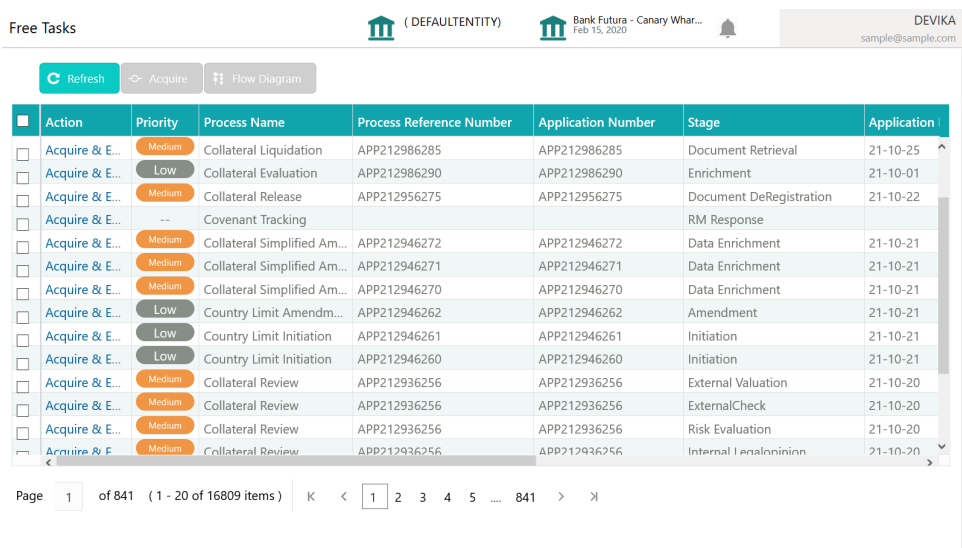
 **Note:**

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

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

The **Free Tasks** screen is displayed.

**Figure 4-1 Free Tasks**



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Liquidation	APP212986285	APP212986285	Document Retrieval	21-10-25
Acquire & E...	Low	Collateral Evaluation	APP212986290	APP212986290	Enrichment	21-10-01
Acquire & E...	Medium	Collateral Release	APP212956275	APP212956275	Document DeRegistration	21-10-22
Acquire & E...	--	Covenant Tracking			RM Response	
Acquire & E...	Medium	Collateral Simplified Am...	APP212946272	APP212946272	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946271	APP212946271	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946270	APP212946270	Data Enrichment	21-10-21
Acquire & E...	Low	Country Limit Amendm...	APP212946262	APP212946262	Amendment	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946261	APP212946261	Initiation	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946260	APP212946260	Initiation	21-10-21
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	External Valuation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	ExternalCheck	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Risk Evaluation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Internal Valuation	21-10-20

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

The **Valuation - Collateral Summary** screen is displayed.

Figure 4-2 Valuation - Collateral Summary

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

**ELCM\_SYNC\_1**

Customer ID	Application ID	Current Status	Documents	Collateral Type	Collateral Category	Ownership Type
000002182	APP212986287	RiskEvaluation Completed	0	Vehicle	ELCM_GOODS_VEHICLE	Joint

**Basic Information**

212980047407  
goods vehicle for new facility

Collateral Currency	Owner Estimated Value	Agreed Collateral Value	Available From	Available Till	Applicable Business
USD	\$50,000.00		2021-10-02		

Exposure Type: Industry,Currency,Country -  
Charge Type: -  
Purpose Of Collateral: New Facility  
Shareable Across Customers: No

<b>1</b> Collateral	<b>\$60K</b> Collateral Value
------------------------	----------------------------------

**Linked Facilities Details**

ROADROLL...	23%
Unlinked	77%

**Ownership**

ELCM_SYNC...	40%
Costco	40%

<b>2</b> Position	<b>0</b> Covenants proposed Standard Covenants Applicable	<b>0</b> Active Insurance
Seniority of charge held by MM	Complied Covenants	Total Insurance Amount
60	0	USD 0.00
Total Percentage	Breached Covenants	
40	0	
Percentage Available		

**Configured Stage Status**

Risk Evaluation	External Legal Opinion
Completed	Completed

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

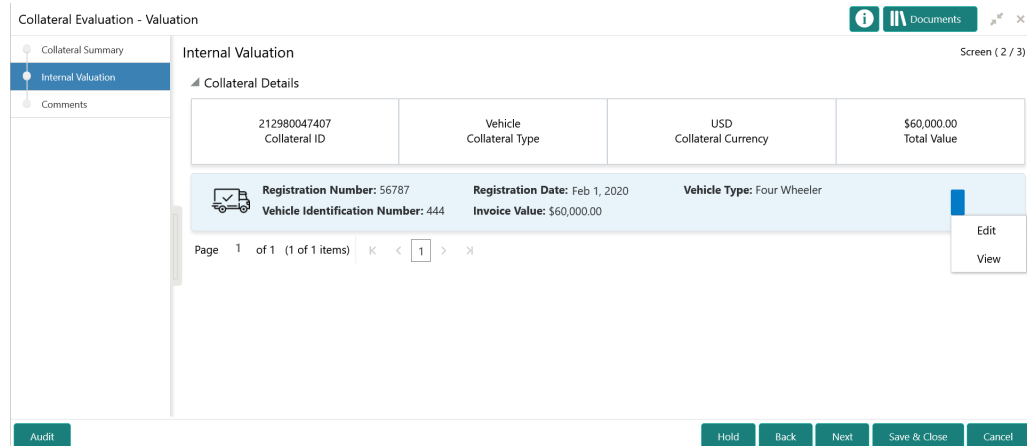
- View the collateral summary and click **Next**.

## Internal Valuation

Procedure to add internal valuation details.

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

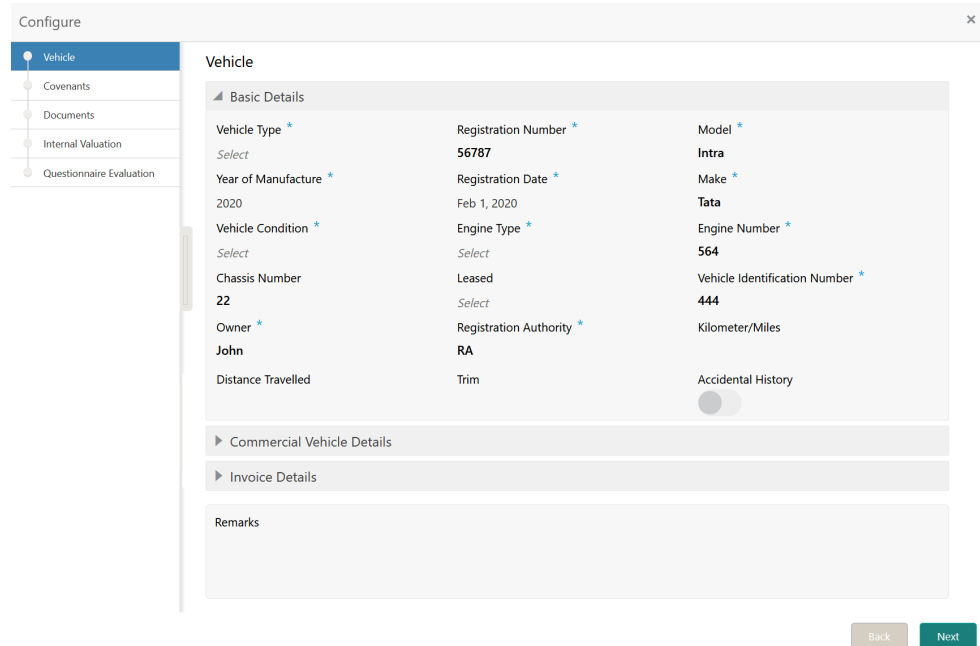
**Figure 4-3 Valuation - Internal Valuation**



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

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

**Figure 4-4 Valuation - Configure - Vehicle**



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

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

**Figure 4-5 Valuation - Configure - Internal Valuation**

3. Specify the internal valuation details.

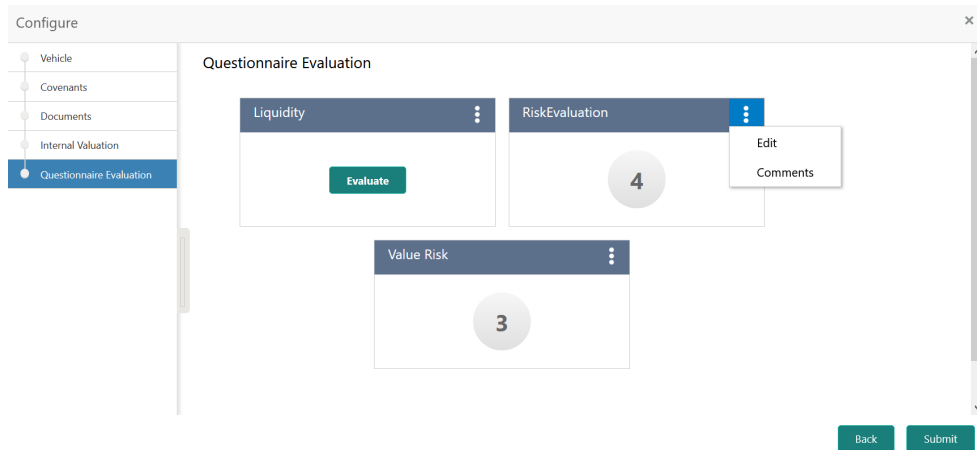
For field level information, refer the below table.

**Table 4-1 Valuation - Configure - Internal Valuation - Field Description**

Field	Description
<b>Valuation Date</b>	Specify the date on which internal valuation is performed.
<b>Valuation Team</b>	Specify the name of team which performed internal valuation for the collateral.
<b>Valuation Amount</b>	Specify the collateral <b>Valuation Amount</b> .
<b>Category Haircut</b>	Specify the market haircut for the selected collateral category.
<b>Bank Haircut</b>	Specify the <b>Bank Haircut</b> for the selected collateral category.
<b>Market Value</b>	The collateral <b>Valuation Amount</b> is reduced to the extent of mentioned <b>Category Haircut</b> and displayed.
<b>Bank Value</b>	The collateral <b>Valuation Amount</b> is reduced to the extent of mentioned <b>Bank Haircut</b> and displayed.
<b>Valuation Expiry Date</b>	Specify the date till which the internal valuation is valid.
<b>Valuer Remarks</b>	Specify the <b>Valuer Remarks</b> for the collateral.

4. Click **Next**.

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

**Figure 4-6 Valuation - Configure - Questionnaire Evaluation****Note:**

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

For information on Questionnaire Evaluation, refer **Legal Opinion** chapter.

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

## Comments

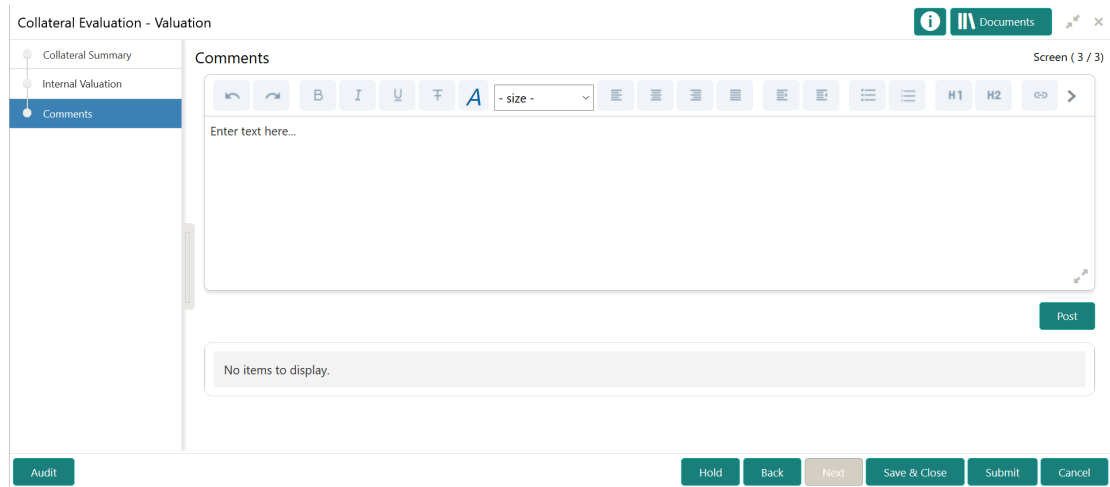
Information about the Comments data segment in the Valuation stage.

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

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

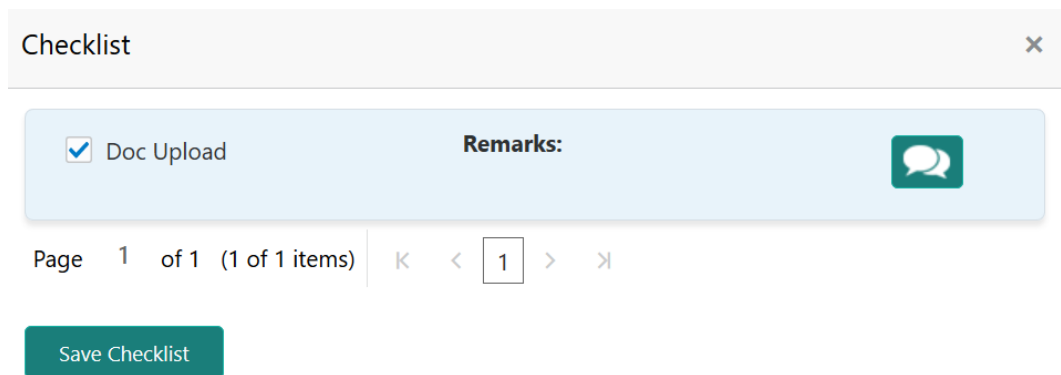


**Figure 4-7 Valuation - Comments**



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

**Figure 4-8 Checklist**



\* Outcome PROCEED

**Submit**

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

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

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

# 5

## Risk Evaluation

### Risk Evaluation

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

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

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

- Collateral Summary
- Risk Evaluation
- Comments

### Summary

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

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

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

 **Note:**

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

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

The **Free Tasks** screen is displayed.

Figure 5-1 Free Tasks

Free Tasks

( DEFAULTTENTITY ) Bank Futura - Canary Whar... Feb 15, 2020 DEVIKA sample@sample.com

Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Liquidation	APP212986285	APP212986285	Document Retrieval	21-10-25
Acquire & E...	Low	Collateral Evaluation	APP212986290	APP212986290	Enrichment	21-10-01
Acquire & E...	Medium	Collateral Release	APP212956275	APP212956275	Document DeRegistration	21-10-22
Acquire & E...	--	Covenant Tracking			RM Response	
Acquire & E...	Medium	Collateral Simplified Am...	APP212946272	APP212946272	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946271	APP212946271	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946270	APP212946270	Data Enrichment	21-10-21
Acquire & E...	Low	Country Limit Amendm...	APP212946262	APP212946262	Amendment	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946261	APP212946261	Initiation	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946260	APP212946260	Initiation	21-10-21
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	External Valuation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	ExternalCheck	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Risk Evaluation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Internal Legal Opinion	21-10-20

Page 1 of 841 (1 - 20 of 16809 items) 1 2 3 4 5 ... 841 >

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

Figure 5-2 Risk Evaluation - Summary

Collateral Evaluation - RiskEvaluation Documents

Summary Screen (1 / 3)

**ELCM\_SYNC\_1**

Customer ID: 000002182 Application ID: APP212986287 Current Status: LegalOpinion Completed Documents: 0 Collateral Type: Vehicle Collateral Category: ELCM\_GOODS\_VEHICLE Ownership Type: Joint

**Basic Information**

212980047407  
goods vehicle for new facility

Collateral Currency: USD Owner Estimated Value: \$50,000.00 Agreed Collateral Value: Available From: 2021-10-02 Available Till: Applicable Business: Exposure Type: Industry,Currency,Country - Charge Type: Purpose Of Collateral: New Facility Shareable Across Customers: No

<b>1</b> Collateral	<b>Linked Facilities Details</b> 77% Unlinked, 23% ROADROLL	<b>Ownership</b> ELCM_SYNC_1 40%, Costco 40%
<b>2</b> Position Seniority of charge held by MM	<b>Covenants</b> 0 Covenants proposed Standard Covenants Applicable 0 Complied Covenants, 0 Breached Covenants	<b>Insurance</b> 0 Active Insurance USD 0.00 Total Insurance Amount

**Seniority of charge**

60 Total Percentage, 40 Percentage Available

**Configured Stage Status**

Risk Evaluation: In Progress External Legal Opinion: Completed

Audit Hold Back Next Save & Close Cancel

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

## Risk Evaluation

Procedure to add risk evaluation details for the collateral.

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

**Figure 5-3 Risk Evaluation - Risk Evaluation**

The screenshot displays the 'Collateral Evaluation - RiskEvaluation' interface. The left sidebar contains 'Summary', 'Risk Evaluation' (selected), and 'Comments'. The main area is titled 'Risk Evaluation' and shows 'Collateral Details' for a single record. The record information is as follows:

212980047407 Collateral ID	Vehicle Collateral Type	USD Collateral Currency	\$60,000.00 Total Value
-------------------------------	----------------------------	----------------------------	----------------------------

Below the table, a light blue banner displays vehicle details: **Registration Number: 56787**, **Registration Date: Feb 1, 2020**, **Vehicle Type: Four Wheeler**, **Vehicle Identification Number: 444**, and **Invoice Value: \$60,000.00**. A pagination bar shows 'Page 1 of 1 (1 of 1 items)'. An 'Edit' icon is visible on the right side of the banner, with a dropdown menu containing 'Edit' and 'View'. At the bottom, there are buttons for 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner shows 'Screen (2 / 3)' and a 'Documents' icon.

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

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

**Figure 5-4 Risk Evaluation - Configure - Vehicle**

The screenshot shows a 'Configure' window with a sidebar on the left containing 'Vehicle', 'Covenants', 'Documents', 'Risk Evaluation', and 'Questionnaire Evaluation'. The 'Vehicle' menu item is selected. The main content area is titled 'Vehicle' and contains a 'Basic Details' section with the following fields:

Vehicle Type *	Registration Number *	Model *
Select	56787	Intra
Year of Manufacture *	Registration Date *	Make *
2020	Feb 1, 2020	Tata
Vehicle Condition *	Engine Type *	Engine Number *
Select	Select	564
Chassis Number	Leased	Vehicle Identification Number *
22	Select	444
Owner *	Registration Authority *	Kilometer/Miles
John	RA	
Distance Travelled	Trim	Accidental History
		<input type="checkbox"/>

Below the 'Basic Details' section are expandable sections for 'Commercial Vehicle Details' and 'Invoice Details', and a 'Remarks' text area. At the bottom right, there are 'Back' and 'Next' buttons.

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

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

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

The screenshot shows the 'Configure' window with 'Risk Evaluation' selected in the sidebar. The main content area is titled 'Risk Evaluation' and contains a '+' icon, the text 'No items to display.', and a 'Remarks' text area. Below the 'Remarks' area is a 'Final Recommendation' field. At the bottom right, there are 'Back' and 'Next' buttons.

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

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

**Figure 5-6 Risk Evaluation Details**

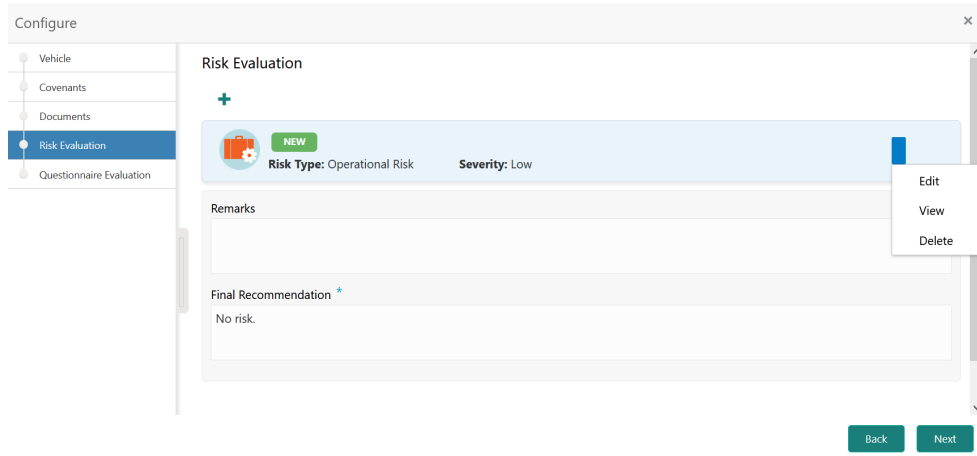
- Specify all the details in the **Risk Evaluation Details** window.  
For field level information, refer the below table.

**Table 5-1 Risk Evaluation Details - Field Description**

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

- Click **Add**.  
The risk evaluation details are added and displayed as shown below.

**Figure 5-7 Risk Evaluation - Configure - Risk Evaluation Added**

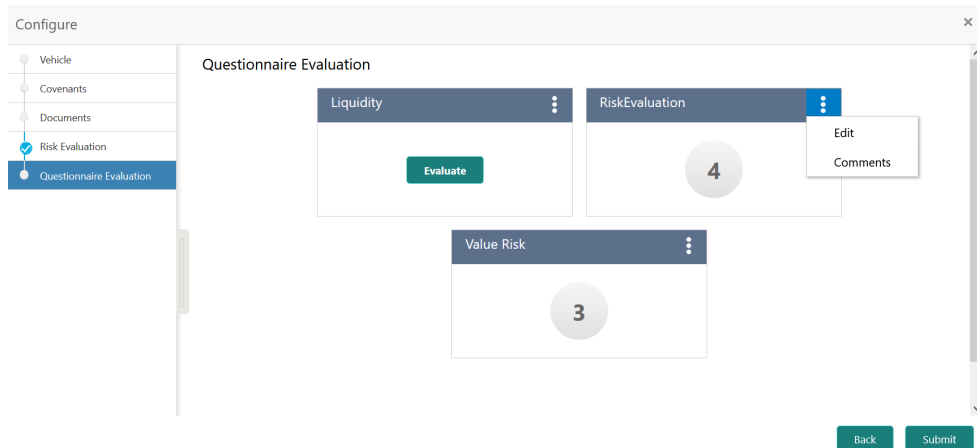


You can **Edit**, **View**, or **Delete** the added risk evaluation details by clicking the action icon in the corresponding record and selecting the required option.

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

The **Risk Evaluation - Configure - Questionnaire Evaluation** screen is displayed.

**Figure 5-8 Risk Evaluation - Configure - Questionnaire Evaluation**



 **Note:**

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

For information on questionnaire based evaluation, refer **Legal Opinion** chapter.



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

## Comments

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

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

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

**Figure 5-9 Risk Evaluation - Comments**

Collateral Evaluation - RiskEvaluation

Summary  
Risk Evaluation  
Comments

Comments

Screen ( 3 / 3 )

Enter text here...

Post


No items to display.

Audit Hold Back Next Save & Close Submit Cancel

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

**Figure 5-10 Checklist**

Checklist ×

Doc Upload      **Remarks:** 

Page 1 of 1 (1 of 1 items)    ⏪ < 1 > ⏩

[Save Checklist](#)

\* Outcome  ▼

[Submit](#)

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

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

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

# 6

## Legal Opinion

### Legal Opinion

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

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

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

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

- Collateral Summary
- Legal Opinion
- Comments

### Collateral Summary

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

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

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

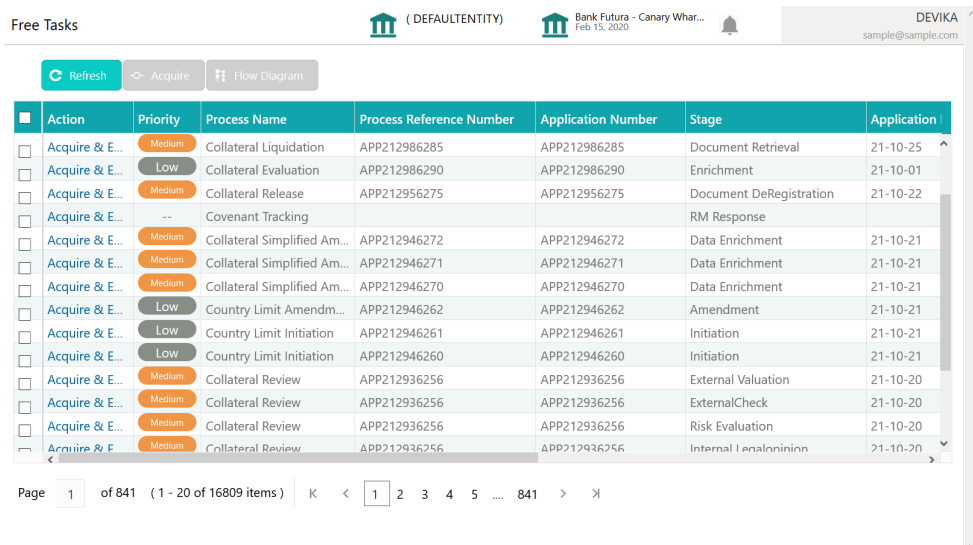
 **Note:**

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

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

The **Free Tasks** screen is displayed.

**Figure 6-1 Free Tasks**



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Liquidation	APP212986285	APP212986285	Document Retrieval	21-10-25
Acquire & E...	Low	Collateral Evaluation	APP212986290	APP212986290	Enrichment	21-10-01
Acquire & E...	Medium	Collateral Release	APP212956275	APP212956275	Document DeRegistration	21-10-22
Acquire & E...	--	Covenant Tracking			RM Response	
Acquire & E...	Medium	Collateral Simplified Am...	APP212946272	APP212946272	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946271	APP212946271	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946270	APP212946270	Data Enrichment	21-10-21
Acquire & E...	Low	Country Limit Amendm...	APP212946262	APP212946262	Amendment	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946261	APP212946261	Initiation	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946260	APP212946260	Initiation	21-10-21
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	External Valuation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	ExternalCheck	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Risk Evaluation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Internal Legal Opinion	21-10-20

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

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

Figure 6-2 Legal Opinion - Collateral Summary

The screenshot shows the 'Collateral Summary' screen for 'ELCM\_SYNC\_1'. The interface includes a sidebar with 'Collateral Summary', 'Legal Opinion', and 'Comments'. The main content area is divided into several sections:

- Header:** ELCM\_SYNC\_1, Customer ID: 000002182, Application ID: APP212986287, Current Status: Enrichment Completed, Documents: 0, Collateral Type: Vehicle, Collateral Category: ELCM\_GOODS\_VEHICLE, Ownership Type: Joint.
- Basic Information:** ID: 212980047407, Description: goods vehicle for new facility, Collateral Currency: USD, Owner Estimated Value: \$50,000.00, Agreed Collateral Value, Available From: 2021-10-02, Available Till, Applicable Business, Exposure Type, Charge Type, Purpose Of Collateral: New Facility, Shareable Across Customers: No.
- Vehicle:** 1 Collateral, \$60K Collateral Value.
- Linked Facilities Details:** Pie chart showing 23% ROADROLL... and 77% Unlinked.
- Ownership:** Pie chart showing ELCM\_SYNC... (40%) and Costco (40%).
- Seniority of charge:** 2 Position, Seniority of charge held by MM, Total Percentage: 60, Percentage Available: 40.
- Covenants:** 0 Covenants proposed, Standard Covenants Applicable, 0 Complied Covenants, 0 Breached Covenants.
- Insurance:** 0 Active Insurance, Total Insurance Amount: USD 0.00.
- Configured Stage Status:** Risk Evaluation (In Progress), External Legal Opinion (In Progress).

Navigation buttons at the bottom include: Audit, Hold, Back, Next, Save & Close, Cancel.

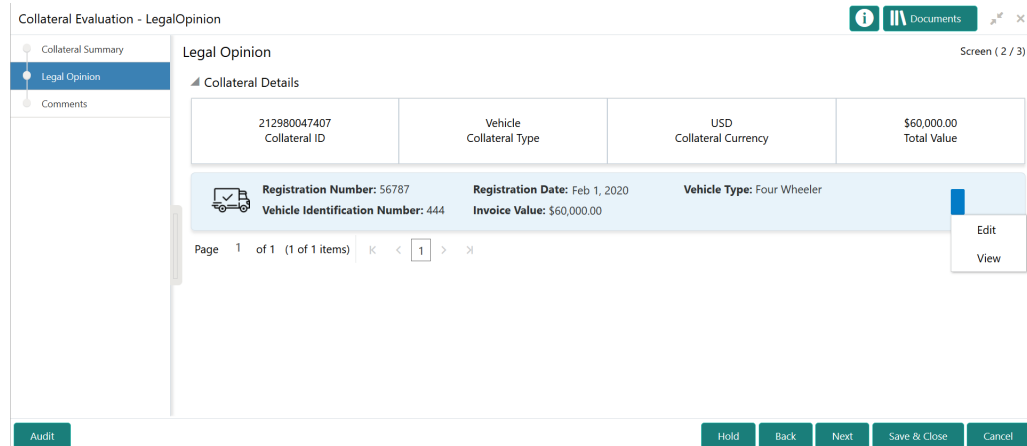
3. View the Collateral Summary and click **Next**.

## Legal Opinion

Procedure to capture legal opinion for the collateral.

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

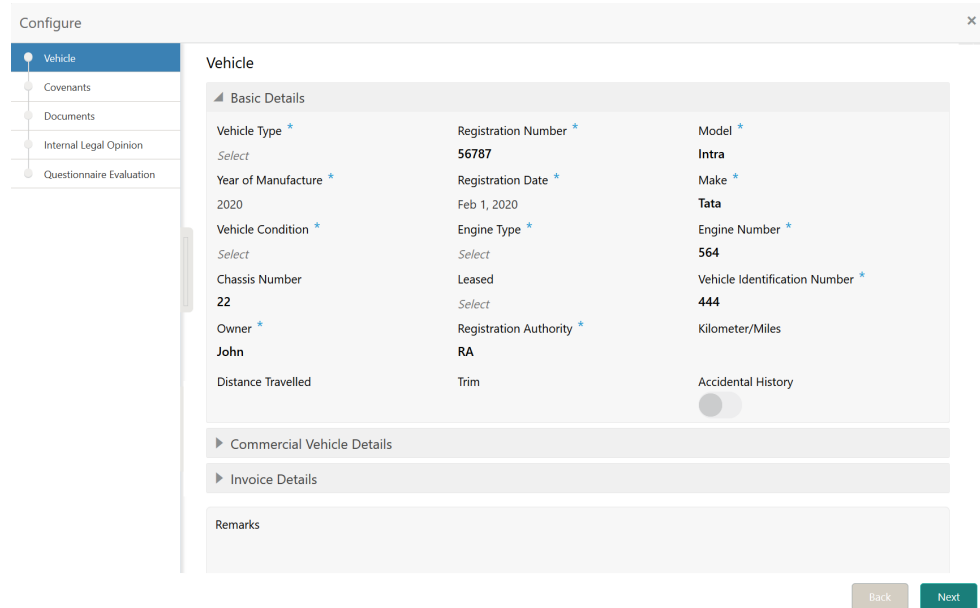
**Figure 6-3 Legal Opinion - Legal Opinion**



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

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

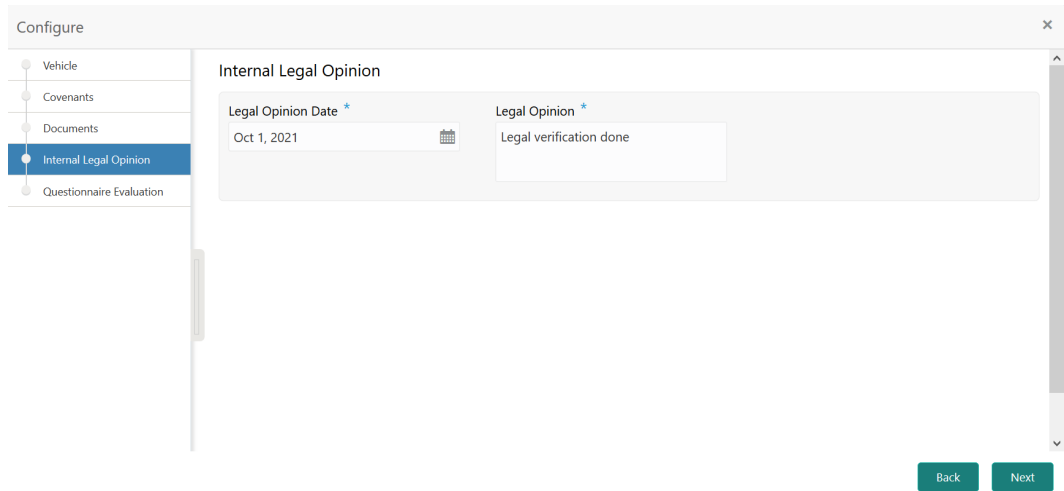
**Figure 6-4 Legal Opinion - Configure - Vehicle**



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

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

**Figure 6-5 Legal Opinion - Configure - Internal Legal Opinion**



3. Specify the legal opinion details.

For field level information, refer the below table.

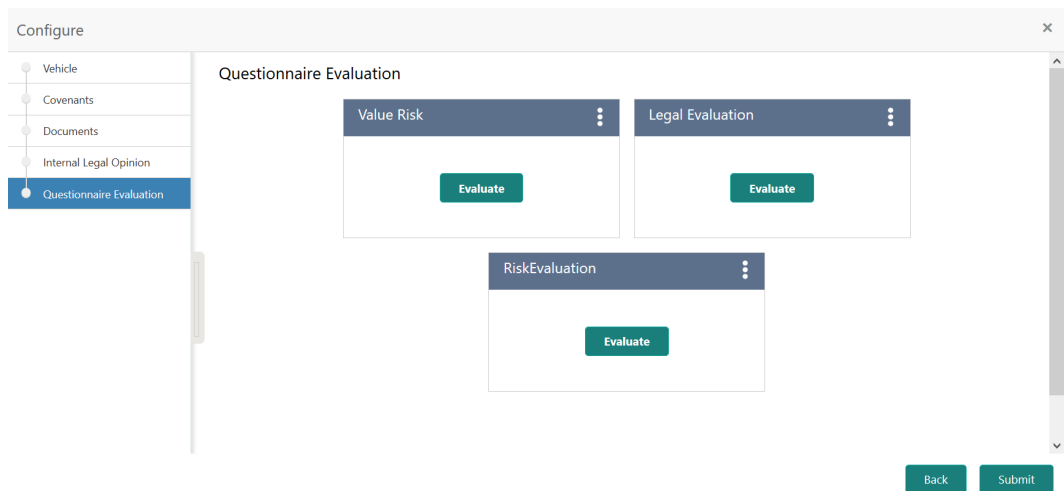
**Table 6-1 Legal Opinion - Configure - Internal Legal Opinion - Field Description**

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

4. Click Next.

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

**Figure 6-6 Legal Opinion - Configure - Questionnaire Evaluation**

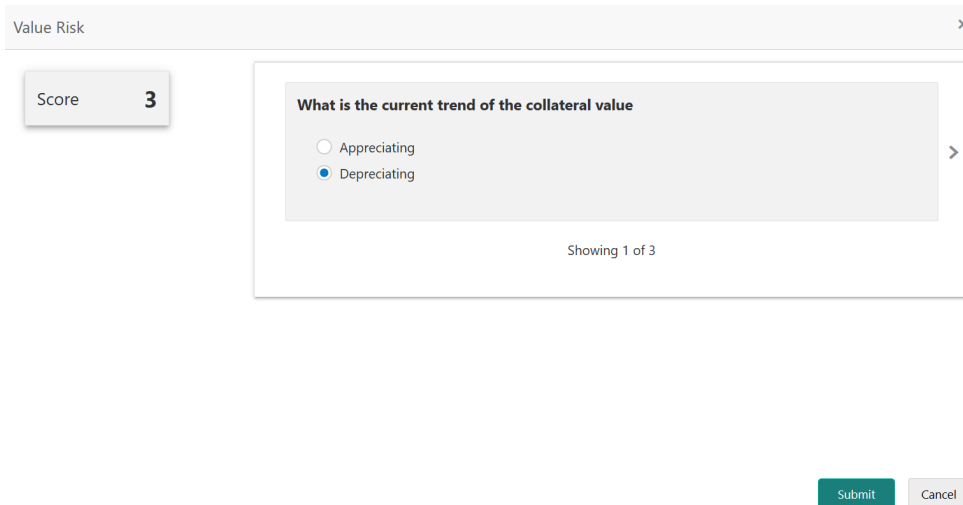


 **Note:**

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

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

**Figure 6-7 Questionnaire**



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

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

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

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

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

## Comments

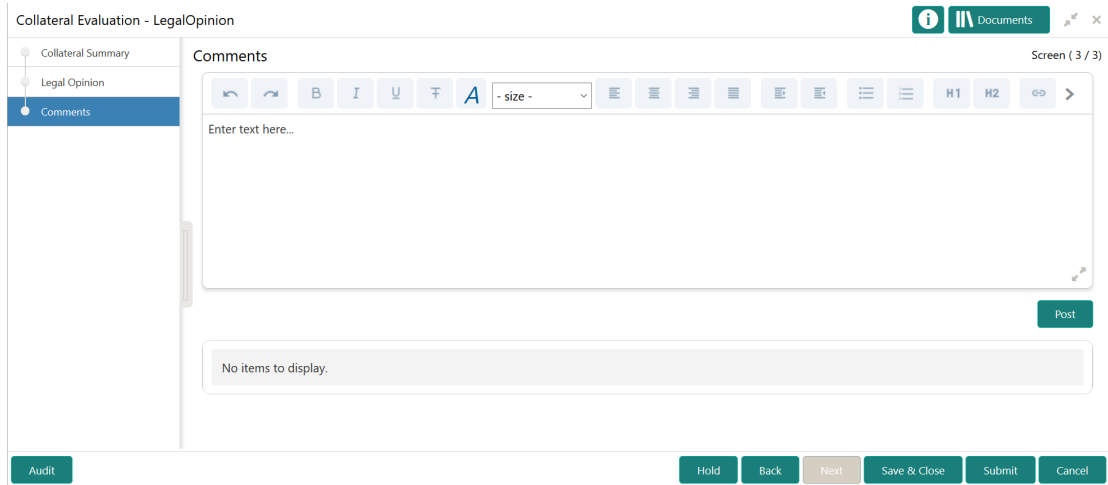
Information about the Comments data segment in the Legal Opinion stage.

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

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

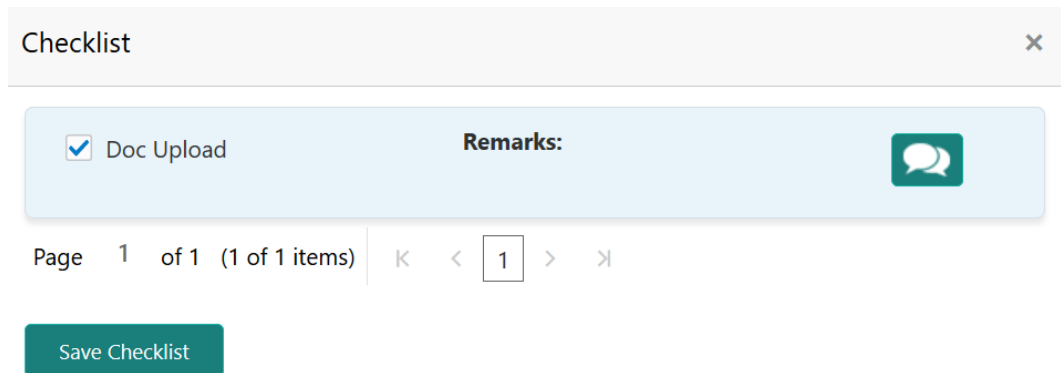


**Figure 6-8 Legal Opinion - Comments**



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

**Figure 6-9 Checklist**



\* Outcome PROCEED ▼

**Submit**

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

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

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

# 7

## Review and Recommendation

### Review and Recommendation

Detailed information about the Review and Recommendation stage in the Collateral Evaluation process.

In this stage, the Credit Reviewer or the user authorized to edit the Review and Recommendation task must review the following details and provide their recommendations for the collateral.

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

The following data segments are available in the Review and Recommendations stage.

- Summary
- Collateral Review
- Comments

### Summary

Information about the Summary data segment in the Review and Recommendation stage.

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

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

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

The **Free Tasks** screen is displayed.

Figure 7-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Liquidation	APP212986285	APP212986285	Document Retrieval	21-10-25
Acquire & E...	Low	Collateral Evaluation	APP212986290	APP212986290	Enrichment	21-10-01
Acquire & E...	Medium	Collateral Release	APP212956275	APP212956275	Document DeRegistration	21-10-22
Acquire & E...	--	Covenant Tracking			RM Response	
Acquire & E...	Medium	Collateral Simplified Am...	APP212946272	APP212946272	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946271	APP212946271	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946270	APP212946270	Data Enrichment	21-10-21
Acquire & E...	Low	Country Limit Amendm...	APP212946262	APP212946262	Amendment	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946261	APP212946261	Initiation	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946260	APP212946260	Initiation	21-10-21
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	External Valuation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	ExternalCheck	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Risk Evaluation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Internal Valuation	21-10-20

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

Figure 7-2 Review and Recommendation - Summary

**Summary**

**ELCM\_SYNC\_1**

Customer ID: 000002182 | Application ID: APP212986287 | Current Status: Valuation Completed | Documents: 0 | Collateral Type: Vehicle | Collateral Category: ELCM\_GOODS\_VEHICLE | Ownership Type: Joint

**Basic Information**

212980047407  
goods vehicle for new facility

Collateral Currency: USD | Owner Estimated Value: \$50,000.00 | Agreed Collateral Value: - | Available From: 2021-10-02 | Available Till: - | Applicable Business: -

Exposure Type: Industry,Currency,Country - | Charge Type: - | Purpose Of Collateral: New Facility | Shareable Across Customers: No

**Vehicle**

1 Collateral

\$60K Collateral Value

**Linked Facilities Details**

77% Unlinked | 23% ROADROLL

**Ownership**

ELCM\_SYNC\_1 40% | Costco 40%

**Seniority of charge**

2 Position

Seniority of charge held by MM

60 Total Percentage | 40 Percentage Available

**Covenants**

0 Covenants proposed | Standard Covenants Applicable

0 Complied Covenants | 0 Breached Covenants

**Insurance**

0 Active Insurance

USD 0.00 Total Insurance Amount

**Configured Stage Status**

Risk Evaluation: Completed | External Legal Opinion: Completed

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

## Collateral Review

Information about the Collateral Review data segment in the Review and Recommendation stage.

This data segment allows to capture review details and recommendations for the collateral. Upon clicking **Next** in the **Review and Recommendation - Summary** screen, the Collateral Review data segment is displayed.

**Figure 7-3 Review and Recommendation - Collateral Review**

Collateral Evaluation - Review And Recommendation

Summary  
Collateral Review  
Comments

Collateral Review

ELCM\_SYNC\_1

Customer ID	Application ID	Current Status	Documents	Collateral Type	Collateral Category	Ownership Type
000002182	APP212986287	Valuation Completed	0	Vehicle	ELCM_GOODS_VEHICLE	Joint

Basic Information

212980047407

goods vehicle for new facility

Collateral Currency	Owner Estimated Value	Agreed Collateral Value	Available From	Available Till	Applicable Business
USD	\$50,000.00		2021-10-02		-
Exposure Type	Charge Type	Purpose Of Collateral	Shareable Across Customers		
Industry,Currency,Country -		New Facility	No		

Final Recommendation

Review Done On	Review Done By	Valuation Currency
10/27/21	DEVIKA	USD
Valuation Amount	Submission Required?	Recommendation
USD \$39,992.00	<input checked="" type="checkbox"/>	Proceed

Audit

Hold Back Next Save & Close Cancel

- View the collateral details and provide all the details in **Final Recommendation** section. For field level information, refer the below table.

**Table 7-1 Review and Recommendation - Collateral Review - Final Recommendation - Field Description**

Field	Description
<b>Review Done On</b>	Specify the date on which the collateral review is performed.
<b>Review Done By</b>	The logged in user ID is displayed in this field. You can modify this value, if required.
<b>Valuation Currency</b>	The currency in which the collateral is valued in previous stages is displayed.
<b>Valuation Amount</b>	The collateral <b>Valuation Amount</b> set in the Valuation stage is displayed.

**Table 7-1 (Cont.) Review and Recommendation - Collateral Review - Final Recommendation - Field Description**

Field	Description
<b>Submission Required?</b>	Enable this flag, if collateral submission is required.
<b>Recommendation</b>	Capture the <b>Recommendations</b> for the collateral.

2. Click **Next**.

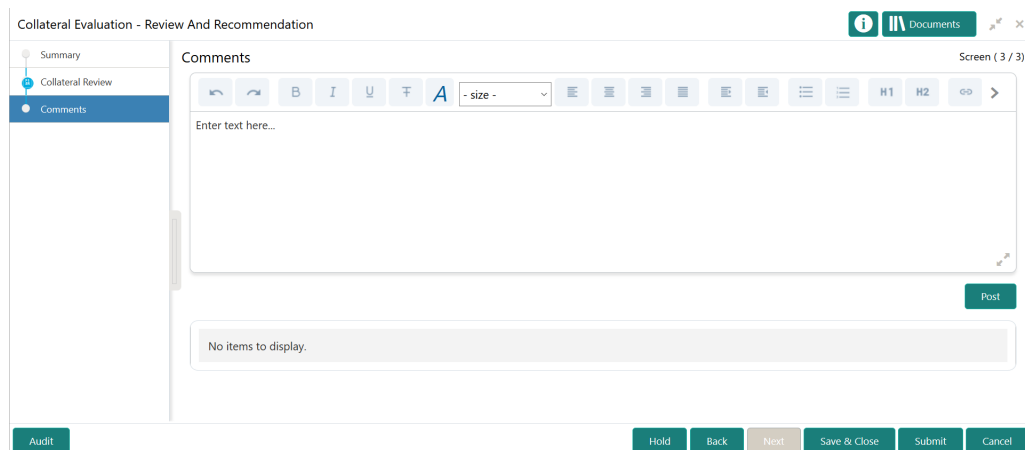
## Comments

Information about the Comments data segment in the Review and Recommendation stage.

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

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


**Figure 7-4 Review and Recommendations - Comments**



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

Figure 7-5 Checklist

Checklist ✕

Doc Upload **Remarks:** 

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

[Save Checklist](#)

\* Outcome PROCEED ▾ [Submit](#)

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

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

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

# 8

## Approval

### Approval

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

In this stage, the Credit Approver or the user authorized to edit the Approval task must review the collateral details along with the Legal Opinion from legal department, Risk Evaluation details, Valuation details, and Reviewer's recommendation, and make necessary decision to approve or reject the Collateral.

The following data segments are available in the Approval stage.

- Summary
- Collateral Review
- Comments

### Summary

Information about the Summary data segment in the Approval stage.

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

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

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

The **Free Tasks** screen is displayed.



Figure 8-1 Free Tasks

Free Tasks

( DEFAULTTENTITY ) Bank Futura - Canary Whar... Feb 15, 2020 DEVIKA sample@sample.com

Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Liquidation	APP212986285	APP212986285	Document Retrieval	21-10-25
Acquire & E...	LOW	Collateral Evaluation	APP212986290	APP212986290	Enrichment	21-10-01
Acquire & E...	Medium	Collateral Release	APP212956275	APP212956275	Document DeRegistration	21-10-22
Acquire & E...	--	Covenant Tracking			RM Response	
Acquire & E...	Medium	Collateral Simplified Am...	APP212946272	APP212946272	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946271	APP212946271	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946270	APP212946270	Data Enrichment	21-10-21
Acquire & E...	LOW	Country Limit Amendm...	APP212946262	APP212946262	Amendment	21-10-21
Acquire & E...	LOW	Country Limit Initiation	APP212946261	APP212946261	Initiation	21-10-21
Acquire & E...	LOW	Country Limit Initiation	APP212946260	APP212946260	Initiation	21-10-21
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	External Valuation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	ExternalCheck	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Risk Evaluation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Internal Valuation	21-10-20

Page 1 of 841 (1 - 20 of 16809 items) 1 2 3 4 5 ... 841 >

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

Figure 8-2 Approval - Summary

Collateral Evaluation - Approval

Documents

Summary Screen (1 / 3)

**ELCM\_SYNC\_1**

Customer ID: 000002182 Application ID: APP212986287 Current Status: Review And Recommendation Completed Documents: 0 Collateral Type: Vehicle Collateral Category: ELCM\_GOODS\_VEHICLE Ownership Type: Joint

**Basic Information**

212980047407  
goods vehicle for new facility

Collateral Currency: USD Owner Estimated Value: \$50,000.00 Agreed Collateral Value: - Available From: 2021-10-02 Available Till: - Applicable Business: -

Exposure Type: Industry,Currency,Country - Charge Type: - Purpose Of Collateral: New Facility Shareable Across Customers: No

<b>1</b> Collateral  \$60K Collateral Value	<b>Linked Facilities Details</b>  77% ROADROLL... 23% Unlinked	<b>Ownership</b>  ELCM_SYNC_... Costco 40%
<b>2</b> Position  Seniority of charge held by MM  60 Total Percentage 40 Percentage Available	<b>Covenants</b>  0 Covenants proposed Standard Covenants Applicable  0 Complied Covenants 0 Breached Covenants	<b>Insurance</b>  0 Active Insurance  USD 0.00 Total Insurance Amount

**Configured Stage Status**

Risk Evaluation: Completed External Legal Opinion: Completed

Audit Hold Back Next Save & Close Cancel

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

## Collateral Review

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

In this data segment, the Review and Recommendation details captured in the previous stage are displayed.

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

**Figure 8-3 Approval - Collateral Review**

Collateral Evaluation - Approval

Collateral Review

ELCM\_SYNC\_1

Customer ID	Application ID	Current Status	Documents	Collateral Type	Collateral Category
000002182	APP212986287	Review And Recommendation Completed	0	Vehicle	ELCM_GOODS_VEHICLE

Ownership Type  
Joint

Basic Information

212980047407

goods vehicle for new facility

Collateral Currency	Owner Estimated Value	Agreed Collateral Value	Available From	Available Till	Applicable Business
USD	\$50,000.00		2021-10-02		-

Exposure Type	Charge Type	Purpose Of Collateral	Shareable Across Customers
Industry,Currency,Country -		New Facility	No

Final Recommendation

Review Done On	Review Done By	Valuation Currency
10/27/21	DEVIKA	USD

Valuation Amount	Submission Required?	Recommendation
USD39,992.00	<input checked="" type="checkbox"/>	Proceed

Audit

Hold Back Next Save & Close Cancel

1. View the collateral details and **Recommendation**.
2. Click **Next**.

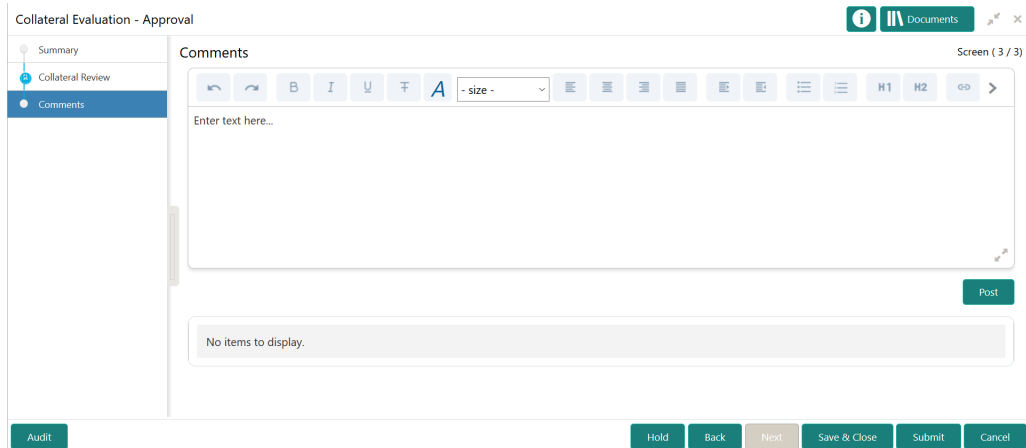
## Comments

Information about the Comments data segment in the Approval stage.

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

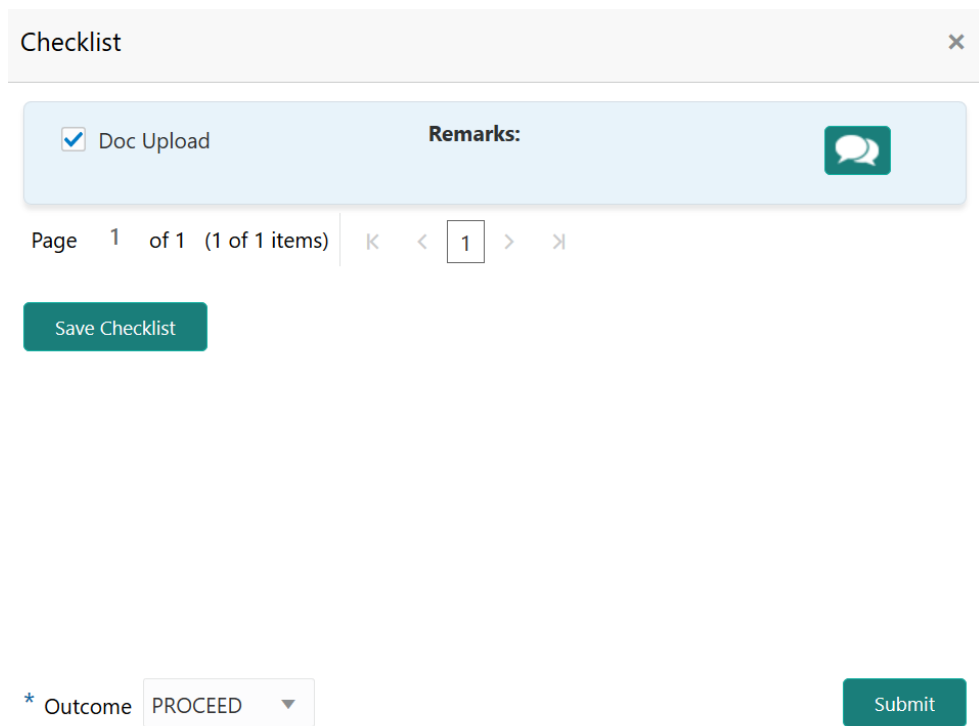
Upon clicking **Next** in the **Approval - Collateral Review** screen, the Comments data segment is displayed.

**Figure 8-4 Approval - Comments**



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

**Figure 8-5 Checklist**



4. Manually verify all the checklist and enable the corresponding check box.

5. Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- APPROVE
- REJECT

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

If **REJECT** is selected as the **Outcome**, the application is rejected and the process is completed on clicking **Submit**.

# 9

## Customer Notification

### Customer Notification

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

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

The following stages are available in the Customer Notification stage.

- Draft Generation
- Comments

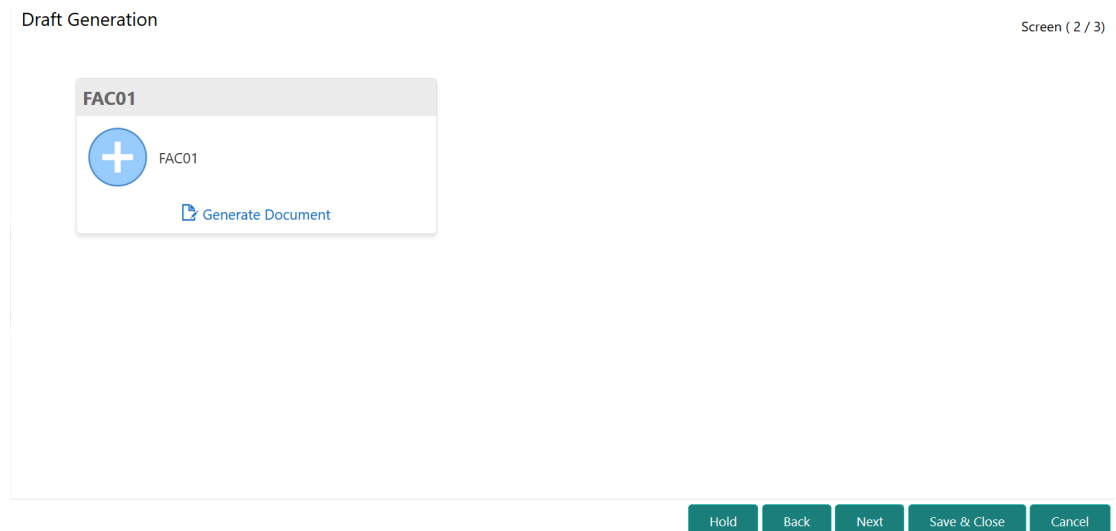
### Draft Generation

Procedure to generate evaluation draft for customer acceptance.

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

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

**Figure 9-1 Draft Generation**



1. Click **Generate Document**.

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

**Figure 9-2 Draft Generation Details**

Draft Generation Details

<p>Communication Type</p> <p><b>Email</b></p> <p>E-Mail CC</p> <input style="width: 90%; border: 1px solid #ccc; padding: 2px;" type="text" value="john_doe@example.com"/>	<p>E-Mail To *</p> <input style="width: 90%; border: 1px solid #ccc; padding: 2px;" type="text" value="john_doe@example.com"/> <p>Subject *</p> <input style="width: 90%; border: 1px solid #ccc; padding: 2px;" type="text" value="Proposal draft"/>
--	---

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

**Table 9-1 Draft Generation Details - Field Description**

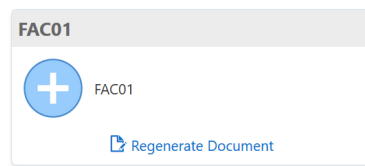
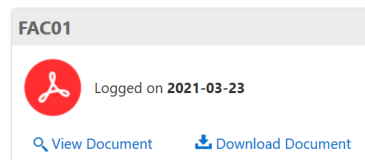
Field	Description
<b>Communication Type</b>	By default, the <b>Communication Type</b> is displayed as Email. You cannot change the <b>Communication Type</b> in this screen.
<b>E-Mail To</b>	Specify the E-mail address to which the draft document has to be sent.
<b>E-Mail CC</b>	Specify the E-mail address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

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

**Figure 9-3 Draft Generation - Completed**

Draft Generation

Screen ( 2 / 3 )

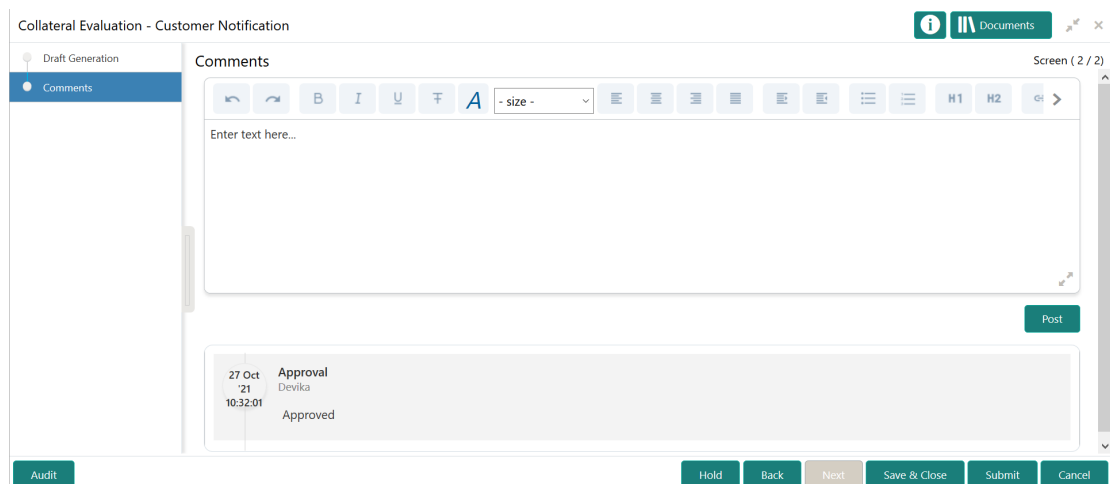
**Generated Documents**[Hold](#) [Back](#) [Next](#) [Save & Close](#) [Cancel](#)

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

## Comments

Information about the Comments data segment in Customer Notification stage.

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

**Figure 9-4 Customer Notification - Comments**

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

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

**Figure 9-5 Customer Notification - Checklist**

Checklist

Doc Upload      Remarks:     

Page 1 of 1 (1 of 1 items)    < 1 >

Save Checklist

\* Outcome: PROCEED      Submit

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL\_INFO

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

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



# 10

## Customer Agreement

### Customer Agreement

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

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

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

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

- Customer Acceptance
- Comments

### Customer Acceptance

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

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

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

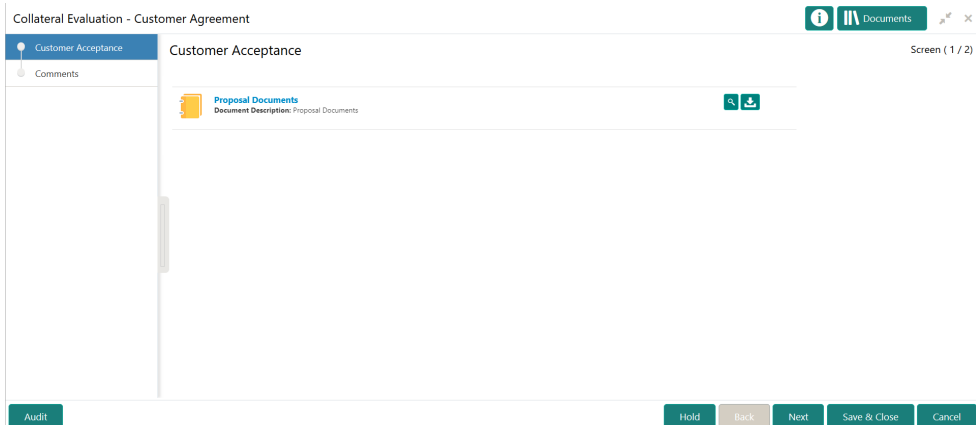
The **Free Tasks** screen is displayed.

**Figure 10-1 Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Liquidation	APP212986285	APP212986285	Document Retrieval	21-10-25
Acquire & E...	Low	Collateral Evaluation	APP212986290	APP212986290	Enrichment	21-10-01
Acquire & E...	Medium	Collateral Release	APP212956275	APP212956275	Document DeRegistration	21-10-22
Acquire & E...	--	Covenant Tracking			RM Response	
Acquire & E...	Medium	Collateral Simplified Am...	APP212946272	APP212946272	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946271	APP212946271	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946270	APP212946270	Data Enrichment	21-10-21
Acquire & E...	Low	Country Limit Amendm...	APP212946262	APP212946262	Amendment	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946261	APP212946261	Initiation	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946260	APP212946260	Initiation	21-10-21
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	External Valuation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	ExternalCheck	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Risk Evaluation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Internal Valuation	21-10-20

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

**Figure 10-2 Customer Agreement - Customer Acceptance**



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

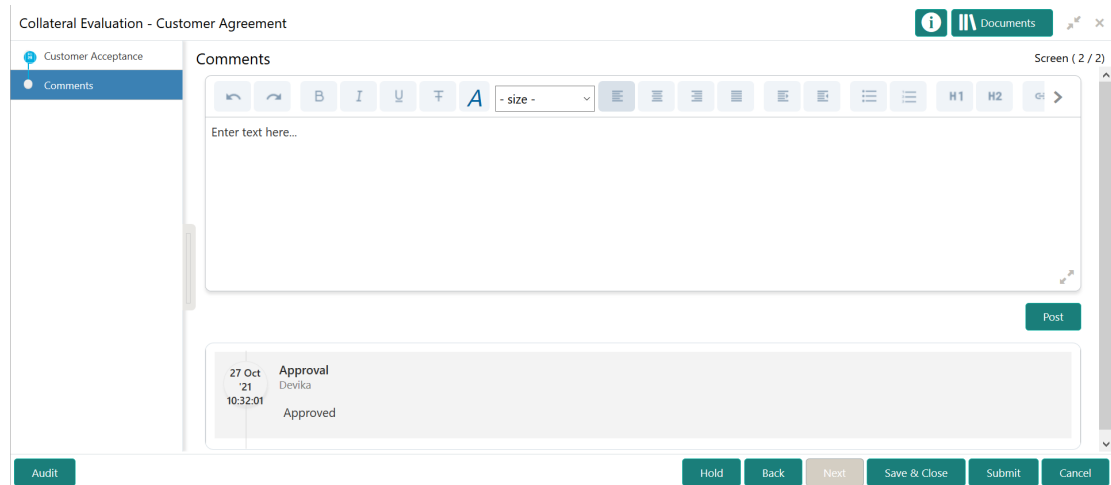
## Comments

Information about the Comments data segment in Customer Agreement stage.

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

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

**Figure 10-3 Customer Agreement - Comments**



1. Type comments for the Customer Agreement stage in the text box.
2. Click **Post**.  
Comments are posted below the text box.
3. To go back to the previous screen and make changes, click **Back**.
4. If changes are not required, click **Submit**.  
The **Checklists** window is displayed.

**Figure 10-4 Customer Agreement - Checklist**

Checklist ×

Doc Upload Remarks:

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Save Checklist

\* Outcome PROCEED ▼ Submit

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

The options available in the drop down list are:

- ACCEPT
- ADDITIONAL\_INFO
- REJECT

If the **Outcome** is selected as **ACCEPT**, the Collateral Evaluation process is completed and the Collateral Perfection Initiation task is generated on clicking **Submit**.

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

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

# 11

## Appendix I

### Annexure I

Procedure to add and manage covenants.

1. To add a covenant, click the add icon.  
The **Covenant Details** window is displayed.

**Figure 11-1 Covenant Details**

Covenant Details

Covenant Code *	Covenant Name *	Covenant Description *	Classification Type *
DSCR on the basis of EBITDA <input type="text"/>	DSCR on the basis of EBITDA	DSCR on the basis of EBITDA	External
<a href="#">Click to add New Covenant</a>			

- ▶ Covenant Details
- ▶ Monitoring Information Details
- ▶ Formula Details
- ▶ Others

[Create](#) [Cancel](#)

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

For field level information, refer the following tables.

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

Field	Description
<b>Covenant code</b>	Specify a unique code for the covenant to be created.
<b>Covenant name</b>	Specify a name for the covenant to be created.
<b>Covenant description</b>	Provide a brief description about the covenant.

**Table 11-1 (Cont.) Covenant Details - Field Description**

Field	Description
<b>Classification type</b>	Specify the covenant <b>Classification Type</b> as Internal and External.

**Figure 11-2 Covenant Details - Covenant Details**

The screenshot shows a form titled "Covenant Details" with the following fields and values:

- Covenant Type \***: Non Financial
- Covenant Sub Type**: Operating Activity
- Notice Days \***: 15
- Revision Frequency \***: Quarterly
- Revision Days**: Enter Revision Days
- Start Date \***: Apr 13, 2019
- End Date \***: Feb 28, 2021
- Maximum Defer Days \***: 10

**Table 11-2 Covenant Details - Covenant Details - Field Description**

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

**Figure 11-3 Covenant Details - Monitoring Information Details**

The screenshot shows a form titled "Monitoring information details" with two tabs: "ProfitandLoss" (selected) and "CashFlow".

**Table 11-3 Covenant Details - Monitoring Information Details - Field Description****Field Description**

Select the monitoring information. Monitoring information maintained in the Monitoring Information Maintenance module are displayed in the LOV.

**Figure 11-4 Covenant Details - Formula Details**

Formula Builder

Variables:

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

Custom Value:

Caret position: 19

DEBT X - X ASSET X

Formula : DEBT - ASSET Formula Is Valid : Valid Expression

Formula: DEBT - ASSET

Target type \*  Covenant Check Condition \*  Target Value \*

**Table 11-4 Covenant Details - Formula Details - Field Description**

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

**Table 11-4 (Cont.) Covenant Details - Formula Details - Field Description**

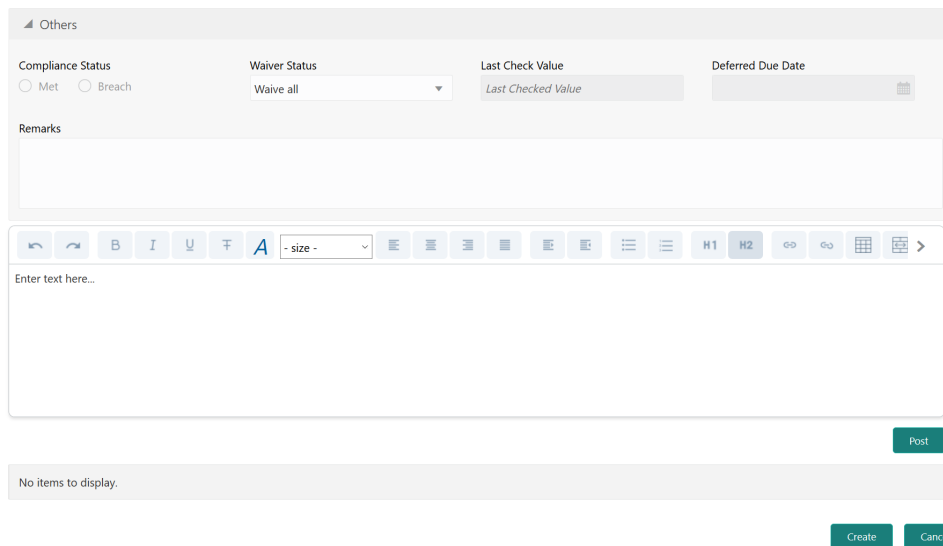
Field	Description
<b>Target Type</b>	Select the <b>Target Type</b> from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Value</li> <li>• Percentage</li> <li>• Ratio</li> </ul>
<b>Covenant Check Condition</b>	Select the Covenant Check Condition from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.
<b>Target Value</b>	Specify the Target Value.
<b>Target Value 1, Target Value 2</b>	If <b>Between</b> is selected as the <b>Covenant Check Condition</b> , <b>Target Value 1</b> and <b>Target Value 2</b> fields appear. You need to specify the range of target values.

 **Note:**

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

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

**Figure 11-5 Covenant Details - Others**



The screenshot shows a web interface for 'Others' with the following elements:

- Compliance Status:** Radio buttons for 'Met' and 'Breach'.
- Waiver Status:** A dropdown menu currently showing 'Waive all'.
- Last Check Value:** A text input field with the placeholder 'Last Checked Value'.
- Deferred Due Date:** A date picker field.
- Remarks:** A large text area with a rich text editor toolbar above it. The toolbar includes icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, H1, H2, link icon, and a right arrow.
- Post:** A green button located at the bottom right of the remarks section.
- No items to display:** A message at the bottom of the main content area.
- Create / Cancel:** Two green buttons at the very bottom of the page.



**Table 11-5 Covenant Details - Others - Field Description**

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

4. Click **Create**.

Covenant details are added and displayed in the **Covenants / Covenant Details** screen / data segment.

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

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

# 12

## Appendix II

### Annexure II

Procedure to add and manage documents.

1. To upload collateral documents, click **Add New Document**. The Document window appears as shown below.

The **Document Details** window is displayed.

**Figure 12-1 Document Details**

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

- Document Type \***: Closure Documents
- Document Code \***: Closure Documents
- Document Title \***: Facility Payment Bills
- Document Description**: (Empty text area)
- Remarks**: Paid
- Document Expiry Date**: Mar 21, 2020

Below the fields is a dashed box containing the text: "Drop files here or click to select". Below this box, it says "Selected files: [\"pdf-PDF-Invoice3.pdf\"]". An "Upload" button is located at the bottom right of the window.

2. Specify all the details in the **Document Details** window based on description in the below table.

Table 12-1 Document Details - Field Description

Field	Description
Document Type	Select the <b>Document Type</b> from the drop down list. The options available include but are not limited to: <b>Amendment Documents, Proposal Documents</b> and <b>Closure Documents</b> .
Document Code	Select the <b>Document Code</b> from the drop down list. The options available include but are not limited to: <b>Amendment Documents, Proposal Documents</b> and <b>Closure Documents</b> .
Document Title	Type the <b>Document Title</b> .
Document Description	Type a brief description about the document in this field.
Remarks	Type the <b>Remarks</b> , if any.
Document Expiry Date	Click the calendar icon and select the <b>Document Expiry Date</b> .
Drop files here or click to select	In this area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

 **Note:**

To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

3. Click **Upload**.  
Document is uploaded and listed in the **Documents** window.
4. To **View, Edit** or **Delete** the uploaded documents, click the action icon and select the required option.