

Oracle® Banking Credit Facilities Process Management Cloud Service

Collateral Perfection User Guide



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Contents

1 Preface

1.1	About this Guide	1-1
1.2	Audience	1-1
1.3	Conventions Used	1-1
1.4	Common Icons in OBCFPM	1-1

2 Introduction

2.1	Collateral Perfection Overview	2-1
-----	--------------------------------	-----

3 Quick Initiation

3.1	Quick Initiation	3-1
-----	------------------	-----

4 Data Enrichment

4.1	Data Enrichment	4-1
4.2	Basic Info	4-1
4.3	Collateral Ownership	4-6
4.4	Ship	4-6
4.5	Collateral Facility Linkage	4-8
4.6	Collateral Pool Collateral Linkage	4-9
4.7	RWA Eligibility Maintenance	4-11
4.7.1	Create RWA Parameter	4-11
4.7.2	View Parameter	4-22
4.8	RWA Eligibility Check	4-22
4.9	Comments	4-23

5 Risk Evaluation

5.1	Risk Evaluation	5-1
5.2	Collateral Summary	5-1
5.3	Risk Evaluation	5-3

5.4	Comments	5-8
-----	----------	-----

6 External Valuation

6.1	External Valuation	6-1
6.2	Collateral Summary	6-1
6.3	External Valuation	6-2
6.4	Comments	6-11

7 Legal Opinion

7.1	Legal Opinion	7-1
7.2	Collateral Summary	7-1
7.3	Legal Opinion	7-2
7.4	Comments	7-7

8 External Check

8.1	External Check	8-1
8.2	Collateral Summary	8-1
8.3	External Check	8-2
8.4	Comments	8-7

9 Field Investigation

9.1	Field Investigation	9-1
9.2	Collateral Summary	9-1
9.3	Field Investigation	9-3
9.4	Comments	9-6

10 Collateral Approval

10.1	Collateral Approval	10-1
10.2	Collateral Summary	10-1
10.3	Collateral Approval	10-2
10.4	Comments	10-4

11 Draft Generation

11.1	Draft Generation	11-1
11.2	Collateral Summary	11-1
11.3	Draft Generation	11-3

11.4	Comments	11-4
------	----------	------

12 Customer Acceptance

12.1	Customer Acceptance	12-1
------	---------------------	------

13 Charge Registration

13.1	Charge Registration	13-1
13.2	Collateral Summary	13-1
13.3	Property	13-3
13.4	Comments	13-7

14 Awaiting Registration

14.1	Awaiting Registration	14-1
14.2	Awaiting Registration Completion	14-1
14.3	Comments	14-4

15 Safekeeping

15.1	Safekeeping	15-1
15.2	Collateral Summary	15-1
15.3	Collateral Safekeeping	15-3
15.4	Comments	15-6

16 Liability Details

16.1	Liability Details	16-1
16.2	Collateral Summary	16-1
16.3	Liability Detail Creation	16-2
16.4	Comments	16-4

17 Handoff - Manual Retry

17.1	Handoff - Manual Retry	17-1
17.2	Collateral Summary	17-1
17.3	Collateral Handoff Errors	17-2
17.4	Basic Info	17-3
17.5	Shared Customers	17-4
17.6	Property- Collateral Details	17-6

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
Bold	Bold indicates: <ul style="list-style-type: none">• Field Name• Screen Name• Drop-down Options• Other UX labels

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

Table 1-2 (Cont.) Common Icons

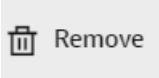
Icons	Purpose
Figure 1-7 Remove 	To remove the record.
Figure 1-8 List View 	To change the screen layout to list view.
Figure 1-9 Table View 	To change the screen layout to table view.
Figure 1-10 Tree view 	To change the screen layout to tree view.
Figure 1-11 Action Button 	To view, edit, and delete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

Table 1-2 (Cont.) Common Icons

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

Table 1-2 (Cont.) Common Icons

Icons	Purpose
Figure 1-17 Cancel  A small, rectangular button with a thin black border and a white background. The word "Cancel" is centered inside in a black, sans-serif font.	To exit the window without saving the captured information.

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:

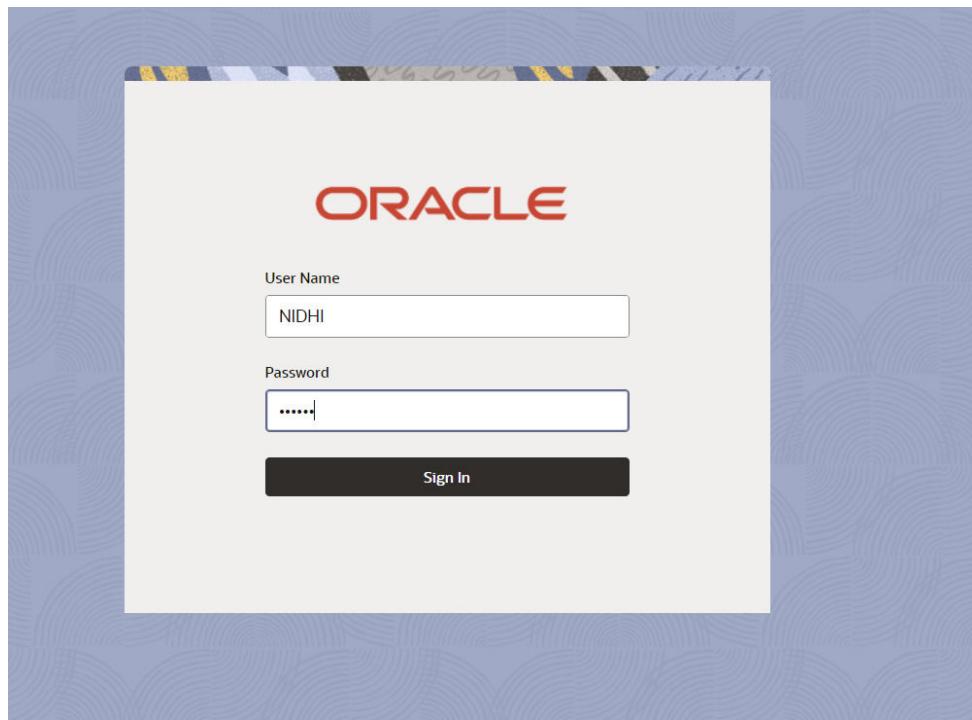
1. Collateral is initiated from **CFPM**: Here you create collateral through **Quick Initiation** process. For more information on how to initiate collateral from **CFPM**, refer the process from **Quick Initiation Steps** below.
2. Collateral is initiated from **External System**: When collateral is 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**.

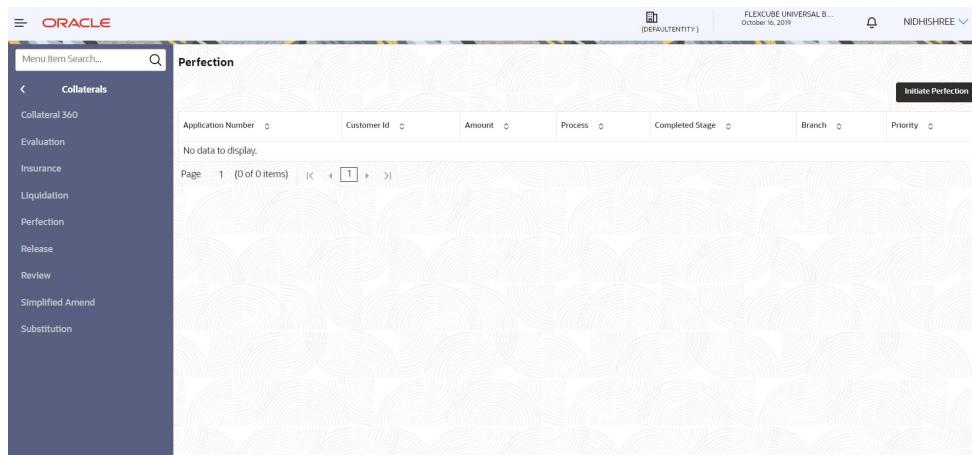
Figure 3-1 Login Screen



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

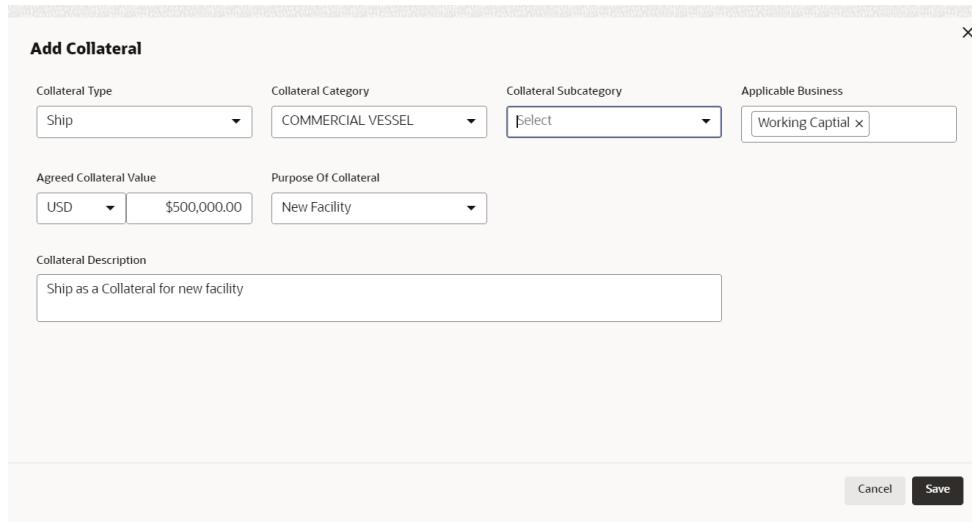
Field	Description
Application Branch	Application Branch is displayed by default.
Application Priority	Select Application Priority . The options available are: <ul style="list-style-type: none"> • Low • Medium • High
Application Date	Click Calendar icon and select Application Date .

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

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

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

Figure 3-4 Add Collateral



The screenshot shows the 'Add Collateral' dialog box. At the top, there are four dropdown menus: 'Collateral Type' (Ship), 'Collateral Category' (COMMERCIAL VESSEL), 'Collateral Subcategory' (Select), and 'Applicable Business' (Working Capital). Below these are two more dropdowns: 'Agreed Collateral Value' (USD, \$500,000.00) and 'Purpose Of Collateral' (New Facility). A text area for 'Collateral Description' contains the text 'Ship as a Collateral for new facility'. At the bottom right are 'Cancel' and 'Save' buttons.

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

Table 3-3 Add Collateral- Field Description

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

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

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

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

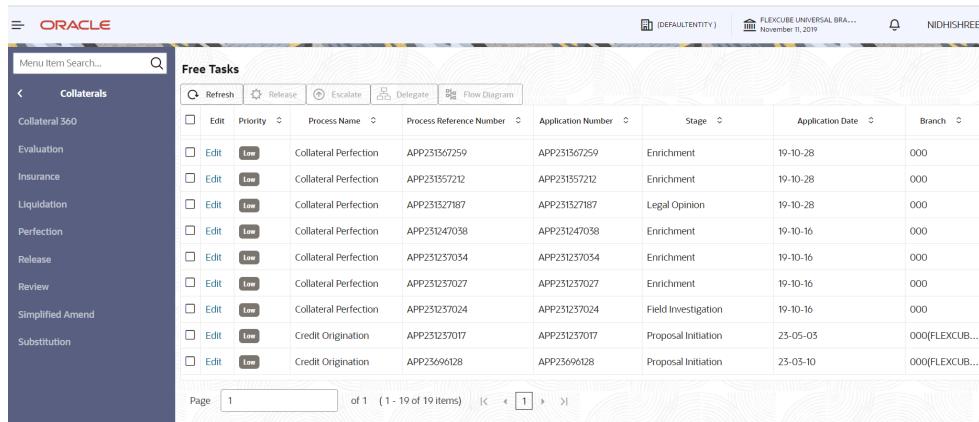
4.2 Basic Info

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



The screenshot shows the Oracle Free Tasks page. The left sidebar lists 'Collaterals' categories: Collateral 360, Evaluation, Insurance, Liquidation, Perfection, Release, Review, Simplified Amend, and Substitution. The main area is titled 'Free Tasks' and displays a table with the following data:

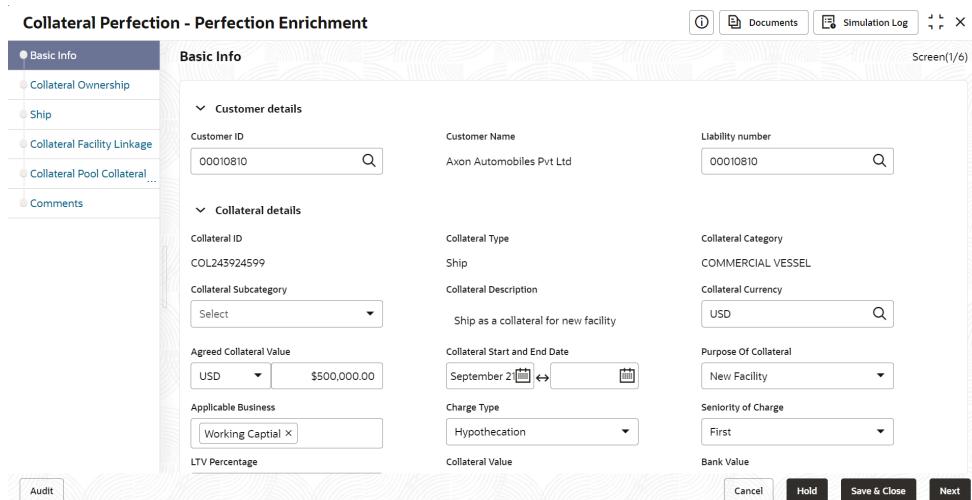
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Edit	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Edit	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Edit	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Edit	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Edit	Low	Collateral Perfection	APP231257054	APP231257054	Enrichment	19-10-16	000
Edit	Low	Collateral Perfection	APP231257027	APP231257027	Enrichment	19-10-16	000
Edit	Low	Collateral Perfection	APP231257024	APP231257024	Field Investigation	19-10-16	000
Edit	Low	Credit Origination	APP231257017	APP231257017	Proposal Initiation	23-05-05	000(FLEXCUB...)
Edit	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-03-10	000(FLEXCUB...)

Page: 1 of 1 (1 - 19 of 19 items) | < 1 > |

2. Acquire & Edit the required Data Enrichment task.

The **Data Enrichment - Basic Info** screen is displayed.

Figure 4-2 Data Enrichment - Basic Info



The screenshot shows the 'Collateral Perfection - Perfection Enrichment' screen. The left sidebar has a 'Basic Info' tab selected, with other tabs like 'Collateral Ownership', 'Ship', 'Collateral Facility Linkage', 'Collateral Pool Collateral', and 'Comments' available. The main area is titled 'Basic Info' and contains the following fields:

Customer ID	Customer Name	Liability number
00010810	Axon Automobiles Pvt Ltd	00010810
Collateral details		
Collateral ID	Collateral Type	Collateral Category
COL245924599	Ship	COMMERCIAL VESSEL
Collateral Subcategory	Collateral Description	Collateral Currency
Select	Ship as a collateral for new facility	USD
Agreed Collateral Value	Collateral Start and End Date	Purpose Of Collateral
USD \$500,000.00	September 2, 2023	New Facility
Applicable Business	Charge Type	Seniority of Charge
Working Capital	Hypothecation	First
LTV Percentage	Collateral Value	Bank Value

Buttons at the bottom include 'Audit', 'Cancel', 'Hold', 'Save & Close', and 'Next'.

Figure 4-3 Data Enrichment - Basic Info

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

Table 4-1 Data Enrichment - Basic Info

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

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

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

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' dialog box. At the top, there are fields for 'User Input Fee Amount' (set to £2,000.00) and 'Date range' (set from July 3, 2023 to July 31, 2023). Below these are several pairs of related fields:

- Rule Code: Rule1 / Rule Type: Type1
- Component Type: TypeY / Basis Amount: 8000
- Liquidation Preference: YES / Waived:
- SDC Type: / Liquidation Method: Method1
- Fee Type: Fee1 / Rate/Amount: 3000

At the bottom right of the dialog are 'Cancel' and 'Save' buttons.

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

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

Table 4-3 Basic Info - Revaluation Details Description

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

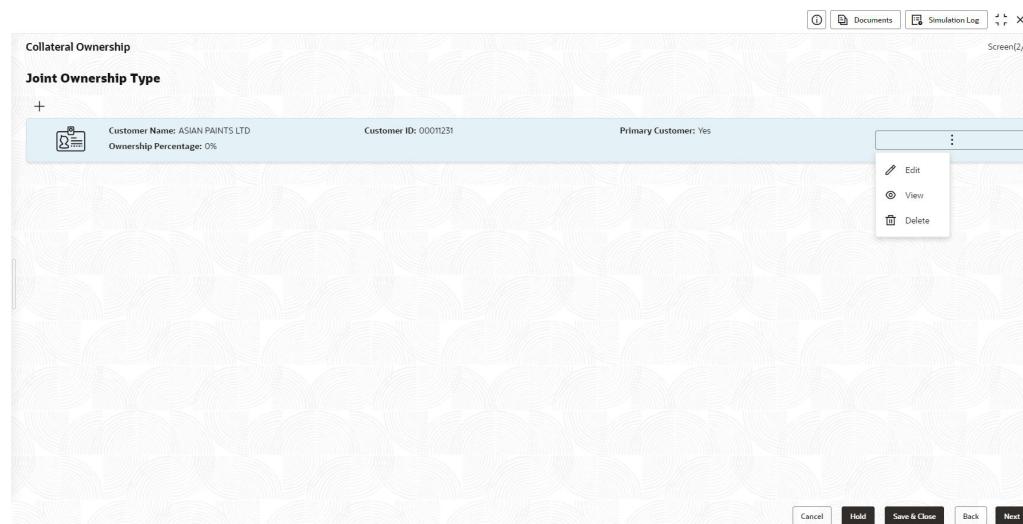
4. Click **Next**.

4.3 Collateral Ownership

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

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

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

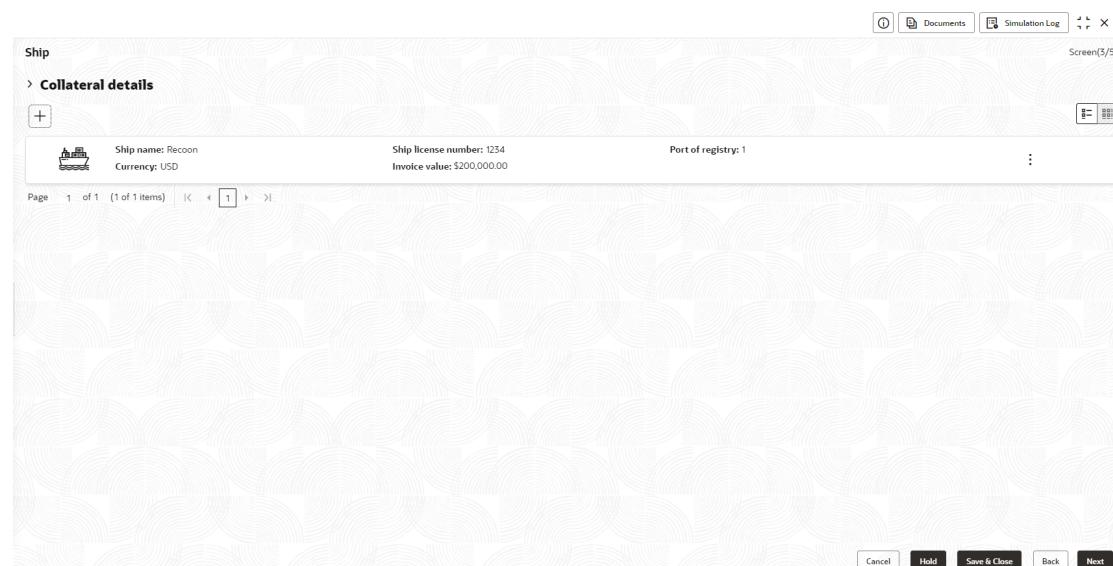
The system displays the Collateral Type data segment based on the **Collateral Type** selected in previous data segment or stage. Following are the various collateral types supported in **OBCFPM**:

- 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



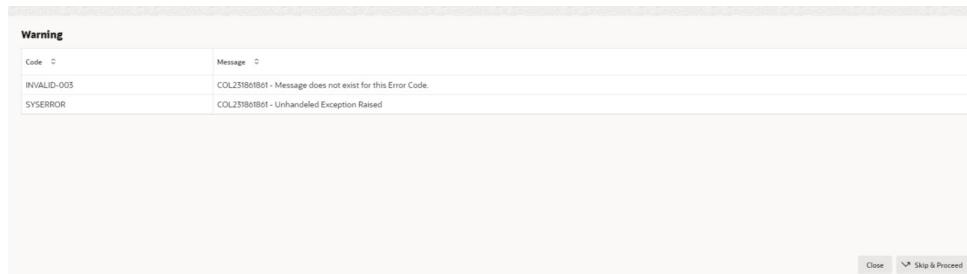
1. To view the basic collateral details, click and expand **Collateral Details** section.
2. To add the collateral specific details, click + icon.

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

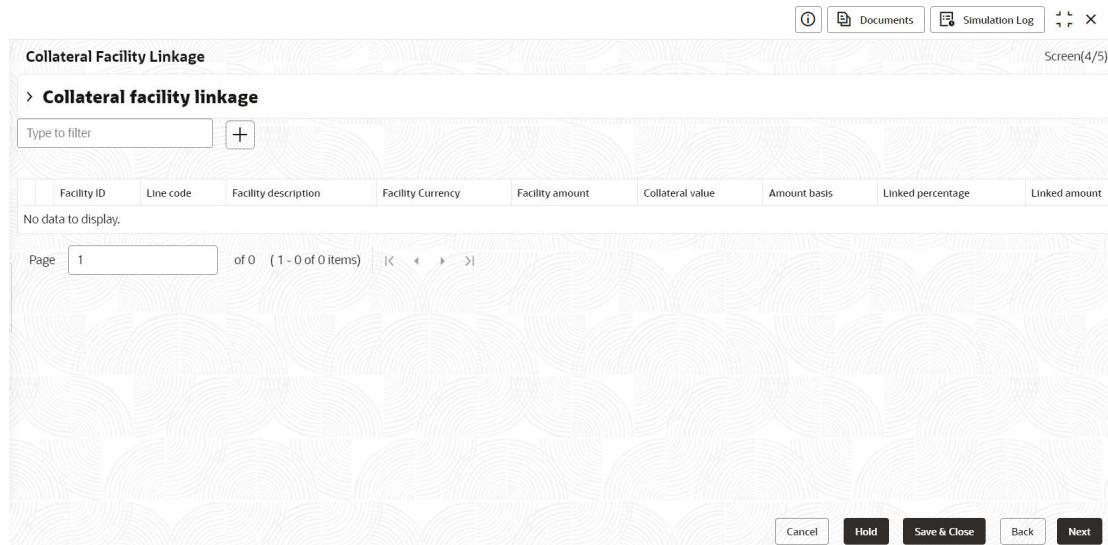
.

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



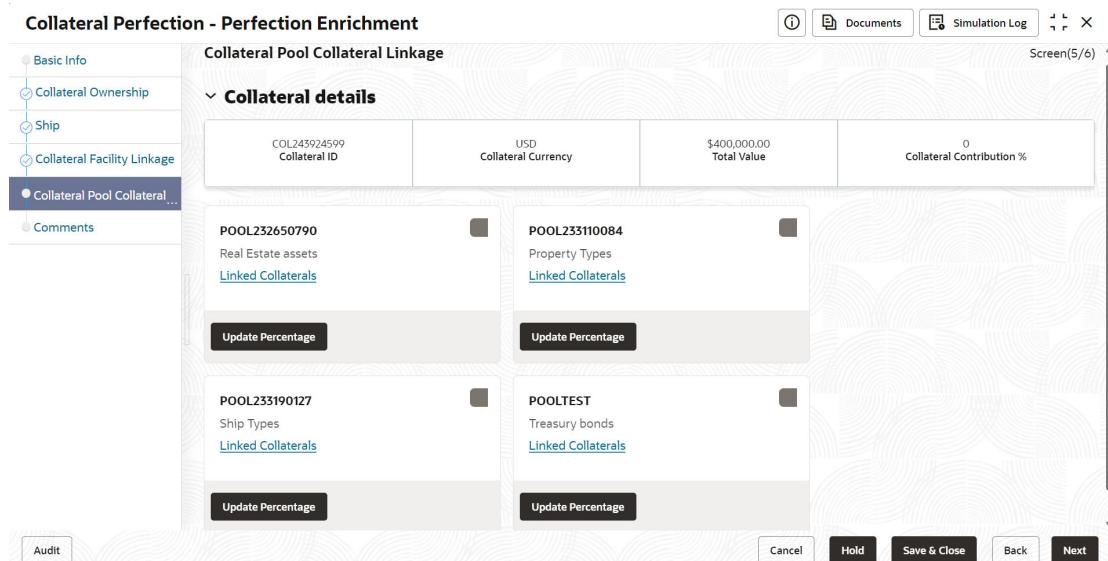
1. To add Collateral Facility Linkage, click the + icon.
2. After adding the collateral facility linkage, click **Next**.

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.

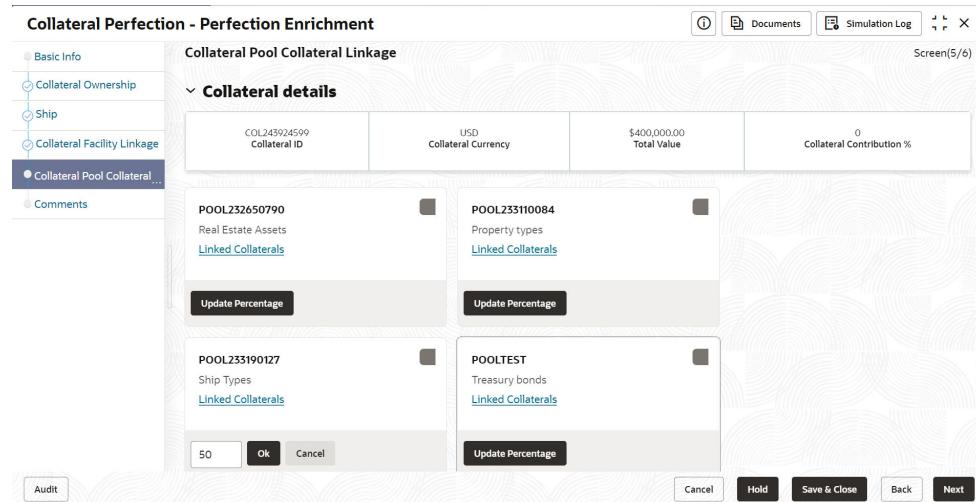
Click **Next** in the **Collateral Facility Linkage** data segment, the **Collateral Pool Collateral Linkage** screen is displayed.

Figure 4-9 Collateral Pool Collateral Linkage



- 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



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

Figure 4-11 Collateral Pool Collateral Linkage

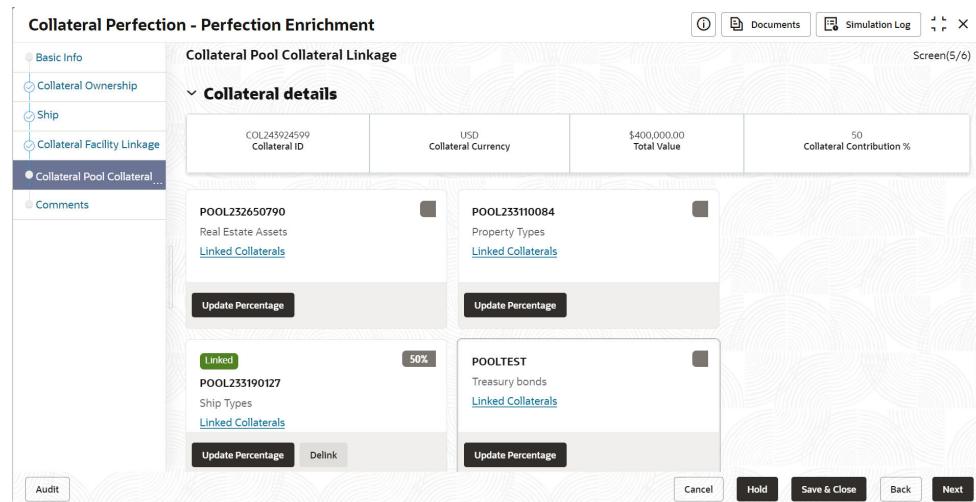
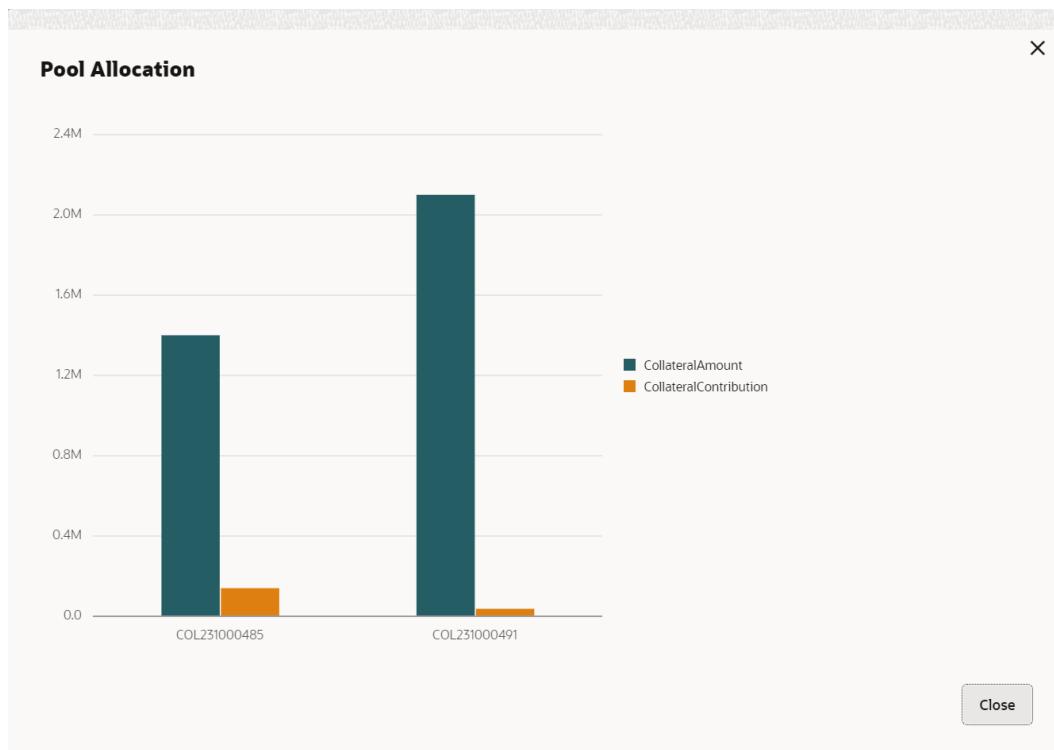


Figure 4-12 Collateral Pool Collateral Linkage



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

4.7 RWA Eligibility Maintenance

4.7.1 Create RWA Parameter

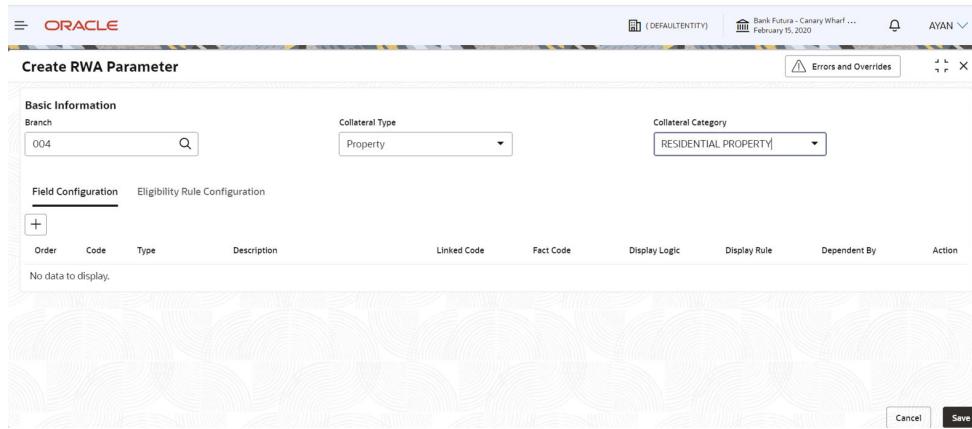
The **Create RWA Parameter** provides an option to define the Collateral Parameters that should be checked in order to derive the RWA eligibility. This maintenance also allows the user to define the rule which should run using the collateral parameters selected.

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

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

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

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

Figure 4-14 Collateral Type Guarantee

The screenshot shows the Oracle RWA Parameter Maintenance interface. The title bar reads 'Create RWA Parameter'. The 'Basic Information' section includes fields for 'Branch' (004), 'Collateral Type' (Guarantee), and 'Collateral Category' (GUARANTEE). Below this, there are tabs for 'Field Configuration', 'Eligibility Rule Configuration', and 'Guarantee Rule Configuration'. The 'Field Configuration' tab is selected, showing a table with columns: Order, Code, Type, Description, Linked Code, Fact Code, Display Logic, Display Rule, Dependent By, and Action. The table contains three rows with data: CP1 (Application Data, Guarantee Type, GUARANTEE_TYP, guaranteeType, Always), CP2 (Application Data, Purpose of Collateral, PURPOSE_OF_CC, purposeOfCollate, Never), and CP3 (Question, What is the collateral status, COLLATERAL_ST, collateralStatus, Rule). At the bottom right are 'Cancel' and 'Save' buttons.

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

The screenshot shows the Oracle RWA Parameter Maintenance interface. The title bar reads 'Create RWA Parameter'. The 'Basic Information' section includes fields for 'Branch' (004), 'Collateral Type' (Guarantee), and 'Collateral Category' (GUARANTEE). Below this, there are tabs for 'Field Configuration', 'Eligibility Rule Configuration', and 'Guarantee Rule Configuration'. The 'Field Configuration' tab is selected, showing a table with columns: Order, Code, Type, Description, Linked Code, Fact Code, Display Logic, Display Rule, Dependent By, and Action. The table contains three rows with data: CP1 (Application Data, Guarantee Type, GUARANTEE_TYP, guaranteeType, Always), CP2 (Application Data, Purpose of Collateral, PURPOSE_OF_CC, purposeOfCollate, Never), and CP3 (Question, What is the collateral status, COLLATERAL_ST, collateralStatus, Rule). At the bottom right are 'Cancel' and 'Save' buttons.

User needs to mention the following in the fields.

Table 4-5 Field Configuration - Field Description

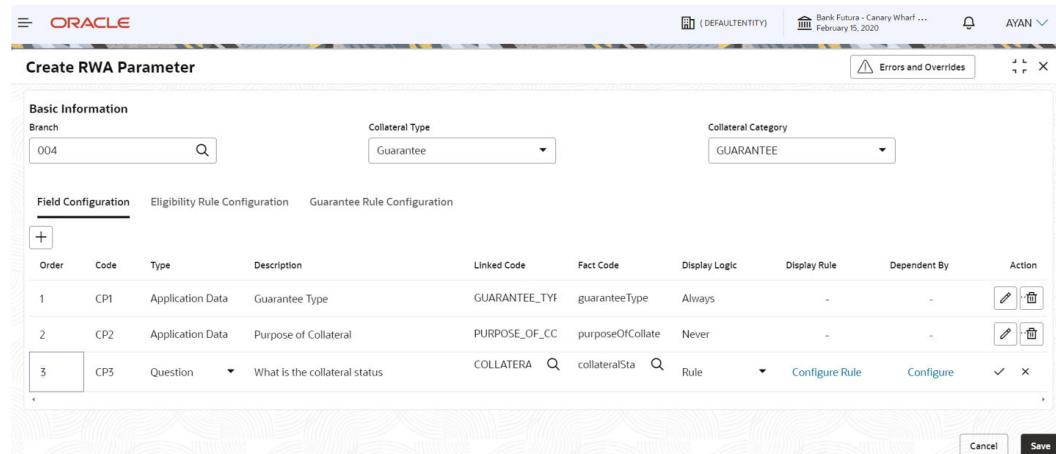
Field	Description	Sample Value
Order	This is the order of the collateral parameter and is defaulted by the system.	Refer screenshot.
Code	This is the code of the collateral parameter and is defaulted by the system.	Refer screenshot.

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

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

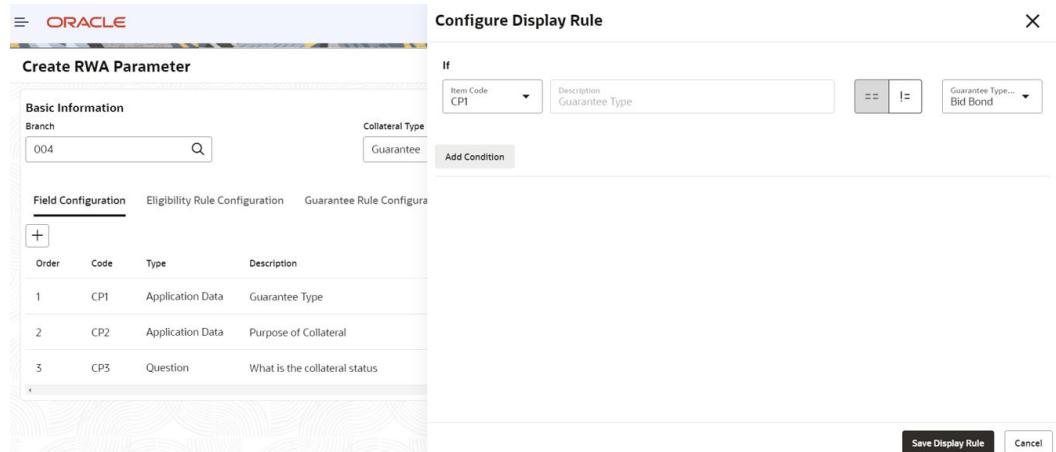
If the user selects **Display Logic** as **Always** and **Never**, then the collateral parameter will be shown by default or will not be shown in the screen respectively. However, if the user selects the **Display Logic** as **Rule**, then they have to set the **Display Rule**.

Figure 4-16 Display Logic



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.

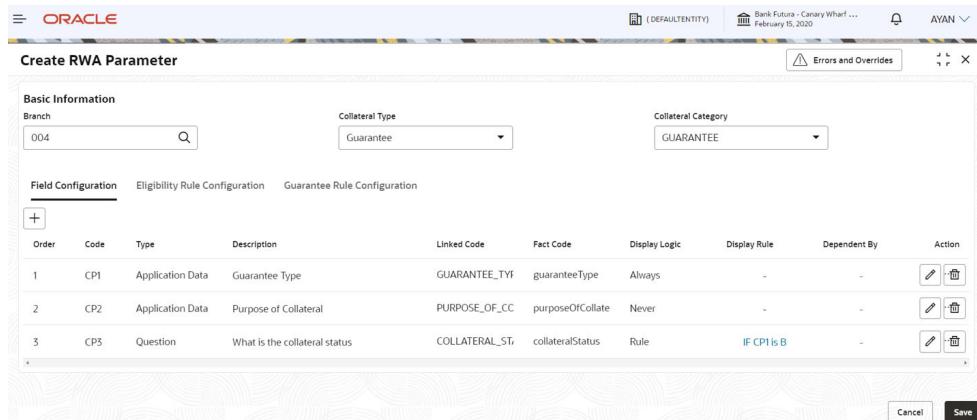
Figure 4-17 Configure Rule



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



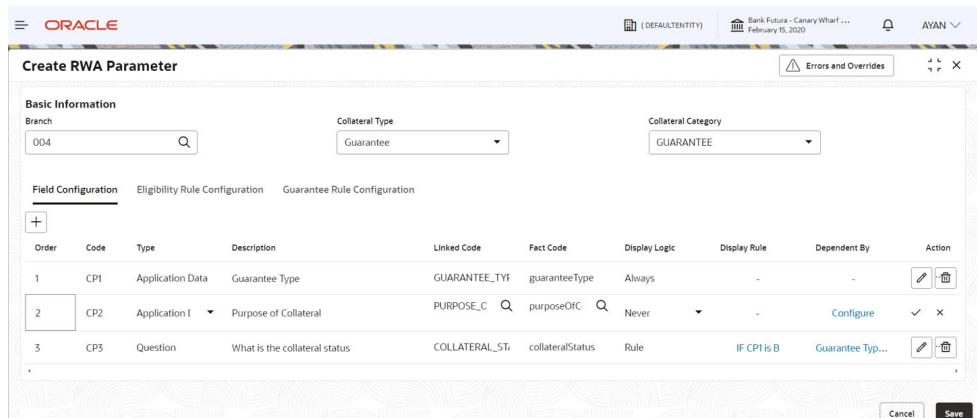
As in the above screenshot once the display rule has been saved, the value for the following field will be updated.

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

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

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

Order	Code	Type	Description
1	CP1	Application Data	Guarantee Type
2	CP2	Application Data	Purpose of Collateral
3	CP3	Question	What is the collateral status

Figure 4-21 Configure Dependent Fields

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	-	-	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
2	CP2	Application Data	Purpose of Collateral	PURPOSE_OF_CC	purposeOfCollate	Never	-	-	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
3	CP3	Question	What is the collateral status	COLLATERAL_ST	collateralStatus	Rule	IF CP1 is B	GTEE Type:CP1...	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

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

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(DEFAULTENTITY) Bank Fusion - Canary Wharf ... February 15, 2020 AYAN ▾

Create RWA Parameter

Basic Information

Branch	Collateral Type	Collateral Category
004	Guarantee	GUARANTEE

Field Configuration Eligibility Rule Configuration Guarantee Rule Configuration

Eligibility Rule Configuration

Rule Code	Description	Rule Applied	Action
No data to display.			

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

Cancel Save

Click + to add a new rule.

Figure 4-23 Configure Rule

Create RWA Parameter

Basic Information

Branch

Collateral Type

Field Configuration
Eligibility Rule Configuration
Guarantee Rule Configuration

+

Rule Code	Description	Rule Applied
No data to display.		

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

Configure Rule

Rule Code

Description

=
!=
Guarantee Type...

If

Item Code

Description

Add Condition
Add RWA Type

Condition
Then

No items to display.

Save Rule
Cancel

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

Table 4-7 Configure Rule - Field Description

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

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

Figure 4-24 Configure Rule RWA Eligibility

The screenshot shows the Oracle RWA Eligibility Maintenance interface. The 'Configure Rule' screen is open, with the 'Eligibility Rule Configuration' tab selected. A condition is being defined: 'If Item Code CP1, Description Guarantee Type, then'. The 'Then' section is empty. Buttons for 'Save Rule' and 'Cancel' are at the bottom right.

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

The screenshot shows the Oracle RWA Eligibility Maintenance interface. The 'Configure Rule' screen is open, with the 'Eligibility Rule Configuration' tab selected. Three results are defined: 1. RWA Global (Display Next To CP1, Warning/Reason: Commercial Guarantee is not acceptable). 2. RWA Local (Display Next To CP2, Warning/Reason: Guarantee for new facility is ineligible). 3. RWA Regional (Display Next To CP1, Warning/Reason: Commercial Guarantee is not acceptable). The 'Add RWA Type' button is visible at the bottom, and 'Save Rule' and 'Cancel' buttons are at the bottom right.

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

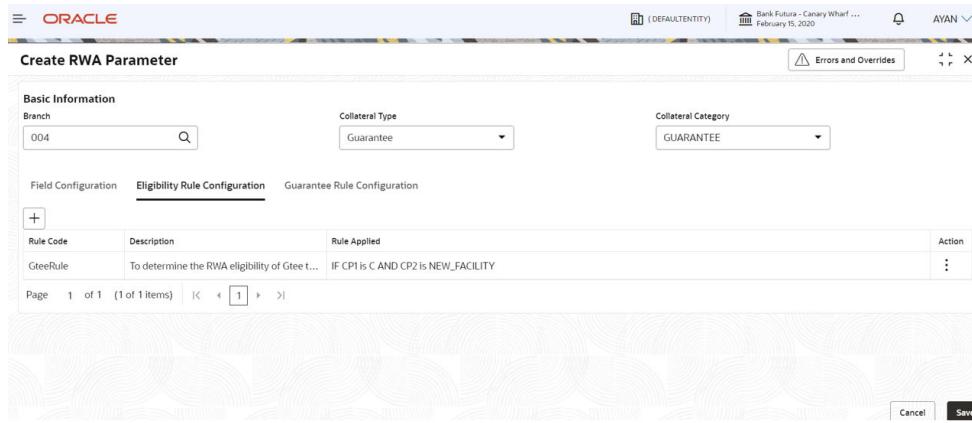
- RWA Global
- RWA Local
- RWA Regional

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

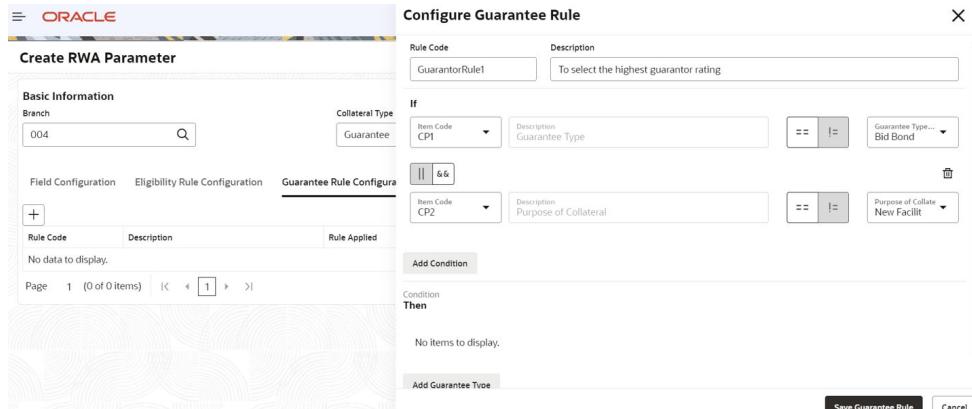


Table 4-8 Configure Guarantee - Rule - Field Description

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

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

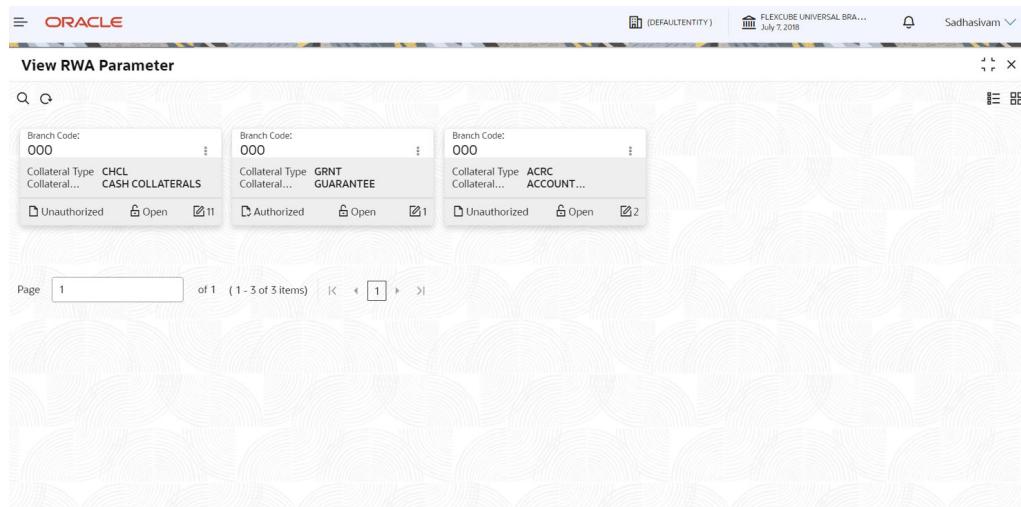
The user needs to click **Save** to save the **RWA Parameter** after saving the:

- **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

The screenshot shows the Oracle Collateral Perfection - Enrichment application. The 'Eligibility check' section is active. It includes fields for 'Collateral Description' (with a search icon), 'Collateral value' (80,000), 'Country region' (SG), and a checkbox for using an HSBC Standard Legal Template. There are dropdowns for 'Who will produce review the bespoke Security Document' and 'Technique Opinion Available'. Below these are checkboxes for 'Exchange Controls exist?', '2nd Order Risk evidence stored', and 'Completed Technique Opinion Questionnaire stored'. The bottom of the screen has buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and '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

The screenshot shows the Oracle Comments screen. It features a rich text editor toolbar at the top with various formatting options. Below the toolbar is a text input field with the placeholder 'Enter text here...'. A message area below the text field displays 'No items to display.' At the bottom of the screen are buttons for 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Submit'.

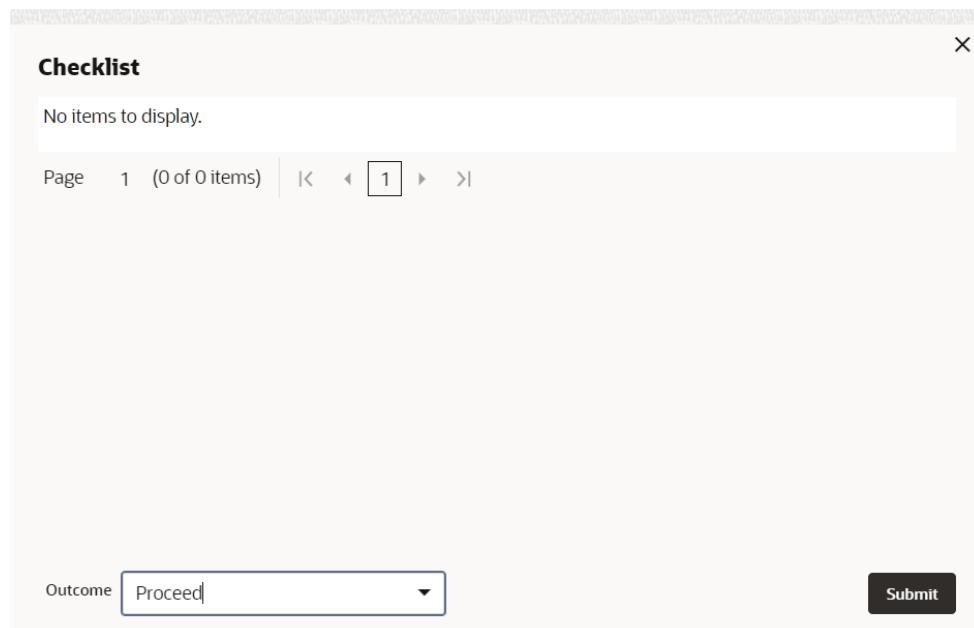
1. Enter comments for Data Enrichment stage in the **Comments** text box.
2. Click **Post**.

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

The screenshot shows the Oracle Free Tasks page. The left sidebar lists various collateral types: Collateral 360, Evaluation, Insurance, Liquidation, Perfection, Release, Review, Simplified Amend, and Substitution. The main area is titled 'Free Tasks' and contains a table with the following data:

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Low	Collateral Perfection	APP231257054	APP231257054	Enrichment	19-10-16	000
Low	Collateral Perfection	APP231257027	APP231257027	Enrichment	19-10-16	000
Low	Collateral Perfection	APP231257024	APP231257024	Field Investigation	19-10-16	000
Low	Credit Origination	APP231257017	APP231257017	Proposal Initiation	23-05-05	000(FLEXCUB...
Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

Page: 1 of 1 (1 - 19 of 19 items) | < 1 > |

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

The Risk Evaluation - Collateral Summary screen is displayed.

Figure 5-2 Risk Evaluation - Collateral Summary

The screenshot shows the Risk Evaluation - Collateral Summary screen for ASIAN PAINTS LTD. The top navigation bar includes 'Collateral Summary', 'Risk Evaluation', and 'Comments'. The main area displays the following information:

- Customer ID:** 0001231
- Application ID:** APP231257059
- Documents:** 0
- Collateral Type:** Property
- Collateral Category:** RESIDENTIAL PROPERTY
- Ownership Type:** Single

Property:

1 Collateral	\$10.5K Collateral Value	1 Position	Seniority of charge	0 Total %	100 Available %	0 Proposed	0 Compiled	0 Breached	1 Active	Insurance	\$80,000.00 Total Amount
--------------	--------------------------	------------	---------------------	-----------	-----------------	------------	------------	------------	----------	-----------	--------------------------

Linked Facilities Details: No data to display

Ownership: 100% ASIAN PAINTS LTD

Shared Customers: 10% ULTRATECH CEMENT LTD(0001237), 90% ASIAN PAINTS LTD(0001231)

Configured Stage Status:

- Risk Evaluation: In Progress
- External Legal Opinion: Completed

Audit: Cancel Hold Save & Close Next

Figure 5-3 Risk Evaluation - Collateral Summary

The screenshot shows the Risk Evaluation - Collateral Summary screen for ASIAN PAINTS LTD, with the 'External Legal Opinion' status updated to 'Completed'.

Current Status: Legal Opinion Completed

Configured Stage Status:

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

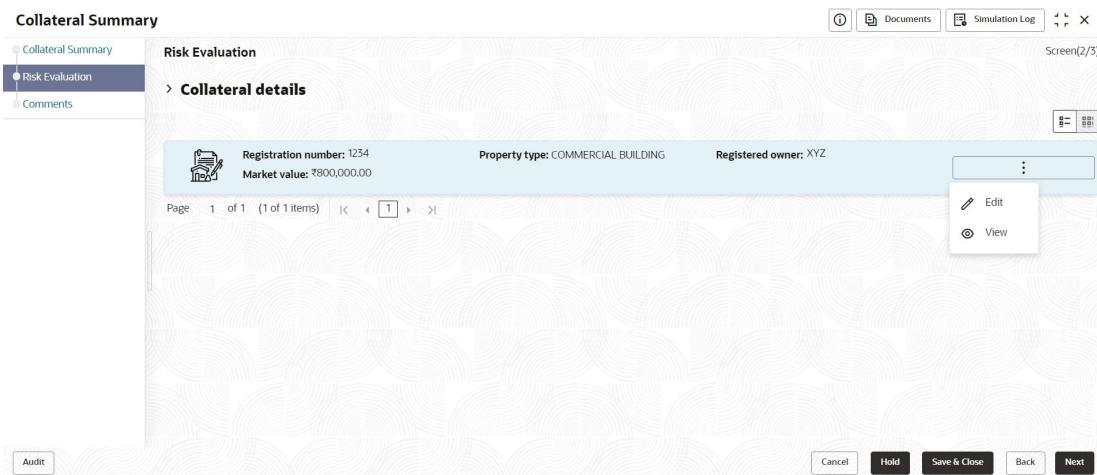
Audit: Cancel Hold Save & Close Next

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

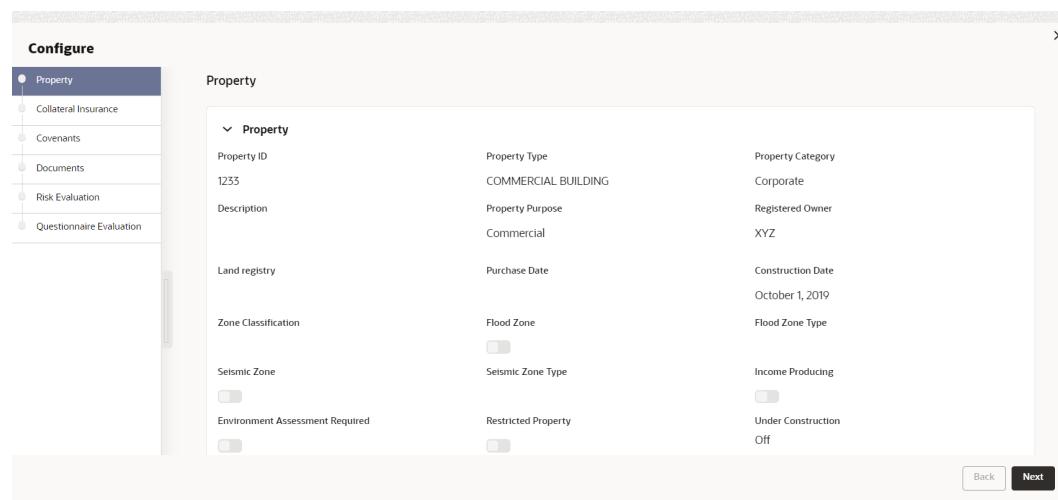


To evaluate the collateral in terms of risk:

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

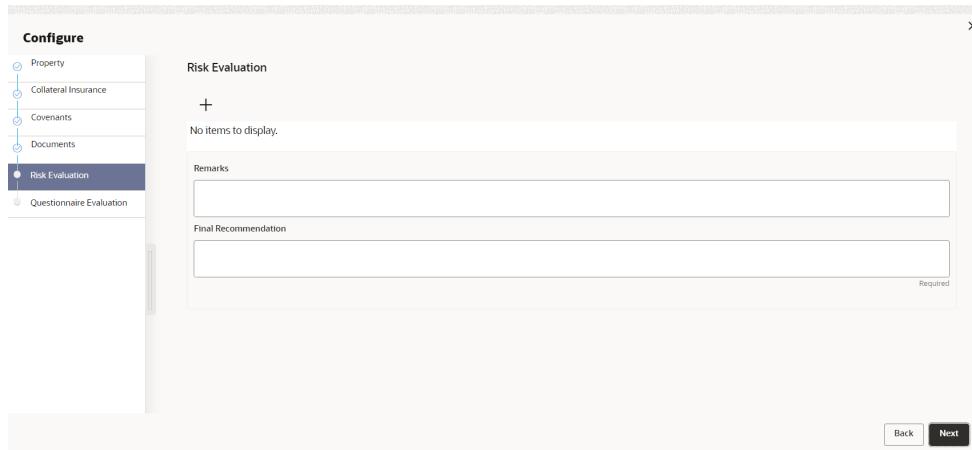
The **Risk Evaluation - Configure - Collateral Type** screen is displayed.

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



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

Figure 5-7 Risk Evaluation Details



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

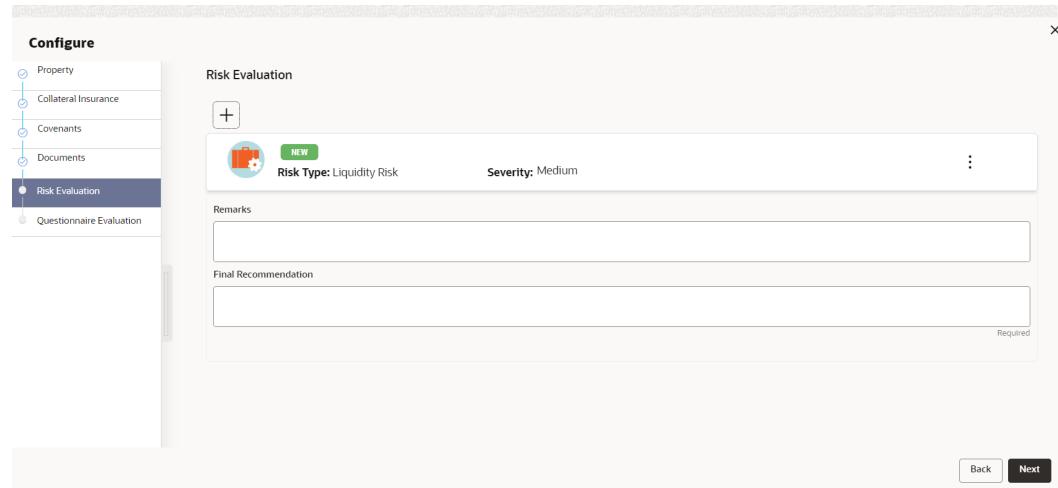
Table 5-1 Risk Evaluation Details - Field Description

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

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

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

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

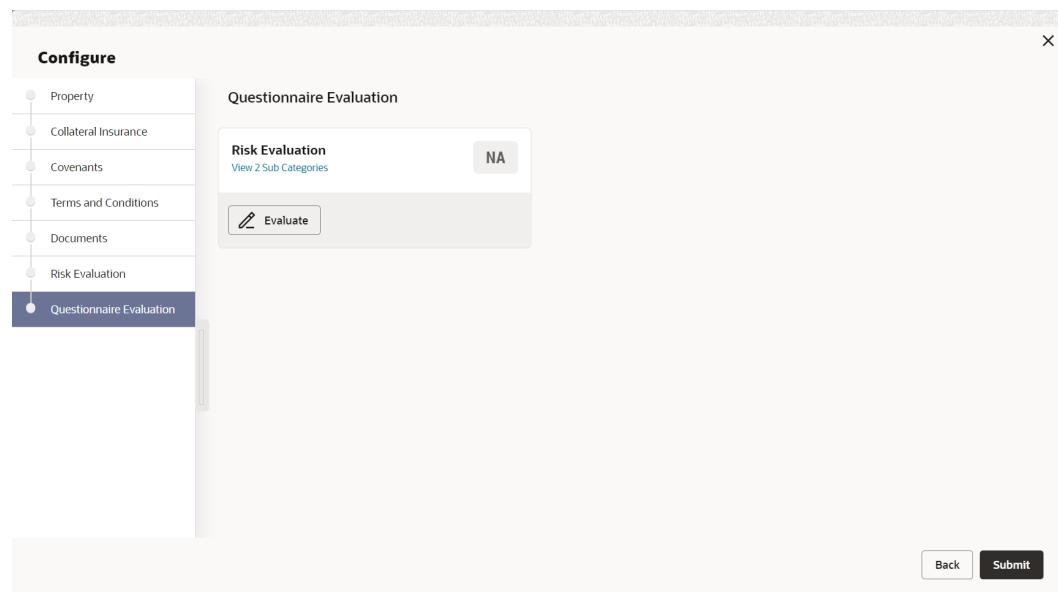


You can **Edit**, **View**, or **Delete** the added risk evaluation detail by clicking **Action** icon and selecting the required option.

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



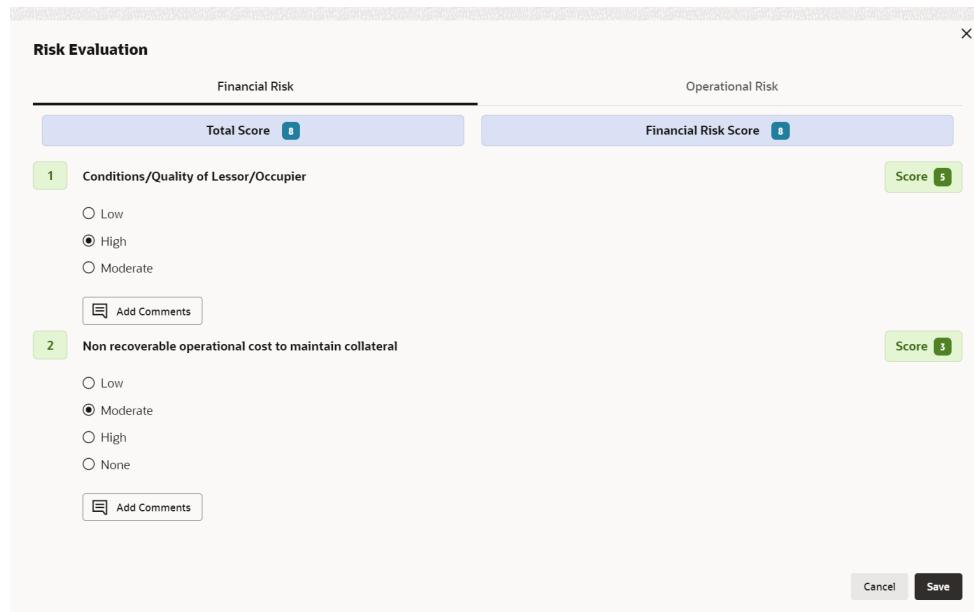
 **Note:**

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

Financial Risk

Operational Risk

Total Score 8

Financial Risk Score 8

1 Conditions/Quality of Lessor/Occupier

Score 

Low

High

Moderate

Add Comments 

2 Non recoverable operational cost to maintain collateral

Score 

Low

Moderate

High

None

Add Comments 

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

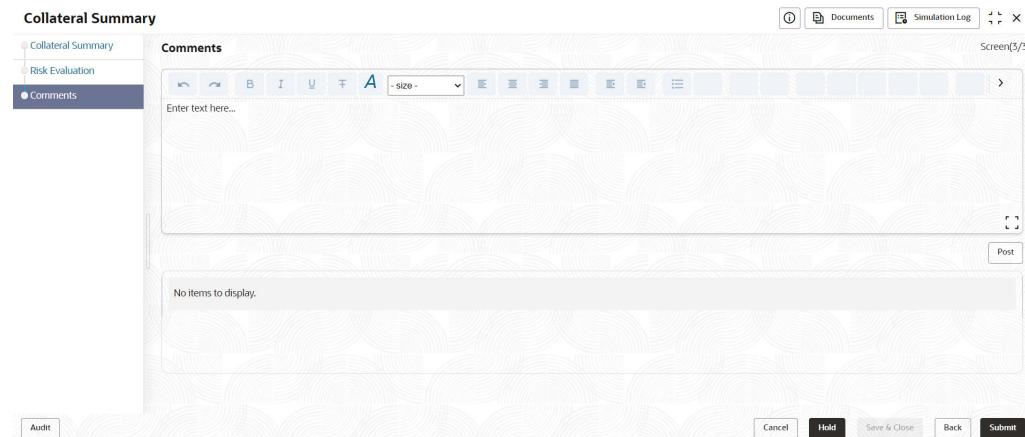
9. After performing all the evaluation, click **Submit**.

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



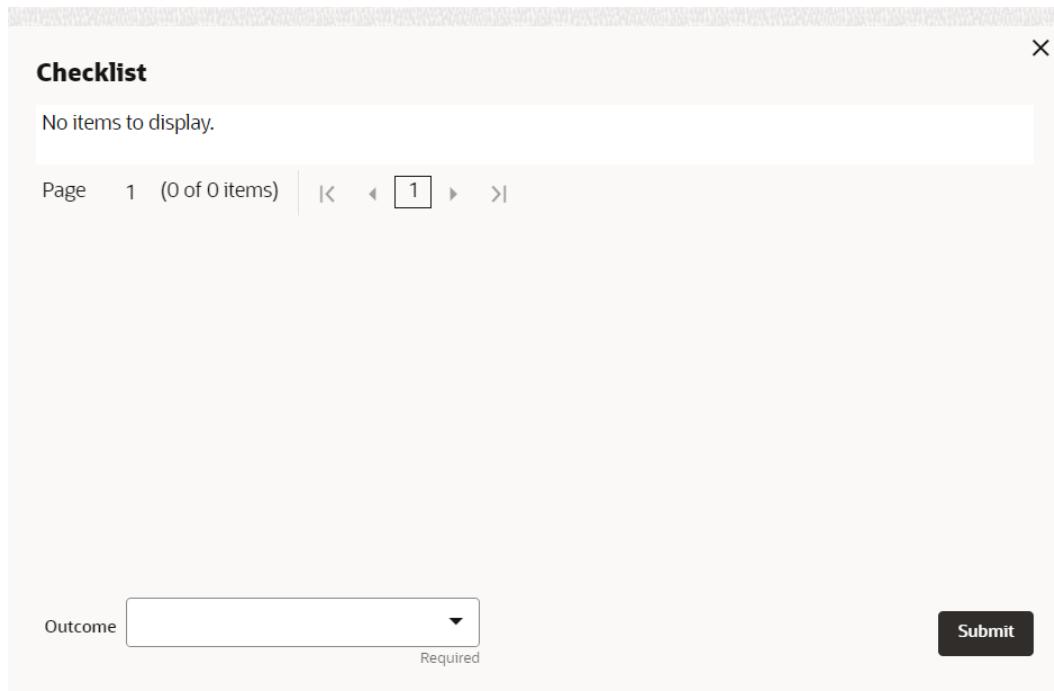
1. Enter your comments for the Risk Evaluation stage in the **Comments** text box.
2. Click **Post**.

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

3. Click **Submit**.

The **Checklist** window is displayed.

Figure 5-14 Checklist



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

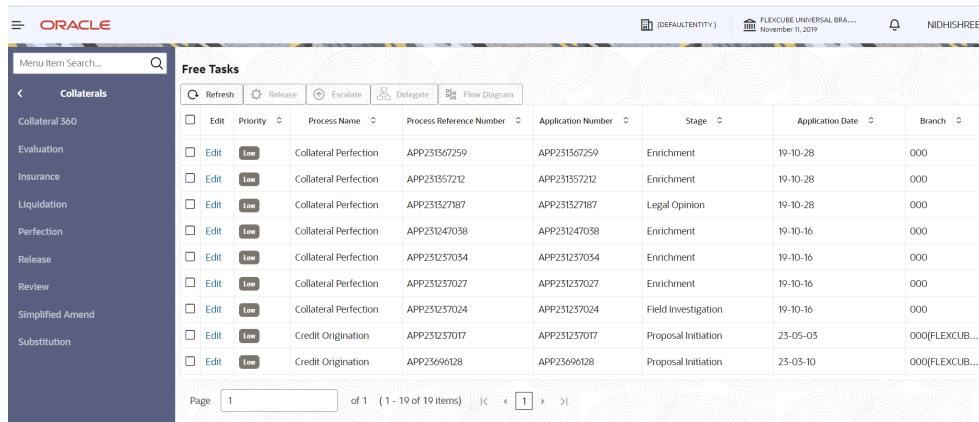
 **Note:**

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



The screenshot shows the Oracle Free Tasks interface. The left sidebar lists 'Collaterals' categories: Collateral 360, Evaluation, Insurance, Liquidation, Perfection, Release, Review, Simplified Amend, and Substitution. The main area is titled 'Free Tasks' and contains a table with the following data:

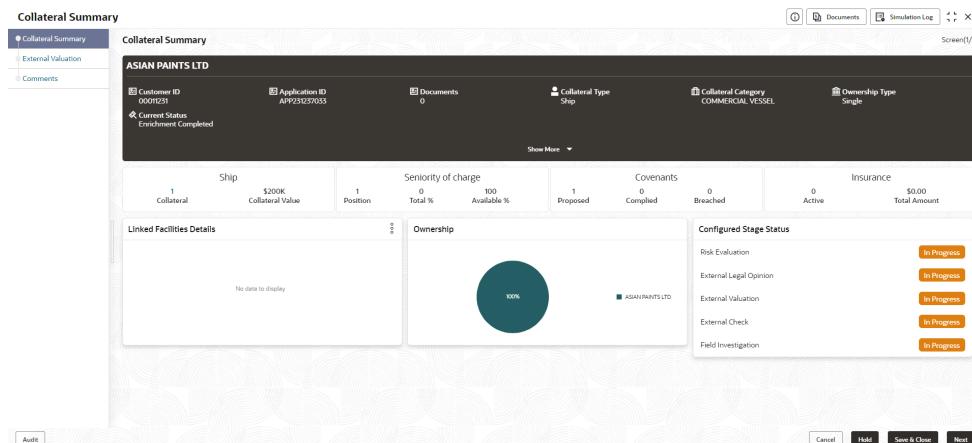
Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Collateral Perfection	APP231257054	APP231257054	Enrichment	19-10-16	000
Collateral Perfection	APP231257027	APP231257027	Enrichment	19-10-16	000
Collateral Perfection	APP231257024	APP231257024	Field Investigation	19-10-16	000
Credit Origination	APP231257017	APP231257017	Proposal Initiation	23-05-05	000(FLEXCUB...
Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

Page: 1 of 1 (1 - 19 of 19 items) | < 1 > |

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

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

Figure 6-2 External Valuation - Collateral Summary



The screenshot shows the Oracle External Valuation - Collateral Summary screen for 'ASIAN PAINTS LTD'. The top navigation bar includes 'Collateral Summary', 'External Valuation', and 'Comments'. The main area displays the following details:

Customer ID	Application ID	Documents	Collateral Type	Collateral Category	Ownership Type
00091231	APP923237035	0	Ship	COMMERCIAL VESSEL	Single

Current Status: Enrichment Completed

Ship

Collateral	\$200K Collateral Value	Position	Seniority of charge	Covenants	Insurance
1	\$200K	1	0 Total % 100 Available %	1 Proposed 0 Compiled 0 Breached 0 Active	\$0.00 Total Amount

Linked Facilities Details

Ownership

Configured Stage Status

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

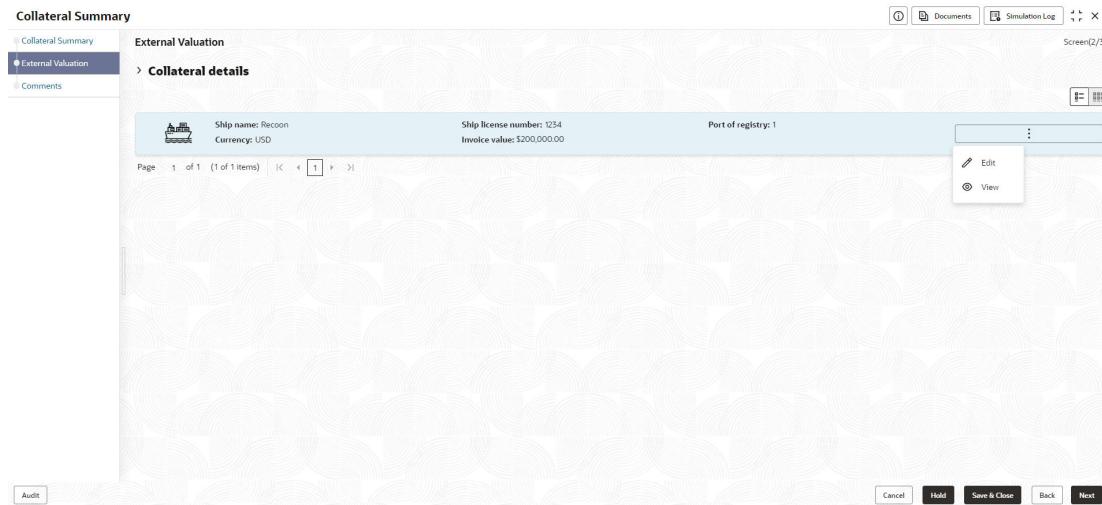
Buttons: Audit, Cancel, Hold, Save & Close, Next

- 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

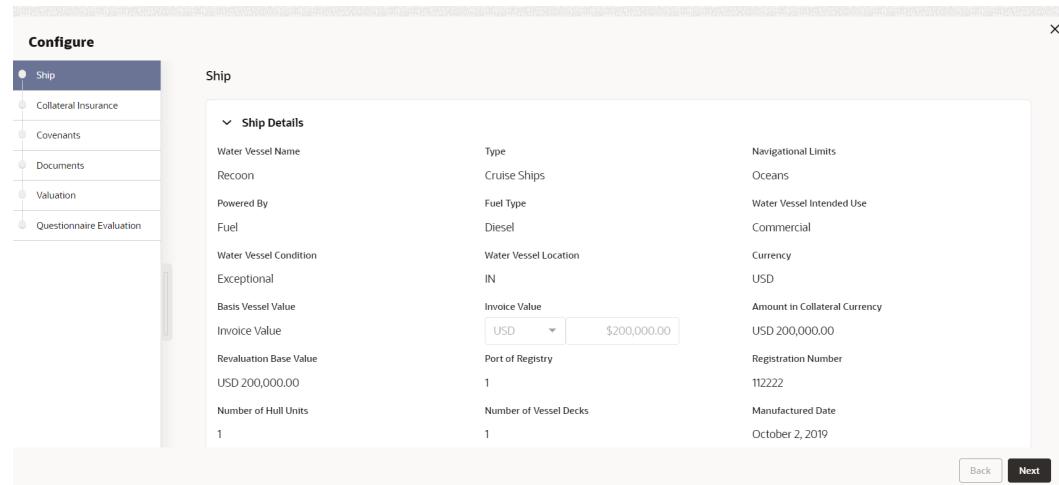


Figure 6-5 External Valuation - Configure - Collateral Type

1	1	October 2, 2019
Manufacturer Name	State Or Territory Vessel Operates In	Motor Number
Recon	KA	12
Twenty Foot Equivalent	Water Vessel License Number	License Details
1	1234	12344
Water Vessel Description		
Valid		
Ship Dimensions		
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

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

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

Figure 6-8 External Valuation Details

The screenshot shows the 'External Valuation Details' window. It has a header 'External Valuation Details' with a close button 'X'. Below the header is a section titled 'Basic Details' with a collapse/expand arrow. The fields in 'Basic Details' are:

- 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

Below 'Basic Details' is a collapsed section 'Immovable Collateral Valuation Details'. At the bottom are buttons: 'Cancel', 'Clear', and a dark 'Add' button.

Figure 6-9 External Valuation Details

The screenshot shows the 'External Valuation Details' window with expanded sections. The sections are:

- Basic Details** (expanded): Same fields as Figure 6-8.
- Immovable Collateral Valuation Details** (expanded): Same fields as Figure 6-8.
- Immovable Collateral Area Details** (collapsed): Indicated by a plus sign.
- Remarks** (collapsed): Indicated by a plus sign.

At the bottom are buttons: 'Cancel', 'Clear', and a dark 'Add' button.

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

Table 6-1 Basic Details - Field Description

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

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

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

Figure 6-10 Immovable collateral valuation details

The screenshot shows a dialog box titled 'External Valuation Details' with a sub-section titled 'Immovable Collateral Valuation Details'. The form contains the following fields:

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

At the bottom right of the dialog box are buttons for 'Cancel', 'Clear', and 'Add'.

Figure 6-11 Immovable collateral valuation details

Table 6-2 Immovable Collateral Valuation Details - Field Description

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

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

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

Figure 6-12 Immovable Collateral Area Details

External Valuation Details

> Immovable Collateral Valuation Details

Immovable Collateral Area Details

Unit Of Area
Select

Land/Plot Area

Area per Agreement / Sale Deed

Area Per Plan

Area Per Measurement

Land Area

Construction Area

Remarks

Cancel Clear Add

Figure 6-13 Immovable Collateral Area Details

External Valuation Details

> Basic Details

> Immovable Collateral Valuation Details

> Immovable Collateral Area Details

Remarks

Remarks

Valuer Remarks

Cancel Clear Add

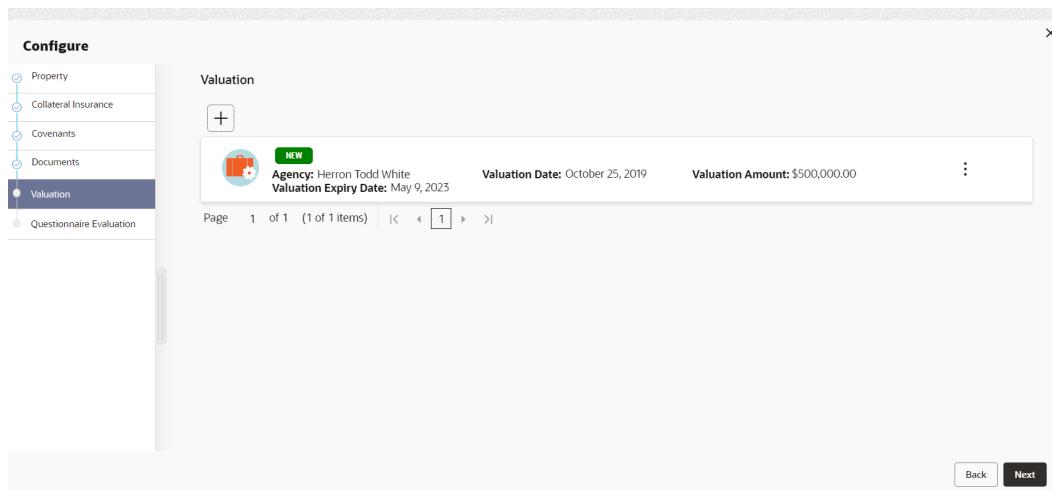
Table 6-3 Immovable Collateral Valuation Details - Field Description

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

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

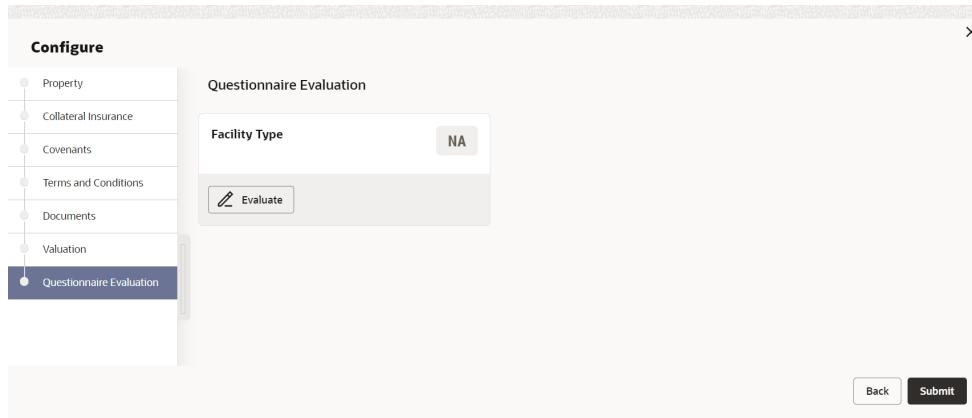


You can **Edit**, **View**, or **Delete** the added external valuation detail by clicking the **Action** icon and selecting the required option.

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



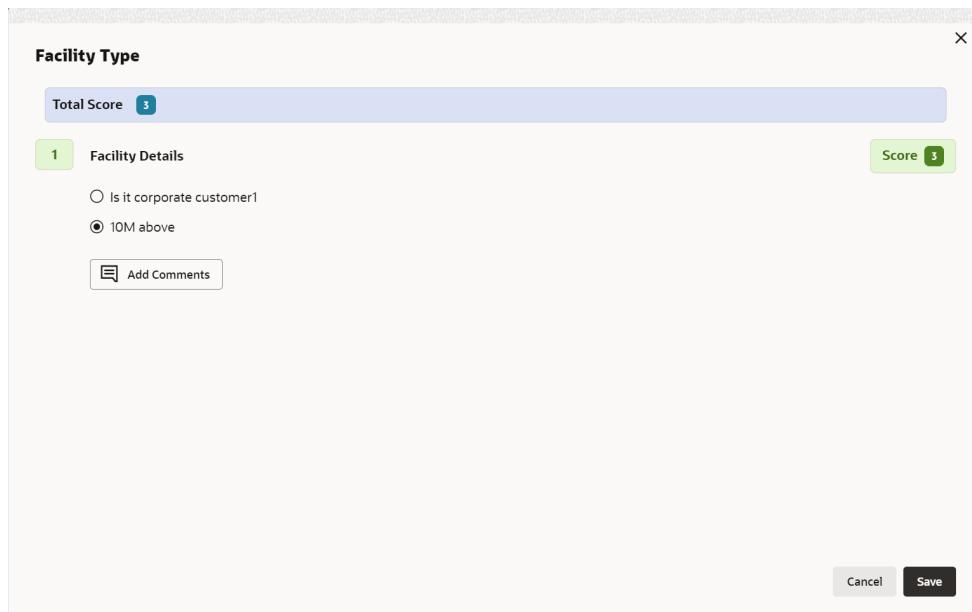
 **Note:**

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

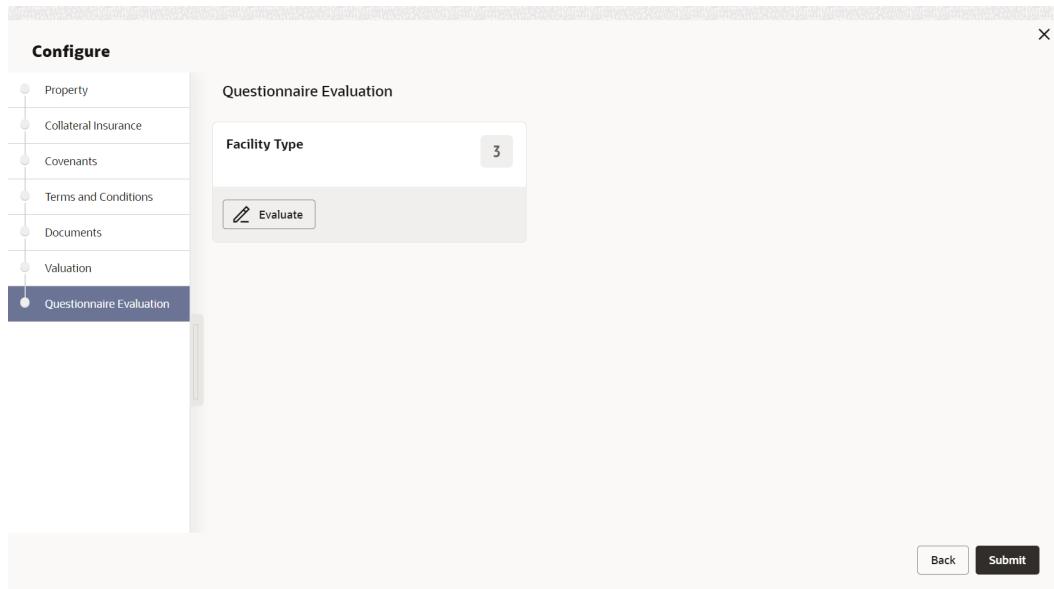


8. Select correct answer for the displayed question and click **Save**.

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



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

 **Note:**

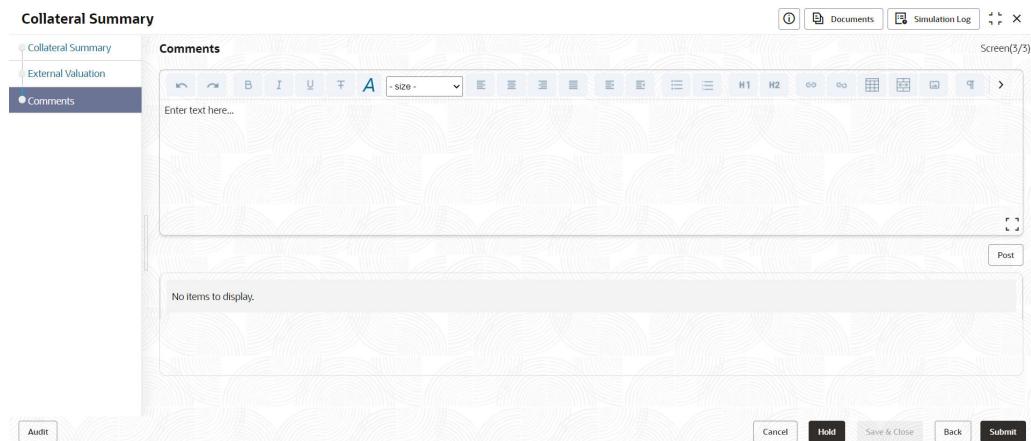
If the minimum number of external valuation record is not added, the system prompts an error message based on the configured rule. You can capture the appropriate remarks and proceed to the next stage by obtaining exception approval or add the external valuation records at a later date.

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.

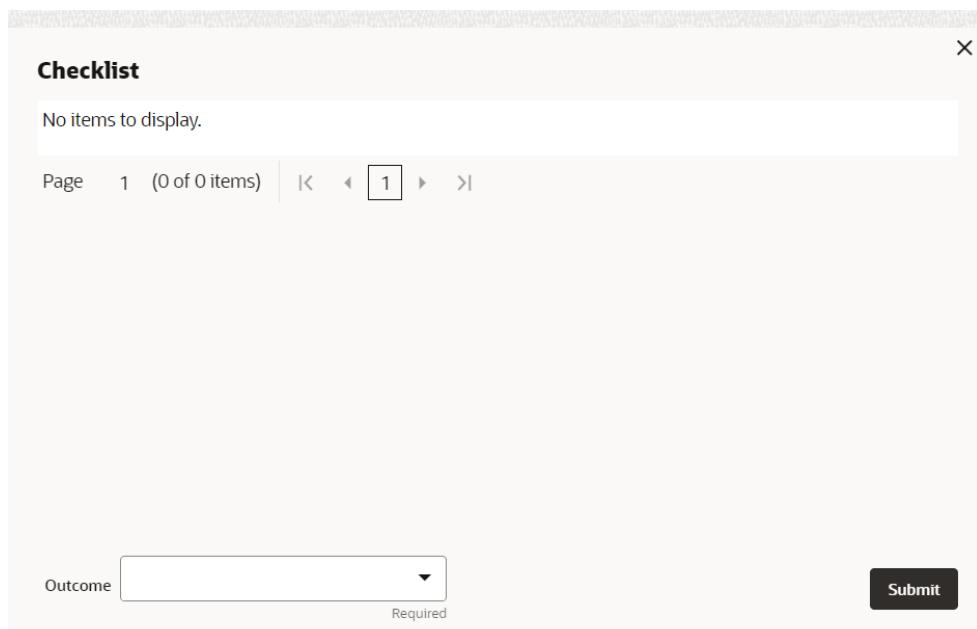
2. Click **Post**.

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.

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

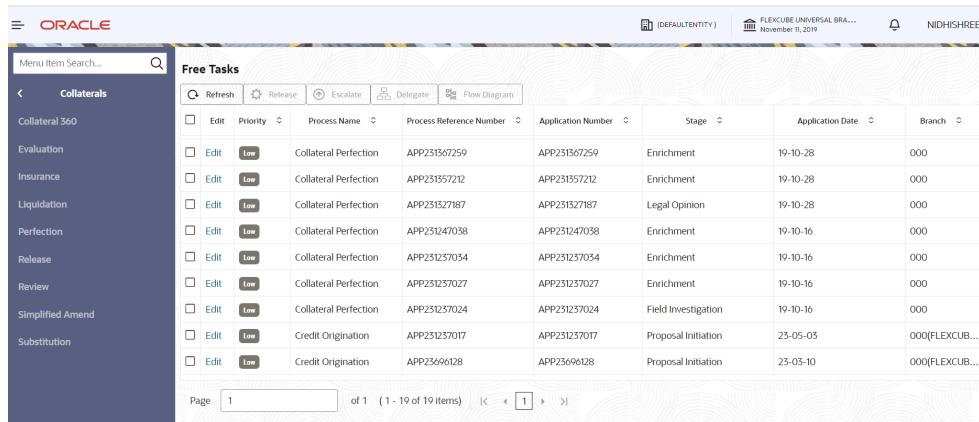
 **Note:**

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



The screenshot shows the Oracle Free Tasks page. The left sidebar lists 'Collaterals' categories: Collateral 360, Evaluation, Insurance, Liquidation, Perfection, Release, Review, Simplified Amend, and Substitution. The main area is titled 'Free Tasks' and displays a table with the following data:

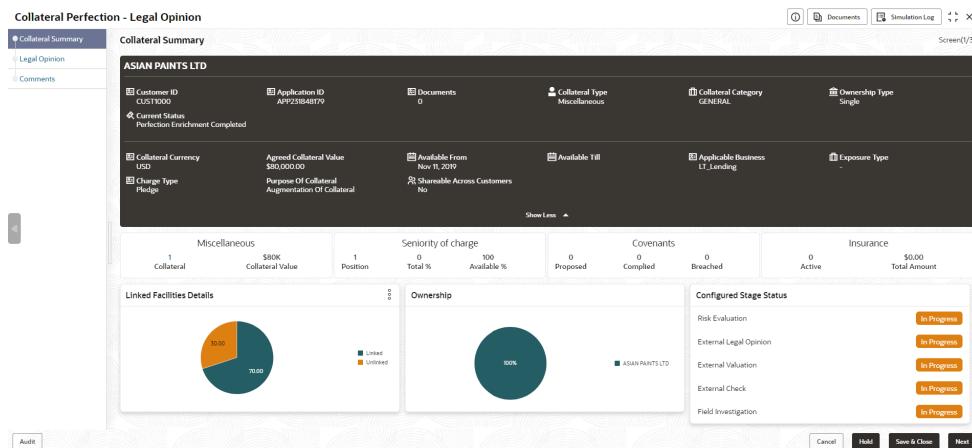
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Edit	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Edit	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Edit	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Edit	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Edit	Low	Collateral Perfection	APP231257054	APP231257054	Enrichment	19-10-16	000
Edit	Low	Collateral Perfection	APP231257027	APP231257027	Enrichment	19-10-16	000
Edit	Low	Collateral Perfection	APP231257024	APP231257024	Field Investigation	19-10-16	000
Edit	Low	Credit Origination	APP231257017	APP231257017	Proposal Initiation	23-05-05	000(FLEXCUB...)
Edit	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...)

Page: 1 of 1 (1 - 19 of 19 items) | < 1 > |

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

The Legal Opinion - Collateral Summary screen is displayed.

Figure 7-2 Legal Opinion - Collateral Summary



The screenshot shows the Legal Opinion - Collateral Summary screen for ASIAN PAINTS LTD. The top navigation bar includes 'Collateral Summary', 'Legal Opinion', and 'Comments'. The main content area is titled 'Collateral Summary' and displays the following details:

Customer ID: CUST1000	Application ID: APP231848179	Documents: 0	Collateral Type: Miscellaneous	Collateral Category: GENERAL	Ownership Type: Single
Current Status: Perfection Enrichment Completed					
Collateral Currency: USD	Agreed Collateral Value: \$80,000.00	Available From: Nov 11, 2019	Available Till:	Applicable Business: LT_Lending	Exposure Type:
Charge Type: Pledge	Purpose Of Collateral: Augmentation Of Collateral	Shareable Across Customers: No			

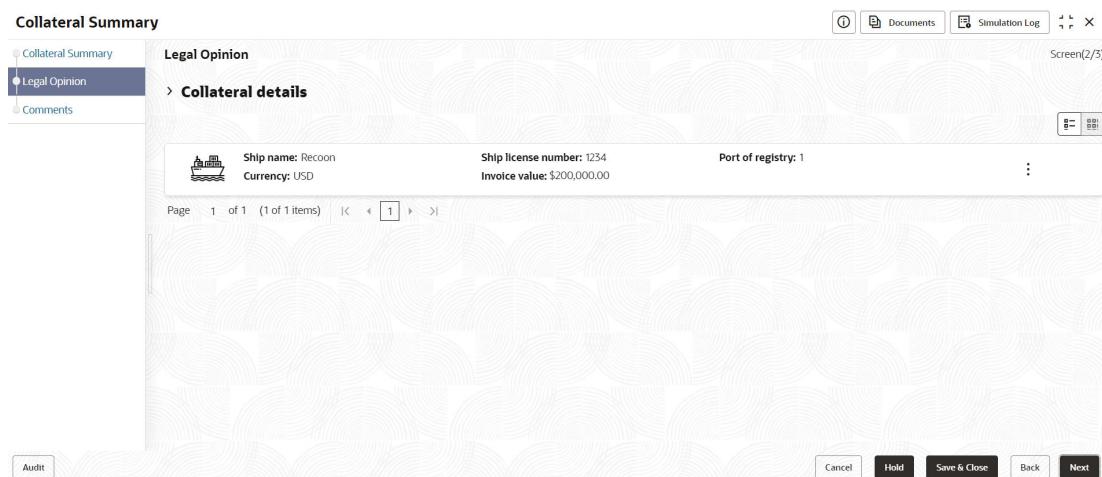
Below this, there are summary sections for 'Miscellaneous', 'Position', 'Seniority of charge', 'Covenants', and 'Insurance'. A pie chart shows the distribution of collateral between United and United. The 'Ownership' section shows 100% ownership by ASIAN PAINTS LTD. The 'Configured Stage Status' section lists several tasks in progress: Risk Evaluation, External Legal Opinion, External Valuation, External Check, and Field Investigation.

- 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

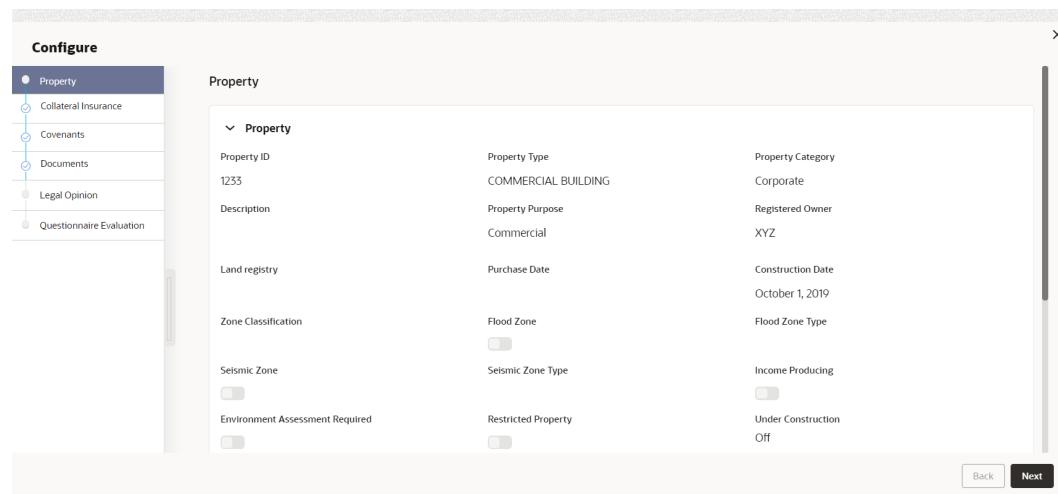


To capture the Legal Opinion for the collateral:

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

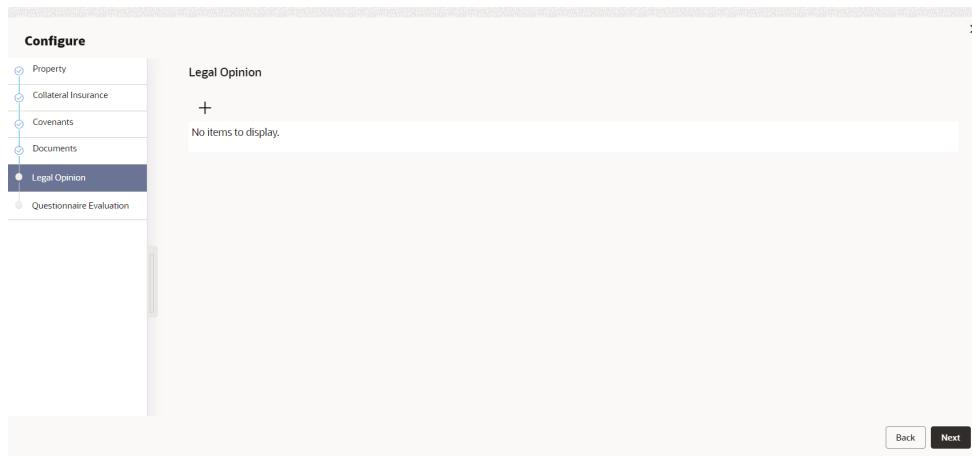
The **Legal Opinion - Configure - Collateral Type** screen is displayed.

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

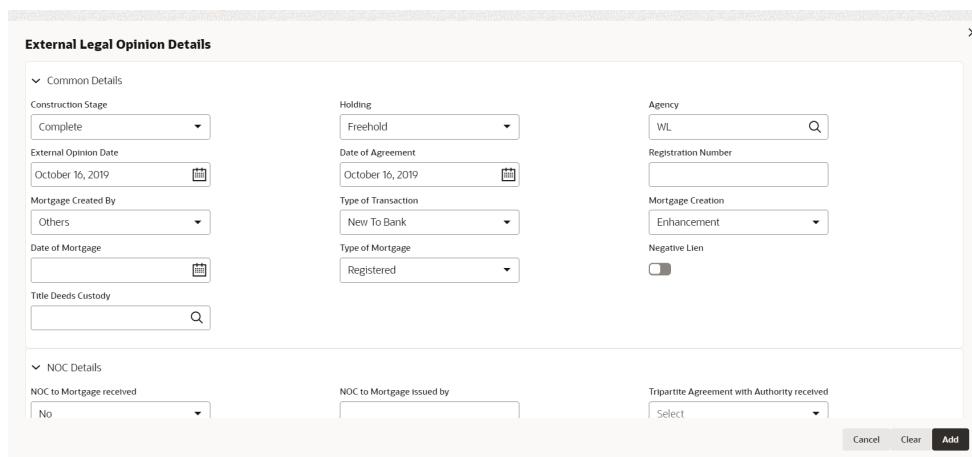


Figure 7-7 Legal Opinion Details

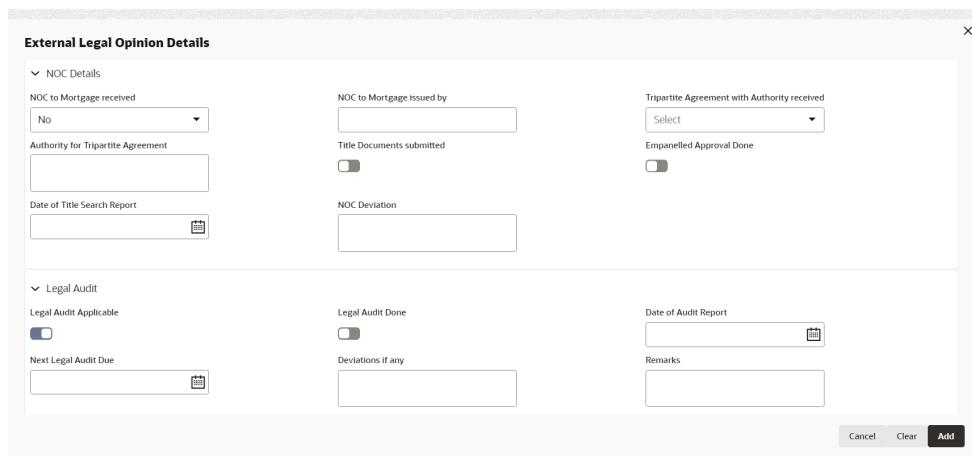


Figure 7-8 Legal Opinion Details

The screenshot shows a dialog box titled 'External Legal Opinion Details'. It contains several input fields and dropdown menus. At the top left is a date input for 'Date of Title Search Report' with a calendar icon. To its right is a text input for 'NOC Deviation'. Below these are sections for 'Legal Audit' and 'Legal Firm Opinion'. The 'Legal Audit' section includes fields for 'Applicable' (checkbox), 'Done' (checkbox), 'Date' (date input with calendar icon), 'Deviations if any' (text input), and 'Remarks' (text input). The 'Legal Firm Opinion' section includes fields for 'Required' (checkbox) and 'Final Recommendation' (text input with 'Required' label). At the bottom right of the dialog are buttons for 'Cancel', 'Clear', and 'Add'.

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

Table 7-2 NOC Details - Field Description

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

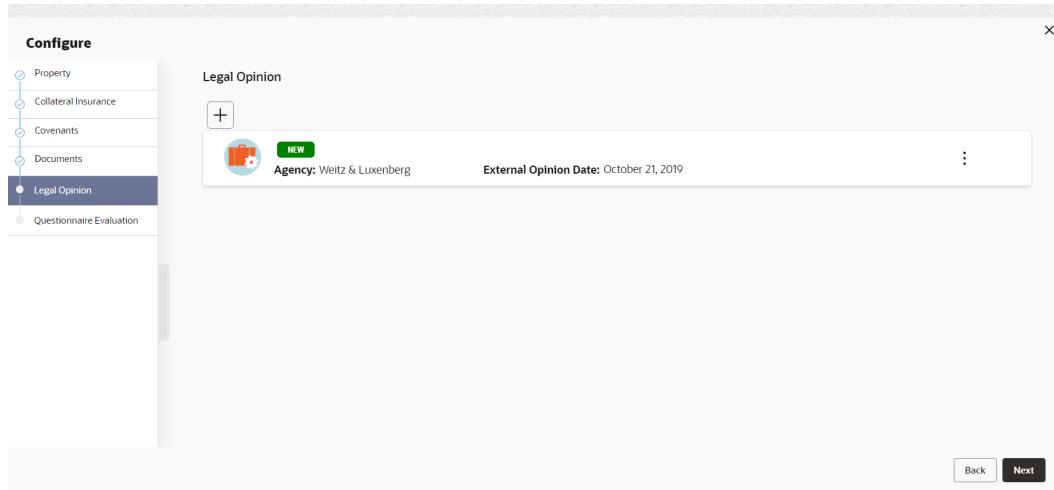
Table 7-3 Legal Audit - Field Description

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

5. Click + in the **Legal Opinion Details** window.

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

Figure 7-9 Legal Opinion



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:**

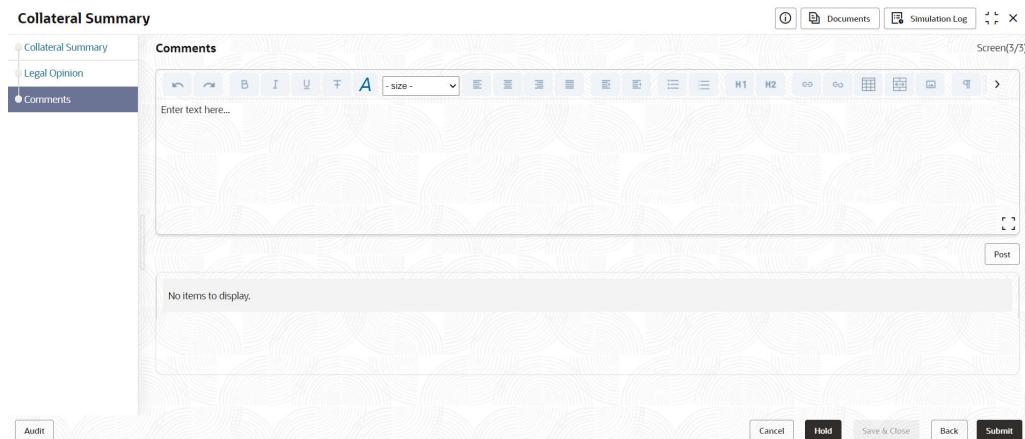
The screen is same as **Risk Evaluation - Configure - Questionnaire Evaluation** and **External Valuation - Configure - Questionnaire Evaluation** screen. For more information, refer the chapters **Risk Evaluation** and **External Valuation** in this User Guide.

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.

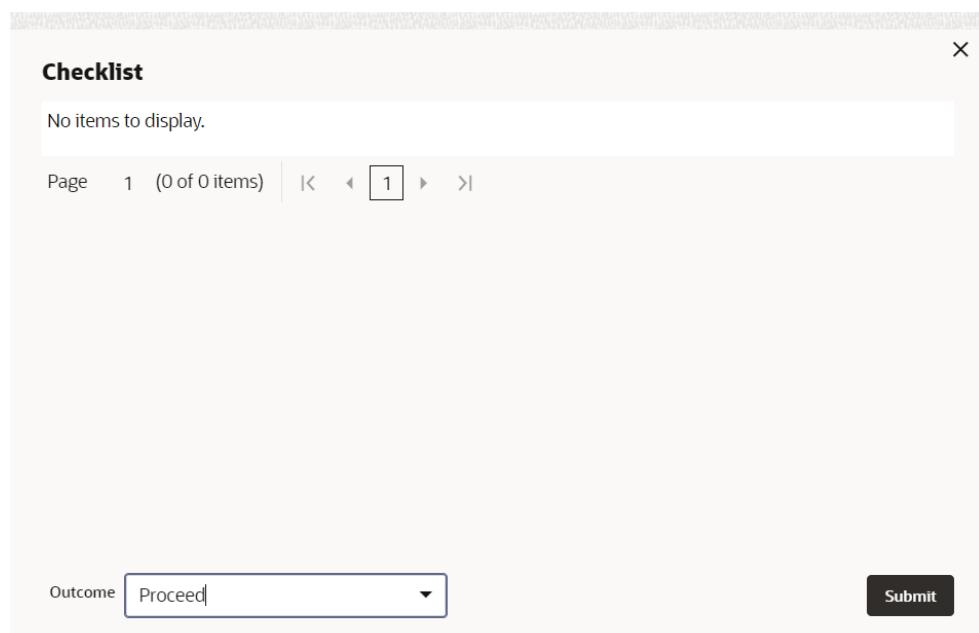
2. Click **Post**.

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.

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

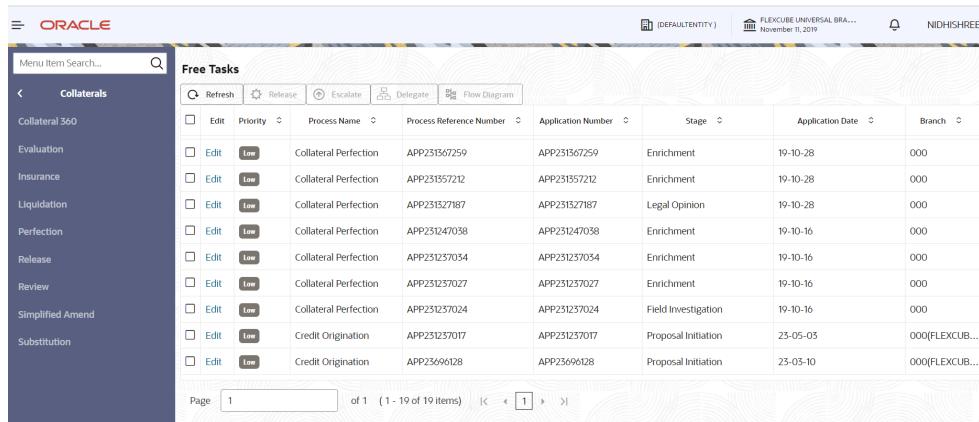
 **Note:**

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



The screenshot shows the Oracle Free Tasks interface. The left sidebar lists categories: Collateral 360, Evaluation, Insurance, Liquidation, Perfection, Release, Review, Simplified Amend, and Substitution. The main area is titled 'Free Tasks' and contains a table with the following data:

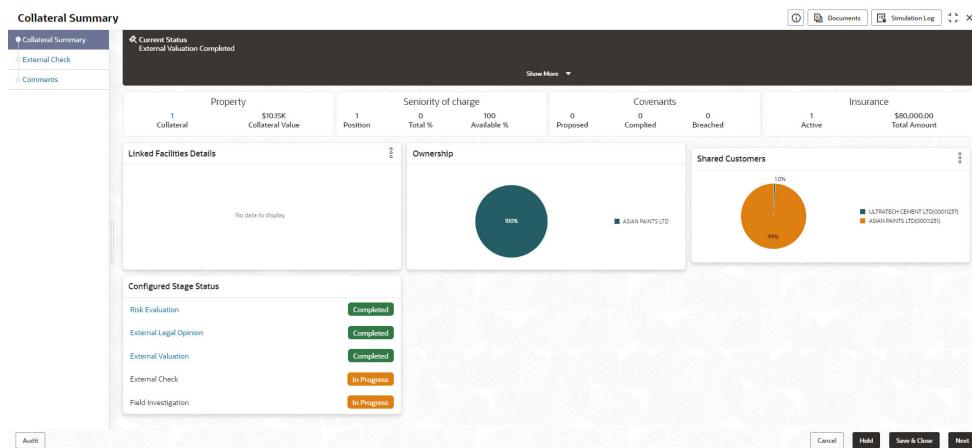
Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Low	Collateral Perfection	APP231257054	APP231257054	Enrichment	19-10-16	000
Low	Collateral Perfection	APP231257027	APP231257027	Enrichment	19-10-16	000
Low	Collateral Perfection	APP231257024	APP231257024	Field Investigation	19-10-16	000
Low	Credit Origination	APP231257017	APP231257017	Proposal Initiation	23-05-05	000(FLEXCUB...
Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

Page: 1 of 1 (1 - 19 of 19 items) | < 1 > |

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

The **External Check - Collateral Summary** screen is displayed.

Figure 8-2 External Check - Collateral Summary

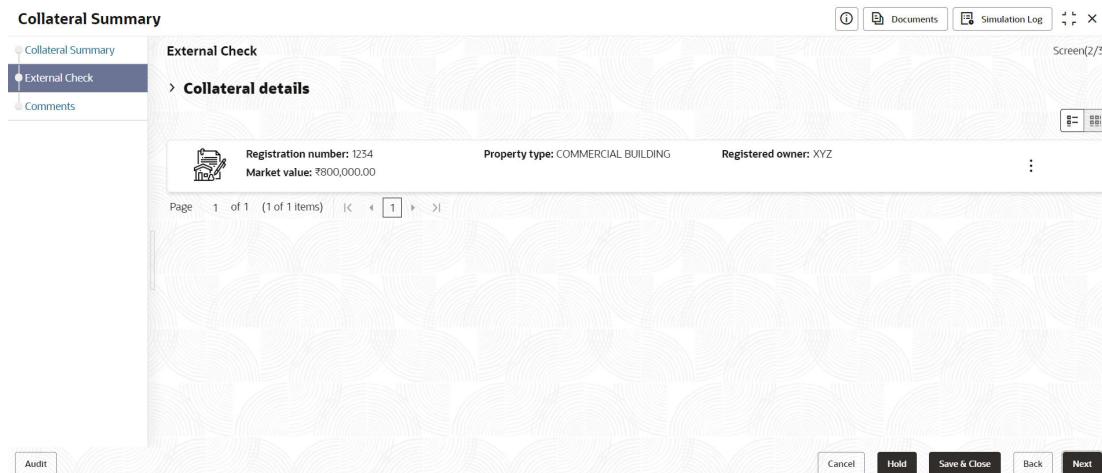


- View the Collateral Summary and click **Next**.

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

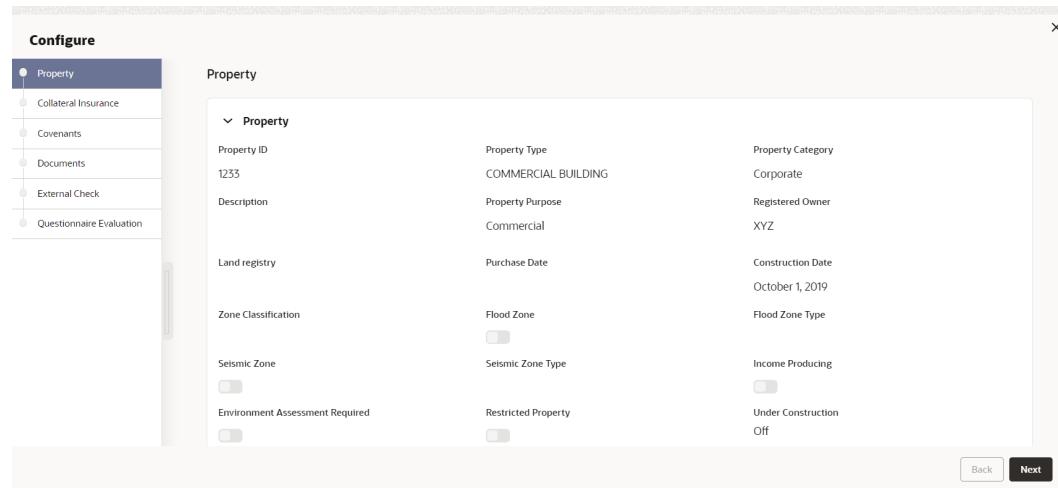


Figure 8-5 External Check - Configure - Collateral Type

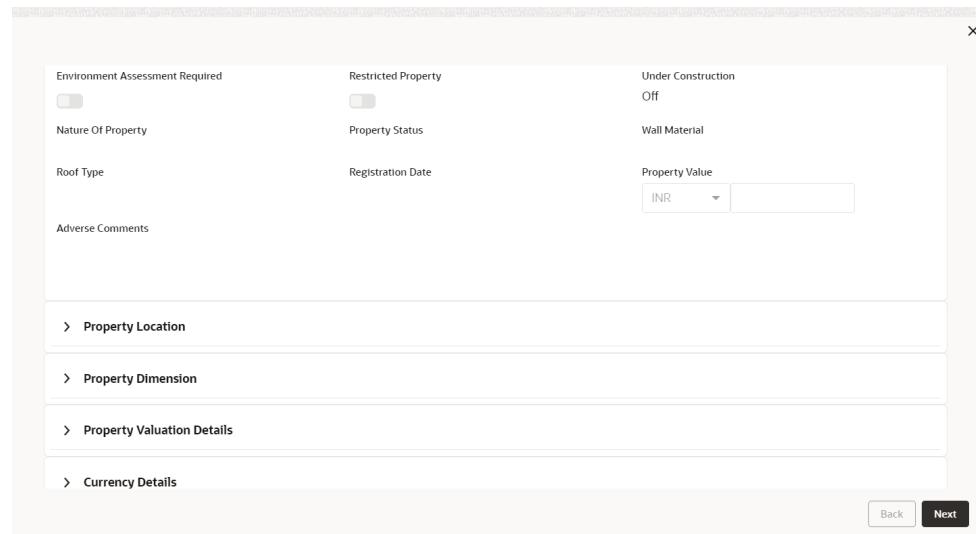
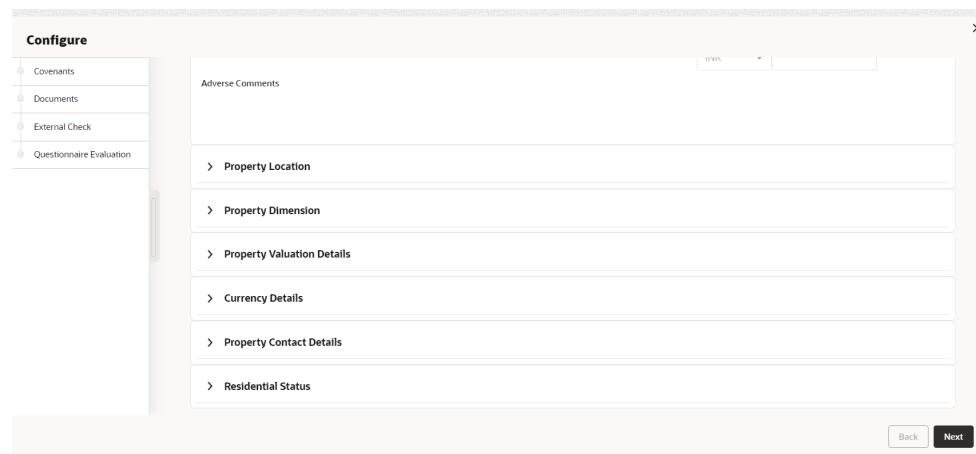
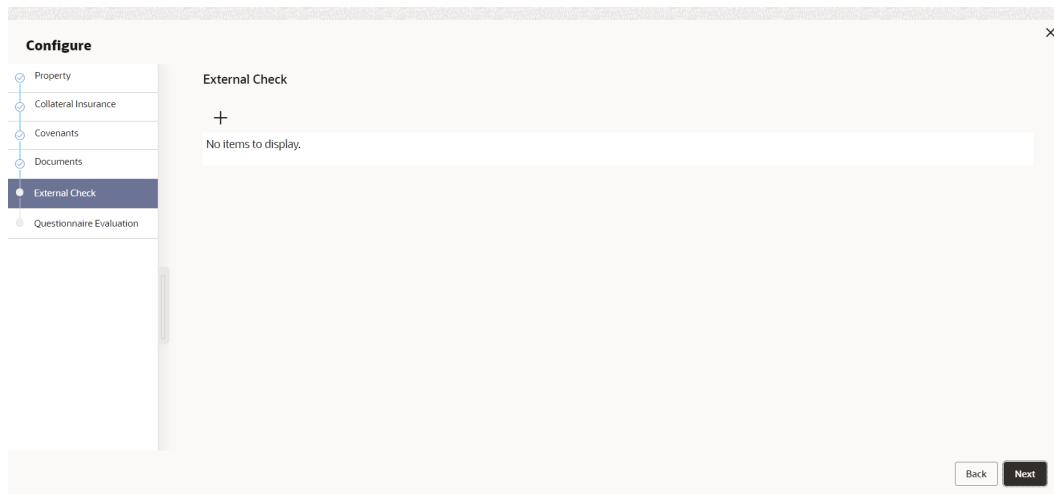


Figure 8-6 External Check - Configure - Collateral Type



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

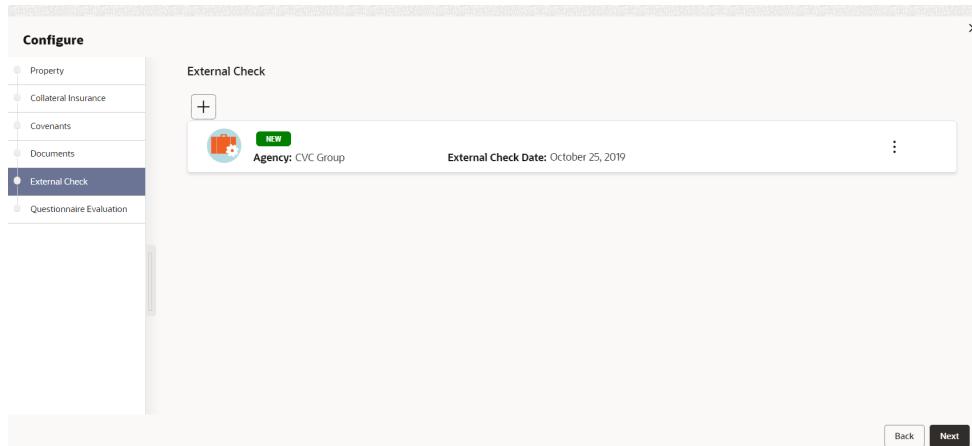
Table 8-1 (Cont.) External Check Details - Field Description

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

- 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:

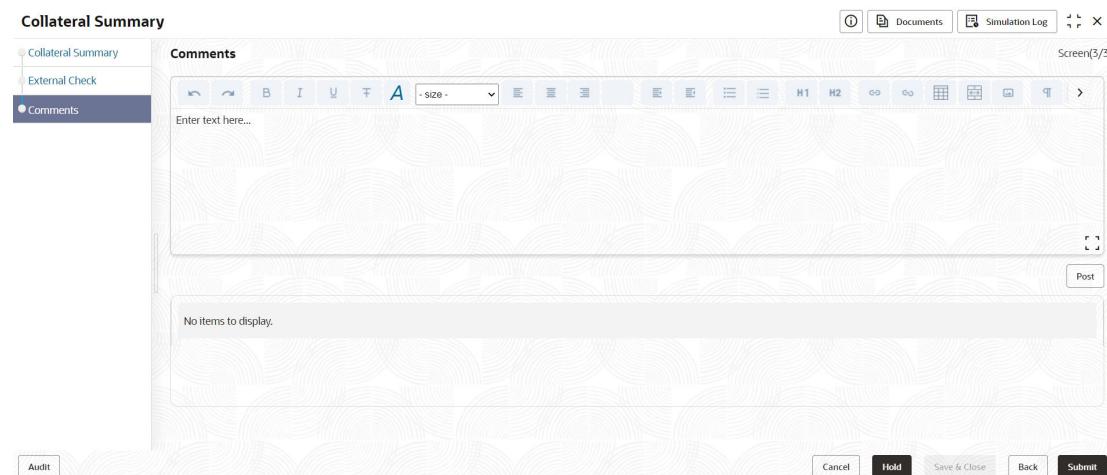
The screen is same as **Risk Evaluation - Configure - Questionnaire Evaluation** and **External Valuation - Configure - Questionnaire Evaluation** screen. For more information, refer the chapters **Risk Evaluation** and **External Valuation** in this User Guide.

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.

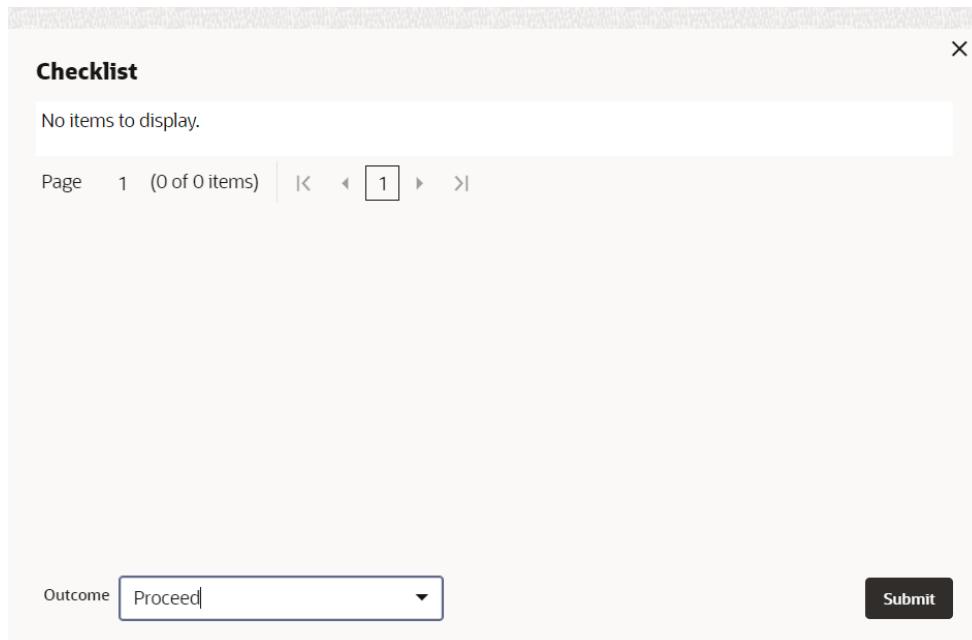
2. Click **Post**.

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

3. Click **Submit**.

The **Checklist** window is displayed.

Figure 8-11 Checklist



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.

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

The screenshot shows the Oracle Free Tasks interface. The left sidebar lists categories: Collaterals, Collateral 360, Evaluation, Insurance, Liquidation, Perfection, Release, Review, Simplified Amend, and Substitution. The main area is titled 'Free Tasks' and displays a table with columns: Edit, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, and Branch. The table contains 19 items, with the first few rows showing 'Collateral Perfection' and 'Credit Origination' tasks.

2. Click **Acquire & Edit** in the required Field Investigation task.

The **Field Investigation - Collateral Summary** screen is displayed.

Figure 9-2 Field Investigation - Collateral Summary

The screenshot shows the Field Investigation - Collateral Summary screen for ASIAN PAINTS LTD. The top header includes 'Collateral Summary', 'Collateral Investigation', and 'Comments'. The main content area displays the following details for ASIAN PAINTS LTD:

- ASIAN PAINTS LTD**
- Customer ID:** 00010231 | **Application ID:** APP231257509 | **Documents:** 0 | **Collateral Type:** Property | **Collateral Category:** RESIDENTIAL PROPERTY | **Ownership Type:** Single
- Property:** 1 Collateral (\$10,35K Collateral Value), 1 Position, Seniority of charge: 0 Total %, Available %: 100, 0 Proposed, 0 Compiled, 0 Breached, 1 Active, Insurance: \$80,000.00 Total Amount.
- Linked Facilities Details:** No data to display.
- Ownership:** 100% (ASIAN PAINTS LTD).
- Shared Customers:** 10% (ULTRATECH CEMENT LTD (00010127), ASIAN PAINTS LTD (00010231)).
- Configured Stage Status:**
 - Risk Evaluation: Completed
 - External Legal Opinion: Completed

Figure 9-3 Field Investigation - Collateral Summary

The screenshot shows the Field Investigation - Collateral Summary screen for ASIAN PAINTS LTD, similar to Figure 9-2. The main content area displays the following details for ASIAN PAINTS LTD:

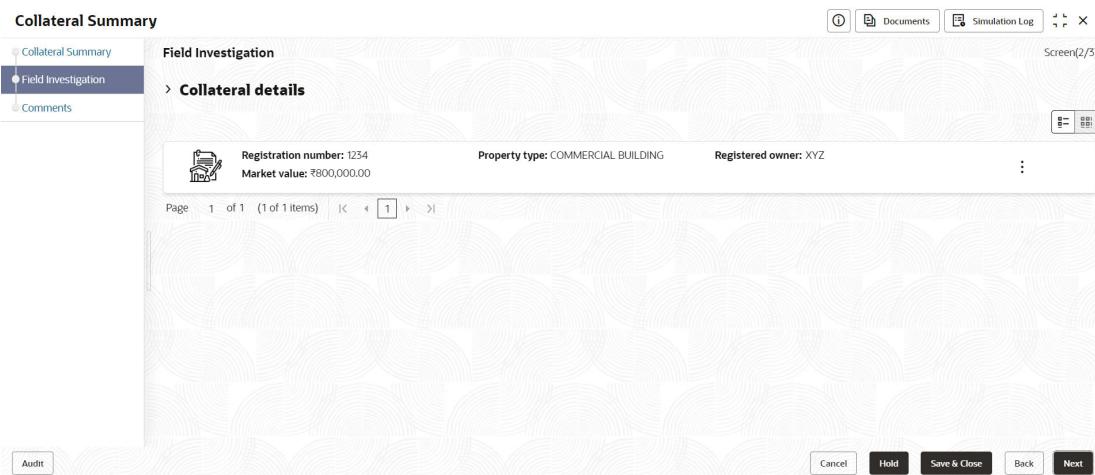
- ASIAN PAINTS LTD**
- Customer ID:** 00010231 | **Application ID:** APP231257509 | **Documents:** 0 | **Collateral Type:** Property | **Collateral Category:** RESIDENTIAL PROPERTY | **Ownership Type:** Single
- Property:** 1 Collateral (\$10,35K Collateral Value), 1 Position, Seniority of charge: 0 Total %, Available %: 100, 0 Proposed, 0 Compiled, 0 Breached, 1 Active, Insurance: \$80,000.00 Total Amount.
- Linked Facilities Details:** No data to display.
- Ownership:** 100% (ASIAN PAINTS LTD).
- Shared Customers:** 10% (ULTRATECH CEMENT LTD (00010127), ASIAN PAINTS LTD (00010231)).
- Configured Stage Status:**
 - Risk Evaluation: Completed
 - External Legal Opinion: Completed
 - External Valuation: Completed
 - External Check: Completed
 - Field Investigation: In Progress

- 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:

- 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

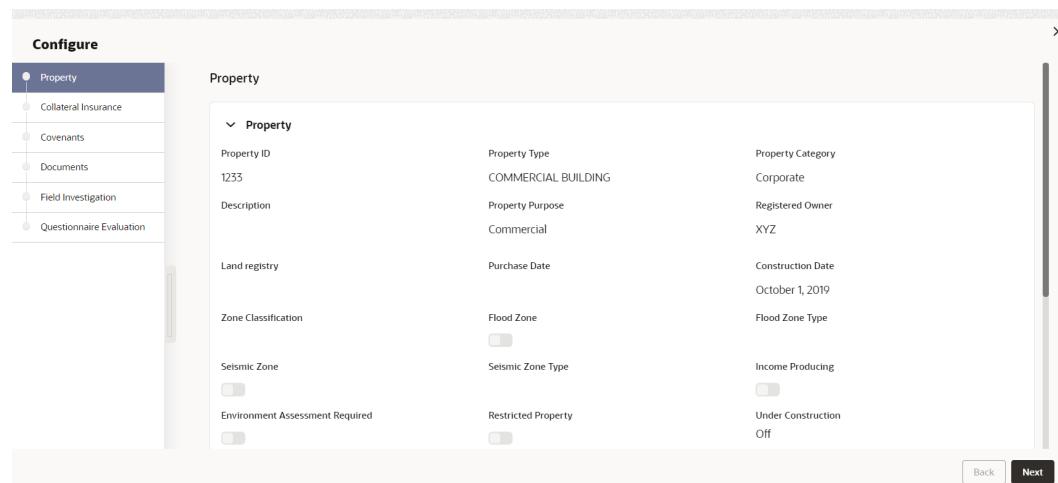


Figure 9-6 Field Investigation - Configure - Collateral Type

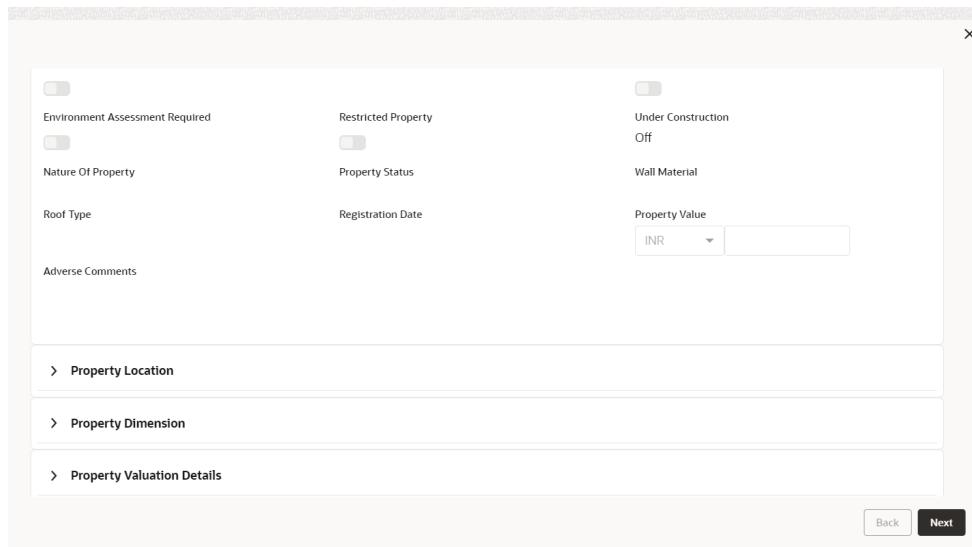
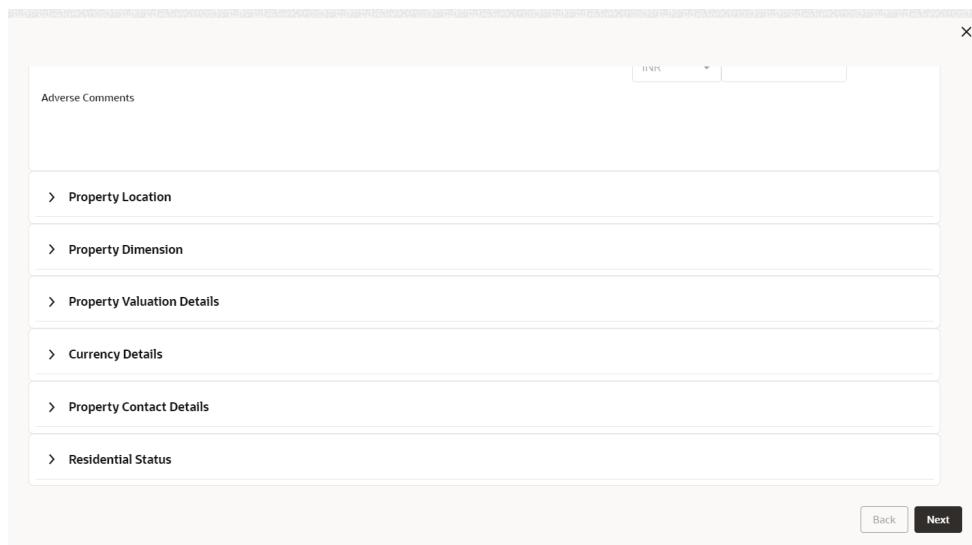
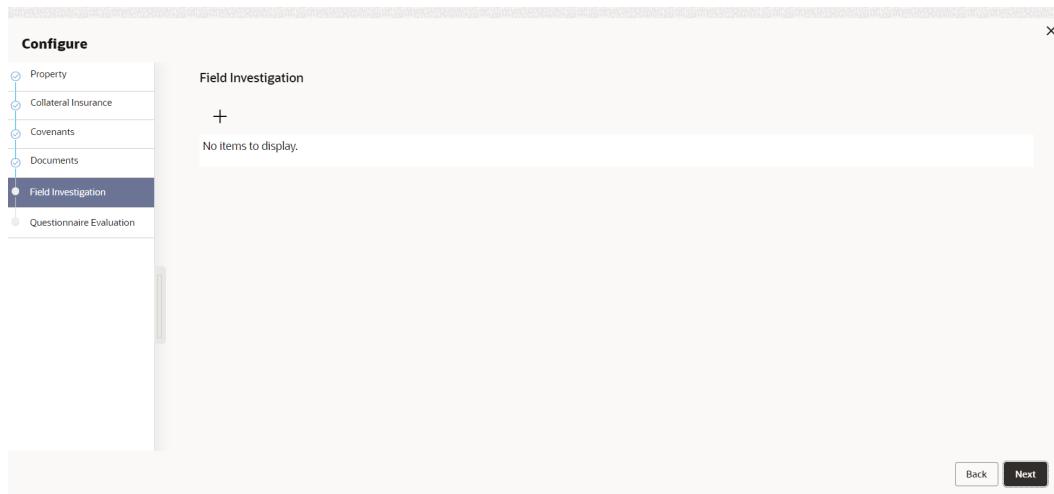


Figure 9-7 Field Investigation - Configure - Collateral Type



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

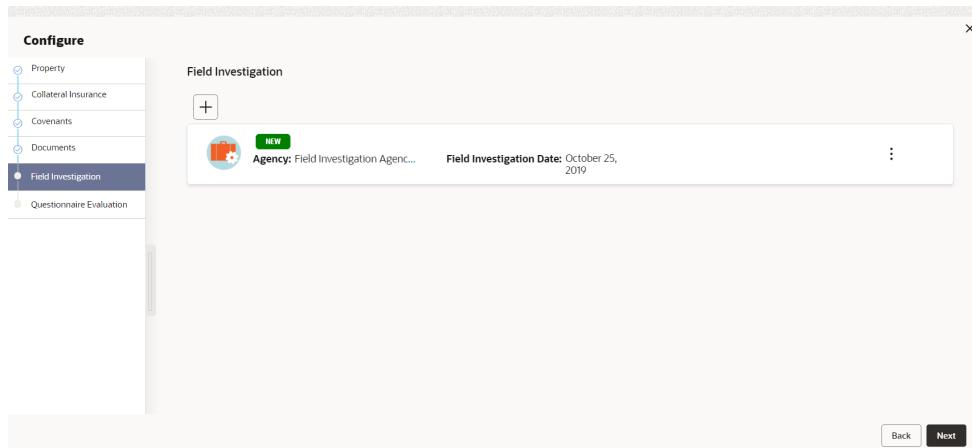
Field	Description
Field Investigation Agency	Search and Select agency which carried out the field investigation for the collateral.
Field Investigation Date	Specify date on which the field investigation is carried out.
Field Investigation Outcome	Specify Field Investigation Outcome .

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

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

5. Click **+** in the **Field Investigation Details** window.

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

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

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

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

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

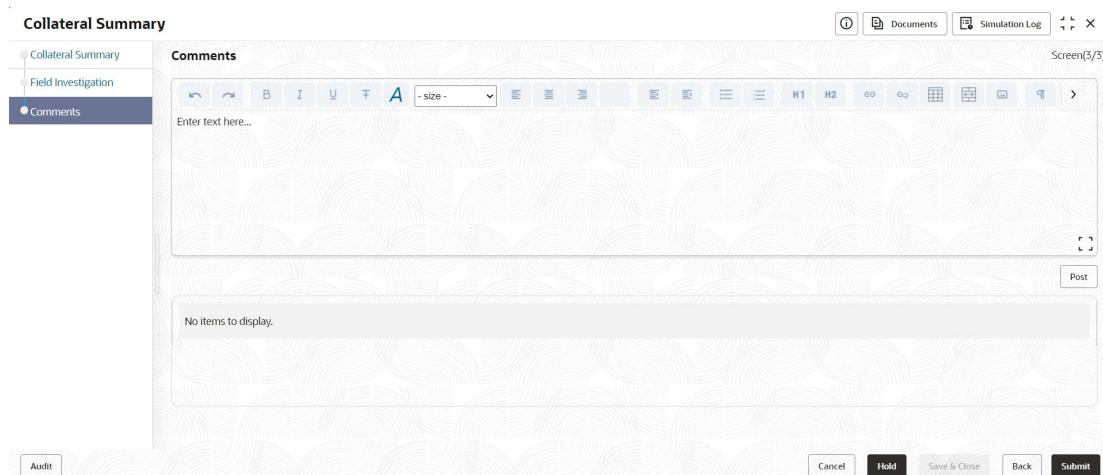
 **Note:**

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

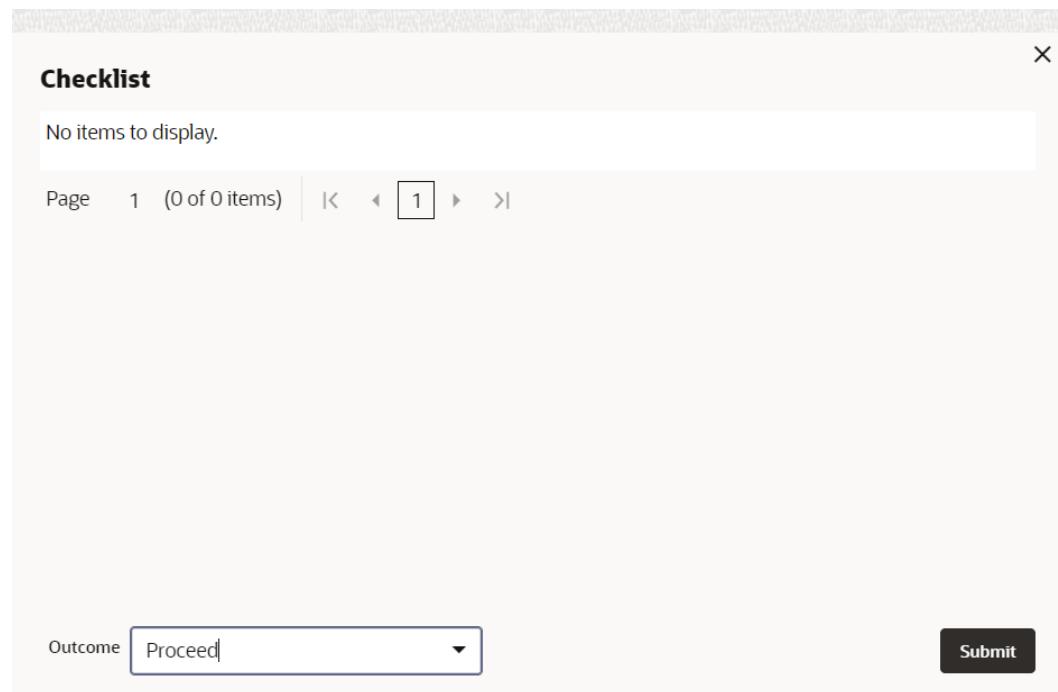
9.4 Comments

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

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

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

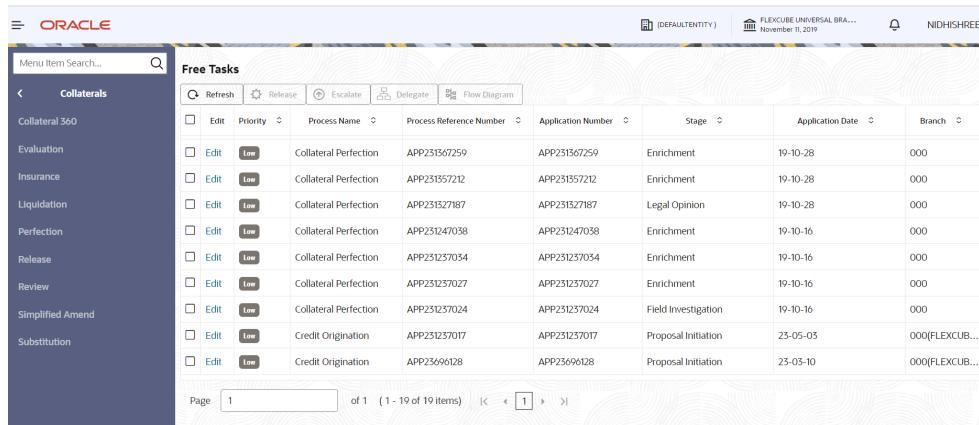
In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- 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

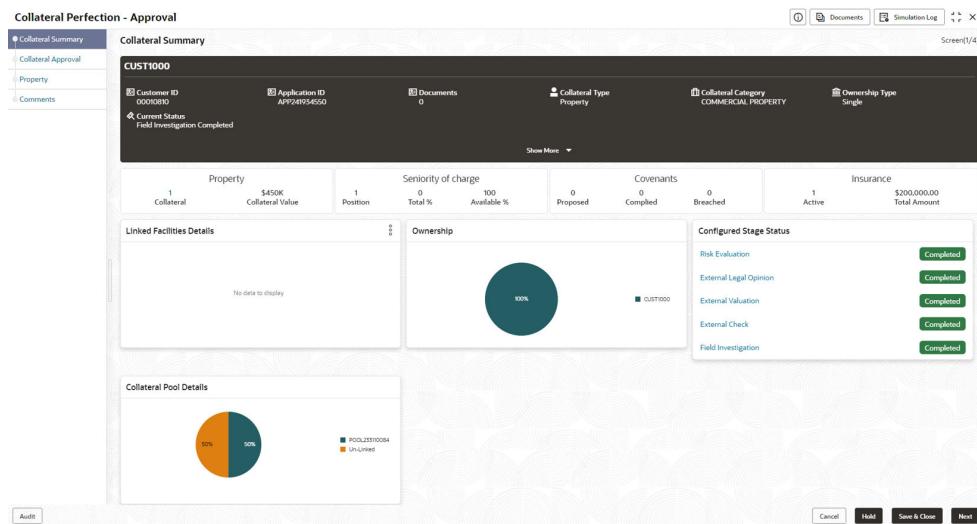


The screenshot shows the Oracle Free Tasks interface. The left sidebar lists categories: Collaterals, Collateral 360, Evaluation, Insurance, Liquidation, Perfection, Release, Review, Simplified Amend, and Substitution. The main area is titled 'Free Tasks' and contains a table with columns: Edit, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, and Branch. The table lists several tasks, including 'Collateral Perfection' and 'Credit Origination' with various application numbers and dates.

- Click **Acquire & Edit** in the required Collateral Approval task.

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

Figure 10-2 Collateral Approval - Collateral Summary



The screenshot shows the Collateral Approval - Collateral Summary screen. The left sidebar has a 'Collateral Summary' section with 'Collateral Approval', 'Property', and 'Comments' options. The main area displays a summary for 'CUST1000' with fields: Customer ID (00009810), Application ID (APP24954650), Documents (0), Collateral Type (Property), Collateral Category (COMMERCIAL PROPERTY), and Ownership Type (Single). Below this, a table provides details: 1 Collateral, \$450K Collateral Value, 1 Position, 0 Total %, 100 Available %, 0 Proposed, 0 Compiled, 0 Breached, 1 Active, and \$200,000.00 Total Amount. It also shows 'Linked Facilities Details' (No data to display), 'Ownership' (100%), and 'Configured Stage Status' (Completed for Risk Evaluation, External Legal Opinion, External Valuation, External Check, and Field Investigation). At the bottom are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', and 'Next'.

- 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 Approval

CUST1000

Customer ID 00010810	Application ID APP241934550	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			

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

Audit History

FIELD	Previous Value	New Value
remarks	Test2	Notes0
collateralNotes1	Test1	Notes1
collateralNotes2	Test2	Notes2
collateralNotes3	Test2	Notes3
collateralNotes4	Test2	Notes4
collateralNotes5	Test2	Notes5

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

Figure 10-4 Collateral Approval - Audit Trail

Audit History

Enrichment

COL231861861

FIELD	Previous Value	New Value
remarks	Test2	Notes0
collateralNotes1	Test1	Notes1
collateralNotes2	Test2	Notes2
collateralNotes3	Test2	Notes3
collateralNotes4	Test2	Notes4
collateralNotes5	Test2	Notes5

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

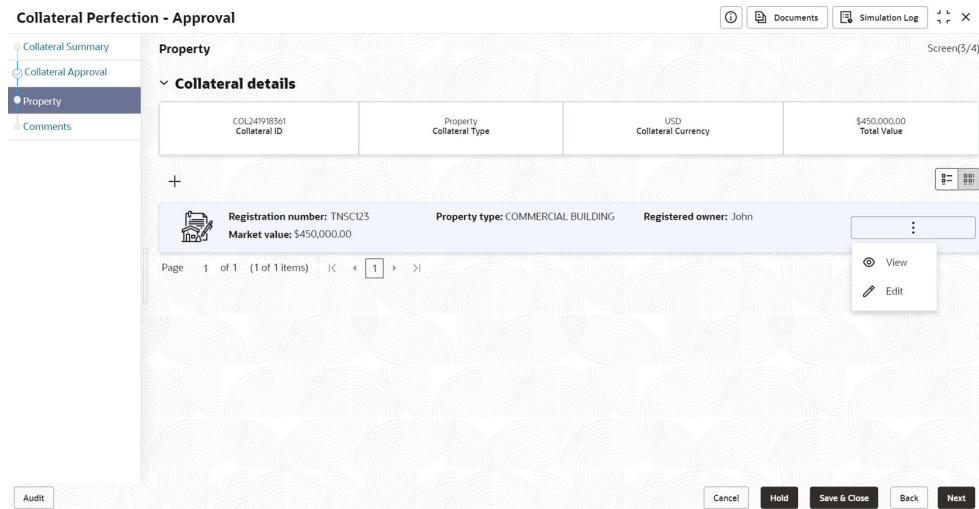
- After viewing the collateral details and Recommendation, click **Next**.

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.

- Collateral Details screen is displayed.

Figure 10-5 Collateral Details



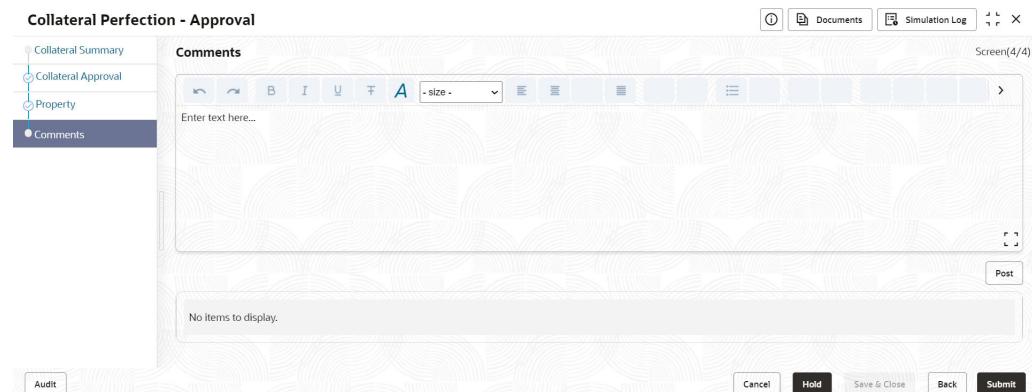
3. View the details and Click **Next**.

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.

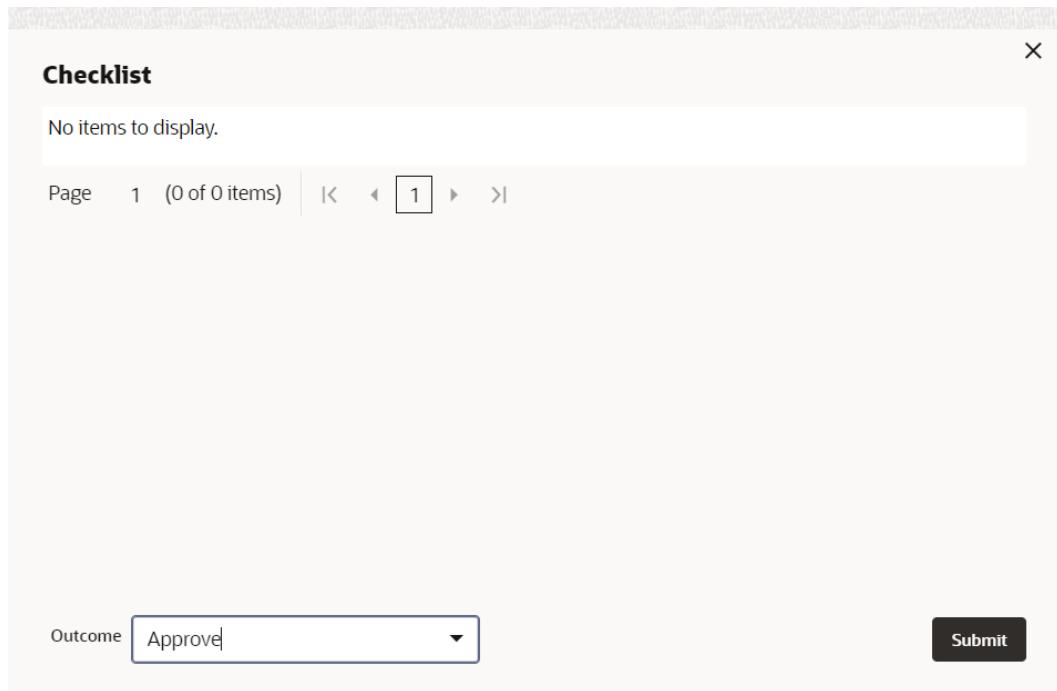
2. Click **Post**.

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

3. Click **Submit**.

The **Checklist** window is displayed.

Figure 10-7 Checklist



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**.

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

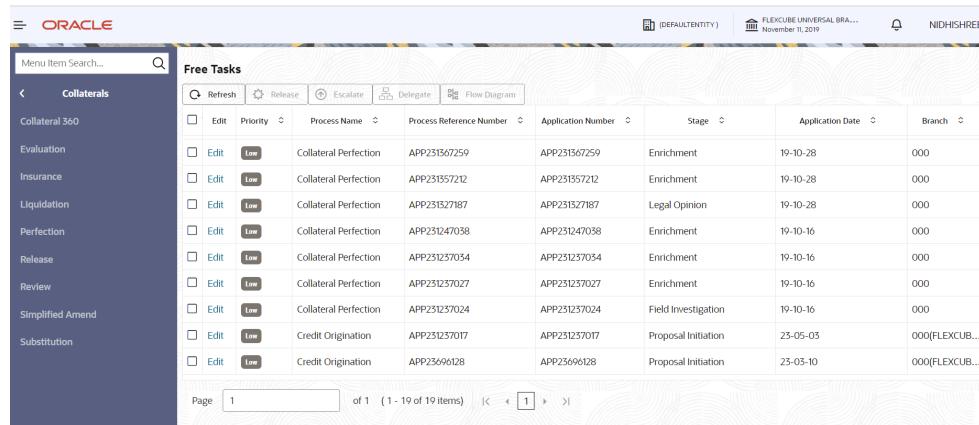
In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- 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



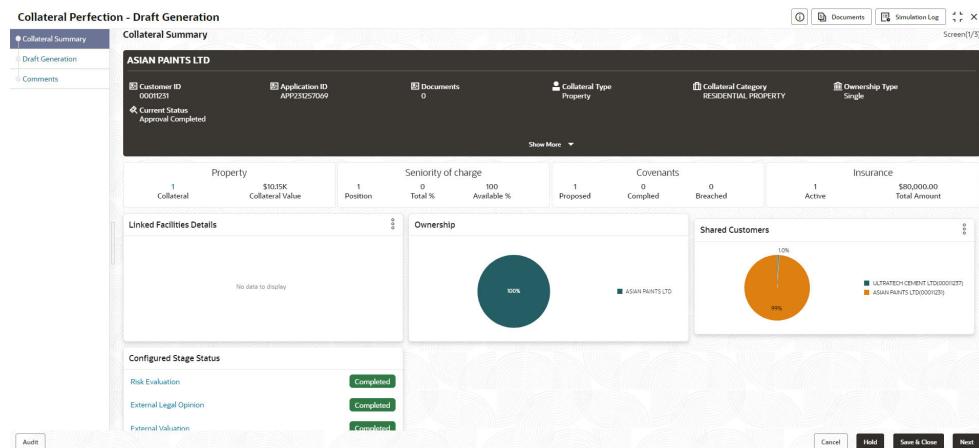
Free Tasks

	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Edit	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Edit	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Edit	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Edit	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Edit	Low	Collateral Perfection	APP231257054	APP231257054	Enrichment	19-10-16	000
Edit	Low	Collateral Perfection	APP231257027	APP231257027	Enrichment	19-10-16	000
Edit	Low	Collateral Perfection	APP231257024	APP231257024	Field Investigation	19-10-16	000
Edit	Low	Credit Origination	APP231257017	APP231257017	Proposal Initiation	23-05-05	000(FLEXCUB...
Edit	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

The **Draft Generation - Collateral Summary** screen is displayed.

Figure 11-2 Draft Generation - Collateral Summary



Collateral Perfection - Draft Generation

Collateral Summary

ASIAN PAINTS LTD

Customer ID: 000123	Application ID: APP231257069	Documents: 0	Collateral Type: Property	Collateral Category: RESIDENTIAL PROPERTY	Ownership Type: Single
---------------------	------------------------------	--------------	---------------------------	---	------------------------

Property

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

Linked Facilities Details: No data to display

Ownership: 100% ASIAN PAINTS LTD

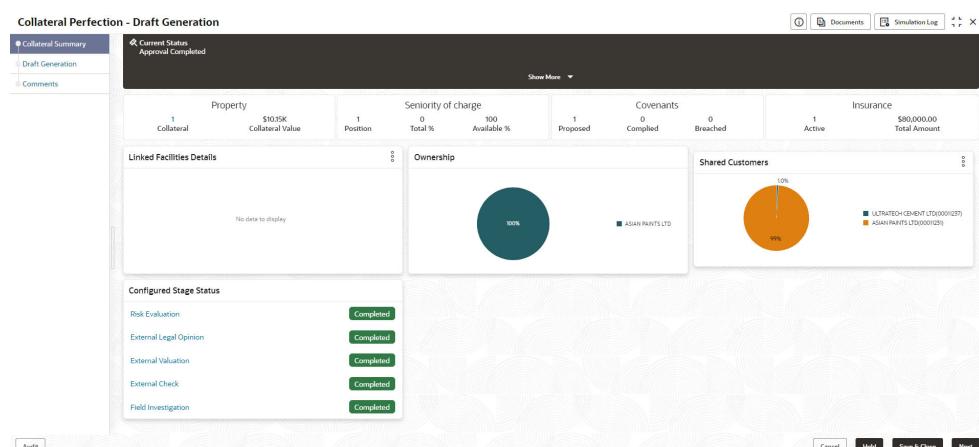
Shared Customers: 10% ULTRATECH CEMENT LTD(000122), 90% ASIAN PAINTS LTD(000121)

Configured Stage Status

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

Buttons: Cancel, Hold, Save & Close, Next

Figure 11-3 Draft Generation - Collateral Summary



Collateral Perfection - Draft Generation

Collateral Summary

Current Status: Approval Completed

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

Linked Facilities Details: No data to display

Ownership: 100% ASIAN PAINTS LTD

Shared Customers: 10% ULTRATECH CEMENT LTD(000122), 90% ASIAN PAINTS LTD(000121)

Configured Stage Status

Risk Evaluation: Completed	External Legal Opinion: Completed	External Valuation: Completed	External Check: Completed	Field Investigation: Completed
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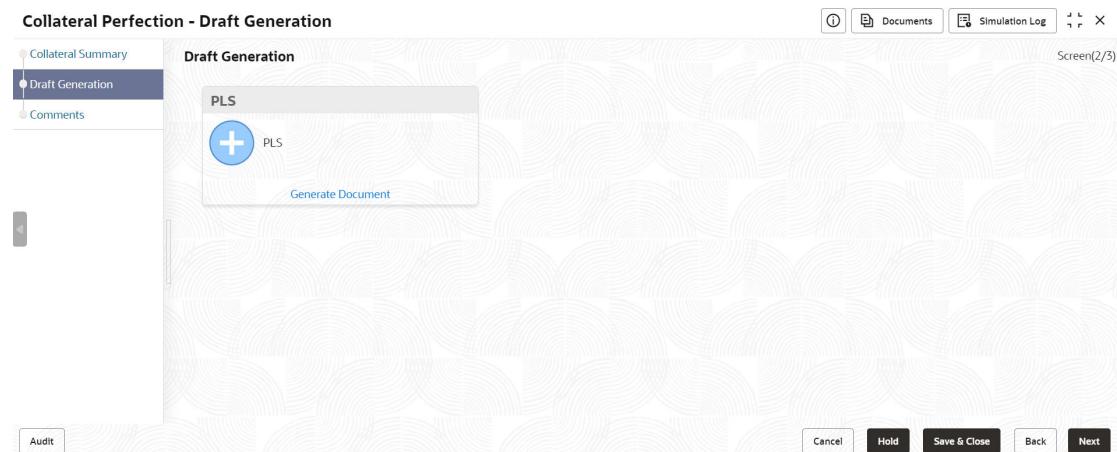
Buttons: Cancel, Hold, Save & Close, Next

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

Communication Type	E-Mail To
Email	<input type="text" value="john_doe@example.com"/> Enter a value.
E-Mail CC	<input type="text" value="john_doe@example.com"/> Required
Cancel Generate	

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

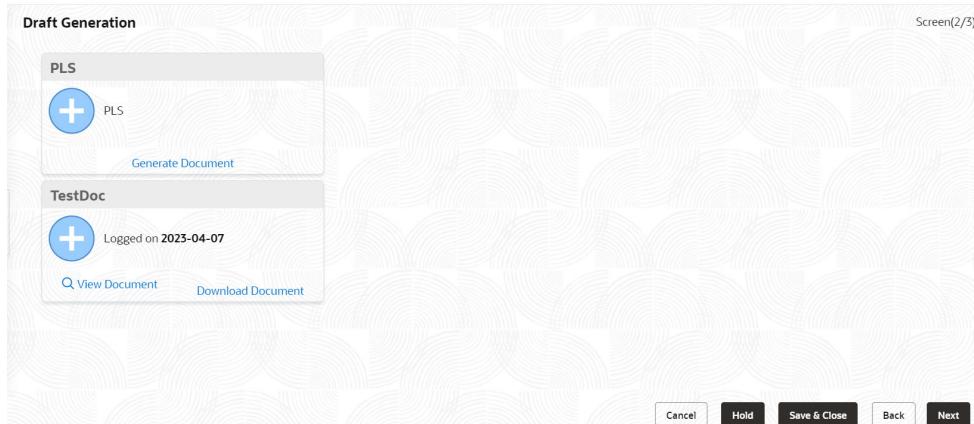
For field level information, refer the below table.

Table 11-1 Draft Generation Details - Field Description

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

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



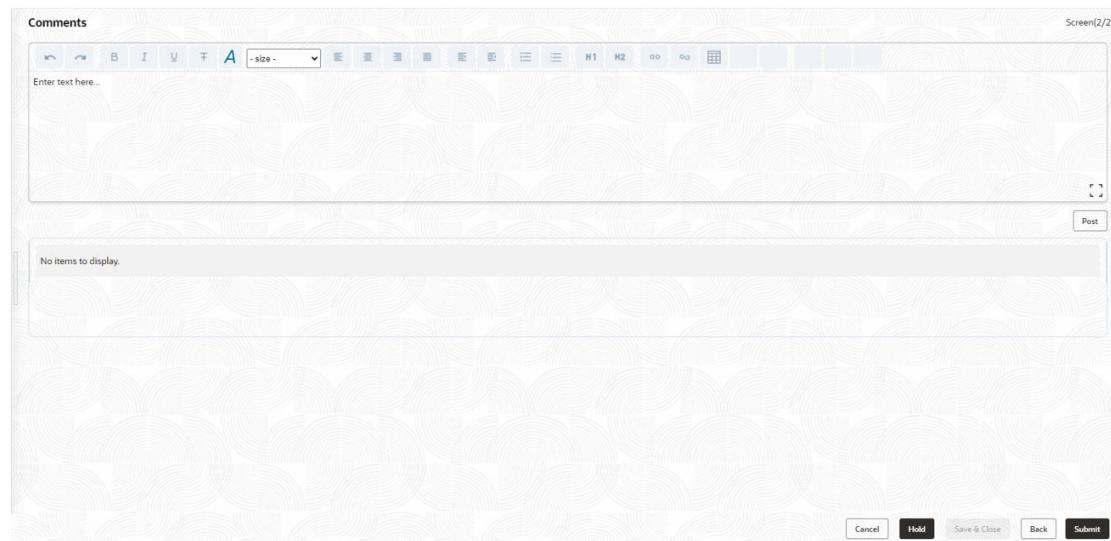
- To view the generated draft document, click **View Document**.
- To download the generated draft document, click **Download Document**.
- After performing necessary actions in the **Draft Generation** screen, click **Next**.

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.

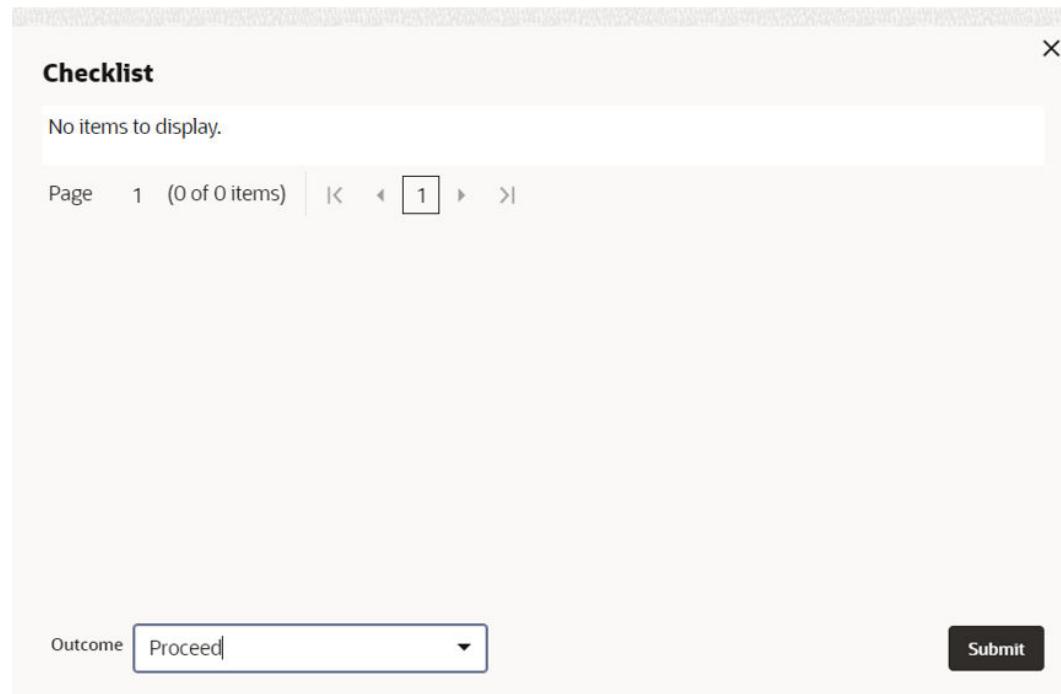
2. Click **Post**.

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**.

Customer Acceptance

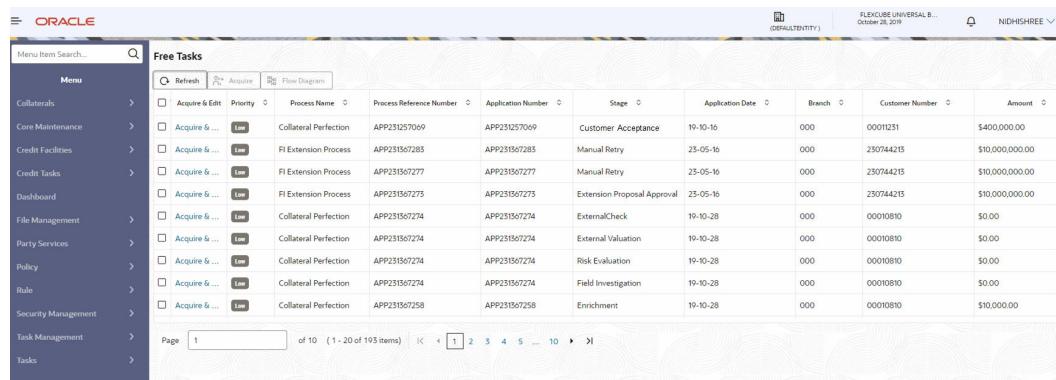
12.1 Customer Acceptance

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

- 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



Process Name	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Collateral Perfection	APP231257069	Customer Acceptance	19-10-16	000	00010231	\$400,000.00
FI Extension Process	APP231567285	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231567277	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231567273	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
Collateral Perfection	APP231567274	External Check	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231567274	External Valuation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231567274	Risk Evaluation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231567274	Field Investigation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231567258	Enrichment	19-10-28	000	00010810	\$10,000.00

- Acquire & Edit in the required Customer Acceptance task.

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

Figure 12-2 Customer Acceptance - Collateral Summary

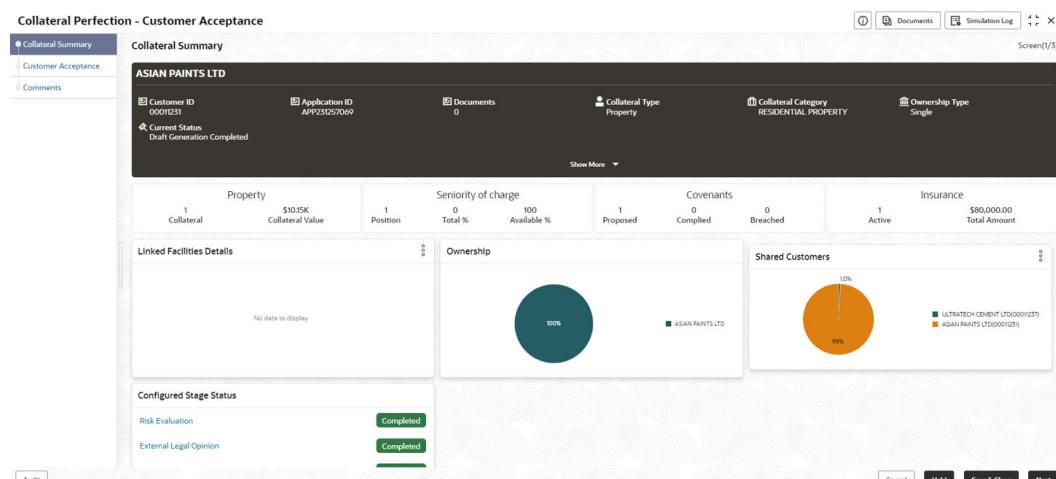
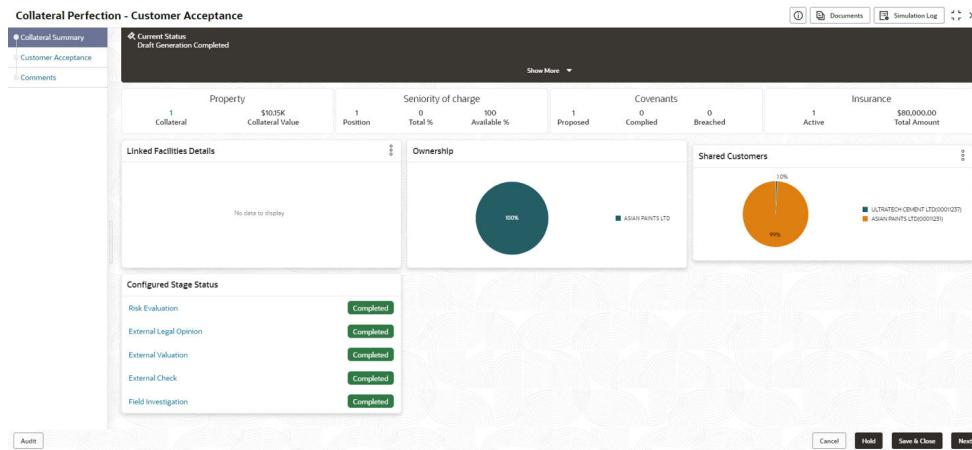


Figure 12-3 Customer Acceptance - Collateral Summary



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

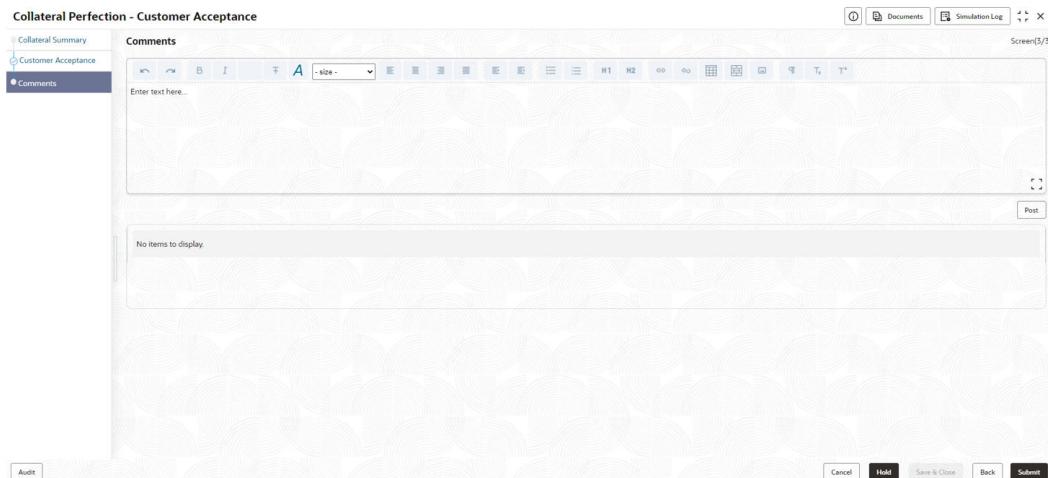


In the above screen, you can download the draft document sent to party by clicking the **Download** icon.

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

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

Figure 12-5 Customer Acceptance - Comments



5. Enter comments for the Customer Acceptance stage in **Comments** text box.

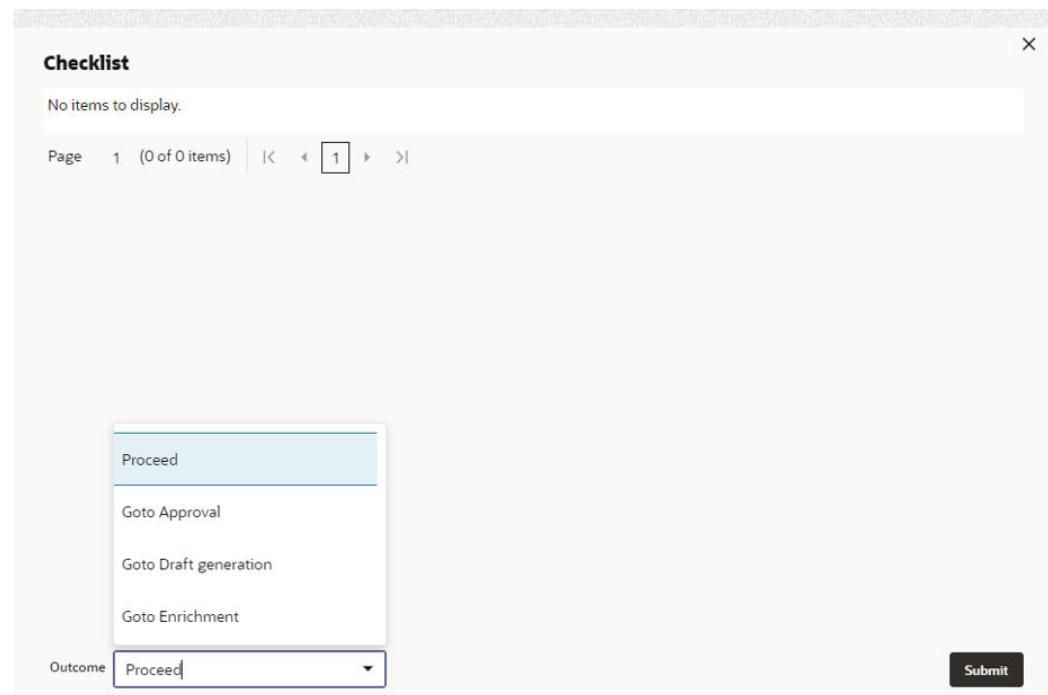
6. Click **Post**.

Comments are posted below the Comments text box.

7. Click **Submit**.

The **Checklist** window is displayed.

Figure 12-6 Checklist



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

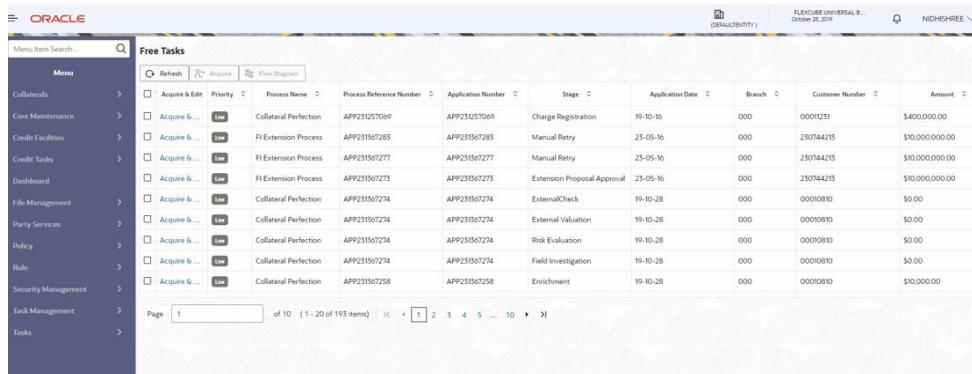
In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- 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

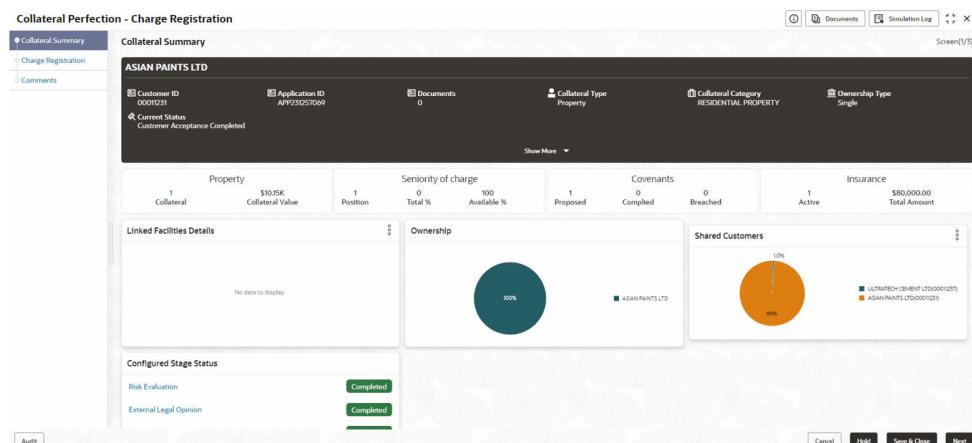


Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & Edit	APP23157069	APP23157069	Charge Registration	19-10-16	000	0001021	\$400,000.00
FI Extension Process	APP231567283	APP231567283	Manual Retry	23-05-16	000	230744213	\$10,000,000.00
FI Extension Process	APP231567277	APP231567277	Manual Retry	23-05-16	000	230744213	\$10,000,000.00
Acquire & Edit	APP231567275	APP231567275	Extension Proposal Approval	23-05-16	000	230744213	\$10,000,000.00
Acquire & Edit	APP231567274	APP231567274	ExternalCheck	19-10-28	000	00010810	\$0.00
Acquire & Edit	APP231567274	APP231567274	External Valuation	19-10-28	000	00010810	\$0.00
Acquire & Edit	APP231567274	APP231567274	Risk Evaluation	19-10-28	000	00010810	\$0.00
Acquire & Edit	APP231567274	APP231567274	Field Investigation	19-10-28	000	00010810	\$0.00
Acquire & Edit	APP231567258	APP231567258	Enrichment	19-10-28	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



Collateral Perfection - Charge Registration

Collateral Summary

ASIAN PAINTS LTD

Customer ID 0001021	Application ID APP23157069	Documents 0	Collateral Type Property	Collateral Category RESIDENTIAL PROPERTY	Ownership Type Single
------------------------	-------------------------------	----------------	-----------------------------	---	--------------------------

Property

1 Collateral	\$10.5K Collateral Value	1 Position	Seniority of charge 0 Total % 100 Available %	1 Proposed	Covenants 0 Compiled 0 Breached	Insurance 1 Active \$80,000.00 Total Amount
--------------	--------------------------	------------	--	------------	------------------------------------	--

Linked Facilities Details

No data to display

Ownership

100% ■ ASIAN PAINTS LTD

Shared Customers

10% ■ ULTRATECH CEMENT LTD (0001027) 90% ■ ASIAN PAINTS LTD (0001021)

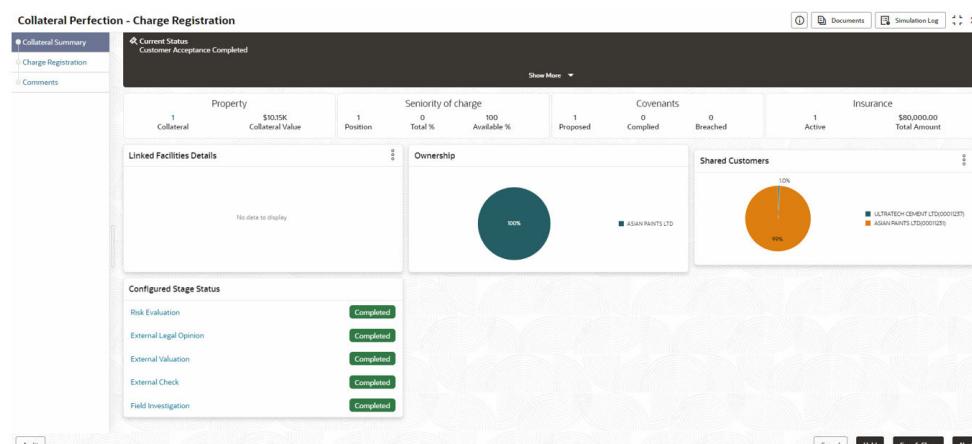
Configured Stage Status

Risk Evaluation
External Legal Opinion
Completed
Completed

Audit

Buttons: Cancel, Hold, Save & Close, Next

Figure 13-3 Charge Registration - Collateral Summary



Collateral Perfection - Charge Registration

Collateral Summary

ULTRATECH CEMENT LTD (0001027)

Current Status
Customer Acceptance Completed

Customer ID 0001027	Application ID APP23157069	Documents 0	Collateral Type Property	Collateral Category RESIDENTIAL PROPERTY	Ownership Type Single
------------------------	-------------------------------	----------------	-----------------------------	---	--------------------------

Property

1 Collateral	\$500K Collateral Value	1 Position	Seniority of charge 0 Total % 100 Available %	1 Proposed	Covenants 0 Compiled 0 Breached	Insurance 1 Active \$80,000.00 Total Amount
--------------	-------------------------	------------	--	------------	------------------------------------	--

Linked Facilities Details

No data to display

Ownership

100% ■ ASIAN PAINTS LTD

Shared Customers

10% ■ ULTRATECH CEMENT LTD (0001027) 90% ■ ASIAN PAINTS LTD (0001021)

Configured Stage Status

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

Audit

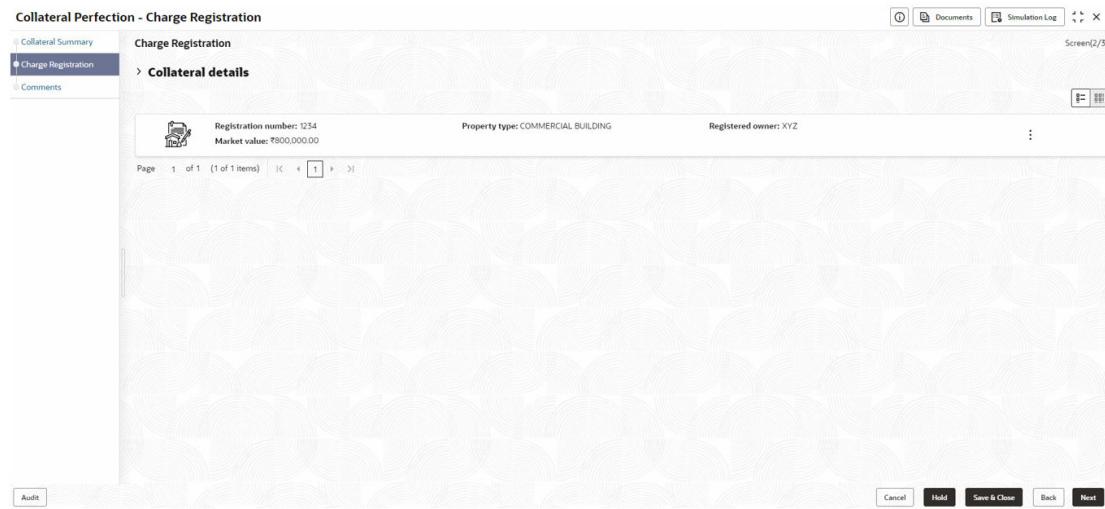
Buttons: Cancel, Hold, Save & Close, Next

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

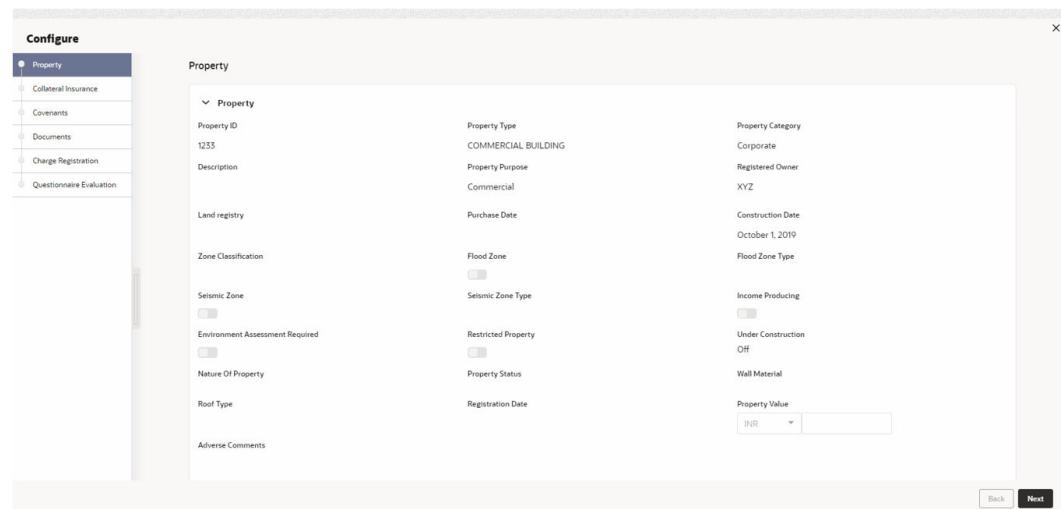


Figure 13-6 Charge Registration - Configure - Collateral Insurance

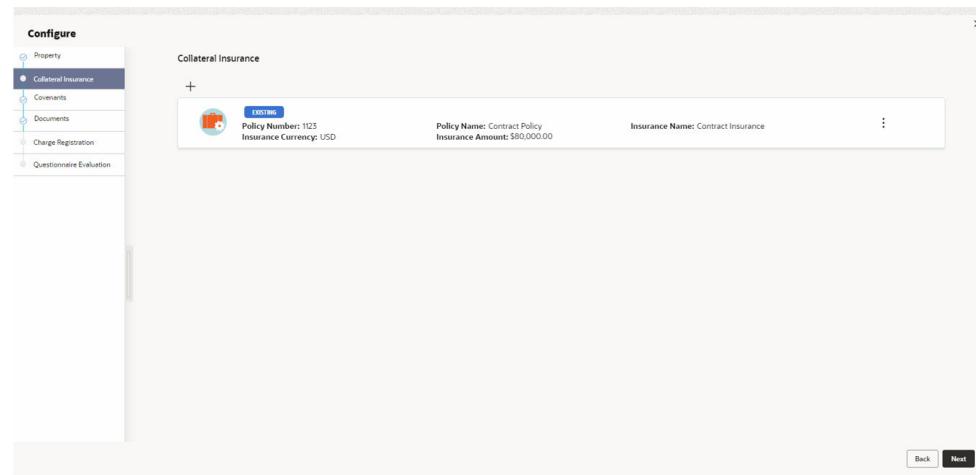


Figure 13-7 Charge Registration - Configure -Covenants

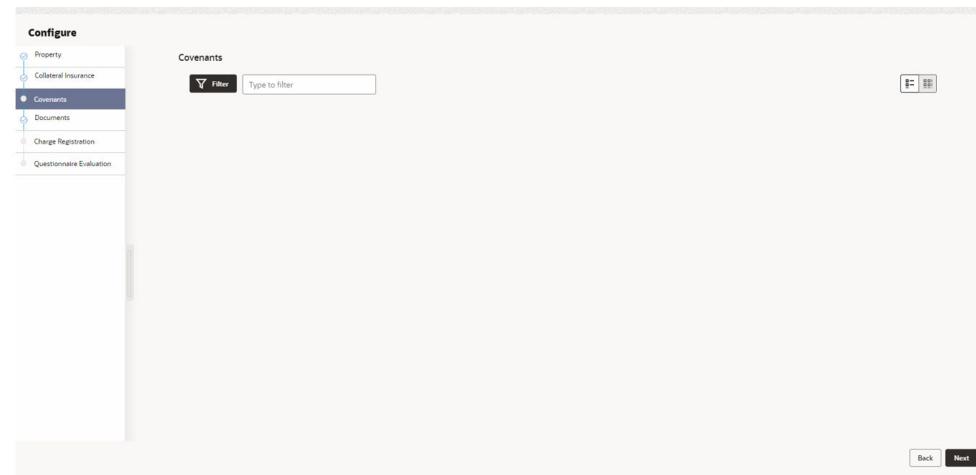
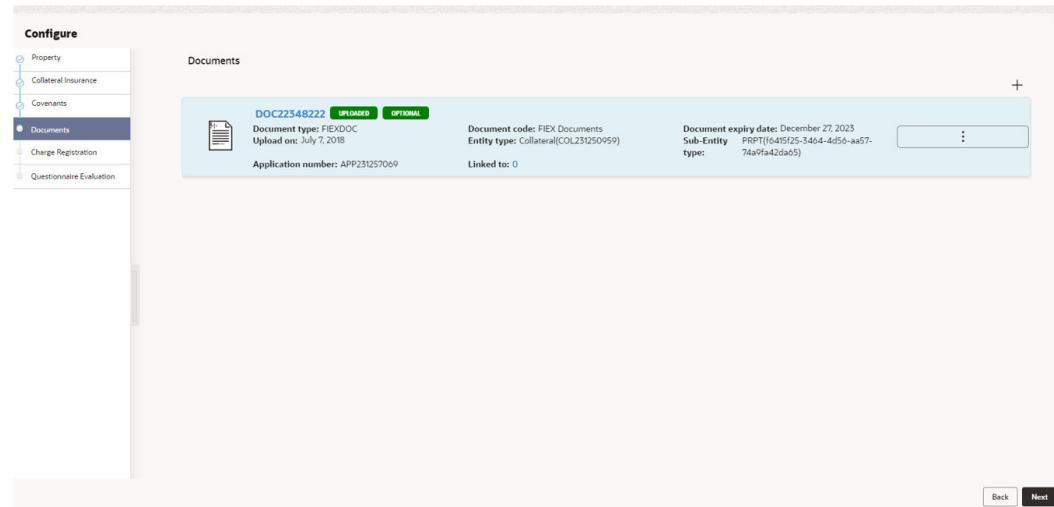


Figure 13-8 Charge Registration - Documents



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

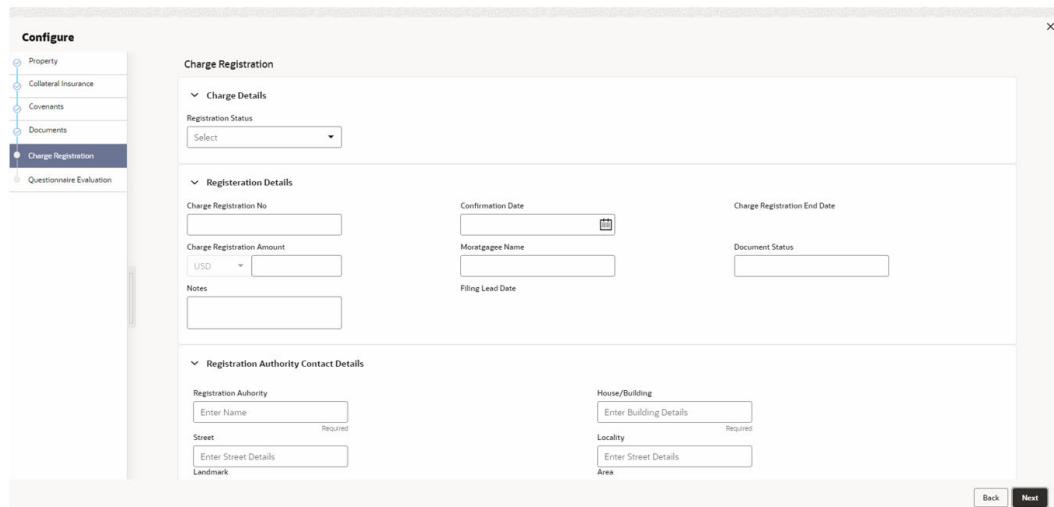


Figure 13-10 Charge Registration - Registration Authority Contact Details

Figure 13-11 Charge Registration - Stamping Required

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

For field level information, refer the following tables.

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

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

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

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

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

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

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

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

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

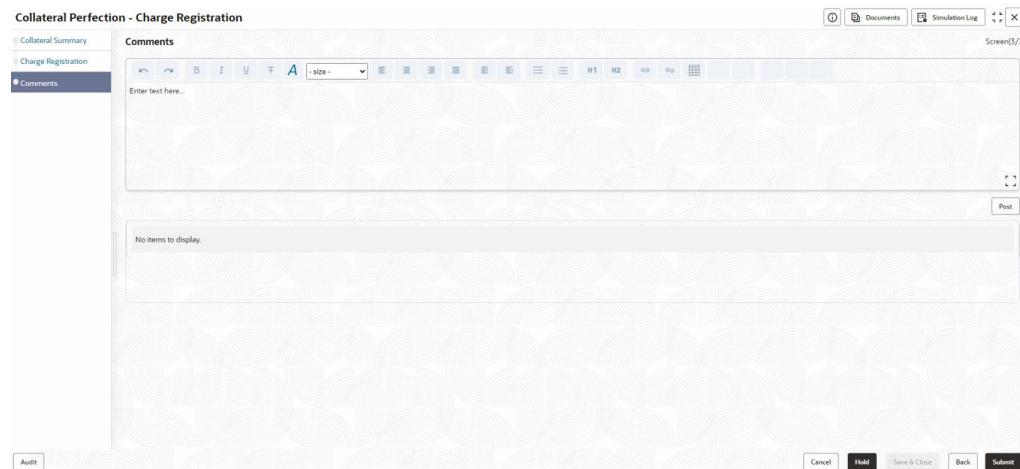
For information on other side menus, refer the **Initiation** chapter.

13.4 Comments

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

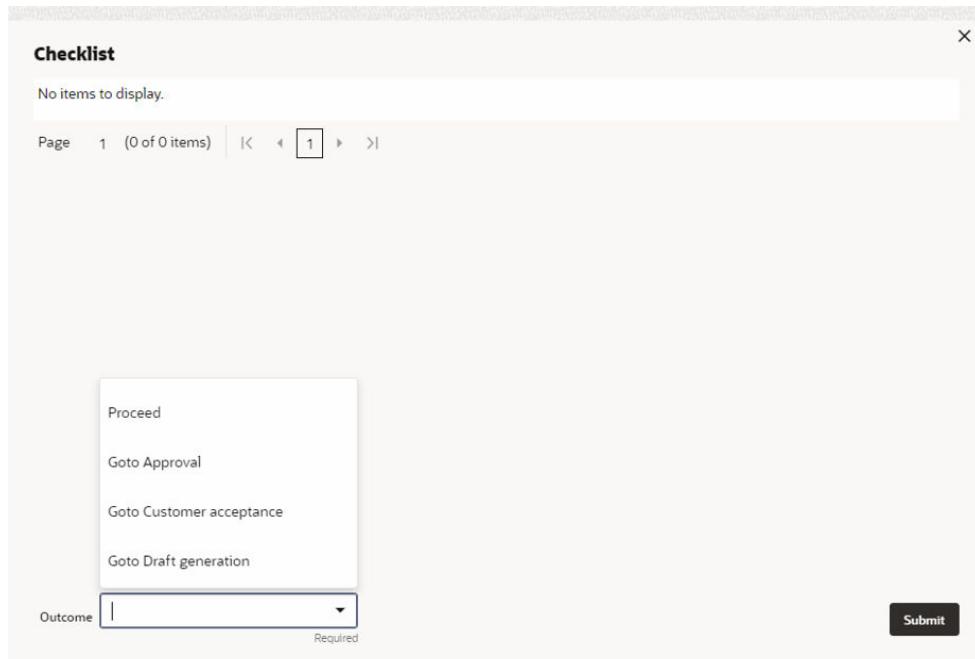
Click **Next** in the **Charge Registration - Collateral Type (Property)** screen, the **Comments** data segment is displayed.

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.

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

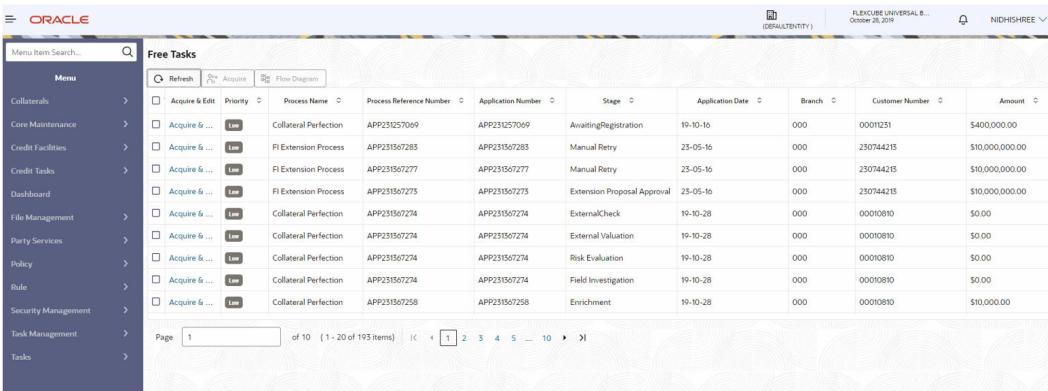
14.2 Awaiting Registration Completion

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

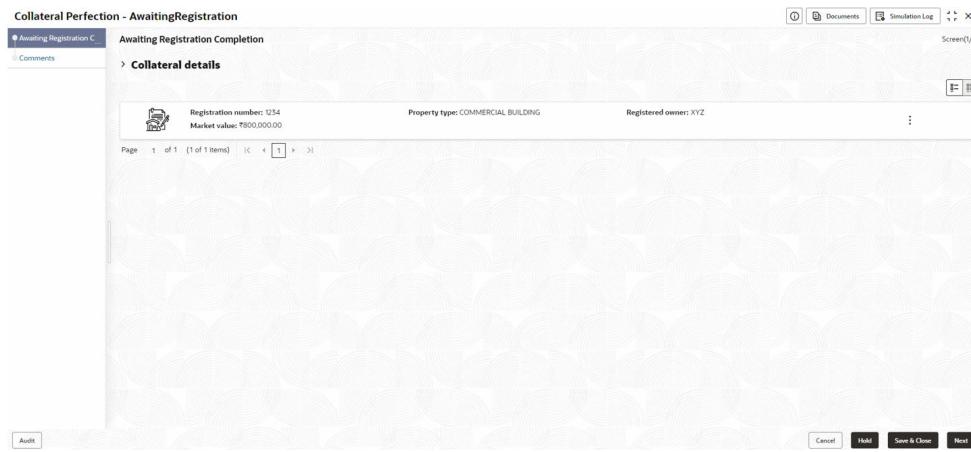


Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/>	Low	Collateral Perfection	APP23157069	APP23157069	AwaitingRegistration	19-10-16	000	00010231	\$40,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231567285	APP231567285	Manual Retry	23-05-16	000	230744215	\$10,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231567277	APP231567277	Manual Retry	23-05-16	000	230744215	\$10,000.00
<input type="checkbox"/>	Low	FI Extension Process	APP231567275	APP231567275	Extension Proposal Approval	23-05-16	000	230744215	\$10,000.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231567274	APP231567274	ExternalCheck	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231567274	APP231567274	External Valuation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231567274	APP231567274	Risk Evaluation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231567274	APP231567274	Field Investigation	19-10-28	000	00010810	\$0.00
<input type="checkbox"/>	Low	Collateral Perfection	APP231567258	APP231567258	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

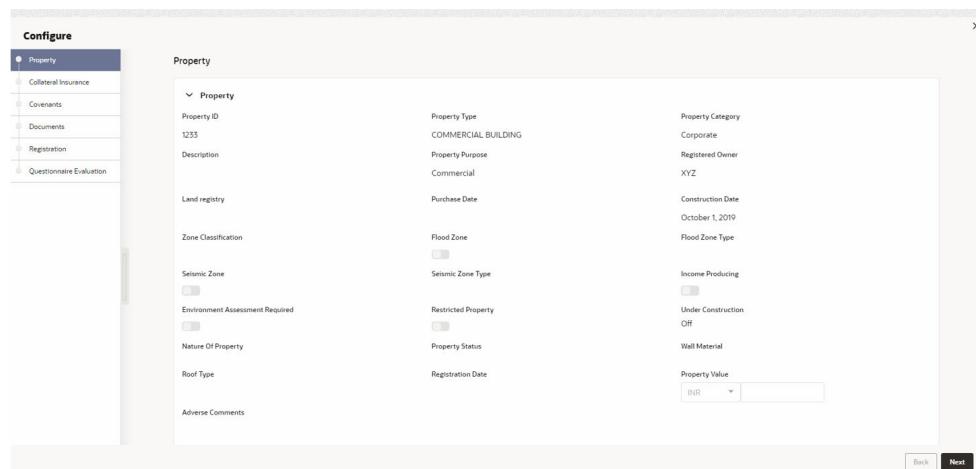


Figure 14-4 Awaiting Registration - Configure - Property

The screenshot shows the 'Configure - Property' window. The left sidebar lists 'Configure' sections: 'Covenants', 'Documents', 'Registration', and 'Questionnaire Evaluation'. The 'Registration' section is selected. The main area contains several configuration fields:

- Environment Assessment Required:** A dropdown menu with options like 'Required', 'Optional', and 'Not Required'.
- Restricted Property:** A dropdown menu with options like 'Yes' and 'No'.
- Under Construction:** A dropdown menu with options like 'Yes' and 'No'.
- Nature Of Property:** A dropdown menu with options like 'Residential', 'Commercial', etc.
- Property Status:** A dropdown menu with options like 'Active', 'Inactive', etc.
- Wall Material:** A dropdown menu with options like 'Brick', 'Concrete', etc.
- Roof Type:** A dropdown menu with options like 'Shingle', 'Metal', etc.
- Registration Date:** A date input field.
- Property Value:** A dropdown menu with options like 'INR', 'USD', etc., and a text input field.
- Adverse Comments:** A text input field.
- Property Location:** A dropdown menu with options like 'Urban', 'Suburban', etc.
- Property Dimension:** A dropdown menu with options like 'Large', 'Medium', etc.
- Property Valuation Details:** A dropdown menu with options like 'High', 'Medium', etc.
- Currency Details:** A dropdown menu with options like 'INR', 'USD', etc.
- Property Contact Details:** A dropdown menu with options like 'Owner', 'Agent', etc.
- Residential Status:** A dropdown menu with options like 'Occupied', 'Vacant', etc.

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

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

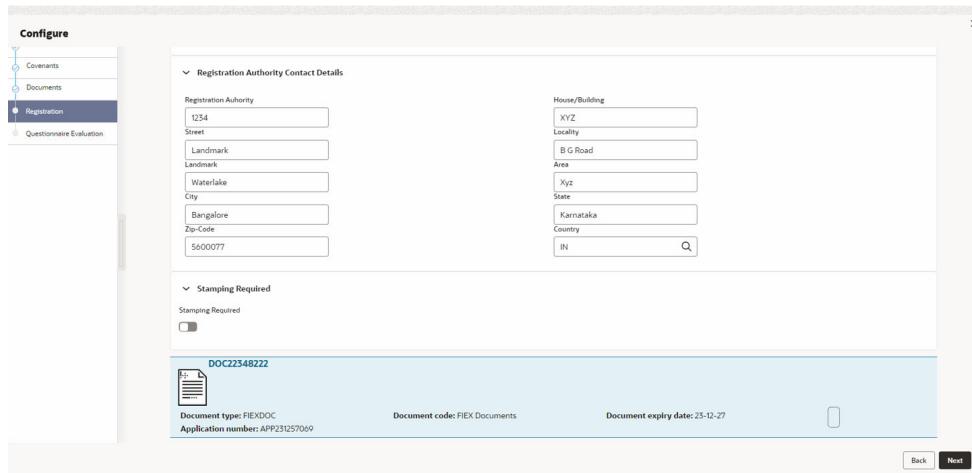
Figure 14-5 Awaiting Registration - Configure - Registration

The screenshot shows the 'Configure - Registration' window. The left sidebar lists 'Configure' sections: 'Property', 'Collateral Insurance', 'Covenants', 'Documents', 'Registration' (which is selected), and 'Questionnaire Evaluation'. The main area contains registration details:

- Registration Status:** A dropdown menu with options like 'Proposed', 'Pending', 'Approved', etc.
- Charge Details:** A dropdown menu with options like 'Charge', 'Lien', etc.
- Registration Details:**
 - Charge Registration No:** Input field with value '12345'.
 - Charge Registration Amount:** Input field with value 'USD \$800.000.00'.
 - Confirmation Date:** Input field with value 'May 9, 2023'.
 - Mortgagee Name:** Input field with value 'Zen'.
 - Charge Registration End Date:** Input field.
 - Document Status:** Input field with value 'Confirmed'.
- Notes:** A text input field.
- Registration Authority Contact Details:**
 - Registration Authority:** Input field with value '1234'.
 - House/Building:** Input field with value 'XYZ'.
 - Street:** Input field with value 'Street'.
 - Locality:** Input field with value 'B G Road'.
 - Landmark:** Input field with value 'Landmark'.
 - Area:** Input field.

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

Figure 14-6 Awaiting Registration - Configure - Registration



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

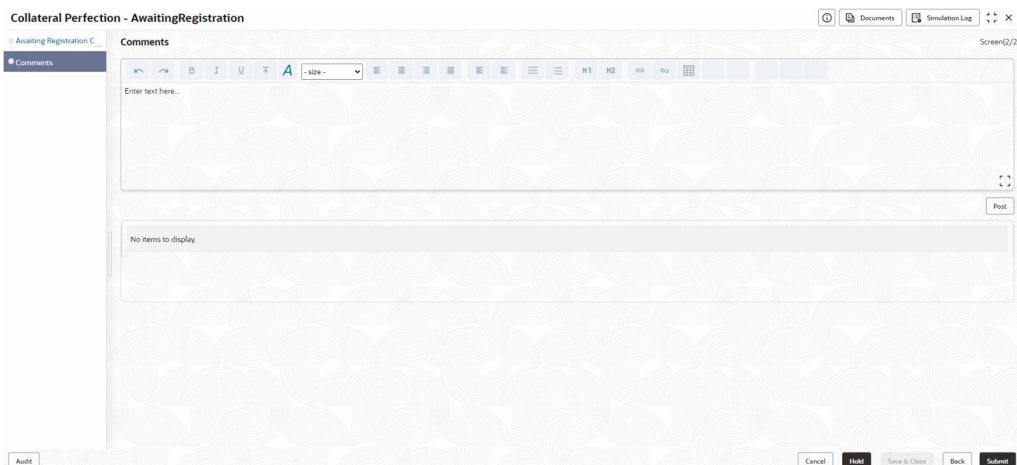
5. After adding the charge registration details, click **Next** and then click **Submit**.

14.3 Comments

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

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

Figure 14-7 Awaiting Registration - Comments



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

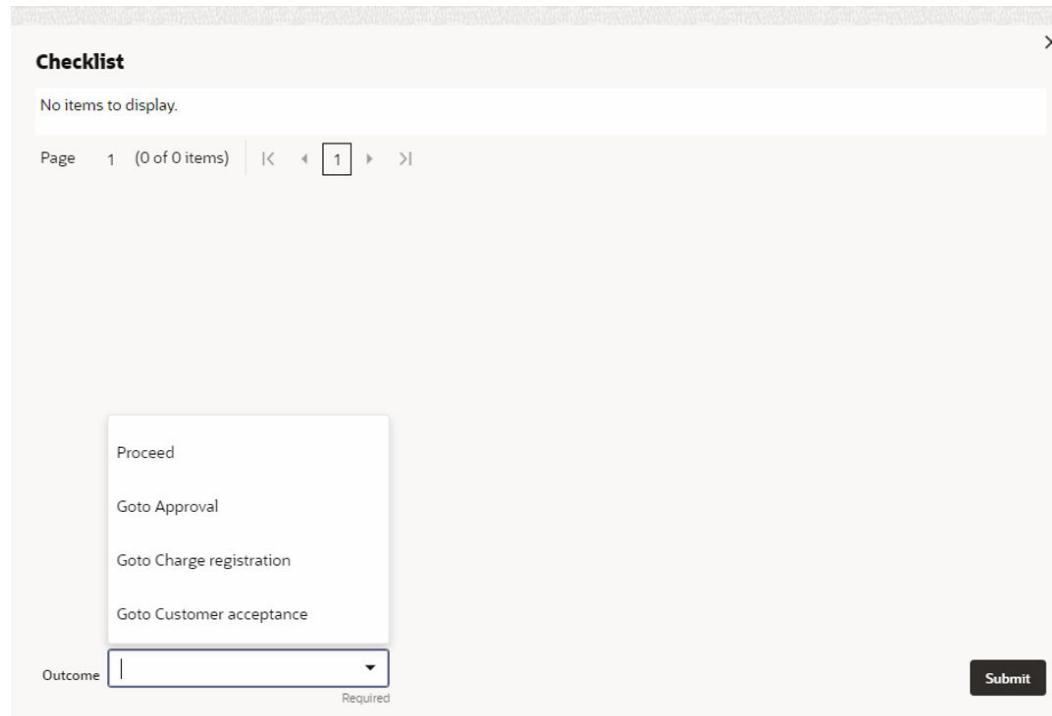
2. Click Post.

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

3. Click Submit.

The **Checklist** window is displayed.

Figure 14-8 Checklist



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.

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

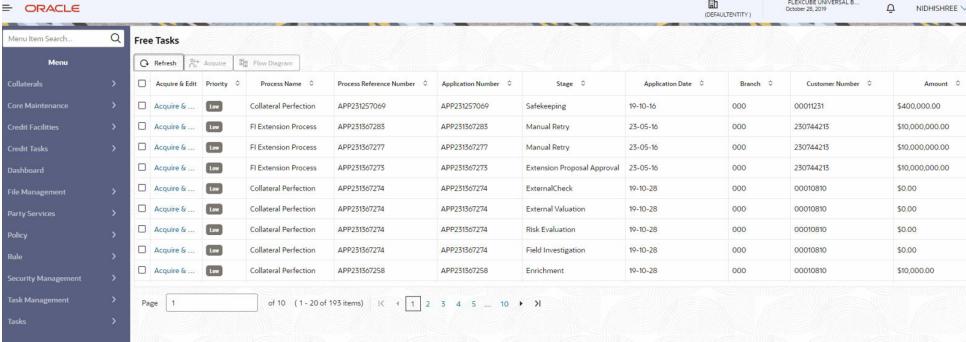
In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- 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
Acquire & Edit	Low	Safekeeping	APP231057069	APP231057069	Safekeeping	10-10-16	000	0001021	\$400,000.00
Acquire & Edit	Low	FI Extension Process	APP231057283	APP231057283	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
Acquire & Edit	Low	FI Extension Process	APP231057277	APP231057277	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
Acquire & Edit	Low	FI Extension Process	APP231057273	APP231057273	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
Acquire & Edit	Low	Collateral Perfection	APP231057274	APP231057274	External Check	10-10-28	000	00010810	\$0.00
Acquire & Edit	Low	Collateral Perfection	APP231057274	APP231057274	External Valuation	10-10-28	000	00010810	\$0.00
Acquire & Edit	Low	Collateral Perfection	APP231057274	APP231057274	Risk Evaluation	10-10-28	000	00010810	\$0.00
Acquire & Edit	Low	Collateral Perfection	APP231057274	APP231057274	Field Investigation	10-10-28	000	00010810	\$0.00
Acquire & Edit	Low	Collateral Perfection	APP231057258	APP231057258	Enrichment	10-10-28	000	00010810	\$10,000.00

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

The Safekeeping - Collateral Summary screen is displayed.

Figure 15-2 Safekeeping - Collateral Summary

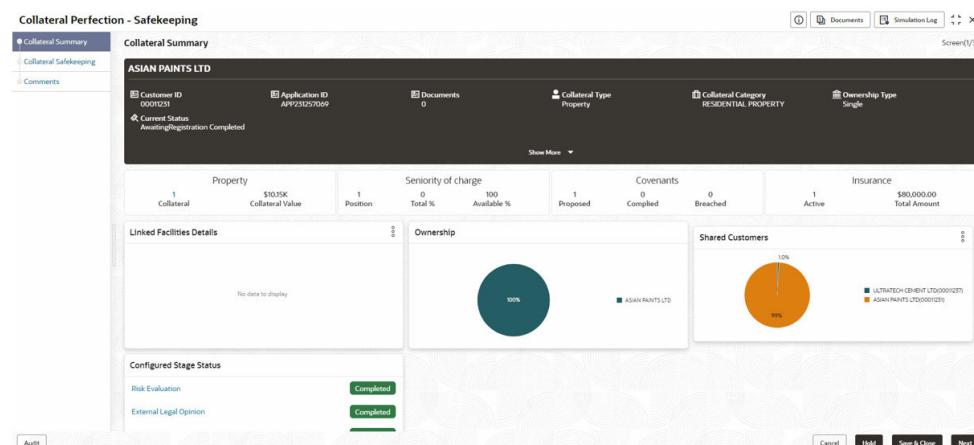
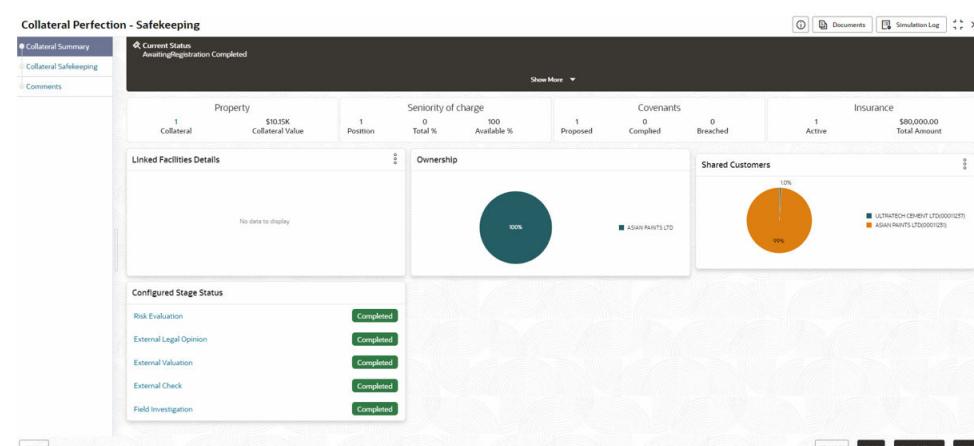


Figure 15-3 Safekeeping - Collateral Summary

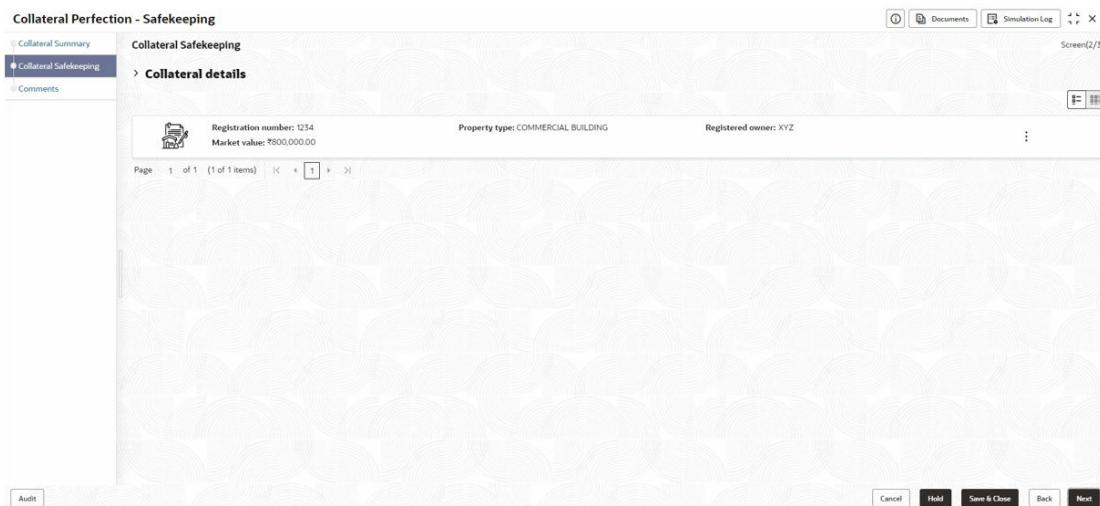


3. View the Collateral Summary and click **Next**.

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

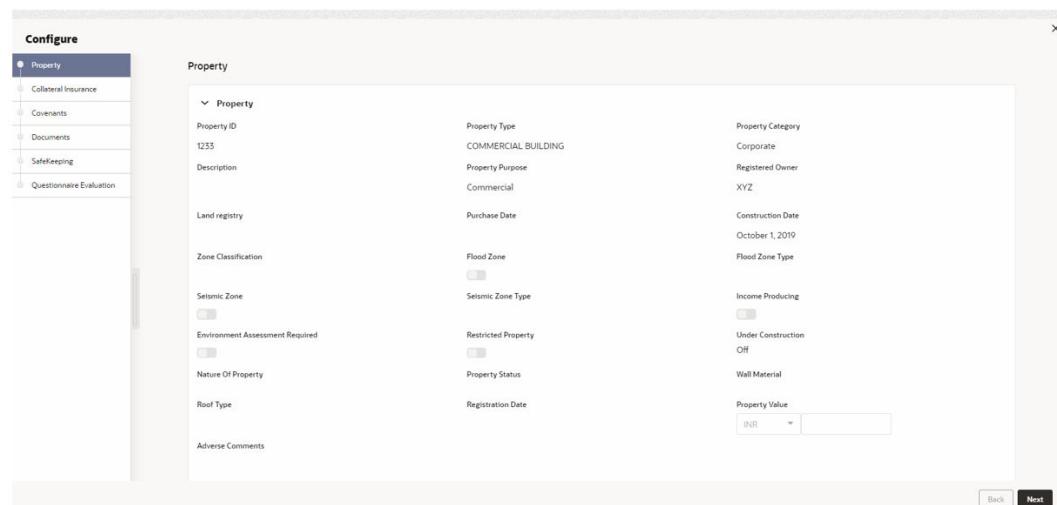
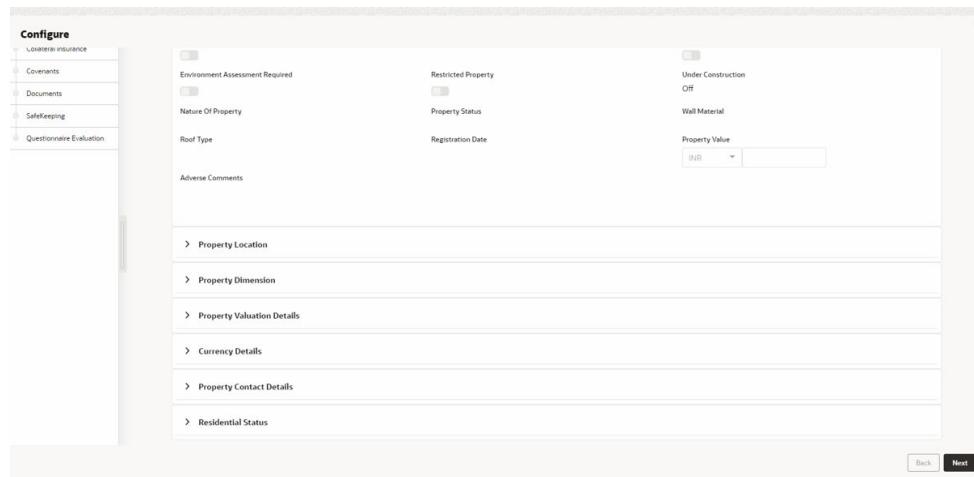
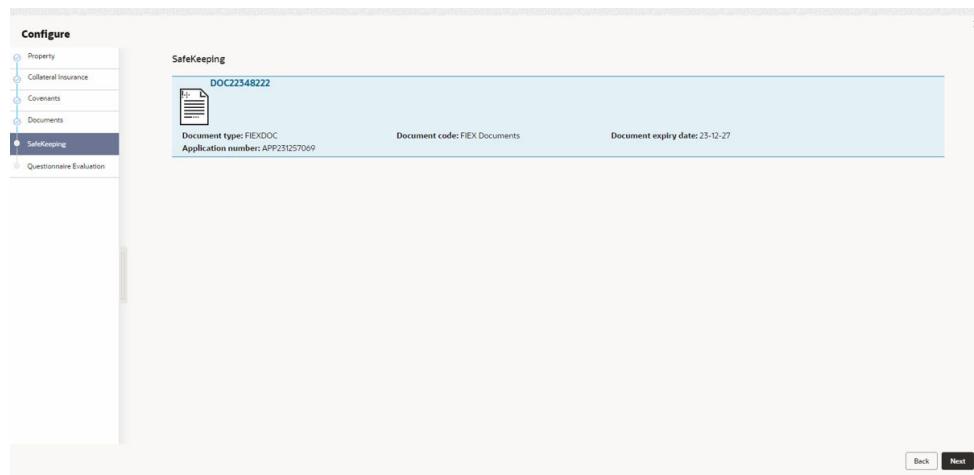


Figure 15-6 Safekeeping - Configure - Collateral Type



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

6. Click **Save** in the **Document Safekeeping** window.

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

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

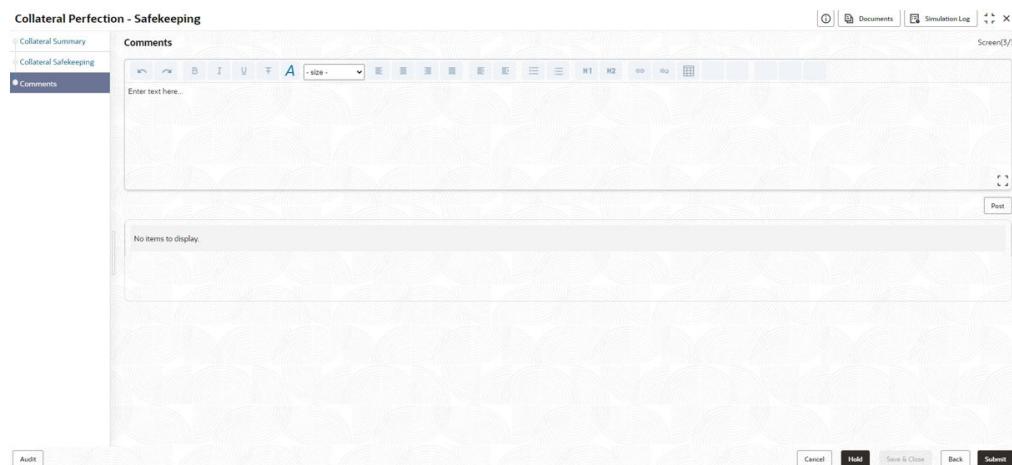
7. After capturing safekeeping details, click **Next** and then click **Submit**.

15.4 Comments

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

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

Figure 15-9 Safekeeping - Comments



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

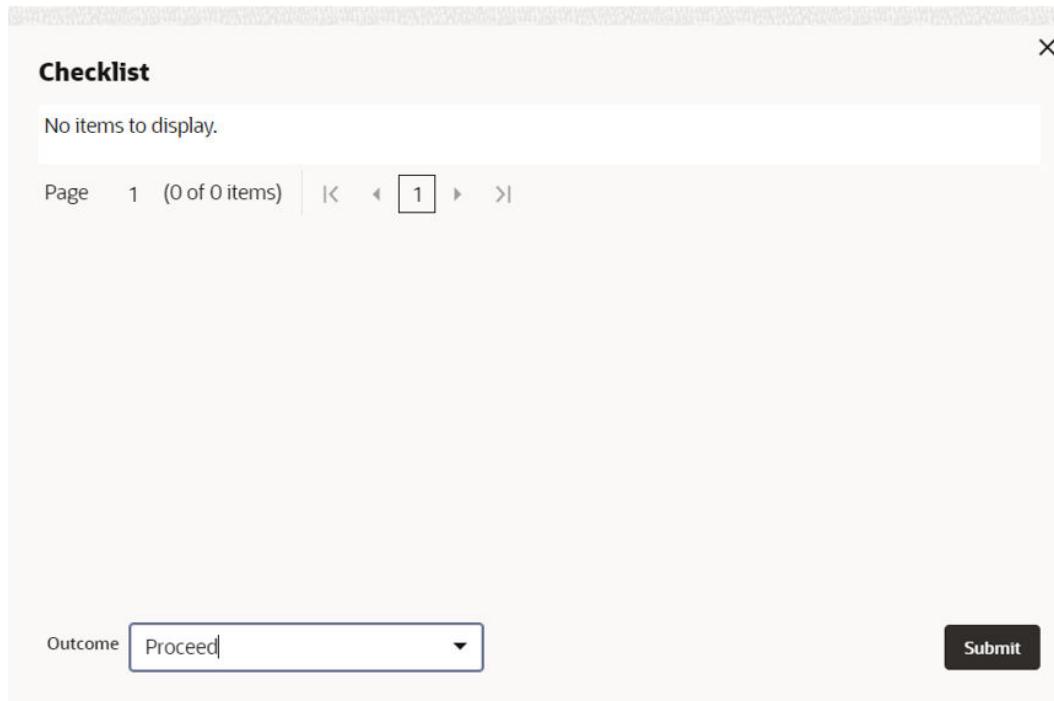
2. Click **Post**.

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

3. Click **Submit**.

The **Checklist** window is displayed.

Figure 15-10 Checklist



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.

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

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

Figure 16-2 Liability Details - Collateral Summary

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

16.3 Liability Detail Creation

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

Figure 16-3 Liability Detail Creation Screen

The screenshot shows the 'Collateral Perfection - Liability Details' screen. The 'Liability Detail Creation' tab is selected in the navigation bar. The 'Amount' section contains fields for Requested liability amount (\$1,000,000.00), Return on capital (60%), Probability of default (5%), and Loss given default (10%). The 'Dates' section shows Next review date (December 16, 2019), Requested expiry date (January 25, 2024), Proposed expiry date (January 27, 2024), and Approved expiry date (January 29, 2024). The 'Liability Details' section includes UDF fields: LIABSTARTDATE (January 22, 2024), LIABAUTHSIGNATORY (Corporate Signatory), and LIABTURNOVER (\$500,000). Buttons at the bottom include Audit, Cancel, Back, and Next.

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

Table 16-1 Liability Detail Creation

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

Table 16-1 (Cont.) Liability Detail Creation

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

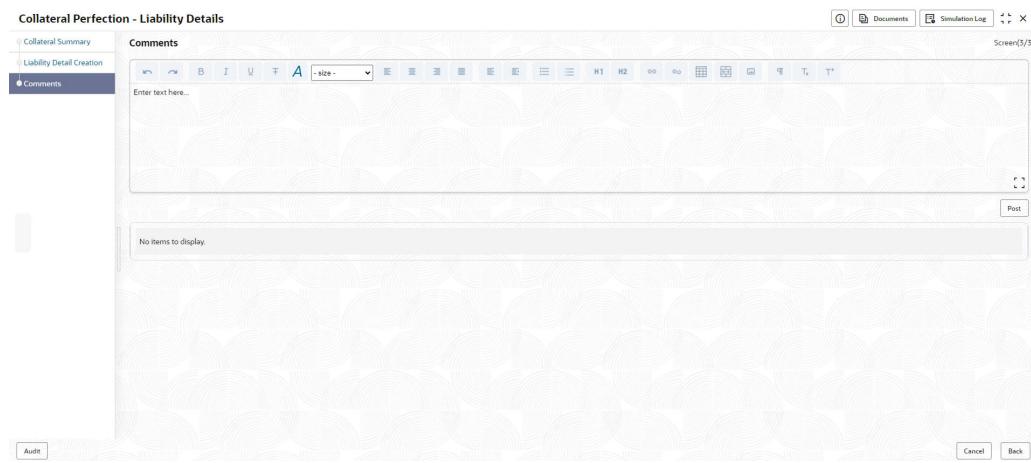
Click **Next**, the liability details are created and system moves to **Comments** data segment.

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.

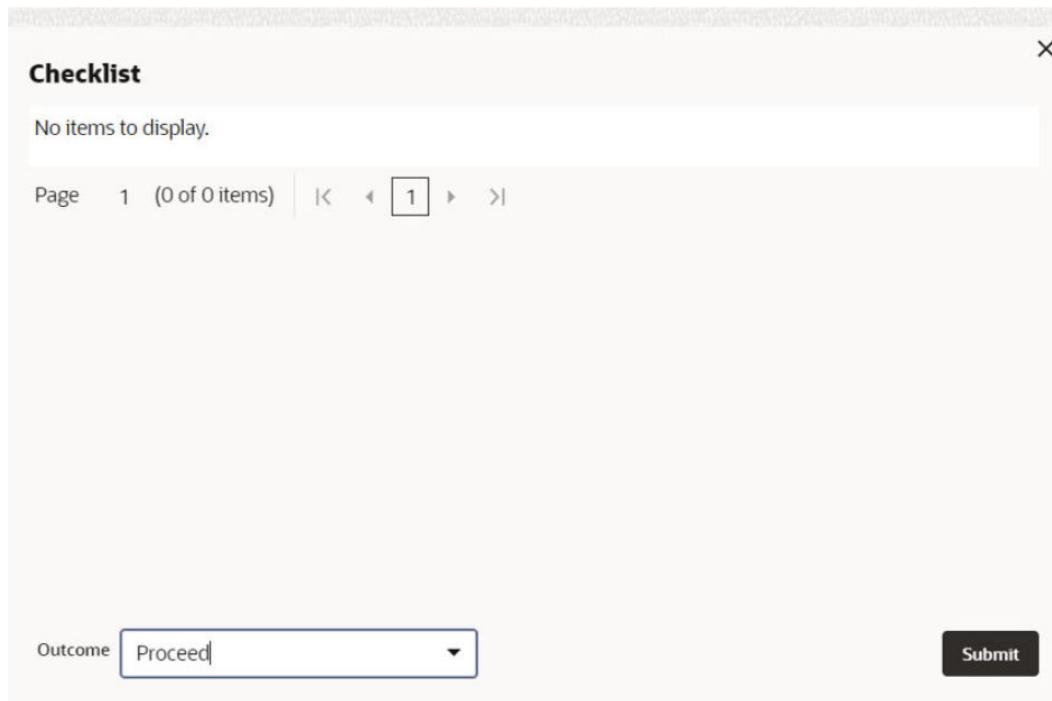
Click **Next** in the **Liability Detail Creation** screen, the **Comments** data segment is displayed.

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



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.

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

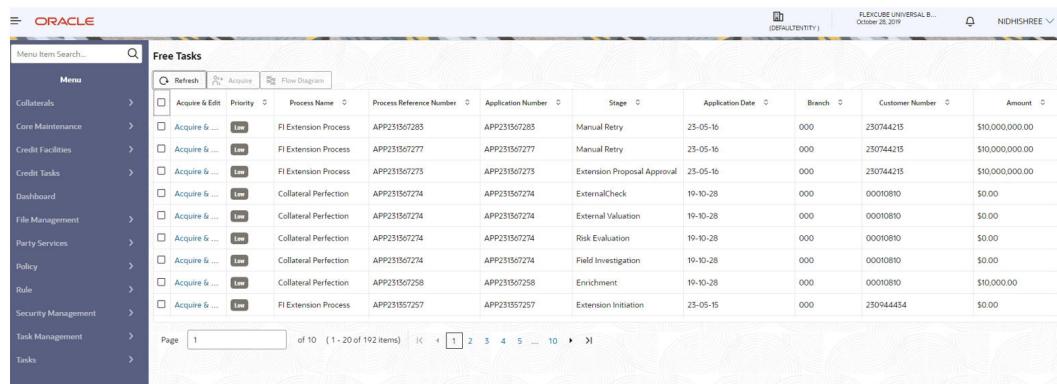
In the Collateral Summary data segment, the following collateral details captured in the previous stages are displayed.

- 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



The screenshot shows the Oracle Free Tasks screen. The left sidebar contains a navigation menu with items like Collaterals, Core Maintenance, Credit Facilities, Credit Tasks, Dashboard, File Management, Party Services, Policy, Rule, Security Management, Task Management, and Tasks. The main area is titled 'Free Tasks' and displays a table with the following data:

Process Name	Application Number	Stage	Application Date	Branch	Customer Number	Amount
FI Extension Process	APP231507285	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231507277	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231507275	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
Collateral Perfection	APP231507274	ExternalCheck	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	External Valuation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	Risk Evaluation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	Field Investigation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507258	Enrichment	19-10-28	000	00010810	\$10,000.00
FI Extension Process	APP231557257	Extension Initiation	23-05-15	000	230944454	\$0.00

Page 1 of 10 (1 - 20 of 192 items) | < 1 2 3 4 5 ... 10 >

- Click **Acquire & Edit** in the required Manual Retry task.

The **Manual Retry - Collateral Summary** screen is displayed.

Figure 17-2 Manual Retry - Collateral Summary

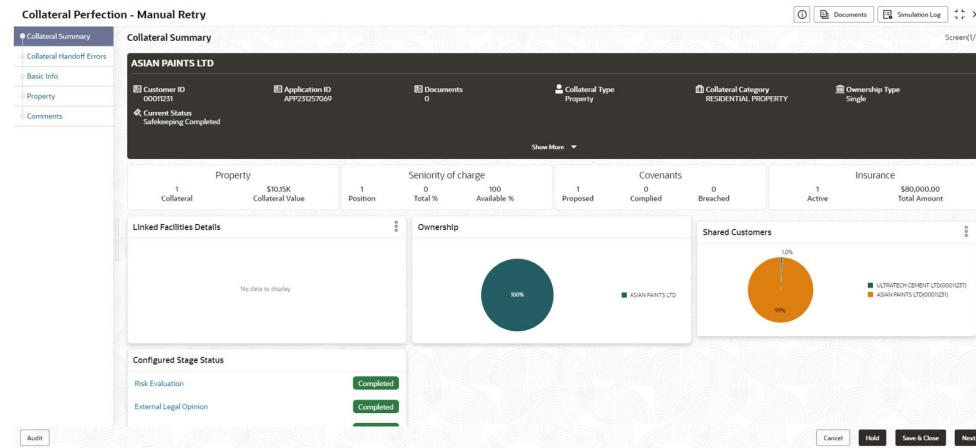
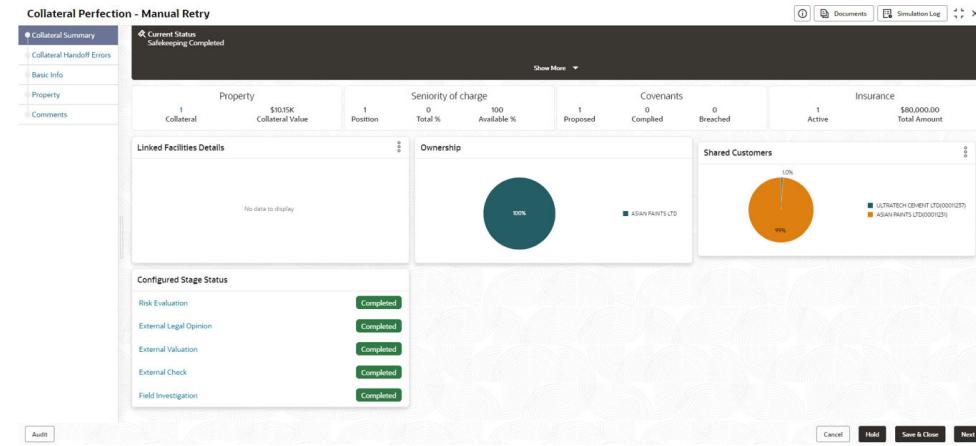


Figure 17-3 Manual Retry - Collateral Summary



- 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

Entry ID	Entry Type	Error Code	Error Message
COL231250959	Collateral	GDCCOLLT217	00011231 is linked to liability. So
COL231250959	Collateral	EL-COLL-114	Perfection date is to be entered only when the charge status is 'Registered'

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.

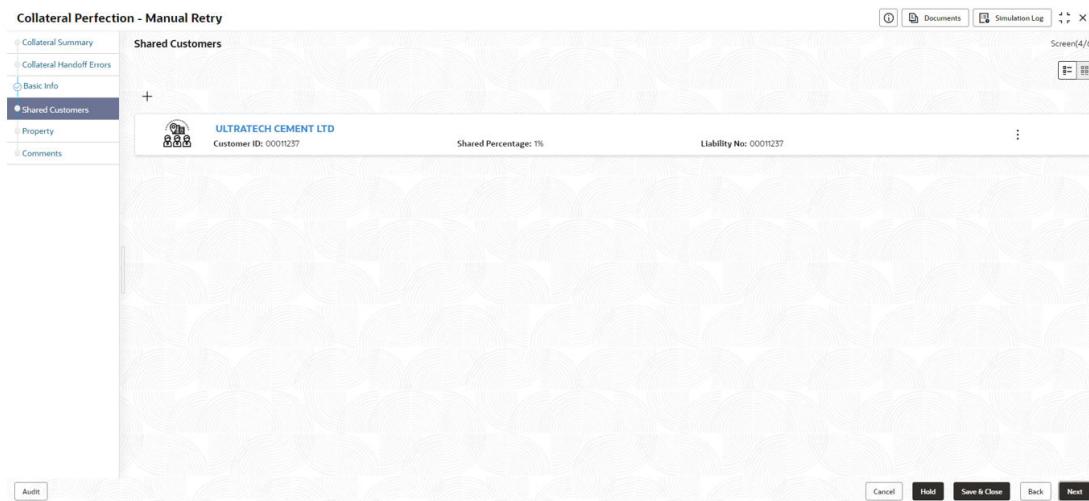
2. After performing necessary actions in **Manual Retry - Basic Info** screen, click **Next**.

17.5 Shared Customers

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

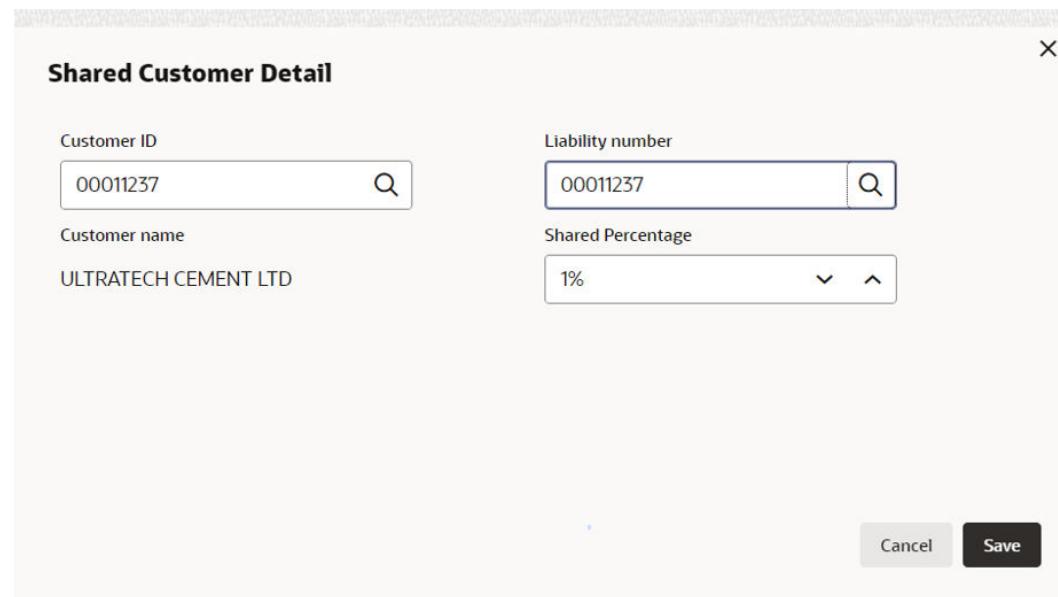
Click **Next** in the **Manual Retry - Basic Info** screen, the Shared Customers data segment is displayed.

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)

- 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.

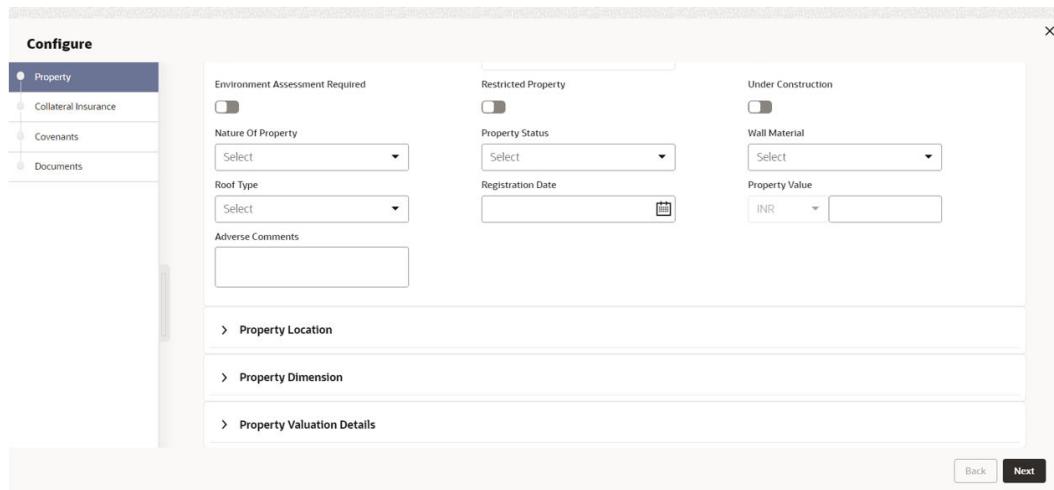
Figure 17-9 Property- Collateral Details

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

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

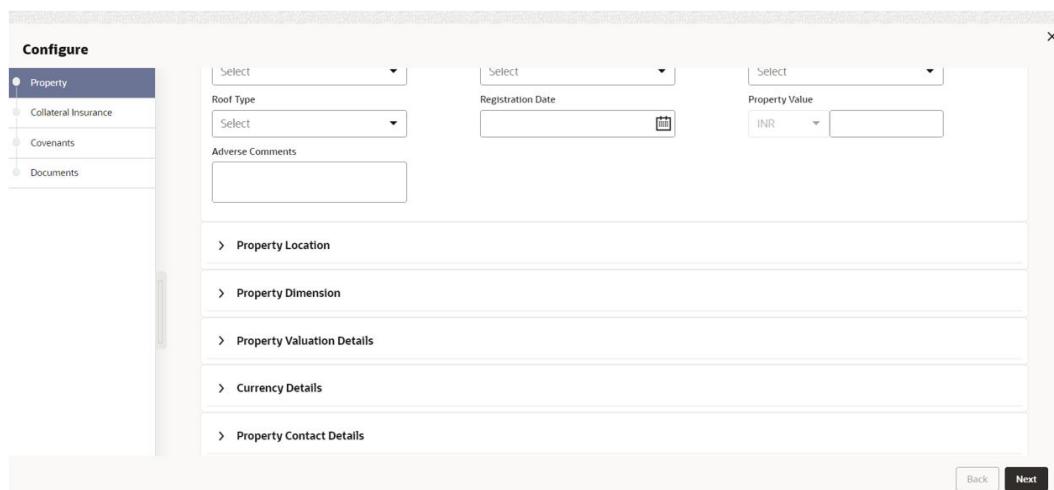
Figure 17-10 Configure- Property

Figure 17-11 Configure- Property



The screenshot shows a configuration interface for property details. On the left, a sidebar lists 'Property', 'Collateral Insurance', 'Covenants', and 'Documents'. The main area contains several input fields: 'Environment Assessment Required' (checkbox), 'Nature Of Property' (dropdown), 'Roof Type' (dropdown), 'Adverse Comments' (text area), 'Restricted Property' (checkbox), 'Property Status' (dropdown), 'Registration Date' (calendar), 'Under Construction' (checkbox), 'Wall Material' (dropdown), 'Property Value' (dropdown and text input), and 'INR' (dropdown). Below these are expandable sections for 'Property Location', 'Property Dimension', and 'Property Valuation Details'. At the bottom right are 'Back' and 'Next' buttons.

Figure 17-12 Configure- Property



This screenshot shows a simplified version of the configuration interface. The sidebar and some fields are identical to Figure 17-11. However, the main area only includes 'Roof Type' (dropdown), 'Adverse Comments' (text area), 'Registration Date' (calendar), and 'Property Value' (dropdown and text input). Below these are sections for 'Property Location', 'Property Dimension', 'Property Valuation Details', 'Currency Details', and 'Property Contact Details'. The 'Back' and 'Next' buttons are at the bottom right.

Note:

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

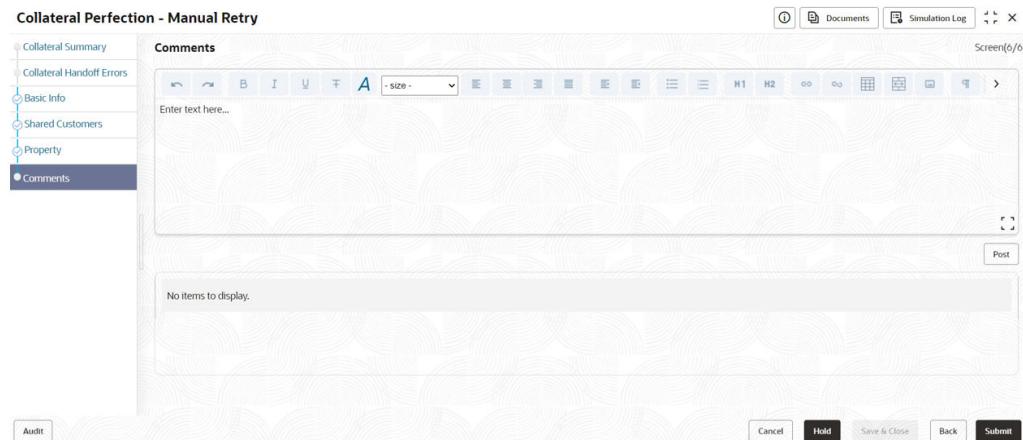
2. After modifying the collateral details, click **Next**.

17.7 Comments

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

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

Figure 17-13 Manual Retry - Comments



1. Enter the comments for the Manual Retry stage in **Comments** text box.

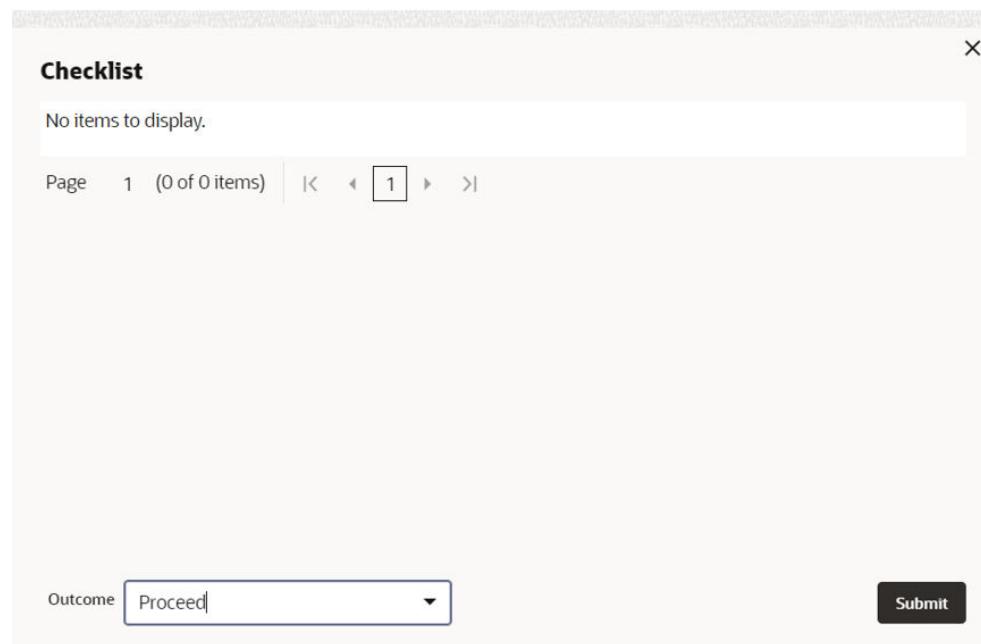
2. Click **Post**.

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.