

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



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

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## Oracle Banking Credit Facilities Process Management User Guide

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# 1

## Preface

### About this Guide

A brief introduction to the Collateral Release User Guide.

This guide helps you get familiar with the Collateral Release process in OBCFPM to release customer collaterals in bank's charge.

### Audience

Audience of Collateral Release User Guide.







This guide is intended for the Credit Reviewer responsible for releasing customer collaterals based on the status of collateral and its associated entities.

### Common Icons in OBCFPM







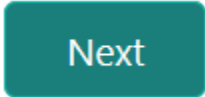

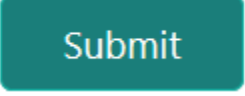

List of icons commonly used in OBCFPM for quick reference.

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

**Table 1-1 Common Icons**

Icons	Purpose
	To add new record.
	To modify existing record.
	To delete a record.
	To pick start or end date.
	To configure or change default settings.
	To view the data in graphical format.

**Table 1-1 (Cont.) Common Icons**

Icons	Purpose
	To change the screen layout to list view.
	To change the screen layout to table view.
	To change the screen layout to tree view.
	To view, edit, and delete a record.
	To hold the process.
	To go back to the previous screen.
	To go to the next data segment.
	To save the captured information and exit the process window.
	To submit the task to next stage.
	To exit the window without saving the captured information.

# 2

## Introduction

### About Collateral Release Process

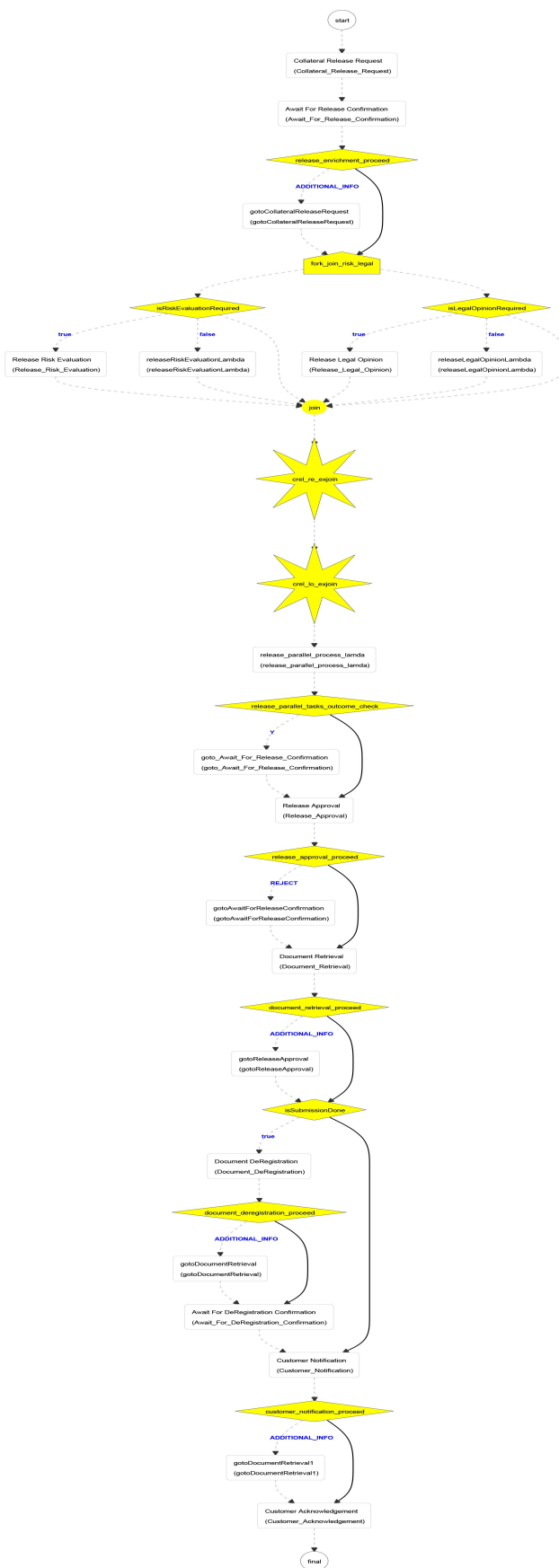
A brief introduction to the Collateral Release process.

Banks initiate Collateral Release process when the collateral amount or the contracts/loans associated with the collateral is fully liquidated. In OBCFPM, this process can be triggered automatically by the back office system as well as manually by the Credit Reviewer. Once the collateral release task is initiated, the task is available in the Free Tasks queue. The authorized user can acquire the task and perform release operation.

In case the underlying contracts are not fully liquidated during manual initiation of Collateral Release process, the Credit Reviewer must send the release application to the Await for Release Confirmation stage.

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

Figure 2-1 Process Flow Diagram



# 3

## Collateral Release Request

### Collateral Release Request

Detailed information about the Collateral Release Request stage in the Collateral Release process.

This stage/task is generated once the Collateral Release process is initiated. In this stage, the collateral details and the collateral linkage details are displayed for reference. As part of release request, the Credit Reviewer must capture the collateral release details as well as the details of customer who is the recipient of collateral.

### Release Request

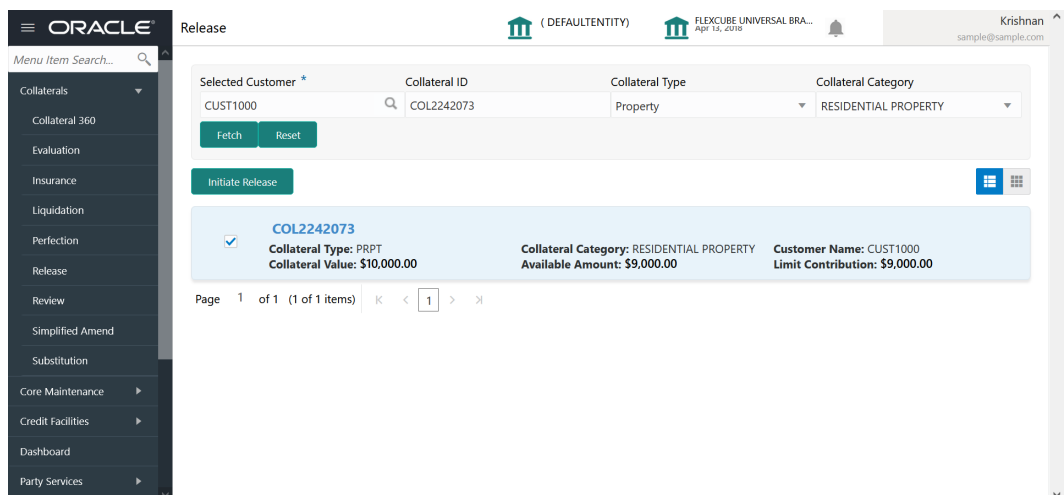
Information on the Release Request data segment in the Collateral Release Request stage.

This data segment allows to capture the release details and the receiver details for the collateral.

1. To launch **Collateral Release Request - Release Request** screen, navigate to Collaterals > Release from the left menu.

The **Release Initiation** screen is displayed.

**Figure 3-1 Release Initiation**



2. **Fetch** the required collateral.

You can specify collateral details in any or all of the below fields to fetch the collateral record.

- Selected Customer

- Collateral ID
  - Collateral Type
  - Collateral Category
3. Select the required collateral from search result and click **Initiate Release**.  
The Collateral Release Request task is generated and listed in the Free Tasks queue.
  4. Navigate to Tasks > Free Tasks from the left menu.

**Figure 3-2 Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Release	APP22138131	APP22138131	Collateral Release Request	22-01-13
Acquire & E...	Medium	Collateral Review	APP22138110	APP22138110	Risk Evaluation	22-01-13
Acquire & E...	Low	Collateral Perfection	APP22138106	APP22138106	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138105	APP22138105	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138104	APP22138104	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138103	APP22138103	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138102	APP22138102	Enrichment	20-02-15
Acquire & E...	Medium	Collateral Review	APP22138100	APP22138100	DataEnrichment	22-01-13
Acquire & E...	Low	Collateral Perfection	APP22138094	APP22138094	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138092	APP22138092	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138091	APP22138091	Enrichment	20-02-15
Acquire & E...	Medium	Collateral Release	APP22118045	APP22118045	Collateral Release Request	22-01-11
Acquire & E...	Medium	Collateral Perfection	APP22108011	APP22108011	Manual Retry	18-04-13
Acquire & F...	Low	Collateral Evaluation	APP2277983	APP2277983	LegalOpinion	18-04-13

5. **Acquire & Edit** the required Collateral Release Request task.

**Figure 3-3 Collateral Release Request - Release Request**

**Release Request**

**Release Info**

Application Branch *	Application Category *	Application Date *
000	Release	Jan 13, 2022
Collateral ID	Collateral Currency *	Collateral Value
COL2242073	USD	USD100,000.00
Customer ID *	Customer Name	Reason For Release *
CUST1000	CUST1000	Settled
Release Request Date *	Document Hand-over Type *	Document Hand-over To
Apr 13, 2018	POST	John
Document Collection Location	Expected Release date	Bank Recommendation
Bank	Jan 14, 2022	
Recommendation *		
Waived Additional Facility		

**Receiver Details**

Receiver Name *	House/Building *
John	Ace Towers
Street	Locality
Enter Street Details	Enter Street Details
Landmark	Area
Enter Landmark	Enter Area
City *	State *
Chennai	Tamil Nadu
Zip-Code *	Country *
600090	IN

Audit Hold Back Next Save & Close Cancel

6. In the above screen, specify the **Release Info** and **Receiver Details** in respective sections.

For field level information, refer the following tables.

**Table 3-1 Release Request - Release Info - Field Description**

Field	Description
<b>Application Branch</b>	Logged in bank branch number is displayed.
<b>Application Category</b>	<b>Application Category</b> is displayed as <b>Release</b> for Collateral Release application.
<b>Application Date</b>	Collateral Release application creation date is displayed.
<b>Collateral ID</b>	ID of the collateral selected for release is displayed.
<b>Collateral Currency</b>	Currency of the collateral selected for release is displayed.
<b>Collateral Value</b>	Value of the collateral selected for release is displayed.
<b>Customer ID</b>	ID of the customer to whom the collateral belongs is displayed.
<b>Customer Name</b>	Name of the customer to whom the collateral belongs is displayed.
<b>Reason for Release</b>	Select the <b>Reason for Release</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Collateral Delink</li> <li>• Settled</li> <li>• Release Only</li> </ul>
<b>Release Request Date</b>	Specify the collateral <b>Release Request Date</b> .
<b>Document Hand-over Type</b>	Select the <b>Document Hand-over Type</b> option from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• POST</li> <li>• IN_PERSON</li> </ul>
<b>Document Hand-over To</b>	Specify the name of person to whom the collateral documents must be handed over.
<b>Document Collection Location</b>	Specify the <b>Document Collection Location</b> .
<b>Expected Release Date</b>	Specify the <b>Expected Release Date</b> for collateral.
<b>Bank Recommendation</b>	Capture <b>Bank Recommendation</b> for release, if any.
<b>Recommendation</b>	Select the release <b>Recommendation</b> from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Reduced Facility</li> <li>• Additional Collateral</li> <li>• Additional Facility</li> <li>• Waived Additional Facility</li> <li>• Waived Additional Collateral</li> </ul>

Table 3-2 Release Request - Receiver Details - Field Description

Field	Description
<b>Receiver Name</b>	Specify the collateral documents <b>Receiver Name</b> .
<b>House/Building</b>	Specify the receiver's <b>House/Building</b> name.
<b>Street</b>	Specify the <b>Street</b> in which the receiver's <b>House/Building</b> is located.
<b>Locality</b>	Specify the <b>Locality</b> of the receiver's <b>House/Building</b> .
<b>Landmark</b>	Specify the <b>Landmark</b> for the receiver's <b>House/Building</b> .
<b>Area</b>	Specify the <b>Area</b> in which the receiver's <b>House/Building</b> is located.
<b>City</b>	Specify the <b>City</b> in which the receiver's <b>House/Building</b> is located.
<b>State</b>	Specify the <b>State</b> in which the receiver's <b>House/Building</b> is located.
<b>Zip-Code</b>	Specify the <b>Zip-Code</b> of the receiver's location.
<b>Country</b>	Specify the <b>Country</b> in which the receiver's <b>House/Building</b> is located.

- Click **Next**.

## Property

Information on the Property data segment in Collateral Release Request stage.

This data segment allows to modify collateral details added in the perfection / review process, and manage insurance details, covenants, and documents for the collateral. Upon clicking **Next** in the **Collateral Release Request - Release Request** screen, the Collateral Type data segment is displayed based on the collateral selected for release.

Figure 3-4 Collateral Release Request - Property

Collateral Release - Collateral Release Request

Property

Screen (2 / 4)

Collateral Details

COL2242073 Collateral ID	Property Collateral Type	USD Collateral Currency	\$10,000.00 Total Value
-----------------------------	-----------------------------	----------------------------	----------------------------

+

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

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

Audit

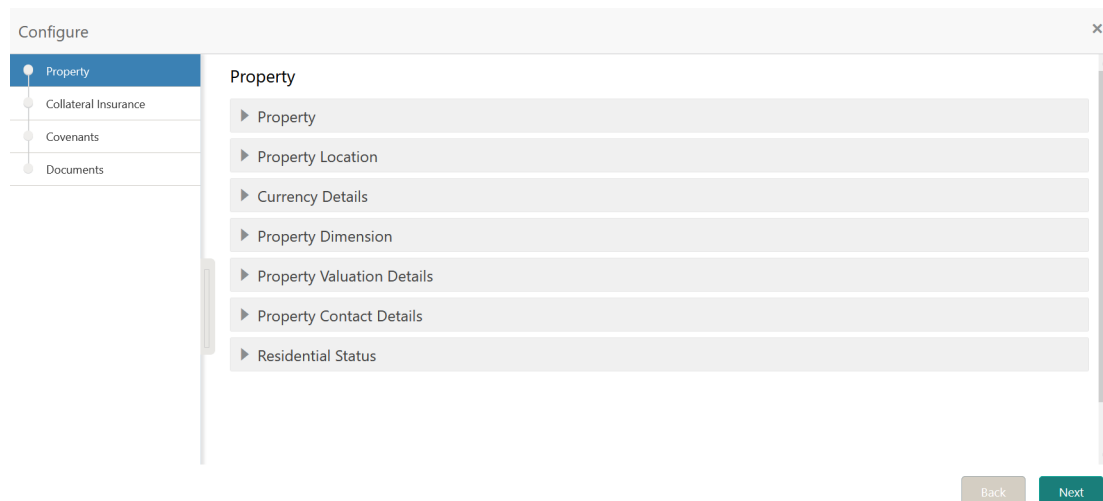
Hold Back Next Save & Close Cancel

Edit  
View  
Delete



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

**Figure 3-5 Collateral Release Request - Configure - Property**



The screenshot shows a web application window titled "Configure" with a close button (X) in the top right corner. On the left is a vertical sidebar with four items: "Property" (highlighted with a blue bar and a dot), "Collateral Insurance", "Covenants", and "Documents". The main content area is titled "Property" and contains a list of seven expandable sections, each with a right-pointing triangle icon: "Property", "Property Location", "Currency Details", "Property Dimension", "Property Valuation Details", "Property Contact Details", and "Residential Status". At the bottom right of the main area are two buttons: a grey "Back" button and a green "Next" button.

 **Note:**

For information on actions that can be performed in the above screen, refer **Data Enrichment - Property** topic in the Collateral Review User Guide.

## Linkage Details

Information on the Linkage Details data segment in the Collateral Release Request stage.

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

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

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

Figure 3-6 Collateral Release Request - Linkage Details

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

## Comments

Information on the Comments data segment in the Collateral Release Request stage.

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

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


Figure 3-7 Collateral Release Request - Comments

1. Type your comments for the Collateral Release Request stage in the **Comments** text box.

2. Click **Post**.  
Comments are posted below the **Comments** text box.
3. To submit the application to next stage, click **Submit**.  
The **Checklist** window is displayed.

**Figure 3-8 Enrichment - Checklist**

Checklist ×

Doc Upload **Remarks:** 

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

**Save Checklist**

\* Outcome PROCEED ▾ **Submit**

 **Note:**

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

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

# 4

## Await for Release Confirmation

### Await for Release Confirmation

Detailed information about the Await for Release Confirmation stage in the Collateral Release process.

Once the collateral release request is captured and the application is sent to Await for Release Confirmation stage, the Credit Reviewer must check the status of underlying contracts/loans and utilization of the collateral. If the underlying contracts/loans are fully liquidated, the action to be taken post release of the collateral must be captured and the application must be submitted to the next stage.

### Release Request

Information on the Release Request data segment in the Await for Release Confirmation stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

1. To launch **Await for Release Confirmation - Release Request** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 4-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
<input type="checkbox"/> Acquire & E...	Medium	Collateral Release	APP22138131	APP22138131	Collateral Release Request	22-01-13
<input type="checkbox"/> Acquire & E...	Medium	Collateral Review	APP22138110	APP22138110	Risk Evaluation	22-01-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138106	APP22138106	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138105	APP22138105	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138104	APP22138104	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138103	APP22138103	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138102	APP22138102	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Medium	Collateral Review	APP22138100	APP22138100	DataEnrichment	22-01-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138094	APP22138094	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138092	APP22138092	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138091	APP22138091	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Medium	Collateral Release	APP22118045	APP22118045	Collateral Release Request	22-01-11
<input type="checkbox"/> Acquire & E...	Medium	Collateral Perfection	APP22108011	APP22108011	Manual Retry	18-04-13
<input type="checkbox"/> Acquire & F...	Low	Collateral Evaluation	APP2277983	APP2277983	LegalOpinion	18-04-13

2. **Acquire & Edit** the required Await for Release Confirmation task.

Figure 4-2 Await for Release Confirmation - Release Request

Collateral Release - Await For Release Confirmation

Release Request

Screen ( 1 / 2)

**Release Info**

Application Branch *	Application Category *	Application Date *
000	Release	Jan 13, 2022
Collateral ID	Collateral Currency *	Collateral Value
COL2242073	USD	USD10,000.00
Customer ID *	Customer Name	Reason For Release
CUST1000	CUST1000	Select
Release Request Date *	Document Hand-over Type *	Document Hand-over To
Jan 14, 2022	POST	John
Document Collection Location	Expected Release date	Bank Recommendation
Bank	Jan 14, 2022	
Recommendation *	Confirmation Reference Number	Refer To Legal Team
	45577844	<input checked="" type="checkbox"/>
Refer To Risk Team		<input type="checkbox"/>

**Receiver Details**

Receiver Name *	House/Building *
John	Ace Towers
Street	Locality
<i>Enter Street Details</i>	<i>Enter Street Details</i>
Landmark	Area
<i>Enter Landmark</i>	<i>Enter Area</i>
City *	State *
Chennai	Tamil Nadu
Zip-Code *	Country
600090	IN

Audit

Hold Back Next Save & Close Cancel

3. View the release request details and click **Next**.

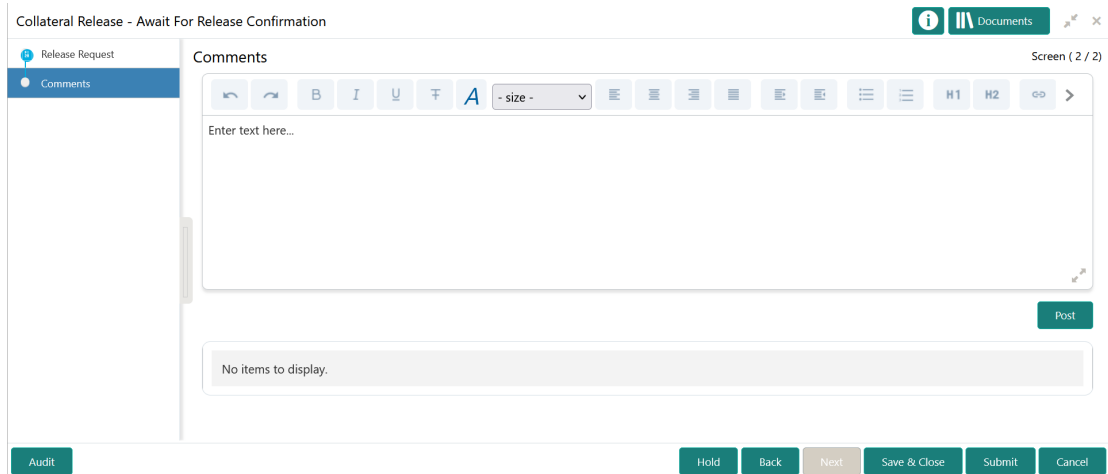
## Comments

Information on the Comments data segment in the Await for Release Confirmation stage.

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

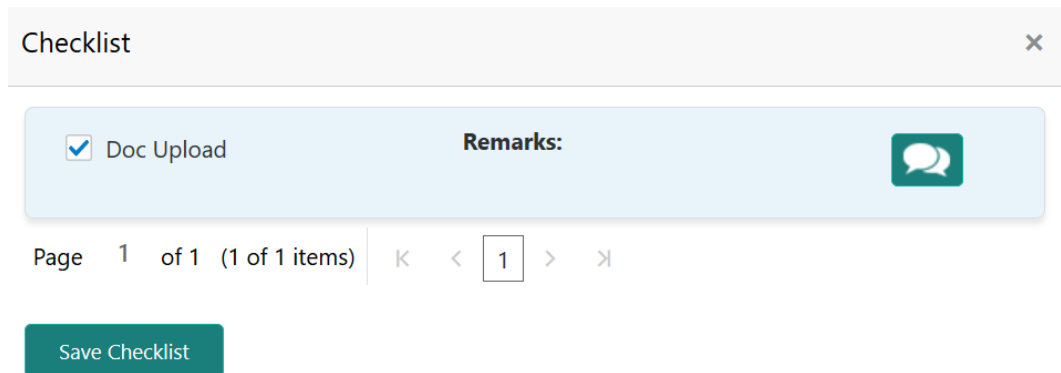
Upon clicking **Next** in the **Await for Release Confirmation - Release Request** screen, the Comments data segment is displayed.

**Figure 4-3 Await for Release Confirmation - Comments**



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

**Figure 4-4 Enrichment - Checklist**



\* Outcome PROCEED

**Submit**

 **Note:**

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

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

The following options are available in the **Outcome** drop down list.

- PROCEED
- ADDITIONAL\_INFO

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

If the **Outcome** is selected as **ADDITIONAL\_INFO**, the application is moved back to the previous stage.

# 5

## Risk Evaluation

### Risk Evaluation

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

In this stage, the Risk Officer must capture the risk evaluation comments after reviewing the collateral and its documents and analyzing the bank's exposure.

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

- Summary
- Release Information
- Release Risk Evaluation
- Comments

### Summary

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

In the Summary data segment, the following collateral details captured as part of Collateral Perfection or Review process are displayed.

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



#### Note:

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

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

The **Free Tasks** screen is displayed.



Figure 5-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Release	APP22138131	APP22138131	Collateral Release Request	22-01-13
Acquire & E...	Medium	Collateral Review	APP22138110	APP22138110	Risk Evaluation	22-01-13
Acquire & E...	Low	Collateral Perfection	APP22138106	APP22138106	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138105	APP22138105	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138104	APP22138104	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138103	APP22138103	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138102	APP22138102	Enrichment	20-02-15
Acquire & E...	Medium	Collateral Review	APP22138100	APP22138100	DataEnrichment	22-01-13
Acquire & E...	Low	Collateral Perfection	APP22138094	APP22138094	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138092	APP22138092	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138091	APP22138091	Enrichment	20-02-15
Acquire & E...	Medium	Collateral Release	APP22118045	APP22118045	Collateral Release Request	22-01-11
Acquire & E...	Medium	Collateral Perfection	APP22108011	APP22108011	Manual Retry	18-04-13
Acquire & F...	Low	Collateral Evaluation	APP2277983	APP2277983	LegalOpinion	18-04-13

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

Figure 5-2 Risk Evaluation - Summary

**Collateral Release - Risk Evaluation Summary**

Customer ID: CUST1000 | Application ID: APP22178155 | Current Status: Await For Release Confirmation Completed | Documents: 0 | Collateral Type: Property | Collateral Category: RESIDENTIAL PROPERTY

Ownership Type: Single

**Basic Information**

COL2242073

Description1

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

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

Property	Linked Facilities Details	Ownership
1 Collateral	No data to display	No data to display
\$10K Collateral Value		

Seniority of charge	Covenants	Insurance
1 Position	0 Covenants proposed Standard Covenants Applicable	1 Active Insurance
0 Total Percentage   100 Percentage Available	0 Complied Covenants   0 Breached Covenants	USD 3,500.00 Total Insurance Amount

**Configured Stage Status**

Internal Legal Opinion: In Progress | Risk Evaluation: Completed

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

## Release Information

Information on the Release Information data segment in the Risk Evaluation stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

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

**Figure 5-3 Risk Evaluation - Release Information**

Collateral Release - Risk Evaluation Documents

Summary  
Release Information  
Release Risk Evaluation  
Comments

Release Information Screen ( 2 / 4 )

Basic Info

Application Branch *	Application Category *	Application Date *
000	Release	Jan 17, 2022
Collateral ID	Collateral Currency *	Collateral Value
COL2242073	USD	USD100,000.00
Customer Name	Customer ID	
CUST1000	CUST1000	

Release Information

Reason For Release *	Release Request Date *	Recommendation *
Settled	Jan 17, 2022	Additional Collateral
Document Collection Location	Document Hand-over Type	Document Hand-over To
	POST	John
Confirmation Reference No *	Bank Recommendation	
224207300		

Audit Hold Back Next Save & Close Cancel

View the release request details and click **Next**.

## Release Risk Evaluation

Procedure to add risk evaluation comment for collateral release.

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

**Figure 5-4 Risk Evaluation - Release Risk Evaluation**

The screenshot displays the 'Collateral Release - Risk Evaluation' application interface. The main content area is titled 'Release Risk Evaluation' and shows the following data:

Reason For Release	Release Request Date	Recommendation
Settled	Jan 17, 2022	Additional Collateral
Document Collection Location	Document Handover Type	Document Handover To
	POST	John
Risk Evaluation Date *	Risk Comments *	
Jan 17, 2022	Approved	

At the bottom of the screen, there are navigation buttons: 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The 'Next' button is highlighted in green.

In the Release Risk Evaluation data segment, the following details are displayed.

- Reason for Release
  - Release Request Date
  - Recommendation
  - Document Collection Location
  - Document Hand-over Type
  - Document Hand-over To
1. Specify the **Risk Evaluation Date**.
  2. Capture the **Risk Comments** for collateral release.
  3. Click **Next**.

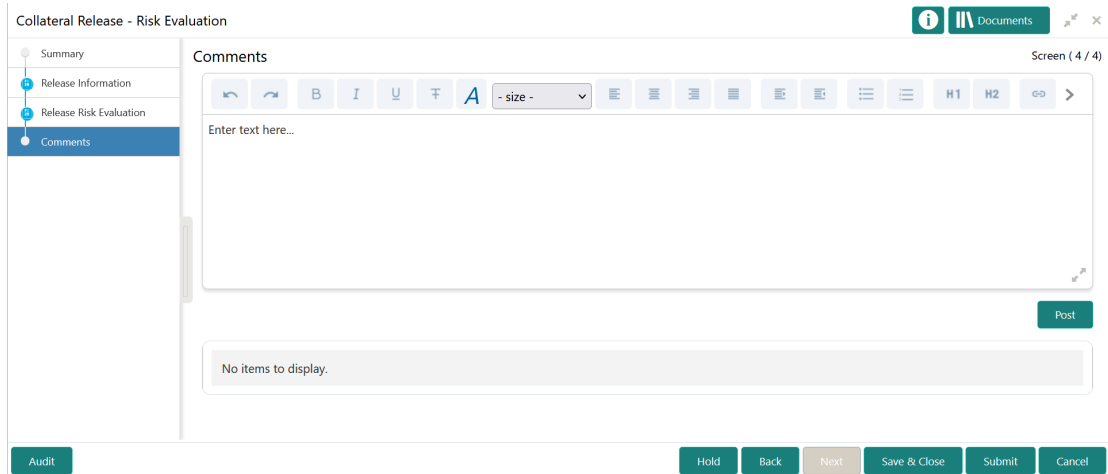
## Comments

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

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

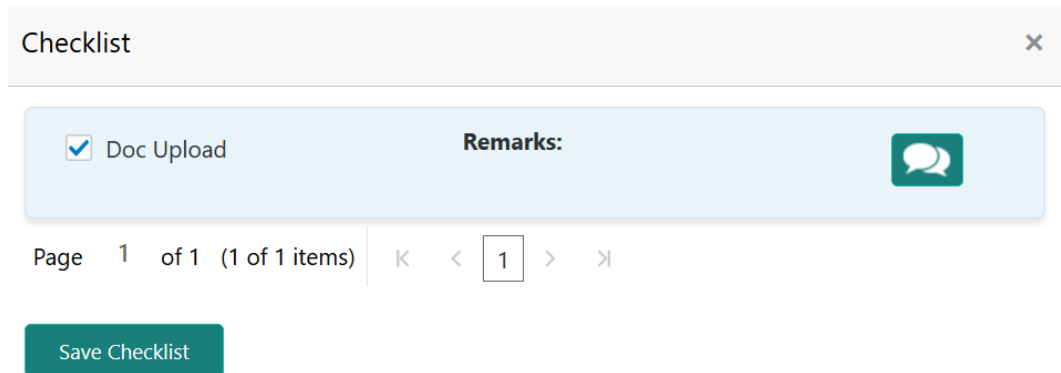
Upon clicking **Next** in the **Risk Evaluation - Release Risk Evaluation** screen, the Comments data segment is displayed.

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



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

**Figure 5-6 Checklist**



\* Outcome PROCEED Submit

 **Note:**

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

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

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

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

# 6

## Legal Opinion

### Legal Opinion

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

In this stage, the Legal Officer in the bank must capture their legal opinion for collateral release after reviewing the collateral summary and the release information.

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

- Summary
- Release Information
- Release Legal Opinion
- Comments

### Summary

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

In the Summary data segment, the following collateral details captured as part of Collateral Perfection or Review process are displayed.

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

 **Note:**

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

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

Figure 6-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Release	APP22138131	APP22138131	Collateral Release Request	22-01-13
Acquire & E...	Medium	Collateral Review	APP22138110	APP22138110	Risk Evaluation	22-01-13
Acquire & E...	Low	Collateral Perfection	APP22138106	APP22138106	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138105	APP22138105	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138104	APP22138104	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138103	APP22138103	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138102	APP22138102	Enrichment	20-02-15
Acquire & E...	Medium	Collateral Review	APP22138100	APP22138100	DataEnrichment	22-01-13
Acquire & E...	Low	Collateral Perfection	APP22138094	APP22138094	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138092	APP22138092	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138091	APP22138091	Enrichment	20-02-15
Acquire & E...	Medium	Collateral Release	APP22118045	APP22118045	Collateral Release Request	22-01-11
Acquire & E...	Medium	Collateral Perfection	APP22108011	APP22108011	Manual Retry	18-04-13
Acquire & F...	Low	Collateral Evaluation	APP2277983	APP2277983	LegalOpinion	18-04-13

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

Figure 6-2 Legal Opinion - Summary

**Collateral Release - Legal Opinion**

**Summary** Screen (1 / 4)

Customer ID CUST1000	Application ID APP22178155	Current Status Await For Release Confirmation Completed	Documents 0	Collateral Type Property	Collateral Category RESIDENTIAL PROPERTY
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Ownership Type: Single

**Basic Information**

COL2242073

Description1

Collateral Currency USD	Agreed Collateral Value \$100,000.00	Held Collateral Value	Available From Jan 3, 2022	Available Till Jan 3, 2022	Applicable Business LT_Lending
Exposure Type	Charge Type Pledge	Purpose Of Collateral New Facility	Shareable Across Customers	No	

Property	Linked Facilities Details	Ownership
1 Collateral	No data to display	No data to display
\$10K Collateral Value		

Seniority of charge	Covenants	Insurance
1 Position	0 Covenants proposed Standard Covenants Applicable	1 Active Insurance
0 Total Percentage	0 Complied Covenants	USD 3,500.00 Total Insurance Amount
100 Percentage Available	0 Breached Covenants	

**Configured Stage Status**

Internal Legal Opinion In Progress	Risk Evaluation Completed
---------------------------------------	------------------------------

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

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

## Release Information

Information on the Release Information data segment in the Legal Opinion stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

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

**Figure 6-3 Legal Opinion - Release Information**

Collateral Release - Legal Opinion Documents

Summary  
Release Information  
Release Legal Opinion  
Comments

Release Information Screen ( 2 / 4 )

Basic Info

Application Branch *	Application Category *	Application Date *
000	Release	Jan 17, 2022
Collateral ID	Collateral Currency *	Collateral Value
COL2242073	USD	USD100,000.00
Customer Name	Customer ID	
CUST1000	CUST1000	

Release Information

Reason For Release *	Release Request Date *	Recommendation *
Settled	Jan 17, 2022	Additional Collateral
Document Collection Location	Document Hand-over Type	Document Hand-over To
Bank	POST	John
Confirmation Reference No *	Bank Recommendation	
224207300	Release	

Audit Hold Back Next Save & Close Cancel

View the release request details and click **Next**.

## Release Legal Opinion

Procedure to capture legal opinion for the collateral release.

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



**Figure 6-4 Legal Opinion - Release Legal Opinion**

Field	Value
Reason For Release	Settled
Release Request Date	Jan 17, 2022
Document Collection Location	
Document Hand-over Type	POST
Document Hand-over To	John
Expected Release Date	Jan 18, 2022
Legal Opinion Date	Jan 17, 2022
Legal Remarks	Approved

In the Release Legal Opinion data segment, the following details are displayed.

- Reason for Release
  - Release Request Date
  - Recommendation
  - Document Collection Location
  - Document Hand-over Type
  - Document Hand-over To
  - Expected Release Date
1. Specify the **Legal Opinion Date**.
  2. Capture the **Legal Remarks** for the collateral.
  3. Click **Next**.

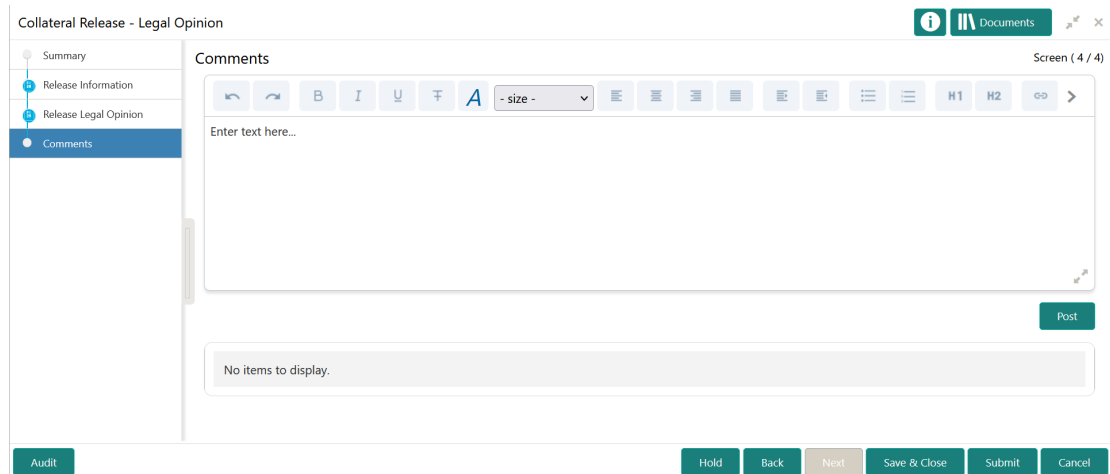
## Comments

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

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

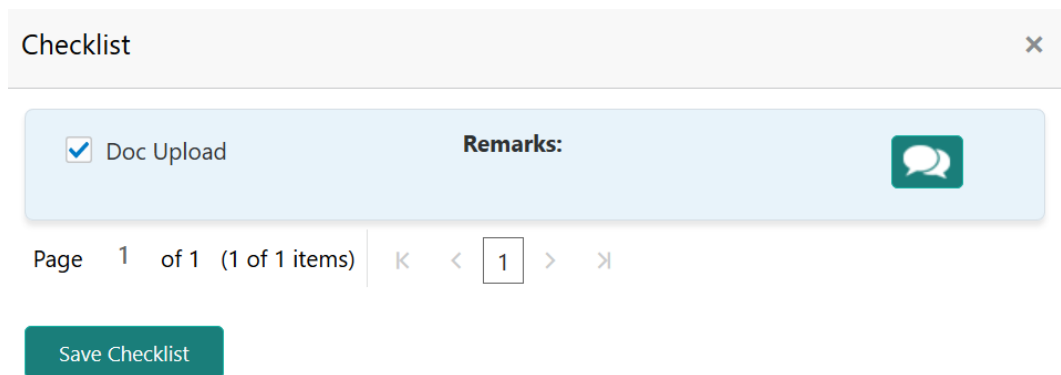
Upon clicking **Next** in the **Legal Opinion - Release Legal Opinion** screen, the Comments data segment is displayed.

**Figure 6-5 Legal Opinion - Comments**



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

**Figure 6-6 Checklist**



\* Outcome PROCEED ▼

**Submit**

 **Note:**

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

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

The options available in the **Outcome** drop down list are:

- PROCEED
- ADDITIONAL INFO

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

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

# 7

## Approval

### Approval

Detailed information about the Approval stage in Collateral Release process.

In this stage, the Credit Approver in bank must review the collateral details along with the Legal Opinion from Legal department and the Risk Comments from Risk department and take necessary action to approve or reject the Collateral release application.

The following data segments are available in the Approval stage:

- Release Approval
- Property
- Document Safekeeping
- Linkage Details
- Comments

### Release Approval

Information on the Release Approval data segment in the Approval stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

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

The **Free Tasks** screen is displayed.

**Figure 7-1 Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
<input type="checkbox"/> Acquire & E...	Medium	Collateral Release	APP22138131	APP22138131	Collateral Release Request	22-01-13
<input type="checkbox"/> Acquire & E...	Medium	Collateral Review	APP22138110	APP22138110	Risk Evaluation	22-01-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138106	APP22138106	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138105	APP22138105	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138104	APP22138104	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138103	APP22138103	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138102	APP22138102	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Medium	Collateral Review	APP22138100	APP22138100	DataEnrichment	22-01-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138094	APP22138094	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138092	APP22138092	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138091	APP22138091	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Medium	Collateral Release	APP22118045	APP22118045	Collateral Release Request	22-01-11
<input type="checkbox"/> Acquire & E...	Medium	Collateral Perfection	APP22108011	APP22108011	Manual Reentry	18-04-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Evaluation	APP2277983	APP2277983	LegalOpinion	18-04-13

## 2. Acquire & Edit the required Approval task.

Figure 7-2 Approval - Release Approval

Collateral Release - Approval

Release Approval

Property

Documents SafeKeeping

Linkage Details

Comments

Application Branch \*  
000

Application Category \*  
Release

Application Date \*  
Jan 17, 2022

Collateral ID  
COL2242073

Collateral Currency \*  
USD

Collateral Value  
USD10,000.00

Customer ID \*  
CUST1000

Customer Name  
CUST1000

Reason For Release  
Settled

Release Request Date \*  
Jan 17, 2022

Document Hand-over Type  
John

Document Hand-over To  
John

Document Collection Location  
Enter Document Collection Location

Bank Recommendation  
Additional Collateral

Confirmation Reference Number

Refer To Legal Team

Refer To Risk Team

Legal Opinion Date  
Jan 17, 2022

Legal Remarks  
Approved

Risk Evaluation Date  
Jan 11, 2022

Risk Evaluation Remarks  
Good

Receiver Details

Receiver Name \*  
John

House/Building \*  
Ace towers

Street  
Enter Street Details

Locality  
Enter Street Details

Landmark  
Enter Landmark

Area  
Enter Area

City \*  
Chennai

State \*  
Tamil Nadu

Zip-Code \*  
600090

Country  
IN

Audit

Hold Back Next Save & Close Cancel

## 3. View the release request details and click **Next**.

# Property

Information on the Property data segment in the Approval stage.

The Property data segment appears in the Approval stage in case the type of collateral selected for release is Property. If the selected collateral is of different type like Vehicle, Vehicle data segment appears instead of Property.

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

Figure 7-3 Approval - Property

You can **Edit**, **View**, and **Delete** the collateral details before approving or rejecting the collateral release application, if required.

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

Upon clicking Edit or View, the **Approval - Configure - Collateral Type** screen is displayed in Edit or View only mode, respectively.

Figure 7-4 Approval - Configure - Property

 **Note:**

For information on modifying collateral details, refer Collateral Evaluation User Guide.

2. After performing necessary actions in the **Approval - Property** screen, click **Next**.

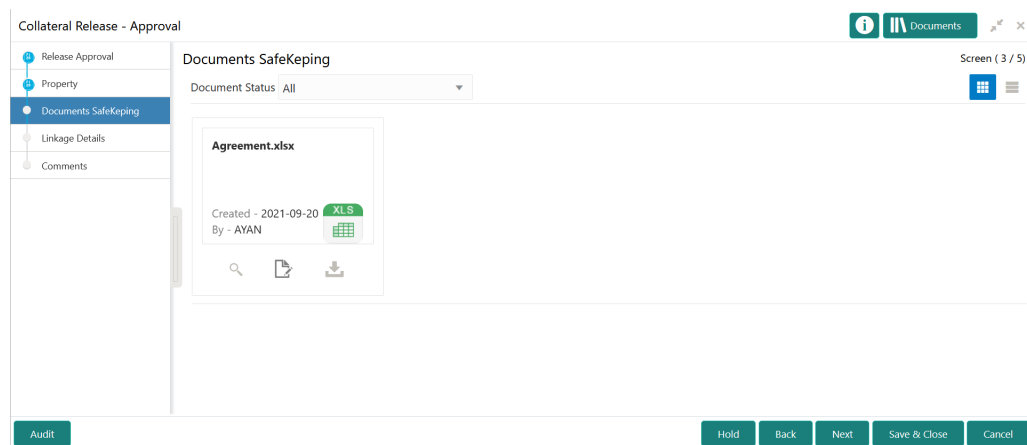
## Document Safekeeping

Information on the Document Safekeeping data segment in the Approval stage.

This data segment displays all the collateral documents to be released as part of Collateral Release process based on safekeeping details captured in the Collateral Perfection process.

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

**Figure 7-5 Approval - Document Safekeeping**



1. To filter the collateral documents based on its status, select the required **Document Status** from the drop down list.
2. To View, Edit, or Download the collateral document, click the required icon in the document tile.
3. After performing necessary actions in the Document Safekeeping data segment, click **Next**.

## Linkage Details

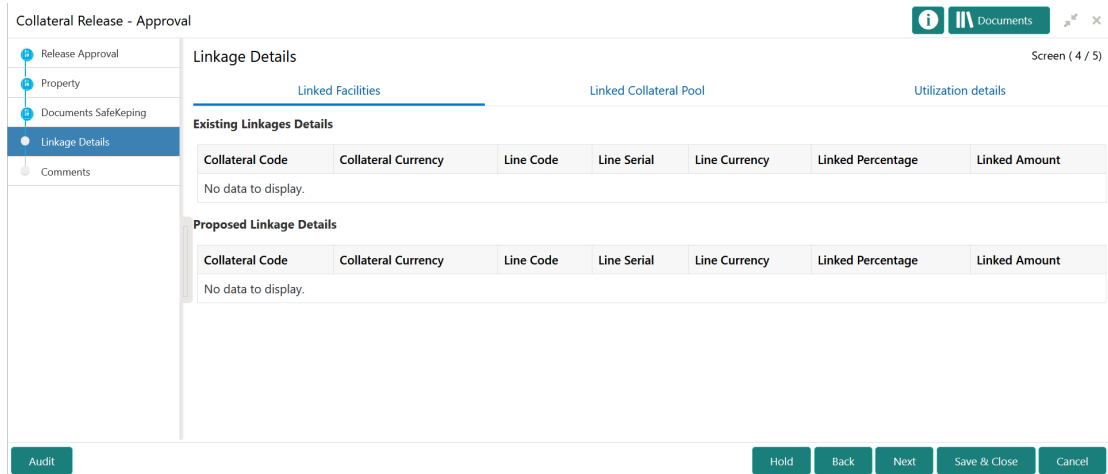
Information on the Linkage Details data segment in the Approval stage.

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

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

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

**Figure 7-6 Approval - Linkage Details**



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

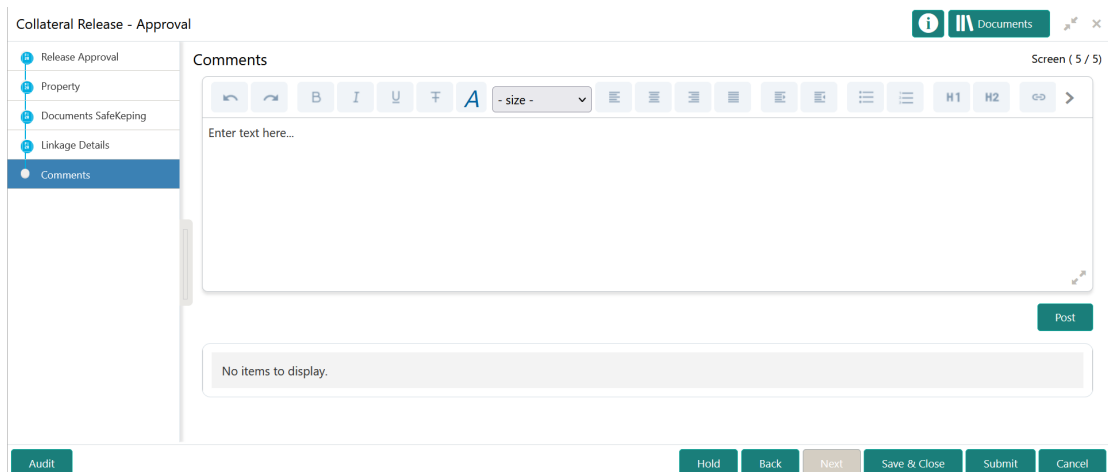
## Comments

Information on the Comments data segment in the Approval stage.

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

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

**Figure 7-7 Approval - Comments**



1. Type your comments for the Approval stage in the **Comments** text box.



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

**Figure 7-8 Checklist**

Checklist ×

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

Page 1 of 1 (1-2 of 2 items) ⏪ < 1 > ⏩

Save Checklist

\* Outcome Enter Out... Submit

**Note:**

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

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

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

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

# 8

## Document Retrieval

### Document Retrieval

Detailed information about the Document Retrieval stage in Collateral Release process.

After getting approval for the collateral release, the Document Officer must retrieve the collateral documents from the safekeeping location and capture the retrieval status in the system.

The following data segments are available in the Document Retrieval stage:

- Release Request
- Document Retrieval
- Comments

### Release Request

Information on the Release Request data segment in the Document Retrieval stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

1. To launch **Document Retrieval - Release Request** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

**Figure 8-1 Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
<input type="checkbox"/> Acquire & E...	Medium	Collateral Release	APP22138131	APP22138131	Collateral Release Request	22-01-13
<input type="checkbox"/> Acquire & E...	Medium	Collateral Review	APP22138110	APP22138110	Risk Evaluation	22-01-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138106	APP22138106	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138105	APP22138105	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138104	APP22138104	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138103	APP22138103	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138102	APP22138102	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Medium	Collateral Review	APP22138100	APP22138100	DataEnrichment	22-01-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138094	APP22138094	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138092	APP22138092	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138091	APP22138091	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Medium	Collateral Release	APP22118045	APP22118045	Collateral Release Request	22-01-11
<input type="checkbox"/> Acquire & E...	Medium	Collateral Perfection	APP22108011	APP22108011	Manual Retry	18-04-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Evaluation	APP2277983	APP2277983	LegalOpinion	18-04-13

2. **Acquire & Edit** the required Document Retrieval task.

**Figure 8-2 Document Retrieval - Release Request**

3. View the release request details and click **Next**.

## Document Retrieval

Information on the Document Retrieval data segment in the Document Retrieval stage.

This data segment allows to capture the document retrieval status of the collateral. Upon clicking **Next** in the **Document Retrieval - Release Request** screen, the Document Retrieval data segment is displayed.

**Figure 8-3 Document Retrieval - Document Retrieval**

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

The **Document Retrieval** screen with the following collateral safekeeping details is displayed.

- Agency
- Document ID
- Document Description
- Safekeeping Date
- Safekeeping Location
- Shelf Number
- Drawer Number
- Key Number

**Figure 8-4 Document Retrieval**

Document Retrieval

Agency SK01	Document ID DOC21154242	Document Description Collateral Agreement
Safekeeping Date Sep 3, 2020	Safekeeping Location RC TX	Shelf Number SN87981023
Drawer Number D4564234	Key Number KEY90123	Retrieval Reference Number 901,231
Retrieval Date * Jan 18, 2022	Retrieval Status * Awaiting Confirmation	

Save Cancel

2. Specify a unique number for document retrieval in the **Retrieval Reference Number** field.
3. Specify the **Retrieval Date**.
4. Select the **Retrieval Status** from the drop down list.
5. Click **Save**.  
The retrieval details are added in the **Document Retrieval - Document Retrieval** screen.
6. After capturing the document retrieval status, click **Next**.

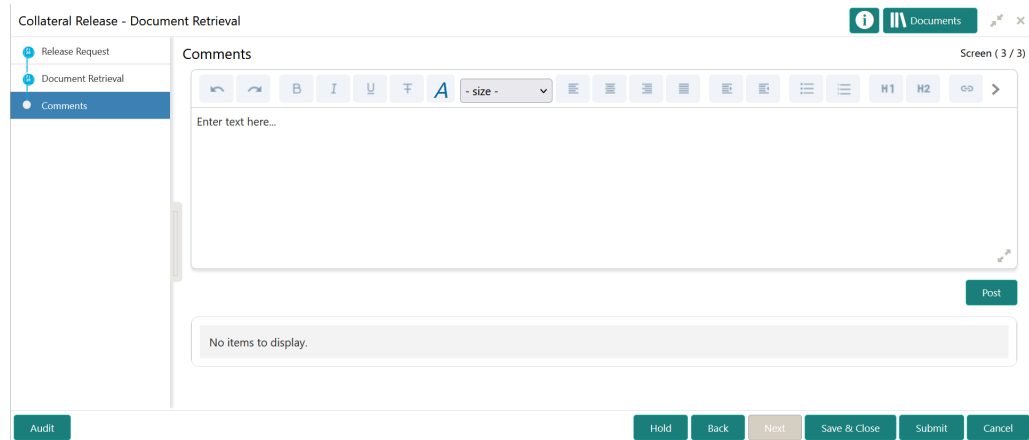
## Comments

Information on the Comments data segment in the Document Retrieval stage.

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

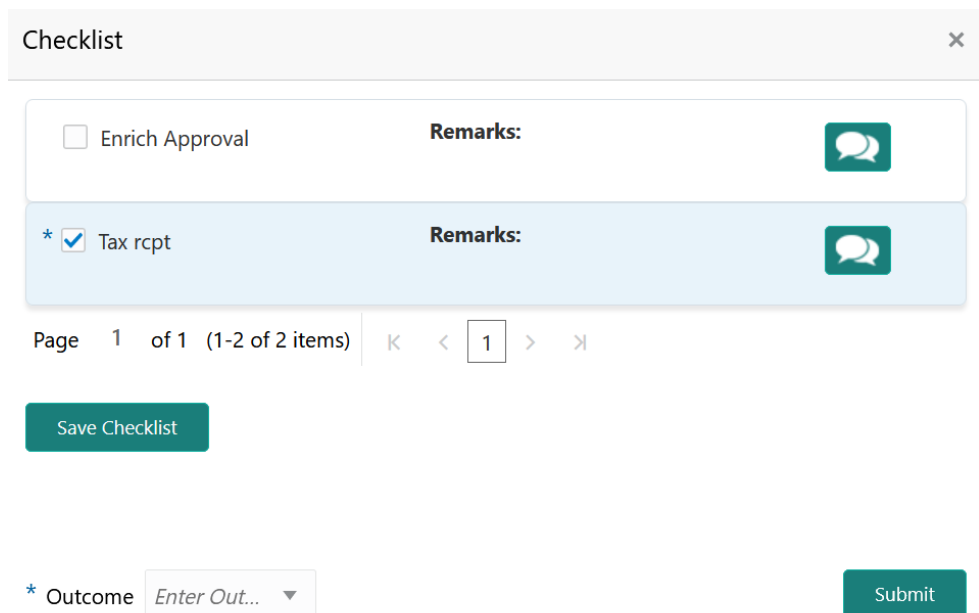
Upon clicking **Next** in the **Document Retrieval - Document Retrieval** screen, the Comments data segment is displayed.

**Figure 8-5 Document Retrieval - Comments**



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

**Figure 8-6 Checklist**



 **Note:**

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

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL\_INFO

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

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

# 9

## Customer Notification

### Customer Notification

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

In this stage, the Credit Officer must generate the release documents and send it for customer agreement.

The following stages are available in the Customer Notification stage.

- Release Request
- Customer Notification
- Comments

### Release Request

Information on the Release Request data segment in the Customer Notification stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

1. To launch **Customer Notification - Release Request** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

**Figure 9-1 Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
<input type="checkbox"/> Acquire & E...	Medium	Collateral Release	APP22138131	APP22138131	Collateral Release Request	22-01-13
<input type="checkbox"/> Acquire & E...	Medium	Collateral Review	APP22138110	APP22138110	Risk Evaluation	22-01-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138106	APP22138106	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138105	APP22138105	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138104	APP22138104	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138103	APP22138103	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138102	APP22138102	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Medium	Collateral Review	APP22138100	APP22138100	DataEnrichment	22-01-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138094	APP22138094	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138092	APP22138092	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP22138091	APP22138091	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Medium	Collateral Release	APP22118045	APP22118045	Collateral Release Request	22-01-11
<input type="checkbox"/> Acquire & E...	Medium	Collateral Perfection	APP22108011	APP22108011	Manual Retry	18-04-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Evaluation	APP2277983	APP2277983	LegalOpinion	18-04-13

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

**Figure 9-2 Customer Notification - Release Request**

3. View the release request details and click **Next**.

## Customer Notification

Procedure to generate release draft for customer acceptance.

The Customer Notification data segment allows you to configure customer's mail address and generate release draft for customer acceptance.

Upon Clicking **Next** in the **Customer Notification - Release Request** screen, the Customer Notification data segment is displayed.

**Figure 9-3 Customer Notification - Customer Notification**



1. Click **Generate Document**.

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

**Figure 9-4 Draft Generation Details**

**Draft Generation Details**

---

<p>Communication Type</p> <p><b>Email</b></p> <p>E-Mail CC</p> <div style="border: 1px solid #ccc; padding: 2px; margin-top: 5px;">john_doe@example.com</div>	<p>E-Mail To *</p> <div style="border: 1px solid #ccc; padding: 2px; margin-top: 5px;">john_doe@example.com</div> <p>Subject *</p> <div style="border: 1px solid #ccc; padding: 2px; margin-top: 5px;">Proposal draft</div>
---	---

Cancel
Generate

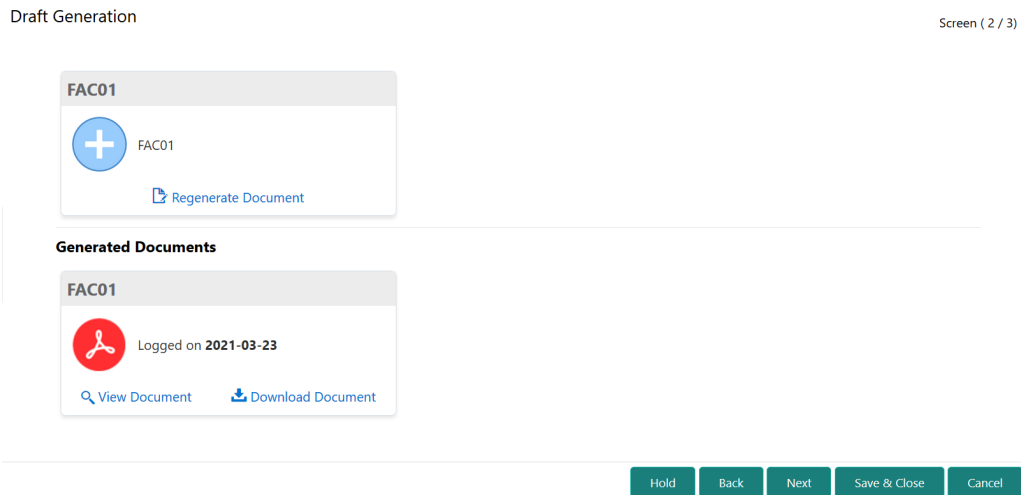
2. Specify all the details in the **Draft Generation Details** window.

For field level information, refer the below table.

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

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

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

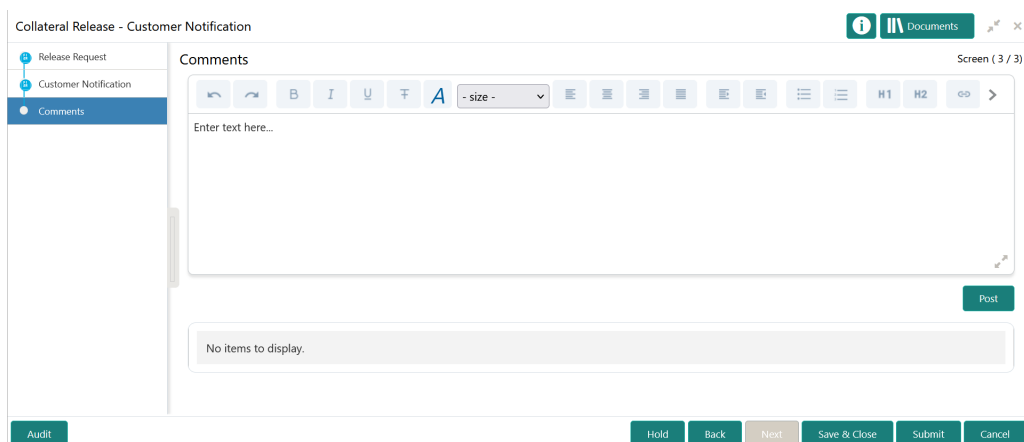
**Figure 9-5 Draft Generation - Completed**

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

## Comments

Information about the Comments data segment in Customer Notification stage.

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


**Figure 9-6 Customer Notification - Comments**

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

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

**Figure 9-7 Customer Notification - Checklist**

Checklist

Doc Upload      Remarks: 

Page 1 of 1 (1 of 1 items)    < 1 >

Save Checklist

\* Outcome: PROCEED    Submit

**Note:**

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

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL\_INFO

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

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

# 10

## Customer Acknowledgement

### Customer Acknowledgement

Detailed information about the Customer Acknowledgement stage in Collateral Release process.

In this stage, the Credit Officer must capture the customer acceptance status once the customer has reviewed the release documents and perform any of the following task based on customer acceptance.

- Send the application to Approval stage
- Accept or reject the collateral agreement on behalf of customer

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

- Release Request
- Customer Acceptance
- Comments

### Release Request

Information on the Release Request data segment in the Customer Acknowledgement stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

1. To launch **Customer Acknowledgement - Release Request** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

**Figure 10-1 Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Release	APP22138131	APP22138131	Collateral Release Request	22-01-13
Acquire & E...	Medium	Collateral Review	APP22138110	APP22138110	Risk Evaluation	22-01-13
Acquire & E...	Low	Collateral Perfection	APP22138106	APP22138106	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138105	APP22138105	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138104	APP22138104	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138103	APP22138103	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138102	APP22138102	Enrichment	20-02-15
Acquire & E...	Medium	Collateral Review	APP22138100	APP22138100	DataEnrichment	22-01-13
Acquire & E...	Low	Collateral Perfection	APP22138094	APP22138094	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138092	APP22138092	Enrichment	20-02-15
Acquire & E...	Low	Collateral Perfection	APP22138091	APP22138091	Enrichment	20-02-15
Acquire & E...	Medium	Collateral Release	APP22118045	APP22118045	Collateral Release Request	22-01-11
Acquire & E...	Medium	Collateral Release	APP22108011	APP22108011	Manual Retry	18-04-13
Acquire & E...	Low	Collateral Evaluation	APP2277983	APP2277983	Legal Opinion	18-04-13

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

**Figure 10-2 Customer Acknowledgement - Release Request**

**Release Request**

Application Branch: 000  
 Application Category: Release  
 Application Date: Jan 17, 2022

Collateral ID: COL2242073  
 Collateral Currency: USD  
 Collateral Value: USD10,000.00

Customer ID: CUST1000  
 Customer Name: CUST1000  
 Reason For Release: Select

Release Request Date: Jan 17, 2022  
 Document Hand-over Type: POST  
 Document Hand-over To: John

Document Collection Location: Bank  
 Expected Release date: Jan 18, 2022  
 Bank Recommendation

Recommendation: Release  
 Confirmation Reference Number: 224207300  
 Refer To Legal Team

**Receiver Details**

Receiver Name: John  
 House/Building: Ace towers  
 Street: Enter Street Details  
 Locality: Enter Street Details  
 Landmark: Enter Landmark  
 Area: Enter Area  
 City: Chennai  
 State: Tamil Nadu  
 Zip-Code: 600090  
 Country: IN

3. View the release request details and click **Next**.

## Customer Acceptance

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

In this data segment, you can capture the customer decision and recommendation as well as download and view the collateral release documents sent for customer acceptance in previous stage.

Upon clicking **Next** in the **Customer Acknowledgement - Release Request** screen, the Customer Acceptance data segment is displayed.

**Figure 10-3 Customer Acknowledgement - Customer Acceptance**

Collateral Release - Customer Acknowledgement

Release Request  
Customer Acceptance  
Comments

Customer Acceptance

Customer Decision : Agree \*

Customer Recommendation \*  
Additional Collateral

Acceptance Documents

Audit Hold Back Next Save & Close Cancel

Screen ( 2 / 3)

1. Enable the **Customer Decision: Agree** flag, if the customer has accepted the release document.
2. Select the **Customer Recommendation** from the drop down list.  
The options available include but are not limited to:
  - Reduced Facility
  - Additional Collateral
  - Additional Facility
  - Waived Additional Facility
  - Waived Additional Collateral
3. To View or Download the acceptance documents, expand the **Acceptance Documents** section and click on the required icon.
4. After performing necessary actions in the **Customer Acknowledgement - Customer Acceptance** screen, click **Next**.

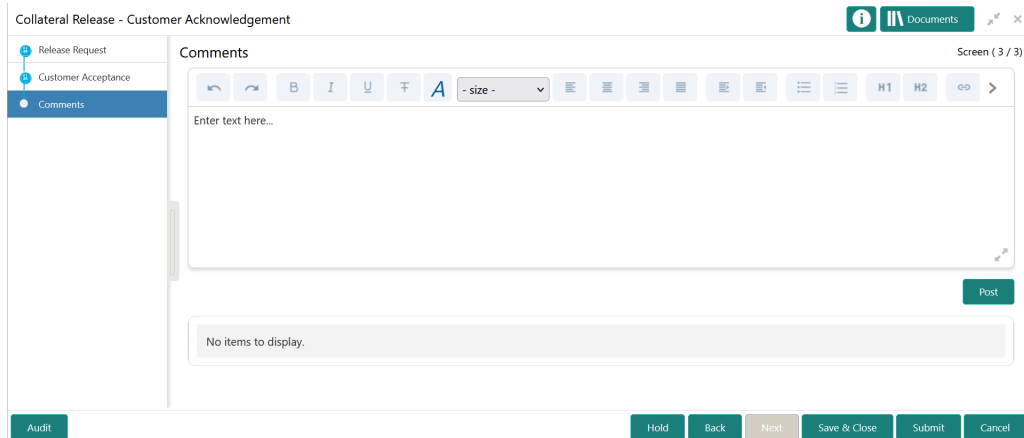
## Comments

Information about the Comments data segment in Customer Acknowledgement stage.

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

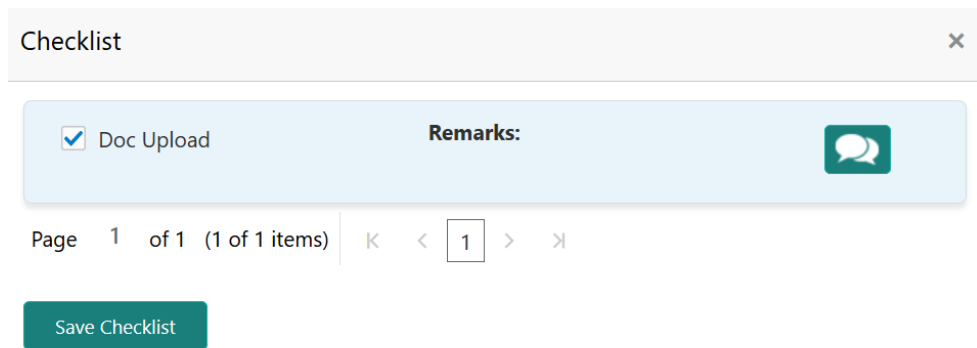
Upon clicking **Next** in the **Customer Acknowledgement - Customer Acceptance** screen, the Comments data segment is displayed.

**Figure 10-4 Customer Acknowledgement - Comments**



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

**Figure 10-5 Customer Agreement - Checklist**



\* Outcome

**Submit**

 **Note:**

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

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

The options available in the drop down list are:

- ACCEPT
- ADDITIONAL\_INFO
- REJECT

If the **Outcome** is selected as **ACCEPT**, the collateral is released on clicking **Submit**.

If the **Outcome** is selected as **ADDITIONAL\_INFO**, the application is moved back to the Approval stage on clicking **Submit**.

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



# 11

## Automatic Handoff

### Handoff to Back Office System

Information on handoff of collateral release details.

After successful completion of Customer Acknowledgement task, the collateral release details are automatically handed off to the back office system (OBELCM). In case of any failure, the Manual Retry task is generated and listed in Free Tasks queue.

# 12

## Handoff - Manual Retry

### Handoff - Manual Retry

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

The Manual Retry task allows you to manually fix the handoff errors by viewing handoff error details and retry the handoff.

### Collateral Summary

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

In the Collateral Summary data segment, the following collateral details captured in the Perfection / Review process are displayed.

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

Figure 12-1 Free Tasks

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

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

Figure 12-2 Manual Retry - Collateral Summary

**Collateral Summary**

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

**Basic Information**

COL212460683

Collateral Currency: USD | Agreed Collateral Value: \$100,000.00 | Exposure Type: Hypothecation | Purpose Of Collateral: Shareable Across Customers

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

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

**Seniority of charge**: 1 Position

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

**Insurance**: 2 Active Insurance

**Configured Stage Status**

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

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

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

## Collateral Handoff Errors

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

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

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

**Figure 12-3 Manual Retry - Collateral Handoff Errors**

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

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

## Basic Info

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

This data segment displays basic details of the collateral selected for release. In case there is handoff error in this screen, you must fix it before proceeding to the next data segment.

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

Figure 12-4 Manual Retry - Basic Info

Collateral Review - Manual Retry

Basic Info

Customer details

Customer ID: CUST1000  
Customer Name: CUST1000

Collateral details

Collateral ID: COL2242073  
Collateral Type: [Empty]  
Collateral Category: RESIDENTIAL PROPERTY

Collateral Subcategory: [Empty]  
Collateral Description: Description1  
Collateral Currency: USD

Agreed Collateral Value: USD \$100,000.00  
Collateral Start and End Date: Jan 3, 2022 to Jan 3, 2022  
Purpose Of Collateral: New Facility

Applicable Business: LT\_Lending  
Charge Type: Pledge  
Seniority of Charge: First

LTV Percentage: 100  
Bank Haircut: 10%  
Collateral Status: Active

Document Status: Not Submitted  
Fee Class Code: [Empty]  
External Collateral ID: [Empty]

Ownership details

Ownership Type: Single  
Shareable Across Customers: [Off]

Revaluation Details

Revaluation Type: Manual

Audit Hold Back Next Save & Close Cancel

1. Modify the necessary details.

**Note:**

For information on fields in the Basic Info data segment, refer **Review Initiation** topic in the **Collateral Review User Guide**.

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

## Property

Information on the Property data segment in Manual Retry stage.

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

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

**Figure 12-5 Manual Retry - Property**

Collateral Review - Manual Retry Documents

Property Screen ( 4 / 5 )

Collateral Details

COL2242073 Collateral ID	Property Collateral Type	USD Collateral Currency	\$10,000.00 Total Value
-----------------------------	-----------------------------	----------------------------	----------------------------

+

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

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

Edit

View

Delete

Audit Hold Back Next Save & Close Cancel

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

**Figure 12-6 Enrichment - Configure - Property**

The screenshot shows a 'Configure' window with a sidebar on the left containing a navigation menu with 'Property', 'Collateral Insurance', 'Covenants', and 'Documents'. The main area is titled 'Property' and contains the following fields:

- Property ID:** PROP1234
- Description:** Commercial Building
- Land registry:** (empty)
- Flood Zone:** (radio button)
- Seismic Zone Type:** Select
- Restricted Property:** (radio button)
- Property Status:** Rented
- Registration Date:** Apr 11, 2018
- Property Type:** COMMERCIAL BUILDING
- Property Purpose:** Personal
- Purchase Date:** Apr 4, 2018
- Flood Zone Type:** Select
- Income Producing:** (radio button)
- Under Construction:** (radio button)
- Wall Material:** Asbestos
- Property Value:** USD \$1,000.00
- Property Category:** Individual
- Registered Owner:** John Doe
- Zone Classification:** Select
- Seismic Zone:** (radio button)
- Environment Assessment Required:** (radio button)
- Nature Of Property:** Fee Simple
- Roof Type:** Asphalt Shingles
- Adverse Comments:** (empty text area)

Below the main form are several expandable sections: Property Location, Currency Details, Property Dimension, Property Valuation Details, and Property Contact Details. At the bottom right, there are 'Back' and 'Next' buttons.



**Note:**

For detailed information on **Property**, **Collateral Insurance**, **Covenants**, and **Documents** menus, refer **Property** topic in **Collateral Review User Guide**.

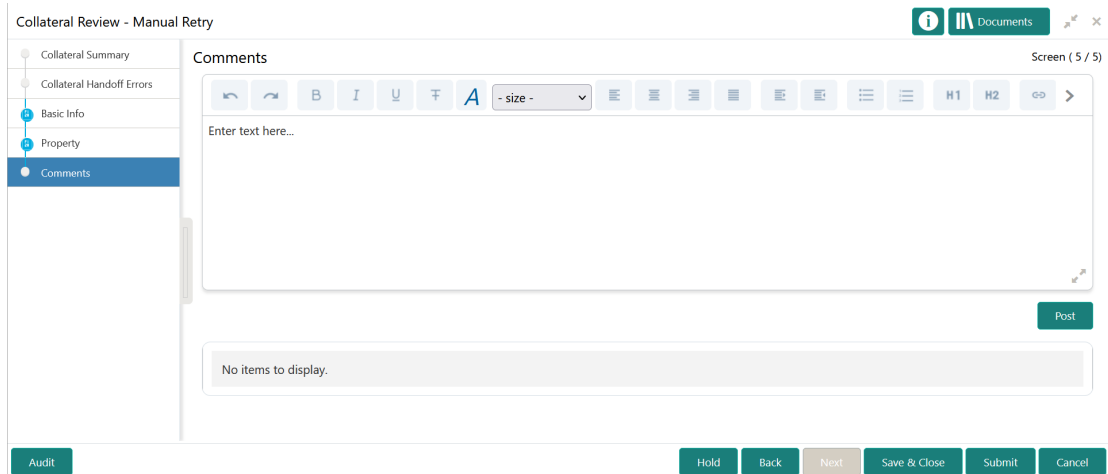
## Comments

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

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

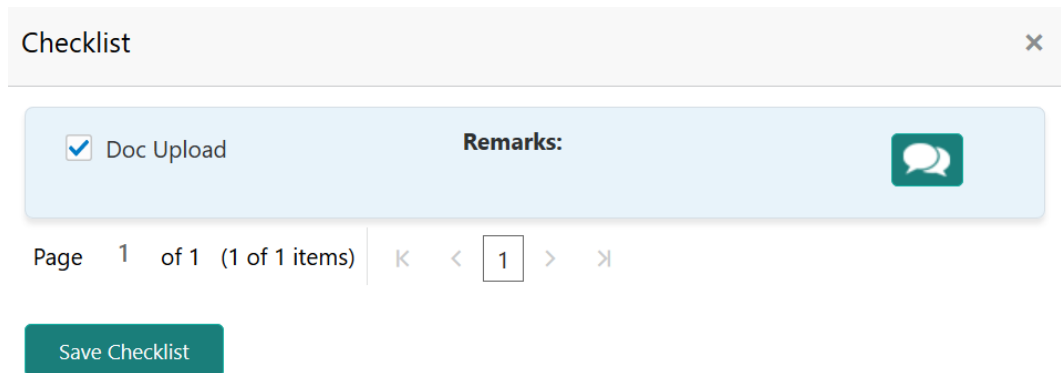
Upon clicking **Next** in the **Manual Retry - Property** screen, the Comments data segment is displayed.

Figure 12-7 Manual Retry - Comments



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

Figure 12-8 Enrichment - Checklist



\* Outcome PROCEED ▼

**Submit**



 **Note:**

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

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the **Outcome** as **PROCEED** and click **Submit**.  
Release details are handed off to the back office system.

 **Note:**

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