Oracle® Banking Credit Facilities Process Management Collateral Perfection User Guide



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ORACLE

Oracle Banking Credit Facilities Process Management Collateral Perfection User Guide, Release 14.7.3.0.0

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1 <u>Preface</u>

1.1 About this Guide

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

1.2 Audience

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

1.3 Conventions Used

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

Convention	Description
Bold	Bold indicates:
	Field Name
	Screen Name
	Drop-down Options
	Other UX labels
	This icon indicates a Note.

Table 1-1 Conventions Used

Figure 1-1 Note



1.4 Common Icons in OBCFPM

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



Icons		Purpose
		To add new record.
Figure 1-2	Add	
T		
		To modify existing record.
_		
Figure 1-3	Edit	
0		
		To delete a record.
Figure 1-4	Delete	
78/17/2		
団		
- Sum		
		To select start or end date.
Figure 1-5	Calendar	
		To upload a record.
Figure 1-6	Upload	
Upload		
-		

Table 1-2 Common Icons



Icons	Purpose
	To remove the record.
Figure 1-7 Remove	
聞 Remove	
	To change the screen layout to list view.
Figure 1-8 List View	
A CONTRACTOR OF THE OWNER OWNE	
	To change the screen layout to table view.
Figure 1-9 Table View	
Ħ	
	To change the screen layout to tree view.
Figure 1-10 Tree view	
A1100	
L.	
	To view, edit, and delete a record.
Figure 1-11 Action Button	
÷.	
201.	
	ı]

Table 1-2 (Cont.) Common Icons



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

Table 1-2 (Cont.) Common Icons

Table 1-2 (Cont.) Common Icons

Icons	Purpose
	To exit the window without saving the captured information.
Figure 1-17 Cancel	
Cancel	



2 Introduction

2.1 Collateral Perfection Overview

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

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

Note:

- We support perfection of collateral initiated from external system and also collateral can be initiated from start within Credit Facilities Process Management (CFPM).
- 2. Collateral which are initiated in external system will directly appear in enrichment.



3 <u>Quick Initiation</u>

3.1 Quick Initiation

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

Collateral perfection has two process:

- Collateral is initiated from CFPM: Here you create collateral through Quick Initiation process. For more information on how to initiate collateral from CFPM, refer the process from Quick Initiation Steps below.
- 2. Collateral is initiated from External System: When collateral is initiated from external system the task will directly be created in the enrichment stage. The user can select the task from the enrichment stage, where one party name will be defaulted. But, this party will not have any liability associated to it. However, it is mandatory that any collateral that is getting handed off needs to be associated to party who has a liability. Since, this initiation is done through an external system the party will not have any liability associated. So, before hand-off you can now create liability for external party in Liability Details stage. For more information on steps to create Liability Details for collateral initiated from external system, click Liability Details stage.

Quick Initiation Steps:

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



-	<u></u>
	ORACLE
	User Name NIDHI
	Password
	Sign In

Figure 3-1 Login Screen

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

Figure 3-2 Collateral Perfection

Menu Item Search	Q Perfection						
Collaterals							Initiate Perfe
	Application Number 😄	Customer Id 😄	Amount 🗘	Process 0	Completed Stage 😄	Branch 0	Priority 🗘
	No data to display.						
	Page 1 (0 of 0 items)						
elease							

3. Click Initiate Perfection.

The Quick Initiation screen is displayed.



pplication Branch	tails	Appli	cation Priority		Applic	ation Date		
LEXCUBE UNIVERSAL BI	RANCH	Lo	w Medium High		Octo	ober 16, 2019		
Customer Details								
ustomer ID	Q	Custo	omer Name					
	Ч							
Collateral Details								
+								
	Collateral Category 🗘	Collateral Description 🗘	Collateral Subcategory 🗘	Applicable Business 🗘	Currency 🗘	Agreed Collateral Value 🗘	Purpose Of Collateral 🗘	Actio
No data to display.								
	s) < ∢ 1 →							

Figure 3-3 Quick Initiation

4. Enter or search all the details in the **Quick Initiation** window.

For information on the fields in the **Quick Initiation** window, refer the below table.

Table 3-1 Quick	Initiation - A	pplication	Branch D	Details -	Field Des	cription
-----------------	----------------	------------	----------	-----------	-----------	----------

Field	Description
Application Branch	Application Branch is displayed by default.
Application Priority	 Select Application Priority. The options available are: Low Medium High
Application Date	Click Calendar icon and select Application Date.

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

Field	Description
Customer Id	Search and Select Customer Id . By default, corresponding Customer Name is displayed based on the customer id given in Core Customer Maintenance screen.

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



Collateral Type	Collateral Category	Collateral Subcategory	Applicable Business
Ship 👻	COMMERCIAL VESSEL	- Felect	Working Captial ×
Agreed Collateral Value	Purpose Of Collateral		
USD - \$500,000.00	New Facility		
Collateral Description			
Ship as a Collateral for new facility			

Figure 3-4 Add Collateral

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



Field	Description
Field Collateral Type	Description Select Collateral Type from the drop-down list. The following options are available: Account Receivables Account Contracts Agreements Undertaking Aircraft Bill of Exchange Bond Cash Collateral Commercial Paper Corporate Deposits Crop Fund Guarantee Insurance Inventory Livestock Machine Miscellaneous PDC Precious Metals Property Ship Stock Vehicle
Collateral Category	 Select Collateral Category from the drop-down list. The options are: Commercial Vessel Passenger Vessel Note: The Collateral Category options will appear based on the Collateral Type selection. The collateral type selected here is Ship, hence Commercial Vessel and Passenger Vessel options are listed in the drop-down list.
Collateral Subcategory	Select Collateral Subcategory. Note: The Collateral Subcategory options will also be displayed based on the Collateral Type and Collateral Category selection.
Applicable Business	Select Applicable Business from the drop-down list. The option are: • LT_Lending • Trade • Working Capital
Agreed Collateral Value	Specify Agreed Collateral Value of the collateral.
Currency	Specify the collateral currency.

Table 3-3	Add Collateral- Fie	Id Description
-----------	---------------------	----------------



Field	Description
Purpose of Collateral	 Select Purpose of Collateral from the drop-down list. The following options are available: Augmentation Of Collateral Enhancement Of Limit New Facility Replacement Of Collateral
Collateral Description	Enter Collateral Description.
Save	Click Save. The collateral details are added.

Table 3-3 (Cont.) Add Collateral- Field Description

5. After adding collateral, click **Submit** in the **Quick Initiation** screen.

The application is created and listed in **Free Tasks** screen.



4 <u>Data Enrichment</u>

4.1 Data Enrichment

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

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

4.2 Basic Info

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

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

The Free Task screen is displayed.



Figure	4-1	Free	Task
--------	-----	------	------

Menu Item Search Q	Fre	e Tasks							
Collaterals	Q	Refresh	Releas	e 🕑 Escalate 🗄	Delegate Bg Flow Diagram				
		Edit	Priority 0	Process Name 🗘	Process Reference Number 0	Application Number 🗘	Stage ≎	Application Date 0	Branch 0
		Edit	Low	Collateral Perfection	APP231367259	APP231367259	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231357212	APP231357212	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231327187	APP231327187	Legal Opinion	19-10-28	000
		Edit	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Simplified Amend		Edit	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
		Edit	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCU
		Edit	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-03-10	000(FLEXCU

2. Acquire & Edit the required Data Enrichment task.

The Data Enrichment - Basic Info screen is displayed.

Figure 4-2 Data Enrichment - Basic Info

Collateral Perfecti	on - Perfection Enrichr	nent			Documents	Simulation Log	::×
 Basic Info 	Basic Info						Screen(1/6)
Collateral Ownership							
Ship	✓ Customer details						
Collateral Facility Linkage	Customer ID		Customer Name		Liability number		
Collateral Pool Collateral	00010810	Q	Axon Automobiles Pvt Ltd		00010810	Q	
Comments	✓ Collateral details						
	Collateral ID		Collateral Type		Collateral Category		
	COL243924599		Ship		COMMERCIAL VESSE	L	
	Collateral Subcategory		Collateral Description		Collateral Currency		
	Select	•	Ship as a collateral for new fa	cility	USD	Q	
	Agreed Collateral Value		Collateral Start and End Date		Purpose Of Collateral		
	USD - \$500	0,000.00	September 21 🛗 ↔	Ē	New Facility	•	
	Applicable Business		Charge Type		Seniority of Charge		
	Working Captial ×		Hypothecation	•	First	•	
	LTV Percentage		Collateral Value		Bank Value		
Audit					Cancel H	old Save & Close	Next



Basic Info	LTV Percentage	Collateral Value	Bank Value
Collateral Ownership	100		
Ship	Bank haircut	Collateral Status	Document Status
Collateral Facility Linkage	15%	Work In Progress	Not Submitted 👻
	Fee Class Code	External Collateral ID	Charge Registration Required
Collateral Pool Collateral	Q	67388	
Comments	Charge Renewal Frequency	Units	Filing Lead Days
	Yearly	2	5
	Ownership details		
	Ownership Type	Shareable Across Customers	
	Single 💌		
	Revaluation Details		
	Revaluation Type		
	Manual 👻		
	✓ Additional Fields		
	No Additional fields configured!		
Audit			Cancel Hold Save & Close Ne

Figure 4-3 Data Enrichment - Basic Info

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

Field	Description
Customer Id	Customer Id selected in the Quick Initiation screen is displayed. You can change the Customer Id , if required.
Customer Name	Customer Name is displayed based on the selected Customer Id.
Liability Number	Search and select Liability Number.
Collateral Id	Collateral Id is a unique identifier generated for the collateral. This is system generated and you cannot modify as all the details are maintained in Maintenance screen.
Collateral Type	Collateral Type selected in the Quick Initiation screen is displayed here. You cannot modify this.
Collateral Category	Select Collateral Category . Collateral Categories applicable for the selected Collateral Type are displayed in the drop-down list.
Collateral Subcategory	Select Collateral Subcategory from the drop-down list.
Collateral Description	Collateral Description provided in the Initiation stage is displayed here. You can modify this if required.
Collateral Currency	Collateral Currency specified in the Initiation stage is displayed here. You can modify this if required.
Agreed Collateral Value	Agreed Collateral Value of the collateral specified in the Initiation stage is displayed here. You can modify this if required.
Collateral Start and End Date	Select Collateral Start and End Date from calendar icon.
Purpose of Collateral	Purpose of Collateral selected in the Initiation stage is displayed here. You can modify this if required.

Table 4-1 Data Enrichment - Basic Info



Field	Description
Applicable Business	Select the business for which the collateral is applicable. The options available are: • LT_Lending • Trade • Working Capital
Charge Type	 Select Charge Type from the drop-down list. The following options are available: Assignment Equitable Mortgage Hypothecation Lien Mortgage Negative lien Pledge Registered Mortgage Setoff
Seniority of Charge	 Select Seniority of Charge from the drop-down list. The following options are available: Exclusive First First Pari passu charge Second Second Pari passu charge Subservient Charge Third
LTV Percentage	Enter LTV Percentage.
Bank haircut	Bank haircut provided in the Initiation stage is displayed here. You can modify this if required.
Collateral Status	Collateral Status is displayed as Work In Progress by default.
Document Status	Select the status of the collateral. The following options are available in the drop-down list: • Not Submitted • Released • Submitted
Fee Class Code	Search and select Fee Class Code. Note: To view Fee Class Code screen, refer to Fee Class Code section.
External Collateral ID	Enter External Collateral ID.
Charge Renewal Frequency	Select Charge Renewal Frequency from drop-down list. The options available are: • Daily • Half Yearly • Monthly • Quarterly
Units	Enter Units.

Table 4-1	(Cont.)	Data Enrich	ment - Basic Info
-----------	---------	--------------------	-------------------

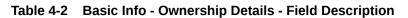
Fee Class Code

The Fee Class Code screen is displayed as below:



E2,000.00	Date range July 3, 2023 → July 31, 2023 →		
tule Cade Cade omponent Type ypeY ypeY logudation Preference ES DE Type	Rule Type Type1 Basis Amount 8000 Wavved	Fee Type Fee1 Liquidation Method Method1 Rate/Amount 3000	

Figure 4-4 Fee Class Code Screen



Field	Description
Ownership Type	 Select Ownership Type from the drop-down list. The following options are available: Joint Others Single Tenants in Common
Shareable Across Customers	Enable Shareable Across Customers option, if the collateral is shareable with multiple party's.

Table 4-3 Basic Info - Revaluation Details Description

Field	Description
Revaluation Type	Select Revaluation Type from the drop-down list. The following options are available: Automatic Manual
Automatic	If you select Automatic following options are displayed. Enter the required details for below fields. Revaluation Method Revaluation Frequency Revaluation Start Month Revaluation Day Useful Life
Additional Fields	By default No Additional fields configured! message is displayed.

4. Click Next.

4.3 Collateral Ownership

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

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

			G 🕒 Do	cuments 💽 Simuli	
llateral Ownership					Screen
oint Ownership Type					
+					
	6 ID . 0000071				
Customer Name: ASIAN PAINTS LTD Ownership Percentage: 0%	Customer ID: 00011231	Primary Customer: Yes			:
				/ Edit	
				View	
				Delete	
			Cancel Hold	Save & Close	Back

Figure 4-5 Collateral Ownership

- **1.** To view the primary customer's collateral ownership details, click **Action** icon and select **View**.
- 2. To add other customer's ownership detail, click + icon.

For detailed information on adding ownership details, refer **Collateral Ownership** topic in the **Collateral Evaluation User Guide**.

3. After adding the ownership details, click Next.

4.4 Ship

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

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



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

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

Figure 4-6 Data Enrichment - Ship

			Documents 🖪 Simulation Log
Ship			Screen(3)
> Collateral details			
+			
Ship name:	Ship license number: 1234 Invoice value: \$200,000.00	Port of registry: 1	:
Page 1 of 1 (1 of 1 items)			
			Cancel Hold Save & Close Back Next



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

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

3. After adding collateral details, click Next.

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

Figure 4-7 Simulation Error

/arning		
Code O	Message 0	
NVALID-003	COL231861861 - Message does not exist for this Error Code.	
SYSERROR	COL231861861 - Unhandeled Exception Raised	
		e

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

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

4.5 Collateral Facility Linkage

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

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



Figure 4-8 Collateral Facility Linkage

						0	Documents Simula	ation Log
Collateral Fac	lity Linkage							Screen(4/5
> Collatera	facility lin	nkage						
Type to filter		+						
Facility ID	Line code	Facility description	Facility Currency	Facility amount	Collateral value	Amount basis	Linked percentage	Linked amount
No data to display.								
Page 1		of 0 (1 - 0 of 0 item	s) < • • >					
						Cancel	Hold Save & Close	Back

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

4.6 Collateral Pool Collateral Linkage

In the Collateral Pool Collateral Linkage data segment, you can update collateral pools and link the collateral. The collaterals can be linked by giving percentage, and you can view the percentage given for each collateral. The collateral amount and collateral contribution for the linked collaterals is displayed in the Pool Allocation details screen.

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

Basic Info	Collateral Pool Collateral Link	age		Screen(5/6
Collateral Ownership	Collateral details			
) Ship) Collateral Facility Linkage	COL243924599 Collateral ID	USD Collateral Currency	\$400,000.00 Total Value	0 Collateral Contribution %
Collateral Pool Collateral				
Comments	POOL232650790 Real Estate assets Linked Collaterals	POOL233110084 Property Types Linked Collaterals		
	Update Percentage	Update Percentage		
	POOL233190127 Ship Types Linked Collaterals	POOLTEST Treasury bonds Linked Collaterals		
	Update Percentage	Update Percentage		
Audit			Cancel	Hold Save & Close Back Next

Figure 4-9 Collateral Pool Collateral Linkage



1. To link collateral, click **Update Percentage** enter the percentage for the collateral. The total percentage needs to be 100 percent or less than 100 percent.

conaterarrenteent	on - Perfection Enrichment		0	
Basic Info	Collateral Pool Collateral Link	age		Screen(5/
Collateral Ownership	Collateral details			
Ship		44		
Collateral Facility Linkage	COL243924599 Collateral ID	USD Collateral Currency	\$400,000.00 Total Value	O Collateral Contribution %
Collateral Pool Collateral				
Comments	POOL232650790	POOL233110084		
	Real Estate Assets	Property types		
	Linked Collaterals	Linked Collaterals		
	Update Percentage	Update Percentage		
		_		
	POOL233190127	POOLTEST		
	Ship Types	Treasury bonds		
	Linked Collaterals	Linked Collaterals	nun	
	50 Ok Cancel	Update Percentage		
				Hold Save & Close Back Ne

Figure 4-10 Collateral Pool Collateral Linkage

2. Click **Ok**, the collateral is linked.

.

3. Click Linked Collateral to view the details of Pool Allocation.

Figure 4-11 Collateral Pool Collateral Linkage

Basic Info	Collateral Pool Collateral Linkag	ge		Screen(5/
Collateral Ownership	Collateral details			
Ship				
Collateral Facility Linkage	COL243924599 Collateral ID	USD Collateral Currency	\$400,000.00 Total Value	50 Collateral Contribution %
Collateral Pool Collateral				
Comments	POOL232650790	POOL233110084		
	Real Estate Assets	Property Types		
	Linked Collaterals	Linked Collaterals		
	Update Percentage	Update Percentage		
	Linked	50% POOLTEST		
	POOL233190127	Treasury bonds		
	Ship Types	Linked Collaterals		
	Linked Collaterals			
	Update Percentage Delink	Update Percentage		



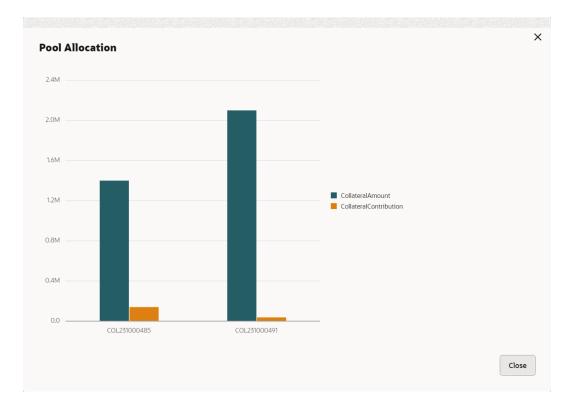


Figure 4-12 Collateral Pool Collateral Linkage

4. Click **Delink**, to remove collateral from the collateral pool collateral linkage.

4.7 RWA Eligibility Maintenance

4.7.1 Create RWA Parameter

The **Create RWA Parameter** provides an option to define the Collateral Parameters that should be checked in order to derive the RWA eligibility. This maintenance also allows the user to define the rule which should run using the collateral parameters selected.

Steps to set Collateral parameters:

1. Navigate to Credit Facilities > Maintenance > RWA Parameter Maintenance > Create RWA Parameter.

The Create RWA Parameter appears as shown below:



Create RWA Parame	ter						Errors and Overrides	::
Basic Information		Collateral Type			Collateral Ca	terony		
004	Q	Property	-			TIAL PROPERTY	•	
Order Code Type	Description		Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Actio
No data to display.								
No data to display.								

Figure 4-13 Create RWA Parameter

The RWA parameter has to be based on **Branch**, **Collateral Type** and **Collateral Category**. During a collateral transaction, this will be considered while suggesting the RWA rule to be used.

2. Provide the details in the fields as per the description in the table below.

Field	Description	Sample Value
Branch	Select the Branch for which the RWA Parameter should be set for the collateral type and category combination.	Refer screenshot.
Collateral Type	Select the collateral type for which the RWA parameter is being set.	Refer screenshot.
Collateral Category	Select the collateral category under the collateral type for which the RWA parameter is being set.	Refer screenshot.

Once the **Branch**, **Collateral Type** and **Collateral Category** selection has been done the user can carry out the following.

Do the **Field Configuration** where the user can select the individual parameters which decide the eligibility of the collateral and also do the **Eligibility Rule Configuration** where the user can set the rules which will be applied using the parameters to determine the collateral's RWA eligibility.

Please note that only in case of Collateral type **Guarantee**, apart from **Field Configuration** and **Eligibility Rule Configuration**, the user will also set the **Guarantor Rule Configuration** as per the below screenshot.



Create RWA Parameter							Errors and Overrid	les d'r X
Basic Information Branch 004 Q		Collateral Type Guarantee	•		Collateral Cate	6. A.	•	
	le Configuration Guarar	ntee Rule Configuration						
+		tee Rule Configuration						
	le Configuration Guarar Description	tee Rule Configuration	Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Action
+		ntee Rule Configuration	Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Action
+ Order Code Type		atee Rule Configuration	Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Action
+ Order Code Type		ttee Rule Configuration	Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Action

Figure 4-14 Collateral Type Guarantee

In this section we will explain how the **RWA Parameter Maintenance** can be done for **Guarantee** type of collateral. Lets look at how the **Field Configuration**, **Eligibility Rule Configuration**, and the **Guarantor Rule Configuration** will be done.

Field Configuration

In this section the user will select the attributes of the collateral which needs to be checked to find out the collateral RWA eligibility.

reate	RWA Pa	rameter					L	Errors and Overrides	
asic Info	ormation		Collateral Type	e		Collateral Cat	tegory		
004		Q	Guarantee	•		GUARAN	TEE	•	
Field Cor	figuration	Eligibility Rule Con	nfiguration Guarantee Rule Configur	ration					
		o ,		lucion					
+			ingenerien eennen eenngen						
+ Order	Code	Туре	Description	Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Action
	Code CP1	Type Application Data			Fact Code guaranteeType	Display Logic Always	Display Rule	Dependent By	
			Description	Linked Code		. , -	Display Rule - -		
Order 1	CP1	Application Data	Description Guarantee Type	Linked Code GUARANTEE_TYF	guaranteeType	Always	Display Rule - -	-	/

Figure 4-15 Field Configuration

User needs to mention the following in the fields.

Table 4-5 Field Configuration - Field Description

Field	Description	Sample Value
Order	This is the order of the collateral parameter and is defaulted by the system.	Refer screenshot.
Code	This is the code of the collateral parameter and is defaulted by the system.	Refer screenshot.



Field	Description	Sample Value
Туре	The user needs to mention the type of collateral parameter.	Refer screenshot The available values are
Description	User will need to mention a short description of the collateral parameter.	Refer screenshot
Linked Code	The collateral parameter code will be factory shipped and are the list of codes / information that are captured for collateral.	Refer screenshot
Fact Code	The collateral parameter linked code will need to be associated with the available list of Fact Codes that are already created in the system. These fact codes will be used to create the rules which will decide the RWA eligibility.	Refer screenshot
Display Logic	The user needs to define whether the Collateral parameter will be displayed by default or using some logic.	Refer screenshot The possible values are: • Always • Never • Rule

Table 4-5 (Cont.) Field Configuration - Field Description

If the user selects **Display Logic** as **Always** and **Never**, then the collateral parameter will be shown by default or will not be shown in the screen respectively. However, if the user selects the **Display Logic** as **Rule**, then they have to set the **Display Rule**.



Figure 4-16 Display Logic

	RWA Pa	rameter					Δ	Serrors and Overrides	;	
Basic Information			6.P.			6-11-1-1-1-C				
Branch 004		Q		teral Type arantee		GUARAN	• •	•		
Cald Car		Flightlite Dale Con	figuration - Constant Dula (
field Con	nfiguration	Eligibility Rule Con	figuration Guarantee Rule (configuration						
+										
	Code	Туре	Description	Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	A	ction
	Code CP1	Type Application Data	Description Guarantee Type	Linked Code	Fact Code guaranteeType	Display Logic Always	Display Rule	Dependent By		
Order 1						. , .	Display Rule		1	1
+ Order 1 2 3	CP1	Application Data	Guarantee Type	GUARANTEE_TYF	guaranteeType	Always	-		1	ction 一面 一面 ×

In the **Display Rule** field the user has to click on **Configure Rule** so that the rule deciding when that collateral parameter will be displayed on the screen can be set as below.

Figure 4-17 Configure Rule

		rameter		If Description CD1 • Citizanten Turne == !=	Guarantee Type Bid Bond
Basic Info Branch	ormation		Collateral Type		Bid Bond
004		Q	Guarantee	Add Condition	
+	nfiguration Code	Eligibility Rule Con			
	Code	Туре	figuration Guarantee Rule Configura		
+ Order 1	Code CP1	Type Application Data	Description Guarantee Type		
+	Code	Туре	Description		
+ Order 1	Code CP1	Type Application Data	Description Guarantee Type		

In the above screenshot the user can mention that if the value of **CP1** is equal to **Bid Bond**, then the **CP3 Collateral Parameter** should be displayed on the **RWA Eligibility** screen.

User can click on the **Save Display Rule** option in order to save the **Display Rule** for **CP3**.



Figure 4-18	Save Display Rule
-------------	-------------------

reate	RWA Pa	rameter					<u></u>	Serrors and Overrides	11 1
Basic Information Branch		rmation Collateral Type			Collateral Category				
004		Q	Guarar	ntee 👻		GUARANT	TEE	-	
Field Con	figuration	Eligibility Rule Con Type	figuration Guarantee Rule Conf	figuration Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Action
+					Fact Code guaranteeType	Display Logic Always	Display Rule -	Dependent By	Action
+	Code	Туре	Description	Linked Code			Display Rule - -	Dependent By -	

As in the above screenshot once the display rule has been saved, the value for the following field will be updated.

 Table 4-6
 Save Display Rule - Field Description

Field	Description	Sample Value
Display Rule	The value will be defaulted as per the rule that has been configured in the Display Logic Configuration screen.	Refer screenshot. In this example the CP3 collateral parameter will be displayed only when the CP1 value is Bid Bond.

The user will also be able to mention if a particular collateral parameter is dependent on any other collateral parameter by clicking **Configure** under **Dependent On**.

	RWA Pa	rameter					Δ	Errors and Overrides	
Basic Info	ormation		Collateral Type			Collateral Ca	ategory		
004		Q	Guarantee	•		GUARAN		•	
+ Order	Code	Туре	Description	Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Actio
					guaranteeType	Always	~		1
1	CP1	Application Data	Guarantee Type	GUARANTEE_TYF	Bunningeriller				
1	CP1 CP2	Application Data	Guarantee Type Purpose of Collateral	DURPOSE_C Q	purposeOfC Q	Never	•	Configure	~ ×
1						Never	 IF CP1 is B 	Configure Guarantee Typ	

Figure 4-19 Configure



On clicking **Configure** the user will be able to indicate the fields or the collateral parameter added before on which this particular collateral parameter will depend on. For example in the below screenshot the collateral parameter collateral status depends on whether the first two collateral parameters have been captured or not.

	RACLE			Configure Dependent Fields	×
Create	RWA Pa	rameter		Attribute Code Gtee Type CPI CDI CDI CDI CDI CDI CDI CDI CDI CDI CD	匝
Basic Inf Branch 004	formation	Q	Collateral Type Guarantee	Attribute Code Purpose CP2 Purpose of Collateral	面
+	onfiguration	Eligibility Rule Con		Add Dependent Field	
Order 1	Code CP1	Type Application Data	Description Guarantee Type		
2	CP2	Application Data	Purpose of Collateral		
3	CP3	Question	What is the collateral status		
•					
					Save Dependant Cancel

Figure 4-20 Configure Dependent Fields

Figure 4-21 Configure Dependent Fields

Action

To add further, with **Display Rule** the user will be able to indicate if a field will be shown on the screen depending on the value of a particular field and with **Dependent By** the user will be able to indicate whether a field is dependent on capture of a particular field or not.

Eligibility Rule Configuration

After setting the collateral parameters the user can now set the **Eligibility Rule Configuration**. This is the rule which will use all the facts set in the previous screen to figure out the RWA eligibility.

Click on Eligibility Rule Configuration.



Create RWA Parameter		Errors and Overrides
Basic Information Branch	Collateral Type Guarantee	Collectral Category
Field Configuration Eligibility Rule Con	Rule Applied	Ad
Rule Code Description No data to display.	Rule Applied	Act
The second se	1 > >	

Figure 4-22 Eligibility Rule Configuration

Click + to add a new rule.

Figure 4-23 Configure Rule

= ORACLE	Configure Rule		>	×
Create RWA Parameter	Rule Code	Description		
	GteeRule	To determine the RWA eligibility of Gt	ee type of collateral	
Basic Information Branch Collateral Type	If			
004 Q Guarantee	CP1	Description Guarantee Type	== != Guarantee Type + Bid Bond	
Field Configuration Eligibility Rule Configuration Guarantee Rule Configura	Add Condition			
Rule Code Description Rule Applied	Condition Then			
No data to display.	No items to display.			
Page 1 (0 of 0 items) < ∢ 1 → >	The feeting to display.			
	Add RWA Type			
			Save Rule Can	cel

The user will need to capture the following fields to set up the rule.

Table 4-7 Configure Rule - Field Description

Field	Description	Sample Value
Rule Code	Provide a code to identify the rule which will determine the RWA eligibility of the collateral type using the parameters set in this rule configuration screen.	Refer screenshot.
Description	A short description in order to mention more about the rule being set.	Refer screenshot.

Once the code and description of the rule has been mentioned the user can select the **Collateral Parameters** and their respective values which will determine the **RWA Eligibility**.



		Rule Code	Description	
Create RWA Parameter		GteeRule	To determine the RWA eligibility of Gtee type of collateral	
Basic Information Branch	Collateral Type	If Descr	lotion Guarante	а Туре
004 Q	Guarantee		ipnon rantee Type	d
Field Configuration Eligibility Rule Configuration	Guarantee Rule Configura	&&		靣
+	•		ription == !=	
Rule Code Description	Rule Applied			
		Add Condition		
No data to display.				
		Condition Then		

Figure 4-24 Configure Rule RWA Eligibility

In the above screenshot the user has indicated what are the collateral parameters that will decide the **RWA Eligibility** for e.g. **CP1** which is guarantee type is equal to a commercial guarantee and **CP2** which is purpose of collateral equal to **New Facility**.

The user needs to specify the **Result** after selecting the collateral parameters.

Figure 4-25 Configure Rule - Result

	Configure Rule	×
Create RWA Parameter	Condition Then	1
Basic Information Branch Colleteral T 004 Q Guarant	Warning/Reason	•
Field Configuration Eligibility Rule Configuration Guarantee Rule Config	ura Tinghility Type Tinghility Type Tinghility Type Tinghility Type Tinghility Type Type Type Type Type Type Type Type	•
Rule Code Description Rule Applied No data to display.	Eligibility Tryse Ineligibility Tryse TWIA Tryse RWA Regional CPI	•
Page 1 (0 of 0 items) < ∢ 1 → >	Warning/Resson Commercial Guarantee is not acceptable	đ
	Add RWA Type	
		Save Rule Cancel

Using the **Rule Configuration** screen the user will be able to set the result for three types of **RWA Checks**:

- RWA Global
- RWA Local
- RWA Regional

Also, the user will be able to mention the **Warning** / **Reason** for the ineligibility should be displayed beside which collateral parameter using the field **Display Next to**. This droplist will list all the Collateral parameters added as part of the **Field configuration** screen.

The user can specify the warning/reason in the Warning / Reason field.



Once the user is satisfied setting the fact value and the condition, they need to click **Save** to save the rule.

create RMA	Parameter			Errors and Overrides	11
Basic Informatic	מי	Collateral Type	Collateral Category		
004	Q	Guarantee	GUARANTEE	•	
Rule Code	Description	Rule Applied			Action
GteeRule	To determine the RWA eligibility of Gtee t	IF CP1 is C AND CP2 is NEW_FACILITY			:
Page 1 of 1	(1 of 1 items) <				
Page 1 of 1	(for fittems) < 4 1 >>				

Figure 4-26 Create RWA Parameter - Save

The user can save multiple rules for each of the collateral parameter that has been added as part of the **Field Configuration** screen and in case any of the value of the collateral parameter matches as per rule set in the rule configuration, the result will be RWA ineligible.

Guarantor Rule Configuration

For Guarantee type of collateral one of the parameters to be checked for the **RWA Eligibility** is **Guarantee Rating**. The guarantors rating in this case becomes the guarantee rating however when there are more than one guarantor for the same guarantee then the user will have an added option for **Guarantor Rule Configuration**. Using this rule maintenance the user will be able to define which parameters and the condition of the guarantor that will decide whether guarantor is eligible or not for its rating to be considered for the **Guarantee Rating**.

Figure 4-27 Configure Guarantee - Rule

ORACLE		Configure Gua	rantee Rule		×
Create RWA Parameter		Rule Code	Description To select the highest guarantor rai	ling	
Basic Information Branch	Collateral Type	If			
004 Q	Guarantee	Item Code CP1	Description Guarantee Type	== != Bid	I Bond
Field Configuration Eligibility Rule Configuration G	uarantee Rule Configura	&&			薗
-		Item Code CP2	Description Purpose of Collateral	== != Purp Net	pose of Collate W Facilit
Rule Code Description	Rule Applied				
No data to display.		Add Condition			
Page 1 (0 of 0 items) < ∢ 1 → >		Condition Then			
		No items to display.			
		Add Guarantee Type			
				Save Guarante	e Rule Cancel



Field	Description	Sample Value
Rule Code	Provide a code to identify the rule which will determine the parameters of the guarantor to be considered to determine the eligibility of the guarantor.	Refer screenshot.
Description	A short description in order to mention more about the rule being set to determine the eligibility of the guarantor.	Refer screenshot.

Table 4-8 Configure Guarantee - Rule - Field Description

Figure 4-28 Configure Guarantee - Rule

	A MALE AND A MALE AND A		
Create RWA Parameter		GuarantorRule1 To select the highest guarantor rating	
Basic Information Branch 004 Q	Collateral Type Guarantee	If Team Code CPI Description Guarantee Type I I I I I	bid boild
Field Configuration Eligibility Rule Configuration Guarantee	e Rule Configura	II 66 Item Code Purpose of Collateral	Purpose of Collate New Facilit
Rule Code Description	Rule Applied	Add Condition	
No data to display.			
Page 1 (0 of 0 items) < ∢ 1 > >		Condition Then	
		D Eligibility	
		Add Guarantee Type	

Once the user has defined the **Rule Code** and description the user will be able to mention under **Condition** section, whether the parameters are of particular values then whether the Guarantor is eligible or not for its rating to be considered for the overall guarantee rating.

The user needs to click on **Save Guarantee Rule** to save the **Guarantor Rule**.

Figure 4-29 Save Guarantee Rule

Create RWA F	Davamatar		Errors and Ove	errides J L
Lieale RWA P	Parameter			ar des
Basic Information	n	14 M 1	(a. 10)	
Branch	0	Collateral Type	Collateral Category	
004	Q	Guarantee	GUARANTEE -	
-				
	Description	Rule Applied		Action
	Description To select the highest guarantor rating	Rule Applied IF CP1 is B AND CP2 is NEW_FACILITY		Action
Rule Code GuarantorRule1	To select the highest guarantor rating			:
Rule Code GuarantorRule1	To select the highest guarantor rating			:
Rule Code GuarantorRule1	To select the highest guarantor rating			:
Rule Code GuarantorRule1	To select the highest guarantor rating			:



The user needs to click Save to save the RWA Parameter after saving the:

- Guarantor Rule in case of Guarantee type of collateral or
- Eligibility Rule in case of any other collateral type

4.7.2 View Parameter

To view parameter in the **RWA Eligibility Maintenance**, the record must be in an authorized state. The unauthorized record can be modified only by the user who created the record.

Figure 4-30 View Parameter

					(DEF	AULTENTITY)	FLEXCUBE UNIVERSAL BRA July 7, 2018	Û	Sadhasivam \lor
View RWA Parameter								1.5 4	:: ×
9.0									8≡ 88
Branch Code: 000 #	Branch Code: 000	:	Branch Code: 000						
Collateral Type CHCL Collateral CASH COLLATERALS	Collateral Type GRNT Collateral GUARANTEE		Collateral Type AC Collateral AC	RC COUNT					
🗋 Unauthorized 🔓 Open 🖾 11	🗅 Authorized 🔒 Open	[2]1	D Unauthorized	🔓 Open	2 2				
Page 1 of 1	(1-3 of 3 items) K (1)	► >							

4.8 RWA Eligibility Check

The **RWA Eligibility Check** appears as a data segment in the Collateral Perfection flow. **Collateral Description** and **Collateral Value** are the application data and all other field details the user needs to capture. **Eligibility Results** displayed on the right side of the screen is generated by the system.



The fields displayed in **RWA Eligibility Check** screen will differ from collateral to collateral depending on the maintenance done using the RWA create parameter.



Collateral Perfection	on - Enrichment	Documents Simulation Log Simulation Log
Basic Info	Eligibility check	Screen(5/
Collateral Ownership	Collisteral Description	
Guarantee	Collateral Description	Eligibility Results Eligibility History
Collateral Facility Linkage		
Eligibility check	Collateral value	Eligate Global
Collateral Pool Collateral	80,000	EligiMe Regional
	What is the country region of the security document?	
Comments	SG Q	Theme Local
	Do we intend to use an HSBC Standard Legal Template without alteration for the Security Document?	
	Who will produce review the bespoke Security Document_altered Standard Legal Template Select	
	Select Brouled	
	Technique Opinion Available?	
	Exchange Controls exist?	
	Exchange Controls exist?	
	2nd Order Risk evidence stored	
	Completed Technique Opinion Questionnaire stored	

Figure 4-31 RWA Eligibility Check

4.9 Comments

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

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

Figure 4-32	Data Enrichment - Comments
-------------	-----------------------------------

	0	Docu	ments	🖪 Si	mulation Log	:: ×
omments						Screen(5
	H2	ප ප	Ħ		P 🖬	r >
inter text here						
						13
						Post
No items to display.						
	Cancel	Hold	Save	& Close	Back	Submit

- **1.** Enter comments for Data Enrichment stage in the **Comments** text box.
- 2. Click Post.



Comments are posted below the **Comments** text box.

3. Click Submit.

The **Checklist** window is displayed.

Figure 4-33 Checklist

Checklist	×
No items to display.	
Page 1 (0 of 0 items) < (1) > >	
Outcome Proceed	bmit

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

The **Collateral Perfection** application is moved to the next stage.

5 <u>Risk Evaluation</u>

5.1 Risk Evaluation

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

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

- Collateral Summary
- Risk Evaluation
- Comments

5.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details (For more information on Collateral Type Details option list, refer the chapter Data Enrichment > Collateral Type Details bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status

Note:

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

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

The Free Tasks screen is displayed.



Figure	5-1	Free	Tasks
--------	-----	------	-------

Menu Item Search	Q Fre	e Task	s						
< Collaterals	Q	Refresh	Relea	se 💽 Escalate 🖁 🖁	Delegate Ba Flow Diagram				
		Edit	Priority 0	Process Name 🛛 🗘	Process Reference Number 0	Application Number 0	Stage 🗘	Application Date 0	Branch 🗘
		Edit	Low	Collateral Perfection	APP231367259	APP231367259	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231357212	APP231357212	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231327187	APP231327187	Legal Opinion	19-10-28	000
		Edit	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Simplified Amend		Edit	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
		Edit	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCUE
		Edit	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-03-10	000(FLEXCU

2. Click Acquire & Edit in the required Risk Evaluation task.

The Risk Evaluation - Collateral Summary screen is displayed.

Figure 5-2 Risk Evaluation - Collateral Summary

lateral Summary	Collateral Summary									Scre
e Evaluation	ASIAN PAINTS LTD									
nments										
	Customer ID 00011231	Application ID APP231257069		Documents O		Collateral Type Property		Collateral Category RESIDENTIAL PROPERTY	盦 Ownership Single	Type
	Current Status Legal Opinion Completed									
					Shi	w Mare 👻				
	Proper			Seniority of ch	arge		Covenants		Insuran	ice
	1 Collateral	\$10.15K Collateral Value	1 Position	0 Total %	100 Available %	0 Proposed	0 Complied	0 Breached	1 Active	\$80,000.00 Total Amount
	Linked Facilities Details		000	Ownership				Shared Customers		
	ĸ	io data to display			кох		ASIAN PAINTS LTD	105	■ 00 • AS	BATECH CEMENT LTD(DOORD
	Configured Stage Status	10000000000000000000000000000000000000	annon deperte house							
	Risk Evaluation		In Progress							
	External Legal Opinion		Completed							



iollateral Summary	Current Status Legal Opinion Completed								
isk Evaluation									
omments				Sho	v More 👻				
	Property		Seniority of char			Covenants			Insurance
	1 \$10.15K Collateral Collateral Valu	e Position	0 Total %	100 Available %	0 Proposed	0 Complied	0 Breached	1 Active	\$80,000.00 Total Amount
	Linked Facilities Details	000	Ownership				Shared Customer	•	
								10%	
	No dete to display								ULTRATECH CEMENT LTD(00011237)
	The same of sa			1006		ASIAN PAINTS LTD		97%	ASIAN PAINTS LTD(00011251)
	Configured Stage Status								
	Risk Evaluation	In Progress							
	External Legal Opinion	Completed							
	External Valuation	In Progress							
	External Check	In Progress							
	Field Investigation	In Progress							



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

5.3 Risk Evaluation

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

Figure 5-4 Risk Evaluation

Collateral Summa	ry		Documents	Simulation Log	;; ×
Collateral Summary Risk Evaluation Comments	Risk Evaluation Collateral details				Screen(2/3)
	Registration number: 1234	Property type: COMMERCIAL BUILDING	Registered owner: XYZ	:	
	Page 1 of 1 (1 of 1 items) ((1))			EditView	
Audit			Cancel Hold	Save & Close Back	Next

To evaluate the collateral in terms of risk:

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

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

Figure 5-5 Risk Evaluation - Configure - Collateral Type

operty	Property			
llateral Insurance				
venants	✓ Property			
cuments	Property ID	Property Type	Property Category	
	1233	COMMERCIAL BUILDING	Corporate	
k Evaluation	Description	Property Purpose	Registered Owner	
estionnaire Evaluation		Commercial	XYZ	
	Land registry	Purchase Date	Construction Date	
			October 1, 2019	
	Zone Classification	Flood Zone	Flood Zone Type	
	Selsmic Zone	Seismic Zone Type	Income Producing	
	Environment Assessment Required	Restricted Property	Under Construction	
			Off	

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



onfigure		
roperty	Risk Evaluation	
ilateral Insurance	+	
venants	No items to display.	
cuments		
k Evaluation	Remarks	
estionnaire Evaluation		
	Final Recommendation	
		Requi

Figure 5-6 Risk Evaluation - Configure - Risk Evaluation

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

Figure 5-7 Risk Evaluation Details

Severity	
Req	uired
	Rec

4. Enter or select the risk evaluation details in the above screen.

For field level explanation, refer the below table.

Table 5-1 Risk Evaluation Details - Field Description

Field	Description
Risk Type	Select Risk Type from the drop-down list. The options available include but are not limited to: • Currency Risk • Natural Hazardous Risk • Liquidity Risk • Operational Risk • Geo Political Risk • Issue Credit Risk
Severity	Specify Severity of risk.
Comments	Specify your risk evaluation Comments for the collateral.
Approver Comments	Enter Approver Comments for the collateral.



5. Click + in the **Risk Evaluation Details** window.

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

Figure 5-8 Risk Evaluation - Configure - Risk Evaluation Added

Configure		
Property	Risk Evaluation	
Collateral Insurance	+	
Covenants		
Documents	Risk Type: Liquidity Risk Severity: Medium	:
Risk Evaluation		
Questionnaire Evaluation	Remarks	
	Final Recommendation	
		Require
		Back

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

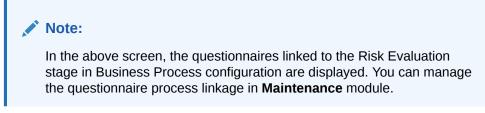
6. After capturing risk evaluation details, click **Next**.

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

Figure 5-9 Risk Evaluation - Configure - Questionnaire Evaluation

onfigure				
Property	Questionnaire Evaluation			
Collateral Insurance				
Covenants	Risk Evaluation View 2 Sub Categories	NA		
Terms and Conditions	A = 1 +			
Documents	🖉 Evaluate			
Risk Evaluation				
Questionnaire Evaluation				
				Back





7. Click Evaluate.

The **Questionnaire** window is displayed.

Financial Risk	Operational Risk
Total Score 8	Financial Risk Score 🔋
Conditions/Quality of Lessor/Occupier	Score
O Low	
• High	
O Moderate	
Add Comments	
Non recoverable operational cost to maintain collateral	Score
O Low	
 Moderate 	
O High	
O None	
E Add Comments	

Figure 5-10 Questionnaire



Financial Risk	Operational Risk
Total Score 🔋	Operational Risk Score 10
Municipality Taxation Status on Collateral	Sco
Fully Paid till date	
O Pending	
Add Comments	
Salability/Liquidity of collateral	Sco
O Low	
● High	
O Moderate	
O None	
Add Comments	

Figure 5-11 Questionnaire

8. Select correct answer for all the displayed questions in **Financial Risk** and **Operational Risk** and click **Save**.

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

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

onfigure				
Property	Questionnaire Evaluation			
Collateral Insurance	Diel: Curlusting			
Covenants	Risk Evaluation View 2 Sub Categories	18		
Terms and Conditions	🖉 Evaluate			
Documents				
Risk Evaluation				
Questionnaire Evaluation				

Figure 5-12 Questionnaire

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



5.4 Comments

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

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

Collateral Summ	ary	🛈 🕒 Documents 🗔 Simulation Log 👯 🗙
Collateral Summary	Comments	Screen(3/
Risk Evaluation		>
0 Comments		
		C: Post
	No items to display.	
Audit		Cancel Hold Save & Close Back Submit

Figure 5-13 Risk Evaluation - Comments

- **1.** Enter your comments for the Risk Evaluation stage in the **Comments** text box.
- 2. Click Post.

Comments are posted and displayed below the **Comments** text box.

3. Click Submit.

The **Checklist** window is displayed.



Checklist					×
No items to d	lisplay.				
Page 1	(0 of 0 items) <	∢ 1)	N		
Outcome		Required			Submit

Figure 5-14 Checklist

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

The options available in the drop-down list are:

- Proceed
- Additional Info

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

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



6 <u>External Valuation</u>

6.1 External Valuation

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

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

- Collateral Summary
- External Valuation
- Comments

6.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details (For more information on Collateral Type Details option list, refer the chapter Data Enrichment > Collateral Type Details bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status

Note:

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

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

The Free Tasks screen is displayed.



Menu Item Search	Q Fre	e Task	s						
< Collaterals	0	Refrest	Relea	ase 🛞 Escalate 🛱	Delegate Ba Flow Diagram				
		Edit	Priority 0	Process Name 🗘	Process Reference Number 0	Application Number 🗘	Stage ≎	Application Date 0	Branch 🗘
		Edit	Low	Collateral Perfection	APP231367259	APP231367259	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231357212	APP231357212	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231327187	APP231327187	Legal Opinion	19-10-28	000
		Edit	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
		Edit	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCU
		Edit	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-03-10	000(FLEXCU

Figure 6-1 Free Tasks

2. Click Acquire & Edit in the required External Check task.

The External Valuation - Collateral Summary screen is displayed.

Figure 6-2 External Valuation - Collateral Summary

							In a second s			Scre
External Valuation	ASIAN PAINTS LTD									
Comments	图 Customer ID 00011231 ≪ Current Status Enrichment Completed	Application ID APP231237033		Documents 0		Collateral Type Ship		Collateral Category COMMERCIAL VESSEL	盦 Own Singl	rship Type
					5	ow More 🔻				
	Shi Collateral	ip \$200K Collateral Value	1 Position	Seniority of ch 0 Total %	arge 100 Available %	1 Proposed	Covenants 0 Complied	0 Breached	0 Active	surance \$0.00 Total Amount
	Linked Facilities Details		000	Ownership				Configured Stage Sta	itus	
		No data to display					ASIAN PAINTS LTD	Risk Evoluation External Legal Opinion External Valuation External Check Field Investigation		in Progra in Progra in Progra in Progra

3. View the Collateral Summary and click Next.

6.3 External Valuation

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



ollateral Summary sternal Valuation	External Valuation			Scree
omments	→ Collateral details			F.
	Ship name: Recoon	Ship license number: 1234 Invoice value: \$200,000.00	Port of registry: 1	
	Page 1 of 1 (1 of 1 items) < 4 1 → >			/ Edit
				View

Figure 6-3 External Valuation

To capture the external valuation details for the collateral:

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

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

Figure 6-4	External	Valuation -	Configure -	Collateral	Туре
------------	----------	-------------	-------------	------------	------

onfigure			
ihip	Ship		
Collateral Insurance			
Covenants	 Ship Details 		
Documents	Water Vessel Name	Туре	Navigational Limits
Documents	Recoon	Cruise Ships	Oceans
Valuation	Powered By	Fuel Type	Water Vessel Intended Use
Questionnaire Evaluation	Fuel	Diesel	Commercial
	Water Vessel Condition	Water Vessel Location	Currency
	Exceptional	IN	USD
	Basis Vessel Value	Invoice Value	Amount in Collateral Currency
	Invoice Value	USD - \$200,000.00	USD 200,000.00
	Revaluation Base Value	Port of Registry	Registration Number
	USD 200,000.00	1	112222
	Number of Hull Units	Number of Vessel Decks	Manufactured Date
	1	1	October 2, 2019

Configure				
Covenants	1	1	October 2, 2019	
Documents	Manufacturer Name	State Or Territory Vessel Operates In	Motor Number	
Valuation	Recoon	KA	12	
Questionnaire Evaluation	Twenty Foot Equivalent 1 Water Vessel Description Valid	Water Vessel License Number 1234	License Details 12344	
	Ship Dimensions Dimension Unit Feet Water Vessel Height 6	Water Vessel Length 1 Displacement Unit Metric Tons	Water Vessel Beam 2 Water Vessel Displacement 3	
				Back

Figure 6-5 External Valuation - Configure - Collateral Type

Figure 6-6 External Valuation - Configure - Collateral Type

figure				
Þ	Ship			
ateral Insurance				
enants	> Ship Details			
uments	> Ship Dimensions			
ation				
tionnaire Evaluation	✓ Ship Tonnage			
	Water Vessel Size	Deadweight Tonnage	Gross Register Tonnage	
	Panamax	1	1	
	Water Vessel Tonnage	Net Registered Tonnage		
	2	1		

2. Click Next and navigate to Valuation menu.

Figure 6-7 External Valuation - Configure - Valuation

Configure		
Ship	Valuation	
 Collateral Insurance 	+	
 Covenants 		
 Documents 	No items to display.	
Valuation	Page 1 (0 of 0 items) < < 1 > >	
Questionnaire Evaluation		
	Back	Next



3. Click + icon in External Valuation - Configure - Valuation screen.

The External Valuation Details window is displayed.

➤ Basic Details		
Agency	Valuation Type	
HTW001 Q	External	
/aluation Date	Valuation Frequency	
October 25, 2019	Monthly	
Frequency Unit	Valuation Expiry Date	
2	May 9, 2023	
Next Valuation Date	Valuation Amount	
December 25, 2019	USD - \$500,000.00	
nsurable Value	Deviation Approval As Per Bank Policy	
\$300,000.00		
stimated Age Of Asset	Estimated Life Span Of Asset	
5	20	
> Immovable Collateral Valuation Details		

Figure 6-8 External Valuation Details

Figure 6-9 External Valuation Details

Frequency Unit Valuation Expiry Date 2 May 9, 2023 Next Valuation Date Valuation Amount December 25, 2019 USD Insurable Value Deviation Approval As Per Bank Policy \$ \$300,000.00	
Next Valuation Date Valuation Amount Decrember 25, 2019 USD USD S 300,000,00 S \$300,000,00 Estimated Age Of Asset 5 20 > Immovable Collateral Valuation Details	
December 25, 2019 USD Stoud, 00,000 Insurable Value Stimated Age 0F Asset S Immovable Collateral Valuation Details Immovable Collateral Area	
Insurable Value Deviation Approval As Per Bank Policy S300,000.00 Estimated Age Of Asset 5 Immovable Collateral Valuation Details Immovable Collateral Area Details Immovable Collateral Area Details	
\$300,000.00 Estimated Age Of Asset 5 Estimated Life Span Of Asset 5 20	
Estimated Age Of Asset Estimated Life Span Of Asset 5 20 > Immovable Collateral Valuation Details > Immovable Collateral Area Details	
5 20 > Immovable Collateral Valuation Details > Immovable Collateral Area Details	
Immovable Collateral Valuation Details Immovable Collateral Area Details	
> Immovable Collateral Area Details	
> Remarks	
	_

4. Enter or select external valuation details in the above screen.

For field level explanation, refer the below table.

Table 6-1 Basic Details - Field Description

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



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

Table 6-1 (Cont.) Basic Details - Field Description

Figure 6-10 Immovable collateral valuation details

cternal Valuation Details		
 Immovable Collateral Valuation Details 		
Type Of Property	Date Of Property Visit	
~		
Number Of Blocks/Wings	Number Of Stories	
Number Of Units Per Floor	Age Of The Property	
Residual Life	Sanctioned Plans Details	
Construction Permission / Commencement Certificate	Permissible Usage As Per Sanctioned/Approved Plan	
Deviations If Any	Land Rate	
Construction Rate	Amenity Value	
	Cancel Clear	



eviations If Any	Land Rate	
onstruction Rate	Amenity Value	
otal Fair Market Value	Forced/Distress Sale Value	
ealizable Value	Ready Reckoner Rate / Circle Rate	
tage Of Construction	Negative Remarks	
> Immovable Collateral Area Details		
> Remarks		

Figure 6-11 Immovable collateral valuation details

Table 6-2	Immovable Collateral	Valuation Details	- Field Description
-----------	----------------------	-------------------	---------------------

Field	Description	
Type of Property	Select Type of Property from the drop-down list. The options available are: Urban Rural Semi-Urban	
Date of Property Visit	Specify the date on which the valuation agency has visited the property.	
Number of Blocks/Wings	Specify the number of blocks or wings in the property.	
Number of Stories	Specify Number of Stories available in the building.	
Number of Units Per Floor	Specify Number of Units Per Floor.	
Age of the Property	Specify Age of the Property.	
Residual Life	Specify the remaining life of the building in years.	
Sanctioned Plan Details	Provide details about the plan sanctioned for building construction.	
Construction Permission / Commencement Certificate	Provide details of construction permission from the local authority.	
Permissible Usage As Per Sanctioned/ Approved Plan	Specify the purpose of building as per the permission obtained from the local authority.	
Deviations If Any	If there is any deviation in the construction from the approved plan, specify the deviation details.	
Land Rate	Specify Land Rate in the locality.	
Construction Rate	Specify cost of construction per unit.	
Amenity Value	Specify value of other amenities provided to the party's.	
Total Fair Market Value	Specify fair market value of the building or apartment or unit.	
Forced/Distress Sale Value	Specify possible sale value in case of default by party.	
Realizable Value	Specify value of realization in case of sale.	
Ready Reckoner Rate/ Circle Rate	Specify indexed rate or prevailing rate in the locality.	



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

Table 6-2 (Cont.) Immovable Collateral Valuation Details - Field Description

Figure 6-12 Immovable Collateral Area Details

Land/Plot Area
Area Per Plan
Land Area

Figure 6-13 Immovable Collateral Area Details

External Valuation Details	
> Basic Details	
> Immovable Collateral Valuation Details	
> Immovable Collateral Area Details	
Remarks	
Remarks	
Valuer Remarks	
	Cancel Clear Add



Field	Description	
Unit of Area	Select Unit of Area from the drop-down list. The options available are: • Acre • Hectare • Square Meter	
	Square Yard	
Land/Plot Area	Specify Land/Plot Area in the selected unit.	
Area per Agreement / Sale Deed	Specify area as mentioned in the sale deed or agreement.	
Area Per Plan	Specify area covered per flat as per the building plan.	
Area Per Measurement	Specify property area as per measurement.	
Land Area	Specify Land Area in the selected unit.	
Construction Area	Specify total Construction Area on the land.	
Remarks	Specify bank user Remarks .	
Valuer Remarks	Capture Valuer Remarks for the collateral.	

 Table 6-3
 Immovable Collateral Valuation Details - Field Description

5. Click + in the External Valuation Details window.

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

Figure 6-14 External Valuation Details

Configure		
Property	Valuation	
 Collateral Insurance 	+	
 Covenants 		
 Documents 	Aluation Expiry Date: May 9, 2023	:
 Valuation 		
Questionnaire Evaluation	Page 1 of 1 (1 of 1 items) < 4 1 >>	

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

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

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



20178	Configure		
	Property	Questionnaire Evaluation	1
	Collateral Insurance	Facility Type	
	Covenants	Facility Type	NA
	Terms and Conditions	🖉 Evaluate	
	Documents	V_ Evaluate	
	Valuation		
ŀ	Questionnaire Evaluation		

Figure 6-15 External Valuation - Configure - Questionnaire Evaluation

Note:

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

7. Click Evaluate.

The **Questionnaire** window is displayed.

Figure 6-16 Questionnaire

acility	у Туре	
Total S	Score 3	
1	Facility Details	Score 3
	○ Is it corporate customer1 ● 10M above	
[E Add Comments	
		Cancel Save

8. Select correct answer for the displayed question and click **Save**.

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



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

Configure		
Property	Questionnaire Evaluation	
Collateral Insurance	Toolline Tool	
Covenants	Facility Type	3
Terms and Conditions	A Fullet	
Documents	🖉 Evaluate	
Valuation		
Questionnaire Evaluation		

Figure 6-17 Questionnaire

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

Note:

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

6.4 Comments

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

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



Collateral Summa	у	0	D Do	ocuments	🕄 Simu	ilation Log	:: ×
Collateral Summary	Comments						Screen(3/
External Valuation		H2	60 0	∞ ⊞	國	ा भ	>
Comments	Enter text here						
							•
							Post
	No items to display.						
Audit			2011	11	& Close	Back	

Figure 6-18 External Valuation - Comments

- 1. Enter your comments for the External Valuation stage in the **Comments** text box.
- 2. Click Post.

Comments are posted and displayed below the **Comments** text box.

3. Click Submit.

The **Checklist** window is displayed.

Figure	6-19	Checklist
--------	------	-----------

Checklist	:
No items to display.	
Page 1 (0 of 0 items) < ∢ 1 >>	
Outcome Contract Cont	Submit

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

The options available in the drop-down list are:

Proceed



Additional Info

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

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

7 <u>Legal Opinion</u>

7.1 Legal Opinion

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

- Collateral Summary
- Legal Opinion
- Comments

7.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details (For more information on Collateral Type Details option list, refer the chapter Data Enrichment > Collateral Type Details bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status

Note:

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

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

The Free Tasks screen is displayed.



Figure	7-1	Free	Tasks
--------	-----	------	-------

Menu Item Search Q	Fre	e Task	s						
Collaterals	0	Refresh	Relea	se 🕭 Escalate 🔠	Delegate Bg Flow Diagram				
		Edit	Priority 0	Process Name 🗘	Process Reference Number 0	Application Number 🗘	Stage ≎	Application Date 0	Branch 🗘
		Edit	Low	Collateral Perfection	APP231367259	APP231367259	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231357212	APP231357212	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231327187	APP231327187	Legal Opinion	19-10-28	000
		Edit	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Simplified Amend		Edit	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
		Edit	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCU
		Edit	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-03-10	000(FLEXCU

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

The Legal Opinion - Collateral Summary screen is displayed.

Figure 7-2 Legal Opinion - Collateral Summary

Collateral Summary	Collateral Summary						Scree
Legal Opinion	ASIAN PAINTS LTD						
Comments	Customer ID CUST1000 Current Status Perfection Enrichment Complete	D Application ID APP231848179		田 Documents 0	Collateral Type Miscellaneous	D Collateral Category GENERAL	童 Ownership Type Single
	臣 Collateral Currency USD 臣 Charge Type Pikolge	Agreed Collateral \ \$80,000.00 Purpose Of Collate Augmentation Of C	ral	변 Available From Nov 11, 2019 옷 Shareable Across Customers No	🛱 Available Till	Applicable Business LT_Lending	Exposure Type -
	Miscellane	OUS \$80K Collateral Value	1 Position	Seniority of charge 0 100 Total % Available %	ShowLess A Covenan 0 0 Proposed Complied	ts 0 Breached	Insurance 0 \$0.00 Active Total Amount
	Linked Facilities Details		Position	Ownership	Proposed Compiled	Configured Stage State	
	80	70.60	Unlinked	505	ASIAN PAINTS LTC	Risk Evaluation External Legal Opinion External Valuation External Check Field Investigation	In Program In Program In Program In Program In Program

3. View the Collateral Summary and click Next.

7.3 Legal Opinion

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



Collateral Summ	ary		O Doc	uments 📴 Simulation Log
Collateral Summary Legal Opinion Comments	Legal Opinion Collateral details			Screen(2/3)
	An Ship name: Recoon	Ship license number: 1234 Invoice value: \$200,000.00	Port of registry: 1	:
	Page 1 of 1 (1 of 1 items) < (1	۱۲ م		
Audit			Cancel Hold	Save & Close Back Next

Figure 7-3 Legal Opinion

To capture the Legal Opinion for the collateral:

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

The Legal Opinion - Configure - Collateral Type screen is displayed.

Figure 7-4 Legal Opinion - Configure - Collateral Type

onfigure			
Property	Property		
ollateral Insurance			
Covenants	 Property 		
locuments	Property ID	Property Type	Property Category
	1233	COMMERCIAL BUILDING	Corporate
egal Opinion	Description	Property Purpose	Registered Owner
Questionnaire Evaluation		Commercial	XYZ
	Land registry	Purchase Date	Construction Date
			October 1, 2019
	Zone Classification	Flood Zone	Flood Zone Type
	Seismic Zone	Seismic Zone Type	Income Producing
	Environment Assessment Required	Restricted Property	Under Construction
			Off

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



Configure		
Property	Legal Opinion	
Collateral Insurance	+	
Covenants	No items to display.	
Documents		
Legal Opinion		
Questionnaire Evaluation		

Figure 7-5 Legal Opinion - Configure - Legal Opinion

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



xternal Legal Opinion Details		
 Common Details 		
Construction Stage	Holding	Agency
Complete -	Freehold	WL Q
xternal Opinion Date	Date of Agreement	Registration Number
Dctober 16, 2019	October 16, 2019	
ortgage Created By	Type of Transaction	Mortgage Creation
Others 👻	New To Bank 👻	Enhancement -
ate of Mortgage	Type of Mortgage	Negative Lien
	Registered 👻	
le Deeds Custody		
Q		
NOC Details		
DC to Mortgage received	NOC to Mortgage issued by	Tripartite Agreement with Authority received
No 🗸		Select
		Cancel Clear A



External Legal Opinion Details		
✓ NOC Details		
NOC to Mortgage received	NOC to Mortgage issued by	Tripartite Agreement with Authority received
No 👻		Select 👻
Authority for Tripartite Agreement	Title Documents submitted	Empanelled Approval Done
Date of Title Search Report	NOC Deviation	
i i i i i i i i i i i i i i i i i i i		
✓ Legal Audit		
Legal Audit Applicable	Legal Audit Done	Date of Audit Report
		(iiii)
Next Legal Audit Due	Deviations if any	Remarks
i		
		Cancel Clear A



Figure 7-8 Legal Opinion Details

External Legal Opinion Details		>
Date of Title Search Report	NOC Deviation	
Ē		
✓ Legal Audit		
Legal Audit Applicable	Legal Audit Done	Date of Audit Report
		i
Next Legal Audit Due	Deviations if any	Remarks
Legal Firm Opinion	Final Recommendation	
Required	Required	
		Cancel Clear Add
		Cancel Clear Add

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

Table 7-1 C	ommon Details -	Field	Description
-------------	-----------------	-------	-------------

Field	Description	
Construction Stage	Select the stage of construction from the drop down list. The options available are: Complete Under Construction	
Holding	Specify if the property is Freehold or Leasehold.	
Agency	Select Agency from which the legal opinion is obtained.	
External Opinion Date	Specify the date on which the external legal opinion is captured.	
Date of Agreement	Specify the date of lease agreement.	
Registration Number	Specify the property Registration Number.	
Mortgage Created By	 Select the bank or security trustee who created the mortgage. The options available in the drop-down list are: Own Bank Others 	
Type of Transaction	Specify whether the party is New To Bank or Existing party.	
Mortgage Creation	Select Mortgage Creation as Fresh or Enhancement of existing mortgage value.	
Date of Mortgage	Specify the mortgage creation date.	
Type of Mortgage	Specify the type of mortgage as Equitable or Registered.	
Negative Lien	Enable Negative Lien option, if negative lien is executed covering the collateral.	
Title Deeds Custody	Search and select the name of bank which is holding the title deeds.	



Field	Description
NOC to Mortgage received	Specify if NOC for creating mortgage is received. The following options are available in the drop-down list. • Yes • No • Not Applicable
NOC to Mortgage issued by	Specify the details of other participating lenders that issued the NOC to mortgage.
Tripartite Agreement with Authority received	 Specify if the Tripertite Agreement is received from the authority. The following options are available in the drop-down list. Yes No Not Applicable
Authority for Tripartite Agreement	Specify the authority which executed the tripartite agreement.
Title Documents Submitted	Enable Title Documents Submitted option, if the party has submitted all the property related title documents to the Bank or security trustee.
Empanelled Approval Done	Enable Empanelled Approval Done option, if empanelled approval is in place for deviation. Also, if any section of the title documents is not submitted by the party.
Date of Title Search Report	Specify the date on which the bank obtained search report from the company secretory of the client.
NOC Deviation	Provide details of deviation in obtaining NOC from other participating banks, if any.

Table 7-2 NOC Details - Field Description

Table 7-3 Legal Audit - Field Description

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

5. Click + in the Legal Opinion Details window.



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

Figure 7-9 Legal Opinion

Property			
	Legal Opinion		
Collateral Insurance	+		
venants			
cuments	Agency: Weitz & Luxenberg	External Opinion Date: October 21, 2019	:
al Opinion			
estionnaire Evaluation			
			Back

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

6. After capturing legal opinion details, click Next.

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

Note:

The screen is same as **Risk Evaluation - Configure - Questionnaire Evaluation** and **External Valuation - Configure - Questionnaire Evaluation** screen. For more information, refer the chapters **Risk Evaluation** and **External Valuation** in this User Guide.

7.4 Comments

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

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



Collateral Summa	ry	0	Do Do	cuments	📑 Sin	nulation Log	;; ×
Collateral Summary	Comments						Screen(3/
Legal Opinion		H2	69 6	。 ⊞	臣	⊡ ¶	>
Comments	Enter text here	United		• •		-	
	killet son røten						
							:
							Post
	No items to display.						
Audit		ancel	Hold	Save	& Close	Back	Submit

Figure 7-10 Legal Opinion - Comments

- **1.** Enter your comments for the Legal Opinion stage in **Comments** text box.
- 2. Click Post.

Comments are posted and displayed below **Comments** text box.

3. Click Submit.

The **Checklist** window is displayed.

Figure 7-11 Checklist

	×
Checklist	
No items to display.	
Page 1 (0 of 0 items) < ∢ 1 → >	
Outcome Proceed	ubmit

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

The options available in the drop-down list are:

Proceed



Additional Info

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

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

8 <u>External Check</u>

8.1 External Check

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

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

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

- Collateral Summary
- External Check
- Comments

8.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details (For more information on Collateral Type Details option list, refer the chapter Data Enrichment > Collateral Type Details bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status

Note:

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

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

The Free Tasks screen is displayed.



Menu Item Search Q	Fre	e Task	s						
< Collaterals	0	Refres	n 🗘 Relea	ise 💿 Escalate 🔠	Delegate Ba Flow Diagram				
		Edit	Priority 0	Process Name 0	Process Reference Number 0	Application Number 0	Stage 0	Application Date 0	Branch
		Edit	Low	Collateral Perfection	APP231367259	APP231367259	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231357212	APP231357212	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231327187	APP231327187	Legal Opinion	19-10-28	000
		Edit	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Release		Edit	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Simplified Amend		Edit	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
Substitution		Edit	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEX
		Edit	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-03-10	000(FLEX

Figure 8-1 Free Tasks

2. Click Acquire & Edit in the required External Check task.

The External Check - Collateral Summary screen is displayed.

Figure 8-2 External Check - Collateral Summary

llateral Summary	Current Status External Valuation Completed								
kternal Check									
Comments	Show More 🔻								
	Property 1 \$10.15K Collateral Collateral Value	1 Position	Seniority of charge 0 100 Total % Available %	Covenants 0 0 Proposed Compiled	0 Breached	Insurance 1 \$80,000.00 Active Total Amount			
	Linked Facilities Details	000	Ownership		Shared Customers				
	No deter to dragbay		805	ASIAN PAINTS LTD		ULTBATECH CEMENT LIDIpoonizati Asian Reinit S Litipoonizati			
	Configured Stage Status								
	Risk Evaluation	Completed							
	External Legal Opinion	Completed							
	External Valuation	Completed							
	External Check	In Progress							
	Field Investigation	In Progress							

3. View the Collateral Summary and click Next.

8.3 External Check

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



Collateral Summa	ary			Documents	Simulation Log	:: ×
Collateral Summary	External Check					Screen(2/3)
Comments	> Collateral details					
	Registration number: 1234 Market value: ₹800,000.00	Property type: COMMERCIAL BUILDING	Registered owner: XYZ		:	
	Page 1 of 1 (1 of 1 items) < 4 1 + >					
Audit			C	ancel Hold S	ave & Close Back	Next

Figure 8-3 External Check

To capture the external check details for the collateral:

Click Action icon in the collateral record and select Edit.
 The External Check - Configure - Collateral Type screen is displayed.

gure			
perty	Property		
ollateral Insurance			
	✓ Property		
Covenants	Property ID	Property Type	Property Category
Documents	1233	COMMERCIAL BUILDING	Corporate
External Check	Description	Property Purpose	Registered Owner
Questionnaire Evaluation		Commercial	XYZ
	Land registry	Purchase Date	Construction Date
	Land registry	Furchase Date	October 1, 2019
	Zone Classification	Flood Zone	Flood Zone Type
	Zone classification		riou zone type
	Seismic Zone	Seismic Zone Type	Income Producing
	Environment Assessment Require	ed Restricted Property	Under Construction
			Off



nvironment Assessment Required	Restricted Property	Under Construction	
		Off	
Nature Of Property	Property Status	Wall Material	
Roof Type	Registration Date	Property Value	
		INR 👻	
Adverse Comments			
> Property Location			
Property Location Property Dimension			

Figure 8-5 External Check - Configure - Collateral Type

Figure 8-6 External Check - Configure - Collateral Type

Adverse Comments
Provedse Committees
> Property Location
> Property Dimension
> Property Valuation Details
Currency Details
Property Contact Details
> Residential Status

2. Click Next and navigate to External Check menu.



Configure		
Property	External Check	
Collateral Insurance	+	
Covenants	No items to display.	
Documents		
External Check		
Questionnaire Evaluation		

Figure 8-7 External Check - Configure - External Check

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

Figure 8-8 External Check Details

Agency		External Check Date		External Check Outcome		Remarks		
CVC001	Q	October 25, 2019	Ē	Approved		Proceed		
Asset ID		Security Interest ID		Security Interest Creation Date		Amount of Charge		
5665		456		May 3, 2022	Ē	500000		
Underlying Document Date		Charge Release Date		Underlying Document		Charge Holder Name		
May 9, 2022	Ē	May 31, 2022	Ē	Deed of Hypothecation	•		Q	
External Check Status								
Select	•							

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

Table 8-1 External Check Details - Field Description

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



Field	Description
Security Interest ID	Specify the reference number of security interest registration at the regulatory Authority.
Security Interest Creation Date	Specify the date on which security interest is created.
Amount of Charge	Specify Amount of Charge created on the collateral.
Underlying Document Date	Specify execution date of underlying document.
Charge Release Date	If the bank has released the charge on collateral by executing release deed or release letter, specify the date of execution of such document.
Underlying Document	 Select the name of document executed to create charge on the collateral. The following options are available in the drop-down list. Deed of Hypothecation Mortgage Deed
Charge Holder Name	Specify the bank or any other lender name which has created charge on the collateral.
External Check Status	Select External Check Status of the collateral. The following options are available in the drop-down list. • Satisfied • Creation • Modification

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

5. Click + in External Check Details window.

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

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

Configure			
Property	External Check		
collateral Insurance	+		
ovenants			
ocuments	Agency: CVC Group	External Check Date: October 25, 2019	:
ternal Check			
estionnaire Evaluation			
			Back

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

6. After capturing external check details, click Next.

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



Note:

The screen is same as **Risk Evaluation - Configure - Questionnaire Evaluation** and **External Valuation - Configure - Questionnaire Evaluation** screen. For more information, refer the chapters **Risk Evaluation** and **External Valuation** in this User Guide.

8.4 Comments

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

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

Collateral Summa	ıry	0	Documents	Simulation Log	;; ×
Collateral Summary	Comments				Screen(3,
External Check		H2	⇔ ⇔ ⊞	臣 @ ¶	>
Comments	Enter text here				
	No items to display.				Post
Audit		Cancel	Hold Save	ά Close Back	Submit

Figure 8-10 External Check - Comments

- **1.** Enter your comments for the External Check stage in **Comments** text box.
- 2. Click Post.

Comments are posted and displayed below Comments text box.

3. Click Submit.

The **Checklist** window is displayed.



Check	list	×
No iten	s to display.	
Page	1 (0 of 0 items) <	
Outcom	Proceed	it

Figure 8-11 Checklist

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

The options available in the drop down list are:

- Proceed
- Additional Info

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

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



9 <u>Field Investigation</u>

9.1 Field Investigation

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

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

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

- Collateral Summary
- Field Investigation
- Comments

9.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details (For more information on Collateral Type Details option list, refer the chapter Data Enrichment > Collateral Type Details bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status

Note:

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

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

The Free Tasks screen is displayed.

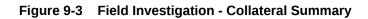


Menu Item Search Q	Fre	e Tasks							
< Collaterals	Q	Refresh	Releas	e 🕑 Escalate 🔠	Delegate Bg Flow Diagram				
		Edit	Priority 0	Process Name 0	Process Reference Number 0	Application Number 0	Stage 0	Application Date 0	Branch 0
		Edit	Low	Collateral Perfection	APP231367259	APP231367259	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231357212	APP231357212	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231327187	APP231327187	Legal Opinion	19-10-28	000
		Edit	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Release		Edit	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
		Edit	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCU
		Edit	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-03-10	000(FLEXCU

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

Figure 9-2 Field Investigation - Collateral Summary

lateral Summary	Collateral Summary									Screen
ld Investigation	ASIAN PAINTS LTD									
nments	图 Customer ID	图 Application ID		图 Documents		🔒 Collateral Type		🚺 Collateral Category	盦 Ownership T	vne
	00011231	APP231257069				Property		RESIDENTIAL PROPERTY	Single	
	Current Status ExternalCheck Completed									
						how More 👻				
	Property			Seniority of ch	arge		Covenants		Insuranc	
	1 Collateral	\$10.15K Collateral Value	1 Position	0 Total %	100 Available %	0 Proposed	0 Complied	0 Breached	1 Active	\$80,000.00 Total Amount
	Linked Facilities Details		000	Ownership				Shared Customers		
	Ne	o data to display			KOK		ASIAN PAINTS LTD	10%		ATECH CEMENT LTD(00011251)
	Configured Stage Status									
	Risk Evaluation		Completed							
	External Legal Opinion		Completed							



ollateral Summary	Current Status ExternalCheck Completed							
omments				Show More 👻				
	Property 1 \$10.1 Collateral Collateral	5K 1 Value Posttion	Seniority of charge 0 100 Total % Available	e % Proposed	Covenants 0 Complied	0 Breached	Insurance 1 \$80, Active Total	.000.00 Amount
	Linked Facilities Details	0	Ownership			Shared Customers		
	No data to dapi	94		023	ASIAN PAINTS LTD			VENT LTD(00011237)
	Risk Evaluation	Completed						
	External Legal Opinion	Completed						
	External Valuation	Completed						
	External Check	Completed						
	Field Investigation	In Progress						



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

9.3 Field Investigation

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

Figure 9-4 Field Investigation

Collateral Summary				cuments Simulation Log	:: ×
Collateral Summary	Field Investigation				Screen(2/3)
 Field Investigation 	> Collateral details				
Comments					8- 881
	Registration number: 1234 Market value: ₹800,000.00	Property type: COMMERCIAL BUILDING	Registered owner: XYZ	:	
	Page 1 of 1 (1 of 1 items) < ∢ 1 > >				
Audit			Cancel Hole	a Save & Close Back	Next

To capture the field investigation details for the collateral:

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

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

Figure 9-5 Field Investigation - Configure - Collateral Type

roperty	Property			
ollateral Insurance				
ovenants	✓ Property			
	Property ID	Property Type	Property Category	
locuments	1233	COMMERCIAL BUILDING	Corporate	
ield Investigation	Description	Property Purpose	Registered Owner	
uestionnaire Evaluation		Commercial	XYZ	
	Land registry	Purchase Date	Construction Date	
			October 1, 2019	
	Zone Classification	Flood Zone	Flood Zone Type	
	Seismic Zone	Seismic Zone Type	Income Producing	
	Environment Assessment Required	Restricted Property	Under Construction	
			Off	



nvironment Assessment Required	Restricted Property	Under Construction Off Wall Material	
toof Type	Registration Date	Property Value	
Adverse Comments			
> Property Location			
> Property Dimension			
> Property Valuation Details			

Figure 9-6 Field Investigation - Configure - Collateral Type

Figure 9-7 Field Investigation - Configure - Collateral Type

		>
Adverse Comments	IIVIK ¥	
> Property Location		
> Property Dimension		
> Property Valuation Details		
> Currency Details		
> Property Contact Details		
> Residential Status		
		Back

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



Configure Property Collateral Insurance Covenants Documents Pield Investigation Covenante Evaluation Field Investigation Covenante Evaluation Field Investigation Covenante Evaluation Covenante	
Collateral Insurance Covenants Documents Field Investigation	
Covenants No Items to display. Documents Field Investigation	
Covenants Documents Field Investigation	
Documents Field Investigation	
Questionnaire Evaluation	

Figure 9-8 Field Investigation

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

Figure 9-9 Field Investigation Details

Field Investigation Agency	Field Investigation Date
FI01 Q	October 25, 2019
Field Investigation Outcome	Field Investigation Remarks
Required	Required

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

Table 9-1 Field Investigation Details - Field Description

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



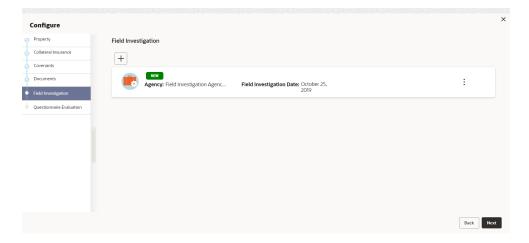
Table 9-1	(Cont.) Field Investigation Details - Field Description
-----------	---

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

5. Click + in the Field Investigation Details window.

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

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



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

6. After capturing field investigation details, click Next.

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

Note:

The screen is same as **Risk Evaluation - Configure - Questionnaire Evaluation** and **External Valuation - Configure - Questionnaire Evaluation** screen. For more information, refer the chapters **Risk Evaluation** and **External Valuation** in this User Guide.

9.4 Comments

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

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



Collateral Summar	y 🛈 🕒 Documents 🛛 🕄 Simulation Log	¦ ×
Collateral Summary	Comments Scree	een(3/
Field Investigation	▶ ~ B I U ∓ A -size- V E E E E E E H1 H2 ∞ ∞ ⊞ ⊞ ⊡ ¶	>
Comments	Enter text here	
	No items to display.	Post
Audit	Cancel Hold Save & Close Back Su	ubm

Figure 9-11 Field Investigation - Comments

- **1.** Enter your comments for the Field Investigation stage in **Comments** text box.
- 2. Click Post.

Comments are posted and displayed below **Comments** text box.

3. Click Submit.

The **Checklist** window is displayed.

Figure 9-12 Checklist

Checklist	×
No items to display.	
Page 1 (0 of 0 items) <	
Outcome Proceed	

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



The options available in the drop-down list are:

- Proceed
- Additional Info

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

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

10 <u>Collateral Approval</u>

10.1 Collateral Approval

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

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

- Collateral Summary
- Collateral Approval
- Comments

10.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details (For more information on Collateral Type Details option list, refer the chapter Data Enrichment > Collateral Type Details bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status
- To launch the Collateral Approval Collateral summary screen, navigate to Tasks > Free Tasks from the left menu.

The Free Tasks screen is displayed.



Figure 1	0-1 Fre	e Tasks
----------	---------	---------

Menu Item Search	Q Fre	e Task	s						
< Collaterals	Q	Refresh	🖓 Relea	se 💿 Escalate 🔠	Delegate Bg Flow Diagram				
		Edit	Priority 0	Process Name 🗘	Process Reference Number 0	Application Number 0	Stage 🗘	Application Date 0	Branch 0
		Edit	Low	Collateral Perfection	APP231367259	APP231367259	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231357212	APP231357212	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231327187	APP231327187	Legal Opinion	19-10-28	000
		Edit	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Simplified Amend		Edit	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
		Edit	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCU
		Edit	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-03-10	000(FLEXCUE

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

Figure 10-2 Collateral Approval - Collateral Summary

	Collateral Summary									Scre
Collateral Approval	CUST1000									
Property										
omments	Customer ID 00010810	Application ID APP241934550		Documents 0		Collateral Type Property		Collateral Category COMMERCIAL PROPERTY	Ownershi Single	р Туре
	Current Status Field Investigation Completed									
					Sh	aw More 🔻				
	Property			Seniority of ch			Covenants		Insura	
	1 Collateral	\$450K Collateral Value	1 Position	0 Total %	100 Available %	0 Proposed	0 Complied	0 Breached	1 Active	\$200,000.00 Total Amount
	Linked Facilities Details		:	Ownership				Configured Stage Status		
								Risk Evaluation		Complete
								External Legal Opinion		Complete
	No	data to display			100%		CUSTIDDO	External Valuation		Complete
								External Check		Complete
	1							Field Investigation		Complete
	Collateral Pool Details									
	Collateral Pool Details									
	son	SON	 POOL253110084 Un-Linked 							

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

10.3 Collateral Approval

In this data segment the collateral details are displayed. The Credit Approver must go through the collateral details and recommendation to make final decision of approving or rejecting the collateral.



Collateral Summary	Collateral Approval					Scree
Collateral Approval	CUST1000					
Property						
omments	E Customer ID 00010810	Application ID APP241934550	と Documents 0	Collateral Type Property	Collateral Category COMMERCIAL PROPERTY	Ownership Type Single
	Current Status Field Investigation Con	npleted				
	E Collateral Currency USD	Agreed Collateral Value \$500,000.00	Havailable From Sep 21, 2019	🛱 Available Till	Applicable Business LT_Lending	Exposure Type
	E Charge Type	Purpose Of Collateral New Facility	옷 Shareable Across Cu No	istomers		
			}	Show Less 🔺		
	Final Recommendation					
	Review Done On		Review Done By		Valuation Currency	
	January 19, 2024		ANITTA		USD	
	Valuation Amount		Bank Value		Bank Haircut	
	USD 500,000.00		USD 400,000.00		20%	

Figure 10-3 Collateral Approval

Figure 10-4 Collateral Approval - Audit Trail

nrichment New Modified Deleted COL231861861	FIELD	Previous Value	New Value
 Ownership details 	remarks	Test2	Notesó
 recordId ide 	collateralNotes1	Test1	Notes1
 Insurance Detail 	collateralNotes2	Test2	Notes2
00771222 Additional Information	collateralNotes3	Test2	Notes3
 Insurance Detail 	collateralNotes4	Test2	Notes4
▼ 00771222	collateralNotes5	Test2	Notes5

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

Note:

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

2. Collateral Details screen is displayed.



Collateral Summary	tion - Approval Property			Screen(3/4
Collateral Approval				Siden(s)
Property	Collateral details			
Comments	COL241918361 Collateral ID	Property Collateral Type	USD Collateral Currency	\$450,000,00 Total Value
	+			8- 88
	Registration number: TNSC123 Market value: \$450,000,00	Property type: COMMERCIAL BUILD	DING Registered owner: John	:
	Page 1 of 1 (1 of 1 items) K (1)	• X		© View ♪ Edit

Figure 10-5 Collateral Details

3. View the details and Click Next.

10.4 Comments

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

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

Figure 10-6 Collateral Approval - Comments

Collateral Summary	Comments	Screen(4/4
Collateral Approval		>
Property	and the second transformation of the second s	
Comments	Enter text here	
		[]
		Post
	No items to display.	

- **1.** Enter your comments for the Collateral Approval stage in **Comments** text box.
- 2. Click Post.

Comments are posted and displayed below Comments text box. .

3. Click Submit.

The Checklist window is displayed.



Figure	10-7	Checklist

Checklist	×
No items to display.	
Page 1 (0 of 0 items) <	
Outcome Approve	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:

- Approve
- Reject
- Go to Enrichment

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

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

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



11 <u>Draft Generation</u>

11.1 Draft Generation

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

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

- Collateral Summary
- Draft Generation
- Comments

11.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details (For more information on Collateral Type Details option list, refer the chapter Data Enrichment > Collateral Type Details bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status
- To launch Draft Generation Collateral summary screen, navigate to Tasks > Free Tasks from the left menu.

The Free Tasks screen is displayed.



Figure 11-1 Free Tasks

Menu Item Search	Q Fre	e Task	s						
< Collaterals	Q	Refresh	🗘 🗘 Relea	se 💽 🛞 Escalate 🗄	Delegate 🛛 🛱 Flow Diagram				
		Edit	Priority 0	Process Name 🛛 🗘	Process Reference Number 0	Application Number 0	Stage 🗘	Application Date 0	Branch 🗘
		Edit	Low	Collateral Perfection	APP231367259	APP231367259	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231357212	APP231357212	Enrichment	19-10-28	000
		Edit	Low	Collateral Perfection	APP231327187	APP231327187	Legal Opinion	19-10-28	000
		Edit	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Release		Edit	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
		Edit	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Simplified Amend		Edit	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
Substitution		Edit	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCU
		Edit	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-03-10	000(FLEXCU

2. Click Acquire & Edit in the required Draft Generation task.

The Draft Generation - Collateral Summary screen is displayed.

Figure 11-2 Draft Generation - Collateral Summary

	Collateral Summary									Screen
Draft Generation	ASIAN PAINTS LTD									
Comments	Customer ID 00011231 Current Status Approval Completed	Application ID APP231257069		Documents 0		Collateral Type Property		Collateral Category RESIDENTIAL PROPERTY	Ownership Single	fype
		i			Show M	iore 🔻				
	Prop 1 Collateral	serty \$10.15K Collateral Value	1 Position	Seniority of charge 0 Total % Av	e 100 vatlable %	1 Proposed	Covenants 0 Complied	0 Breached	Insuran 1 Active	CE \$80,000.00 Total Amount
	Linked Facilities Details	l Facilities Details			Ownership			Shared Customers		
	No data to duality				80		ASIAN PAINTS LTD	97%		RATECH CEMENT LTD(DODII257) NI RAINTS LTD(DODII231)
	Configured Stage Status									
	Risk Evaluation		Completed							
	External Legal Opinion		Completed							



Collateral Summary	Current Status Approval Completed									
Draft Generation										
Comments				Sho	v More 🔻					
	Property		Seniority of charge		Covenants				Insurance	
	1 \$10.15K Collateral Collateral Value	1 Position	0 Total %	100 Available %	1 Proposed	0 Complied	0 Breached	1 Active	\$80,000.00 Total Amount	
	Linked Facilities Details	0	Ownership				Shared Customers			
								0%		
	No date to display			1075		ASIAN PAINTS LTD			ULTRATECH CEMENT LTD(0001/237 ASIAN PAINTS LTD(0001/231)	
						-				
				-			J			
	Configured Stage Status									
	Risk Evaluation	Completed								
	External Legal Opinion	Completed								
	External Valuation	Completed								
	External Check	Completed								
	External Check Field Investigation	Completed								



3. View the Collateral Summary and click Next.

11.3 Draft Generation

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

Figure 11-4 Draft Generation

Collateral Perfect	tion - Draft Generation	Documents	: ;; ×
Collateral Summary	Draft Generation		Screen(2/3)
Draft Generation	PLS		
Comments	PES		
	PLS		
	Generate Document		
4			
Audit		Cancel Hold Save & Close Bac	K Next

1. Click Generate Document.

The Draft Generation Details window is displayed.



Communication Type	E-Mail To
Email	john_doe@example.com
-Mail CC	Subject
john_doe@example.com	
	Required



2. Specify all the details in **Draft Generation Details** window.

For field level information, refer the below table.

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

Table 11-1 Draft Generation Details - Field Description

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 11-6 Draft Generation - Completed

raft Generation	Screen(2,
PLS	
PLS	
Generate Document	
TestDoc	
Logged on 2023-04-07	
Q View Document Download Document	
	Cancel Hold Save & Close Back Next

- 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**.

11.4 Comments

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

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



Figure 11-7 Draft Generation - Comments

omments				Screen(2/
ю 🗢 В I	 • E = =	E E 🗄 🗄 H1 H2	00 00 🏢	
nter text here				
				Post
No items to display.				
				Cancel Hold Save & Close Back Submit

- **1**. Enter your comments for the Draft Generation stage in **Comments** text box.
- 2. Click Post.

Comments are posted and displayed below **Comments** text box.

3. Click Submit.

The **Checklist** window is displayed.

Figure 11-8 Checklist

Checklist	:
No items to display.	
Page 1 (0 of 0 items) < ∢ 1	
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 **Outcome**, the application is moved to the next stage on clicking **Submit**.

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



12 <u>Customer Acceptance</u>

12.1 Customer Acceptance

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

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

The Free Tasks screen is displayed.

Menu Item Search	Q	Free Tasks									
Menu		C Refresh 2* Acquire 3# Flow Diagram									
		🗋 🕆 Acquire & Edit	Priority 0	Process Name 0	Process Reference Number 0	Application Number 0	Stage 0	Application Date 0	Branch ©	Customer Number 0	Amount 0
		Acquire &	Low	Collateral Perfection	APP231257069	APP231257069	Customer Acceptance	19-10-16	000	00011231	\$400,000.00
		Acquire &	Low	FI Extension Process	APP231367283	APP231367283	Manual Retry	23-05-16	000	230744213	\$10,000,000.00
		Acquire &	Low	FI Extension Process	APP231367277	APP231367277	Manual Retry	23-05-16	000	230744213	\$10,000,000.00
		Acquire &	Low	FI Extension Process	APP231367273	APP231367273	Extension Proposal Approval	23-05-16	000	230744213	\$10,000,000.00
		Acquire &	Low	Collateral Perfection	APP231367274	APP231367274	ExternalCheck	19-10-28	000	00010810	\$0.00
		Acquire &	Low	Collateral Perfection	APP231367274	APP231367274	External Valuation	19-10-28	000	00010810	\$0.00
		Acquire &	Low	Collateral Perfection	APP231367274	APP231367274	Risk Evaluation	19-10-28	000	00010810	\$0.00
		Acquire &	Low	Collateral Perfection	APP231367274	APP231367274	Field Investigation	19-10-28	000	00010810	\$0.00
		Acquire &	Low	Collateral Perfection	APP231367258	APP231367258	Enrichment	19-10-28	000	00010810	\$10,000.00
		Page 1			193 items) < 4 1 2						

Figure 12-1 Free Tasks

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

The Customer Acceptance - Collateral Summary screen is displayed.

Collateral Summary	Collateral Summary									Screen
Customer Acceptance	ASIAN PAINTS LTD									
Comments	图 Customer ID	图 Application ID		臣 Documents		🔒 Collateral Type		🛱 Collateral Category	盦 Ownership Typ	
	00011231	APP231257069		0 0		Property		RESIDENTIAL PROPERTY	Single	•
	Current Status Draft Generation Completed									
					Sh	w More 🔻				
	Proper			Seniority of ch			Covenants		Insurance	
	1 Collateral	\$10.15K Collateral Value	1 Position	0 Total %	100 Available %	1 Proposed	0 Complied	0 Breached	1 Active	\$80,000.00 Total Amount
	Linked Facilities Details		000	Ownership				Shared Customers		
								10%		
		No data to display			100%		ASIAN PAINTS LTD			ECH CEMENT LTD(00011237) AINTS LTD(00011231)
								99%	-	
]		
	Configured Stage Status									
	Risk Evaluation		Completed							
	External Legal Opinion		Completed							

Figure 12-2 Customer Acceptance - Collateral Summary



ollateral Summary	Current Status Draft Generation Completed					
omments			Sh	ow More 🔻		
	Property 1 \$10.15K Collateral Collateral Value	1 Position	Seniority of charge 0 100 Total % Available %	Covenants 1 0 Proposed Complied	0 Breached	Insurance 1 \$80,000,00 Active Total Amount
	Linked Facilities Details	:	Ownership		Shared Customers	
	Configured Stage Status		KOX	ASIAN PAINTS LTD		ASIAN PAINTS LTD[DODI123]
	Risk Evaluation	Completed				
	External Legal Opinion	Completed				
	External Valuation	Completed				
	External Check	Completed				
	Field Investigation	Completed				

Figure 12-3 Customer Acceptance - Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details (For more information on Collateral Type Details option list, refer the chapter Data Enrichment > Collateral Type Details bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status
- 3. View the Collateral Summary and click **Next**.

The **Customer Acceptance** screen is displayed.

Figure 12-4 Customer Acceptance

omments	Document Description: PLS	Q
dit		Cancel Hold Save & Close Back N

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



4. To go to the next data segment, click **Next**.

The **Customer Acceptance - Comments** screen is displayed.

Figure 12-5 Customer Acceptance - Comments

Collateral Summary	Comments		Screen(3
Customer Acceptance			
Comments		Τ'	
	Enter text here		
			:
			Pos
			POS
	No items to display.		

- 5. Enter comments for the Customer Acceptance stage in **Comments** text box.
- 6. Click Post.

Comments are posted below the Comments text box.

7. Click Submit.

The **Checklist** window is displayed.

Figure 12-6 Checklist

Checkli	ist	
No items	s to display.	
Page	1 (0 of 0 items) < 4 1 > >	
	Proceed	
	Proceed Goto Approval Goto Draft generation	
	Goto Approval	



- 8. Manually verify all the checklist and enable the corresponding check box.
- Select Outcome based on customer acceptance status and click Submit.
 The options available in the drop-down list are:
 - Proceed
 - Go to Approval
 - Go to Draft generation
 - Go to Enrichment

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

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

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

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



13 <u>Charge Registration</u>

13.1 Charge Registration

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

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

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

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

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

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

13.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details (For more information on Collateral Type Details option list, refer the chapter Data Enrichment > Collateral Type Details bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status
- To launch the Charge Registration Collateral summary screen, navigate to Tasks > Free Tasks from the left menu.

The Free Tasks screen is displayed.

ORACLE

Figure 13-1 Free Tasks

Menu Item Search	Q	Free Tasks									
Menu		Q Refresh	St* Acquire	E Flow Diagram							
		Acquire	e Edit Priority 0	Process Name C	Process Reference Number 0	Application Number 0	Stage 0	Application Date 0	Branch ©	Customer Number 0	Amount S
		Acquire	6 (m	Collateral Perfection	APP231257069	APP231257069	Charge Registration	19-10-16	000	00011231	\$400,000.00
		Acquire	6 Em	FI Extension Process	APP231367283	APP231367283	Manual Retry	23-05-16	000	230744213	\$10,000,000.00
		Acquire	6 Em	FI Extension Process	APP231367277	APP231367277	Manual Retry	23-05-16	000	230744213	\$10,000,000.00
		Acquire	6 (FI Extension Process	APP231367273	APP231367273	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
		Acquire	8 Em	Collateral Perfection	APP231367274	APP231367274	ExternalCheck	19-10-28	000	00010810	\$0.00
		Acquire	6 Em	Collateral Perfection	APP231367274	APP231367274	External Valuation	19-10-28	000	00010810	\$0.00
		Acquire	6 Em	Collateral Perfection	APP231367274	APP231367274	Risk Evaluation	19-10-28	000	00010810	\$0.00
		Acquire	6 Em	Collateral Perfection	APP231367274	APP231367274	Field Investigation	19-10-28	000	00010810	\$0.00
		Acquire	6 Lan	Collateral Perfection	APP231567258	APP231567258	Enrichment	19-10-28	000	00010810	\$10,000.00
		Page 1		of 10 (1-20 o	f 193 items) < < 1 2	3 4 5 10	• ×				

2. Click Acquire & Edit in the required Charge Registration task.

The Charge Registration - Collateral Summary screen is displayed.

Figure 13-2 Charge Registration - Collateral Summary

llateral Summary	Collateral Summary									Scree
mments	ASIAN PAINTS LTD									
mmens	Customer ID 00011231	Application ID APP231257069		記 Documents 0		Collateral Type Property		Collateral Category RESIDENTIAL PROPERTY	盦 Ownership Single	Туре
	Current Status Customer Acceptance Comp					Property		RESIDEN I GAL PROPERTY	Stuße	
					Sho	w More 🔻				
	Prop			Seniority of ch			Covenants		Insura	
	1 Collateral	\$10.15K Collateral Value	1 Position	0 Total %	100 Available %	1 Proposed	0 Complied	0 Breached	1 Active	\$80,000.00 Total Amount
	Linked Facilities Details		000	Ownership				Shared Customers		
		No data to display					ASIAN PAINTS LTD	9%		LTRATECH CEMENT LTD(000112 SIAN PAINTS LTD(00011251)
	Configured Stage Status									
	Risk Evaluation		Completed							
	External Legal Opinion		Completed							

Documents 🗔 Simulation Log Collateral Perfection - Charge Registration Collateral Summary Current Status Seniority of charge 0 100 Total % Available % Covenants 0 Complied Property Insurance 1 Collateral \$10.15K Collateral Value 1 Position 1 Active \$80,000.00 Total Amount 0 Breached 8 Ownership Shared Customer Configured Stage Status **Risk Evaluation** Completed Completed Completed Field In Audit Hold Save & Close Next Cancel

Figure 13-3 Charge Registration - Collateral Summary



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

13.3 Property

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

Figure 13-4 Charge Registration

Collateral Perfec	tion - Charge Registration			Documents Simulation Log	×
Collateral Summary Charge Registration Comments	Charge Registration Collateral details			Screet	n(2/3)
	Registration number: 1234 Market value: 7800.000.00 Page 1 of 1 (fof items) (< (1 +))	Property type: COMMERCIAL BUILDING	Registered owner: XYZ	:	
Audit				Covel 14d Save Rine Red 14	lext

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

The Charge Registration - Configure - Property screen is displayed.

Configure				×
Property	Property			
Collateral Insurance				
Covenants	✓ Property			
Documents	Property ID	Property Type	Property Category	
Charge Registration	1233	COMMERCIAL BUILDING	Corporate	
Charge Registration	Description	Property Purpose	Registered Owner	
Questionnaire Evaluation		Commercial	XYZ	
	Land registry	Purchase Date	Construction Date	
			October 1, 2019	
	Zone Classification	Flood Zone	Flood Zone Type	
	Seismic Zone	Seismic Zone Type	Income Producing	
	Environment Assessment Required	Restricted Property	Under Construction	
			Off	
	Nature Of Property	Property Status	Wall Material	
	Roof Type	Registration Date	Property Value	
	Adverse Comments			
				Back Next

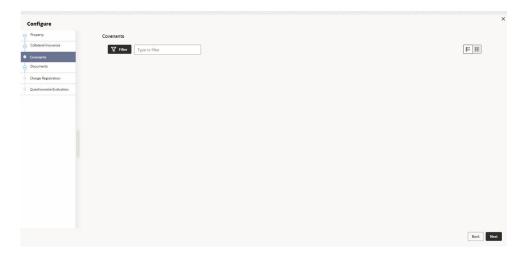
Figure 13-5 Charge Registration - Configure - Property



operty					
	Collateral Ins	surance			
llateral Insurance	+				
venants		EXISTING			
cuments		Policy Number: 1123	Policy Name: Contract Policy	Insurance Name: Contract Insurance	:
irge Registration		Insurance Currency: USD	Insurance Amount: \$80,000.00		
stionnaire Evaluation					
8					
8					
2					
1					
1					
1					
1					
l					
1					
1					
1					
1					
1					

Figure 13-6 Charge Registration - Configure - Collateral Insurance

Figure 13-7 Charge Registration - Configure -Covenants





Pagenty Documents Califareal linearing DOC223482222 Unitation Contramination Documents DOC223482222 Unitation Contramination Document type: Page December type: Page December type: Page Application number: Application number: Application number: Application number:	nfigure					
Consents Document Document type: Document	operty	Documents				
DOC22548222 UNAND Orizonal Documents Document type: FEXDOC Document code: FEX Document type: Table 2005/00 Document expiry date: December 27, 2023 Charge Registration Application number: APP23125706/9 Entity type: Calaterial(COL23125076/9) Sub-Entity PRPT(Ide15125-3464-4d56-a457- type: 1	illateral Insurance					-
Document type: FEXDOC Uplad and x: 3/4/7.2019 Document code: FEXDOC Entity type: Document code: Document code: <thdocument code:<="" th=""> <thdocument code:<="" th=""></thdocument></thdocument>	wenants		DOC22348222 UPLOADED OPTIONAL			
harge Registration Application number; APP231257069 Linked to: 0 type: 74a9(fa42da05)	cuments		Document type: FIEXDOC		Document expiry date: December 27, 2023	· ·
Lettonnite Evaluation	arge Registration					
	estionnaire Evaluation		Application number: APP251257009	Linked to: 0		

Figure 13-8 Charge Registration - Documents

2. Click **Next** and navigate to the **Charge Registration** menu.

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

Figure 13-9 Charge Registration - Configure - Charge Registration

Configure			
roperty	Charge Registration		
ollateral Insurance	✓ Charge Details		
venants	Registration Status		
uments	Select		
arge Registration			
estionnaire Evaluation	✓ Registeration Details		
	Charge Registration No	Confirmation Date	Charge Registration End Date
		(iii)	
	Charge Registration Amount	Moratgagee Name	Document Status
	USD 👻		
	Notes	Filing Lead Date	
	 Registration Authority Contact Details 		
	Registration Aubority	House/Building	
	Enter Name	Enter Building D	Details
	Required	Locality	Required
	Enter Street Details	Enter Street Deta	ails
	Landmark	Area	

	USD 👻			
ts	Notes	Filing Lead Date		
nts				
egistration				
naire Evaluation	✓ Registration Authority Contact Details			
	Registration Aubority	House/Building		
	Enter Name	Enter Building De		
	Required	Locality	Required	
	Enter Street Details	Enter Street Detai	ils	
	Landmark	Area		
	Enter Landmark	Enter Area		
	City	State		
	Enter City	Enter State		
	Zip-Code Required	Country	Required	
	Enter Zip-Code		Q	
	Required		Required	
	✓ Stamping Required			
	Stamping Required			

Figure 13-10 Charge Registration - Registration Authority Contact Details

Figure 13-11 Charge Registration - Stamping Required

✓ Stamping Required		
Stamping Required	Stamping Date	Stamping Amount
	i	USD 👻

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

For field level information, refer the following tables.

Table 13-1 Charge Registration - Charge Details - Field Description

Field	Description
Registration Status	Select Registration Status from the drop-down list. The options available are: Proposed Registered

Table 13-2	Charge Registration	- Registration Details -	Field Description
------------	---------------------	--------------------------	-------------------

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



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

Table 13-3Charge Registration - Registration Authority Contact Details - FieldDescription

Table 13-4 Charge Registration - Stamping Required - Field Description

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

4. Click Next and then click Submit.

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

13.4 Comments

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

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



	on - Charge Registration	
Ilateral Summary	Comments	Screen(3
arge Registration	∽ ∞ 8 I ¥ ∓ A -stor. ▼ E E E E E E E = #1 #2 ∞ ∞ ⊞	
imments	Enter text here	
		Post
	No items to display.	

Figure 13-12 Charge Registration - Comments

- **1.** Enter your comments for the Charge Registration stage in **Comments** text box.
- 2. Click Post.

Comments are posted and displayed below **Comments** text box.

3. Click Submit.

The **Checklist** window is displayed.

Figure 13-13 Checklist

Checkl	list	
No item:	ns to display.	
Page	1 (0 of 0 items) < 4 1 >>	
	Proceed	
	Proceed Goto Approval	
	Goto Approval	

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



6. Click Submit.

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

Note:

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



14 Awaiting Registration

14.1 Awaiting Registration

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

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

- Awaiting Registration Completion
- Comments

14.2 Awaiting Registration Completion

This data segment allows to add the charge registration details.

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

The Free Tasks screen is displayed.

										(DEFAULTENTITY)	FLEXCUBE UNIVERSAL B October 28, 2019	Ô
Menu Item Search	Q	Free	e Tasks									
Menu		0	Refresh	Acquire	g Flow Diagram							
			Acquire & Edit	Priority 0	Process Name 0	Process Reference Number 0	Application Number 0	Stage 0	Application Date	© Branch ≎	Customer Number 0	
			Acquire &	Low	Collateral Perfection	APP231257069	APP231257069	AwaitingRegistration	19-10-16	000	00011231	
			Acquire &	Low	FI Extension Process	APP231367283	APP231367283	Manual Retry	23-05-16	000	230744213	
			Acquire &	Low	FI Extension Process	APP231367277	APP231367277	Manual Retry	23-05-16	000	230744213	
			Acquire &	Low	FI Extension Process	APP231367273	APP231367273	Extension Proposal Approval	23-05-16	000	230744213	
			Acquire &	Low	Collateral Perfection	APP231367274	APP231367274	ExternalCheck	19-10-28	000	00010810	
			Acquire &	Low	Collateral Perfection	APP231367274	APP231367274	External Valuation	19-10-28	000	00010810	
			Acquire &	Low	Collateral Perfection	APP231367274	APP231367274	Risk Evaluation	19-10-28	000	00010810	
			Acquire &	Low	Collateral Perfection	APP231367274	APP231367274	Field Investigation	19-10-28	000	00010810	
Security Management			Acquire &	Low	Collateral Perfection	APP231367258	APP231367258	Enrichment	19-10-28	000	00010810	

Page 1

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

of 10 (1 - 20 of 193 items) |< 4 1 2 3 4 5

The Awaiting Registration - Awaiting Registration Completion screen is displayed.



\$10,000,000.0

\$0.00 \$0.00 \$10.000.0

Awaiting Registration C	tion - AwaitingRegistration Awaiting Registration Completion			Documents Simulation Log T Screen(1/2
Comments				Scientific
	> Collateral details			- Indiana - Indiana
				8= 18
	Registration number: 1234 Market value: 7800,000.00	Property type: COMMERCIAL BUILDING	Registered owner: XYZ	:
	Page 1 of 1 (1 of 1 items) IC 4 1 > >1			
Audit				Cancel Hold Save & Close Next

Figure 14-2 Awaiting Registration - Awaiting Registration Completion

3. Click Action icon in the collateral record and select Edit.

The Awaiting Registration - Configure - Property screen is displayed.

Figure 14-3 Awaiting Registration - Configure - Property

perty	Property			
ateral Insurance				
enants	✓ Property			
uments	Property ID	Property Type	Property Category	
	1233	COMMERCIAL BUILDING	Corporate	
istration	Description	Property Purpose	Registered Owner	
estionnaire Evaluation		Commercial	XYZ	
	Land registry	Purchase Date	Construction Date	
			October 1, 2019	
	Zone Classification	Flood Zone	Flood Zone Type	
1				
	Seismic Zone	Seismic Zone Type	Income Producing	
	Environment Assessment Required	Restricted Property	Under Construction	
			Off	
	Nature Of Property	Property Status	Wall Material	
	Roof Type	Registration Date	Property Value	
			INR 👻	
	Adverse Comments			



lateral insurance				
Covenants	Environment Assessment Required	Restricted Property	Under Construction	
Documents			Off	
Registration	Nature Of Property	Property Status	Wall Material	
Questionnaire Evaluation	Roof Type	Registration Date	Property Value	
			INR 👻	
	Adverse Comments			
	> Property Location			
	> Property Dimension			
	> Property Valuation Details			
	> Currency Details			
	/ Currency becaus			
	> Property Contact Details			
	· · · · · · · · · · · · · · · · · · ·			

Figure 14-4 Awaiting Registration - Configure - Property

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

Figure 14-5 Awaiting Registration - Configure - Registration

rty	Registration			
eral Insurance				
ants	✓ Charge Details			
ients	Registration Status			
ation	Proposed			
onnaire Evaluation	✓ Registeration Details			
	Charge Registration No	Confirmation Date	Charge Registration End Date	
	12345	May 9, 2023		
	Charge Registration Amount	Moratgagee Name	Document Status	
	USD * \$800,000.00	Zen	Confirmed	
	Notes	Filing Lead Date		
	✓ Registration Authority Contact Details			
	Registration Auhority	House/Building	e	
	1234 Street	XYZ Locality		
	Landmark	B G Road		
	Landmark	Area		



Configure					;
Covenants	✓ Registration Authority Contact Details				
Documents	Registration Aubority		House/Building		
Registration	1234		XYZ		
Questionnaire Evaluation	1254 Street		Locality		
Contraine Contrainen	Landmark		B G Road		
	Landmark		Area		
	Waterlake		Xyz		
	City		State		
	Bangalore		Karnataka		
	Zip-Code		Country		
	5600077		IN Q		
	Stamping Required Stamping Required				
	DOC22348222	Document code: FIEX Documents	Document expiry date: 23-12-27		
				Back	Next

Figure 14-6 Awaiting Registration - Configure - Registration

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

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

14.3 Comments

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

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

Awaiting Registration C	Comments	Screen(
Comments		
	Enter text here	
		•
		Post
	No items to display.	

Figure 14-7 Awaiting Registration - Comments

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



2. Click Post.

Comments are posted and displayed below **Comments** text box.

3. Click Submit.

The **Checklist** window is displayed.

Figure 14-8 Checklist

Checklist	
No items to display.	
Page 1 (0 of 0 items) <	
Proceed	
Proceed Goto Approval	
Goto Approval	

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

The application is moved to the next stage - Safekeeping.

Note:

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



15 <u>Safekeeping</u>

15.1 Safekeeping

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

The following data segments are available in the Safekeeping stage:

- Collateral Summary
- Collateral Safekeeping
- Comments

15.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details (For more information on Collateral Type Details option list, refer the chapter Data Enrichment > Collateral Type Details bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status
- 1. To launch the **Safekeeping Collateral summary** screen, navigate to **Tasks** > **Free Tasks** from the left menu.

The Free Tasks screen is displayed.



Figure 15-1 Free Tasks

Menu Item Search	Q	Free Ta	sks									
Menu		C+ Ref	resh 🖓	Acquire B	Flow Diagram							
		Acc	quire & Edit	Priority 0	Process Name 0	Process Reference Number 0	Application Number 0	Stage 0	Application Date 0	Branch 0	Customer Number 0	Amount
		Acc	quire &	Low	Collateral Perfection	APP231257069	APP231257069	Safekeeping	19-10-16	000	00011231	\$400,000.00
		- Acc	quire &	Low	FI Extension Process	APP231367283	APP231367283	Manual Retry	23-05-16	000	230744213	\$10,000,000.00
		Acc	quire &	Low	FI Extension Process	APP231367277	APP231367277	Manual Retry	23-05-16	000	230744213	\$10,000,000.00
		- Acc	quire &	low	FI Extension Process	APP231367273	APP231367273	Extension Proposal Approval	23-05-16	000	230744213	\$10,000,000.00
		Acc	quire &	Low	Collateral Perfection	APP231367274	APP231367274	ExternalCheck	19-10-28	000	00010810	\$0.00
		Acc	quire &	lev	Collateral Perfection	APP251367274	APP231367274	External Valuation	19-10-28	000	00010810	\$0.00
		C Acc	quire &	Low	Collateral Perfection	APP251367274	APP231367274	Risk Evaluation	19-10-28	000	00010810	\$0.00
		Acc	quire &	Low	Collateral Perfection	APP231367274	APP231367274	Field Investigation	19-10-28	000	00010810	\$0.00
		C Acc	quire &	Low	Collateral Perfection	APP231367258	APP231367258	Enrichment	19-10-28	000	00010810	\$10,000.00
		Page	1			193 items) IC 4 1 2						

2. Click Acquire & Edit in the required Safekeeping task.

The Safekeeping - Collateral Summary screen is displayed.

ollateral Summary	Collateral Summary									Screen
ollateral Safekeeping	ASIAN PAINTS LTD									
omments	図 Customer ID 00011231 父 Current Status	Application ID AP9231257069		臣 Documents 0		Collateral Type Property		Collateral Category RESIDENTIAL PROPERTY	盦 Ownership Single	Fype
	AwaitingRegistration Complet	ન			94	aw More 💌				
	Prope 1 Collateral	rty \$10.15K Collateral Value	1 Position	Seniority of cha 0 Total %	100 Available %	1 Proposed	Covenants 0 Complied	0 Breached	Insuran 1 Active	CE \$80,000.00 Total Amount
	Linked Facilities Details		000	Ownership				Shared Customers		
		No data to display			074		ASIAN PAINTS LTD	9%		RATECH CEMENT LTD(000123) AN PRINTS LTD(0001231)
	Configured Stage Status	in a second s								
	Risk Evaluation		Completed							
	External Legal Opinion		Completed							

Figure 15-2 Safekeeping - Collateral Summary

Figure 15-3 Safekeeping - Collateral Summary

ollateral Summary	Current Status AwaitingRegistration Co	mpleted								
ollateral Safekeeping					s	how More 🔻				
omments				Seniority of charge Covenants						
	p Collateral	roperty \$10.15K Collateral Value	1 Position	0 Total %	too Available %	1 Proposed	Covenants 0 Complied	0 Breached	1 Active	Insurance \$80,000.00 Total Amount
	Linked Facilities Details		000	Ownership	p			Shared Customer	s	
		No data to display					ASIAN PAINTS LTD			ULTINATECH CEMENT LITO(0001025) AGIAN PAINTS LITO(0001025)
	Configured Stage Statu	\$								
	Risk Evaluation		Completed							
	External Legal Opinion		Completed							
	External Valuation		Completed							
	External Check		Completed							
	Field Investigation		Completed							



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

15.3 Collateral Safekeeping

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

Figure 15-4 Safekeeping - Collateral Safekeeping

Collateral Safekeeping Comments		etails			Screen(2/3)
	2				8= 881
	TUeVel	Registration number: 1234 Market value: ₹800,000.00	Property type: COMMERCIAL BUILDING	Registered owner: XYZ	i
Pag	age 1 of 1 (folf1tems) IC 4 () > >			
Audit					Cover Hold Save & Choo Bock Hert

To capture safekeeping details for the collateral:

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

The Safekeeping - Configure - Collateral Type screen is displayed.

Figure 15-5 Safekeeping - Configure - Collateral Type

perty	Property			
lateral insurance				
renants	✓ Property			
	Property ID	Property Type	Property Category	
locuments	1233	COMMERCIAL BUILDING	Corporate	
afeKeeping	Description	Property Purpose	Registered Owner	
Questionnaire Evaluation		Commercial	XYZ	
	Land registry	Purchase Date	Construction Date	
	and the second part of the secon		October 1, 2019	
	Zone Classification	Flood Zone	Flood Zone Type	
	Selsmic Zone	Seismic Zone Type	Income Producing	
	Environment Assessment Required	Restricted Property	Under Construction	
		C10	Off	
	Nature Of Property	Property Status	Wall Material	
	Roof Type	Registration Date	Property Value	
			INR *	
	Adverse Comments			



onfigure				
ovateral insurance				
ovenants	Environment Assessment Required	Restricted Property	Under Construction	
ocuments	C20		Off	
afeKeeping	Nature Of Property	Property Status	Wall Material	
Questionnaire Evaluation	Roof Type	Registration Date	Property Value	
			INR *	
	Adverse Comments			
	> Property Location			
80 -	> Property Dimension			
	> Property Valuation Details			
	> Currency Details			
	> Property Contact Details			
	> Property Contact Details			

Figure 15-6 Safekeeping - Configure - Collateral Type

2. Click Next and navigate to the Safekeeping menu.

Figure 15-7 Safekeeping - Configure - Safekeeping

Anser Conser	
Consents DOC234822 Datamets Decement type: FEX.DOC Decement code: FEX.Documents Stationary Application number: APV231257069 Decement code: FEX.Documents	
Conservers Documents Subtracting Subtracting Subtracting Document type: FIEXDOC Document code: FIEX Documents Document code: SIEX Document code: S	
Advances Document type: FEXDOC Document code: FEX Documents Documents Document	
kelotome Application number: APP231257099	

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

Figure 15-8 Document Safekeeping

ocument ID	Document Description	Safekeeping Reference Number
C22348222	FIEXDOC	
ekeeping Type	Agency ID	Required Safekeeping Request Date
-		
Required fekeeping Location	Required Safekeeping Room	Required Shelf Number
awer Number	Key Number	Is Confirmation Received
ekeeping Date	Confirmation Date	

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

For field level explanation, refer the below table.

Table 15-1	Document Safekeeping - Field Description
------------	---

Field	Description
Safekeeping Reference Number	Specify Safekeeping Reference Number.
Safekeeping Type	Select Safekeeping Type from the drop-down list. The options available are: Internal External
Agency Id	Specify Agency Id, if External is selected as the Safekeeping Type.
Safekeeping Request Date	Specify Safekeeping Request Date.
Safekeeping Location	Specify Safekeeping Location.
Safekeeping Room	Specify Safekeeping Room detail.
Shelf Number	Specify Shelf Number for collateral safekeeping.
Drawer Number	Specify Drawer Number for collateral safekeeping.
Key Number	Specify Key Number for collateral safekeeping.
Is Confirmation Received	Enable Is Confirmation Received option, if confirmation is received for collateral safekeeping.
Confirmation Date	Specify safekeeping Confirmation Date.

6. Click Save in the Document Safekeeping window.

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

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

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



15.4 Comments

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

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

Collecter letter to - Safekeeping Comment Comm

Figure 15-9 Safekeeping - Comments

- **1.** Enter your comments for the Safekeeping stage in **Comments** text box.
- 2. Click Post.

Comments are posted and displayed below Comments text box.

3. Click Submit.

The **Checklist** window is displayed.



hecklist	:
No items to display.	
Page 1 (0 of 0 items) < ∢ 1 >>	
Dutcome Proceed -	Submit

Figure 15-10 Checklist

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

The Collateral Perfection details are handed off to the Back office System (**OBELCM**) and the process is completed.

Note:

If Collateral is initiated from **External System** and you need to create **Liability Details** for external party then click Liability Details stage.



16 <u>Liability Details</u>

16.1 Liability Details

Perfection of collateral can also be initiated from external system. If the credit officer or the user authorized needs to create collateral from external system then liability details can be created in this Liability Details stage.

The following data segments are available in the Liability Details stage:

- Collateral Summary
- Liability Detail Creation
- Comments

16.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details (For more information on Collateral Type Details option list, refer the chapter Data Enrichment > Collateral Type Details bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status
- To launch Liability Details Collateral Summary screen, navigate to Tasks > Free Tasks from the left menu. The Free Tasks screen is displayed.



Menu Item Search Q	Fre	e Tasks					
< Tasks	Q	Refresh	cquire Ba	Flow Diagram			
		Acquire and Edit	Priority 0	Process Name 0	Process Reference Number 0	Application Number 0	Stage 0
		Acquire and Edit		Collateral Perfection	APP24169996	APP24169996	Liability Details
		Acquire and Edit	Medium	Collateral Insurance	APP24169993	APP24169993	Initiation
Free Tasks		Acquire and Edit	Low	Collateral Review	APP24109974	APP24109974	FieldInvestigation
Hold Tasks		Acquire and Edit	Low	Collateral Review	APP24109974	APP24109974	Risk Evaluation
My Tasks		Acquire and Edit	Low	Facility Block Process	APP24109971	APP24109971	Facility Block Initiation
		Acquire and Edit	Low	Credit Proposal Evalua	APP2499959	APP2499959	Enrichment
		Acquire and Edit	Low	Policy Amendment	APP2459922	APP2459922	Credit Approvals
Supervisor Tasks		Acquire and Edit	Low	Policy Amendment	APP2459922	APP2459922	Policy Approvals
		Acquire and Edit	Low	Policy Amendment	APP2459922	APP2459922	Compliance Recommendat.
	-		_				
	Pa	ge 1		of 65 (1 - 20 of 1298	items) < 4 1 2	3 4 5 65 >	Х

Figure 16-1 Free Tasks

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

Figure 16-2 Liability Details - Collateral Summary

Collateral Summary	TATA VOLTAS									
Liability Detail Creation	图 Customer ID	图 Application ID		图 Document		Collateral Type		Collateral Category	â Ownership	Type
Comments	233545024	APP24169996		0		Vehicle		GOODS VEHICLE	Single	
	Current Status Liability Details Completed									
	回 Collateral Currency USD	Agreed Collateral \ \$1000.000.00	Value	Available F Aug 29, 201	rom 7	Available Till Aug 10, 2025		Applicable Business Trade	🛱 Exposure Ty	/pe
	E Charge Type Pledge	Purpose Of Collate New Facility	ral		/ Ncross Customers	Aug 10, 2025		Irade		
	rieuge	New Founty								
						how Less 🔺				S 111111111111111111111111111111111111
		Vehicle		Seniority of charge			Covenants		Insurance	
	1 Collateral	\$21.31K Collateral Value	1 Position	0 Total %	100 Available %	0 Proposed	0 Complied	0 Breached	0 Active	\$0.00 Total Amount
	Linked Facilities Details		000	Ownership				Configured Stage S	itatus	
				i		_	i	Risk Evaluation		Complete
								External Legal Opinio	n	Completer
		No data to display			100%		exchant	External Valuation		Complete
								External Check		Complete
				3				Field Investigation		Complete

3. View the Collateral Summary and click Next.

16.3 Liability Detail Creation

Click Next in the Liability Details - Collateral Summary screen, the Liability Detail Creation data segment is displayed. The Credit Officer or the user authorized who wants to create collateral from external system can create liability detail in Liability Detail Creation screen by entering the appropriate details for the given fields.

llateral Summary	Amount			
	Requested liability amount:	Return on capital	Probability of default	Loss given default
ability Detail Creation	\$1,000,000.00	60% ~ ^	5% ~ ^	10% ~ ^
mments				
	Cash cover			
	Proposed funded sell down	Proposed unfunded sell down	Approved funded sell down	Approved unfunded sell down
	Total gross and net facility			
	Total gross facility	Total net facility		
	\$0.00	\$0.00		
	Dates			
	Next review date	Requested expiry date	Proposed expling date	Approved expiry date
	December 16, 2019	January 25, 2024	January 27, 2024	January 29, 2024
	✓ Liability Details			
	✓ UDF			
	LIABSTARTDATE	LIABAUTHSIGNATORY	LIABTURNOVER	
	January 22, 2024	Corporate Signatory	500,000	

Figure 16-3 Liability Detail Creation Screen

Enter or select all the details in the **Liability Detail Creation** screen. For field level information, refer the following table.

Table 16-1	Liability Detail	Creation
------------	------------------	----------

Field	Description
Amount	 Specify the following details: Requested Liability Amount - Liability amount requested by the party and select the currency in which the liability is requested by the party. Return on Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capita. Probability of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations. Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan. Cash Cover - Amount deposited by the party in your bank. Proposed Funded Sell Down - Funded sell down proposed for the party. Approved Funded Sell Down - Funded sell down approved for the party. Approved Unfunded Sell Down - Unfunded sell down approved for the party.
Total Gross and Net Facility	1. Total gross facility is calculated and displayed by default based on the details entered in Amount fields.
	2. Total net facility is calculated and displayed by default based on the details entered in Amount fields.



Field	Description
Dates	1. Select the Next Review Date when the party's liability needs to be reviewed.
	2. Select the Requested Expiry Date for the liability based on your party request.
	3. Select the Proposed Expiry Date for the liability.
	4. Select the Approved Expiry Date for the liability.
Liability Details	Specify UDF details for the below fields: • LIABSTARTDATE • LIABAUTHSIGNATORY • LIABTURNOVER

Table 16-1	(Cont.)	Liability	/ Detail	Creation
------------	---------	-----------	----------	----------

Click **Next**, the liability details are created and system moves to **Comments** data segment.

16.4 Comments

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

Click **Next** in the **Liability Detail Creation** screen, the **Comments** data segment is displayed.

Figure 16-4	Liability Details	- Comments
-------------	-------------------	------------

conateral Perfection	n - Liability Details	Documents	Simulation Log
Collateral Summary	Comments		Screen(3
Liability Detail Creation Comments		Γ*	
Comments	Enter text here		
			Ε.
			Post
	No items to display.		

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



Checklist	×
No items to display.	
Page 1 (0 of 0 items) < ∢ 1	
Outcome Proceed	Submit

Figure 16-5 Checklist

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

- 4. Select Outcome as Proceed.
- 5. Click Submit.

The process is completed and details are handed off to the Back office System (**OBELCM**).

Note:

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



17 <u>Handoff - Manual Retry</u>

17.1 Handoff - Manual Retry

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

17.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details (For more information on Collateral Type Details option list, refer the chapter Data Enrichment > Collateral Type Details bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status
- To launch the Manual Retry Collateral summary screen, navigate to Tasks > Free Tasks from the left menu.

The Free Tasks screen is displayed.

Menu Item Search	Q	Free Tasks									
Menu		Q Refresh ⊖	Acquire	g Flow Diagram							
		Acquire & Edit	Priority 0	Process Name 0	Process Reference Number 0	Application Number 0	Stage 0	Application Date 0	Branch 0	Customer Number 0	Amount
		Acquire &	Low	FI Extension Process	APP231367283	APP231367283	Manual Retry	23-05-16	000	230744213	\$10,000,000.00
		Acquire &	Low	FI Extension Process	APP231367277	APP231367277	Manual Retry	23-05-16	000	230744213	\$10,000,000.00
		Acquire &	Low	FI Extension Process	APP231367273	APP231367273	Extension Proposal Approval	23-05-16	000	230744213	\$10,000,000.00
		Acquire &	Low	Collateral Perfection	APP231367274	APP231367274	ExternalCheck	19-10-28	000	00010810	\$0.00
		Acquire &	Low	Collateral Perfection	APP231367274	APP231367274	External Valuation	19-10-28	000	00010810	\$0.00
		Acquire &	Low	Collateral Perfection	APP231367274	APP231367274	Risk Evaluation	19-10-28	000	00010810	\$0.00
		Acquire &	Low	Collateral Perfection	APP231367274	APP231367274	Field Investigation	19-10-28	000	00010810	\$0.00
		Acquire &	Low	Collateral Perfection	APP231367258	APP231367258	Enrichment	19-10-28	000	00010810	\$10,000.00
		Acquire &	Lev	FI Extension Process	APP231357257	APP231357257	Extension Initiation	23-05-15	000	230944434	\$0.00
		Page 1			192 items) < 4 1 2	3 4 5 _ 10					

Figure 17-1 Free Tasks



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

The Manual Retry - Collateral Summary screen is displayed.

Collateral Summary	Collateral Summary									Screen
Collateral Handoff Errors	ASIAN PAINTS LTD									
Basic Info	配 Customer ID	图 Application ID		图 Documents		Collateral Type		f Collateral Category	â Ownership 1	une .
Property	00011231	APP231257069				Property		RESIDENTIAL PROPERTY	Single	
Comments	Current Status Safekeeping Completed									
					s	iow More 🔻				
	Proper			Seniority of ch			Covenants		Insuran	
	1 Collateral	\$10.15K Collateral Value	1 Position	0 Total %	100 Available %	1 Proposed	0 Complied	0 Breached	1 Active	\$80,000.00 Total Amount
	Linked Facilities Details		000	Ownership				Shared Customers		
								10%		
		No data to display			100%		ASIAN PAINTS LTD			NATECH CEMENT LTD(0001123 N PAINTS LTD(00011231)
								99%		
	A			L						
	Configured Stage Status									
	Risk Evaluation		Completed							
	External Legal Opinion		Completed							

Figure 17-2 Manual Retry - Collateral Summary

Figure 17-3	Manual Retry - Collateral Summary
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Collateral Summary	Current Status Safekeeping Completed									
Collateral Handoff Errors	Contraction & Construction									
Basic Info					s	how More 🔻				
Property		roperty		Seniority of			Covenants			surance
Comments	1 Collateral	\$10.15K Collateral Value	1 Position	0 Total %	100 Available %	1 Proposed	0 Complied	0 Breached	1 Active	\$80,000.00 Total Amount
	Linked Facilities Details	000	8 Ownership				Shared Customers			
		No data to display					ASIAN PAINTS LTD			ULTRATECH CEMENT LTD(0001123 ASIAN PAINTS LTD(0001123)
	Configured Stage Status	5								
	Risk Evaluation		Completed							
	External Legal Opinion		Completed							
	External Valuation		Completed							
	External Check		Completed							
	Field Investigation		Completed							

3. View the Collateral Summary and click Next.

17.3 Collateral Handoff Errors

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

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



Collateral Summary	Collateral Handoff Er	rors			Screen(,
Collateral Handoff Errors	Hand-off error details				
Basic Info	Hand-off error details				
Property	Entity ID 0	Entity Type 0	Error Code 0	Error Message 0	
Comments	COL231250959	Collateral	GCDCOLLT217	00011231 is linked to liability. So	
	COL231250959	Collateral	EL-COLL-114	Perfection date is to be entered only when the charge status is 'Registered'	

Figure 17-4 Manual Retry - Collateral Handoff Errors

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

17.4 Basic Info

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

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

Collateral Summary	Basic Info			Screen(
Collateral Handoff Errors				
Basic Info	✓ Customer details			
Shared Customers	Customer ID	Customer Name	Liability number	
	00011231 Q	ASIAN PAINTS LTD	00011231 Q	
roperty				
Comments	✓ Collateral details			
	Collateral ID	Collateral Type	Collateral Category	Collateral Subcategory
	COL231250959	Property	RESIDENTIAL PROPERTY	Select 💌
	Collateral Description	Collateral Currency	Agreed Collateral Value	Collateral Start and End Date
	vaid	USD Q	USD • \$8,000,000.00	October 16, 2∰ ↔ 📋
	Purpose Of Collateral	Applicable Business	Charge Type	Seniority of Charge
	New Facility 👻	Trade ×	Assignment	Exclusive 👻
	LTV Percentage	Collateral Value	Bank Value	Bank haircut
	100	USD 500,000.00	USD 400,000.00	20%
	Collateral Status	Document Status	Fee Class Code	External Collateral ID
	Work In Progress	Select 👻	Q	
	Charge Registration Required	Charge Renewal Frequency	Units	Filing Lead Days
		Yearly	12	12
	Ownership details			
	Ownership Type	Shareable Across Customers		
	Single 👻			

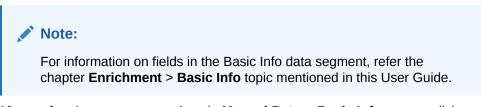
Figure 17-5 Manual Retry - Basic Info



Figure 17-6	Manual Retry	- Basic Info
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Collateral Summary	COL231250959	Property	RESIDENTIAL PROPERTY	Select 👻
allateral Handoff Errors	Collateral Description	Collateral Currency	Agreed Collateral Value	Collateral Start and End Date
asic Info	vaid	USD Q	USD • \$8,000,000.00	October 16, 2⊞ ↔
ared Customers	Purpose Of Collateral	Applicable Business	Charge Type	Seniority of Charge
operty	New Facility	Trade ×	Assignment	Exclusive
imments	LTV Percentage	Collateral Value	Bank Value	Bank haircut
in a new second	100	USD 500,000.00	USD 400,000.00	20%
	Collateral Status	Document Status	Fee Class Code	External Collateral ID
	Work In Progress	Select	Q	
	Charge Registration Required	Charge Renewal Frequency	Units	Filing Lead Days
		Yearly	12	12
	Ownership details			
	Ownership Type	Shareable Across Customers		
	Single 👻			
	Revaluation Details			
	Revoluation Type			
	Manual			
	✓ Additional Fields			
	No Additional fields configured!			

1. Modify necessary details.



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

17.5 Shared Customers

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

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



Collateral Summary	Shared Custome	ers			Screen(4
Collateral Handoff Errors					8=
Basic Info	+				
Property		ULTRATECH CEMENT LTD			1
Comments	888	Customer ID: 00011237	Shared Percentage: 1%	Liability No: 00011237	

Figure 17-7 Manual Retry - Shared Customers

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

Figure 17-8 Shared Customer Detail

Customer ID		Liability number	
00011237	Q	00011237	Q
Customer name		Shared Percentage	
ULTRATECH CEMENT LTE)	1%	~ ~

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



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

17.6 Property- Collateral Details

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

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

Figure 17-9 Property- Collateral Details

Collateral Perfection	on - Manual Retry		O Document	nts Simulation Log
Collateral Summary	Property			Screen(5/6)
Collateral Handoff Errors	> Collateral details			
Basic Info				8- 80
Shared Customers	+			8- 000
Property	Registration number: 1234 Market value: ₹800,000.00	Property type: COMMERCIAL BUILDING	Registered owner: XYZ	:
Comments	Market value: ₹800,000.00			•
	Page 1 of 1 (1 of 1 items) is a 1 b b i			
Audit			Cancel Hold	Save & Close Back Next

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

The Configure- Property Screen is displayed.

Figure 17-10 Configure- Property

onfigure				
Property	Property			
Collateral Insurance				
Covenants	✓ Property			
-	Property ID	Property Type	Property Category	
Documents	1233	COMMERCIAL BUILDING -	Corporate 👻	
	Description	Property Purpose	Registered Owner	
		Commercial	XYZ	
	Land registry	Purchase Date	Construction Date	
		tiii	October 1, 2019	
	Zone Classification	Flood Zone	Flood Zone Type	
	Select -		Select 👻	
	Seismic Zone	Seismic Zone Type	Income Producing	
		Select 👻		
	Environment Assessment Required	Restricted Property	Under Construction	



perty	Environment Assessment Required	Restricted Property	Under Construction	
lateral Insurance				
renants	Nature Of Property	Property Status	Wall Material	
ocuments	Select 👻	Select	Select	•
	Roof Type	Registration Date	Property Value	
	Select 👻	[INR 👻	
	Adverse Comments			
	Property Location			
	Property Location Property Dimension			

Figure 17-11 Configure- Property

Figure 17-12 Configure- Property

et v	Select	Select	Select	•
perty	Roof Type	Registration Date	Property Value	
ateral Insurance	Select 👻	曲	INR 👻	
venants	Adverse Comments			
ocuments				
	> Property Location			
	> Property Dimension			
	> Property Valuation Details			
	> Currency Details			
	> Property Contact Details			

Note:

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

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

17.7 Comments

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

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



Comments																			5	creen(6/6
5 7	BI	I I	٨	Leize				-		-		н1	H2	60	64	m	田	-	a	,
	0 1 3	2 T	A	- size -			-	-	12		 =		nz		00		83			
Enter text here																				
																				[]
																				Post
No items to dis	alav																			
	····.																			
														2001						Submit
	Enter text here	n a B I I	Enter text here	Enter text here	Enter text here	Enter text here			E E E E E E E E E E E E E E E E E E E				No items to display.							

Figure 17-13 Manual Retry - Comments

- **1.** Enter the comments for the Manual Retry stage in **Comments** text box.
- 2. Click Post.

Comments are posted and displayed below **Comments** text box.

3. To manually handoff the collateral details, click **Submit**.

The **Checklist** window is displayed.

Figure 17-14 Checklist

Checklist	
No items to display.	
Page 1 (0 of 0 items) < ∢ 1	
Outcome Proceed -	Submit



Note:

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

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

Release details are handed off to the back office system.



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

