

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



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# 1

## Preface

### 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**.

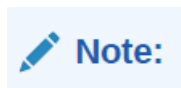
### 1.3 Conventions Used

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

**Table 1-1 Conventions Used**

Convention	Description
<b>Bold</b>	Bold indicates: <ul style="list-style-type: none"><li>• Field Name</li><li>• Screen Name</li><li>• Drop-down Options</li><li>• Other UX labels</li></ul>
	This icon indicates a Note.






**Figure 1-1 Note**



### 1.4 Common Icons in OBCFPM

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

**Table 1-2 Common Icons**

Icons	Purpose
<p><b>Figure 1-2 Add</b></p> 	<p>To add new record.</p>
<p><b>Figure 1-3 Edit</b></p> 	<p>To modify existing record.</p>
<p><b>Figure 1-4 Delete</b></p> 	<p>To delete a record.</p>
<p><b>Figure 1-5 Calendar</b></p> 	<p>To select start or end date.</p>
<p><b>Figure 1-6 Upload</b></p> 	<p>To upload a record.</p>

**Table 1-2 (Cont.) Common Icons**

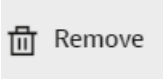




Icons	Purpose
<p><b>Figure 1-7 Remove</b></p> 	<p>To remove the record.</p>
<p><b>Figure 1-8 List View</b></p> 	<p>To change the screen layout to list view.</p>
<p><b>Figure 1-9 Table View</b></p> 	<p>To change the screen layout to table view.</p>
<p><b>Figure 1-10 Tree view</b></p> 	<p>To change the screen layout to tree view.</p>
<p><b>Figure 1-11 Action Button</b></p> 	<p>To view, edit, and delete a record.</p>

Table 1-2 (Cont.) Common Icons

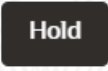



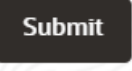

Icons	Purpose
<p><b>Figure 1-12 Hold</b></p> 	<p>To hold the process.</p>
<p><b>Figure 1-13 Back</b></p> 	<p>To go back to the previous screen.</p>
<p><b>Figure 1-14 Next</b></p> 	<p>To go to the next data segment.</p>
<p><b>Figure 1-15 Save and Close</b></p> 	<p>To save the captured information and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

Table 1-2 (Cont.) Common Icons

Icons	Purpose
<p data-bbox="371 401 634 432"><b>Figure 1-17 Cancel</b></p> 	<p data-bbox="836 338 1333 394">To exit the window without saving the captured information.</p>

# 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:**

1. 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

## Quick Initiation

### 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.

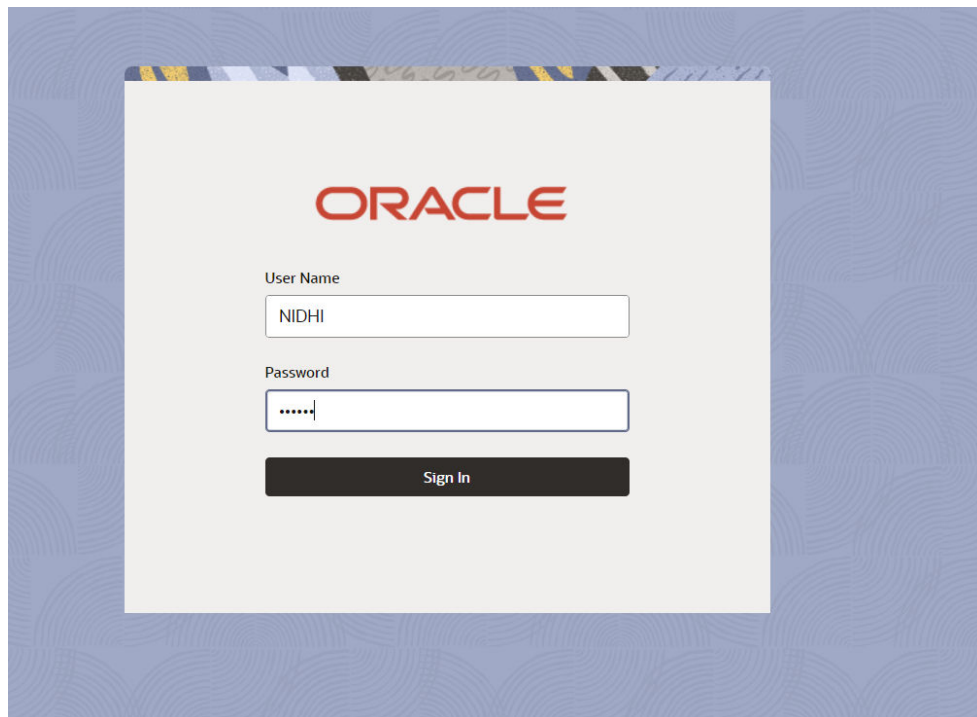
Collateral perfection has two process:

1. 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:

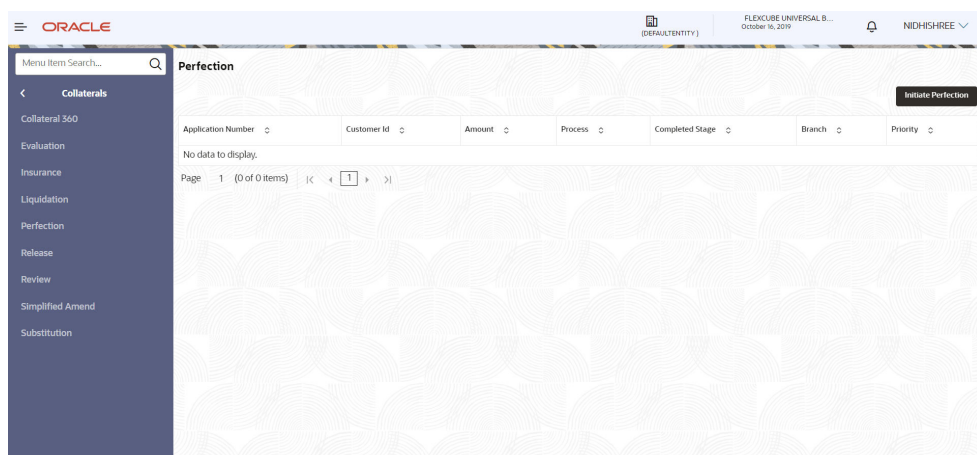
1. Login to **OBCFPM**. Enter your **User Name**, **Password** and click **Sign In**.

**Figure 3-1 Login Screen**



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

**Figure 3-2 Collateral Perfection**



3. Click **Initiate Perfection**.  
The **Quick Initiation** screen is displayed.

**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 - Application Branch Details - Field Description**

Field	Description
<b>Application Branch</b>	<b>Application Branch</b> is displayed by default.
<b>Application Priority</b>	Select <b>Application Priority</b> . The options available are: <ul style="list-style-type: none"> <li>• Low</li> <li>• Medium</li> <li>• High</li> </ul>
<b>Application Date</b>	Click <b>Calendar</b> icon and select <b>Application Date</b> .

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

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

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

**Figure 3-4 Add Collateral**

The screenshot shows a window titled "Add Collateral" with a close button (X) in the top right corner. The form contains the following fields:

- Collateral Type:** A dropdown menu with "Ship" selected.
- Collateral Category:** A dropdown menu with "COMMERCIAL VESSEL" selected.
- Collateral Subcategory:** A dropdown menu with "Select" selected.
- Applicable Business:** A text box containing "Working Capital" with a close icon (X) on the right.
- Agreed Collateral Value:** A dropdown menu with "USD" selected and a text box containing "\$500,000.00".
- Purpose Of Collateral:** A dropdown menu with "New Facility" selected.
- Collateral Description:** A text area containing the text "Ship as a Collateral for new facility".

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

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

Table 3-3 Add Collateral- Field Description

Field	Description
<b>Collateral Type</b>	<p>Select <b>Collateral Type</b> from the drop-down list. The following options are available:</p> <ul style="list-style-type: none"> <li>• Account Receivables</li> <li>• Account Contracts</li> <li>• Agreements Undertaking</li> <li>• Aircraft</li> <li>• Bill of Exchange</li> <li>• Bond</li> <li>• Cash Collateral</li> <li>• Commercial Paper</li> <li>• Commodity</li> <li>• Corporate Deposits</li> <li>• Crop</li> <li>• Fund</li> <li>• Guarantee</li> <li>• Intangible Assets</li> <li>• Insurance</li> <li>• Inventory</li> <li>• Livestock</li> <li>• Machine</li> <li>• Miscellaneous</li> <li>• PDC</li> <li>• Perishable</li> <li>• Precious Metals</li> <li>• Promissory Note</li> <li>• Property</li> <li>• Ship</li> <li>• Stock</li> <li>• Vehicle</li> </ul>
<b>Collateral Category</b>	<p>Select <b>Collateral Category</b> from the drop-down list. The options are:</p> <ul style="list-style-type: none"> <li>• Commercial Vessel</li> <li>• Passenger Vessel</li> </ul> <p><b>Note:</b> The <b>Collateral Category</b> options will appear based on the <b>Collateral Type</b> selection. The collateral type selected here is <b>Ship</b>, hence <b>Commercial Vessel</b> and <b>Passenger Vessel</b> options are listed in the drop-down list.</p>
<b>Collateral Subcategory</b>	<p>Select <b>Collateral Subcategory</b>.</p> <p><b>Note:</b> The <b>Collateral Subcategory</b> options will also be displayed based on the <b>Collateral Type</b> and <b>Collateral Category</b> selection.</p>
<b>Applicable Business</b>	<p>Select <b>Applicable Business</b> from the drop-down list. The options are:</p> <ul style="list-style-type: none"> <li>• LT_Lending</li> <li>• Trade</li> <li>• Working Capital</li> </ul>
<b>Agreed Collateral Value</b>	Specify <b>Agreed Collateral Value</b> of the collateral.
<b>Currency</b>	Specify the collateral currency.

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

Field	Description
<b>Purpose of Collateral</b>	Select <b>Purpose of Collateral</b> from the drop-down list. The following options are available: <ul style="list-style-type: none"><li>• Augmentation Of Collateral</li><li>• Enhancement Of Limit</li><li>• New Facility</li><li>• Replacement Of Collateral</li></ul>
<b>Collateral Description</b>	Enter <b>Collateral Description</b> .
<b>Save</b>	Click <b>Save</b> . The collateral details are added.

5. After adding collateral, click **Submit** in the **Quick Initiation** screen.  
The application is created and listed in **Free Tasks** screen.

# 4

## Data Enrichment

### 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

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
<input type="checkbox"/>	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
<input type="checkbox"/>	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

2. **Acquire & Edit** the required Data Enrichment task.  
The **Data Enrichment - Basic Info** screen is displayed.

Figure 4-2 Data Enrichment - Basic Info

**Collateral Perfection - Perfection Enrichment**

Basic Info

**Customer details**

Customer ID: 00010810  
 Customer Name: Axon Automobiles Pvt Ltd  
 Liability number: 00010810

**Collateral details**

Collateral ID: COL243924599  
 Collateral Subcategory: Select  
 Agreed Collateral Value: USD \$500,000.00  
 Applicable Business: Working Capital X  
 LTV Percentage: [Field]

Collateral Type: Ship  
 Collateral Description: Ship as a collateral for new facility  
 Collateral Start and End Date: September 21 [Calendar icon]

Collateral Category: COMMERCIAL VESSEL  
 Collateral Currency: USD  
 Purpose Of Collateral: New Facility  
 Seniority of Charge: First  
 Bank Value: [Field]

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



Figure 4-3 Data Enrichment - Basic Info

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

Table 4-1 Data Enrichment - Basic Info

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

Table 4-1 (Cont.) Data Enrichment - Basic Info

Field	Description
<b>Applicable Business</b>	Select the business for which the collateral is applicable. The options available are: <ul style="list-style-type: none"> <li>• LT_Lending</li> <li>• Trade</li> <li>• Working Capital</li> </ul>
<b>Charge Type</b>	Select <b>Charge Type</b> from the drop-down list. The following options are available: <ul style="list-style-type: none"> <li>• Assignment</li> <li>• Equitable Mortgage</li> <li>• Hypothecation</li> <li>• Lien</li> <li>• Mortgage</li> <li>• Negative lien</li> <li>• Pledge</li> <li>• Registered Mortgage</li> <li>• Setoff</li> </ul>
<b>Seniority of Charge</b>	Select <b>Seniority of Charge</b> from the drop-down list. The following options are available: <ul style="list-style-type: none"> <li>• Exclusive</li> <li>• First</li> <li>• First Pari passu charge</li> <li>• Second</li> <li>• Second Pari passu charge</li> <li>• Subservient Charge</li> <li>• Third</li> </ul>
<b>LTV Percentage</b>	Enter <b>LTV Percentage</b> .
<b>Bank haircut</b>	<b>Bank haircut</b> provided in the Initiation stage is displayed here. You can modify this if required.
<b>Collateral Status</b>	<b>Collateral Status</b> is displayed as <b>Work In Progress</b> by default.
<b>Document Status</b>	Select the status of the collateral. The following options are available in the drop-down list: <ul style="list-style-type: none"> <li>• Not Submitted</li> <li>• Released</li> <li>• Submitted</li> </ul>
<b>Fee Class Code</b>	Search and select <b>Fee Class Code</b> . <b>Note:</b> To view <b>Fee Class Code</b> screen, refer to <b>Fee Class Code</b> section.
<b>External Collateral ID</b>	Enter <b>External Collateral ID</b> .
<b>Charge Renewal Frequency</b>	Select <b>Charge Renewal Frequency</b> from drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Daily</li> <li>• Half Yearly</li> <li>• Monthly</li> <li>• Quarterly</li> </ul>
<b>Units</b>	Enter <b>Units</b> .
<b>Filing Lead Days</b>	Enter <b>Filing Lead Days</b> .

**Fee Class Code**

The Fee Class Code screen is displayed as below:

Figure 4-4 Fee Class Code Screen

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

- User Input Fee Amount: £2,000.00
- Date range: July 3, 2023 to July 31, 2023
- Rule Code: Rule1
- Rule Type: Type1
- Fee Type: Fee1
- Component Type: TypeY
- Basis Amount: 8000
- Liquidation Method: Method1
- Liquidation Preference: YES
- Waived:
- Rate/Amount: 3000
- SDE Type: (empty)

Buttons for 'Cancel' and 'Save' are located at the bottom right.

Table 4-2 Basic Info - Ownership Details - Field Description

Field	Description
<b>Ownership Type</b>	Select <b>Ownership Type</b> from the drop-down list. The following options are available: <ul style="list-style-type: none"> <li>Joint</li> <li>Others</li> <li>Single</li> <li>Tenants in Common</li> </ul>
<b>Shareable Across Customers</b>	Enable <b>Shareable Across Customers</b> option, if the collateral is shareable with multiple party's.

Table 4-3 Basic Info - Revaluation Details Description

Field	Description
<b>Revaluation Type</b>	Select <b>Revaluation Type</b> from the drop-down list. The following options are available: <ul style="list-style-type: none"> <li>Automatic</li> <li>Manual</li> </ul>
<b>Automatic</b>	If you select <b>Automatic</b> following options are displayed. Enter the required details for below fields. <ul style="list-style-type: none"> <li>Revaluation Method</li> <li>Revaluation Frequency</li> <li>Revaluation Start Month</li> <li>Revaluation Day</li> <li>Useful Life</li> </ul>
<b>Additional Fields</b>	By default <b>No Additional fields configured!</b> message is displayed.

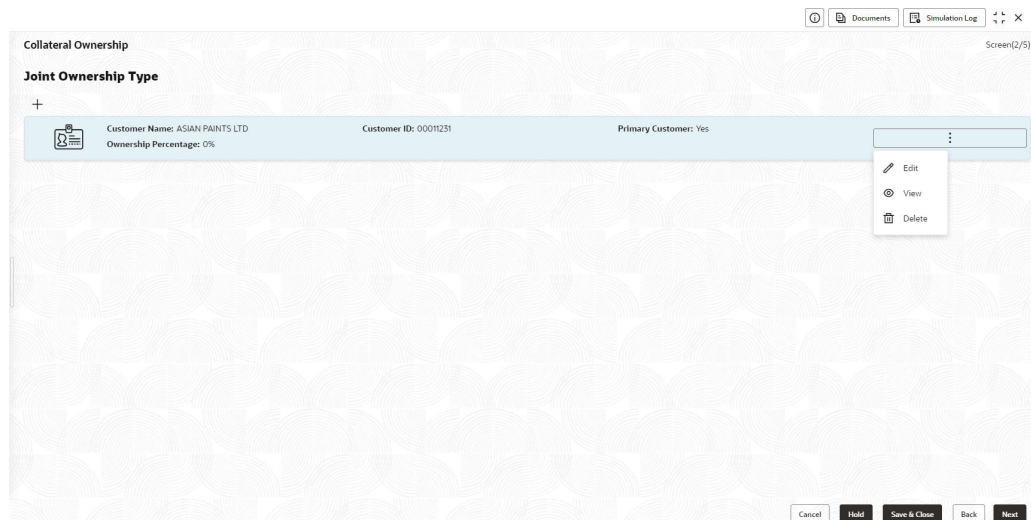
4. Click **Next**.

## 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.

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

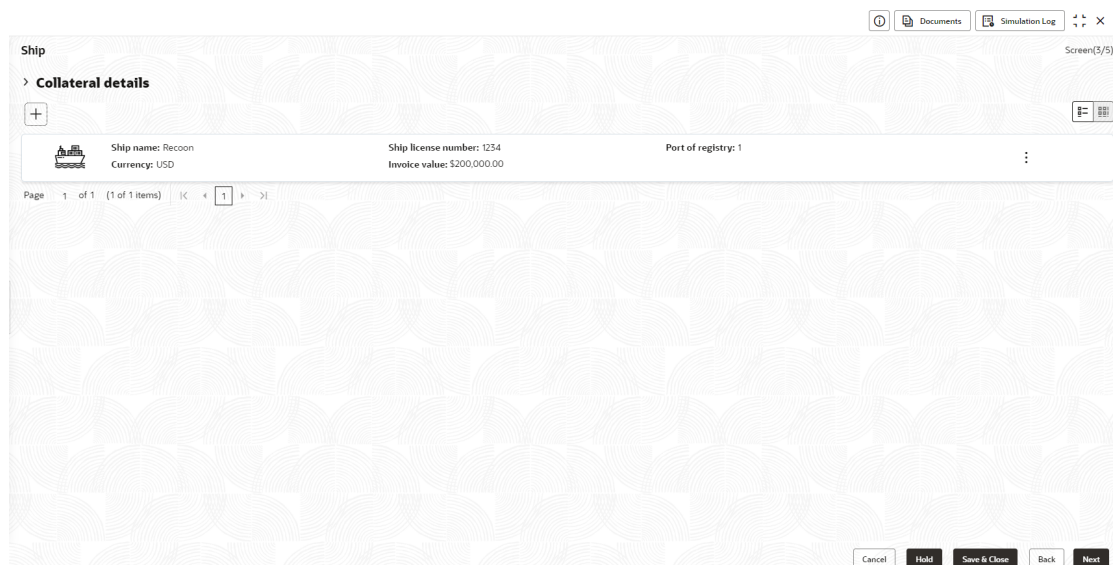
The system displays the Collateral Type data segment based on the **Collateral Type** selected in previous data segment or stage. Following are the various collateral types supported in **OBCFPM**:

- 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**



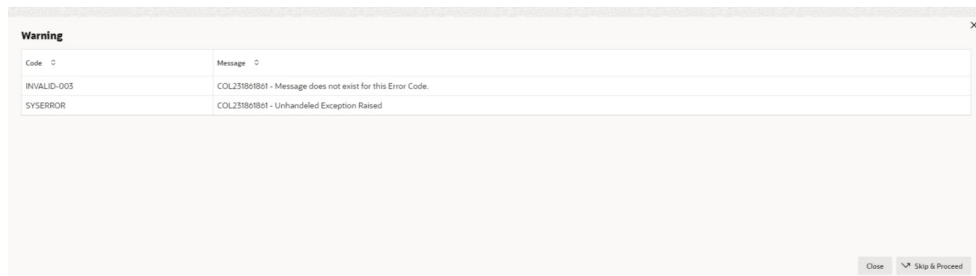
1. To view the basic collateral details, click and expand **Collateral Details** section.
2. To add the collateral specific details, click + icon.

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**



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

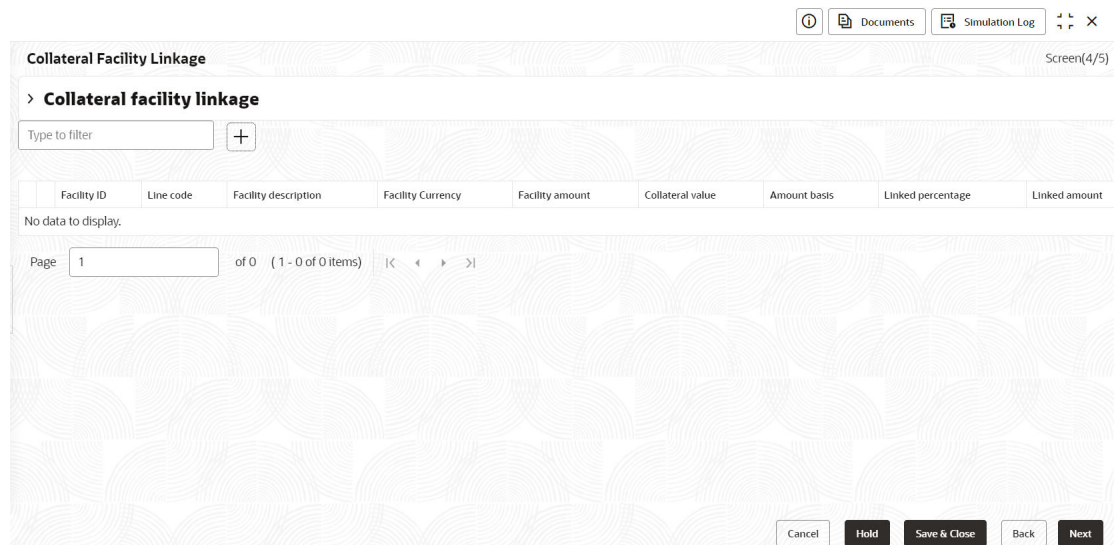
- Risk Evaluation
- External Valuation
- Legal Opinion
- External Check
- Field Investigation
- Collateral Approval
- Draft Generation
- Customer Acceptance
- Charge Registration
- Awaiting Registration
- Safekeeping
- Handoff - Manual Retry

## 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



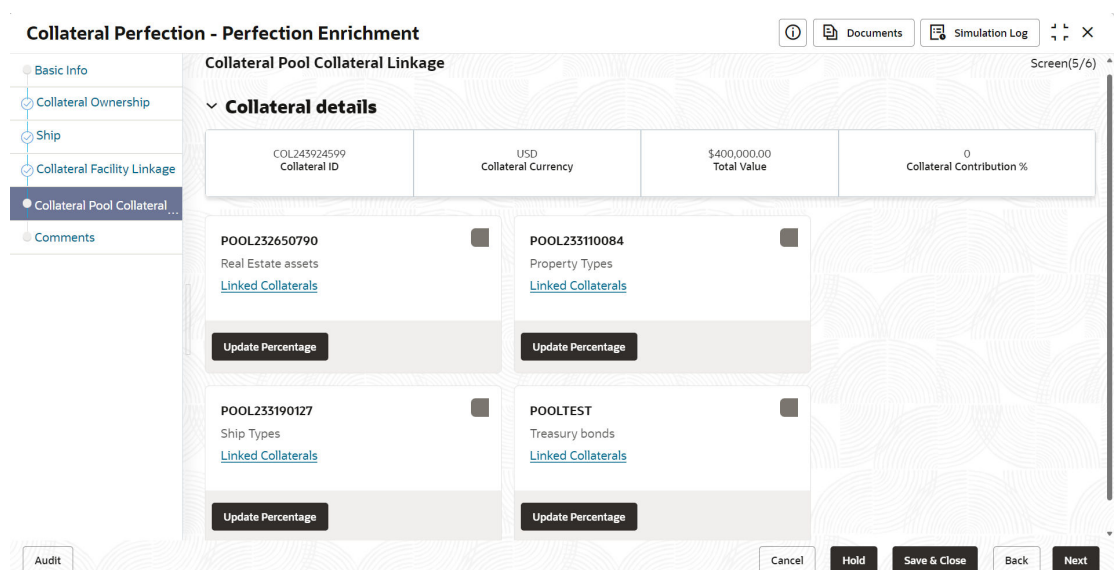
1. To add Collateral Facility Linkage, click the + icon.
2. After adding the collateral facility linkage, click **Next**.

## 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.

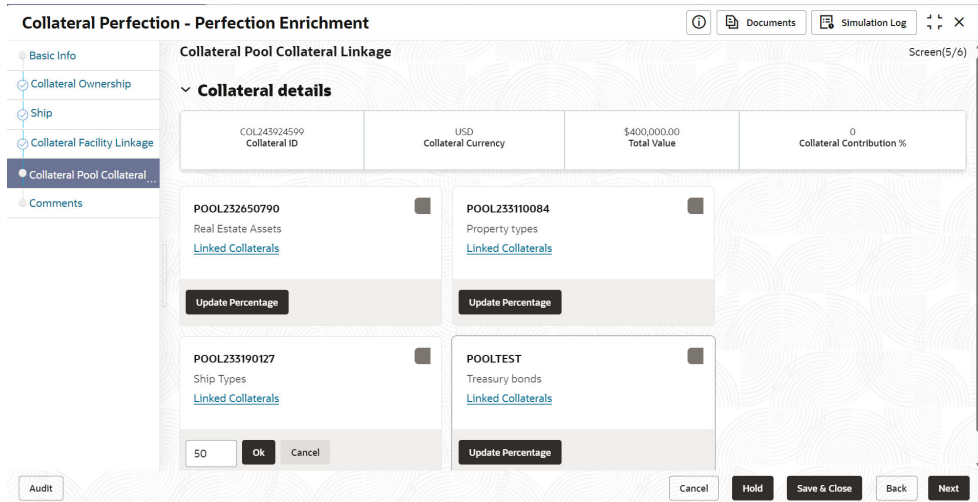
Figure 4-9 Collateral Pool Collateral Linkage





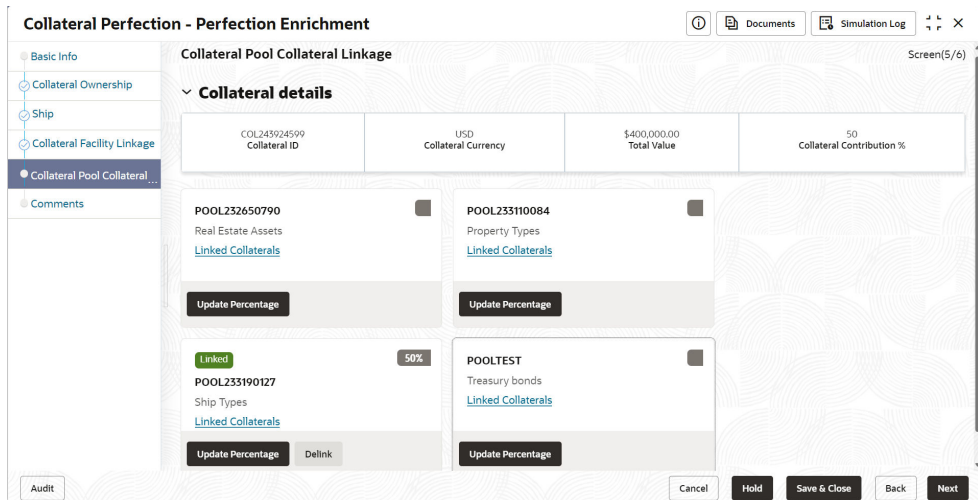
1. To link collateral, click **Update Percentage** enter the percentage for the collateral. The total percentage needs to be 100 percent or less than 100 percent.

**Figure 4-10 Collateral Pool Collateral Linkage**



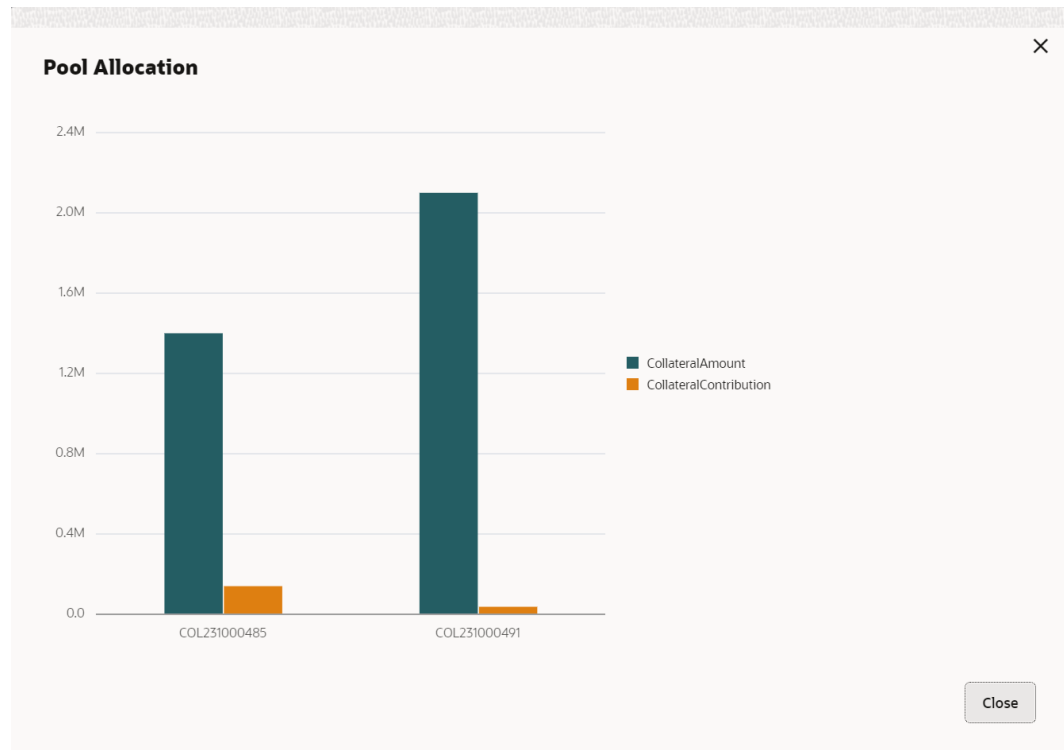
2. Click **Ok**, the collateral is linked.
3. Click **Linked Collateral** to view the details of **Pool Allocation**.

**Figure 4-11 Collateral Pool Collateral Linkage**





**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:

**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.

**Table 4-4 Create RWA Parameter - Field Description**

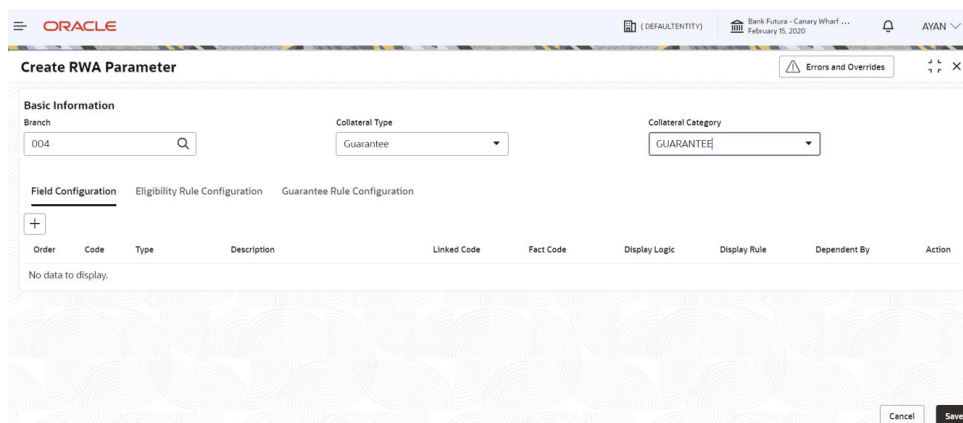
Field	Description	Sample Value
<b>Branch</b>	Select the Branch for which the RWA Parameter should be set for the collateral type and category combination.	Refer screenshot.
<b>Collateral Type</b>	Select the collateral type for which the RWA parameter is being set.	Refer screenshot.
<b>Collateral Category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

**Figure 4-14 Collateral Type Guarantee**

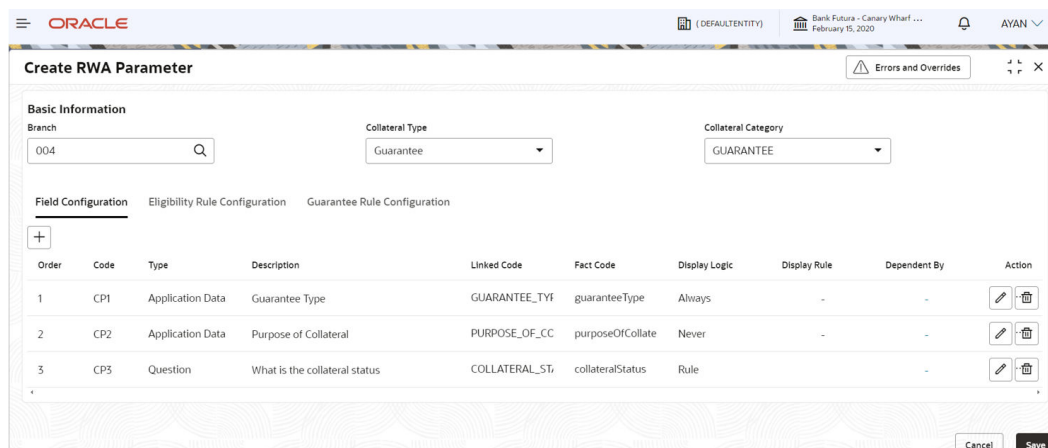


In this section we will explain how the **RWA Parameter Maintenance** can be done for **Guarantee** type of collateral. Lets look at how the **Field Configuration**, **Eligibility Rule Configuration**, and the **Guarantor Rule Configuration** will be done.

**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.

**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
<b>Order</b>	This is the order of the collateral parameter and is defaulted by the system.	Refer screenshot.
<b>Code</b>	This is the code of the collateral parameter and is defaulted by the system.	Refer screenshot.

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

Field	Description	Sample Value
<b>Type</b>	The user needs to mention the type of collateral parameter.	Refer screenshot. The available values are <ul style="list-style-type: none"> <li>• – <b>Application Data</b> - These collateral parameters will come from the collateral attributes captured in the application.</li> <li>– <b>Question</b> - These values will come as part of the questions asked for the collateral type and category combination in the UI.</li> </ul>
<b>Description</b>	User will need to mention a short description of the collateral parameter.	Refer screenshot.
<b>Linked Code</b>	The collateral parameter code will be factory shipped and are the list of codes / information that are captured for collateral.	Refer screenshot.
<b>Fact Code</b>	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.
<b>Display Logic</b>	The user needs to define whether the Collateral parameter will be displayed by default or using some logic.	Refer screenshot. The possible values are: <ul style="list-style-type: none"> <li>• Always</li> <li>• Never</li> <li>• Rule</li> </ul>

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**

The screenshot shows the 'Create RWA Parameter' interface with the following details:

- Basic Information:** Branch: 004, Collateral Type: Guarantee, Collateral Category: GUARANTEE.
- Field Configuration Table:**

Order	Code	Type	Description	Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Action
1	CP1	Application Data	Guarantee Type	GUARANTEE_TYF	guaranteeType	Always	-	-	[Edit] [Delete]
2	CP2	Application Data	Purpose of Collateral	PURPOSE_OF_CC	purposeOfCollate	Never	-	-	[Edit] [Delete]
3	CP3	Question	What is the collateral status	COLLATERA	collateralSta	Rule	Configure Rule	Configure	[Check] [Close]

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**

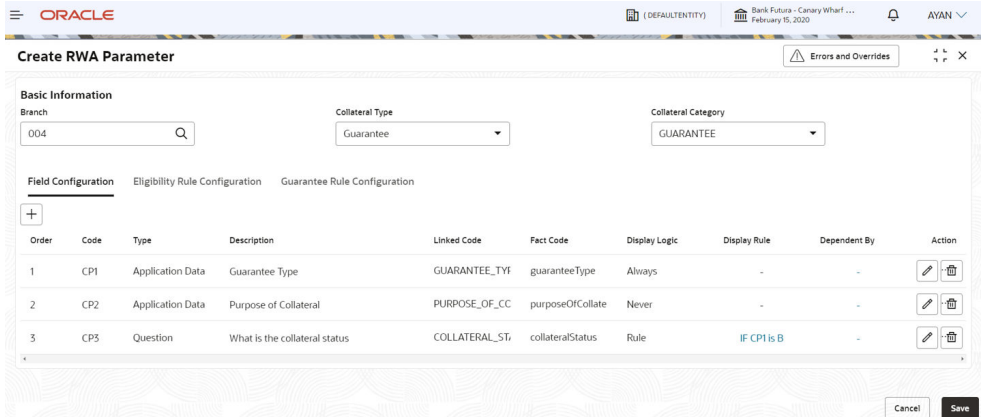
The screenshot shows the 'Configure Display Rule' dialog box with the following details:

- Rule Configuration:**
  - Item Code: CP1
  - Description: Guarantee Type
  - Operator: =
  - Value: Bid Bond
- Buttons:** Add Condition, Save Display Rule, Cancel.

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



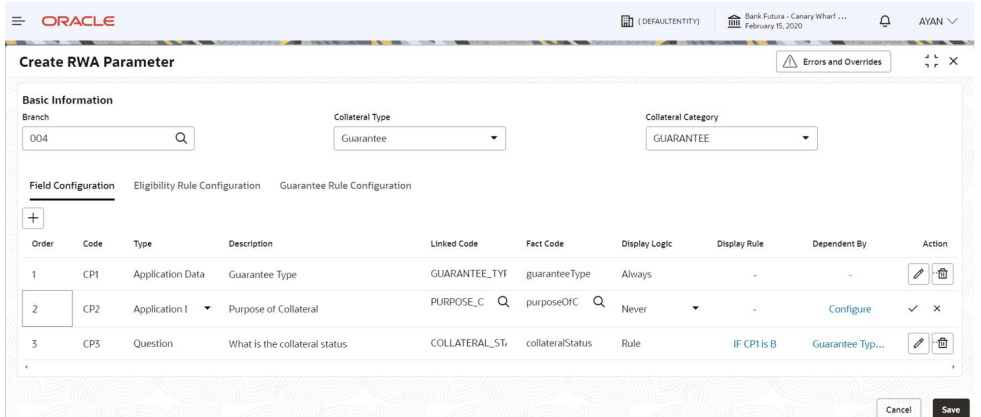
As in the above screenshot once the display rule has been saved, the value for the following field will be updated.

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 <b>Display Logic Configuration</b> screen.	Refer screenshot. In this example the CP3 collateral parameter will be displayed only when the CP1 value is Bid Bond.

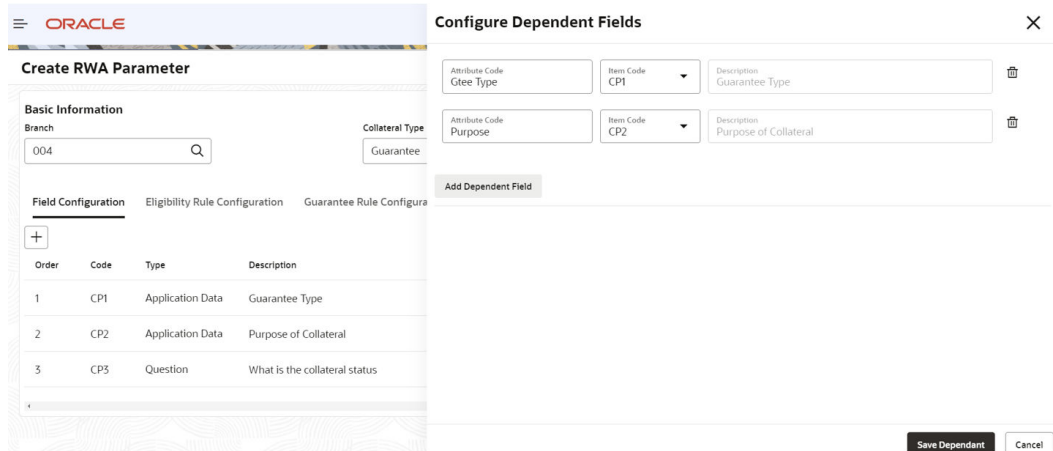
The user will also be able to mention if a particular collateral parameter is dependent on any other collateral parameter by clicking **Configure** under **Dependent On**.

Figure 4-19 Configure

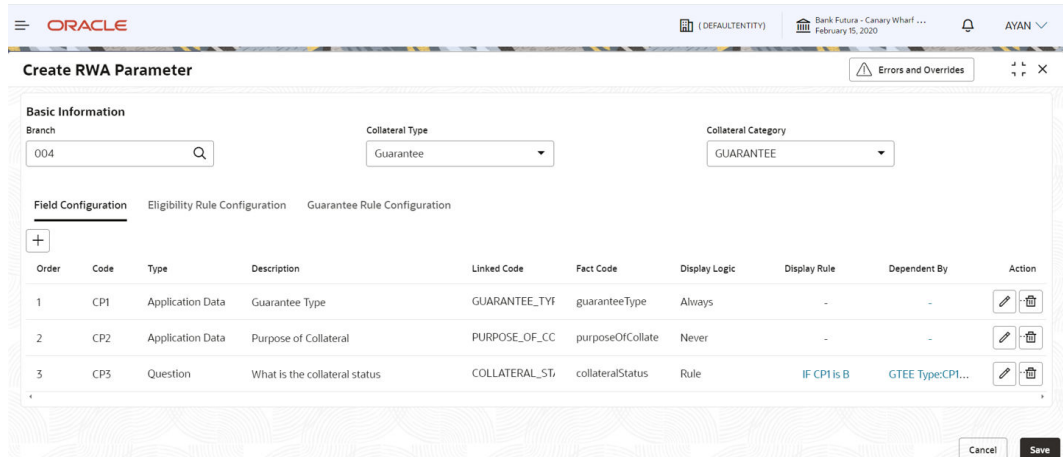


On clicking **Configure** the user will be able to indicate the fields or the collateral parameter added before on which this particular collateral parameter will depend on. For example in the below screenshot the collateral parameter collateral status depends on whether the first two collateral parameters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

**Figure 4-20 Configure Dependent Fields**



**Figure 4-21 Configure Dependent Fields**



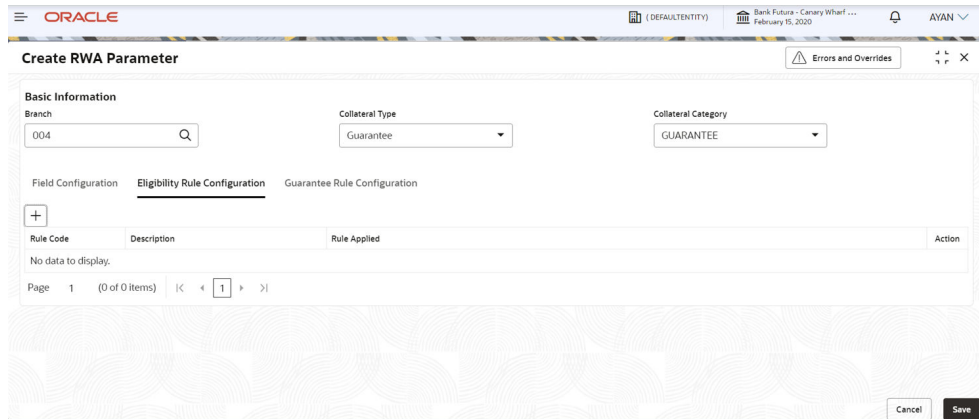
To add further, with **Display Rule** the user will be able to indicate if a field will be shown on the screen depending on the value of a particular field and with **Dependent By** the user will be able to indicate whether a field is dependent on capture of a particular field or not.

**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.

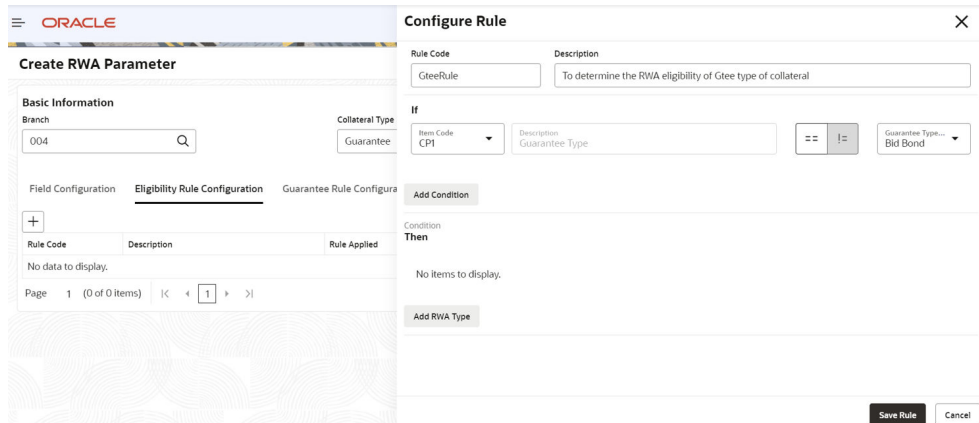
Click on **Eligibility Rule Configuration**.

**Figure 4-22 Eligibility Rule Configuration**



Click + to add a new rule.

**Figure 4-23 Configure Rule**



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

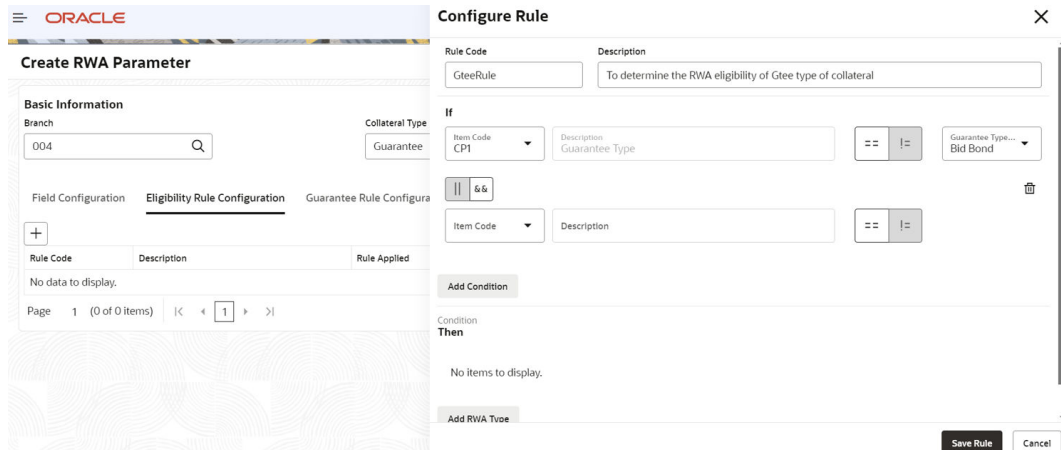
**Table 4-7 Configure Rule - Field Description**

Field	Description	Sample Value
<b>Rule Code</b>	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.
<b>Description</b>	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**.

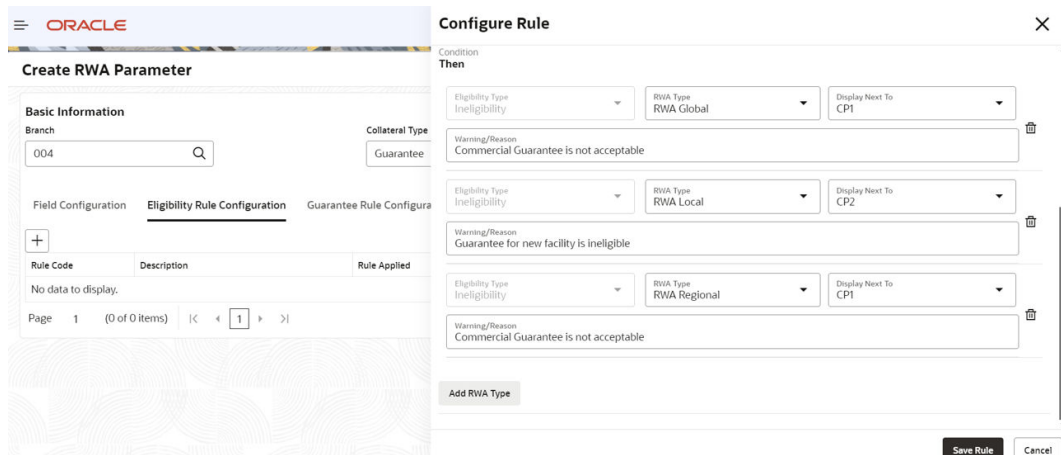


**Figure 4-24 Configure Rule RWA Eligibility**



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**



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

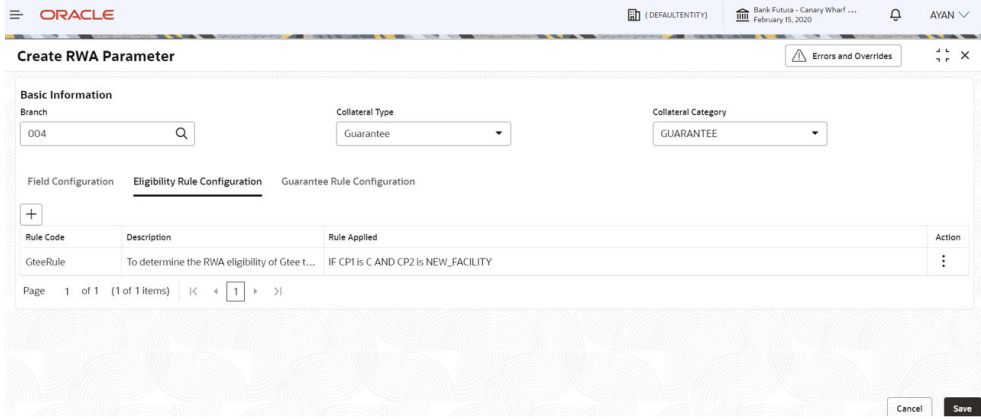
- RWA Global
- RWA Local
- RWA Regional

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 drop-list 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.

**Figure 4-26 Create RWA Parameter - Save**

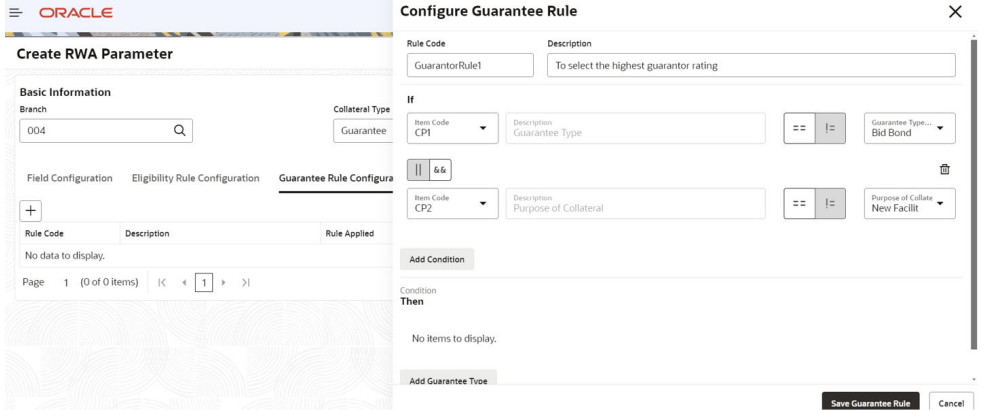


The user can save multiple rules for each of the collateral parameter that has been added as part of the **Field Configuration** screen and in case any of the value of the collateral parameter matches as per rule set in the rule configuration, the result will be RWA ineligible.

**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**



**Table 4-8 Configure Guarantee - Rule - Field Description**

Field	Description	Sample Value
<b>Rule Code</b>	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.
<b>Description</b>	A short description in order to mention more about the rule being set to determine the eligibility of the guarantor.	Refer screenshot.

**Figure 4-28 Configure Guarantee - Rule**

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**

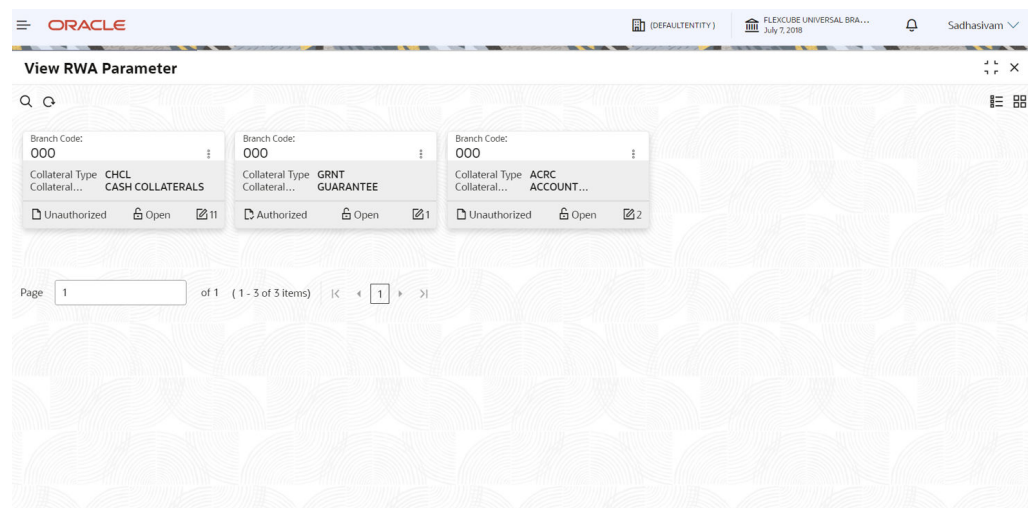
The user needs to click **Save** to save the **RWA Parameter** after saving the:

- **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**



## 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.

### Note:

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

Figure 4-31 RWA Eligibility Check

Collateral Perfection - Enrichment

Basic Info

Collateral Ownership

Guarantee

Collateral Facility Linkage

**Eligibility check**

Collateral Pool Collateral

Comments

Eligibility check

Collateral Description

Collateral Description

Collateral value

80,000

What is the country region of the security document?

SG

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

Technique Opinion Available?

Exchange Controls exist?

2nd Order Risk evidence stored

Completed Technique Opinion Questionnaire stored

Eligibility Results

Eligibility History

Eligible Global

Eligible Regional

Eligible Local

Audit

Cancel

Hold

Save & Clear

Back

Next

## 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

Comments

Screen(5/5)

Enter text here...

Post

No items to display.

Cancel

Hold

Save & Close

Back

Submit

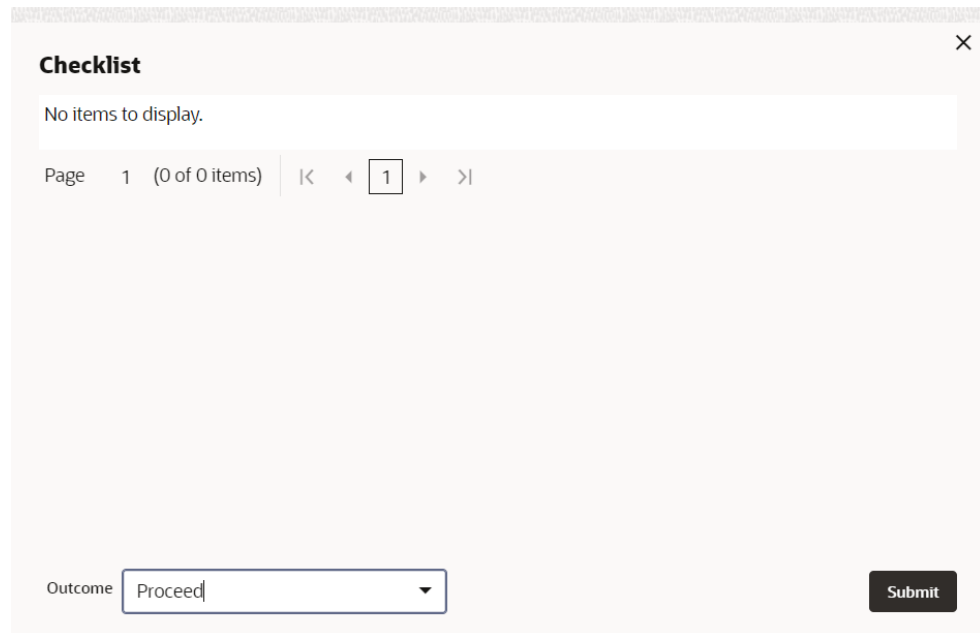
1. Enter comments for Data Enrichment stage in the **Comments** text box.
2. Click **Post**.

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

3. Click **Submit**.

The **Checklist** window is displayed.

**Figure 4-33 Checklist**



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

## Risk Evaluation

### 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.

1. 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

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 5-2 Risk Evaluation - Collateral Summary

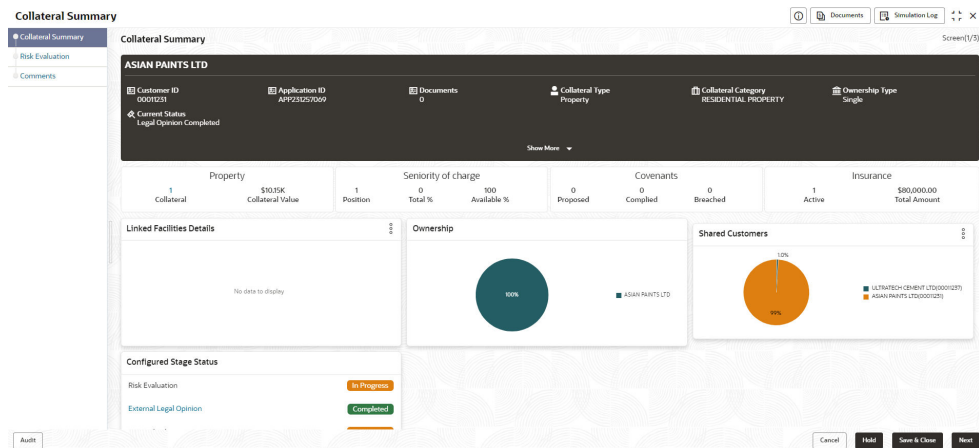
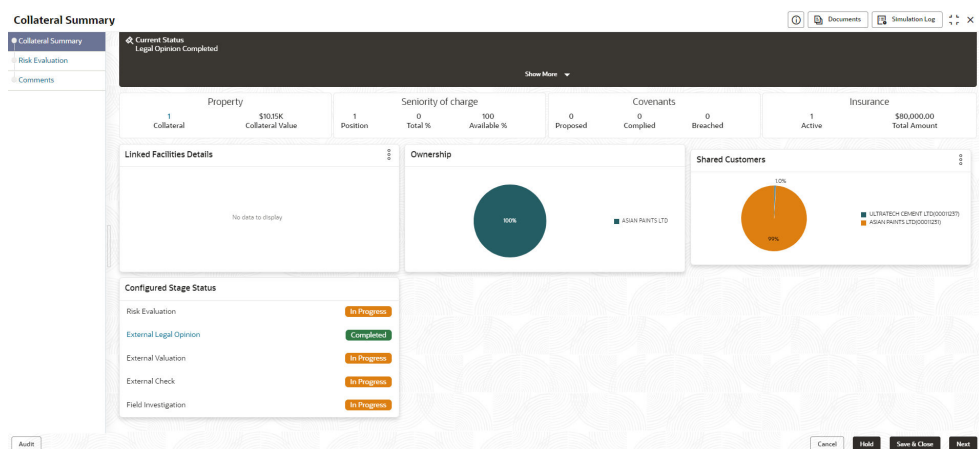


Figure 5-3 Risk Evaluation - Collateral Summary



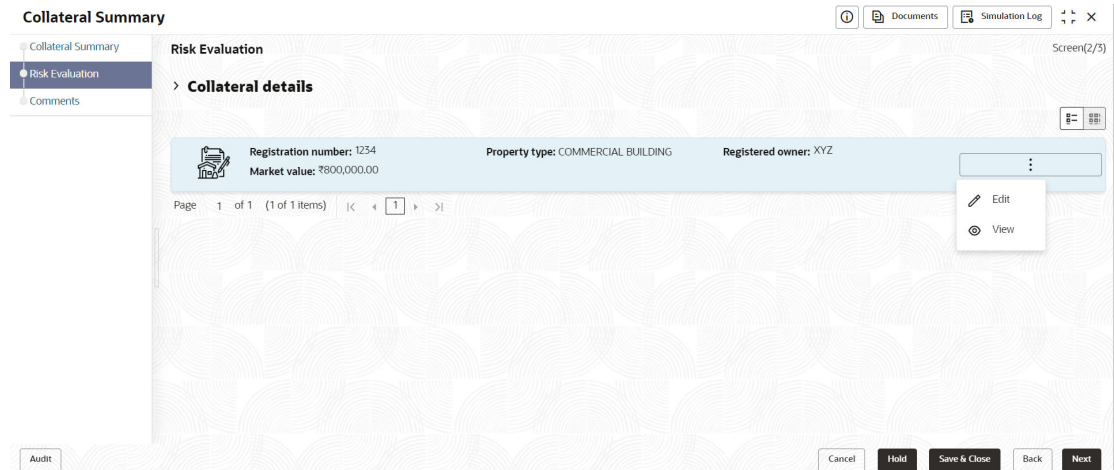


3. View the Collateral Summary and click **Next**.

## 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

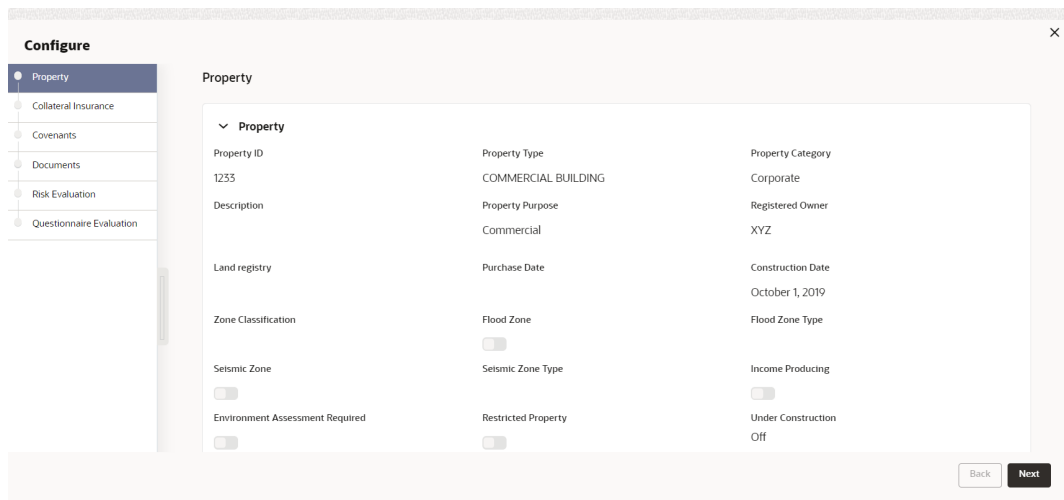


To evaluate the collateral in terms of risk:

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

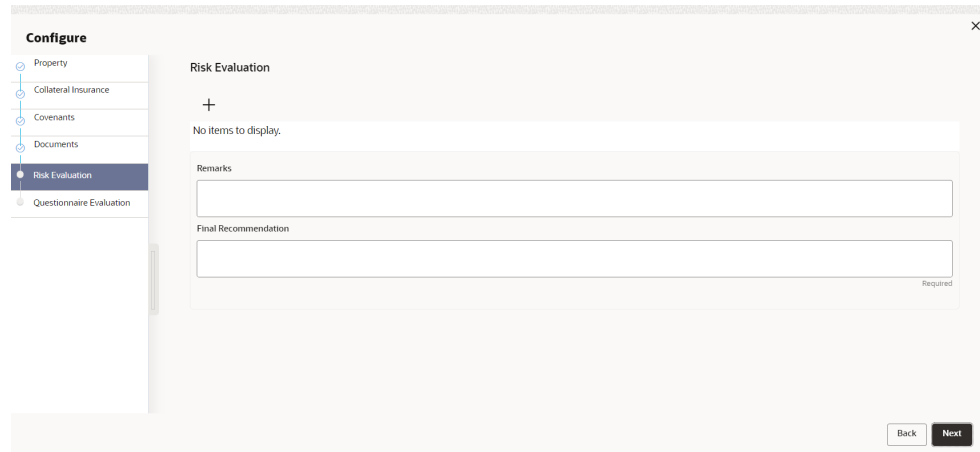
The **Risk Evaluation - Configure - Collateral Type** screen is displayed.

Figure 5-5 Risk Evaluation - Configure - Collateral Type



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

**Figure 5-6 Risk Evaluation - Configure - Risk Evaluation**



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

**Figure 5-7 Risk Evaluation Details**



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

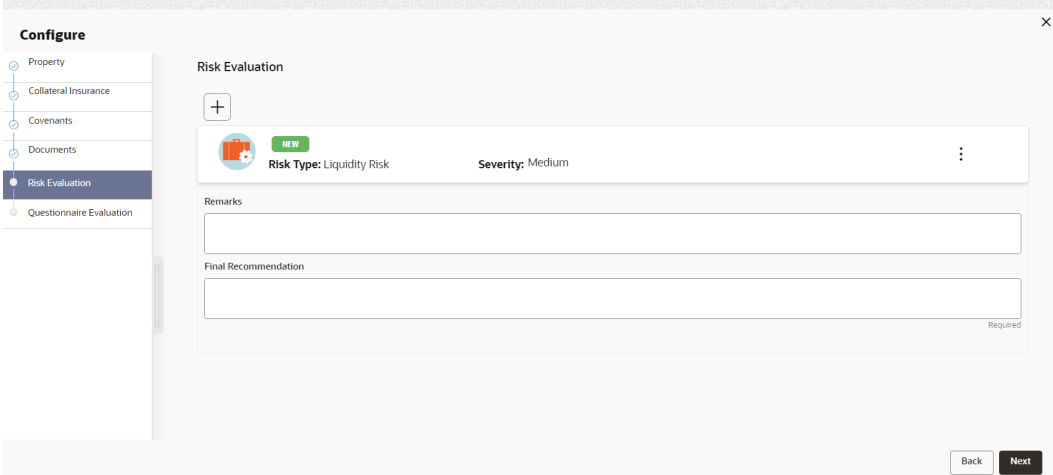
**Table 5-1 Risk Evaluation Details - Field Description**

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



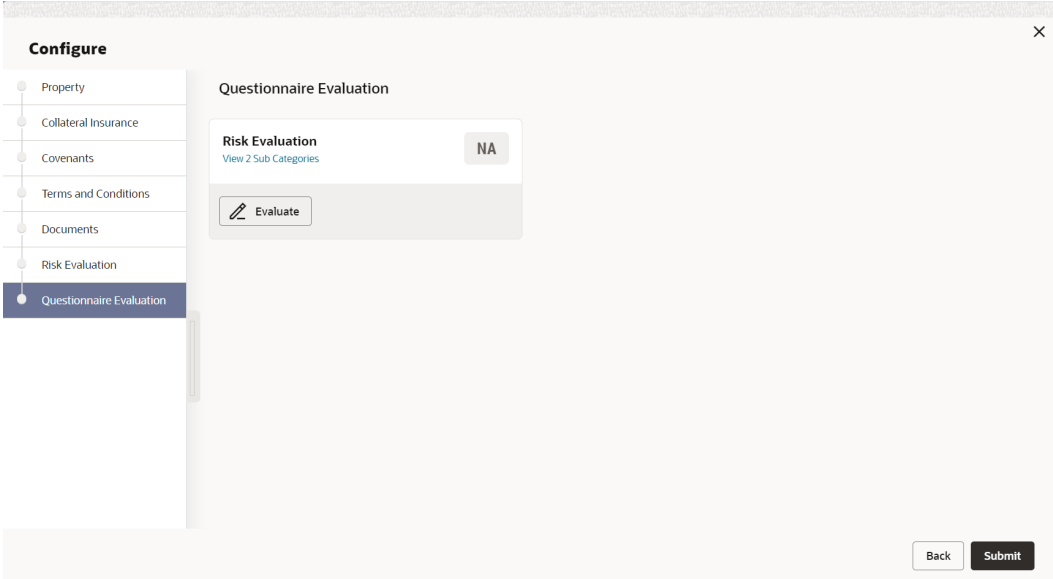
The screenshot shows a 'Configure' window with a sidebar on the left containing a tree view of categories: Property, Collateral Insurance, Covenants, Documents, Risk Evaluation (selected), and Questionnaire Evaluation. The main area is titled 'Risk Evaluation' and features a '+' icon at the top left. Below it is a card for a 'NEW' risk: 'Risk Type: Liquidity Risk' with a 'Severity: Medium' and an 'Action' icon (three dots). Underneath are two text input fields: 'Remarks' and 'Final Recommendation' (marked as 'Required'). At the bottom right are 'Back' and 'Next' buttons.

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**



The screenshot shows the 'Configure' window with the sidebar now highlighting 'Questionnaire Evaluation'. The main area is titled 'Questionnaire Evaluation' and displays a 'Risk Evaluation' card with a 'View 2 Sub Categories' link and a 'NA' status. Below the card is an 'Evaluate' button with a pencil icon. At the bottom right are 'Back' and 'Submit' buttons.

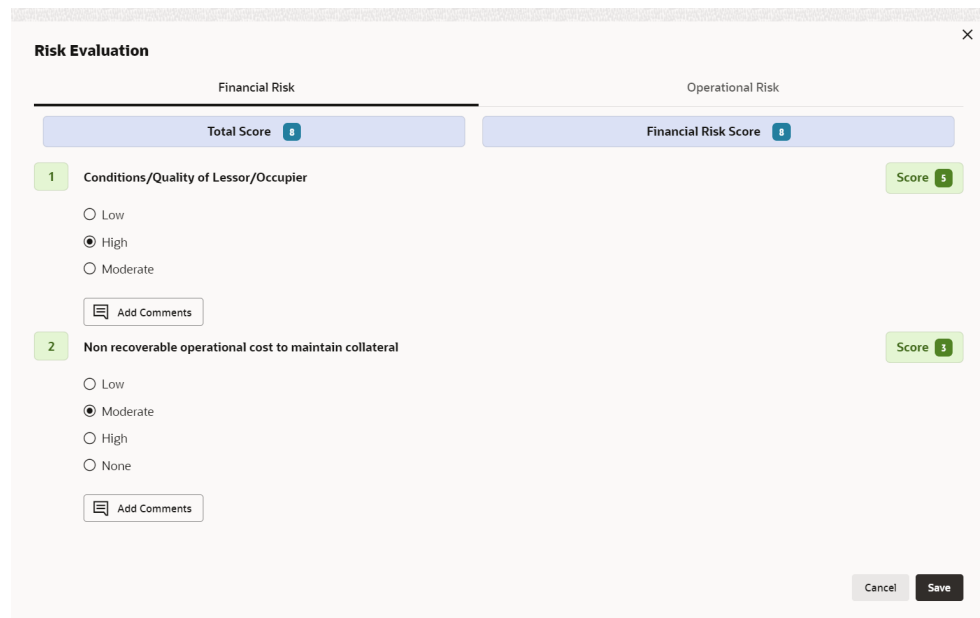
 **Note:**

In the above screen, the questionnaires linked to the Risk Evaluation 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 5-10 Questionnaire**



**Risk Evaluation** [X]

Financial Risk | Operational Risk

Total Score **8** | Financial Risk Score **8**

**1** Conditions/Quality of Lessor/Occupier **Score 5**

Low  
 High  
 Moderate

**2** Non recoverable operational cost to maintain collateral **Score 3**

Low  
 Moderate  
 High  
 None

Cancel Save

**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.

**Figure 5-12 Questionnaire**

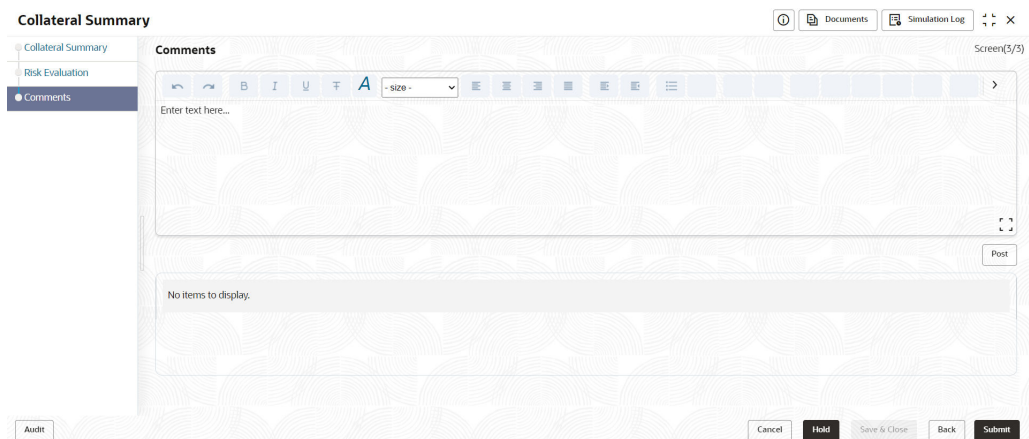
9. After performing all the evaluation, click **Submit**.

## 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.

**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.

Figure 5-14 Checklist

**Checklist** X

No items to display.

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

Outcome  Required

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.

# 6

## External Valuation

### 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.

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

The **Free Tasks** screen is displayed.



Figure 6-1 Free Tasks

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
<input type="checkbox"/>	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
<input type="checkbox"/>	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

**Collateral Summary**

Customer ID: 000123 | Application ID: APP231237033 | Documents: 0 | Collateral Type: Ship | Collateral Category: COMMERCIAL VESSEL | Ownership Type: Single

Current Status: Enrichment Completed

Ship	Seniority of charge	Covenants	Insurance
1 Collateral	0 Total % 100 Available %	0 Proposed 0 Complied 0 Breached	0 Active \$0.00 Total Amount

Ownership: 100% ASIAN PAINTS LTD

Configured Stage Status:

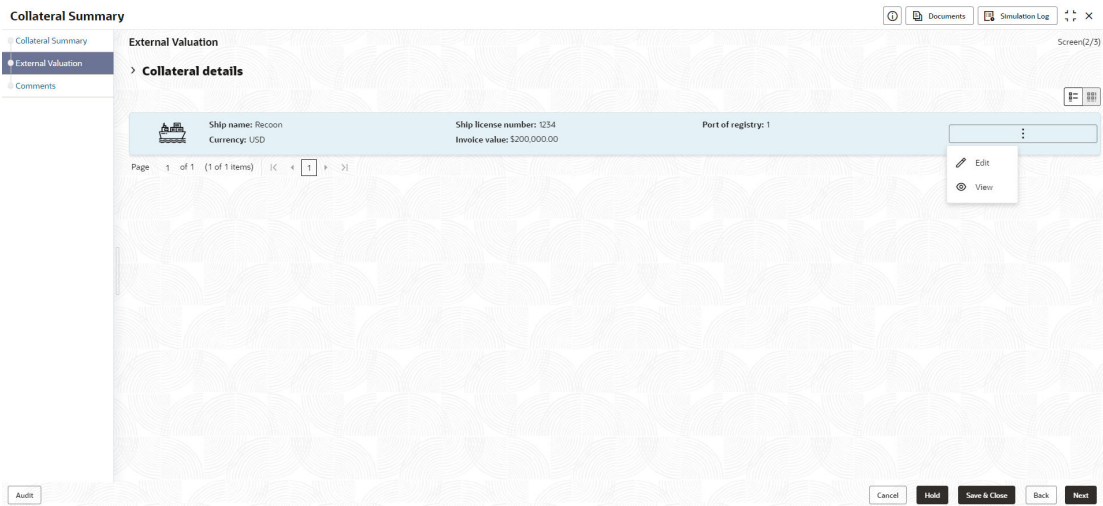
- Risk Evaluation: In Progress
- External Legal Opinion: In Progress
- External Valuation: In Progress
- External Check: In Progress
- Field Investigation: In Progress

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.

Figure 6-3 External Valuation

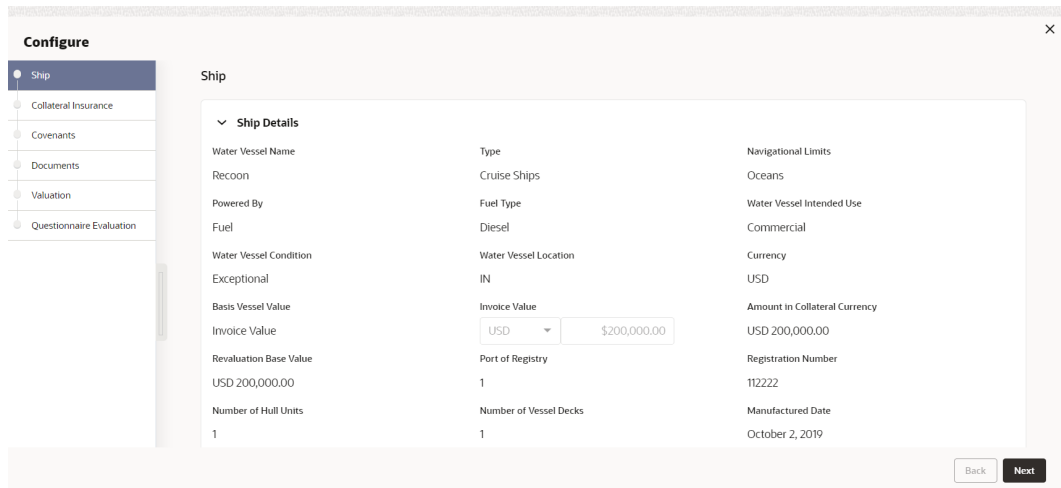


To capture the external valuation details for the collateral:

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 Type



**Figure 6-5 External Valuation - Configure - Collateral Type**

1	1	October 2, 2019
Manufacturer Name	State Or Territory Vessel Operates In	Motor Number
Recoon	KA	12
Twenty Foot Equivalent	Water Vessel License Number	License Details
1	1234	12544
Water Vessel Description Valid		
<b>Ship Dimensions</b>		
Dimension Unit	Water Vessel Length	Water Vessel Beam
Feet	1	2
Water Vessel Height	Displacement Unit	Water Vessel Displacement
6	Metric Tons	3

**Figure 6-6 External Valuation - Configure - Collateral Type**

<b>Ship Tonnage</b>		
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**

Valuation

+

No items to display.

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

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

**Figure 6-8 External Valuation Details**

**External Valuation Details**

Basic Details

Agency: HTW001

Valuation Date: October 25, 2019

Frequency Unit: 2

Next Valuation Date: December 25, 2019

Insurable Value: \$300,000.00

Estimated Age Of Asset: 5

Valuation Type: External

Valuation Frequency: Monthly

Valuation Expiry Date: May 9, 2023

Valuation Amount: USD \$500,000.00

Deviation Approval As Per Bank Policy: [Empty]

Estimated Life Span Of Asset: 20

Immovable Collateral Valuation Details

Cancel Clear Add

**Figure 6-9 External Valuation Details**

**External Valuation Details**

Valuation Date: October 25, 2019

Frequency Unit: 2

Next Valuation Date: December 25, 2019

Insurable Value: \$500,000.00

Estimated Age Of Asset: 5

Valuation Type: Monthly

Valuation Expiry Date: May 9, 2023

Valuation Amount: USD \$500,000.00

Deviation Approval As Per Bank Policy: [Empty]

Estimated Life Span Of Asset: 20

Immovable Collateral Valuation Details

Immovable Collateral Area Details

Remarks

Cancel Clear Add

- 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
<b>Agency</b>	Search and select <b>Agency</b> which performed external valuation.
<b>Valuation Type</b>	Select <b>Valuation Type</b> as <b>External</b> .
<b>Valuation Date</b>	Specify the date on which the external valuation is carried out.

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

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

Figure 6-10 Immovable collateral valuation details

The screenshot shows a web application window titled "External Valuation Details" with a close button (X) in the top right corner. Below the title bar, there is a section header "Immovable Collateral Valuation Details" with a dropdown arrow. The form contains two columns of input fields:

- Left Column:**
  - Type Of Property (dropdown menu)
  - Number Of Blocks/Wings (text input)
  - Number Of Units Per Floor (text input)
  - Residual Life (text input)
  - Construction Permission / Commencement Certificate (text input)
  - Deviations If Any (text input)
  - Construction Rate (text input)
- Right Column:**
  - Date Of Property Visit (text input with calendar icon)
  - Number Of Stories (text input)
  - Age Of The Property (text input)
  - Sanctioned Plans Details (text input)
  - Permissible Usage As Per Sanctioned/Approved Plan (text input)
  - Land Rate (text input)
  - Amenity Value (text input)

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

Figure 6-11 Immovable collateral valuation details

Table 6-2 Immovable Collateral Valuation Details - Field Description

Field	Description
<b>Type of Property</b>	Select <b>Type of Property</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Urban</li> <li>• Rural</li> <li>• Semi-Urban</li> </ul>
<b>Date of Property Visit</b>	Specify the date on which the valuation agency has visited the property.
<b>Number of Blocks/Wings</b>	Specify the number of blocks or wings in the property.
<b>Number of Stories</b>	Specify <b>Number of Stories</b> available in the building.
<b>Number of Units Per Floor</b>	Specify <b>Number of Units Per Floor</b> .
<b>Age of the Property</b>	Specify <b>Age of the Property</b> .
<b>Residual Life</b>	Specify the remaining life of the building in years.
<b>Sanctioned Plan Details</b>	Provide details about the plan sanctioned for building construction.
<b>Construction Permission / Commencement Certificate</b>	Provide details of construction permission from the local authority.
<b>Permissible Usage As Per Sanctioned/ Approved Plan</b>	Specify the purpose of building as per the permission obtained from the local authority.
<b>Deviations If Any</b>	If there is any deviation in the construction from the approved plan, specify the deviation details.
<b>Land Rate</b>	Specify <b>Land Rate</b> in the locality.
<b>Construction Rate</b>	Specify cost of construction per unit.
<b>Amenity Value</b>	Specify value of other amenities provided to the party's.
<b>Total Fair Market Value</b>	Specify fair market value of the building or apartment or unit.
<b>Forced/Distress Sale Value</b>	Specify possible sale value in case of default by party.
<b>Realizable Value</b>	Specify value of realization in case of sale.
<b>Ready Reckoner Rate/ Circle Rate</b>	Specify indexed rate or prevailing rate in the locality.

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

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

**Figure 6-12 Immovable Collateral Area Details**

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

- Immovable Collateral Valuation Details**: A collapsed section indicated by a right-pointing chevron (>).
- Immovable Collateral Area Details**: An expanded section indicated by a downward-pointing chevron (v) and a checkmark. It contains:
  - Unit Of Area**: A dropdown menu with "Select" as the current value.
  - Land/Plot Area**: A text input field.
  - Area per Agreement / Sale Deed**: A text input field.
  - Area Per Plan**: A text input field.
  - Area Per Measurement**: A text input field.
  - Land Area**: A text input field.
  - Construction Area**: A text input field.
- Remarks**: A collapsed section indicated by a right-pointing chevron (>).

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

**Figure 6-13 Immovable Collateral Area Details**

The screenshot shows the same "External Valuation Details" form, but with the "Remarks" section expanded. The "Remarks" section contains two text input fields:

- Remarks**: A large text input field.
- Valuer Remarks**: A smaller text input field.

The other sections ("Basic Details", "Immovable Collateral Valuation Details", and "Immovable Collateral Area Details") are collapsed, indicated by right-pointing chevrons (>). The "Cancel", "Clear", and "Add" buttons are visible at the bottom right.

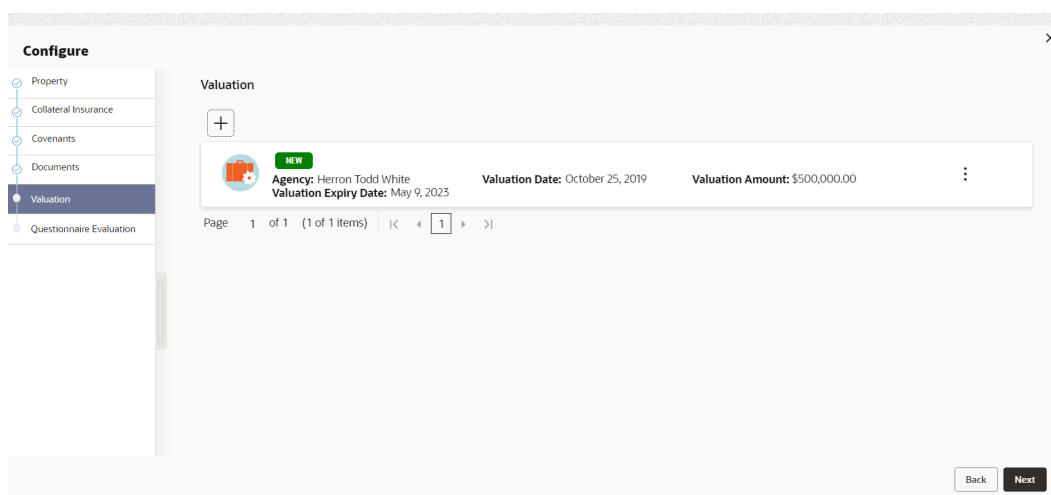
Table 6-3 Immovable Collateral Valuation Details - Field Description

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

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



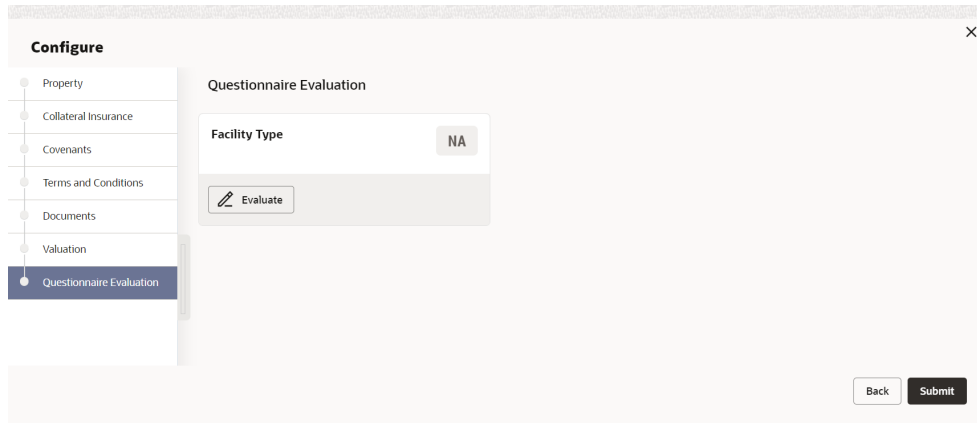
You can **Edit**, **View**, or **Delete** the added external valuation detail by clicking the **Action** icon and selecting the required option.

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

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



**Figure 6-15 External Valuation - Configure - Questionnaire Evaluation**



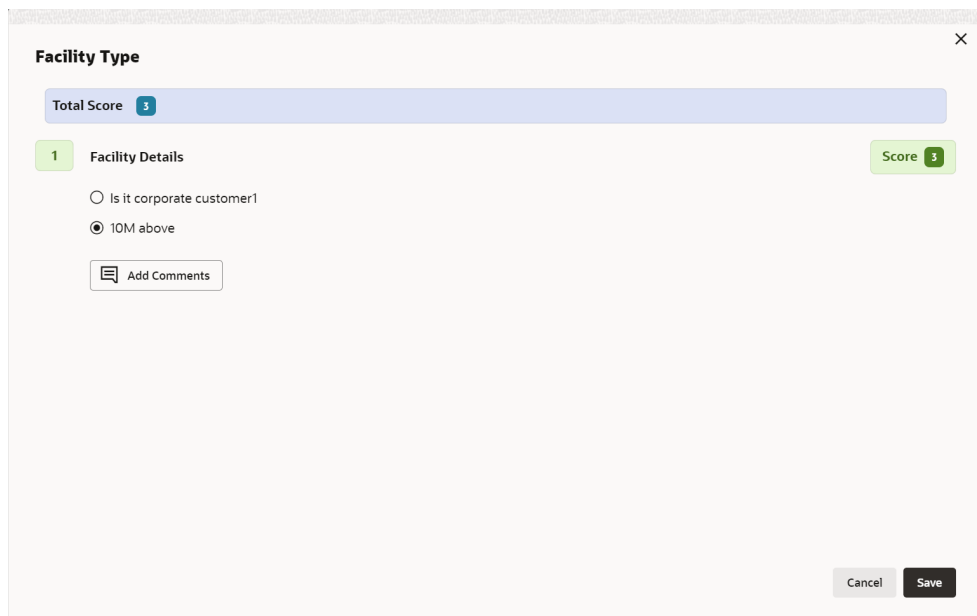
 **Note:**

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**

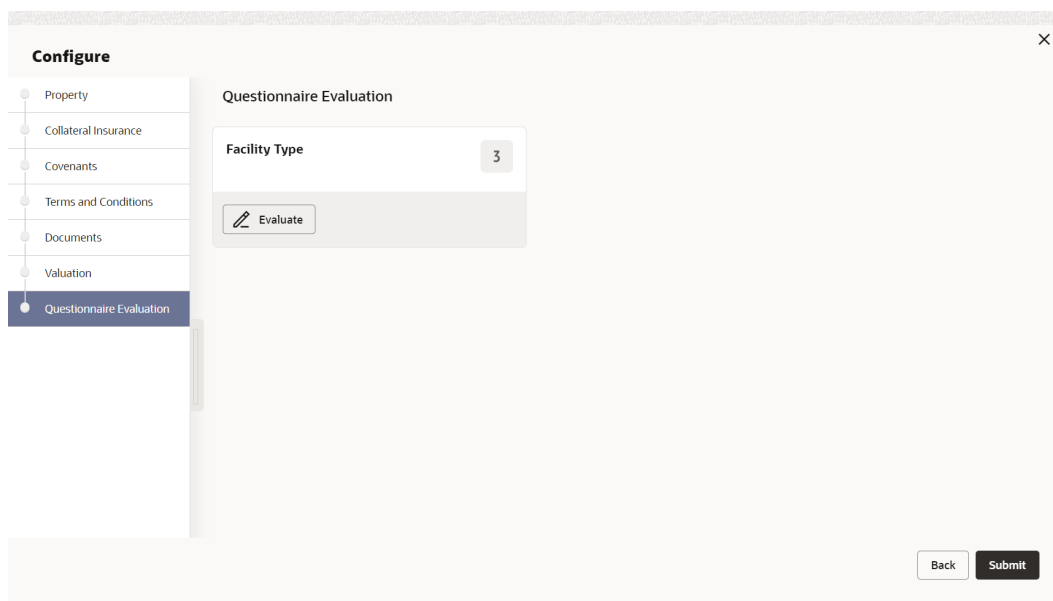


8. Select correct answer for the displayed question and click **Save**.

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.

**Figure 6-17** Questionnaire



The screenshot shows a web application interface titled "Configure" with a close button (X) in the top right corner. On the left, a vertical navigation menu lists several stages: Property, Collateral Insurance, Covenants, Terms and Conditions, Documents, Valuation, and Questionnaire Evaluation (which is highlighted in blue). The main content area is titled "Questionnaire Evaluation" and contains a form with a "Facility Type" field set to the value "3" and an "Evaluate" button with a pencil icon. At the bottom right of the main area, there are two buttons: "Back" and "Submit".

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

 **Note:**

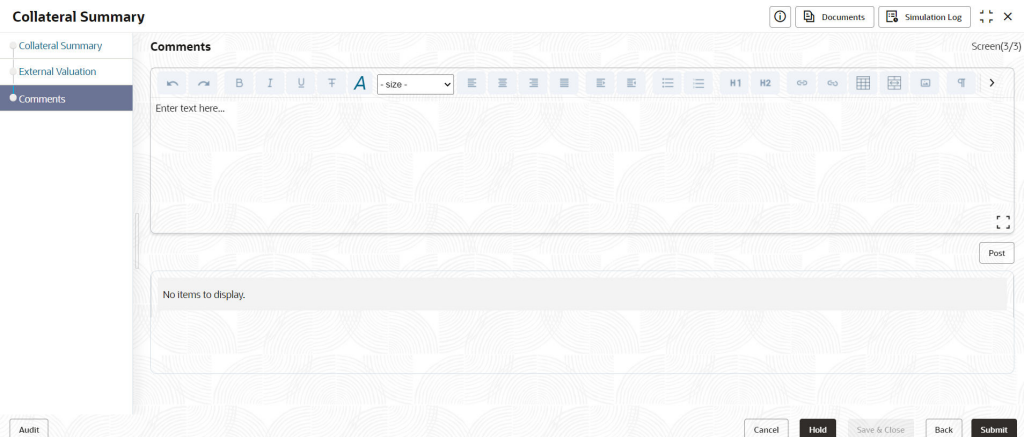
If the minimum number of external valuation record is not added, the system prompts an error message based on the configured rule. You can capture the appropriate remarks and proceed to the next stage by obtaining exception approval or add the external valuation records at a later date.

## 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.

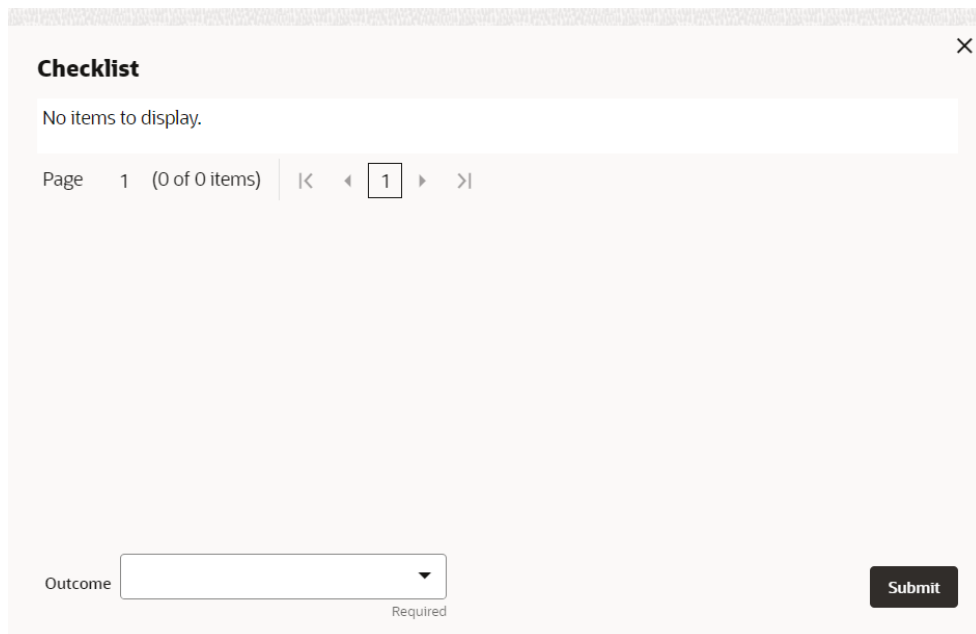
Click **Next** in the **External Valuation** screen, the **Comments** data segment is displayed.

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



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

- Additional Info

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

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

# 7

## Legal Opinion

### 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.

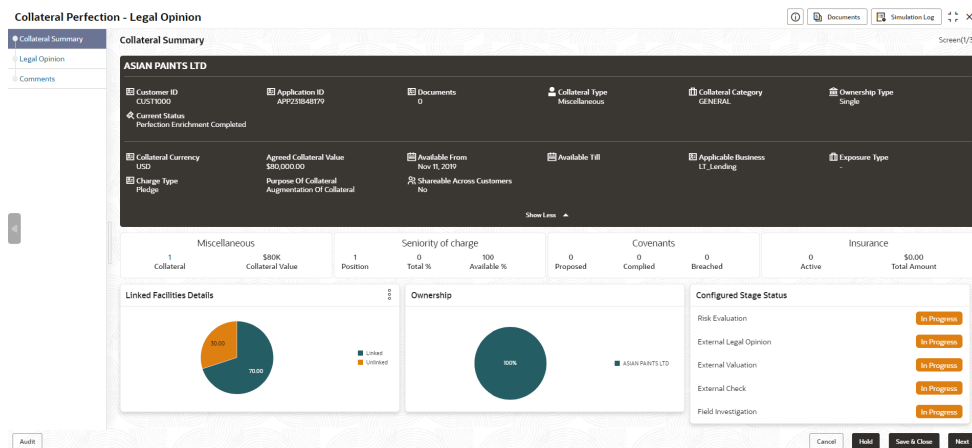
1. To launch the **Legal Opinion - Collateral summary** screen, navigate to **Tasks** > **Free Tasks** from the left menu.  
The **Free Tasks** screen is displayed.

Figure 7-1 Free Tasks

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 7-2 Legal Opinion - Collateral Summary

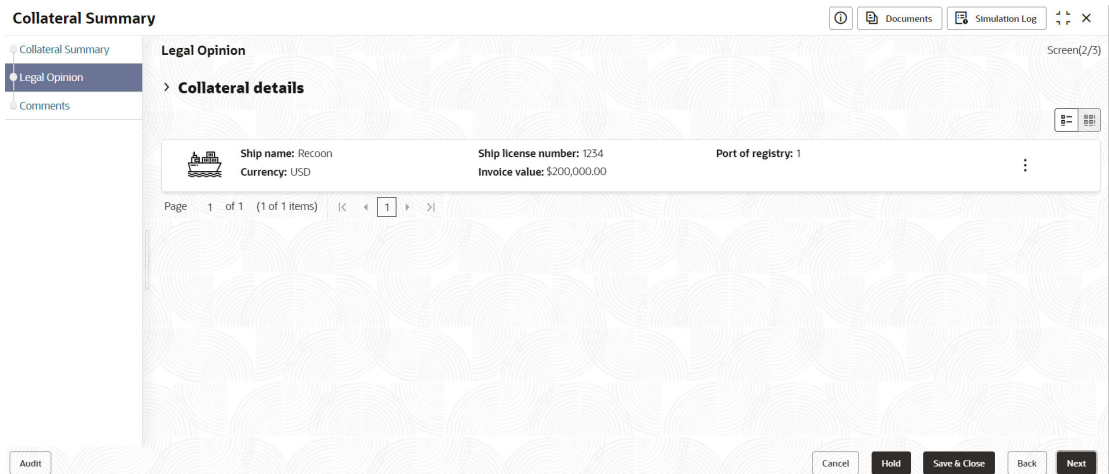


- View the Collateral Summary and click **Next**.

## 7.3 Legal Opinion

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

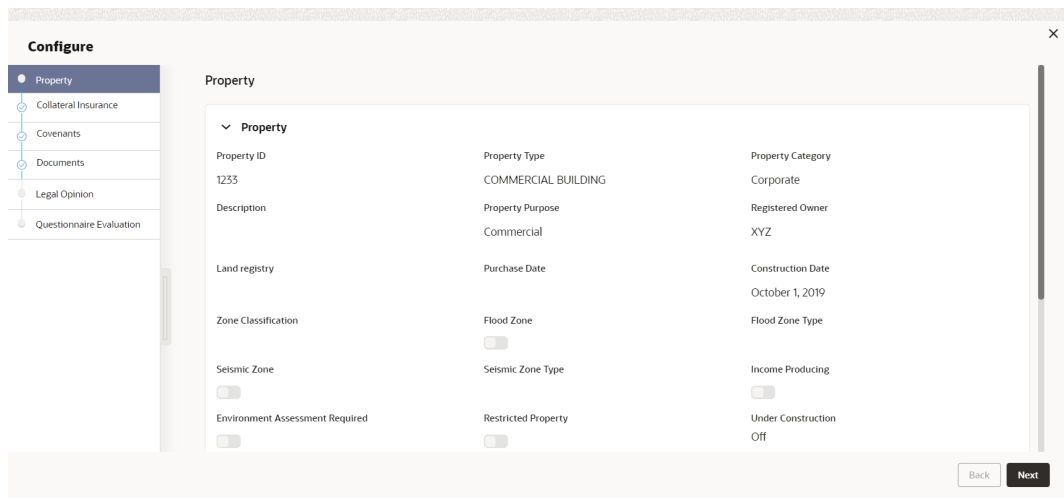
**Figure 7-3 Legal Opinion**



To capture the Legal Opinion for the collateral:

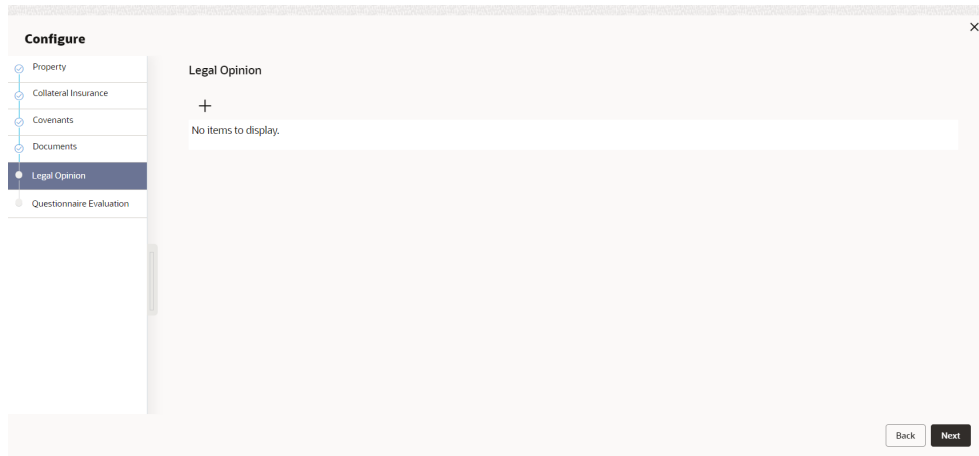
1. Click **Action** icon in the collateral record and select **Edit**.  
The **Legal Opinion - Configure - Collateral Type** screen is displayed.

**Figure 7-4 Legal Opinion - Configure - Collateral Type**



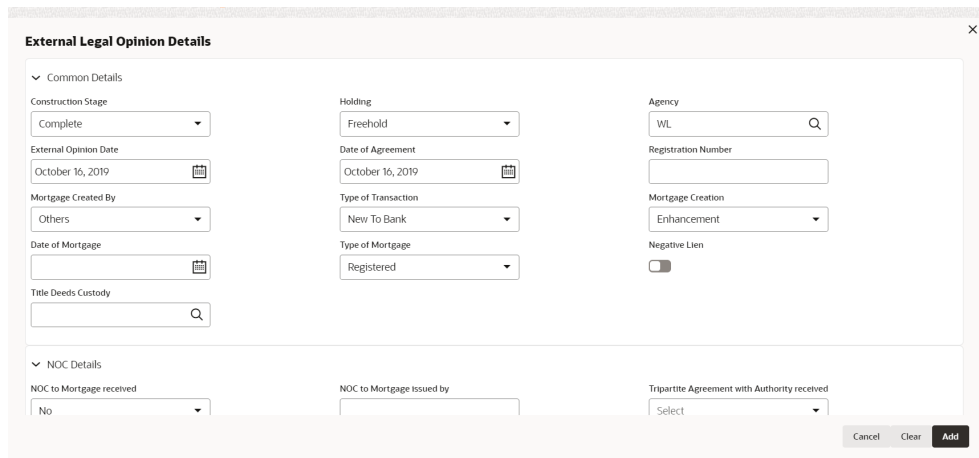
2. Click **Next** and navigate to the **Legal Opinion** menu.

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



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

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



**Figure 7-7 Legal Opinion Details**

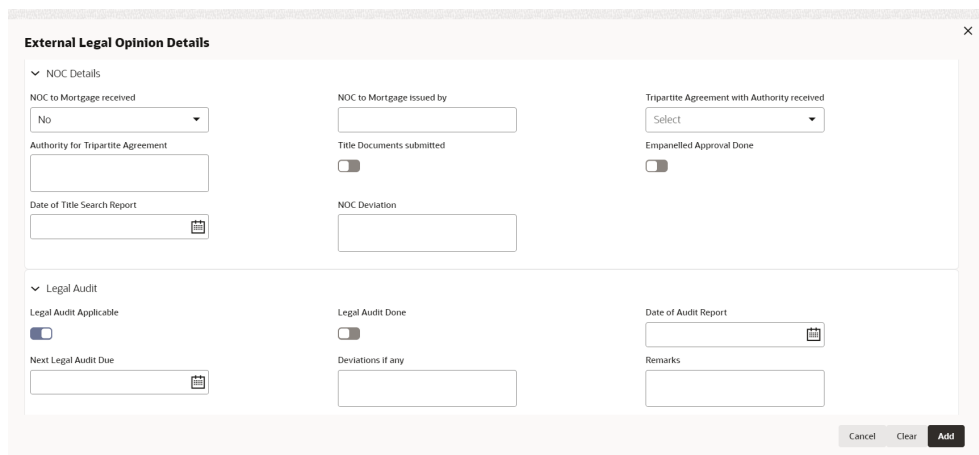




Figure 7-8 Legal Opinion Details

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

Table 7-1 Common Details - Field Description

Field	Description
<b>Construction Stage</b>	Select the stage of construction from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Complete</li> <li>• Under Construction</li> </ul>
<b>Holding</b>	Specify if the property is <b>Freehold</b> or <b>Leasehold</b> .
<b>Agency</b>	Select <b>Agency</b> from which the legal opinion is obtained.
<b>External Opinion Date</b>	Specify the date on which the external legal opinion is captured.
<b>Date of Agreement</b>	Specify the date of lease agreement.
<b>Registration Number</b>	Specify the property <b>Registration Number</b> .
<b>Mortgage Created By</b>	Select the bank or security trustee who created the mortgage. The options available in the drop-down list are: <ul style="list-style-type: none"> <li>• Own Bank</li> <li>• Others</li> </ul>
<b>Type of Transaction</b>	Specify whether the party is <b>New To Bank</b> or <b>Existing</b> party.
<b>Mortgage Creation</b>	Select <b>Mortgage Creation</b> as <b>Fresh</b> or <b>Enhancement</b> of existing mortgage value.
<b>Date of Mortgage</b>	Specify the mortgage creation date.
<b>Type of Mortgage</b>	Specify the type of mortgage as <b>Equitable</b> or <b>Registered</b> .
<b>Negative Lien</b>	Enable <b>Negative Lien</b> option, if negative lien is executed covering the collateral.
<b>Title Deeds Custody</b>	Search and select the name of bank which is holding the title deeds.

Table 7-2 NOC Details - Field Description

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

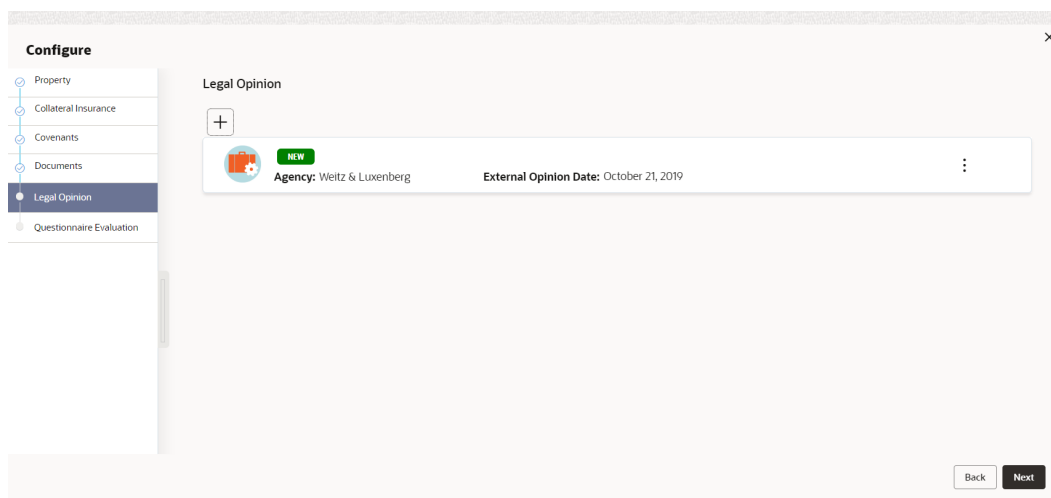
Table 7-3 Legal Audit - Field Description

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



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:**

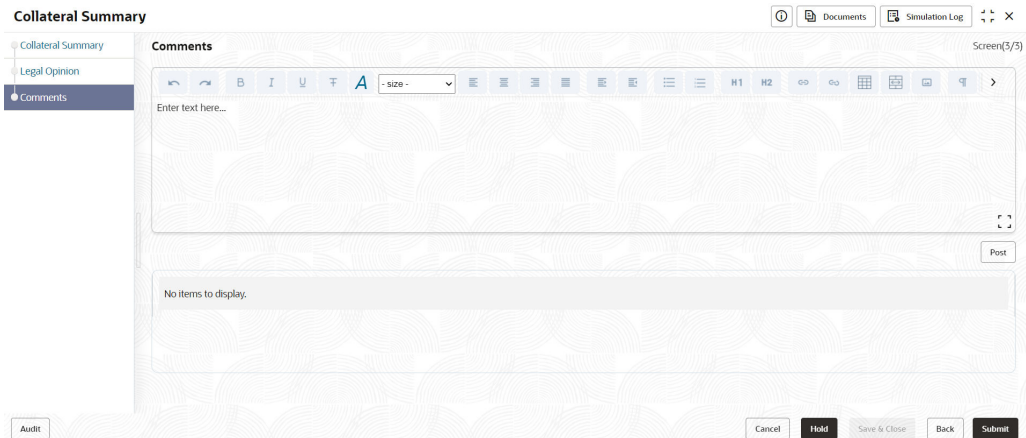
The screen is same as **Risk Evaluation - Configure - Questionnaire Evaluation** and **External Valuation - Configure - Questionnaire Evaluation** screen. For more information, refer the chapters **Risk Evaluation** and **External Valuation** in this User Guide.

## 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.

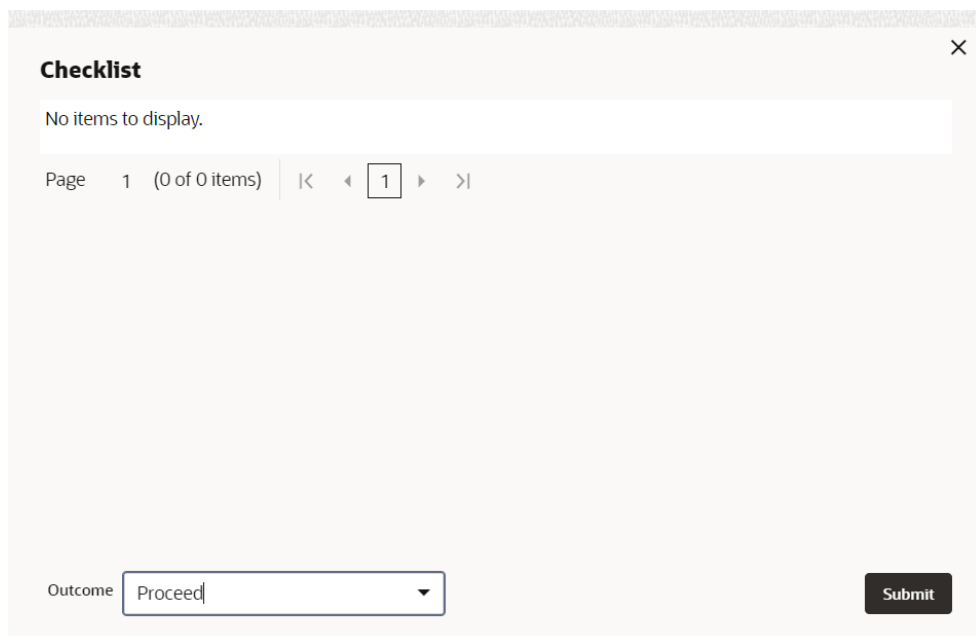
Click **Next** in the **Legal Opinion** screen, the **Comments** data segment is displayed.

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



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

## External Check

### 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.

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

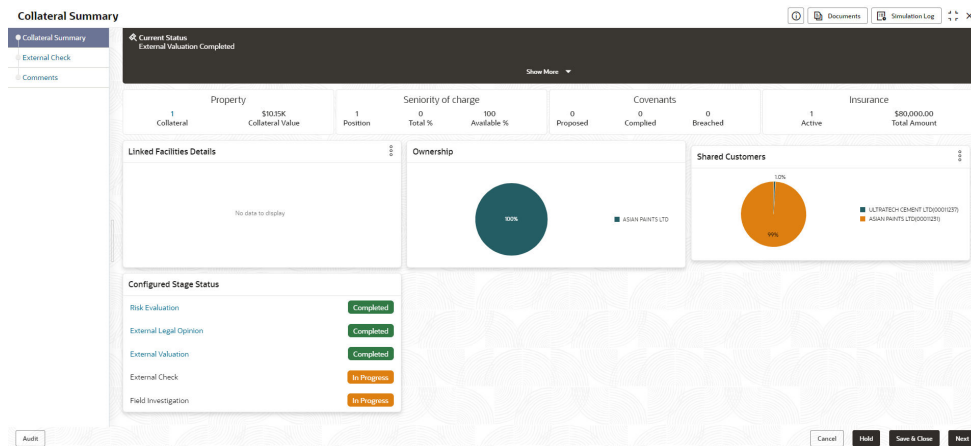
The **Free Tasks** screen is displayed.

Figure 8-1 Free Tasks

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
<input type="checkbox"/>	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
<input type="checkbox"/>	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 8-2 External Check - Collateral Summary

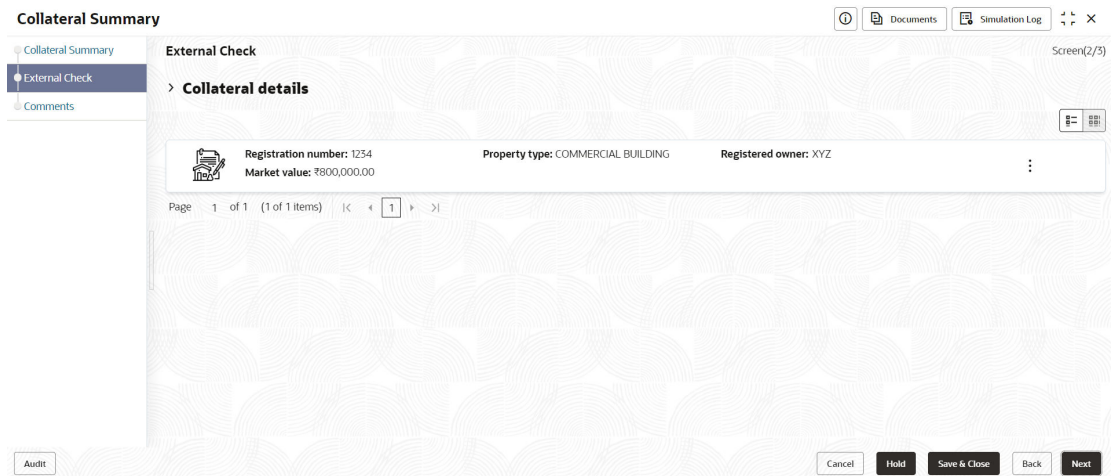


- View the Collateral Summary and click **Next**.

## 8.3 External Check

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

Figure 8-3 External Check

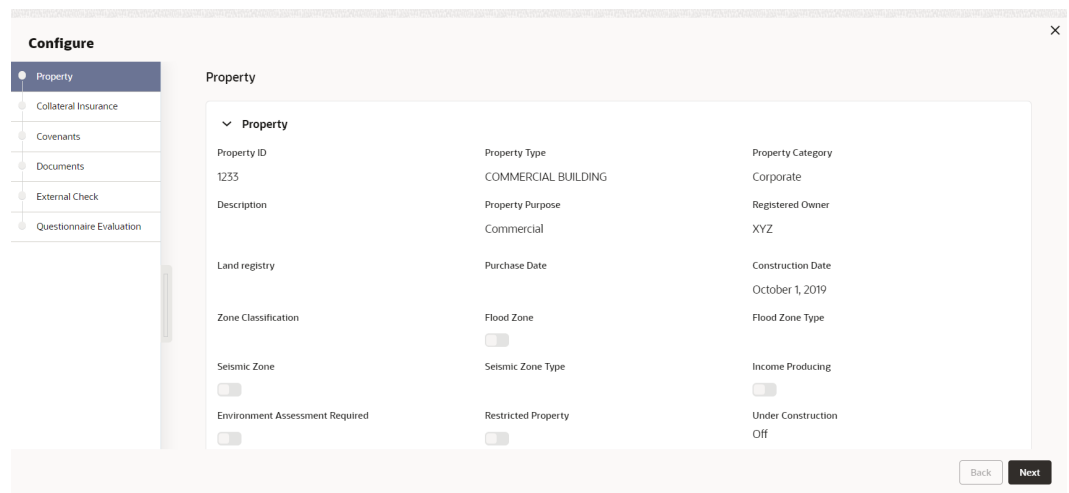


To capture the external check details for the collateral:

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

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

Figure 8-4 External Check - Configure - Collateral Type



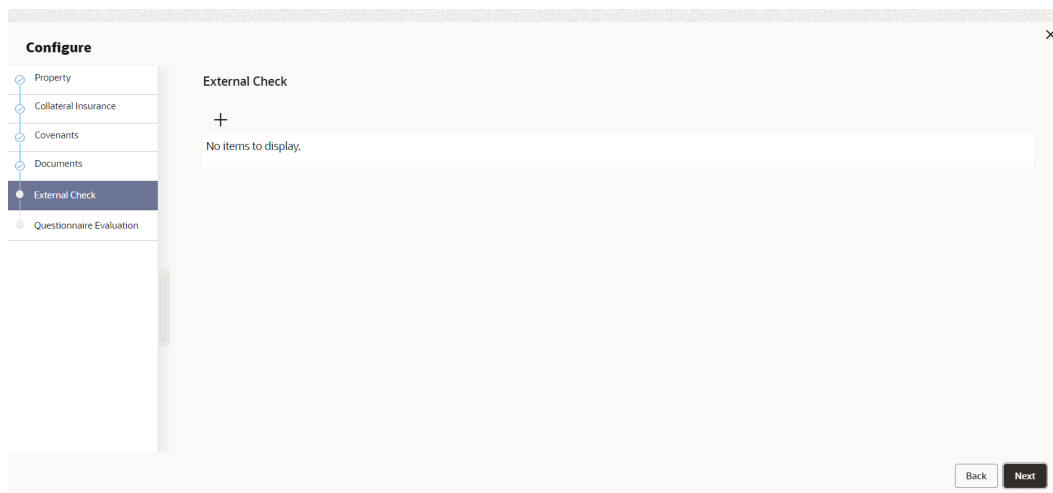


**Figure 8-5 External Check - Configure - Collateral Type**

**Figure 8-6 External Check - Configure - Collateral Type**

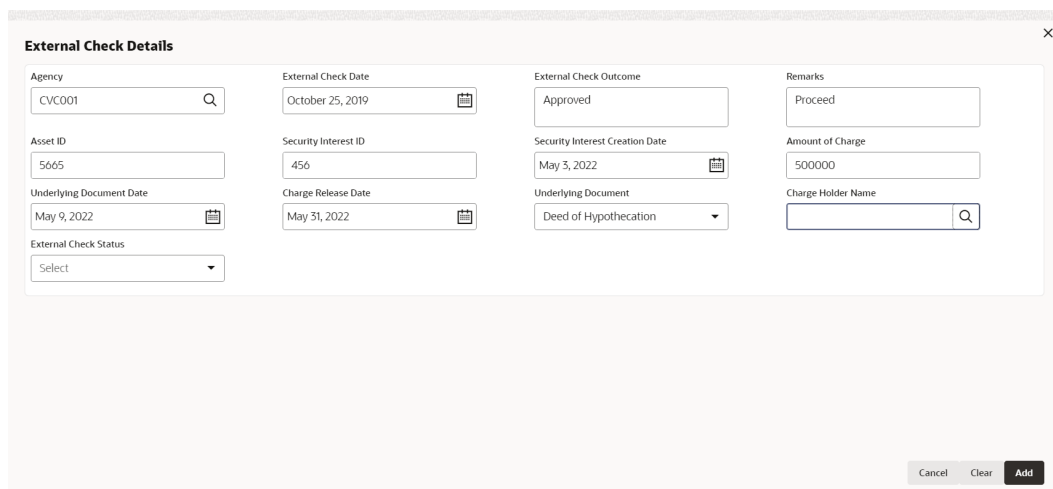
2. Click **Next** and navigate to **External Check** menu.

**Figure 8-7 External Check - Configure - External Check**



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

**Figure 8-8 External Check Details**



4. 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
<b>Agency</b>	Select Agency from which the collateral registration details are obtained.
<b>External Check Date</b>	Specify the date on which the External Check is carried out.
<b>External Check Outcome</b>	Specify <b>External Check Outcome</b> .
<b>Remarks</b>	Enter <b>Remarks</b> for the collateral.
<b>Asset ID</b>	Specify <b>Asset ID</b> . For example, Registration ID.

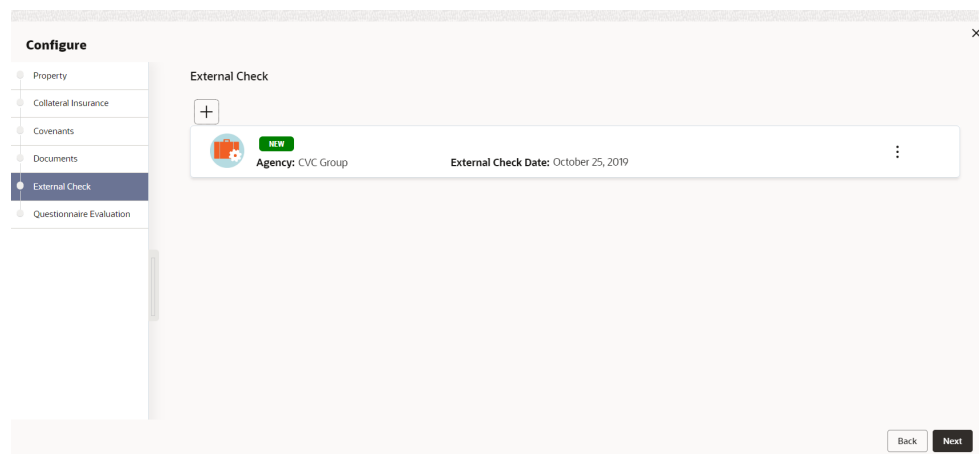
Table 8-1 (Cont.) External Check Details - Field Description

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

- 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



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

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

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

 **Note:**

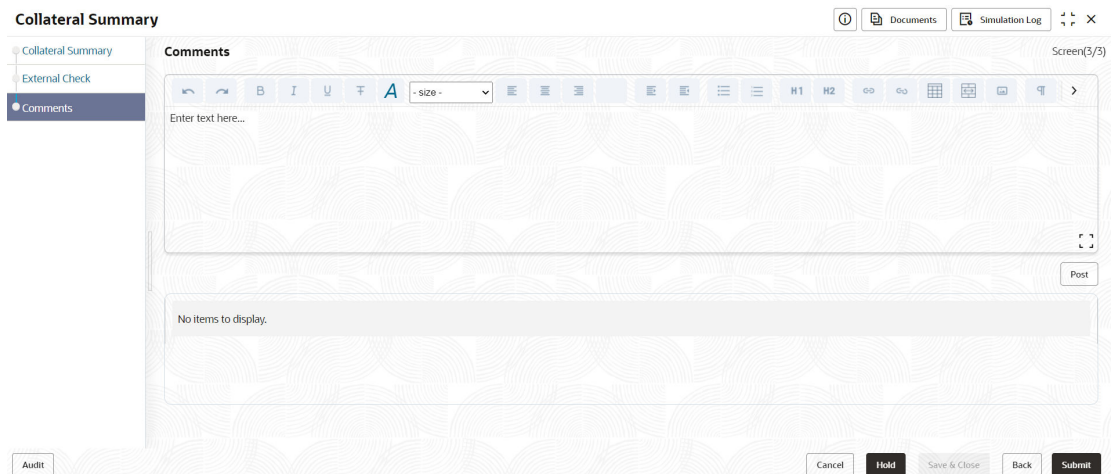
The screen is same as **Risk Evaluation - Configure - Questionnaire Evaluation** and **External Valuation - Configure - Questionnaire Evaluation** screen. For more information, refer the chapters **Risk Evaluation** and **External Valuation** in this User Guide.

## 8.4 Comments

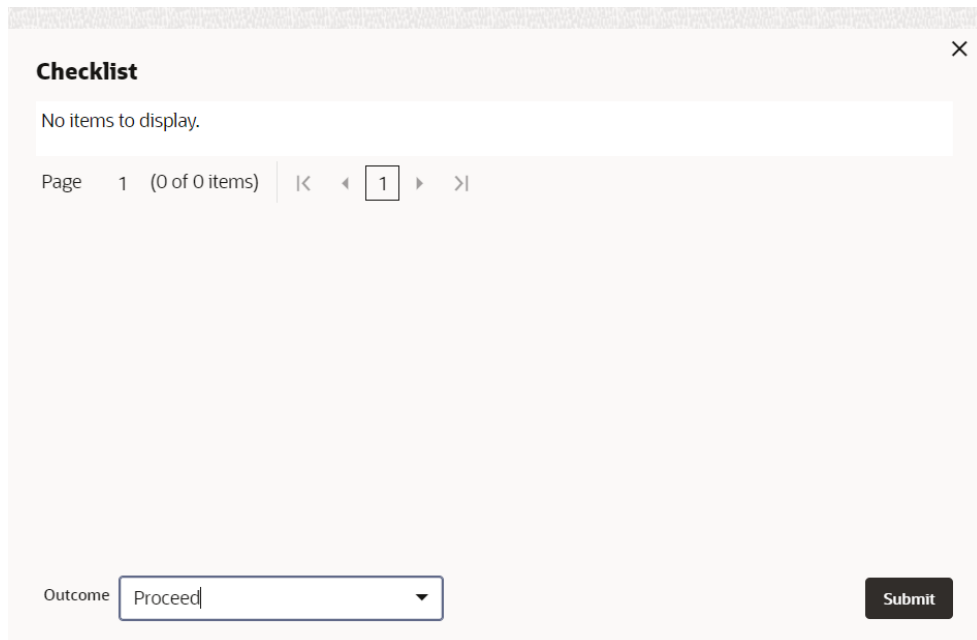
The Comments data segment allows you to post overall comments for the External Check stage. Posting comments helps the user of next stage to better understand the application.

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

**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.

**Figure 8-11 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 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

## Field Investigation

### 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.

1. To launch the **Field Investigation - Collateral summary** screen, navigate to **Tasks** > **Free Tasks** from the left menu.  
The **Free Tasks** screen is displayed.

Figure 9-1 Free Tasks

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 9-2 Field Investigation - Collateral Summary

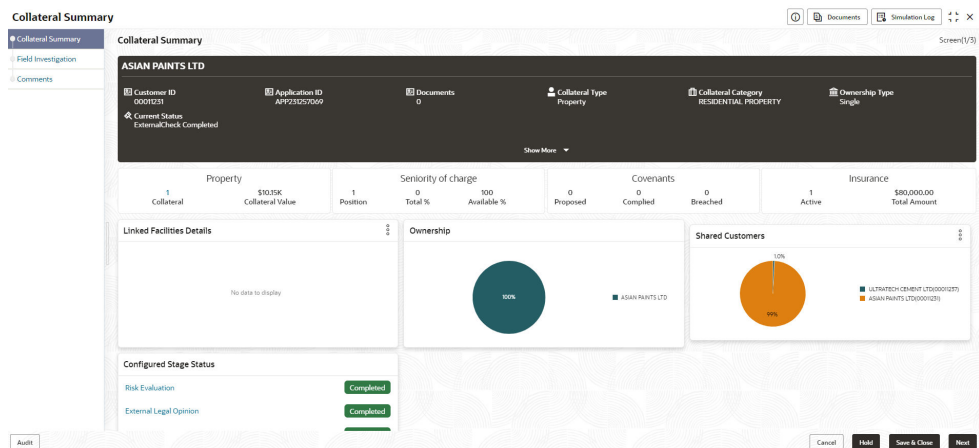
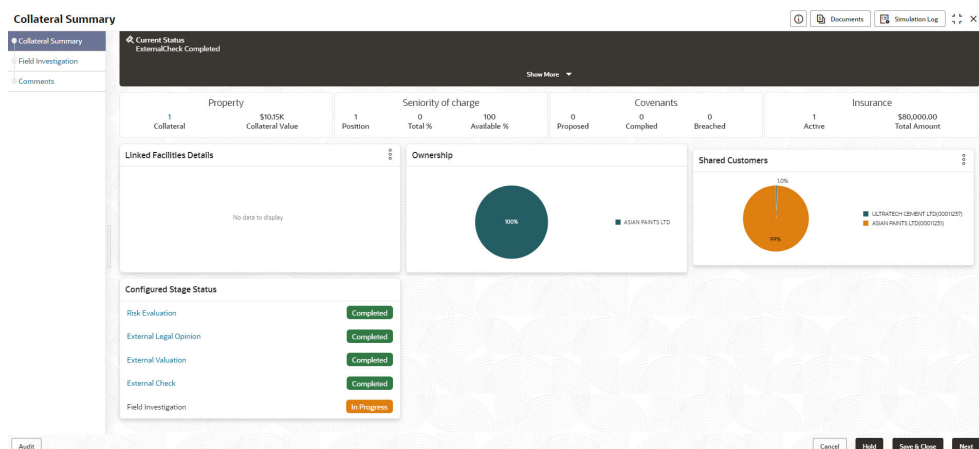


Figure 9-3 Field Investigation - Collateral Summary

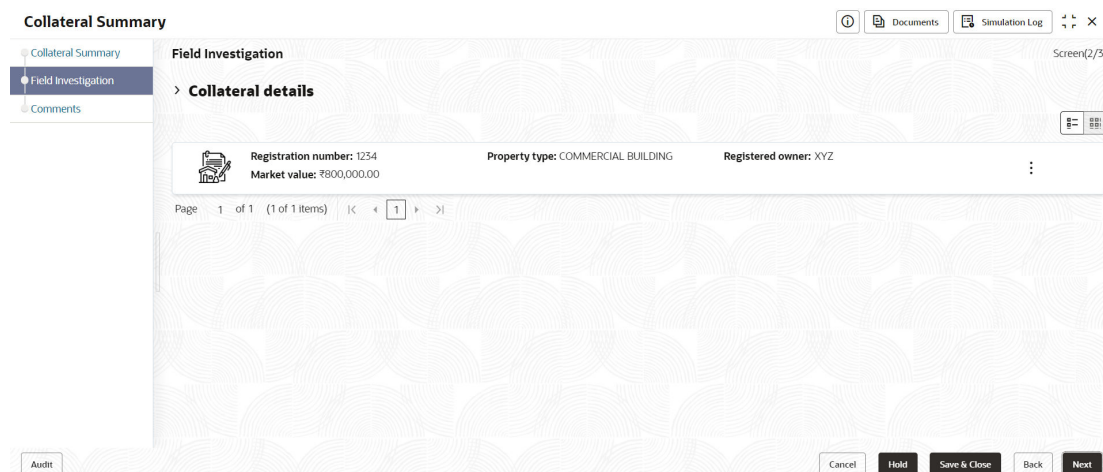


3. View the Collateral Summary and click **Next**.

## 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

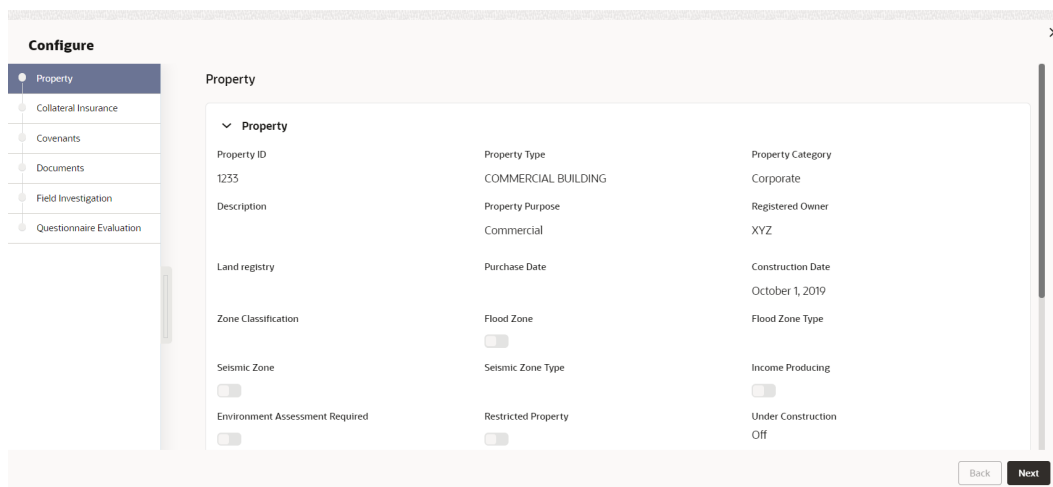


To capture the field investigation details for the collateral:

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





**Figure 9-6** Field Investigation - Configure - Collateral Type

Environment Assessment Required

Nature Of Property

Roof Type

Adverse Comments

Restricted Property

Property Status

Registration Date

Under Construction

Wall Material

Property Value

INR

> Property Location

> Property Dimension

> Property Valuation Details

Back Next

**Figure 9-7** Field Investigation - Configure - Collateral Type

Adverse Comments

Property Value

INR

> Property Location

> Property Dimension

> Property Valuation Details

> Currency Details

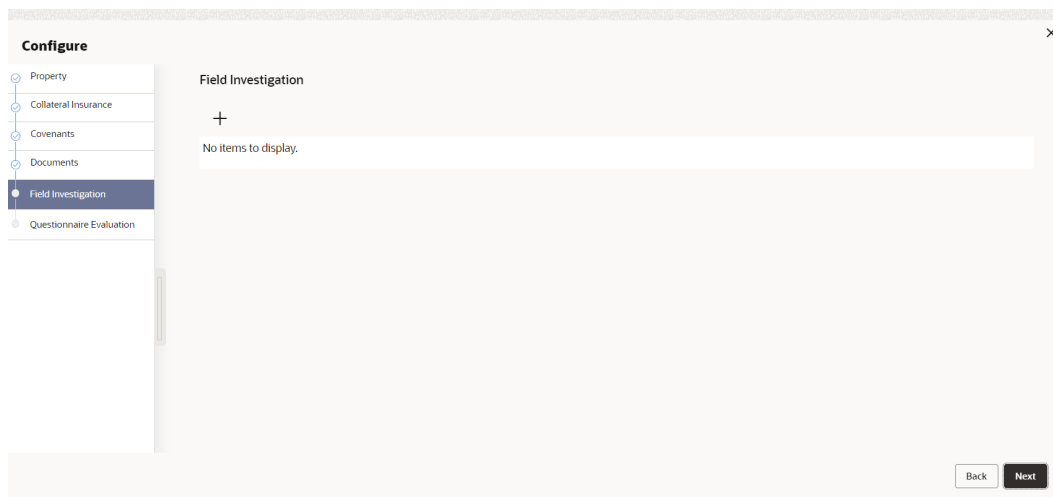
> Property Contact Details

> Residential Status

Back Next

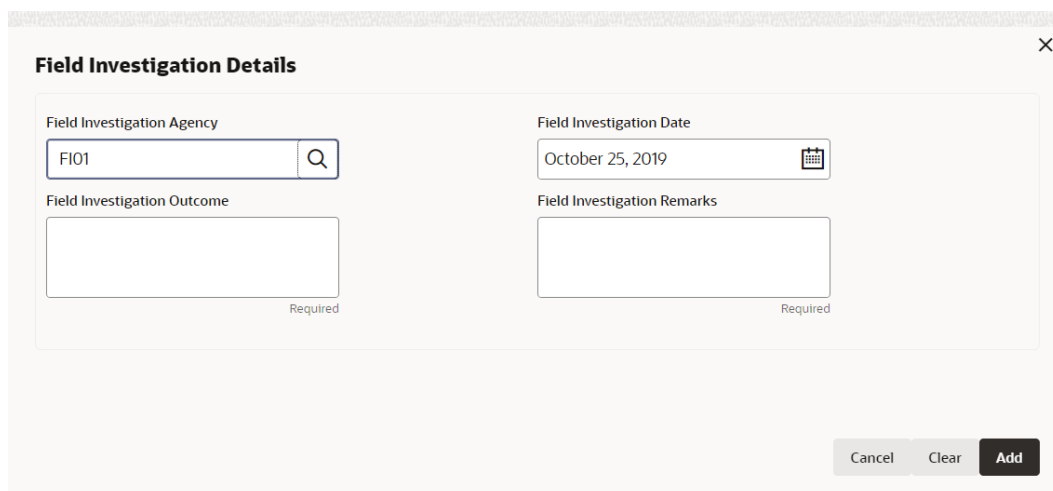
2. Click **Next** and navigate to the **Field Investigation** menu.

**Figure 9-8 Field Investigation**



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

**Figure 9-9 Field Investigation Details**



4. 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**

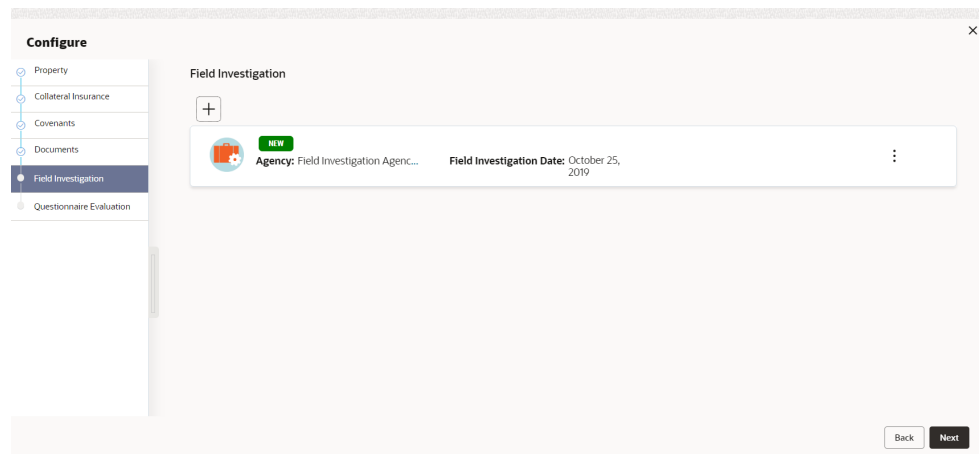
Field	Description
<b>Field Investigation Agency</b>	Search and Select agency which carried out the field investigation for the collateral.
<b>Field Investigation Date</b>	Specify date on which the field investigation is carried out.
<b>Field Investigation Outcome</b>	Specify <b>Field Investigation Outcome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

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

Field	Description
Field Investigation Remarks	Enter <b>Field Investigation Remarks</b> for the collateral.

- 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.

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

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

 **Note:**

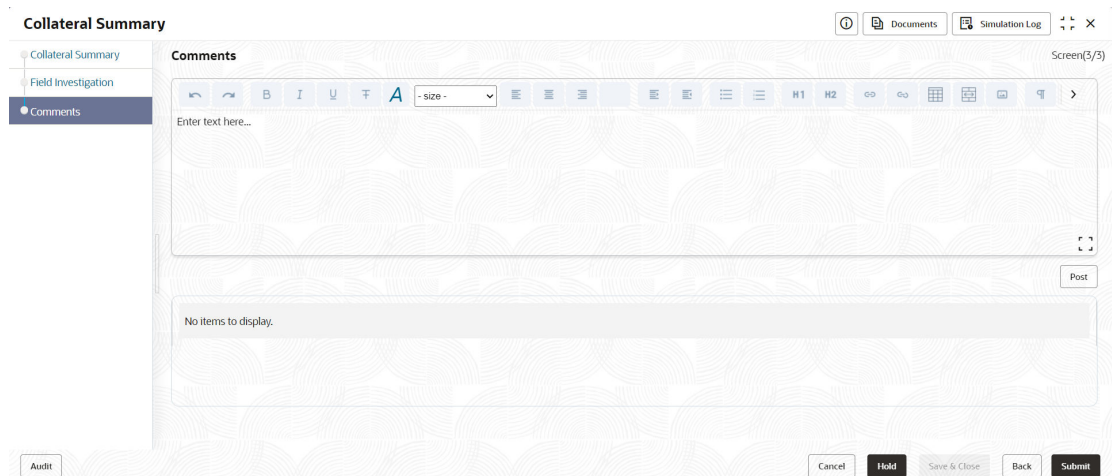
The screen is same as **Risk Evaluation - Configure - Questionnaire Evaluation** and **External Valuation - Configure - Questionnaire Evaluation** screen. For more information, refer the chapters **Risk Evaluation** and **External Valuation** in this User Guide.

## 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.

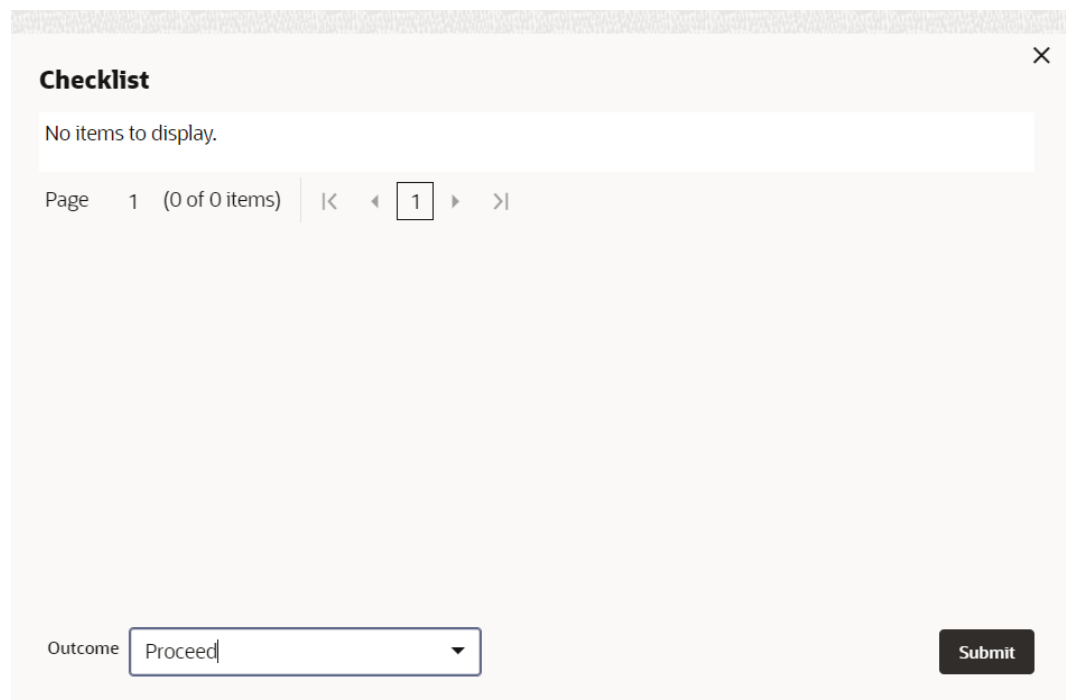
Click **Next** in the **Field Investigation** screen, the **Comments** data segment is displayed.

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



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

## Collateral Approval

### 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.

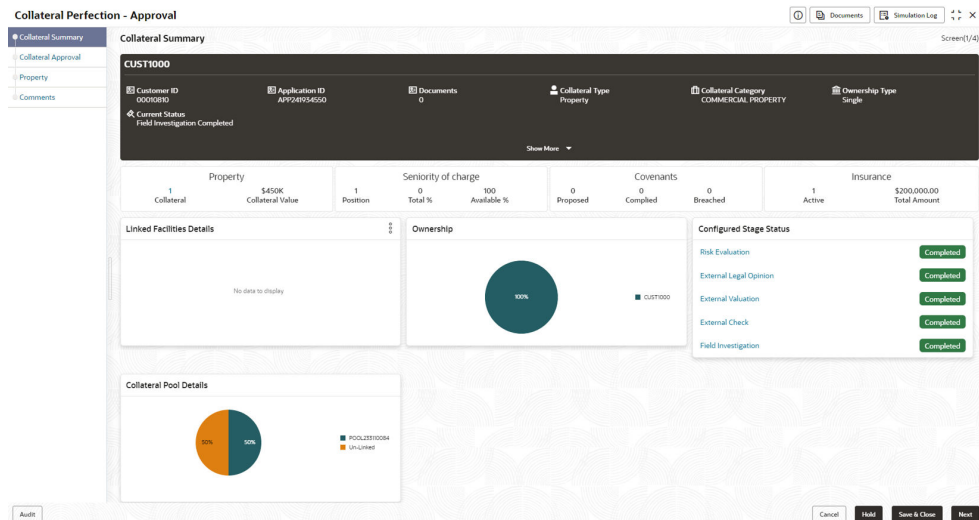
- Basic Information
  - Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment** > **Collateral Type Details** bullet list mentioned in this User Guide.)
  - Linked Facilities Details
  - Ownership
  - Covenants
  - Insurance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

Figure 10-1 Free Tasks

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 10-2 Collateral Approval - Collateral Summary



- 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.

Figure 10-3 Collateral Approval

**Collateral Perfection - Approval**

Collateral Summary  
**Collateral Approval**  
 Property  
 Comments

**CUST1000**

Customer ID 00010810	Application ID APP241954550	Documents 0	Collateral Type Property	Collateral Category COMMERCIAL PROPERTY	Ownership Type Single
Current Status Field Investigation Completed					
Collateral Currency USD	Agreed Collateral Value \$500,000.00	Available From Sep 21, 2019	Available Till	Applicable Business LT_Lending	Exposure Type
Charge Type Lien	Purpose Of Collateral New Facility	Shareable Across Customers No			

Show Less

**Final Recommendation**

Review Done On January 19, 2024	Review Done By ANITTA	Valuation Currency USD
Valuation Amount USD 500,000.00	Bank Value USD 400,000.00	Bank Haircut 20%
Recommendation		

Audit Cancel Hold Save & Close Back Next

Figure 10-4 Collateral Approval - Audit Trail

**Audit History**

Enrichment  
 New Modified Deleted  
 COL23161861  
 Ownership details  
 recordId  
 id  
 Insurance Detail  
 00771222  
 Additional Information  
 Insurance Detail  
 00771222

FIELD	Previous Value	New Value
remarks	Test2	Notes6
collateralNotes1	Test1	Notes1
collateralNotes2	Test2	Notes2
collateralNotes3	Test2	Notes3
collateralNotes4	Test2	Notes4
collateralNotes5	Test2	Notes5

Cancel Hold Save & Close Back Next

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

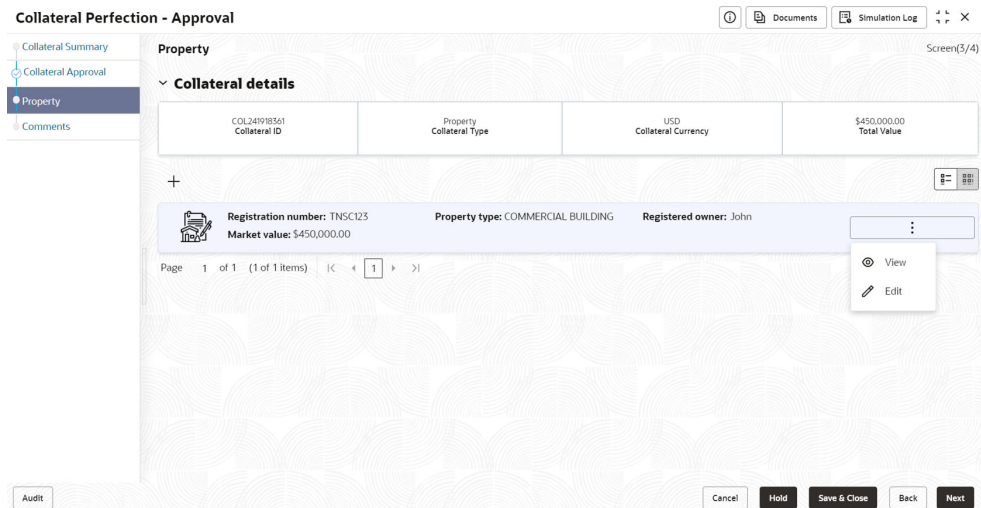
**Note:**

**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.



Figure 10-5 Collateral Details



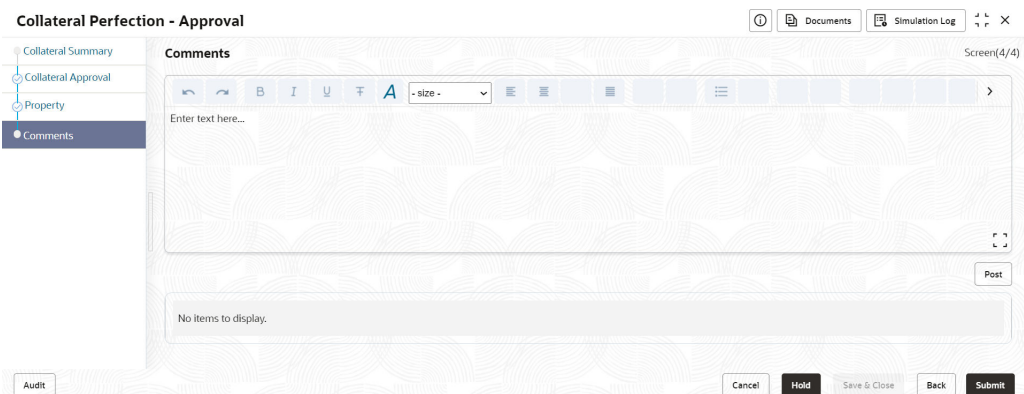
3. View the details and Click **Next**.

## 10.4 Comments

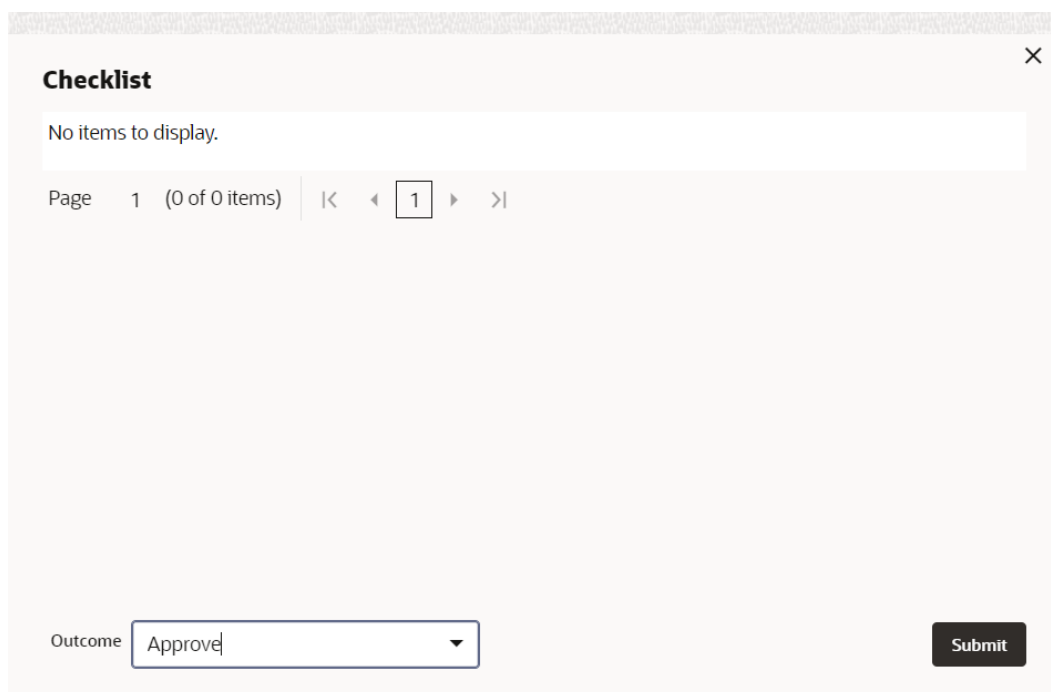
The Comments data segment allows you to post overall comments for the Collateral Approval stage. Posting comments helps the user of next stage to better understand the application.

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

Figure 10-6 Collateral Approval - Comments



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** X

No items to display.

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

Outcome  ▼

**Submit**

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

The options available in the drop-down list are:

- 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

## Draft Generation

### 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
1. 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

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Collateral Perfection	APP231507259	APP231507259	Enrichment	19-10-28	000
Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-05	000(FLEXCUB...
Credit Origination	APP230696128	APP230696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 11-2 Draft Generation - Collateral Summary

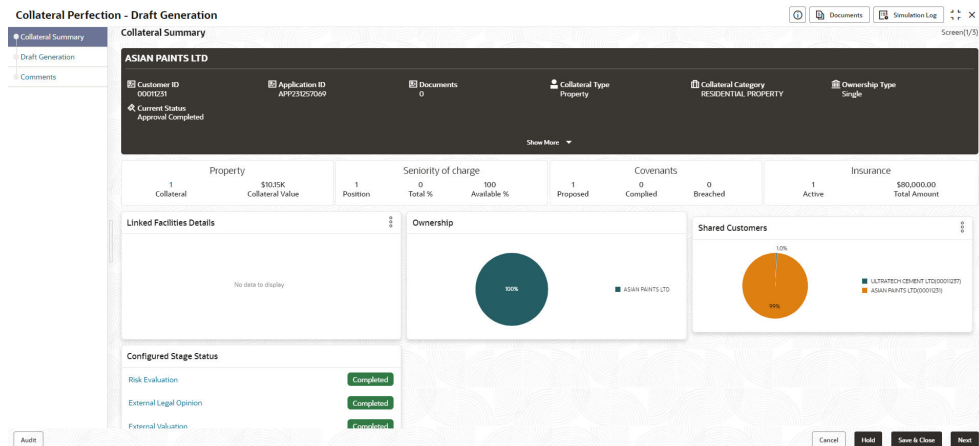
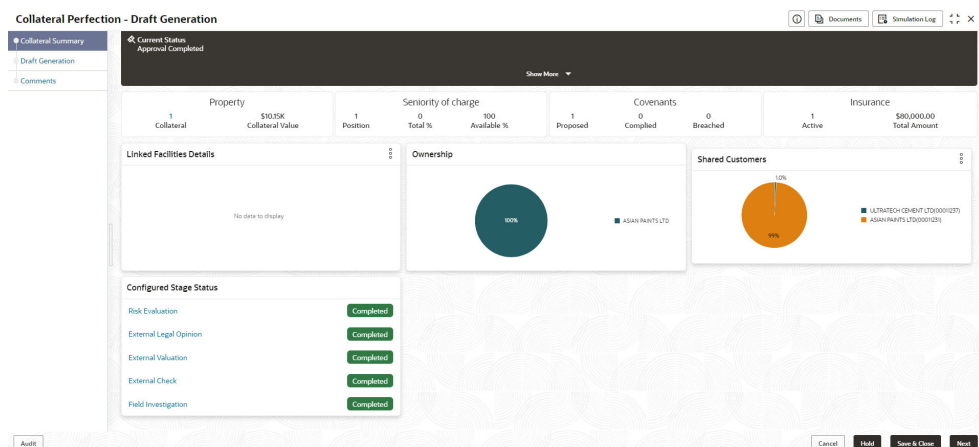


Figure 11-3 Draft Generation - Collateral Summary

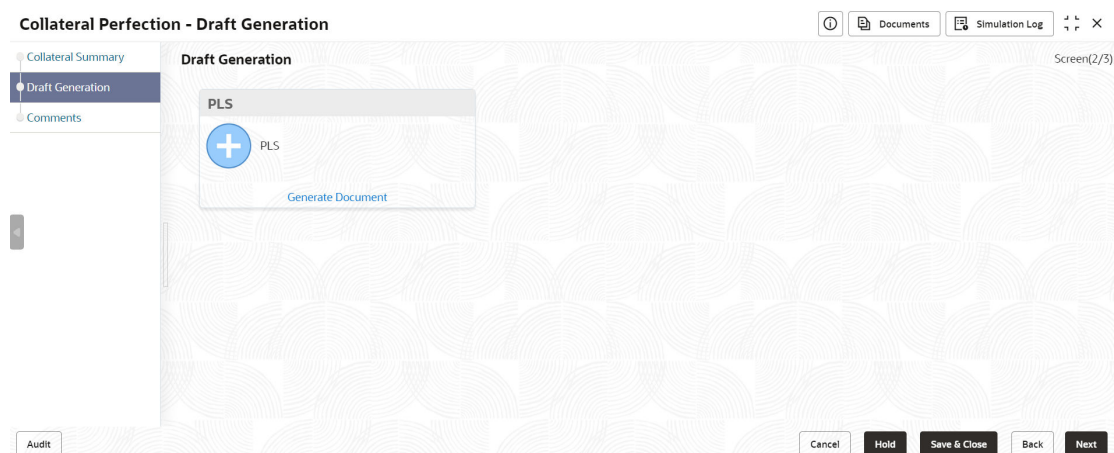


3. View the Collateral Summary and click **Next**.

## 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**



1. Click **Generate Document**.

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

**Figure 11-5 Draft Generation Details**

### Draft Generation Details

<p><b>Communication Type</b></p> <p>Email</p> <p><b>E-Mail CC</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="john_doe@example.com"/>	<p><b>E-Mail To</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="john_doe@example.com"/> <p style="font-size: small; color: red;">✖ Enter a value.</p> <p><b>Subject</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>
---	---

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

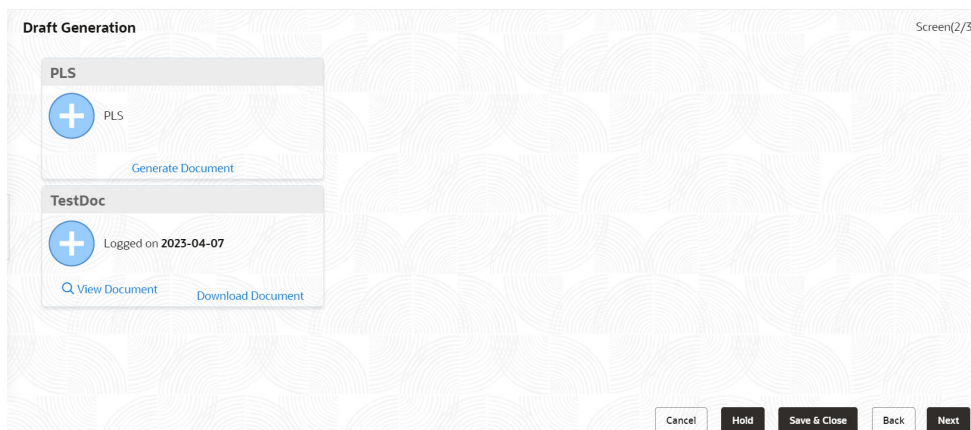
For field level information, refer the below table.

**Table 11-1 Draft Generation Details - Field Description**

Field	Description
<b>Communication Type</b>	By default, <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 E-mail address to which the draft document has to be sent.
<b>E-mail CC</b>	Specify 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 <b>Cancel</b> , to exit the <b>Draft Generation Details</b> window without saving the provided information.

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

**Figure 11-6 Draft Generation - Completed**



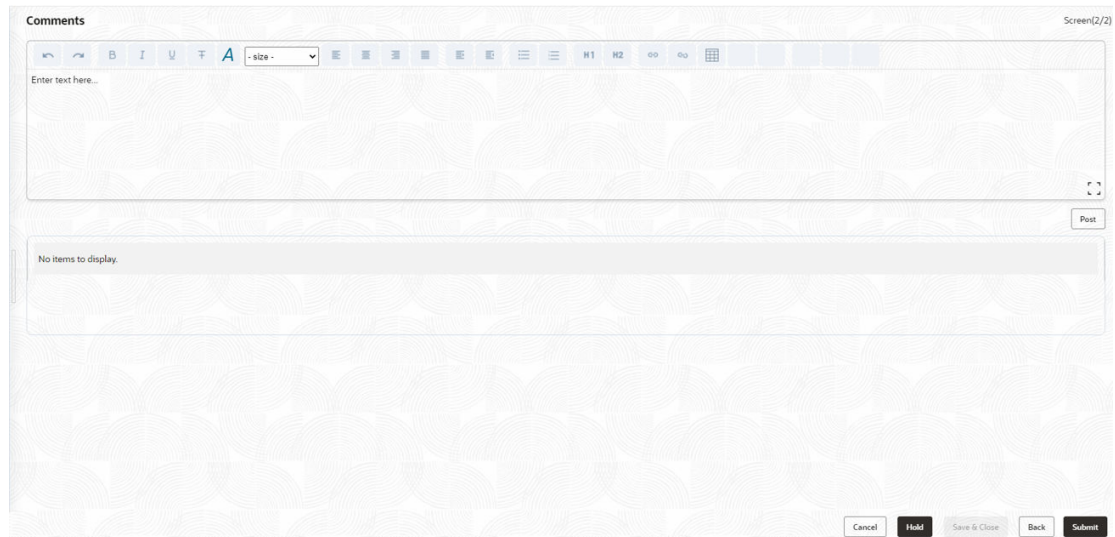
- To view the generated draft document, click **View Document**.
- To download the generated draft document, click **Download Document**.
- After performing necessary actions in the **Draft Generation** screen, click **Next**.

## 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.

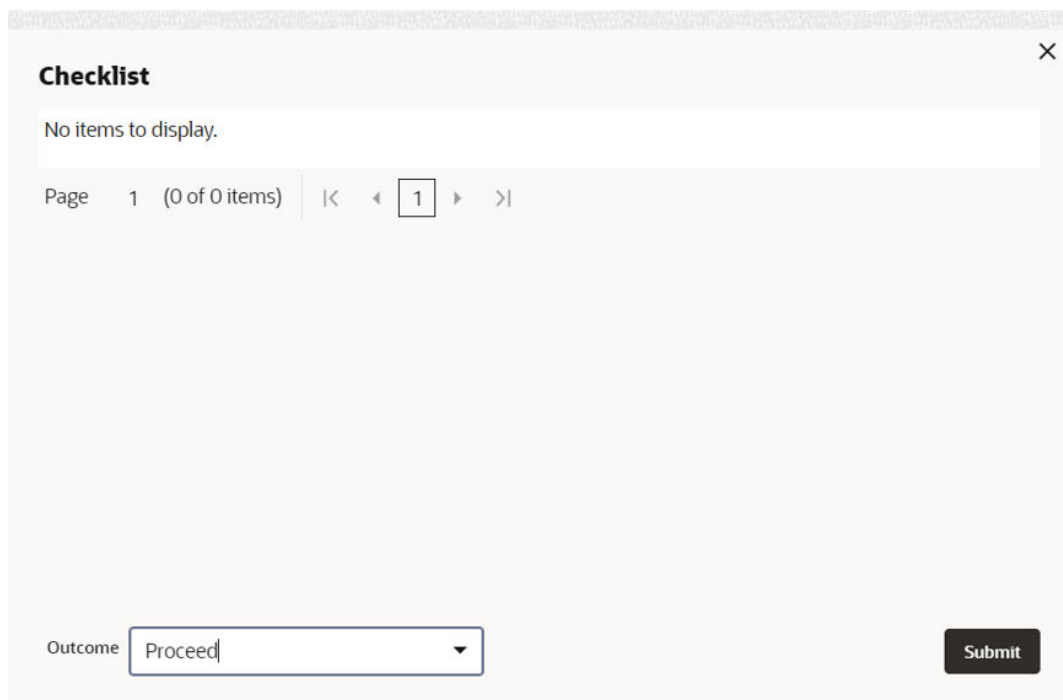
Click **Next** in the **Draft Generation** screen, the **Comments** data segment is displayed.

**Figure 11-7 Draft Generation - Comments**



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**



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

## Customer Acceptance

### 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.

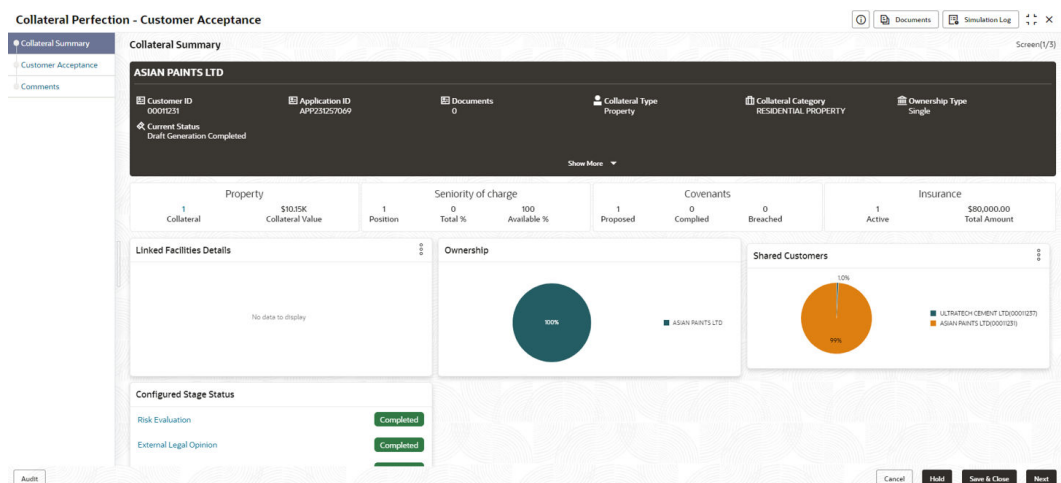
Figure 12-1 Free Tasks

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Low	Collateral Perfection	APP231257069	APP231257069	Customer Acceptance	19-10-16	000	0001231	\$400,000.00
Low	FI Extension Process	APP231567285	APP231567285	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
Low	FI Extension Process	APP231567277	APP231567277	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
Low	FI Extension Process	APP231567273	APP231567273	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
Low	Collateral Perfection	APP231567274	APP231567274	ExternalCheck	19-10-28	000	00010810	\$0.00
Low	Collateral Perfection	APP231567274	APP231567274	External Valuation	19-10-28	000	00010810	\$0.00
Low	Collateral Perfection	APP231567274	APP231567274	Risk Evaluation	19-10-28	000	00010810	\$0.00
Low	Collateral Perfection	APP231567274	APP231567274	Field Investigation	19-10-28	000	00010810	\$0.00
Low	Collateral Perfection	APP231567258	APP231567258	Enrichment	19-10-28	000	00010810	\$10,000.00

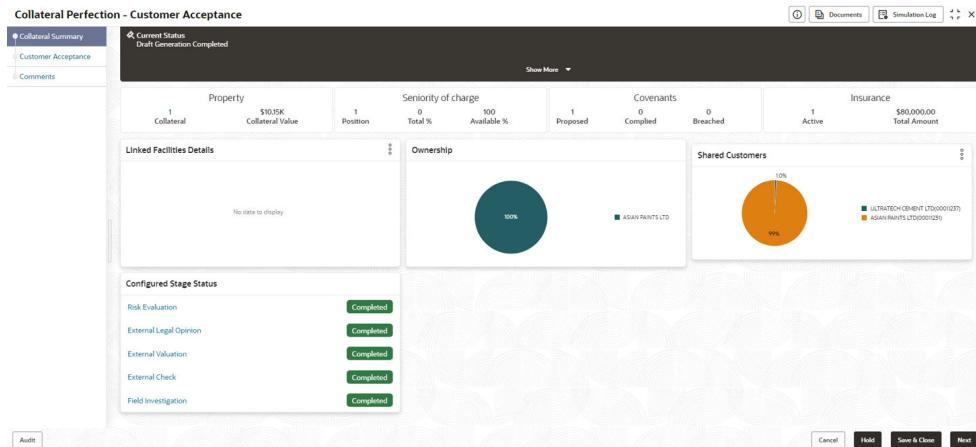
2. **Acquire & Edit** in the required Customer Acceptance task.

The **Customer Acceptance - Collateral Summary** screen is displayed.

Figure 12-2 Customer Acceptance - Collateral Summary



**Figure 12-3 Customer Acceptance - Collateral Summary**

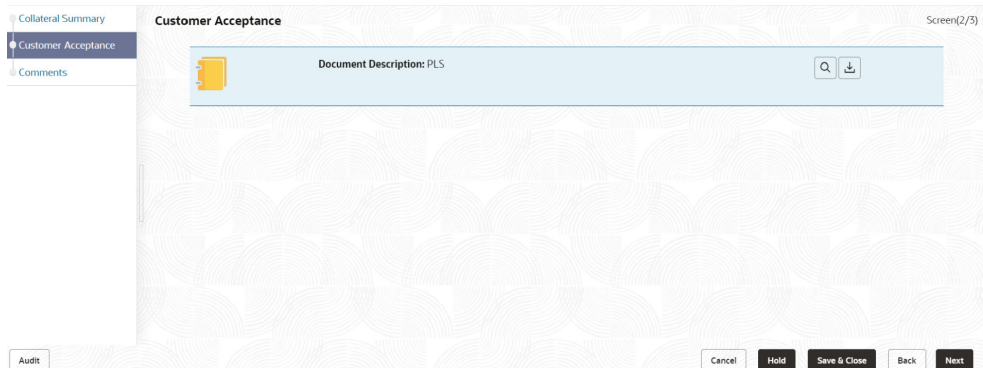


In the **Customer Acceptance - Collateral Summary** screen, following collateral details captured in the previous stages are displayed.

- 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.

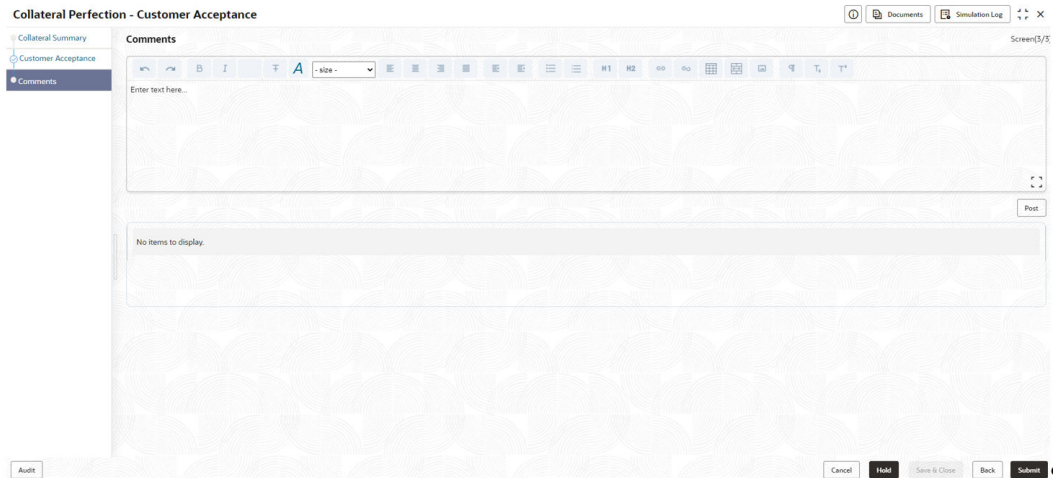
**Figure 12-4 Customer Acceptance**



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

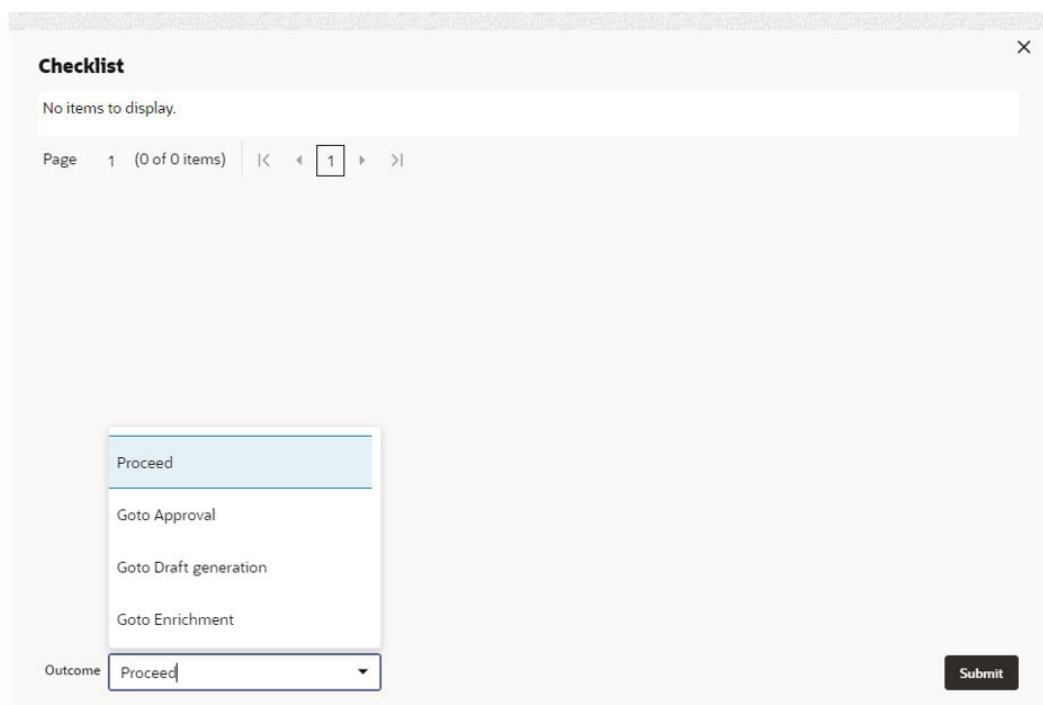
- To go to the next data segment, click **Next**.  
The **Customer Acceptance - Comments** screen is displayed.

**Figure 12-5 Customer Acceptance - Comments**



- Enter comments for the Customer Acceptance stage in **Comments** text box.
- Click **Post**.  
Comments are posted below the Comments text box.
- Click **Submit**.  
The **Checklist** window is displayed.

**Figure 12-6 Checklist**



8. Manually verify all the checklist and enable the corresponding check box.
9. 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 **Approval** 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

## Charge Registration

### 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
1. To launch the **Charge Registration - Collateral summary** screen, navigate to **Tasks** > **Free Tasks** from the left menu.  
The **Free Tasks** screen is displayed.

Figure 13-1 Free Tasks

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Collateral Perfection	APP231257069	APP231257069	Charge Registration	10-10-16	000	00011231	\$400,000.00
FI Extension Process	APP231507283	APP231507283	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231507277	APP231507277	Manual Retry	25-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231507275	APP231507275	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
Collateral Perfection	APP231507274	APP231507274	ExternalCheck	10-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	External Valuation	10-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	Risk Evaluation	10-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	Field Investigation	10-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507258	APP231507258	Enrichment	10-10-28	000	00010810	\$10,000.00

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

Figure 13-2 Charge Registration - Collateral Summary

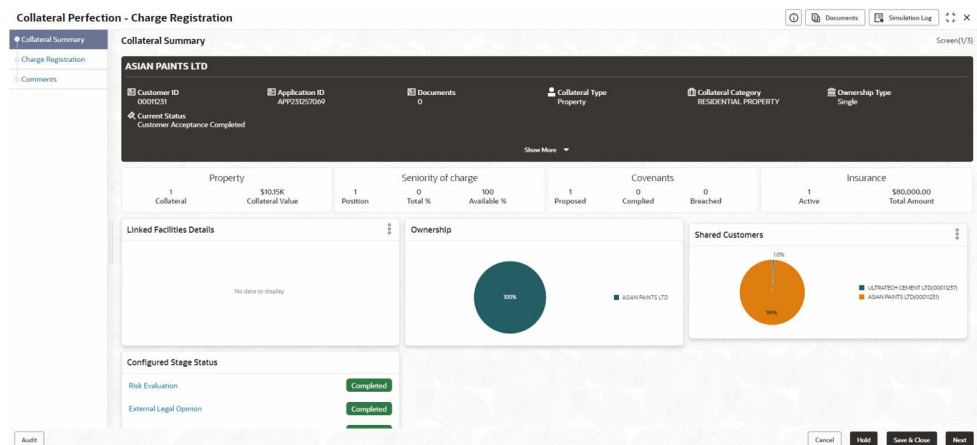
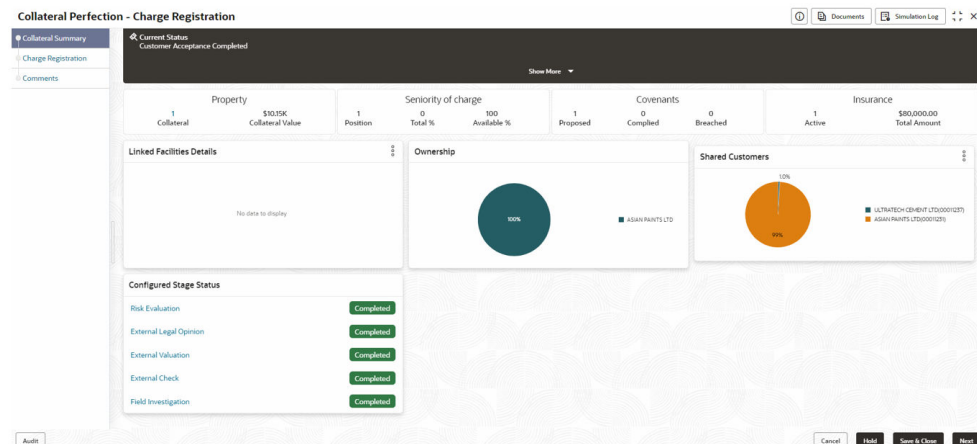


Figure 13-3 Charge Registration - Collateral Summary

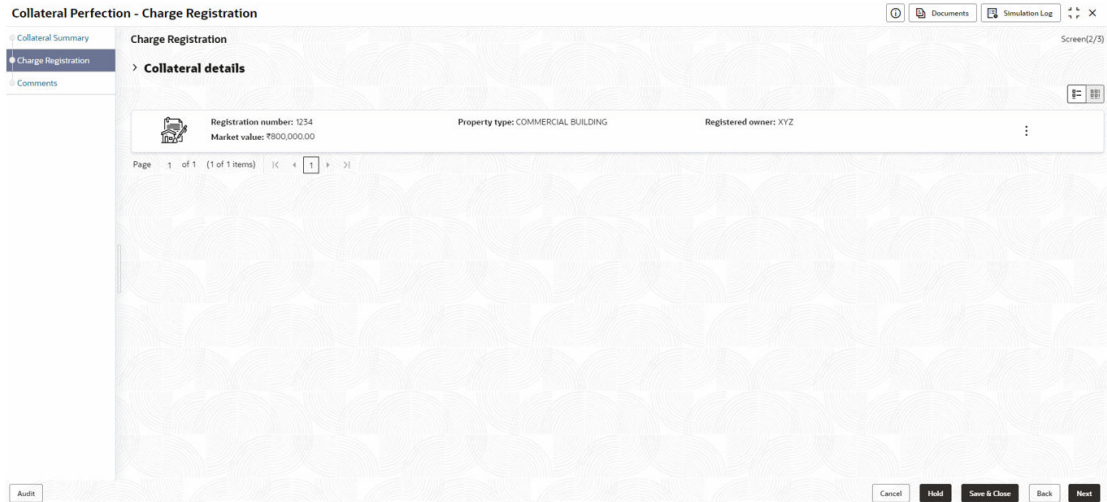


3. View the Collateral Summary and click **Next**.

## 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**



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.

**Figure 13-5 Charge Registration - Configure - Property**

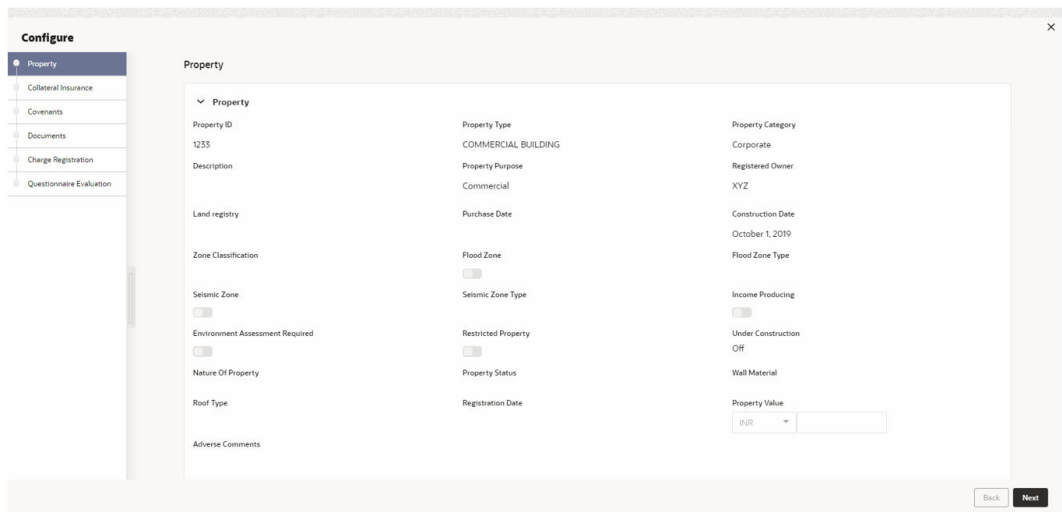


Figure 13-6 Charge Registration - Configure - Collateral Insurance

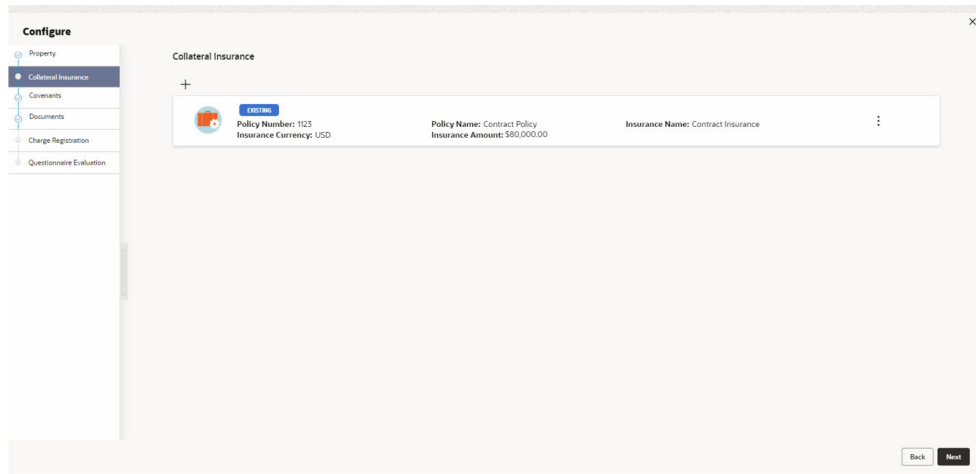
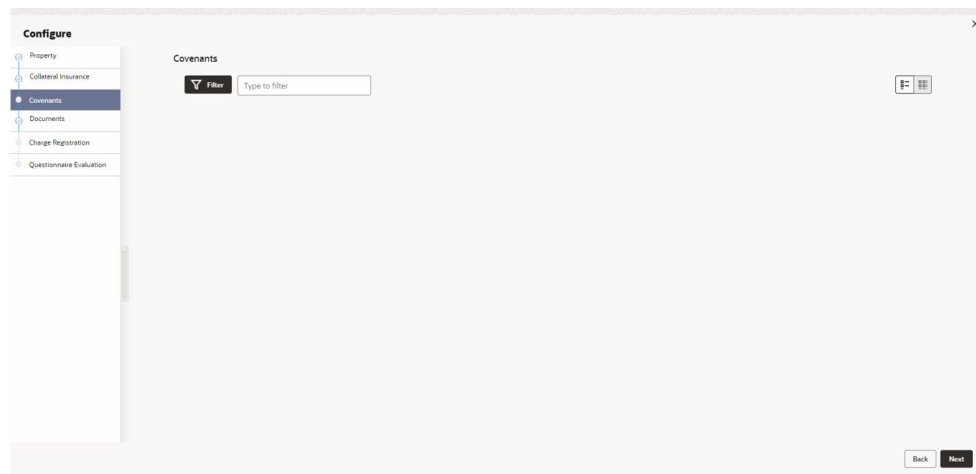
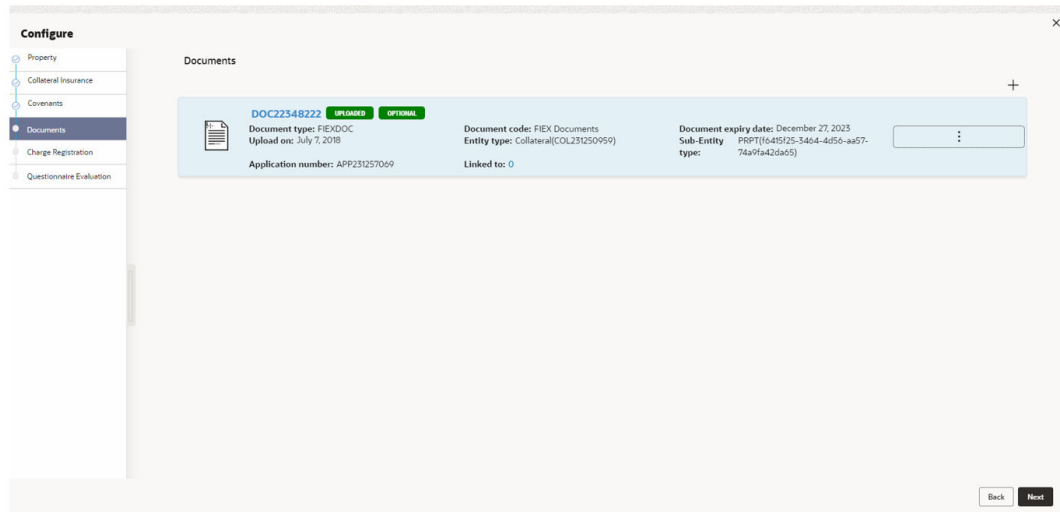


Figure 13-7 Charge Registration - Configure -Covenants



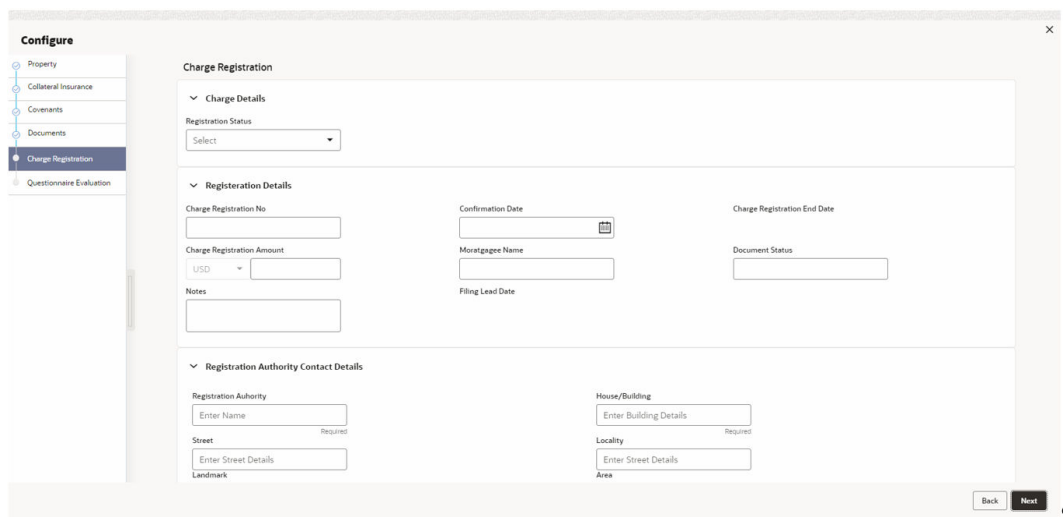


**Figure 13-8 Charge Registration - Documents**



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**



**Figure 13-10 Charge Registration - Registration Authority Contact Details**

**Figure 13-11 Charge Registration - Stamping Required**

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
<b>Registration Status</b>	Select <b>Registration Status</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>Proposed</li> <li>Registered</li> </ul>

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

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

**Table 13-3 Charge Registration - Registration Authority Contact Details - Field Description**

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

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

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

- Click **Next** and then click **Submit**.

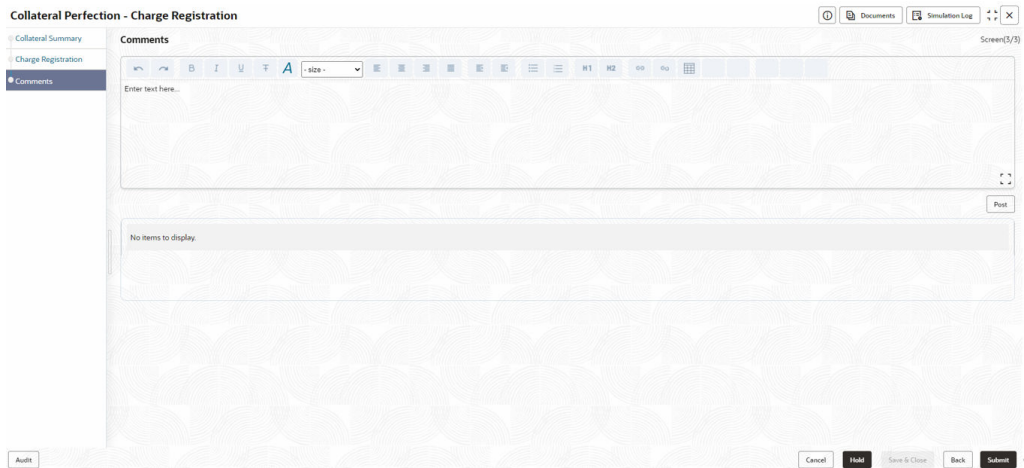
For information on other side menus, refer the **Initiation** chapter.

## 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.

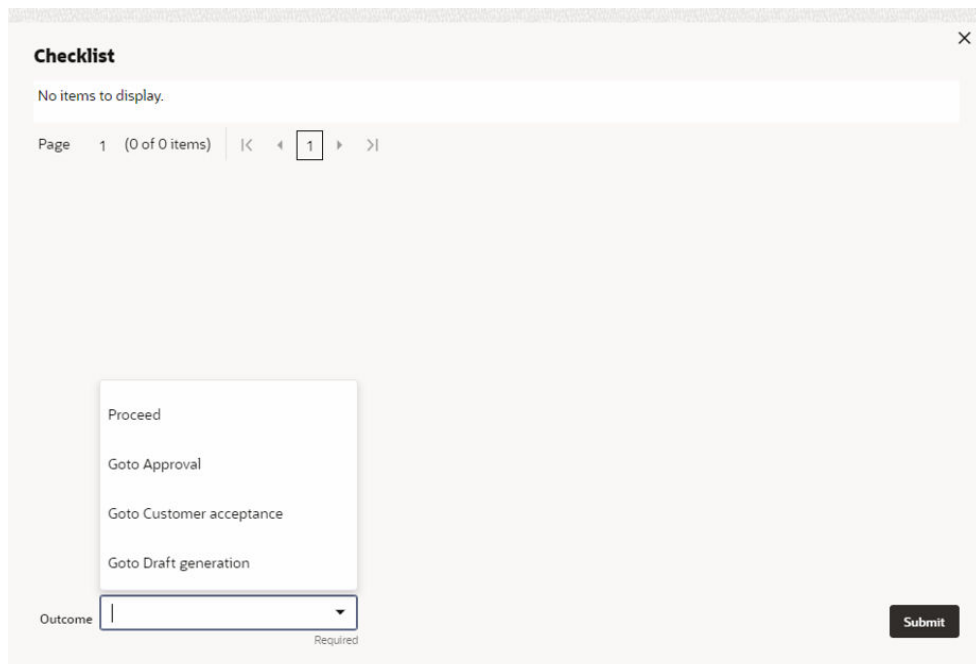
Click **Next** in the **Charge Registration - Collateral Type (Property)** screen, the **Comments** data segment is displayed.

**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**



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.

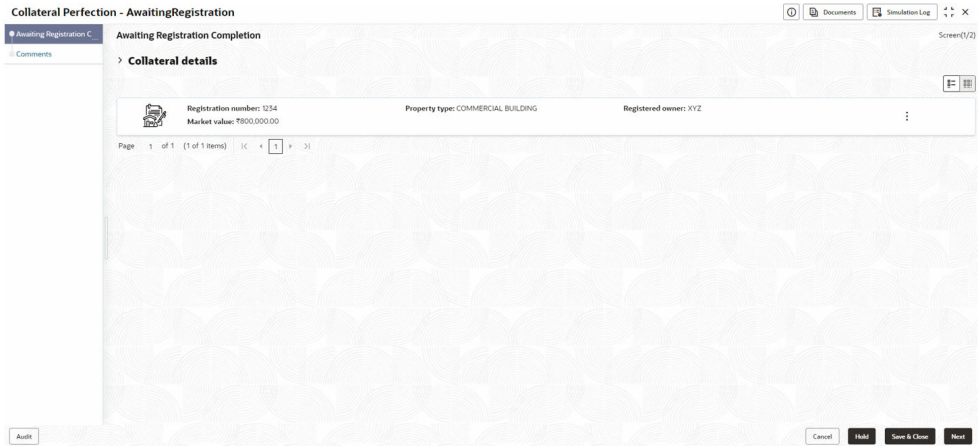
**Figure 14-1 Free Tasks**

Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/>	Low	Collateral Perfection	APP231507069	APP231507069	AwaitingRegistration	19-10-16	000	0001231	\$400,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231507285	APP231507285	Manual Retry	25-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231507277	APP231507277	Manual Retry	25-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231507275	APP231507275	Extension Proposal Approval	25-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	ExternalCheck	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	External Valuation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	Risk Evaluation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	Field Investigation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507258	APP231507258	Enrichment	19-10-28	000	00010810	\$10,000.00

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

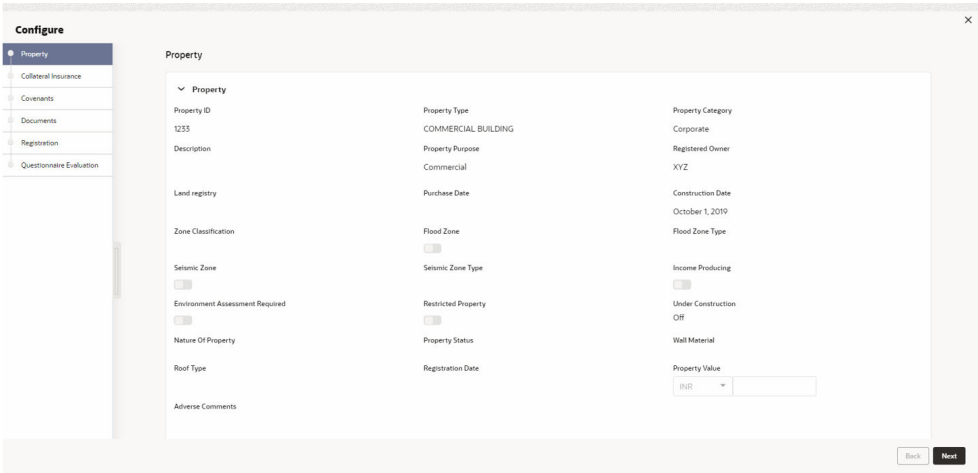
The **Awaiting Registration - Awaiting Registration Completion** screen is displayed.

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



**Figure 14-4 Awaiting Registration - Configure - Property**

The screenshot shows the 'Configure' window with the 'Property' section selected. The left sidebar contains the following items: Collateral Insurance, Covenants, Documents, Registration, and Questionnaire Evaluation. The main content area includes the following fields and controls:

- Environment Assessment Required:
- Restricted Property:
- Under Construction:  Off
- Nature Of Property:
- Property Status:
- Wall Material:
- Roof Type:
- Registration Date:
- Property Value:  (with a dropdown menu showing 'INR')
- Adverse Comments:
- Property Location:
- Property Dimension:
- Property Valuation Details:
- Currency Details:
- Property Contact Details:
- Residential Status:

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

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

**Figure 14-5 Awaiting Registration - Configure - Registration**

The screenshot shows the 'Configure' window with the 'Registration' section selected. The left sidebar contains the following items: Property, Collateral Insurance, Covenants, Documents, Registration, and Questionnaire Evaluation. The main content area includes the following fields and controls:

- Registration Status:  Proposed
- Charge Registration No:  12345
- Confirmation Date:  May 9, 2025
- Charge Registration End Date:
- Charge Registration Amount:  USD \$800,000.00
- Mortgage Name:  Zen
- Document Status:  Confirmed
- Notes:
- Filing Lead Date:
- Registration Authority Contact Details:
  - Registration Authority:  1234
  - Street:
  - Landmark:
  - Landmark:
- House/Building:  XYZ
- Locality:
- B G Road:
- Area:

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



**Figure 14-6 Awaiting Registration - Configure - Registration**

**Configure**

- Covenants
- Documents
- Registration**
- Questionnaire Evaluation

**Registration Authority Contact Details**

Registration Authority: 1234

Street: \_\_\_\_\_

Landmark: \_\_\_\_\_

Waterlake: \_\_\_\_\_

City: Bangalore

Zip-Code: 5600077

House/Building: XYZ

Locality: B G Road

Area: Xyz

State: Karnataka

Country: IN

**Stamping Required**

Stamping Required:

DOC22348222

Document type: FEXDOC      Document code: FEX Documents      Document expiry date: 25-12-27

Application number: APP231257069

Back Next

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

- 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.

**Figure 14-7 Awaiting Registration - Comments**

Collateral Perfection - AwaitingRegistration

Awaiting Registration C

Comments

Enter text here...

Post

No items to display.

Cancel Hold Save & Close Back Submit

- 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** [X]

No items to display.

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

Proceed

Goto Approval

Goto Charge registration

Goto Customer acceptance

Outcome [ ] Required

Submit

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

## Safekeeping

### 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

Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/>	Low	Collateral Perfection	APP231527069	APP231527069	Safekeeping	19-10-10	000	00010231	\$400,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231507283	APP231507283	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231507277	APP231507277	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231507275	APP231507275	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	ExternalCheck	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	External Valuation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	Risk Evaluation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507274	APP231507274	Field Investigation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231507258	APP231507258	Enrichment	19-10-28	000	00010810	\$10,000.00

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

Figure 15-2 Safekeeping - Collateral Summary

**Collateral Summary**

Customer ID: 00010231 | Application ID: APP231527069 | Documents: 0 | Collateral Type: Property | Collateral Category: RESIDENTIAL PROPERTY | Ownership Type: Single

Current Status: AwaitingRegistration Completed

Property	Seniority of charge	Covenants	Insurance
1 Collateral   \$10.35K Collateral Value	1 Position   0 Total %   100 Available %	1 Proposed   0 Complied   0 Breached	1 Active   \$80,000.00 Total Amount

Linked Facilities Details: No data to display

Ownership: 100% ASIAN PAINTS LTD

Shared Customers: 100% ULTRATECH CEMENT LTD(00010231), 33% ASIAN PAINTS LTD(00010231)

Configured Stage Status:

- Risk Evaluation: Completed
- External Legal Opinion: Completed

Figure 15-3 Safekeeping - Collateral Summary

**Collateral Summary**

Current Status: AwaitingRegistration Completed

Property	Seniority of charge	Covenants	Insurance
1 Collateral   \$10.35K Collateral Value	1 Position   0 Total %   100 Available %	1 Proposed   0 Complied   0 Breached	1 Active   \$80,000.00 Total Amount

Linked Facilities Details: No data to display

Ownership: 100% ASIAN PAINTS LTD

Shared Customers: 100% ULTRATECH CEMENT LTD(00010231), 33% ASIAN PAINTS LTD(00010231)

Configured Stage Status:

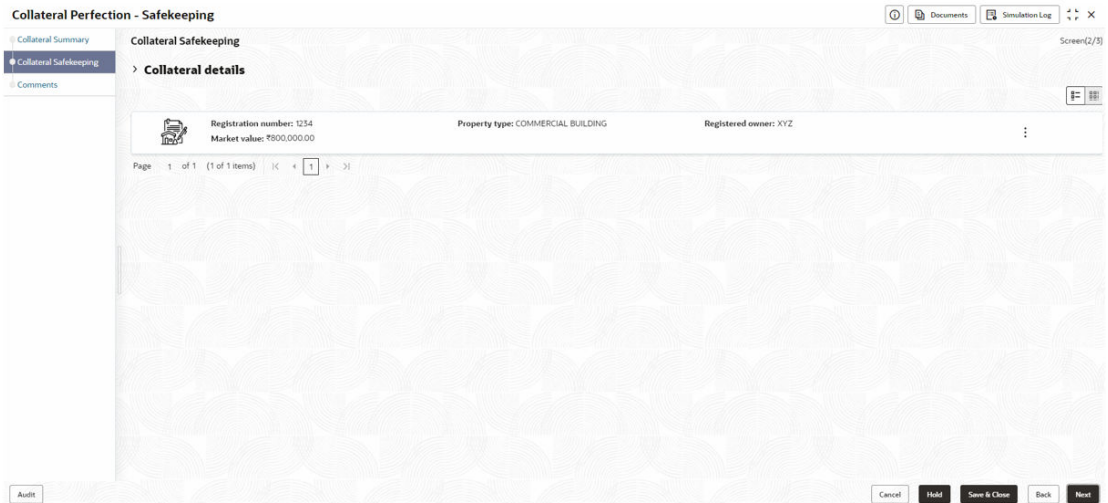
- Risk Evaluation: Completed
- External Legal Opinion: Completed
- External Valuation: Completed
- External Check: Completed
- Field Investigation: Completed

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.

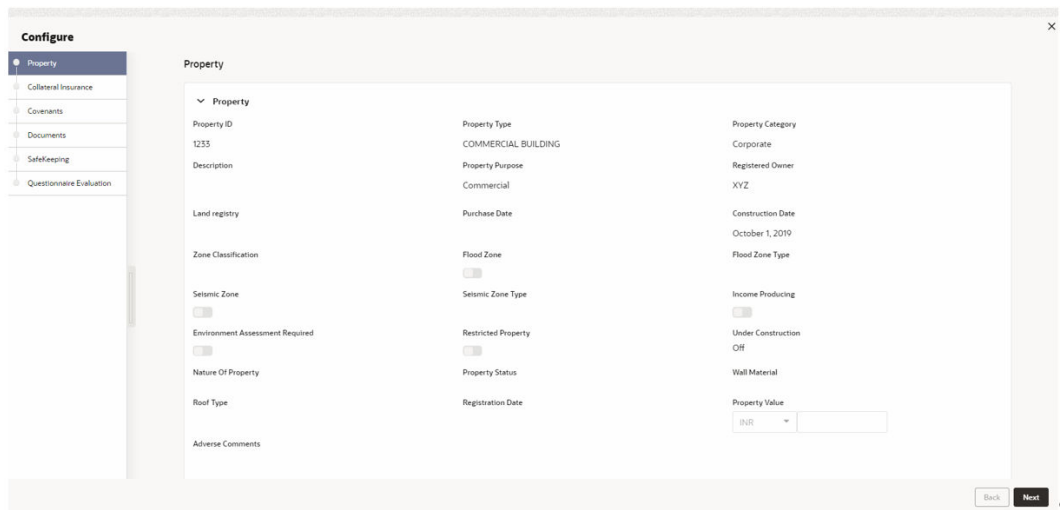
**Figure 15-4 Safekeeping - Collateral Safekeeping**



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**



**Figure 15-6 Safekeeping - Configure - Collateral Type**

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

**Figure 15-7 Safekeeping - Configure - Safekeeping**

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

Figure 15-8 Document Safekeeping

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

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.

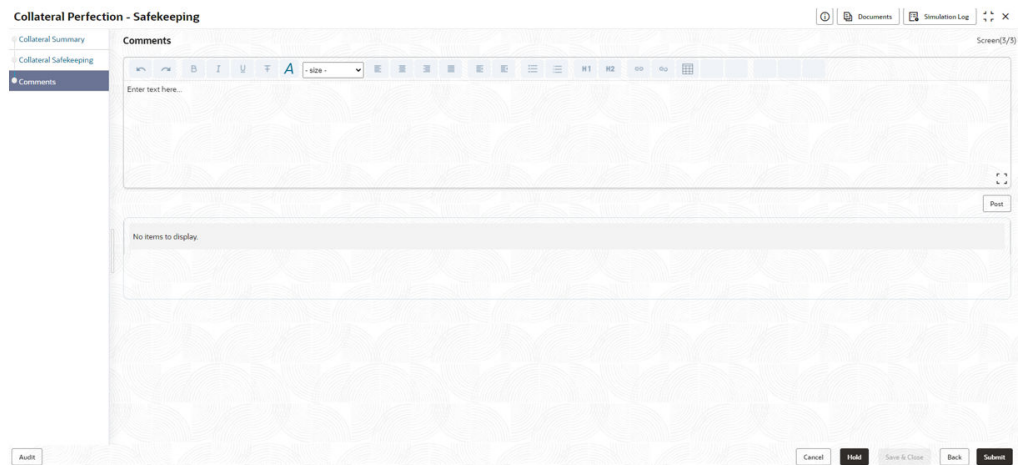
7. After capturing safekeeping details, click **Next** and then click **Submit**.

## 15.4 Comments

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

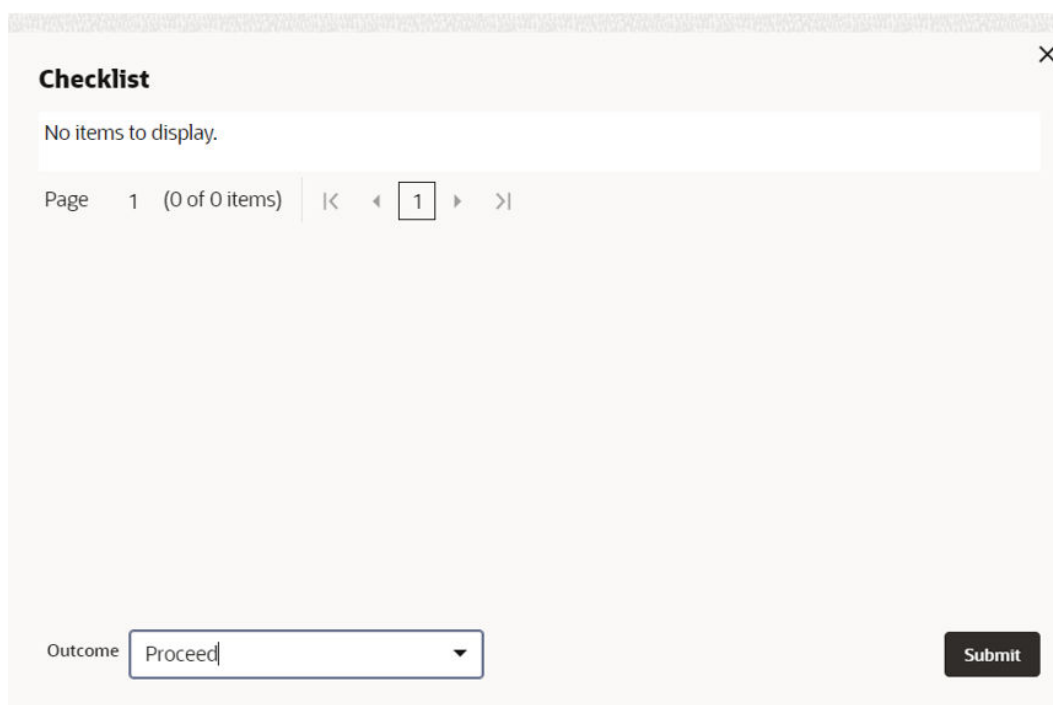
Click **Next** in the **Safekeeping - Collateral Safekeeping** screen, the **Comments** data segment is displayed.

**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.



**Figure 15-10 Checklist**

**Checklist** X

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 **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

## Liability Details

### 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:

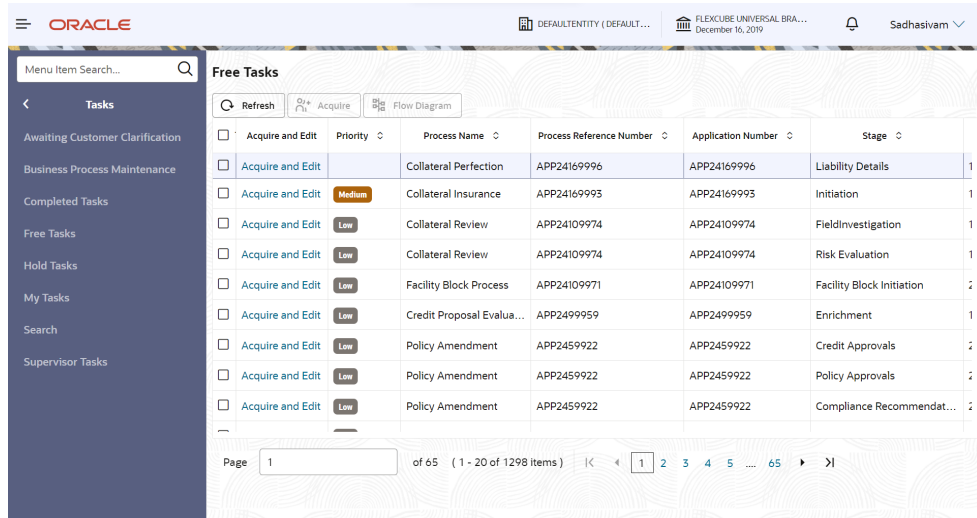
- Collateral Summary
- Liability Detail Creation
- Comments

### 16.2 Collateral Summary

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

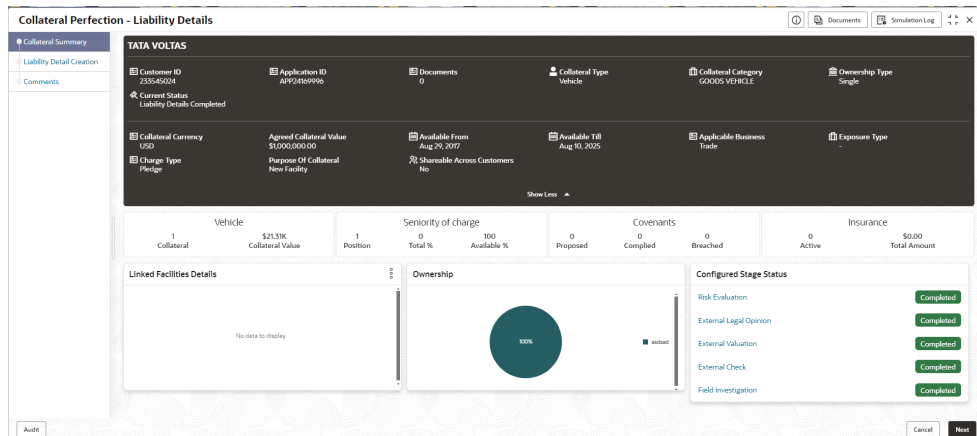
- Basic Information
  - Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment** > **Collateral Type Details** bullet list mentioned in this User Guide.)
  - Linked Facilities Details
  - Ownership
  - Covenants
  - Insurance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

Figure 16-1 Free Tasks



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

Figure 16-2 Liability Details - Collateral Summary



- 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.

**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
<b>Amount</b>	<p>Specify the following details:</p> <ul style="list-style-type: none"> <li>• <b>Requested Liability Amount</b> - Liability amount requested by the party and select the currency in which the liability is requested by the party.</li> <li>• <b>Return on Capital</b> - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capita.</li> <li>• <b>Probability of Default</b> - Estimate of the likelihood that the entity will be unable to meet its debt obligations.</li> <li>• <b>Loss Given Default</b> - Amount of money a bank or other financial institution loses when a borrower defaults on a loan.</li> <li>• <b>Cash Cover</b> - Amount deposited by the party in your bank.</li> <li>• <b>Proposed Funded Sell Down</b> - Funded sell down proposed for the party.</li> <li>• <b>Proposed Unfunded Sell Down</b> - Unfunded sell down proposed for the party.</li> <li>• <b>Approved Funded Sell Down</b> - Funded sell down approved for the party.</li> <li>• <b>Approved Unfunded Sell Down</b> - Unfunded sell down approved for the party.</li> </ul>
<b>Total Gross and Net Facility</b>	<ol style="list-style-type: none"> <li>1. <b>Total gross facility</b> is calculated and displayed by default based on the details entered in <b>Amount</b> fields.</li> <li>2. <b>Total net facility</b> is calculated and displayed by default based on the details entered in <b>Amount</b> fields.</li> </ol>

Table 16-1 (Cont.) Liability Detail Creation

Field	Description
Dates	<ol style="list-style-type: none"> <li>1. Select the <b>Next Review Date</b> when the party's liability needs to be reviewed.</li> <li>2. Select the <b>Requested Expiry Date</b> for the liability based on your party request.</li> <li>3. Select the <b>Proposed Expiry Date</b> for the liability.</li> <li>4. Select the <b>Approved Expiry Date</b> for the liability.</li> </ol>
Liability Details	Specify <b>UDF</b> details for the below fields: <ul style="list-style-type: none"> <li>• LIABSTARTDATE</li> <li>• LIABAUTHSIGNATORY</li> <li>• LIABTURNOVER</li> </ul>

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

## 16.4 Comments

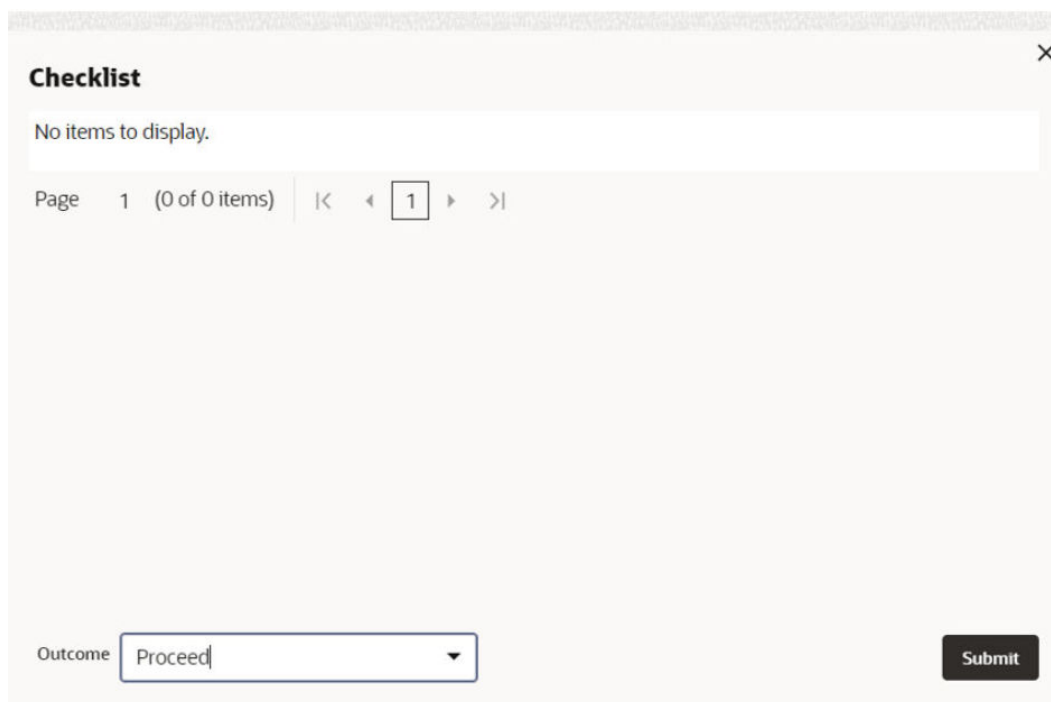
The **Comments** data segment allows you to post comments for the **Liability Details** stage. Posting comments helps the user of next stage to better understand the application.

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

Figure 16-4 Liability Details - Comments

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.

Figure 16-5 Checklist



**Checklist** X

No items to display.

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

Outcome  ▼

**Submit**

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

## Handoff - Manual Retry

### 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.

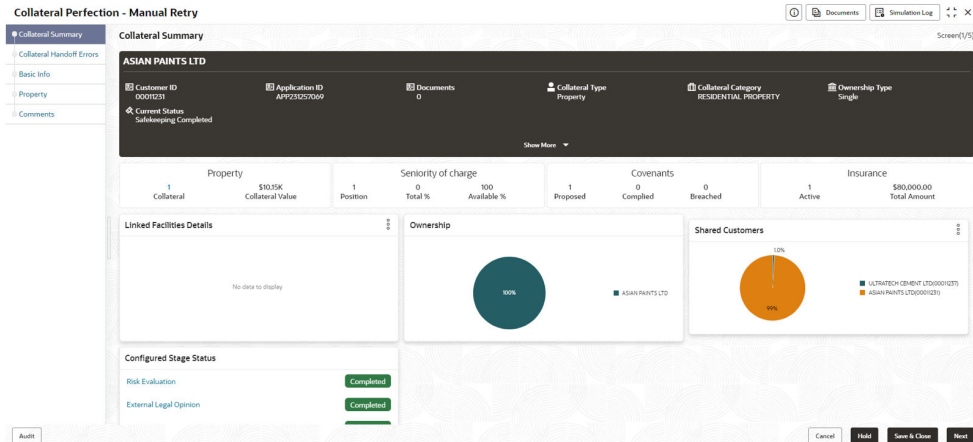
- Basic Information
  - Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment > Collateral Type Details** bullet list mentioned in this User Guide.)
  - Linked Facilities Details
  - Ownership
  - Covenants
  - Insurance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

Figure 17-1 Free Tasks

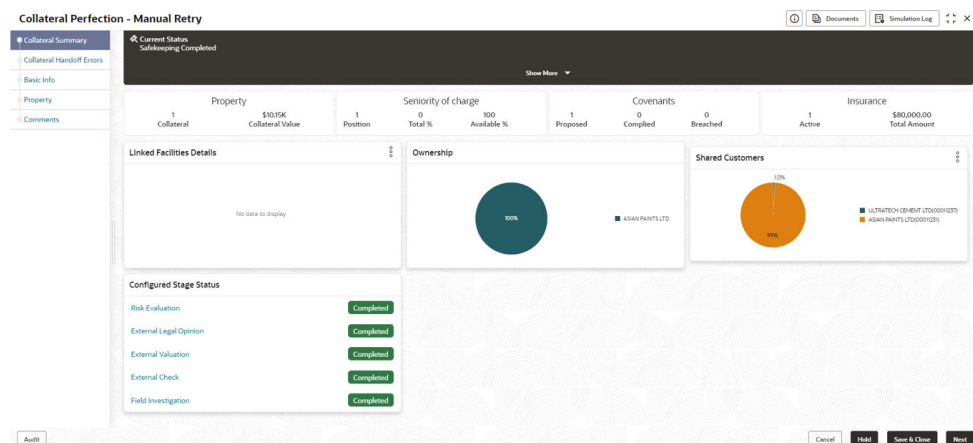
Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
FI Extension Process	APP231507285	APP231507285	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231507277	APP231507277	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231507275	APP231507275	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
Collateral Perfection	APP231507274	APP231507274	ExternalCheck	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	External Valuation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	Risk Evaluation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	Field Investigation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507258	APP231507258	Enrichment	19-10-28	000	00010810	\$10,000.00
FI Extension Process	APP231507257	APP231507257	Extension Initiation	23-05-15	000	230944454	\$0.00

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

**Figure 17-2 Manual Retry - Collateral Summary**



**Figure 17-3 Manual Retry - Collateral Summary**



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

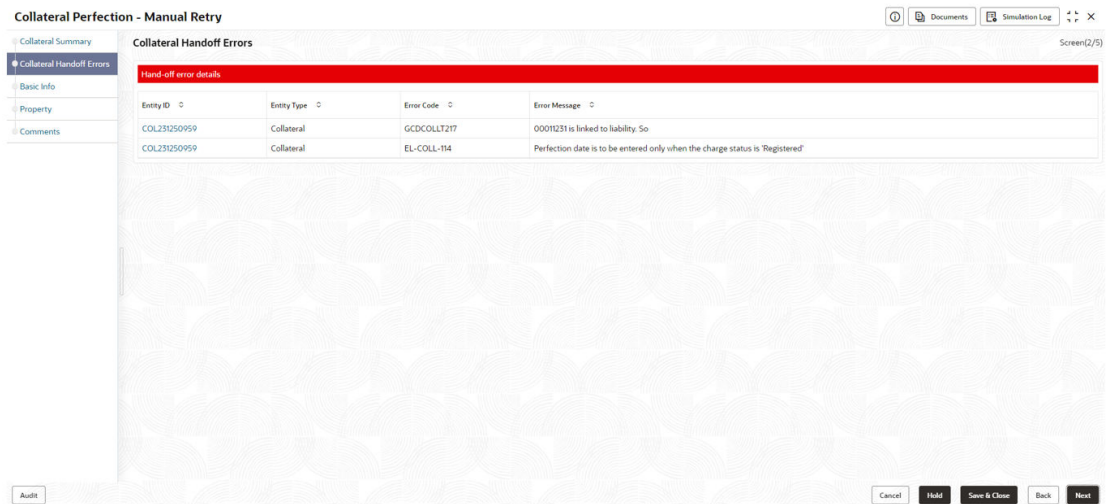
## 17.3 Collateral Handoff Errors

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.



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.

Figure 17-5 Manual Retry - Basic Info

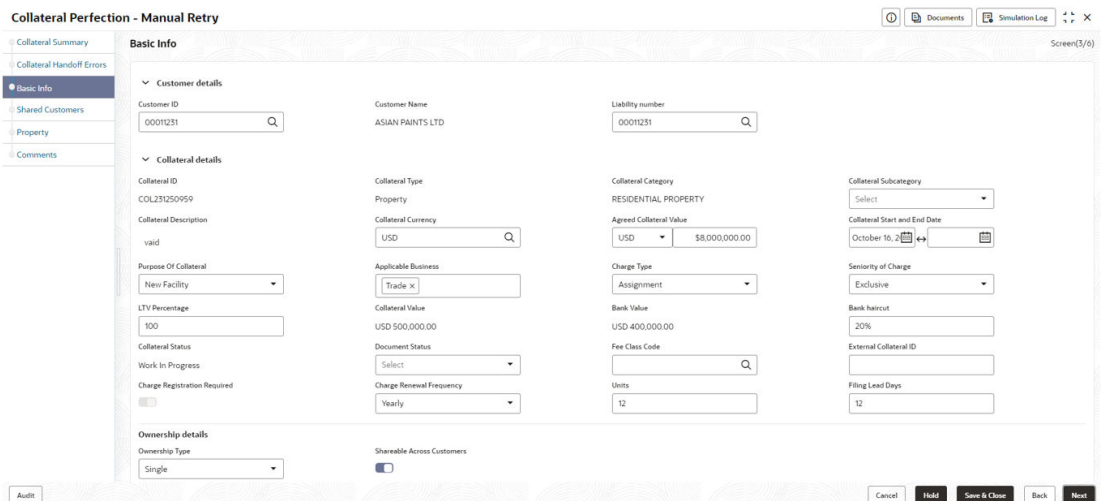


Figure 17-6 Manual Retry - Basic Info

1. Modify necessary details.

 **Note:**

For information on fields in the Basic Info data segment, refer the chapter **Enrichment > Basic Info** topic mentioned in this User Guide.

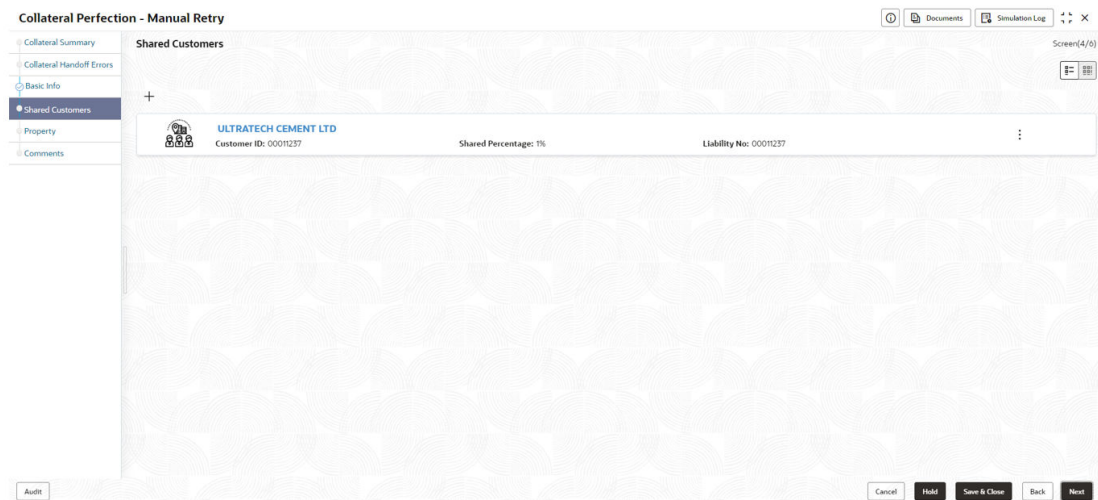
2. After performing necessary actions in **Manual Retry - Basic Info** screen, click **Next**.

## 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.

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

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)

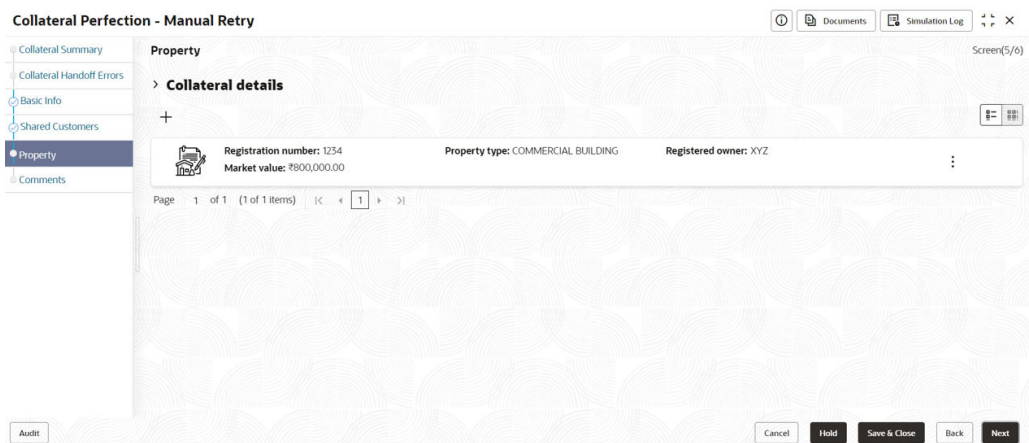
3. Click **Save**, to add the details.

## 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**



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**

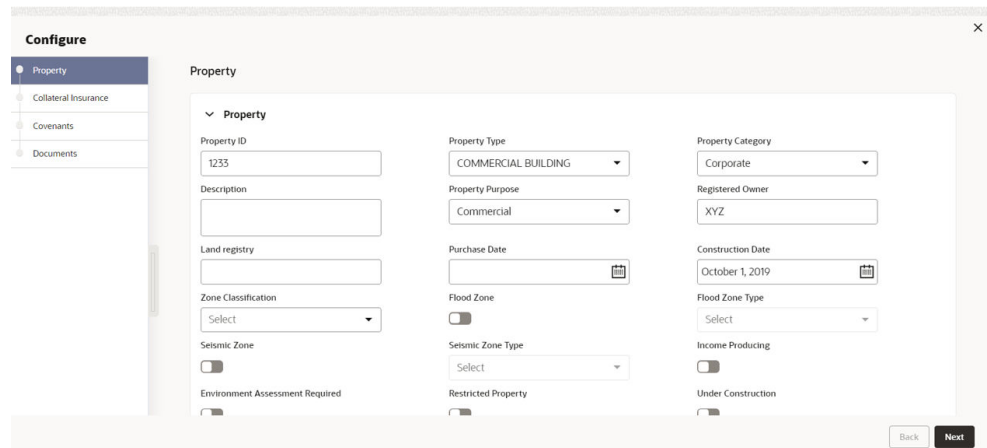


Figure 17-11 Configure- Property

The screenshot shows a 'Configure' window with a sidebar menu containing 'Property', 'Collateral Insurance', 'Covenants', and 'Documents'. The main form area is divided into several sections:

- Environment Assessment Required:** A toggle switch that is currently turned off.
- Restricted Property:** A toggle switch that is currently turned off.
- Under Construction:** A toggle switch that is currently turned off.
- Nature Of Property:** A dropdown menu with 'Select' chosen.
- Property Status:** A dropdown menu with 'Select' chosen.
- Wall Material:** A dropdown menu with 'Select' chosen.
- Roof Type:** A dropdown menu with 'Select' chosen.
- Registration Date:** A date picker field.
- Property Value:** A dropdown menu with 'INR' chosen and an adjacent input field.
- Adverse Comments:** A text input field.

Below these fields are three expandable sections: 'Property Location', 'Property Dimension', and 'Property Valuation Details'. At the bottom right, there are 'Back' and 'Next' buttons.

Figure 17-12 Configure- Property

This screenshot shows the same 'Configure' window as Figure 17-11, but with a different set of fields visible in the main form area:

- Nature Of Property:** A dropdown menu with 'Select' chosen.
- Property Status:** A dropdown menu with 'Select' chosen.
- Wall Material:** A dropdown menu with 'Select' chosen.
- Roof Type:** A dropdown menu with 'Select' chosen.
- Registration Date:** A date picker field.
- Property Value:** A dropdown menu with 'INR' chosen and an adjacent input field.
- Adverse Comments:** A text input field.

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

**Note:**

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

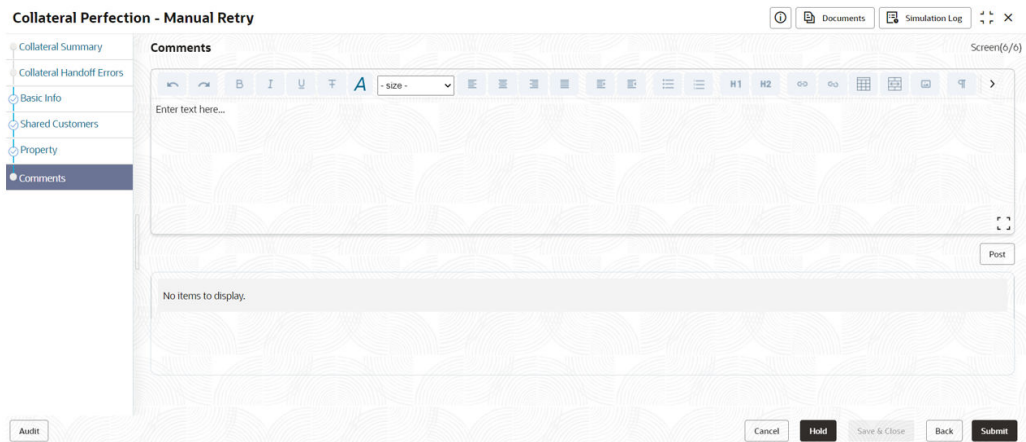
- After modifying the collateral details, click **Next**.

## 17.7 Comments

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

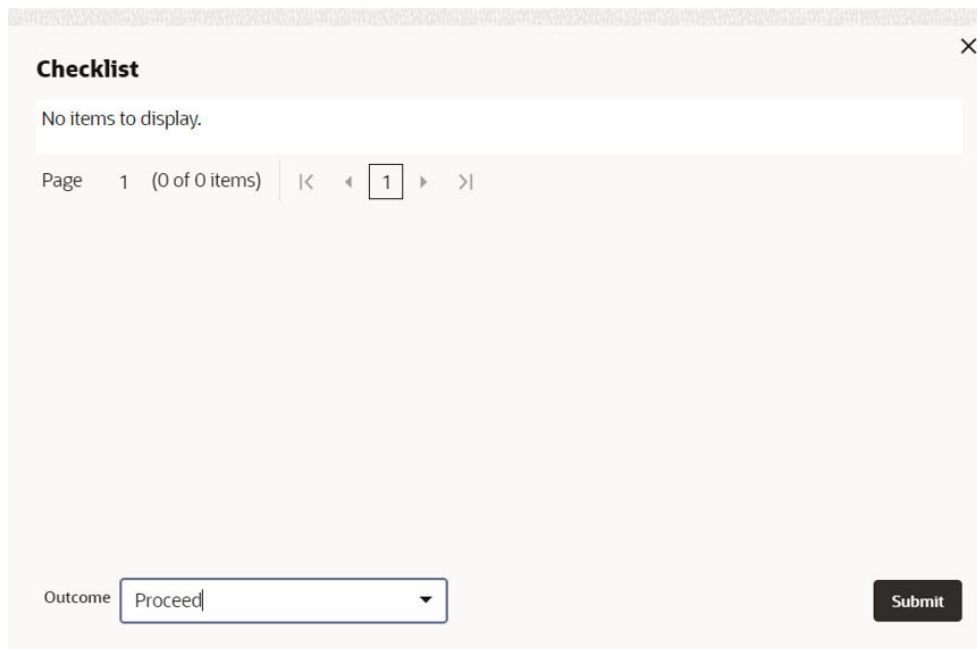
Click **Next** in the **Manual Retry - Property** screen, the **Comments** data segment is displayed.

**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**



 **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.

 **Note:**

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.