

Oracle® Banking Credit Facilities

Process Management Cloud

Service

Collateral Review User Guide



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Oracle Banking Credit Facilities Process Management Cloud Service User Guide

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Preface

About this Guide

A brief introduction to the Collateral Review User Guide.

This guide helps you get familiar with the Collateral Review process in OBCFPM to review customer collaterals on a periodic basis.

Audience

Audience of Collateral Review User Guide.

This guide is intended for the Credit Officer responsible for valuating existing customer collaterals on a periodic basis.

Introduction

About Collateral Review Process

A brief introduction to the Collateral Review process.

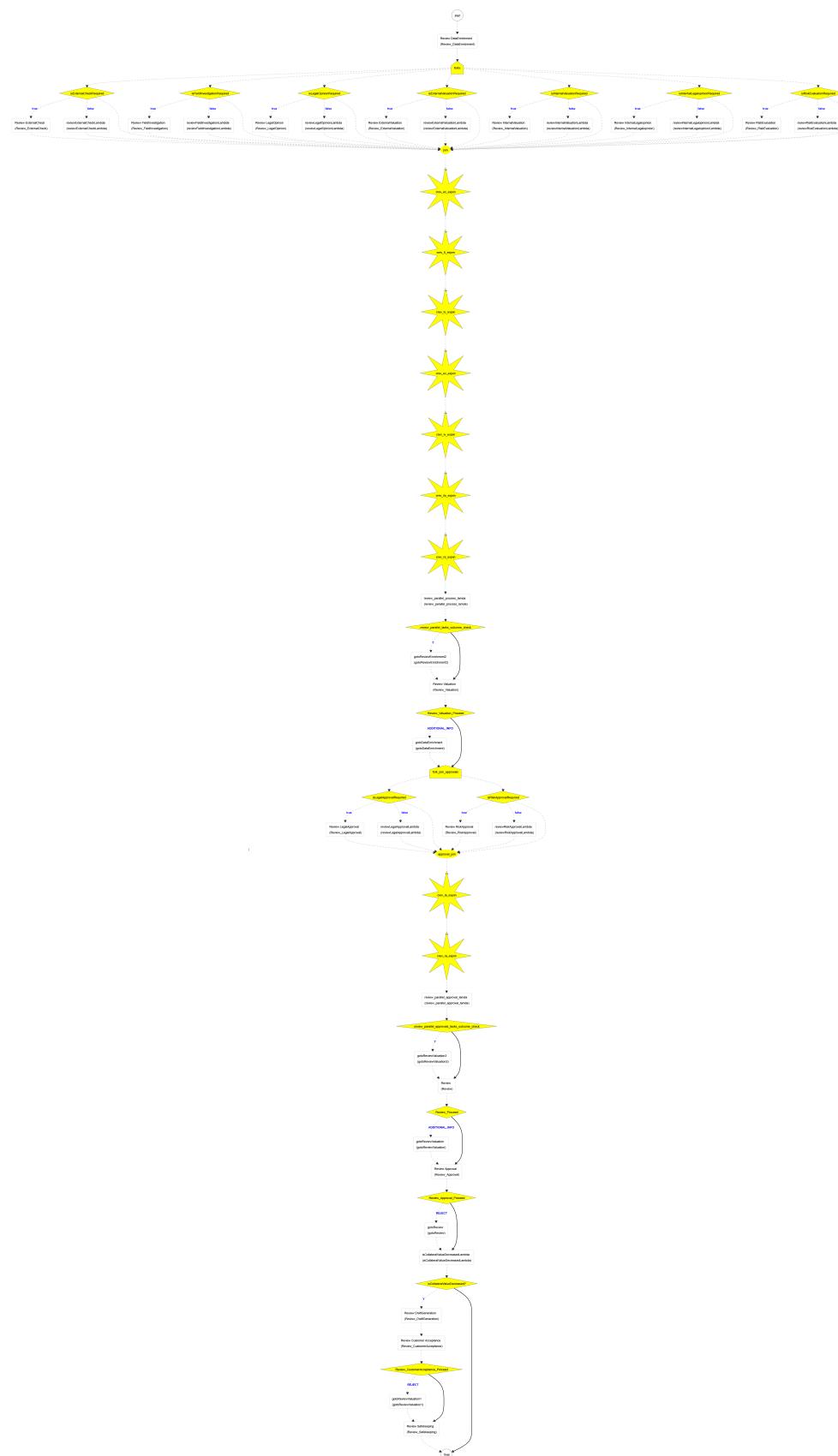
As part of Credit Portfolio management, the banks undertake periodic / Event Triggered Review of collateral of its customers. This ensures that the bank can control and mitigate the inherent credit risk involved in collateral management.

The Collateral Review process can be triggered manually by the Credit Officer as well as automatically by the back office system (OBELCM). The various activities performed in the Collateral Review process are:

- Capturing application details
- Uploading related Mandatory and Non Mandatory documents
- Verifying documents and capture collateral details
- Capturing Internal/External Legal Opinion
- Performing Risk Evaluation
- Performing Internal/External Valuation of Collateral
- Performing Field Investigation
- Generating Collateral Agreement
- Receiving customer acceptance of Collateral Agreement
- Collateral Safekeeping

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

Figure 2-1 Process Flow Diagram



Data Enrichment

Data Enrichment

Detailed information about the Data Enrichment stage in the Collateral Review process.

In this stage, the Credit Officer can capture collateral details such as basic information, information specific to collateral type, and insurance details, upload collateral documents, and manage Covenants for the collateral.

The data segments available in the Data Enrichment stage are:

- Review Initiation
- Collateral Type (Property)
- Linked Customers
- Comments

Review Initiation

Information on the Review Initiation data segment in Data Enrichment stage.

This data segment allows to add the review details and basic information about the collateral as a part of review initiation.

Upon clicking **Initiate Review** in the **Review Initiation** screen, the **Enrichment - Review Initiation** screen is displayed.

Figure 3-1 Enrichment - Review Initiation

1. Provide all the details in the **Enrichment - Review Initiation** screen.

For field level information, refer the following tables.

Table 3-1 Enrichment - Review Initiation - Field Description

Field	Description
Review Date	Specify the date on which the Collateral Review process is initiated.
Reason for Review	Specify the reason for initiating Collateral Review process.

Table 3-2 Enrichment - Review Initiation - Customer Details - Field Description

Field	Description
Customer ID	The system displays the Customer ID linked to the selected collateral.
Customer Name	The system displays the Customer Name linked to the selected collateral.

Table 3-3 Enrichment - Review Initiation - Collateral Details - Field Description

Field	Description
Collateral Type	Type of the selected collateral is displayed.
Agreed Collateral Value	Collateral value agreed at the time of perfection is displayed.
Purpose of Collateral	Purpose of Collateral mentioned at the time of collateral perfection is displayed.
Collateral Description	Description maintained for the collateral in the Perfection process is displayed.
Seniority of Charge	Seniority of Charge specified at the time of perfection is displayed.
Collateral Start and End Date	Collateral Start and End Date specified at the time of perfection is displayed.
Ownership Type	Ownership Type specified at the time of perfection is displayed.
Is Sharable Across Customers?	This flag if enabled indicates that the collateral is sharable across customers.
Applicable Business	This indicates Applicable Business for the collateral.
Bank Value	Bank value of the collateral is displayed.
Market Value	Market Value of the collateral is displayed.
Bank Haircut	This indicates Bank Haircut for the collateral category.
Category Haircut	This indicates market haircut for the collateral category.
Exposure Type	Exposure Type specified at the time of perfection is displayed.

 **Note:**

You can modify collateral details in the **Enrichment - Review Initiation** screen, if the fields are configured as editable in Business Process maintenance.

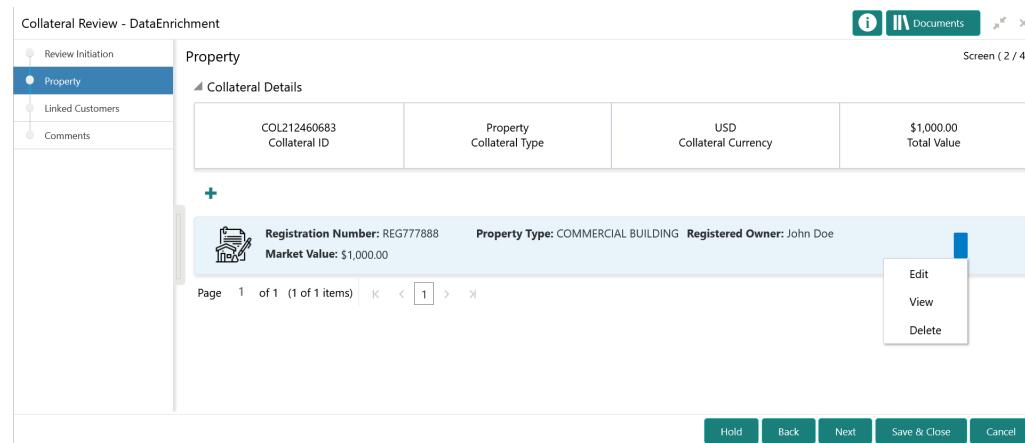
2. After capturing all the details, click **Next**.

Property

Information on the Property data segment in Data Enrichment stage.

This data segment allows to modify collateral details added in the perfection process, and manage insurance details, covenants, and documents for the collateral.

Upon clicking **Next** in the **Enrichment - Review Initiation** screen, the Collateral Type data segment is displayed based on the collateral selected for review.

Figure 3-2 Enrichment - Property

To modify the collateral details, click the action icon in the collateral record and select **Edit**.

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

Figure 3-3 Enrichment - Configure - Property

Adding Property Details

Procedure to add/modify property details.

1. Provide/modify the property details about property in the **Enrichment - Configure - Property** screen.

For field level information, refer the following tables.

Table 3-4 Configure - Property - Field Description

Field	Description
Property ID	Specify the Property ID .

Table 3-4 (Cont.) Configure - Property - Field Description

Field	Description
Property Type	Select the Property Type from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> • Residential Building • Residential Plot
Property Category	Select the Property Category from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> • Individual • Corporate
Description	Provide a brief description about the property.
Property Purpose	Select the purpose of the property from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> • Personal • Commercial
Registered Owner	Specify the name of Registered Owner of the property.
Land Registry	Specify the property Land Registry details.
Purchase Date	Specify the date on which the property was purchased.
Zone Classification	Select the Zone Classification from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> • EARTH QUAKE ZONE • FLOOD ZONE • NORMAL
Flood Zone	Enable this flag, if the property is in flood zone.
Flood Zone Type	Select the Flood Zone Type from the drop down list, if the Flood Zone flag is enabled. The options available include but are not limited to: <ul style="list-style-type: none"> • Zone1 • Zone2 • Zone3a • Zone3b
Seismic Zone	Enable this flag, if the property is in seismic zone.
Seismic Zone Type	Select the Seismic Zone Type from the drop down list, if the Seismic Zone flag is enabled. The options available include but are not limited to: <ul style="list-style-type: none"> • Low Damage Risk • Moderate Damage Risk • High Damage Risk • Highest Damage Risk
Income Producing	Enable this flag, if the property is producing income through rent or lease.

Table 3-4 (Cont.) Configure - Property - Field Description

Field	Description
Environment Assessment Required	Enable this flag, if environment assessment is required for the property.
Restricted Property	Enable this flag, if the property is restricted by government authorities.
Under Construction	Enable this flag, if the property is under construction.
Nature of Property	Select the Nature of Property from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none">• Fee Simple• Leasehold
Property Status	Select the Property Status from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none">• Rented• Leased• Self Owned
Wall Material	Select the property Wall Material from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none">• Asbestos• Bamboo• Brick Veneer• Clay• Concrete• Double Brick• Mud Brick• Polystyrene• Steel• Stone• Timber• Others

Table 3-4 (Cont.) Configure - Property - Field Description

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

Figure 3-4 Configure - Property Location

The screenshot shows a configuration interface for property location. The fields are arranged in two columns. The left column includes Registration Number (56788), Street (Enter Street Details), Landmark (Enter Landmark), City (Chennai), and Zip-Code (600001). The right column includes House/Building (SVC Tower), Locality (Enter Street Details), Area (Enter Area), State (TamilNadu), and Country (IN). A search icon is located at the bottom right of the form.

Table 3-5 Configure - Property Location - Field Description

Field	Description
Registration Number	Specify the property Registration Number .
House/Building	Specify the House/Building name.

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

Field	Description
Street	Specify the Street in which the property is located.
Locality	Specify the Locality of the property.
Landmark	Specify the Landmark for the property.
Area	Specify the Area in which the property is located.
City	Specify the City in which the property is located.
State	Specify the State in which the property is located.
Zip-Code	Specify the Zip-Code of the property area.
Country	Specify the Country in which the property is located.

Figure 3-5 Configure - Property - Currency Details

Currency Details	
Currency	Amount in Collateral Currency
INR	INR0.00

Table 3-6 Configure - Property - Currency Details - Field Description

Field	Description
Currency	The system displays the collateral Currency in this field.
Amount in Collateral Currency	Property Value is displayed in collateral currency in case the property value is not specified in collateral currency.

Figure 3-6 Configure - Property - Property Dimension

Property Dimension		
Number of Rooms	Property Units	Property Size
3	Square Meter	\$1,006.00
Area Of Land	Number Of Stories	Total Dimension Length
10,000	5	30
Number Of Garages	Total Dimension Width	
1	30	30
Dimension Details		
Floor Number	Dimension Length	Dimension Width
3	60	60
+ No items to display.		

Table 3-7 Configure - Property Dimension - Field Description

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

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

Figure 3-7 Configure - Property Dimension - Added

The screenshot shows the Oracle Property Dimension configuration interface. The main area displays various property dimensions such as Number of Rooms (3), Property Units (Square Meter), and Property Size (\$1,006.00). Below this, a 'Dimension Details' section shows Floor Number (3), Dimension Length (60), and Dimension Width (60). A 'Property Dimension' dialog box is open at the bottom, showing a 'Floor Number: 3' entry with a 'NEW' button. A '+' icon is visible above the dialog. On the right, there are 'Edit', 'View', and 'Delete' buttons.

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

Figure 3-8 Configure - Property Valuation Details

Valuation Date	Valuation Source	Valuation Amount
Feb 1, 2020	Field Valuation	\$500,000.00

Other Lenders Charge Amount
\$20,000.00

Table 3-8 Configure - Property Valuation Details - Field Description

Field	Description
Valuation Date	Specify the date on which the property is valued.
Valuation Source	Specify the property valuation source. For example, Public Institutions and Real Estate Agents
Valuation Amount	Specify the property Valuation Amount .
Other Lenders Charge Amount	Specify the Other Lenders Charge Amount in case the property is backing up the facility borrowed from other lenders.

Figure 3-9 Configure - Property Contact Details

Contact Person *	First Name	Last Name
Owner	David	John

Mobile
9876543210

Work Phone

Home Phone

Email ID
david@xyz.com

+

No items to display.

Table 3-9 Configure - Property Contact Details - Field Description

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

Figure 3-10 Configure - Property - Residential Status

The screenshot shows a configuration interface for 'Residential Status'. At the top, there is a header labeled 'Residential Status'. Below it, there are two fields: 'Primary Residence' with a checked toggle switch, and 'Occupancy' with a dropdown menu showing 'Owner Occupied'.

Table 3-10 Configure - Property - Residential Status - Field Description

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

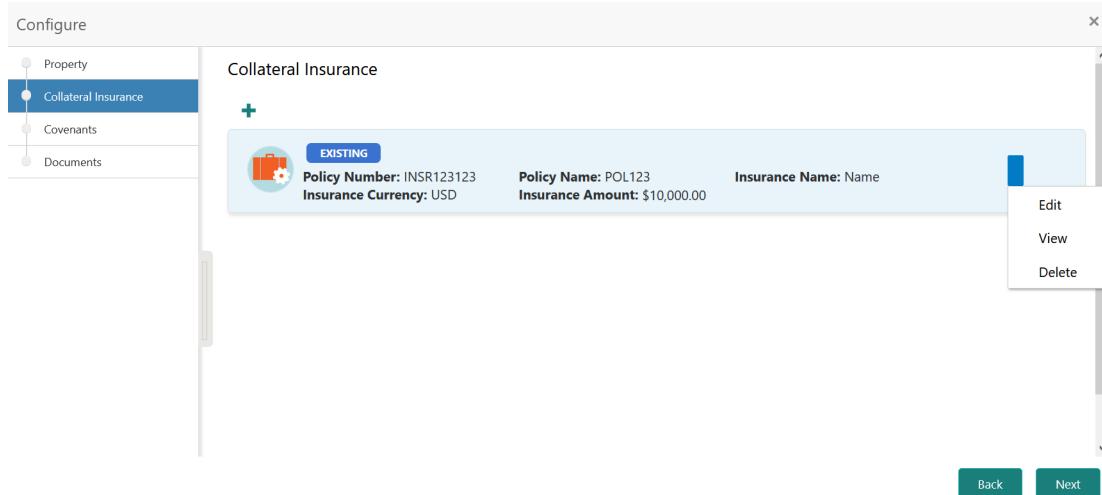
2. After adding/modifying the property details, click **Next**.

The **Enrichment - Configure - Collateral Insurance** screen is displayed.

Managing Collateral Insurance Details

Procedure to add, edit, view and delete collateral insurance details.

Figure 3-11 Enrichment - Configure - Collateral Insurance



1. To add insurance details, click + the add icon.

The following window is displayed.

Figure 3-12 Collateral Details

The screenshot shows the 'Collateral Details' window with two main sections: 'Insurance Basic Details' and 'Insurance Premium Details'. The 'Insurance Basic Details' section contains fields for Policy Number (45678043687), Policy Name (Contract Policy), Insurance Provider (First Bank), Insurance Name (Contract Insurance), Insurance Type (Asset Insurance), Insurance Amount (₹100,000.00), Insurance Currency (INR), End Date (May 1, 2021), Grace Days (10), and Policy Assigned To Bank (Yes). The 'Insurance Premium Details' section contains fields for Premium Currency (INR), Premium Amount (₹9,000.00), Premium Frequency (Monthly), Premium End Date (May 1, 2021), and a Remarks text area. At the bottom are 'Add', 'Cancel', and 'Clear' buttons.

2. Specify all the details in the **Insurance Details** screen.

For field level information, refer the following tables.

Table 3-11 Insurance Basic Details - Field Description

Fields/ Icons	Description
Policy Number	Specify the insurance Policy Number .
Policy Name	Specify the insurance Policy Name .
Insurance Provider	Specify the name of Insurance Provider .
Insurance Name	Specify the name of insurance.
Insurance Type	Select the Insurance Type from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> Asset Insurance Life Insurance Corporate Insurance Borrower Insurance
Policy Status	Select the Policy Status from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> Inforced Lapsed Paidup
Insurance Amount	Specify the Insurance Amount in selected insurance currency.
Start Date	Click the calendar icon and select the insurance Start Date .
End Date	Click the calendar icon and select the insurance End Date .
Grace Days	Specify the Grace Days for making insurance premium payment.

Table 3-11 (Cont.) Insurance Basic Details - Field Description

Fields/ Icons	Description
Notice Days	Specify the Notice Days for insurance premium payment.
Policy Assigned To Bank	Specify if the policy is assigned to your bank by selecting required option from the Policy Assigned To Bank drop down list.

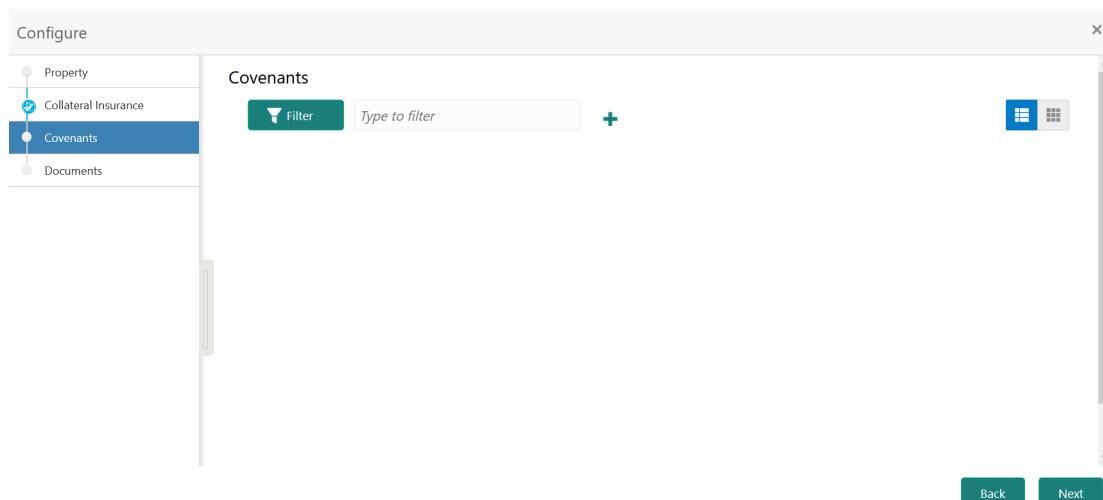
Table 3-12 Collateral Details - Insurance Premium Details - Field Description

Fields/ Icons	Description
Premium Currency	Click the search icon in the Premium Currency field and select the currency in which insurance premium is paid.
Premium Amount	Specify the Premium Amount in selected premium currency.
Premium Frequency	Select the Premium Frequency from the drop down list.
Premium End Date.	Click the calendar icon and select the Premium End Date .
Remarks	Type Remarks about the insurance, if any.

3. Click **Add**. The insurance details are added and displayed in the **Enrichment - Configure - Collateral Insurance** screen.
You can **Edit**, **View**, or **Delete** the insurance record by clicking on the action icon and selecting the required option.
4. After performing necessary actions, click **Next** in the **Enrichment - Configure - Collateral Insurance** screen.
The **Enrichment - Configure - Covenants** screen is displayed.

Managing Covenants

Procedure to Add, Edit, and Delete covenants for the collateral.

Figure 3-13 Enrichment - Configure - Covenants

1. To add new covenant, click the add icon.

The **Covenant Details** window is displayed.

Figure 3-14 Covenant Details

The screenshot shows the 'Covenant Details' window. At the top, there are fields for 'Covenant Code *' (DSCR on the basis of EBITDA), 'Covenant Name *' (DSCR on the basis of EBITDA), 'Covenant Description *' (DSCR on the basis of EBITDA), and 'Classification Type *' (External). Below these fields is a search icon. A sidebar on the left lists 'Covenant Details', 'Monitoring Information Details', 'Formula Details', and 'Others'. At the bottom right are 'Create' and 'Cancel' buttons.

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

For field level information, refer the following tables.

Table 3-13 Covenant Details - Field Description

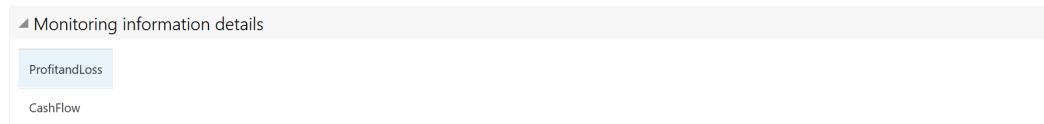
Field	Description
Covenant code	Specify a unique code for the covenant to be created.
Covenant name	Specify a name for the covenant to be created.
Covenant description	Provide a brief description about the covenant.
Classification type	Specify the covenant Classification Type as Internal and External.

Figure 3-15 Covenant Details - Covenant Details

The screenshot shows the 'Covenant Details - Covenant Details' window. It includes fields for 'Covenant Type *' (Non Financial), 'Covenant Sub Type' (Operating Activity), 'Notice Days *' (15), 'Revision Frequency *' (Quarterly), 'Revision Days' (Enter Revision Days), 'Start Date *' (Apr 13, 2019), 'End Date *' (Feb 28, 2021), and 'Maximum Defer Days *' (10).

Table 3-14 Covenant Details - Covenant Details - Field Description

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

Figure 3-16 Covenant Details - Monitoring Information Details**Table 3-15 Covenant Details - Monitoring Information Details - Field Description**

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

Figure 3-17 Covenant Details - Formula Details

Table 3-16 Covenant Details - Formula Details - Field Description

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

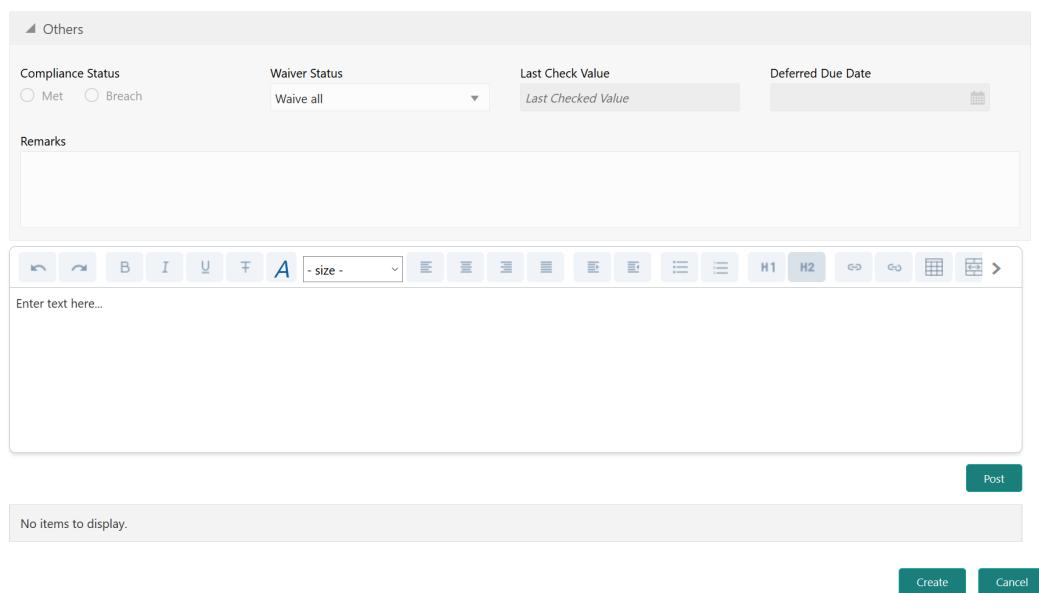
Table 3-16 (Cont.) Covenant Details - Formula Details - Field Description

Field	Description
Target Value	Specify the Target Value.
Target Value 1, Target Value 2	If Between is selected as the Covenant Check Condition , Target Value 1 and Target Value 2 fields appear. You need to specify the range of target values.

 **Note:**

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

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

Figure 3-18 Covenant Details - Others


The screenshot shows the 'Others' tab of a covenant detail form. At the top, there are radio buttons for 'Compliance Status' (Met or Breach) and a dropdown for 'Waiver Status' (Waive all). Below these are fields for 'Last Check Value' and 'Deferred Due Date'. A large text area for 'Remarks' is followed by a rich text editor toolbar. A message at the bottom states 'No items to display.' and there are 'Create' and 'Cancel' buttons at the bottom right.

Table 3-17 Covenant Details - Others - Field Description

Field	Description
Compliance Status	Select the current covenant Compliance Status of the party / collateral. The options available are: <ul style="list-style-type: none"> • Met • Breach

Table 3-17 (Cont.) Covenant Details - Others - Field Description

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

4. Click **Create**.

Covenant details are added and displayed in the **Enrichment - Configure - Covenants** screen.

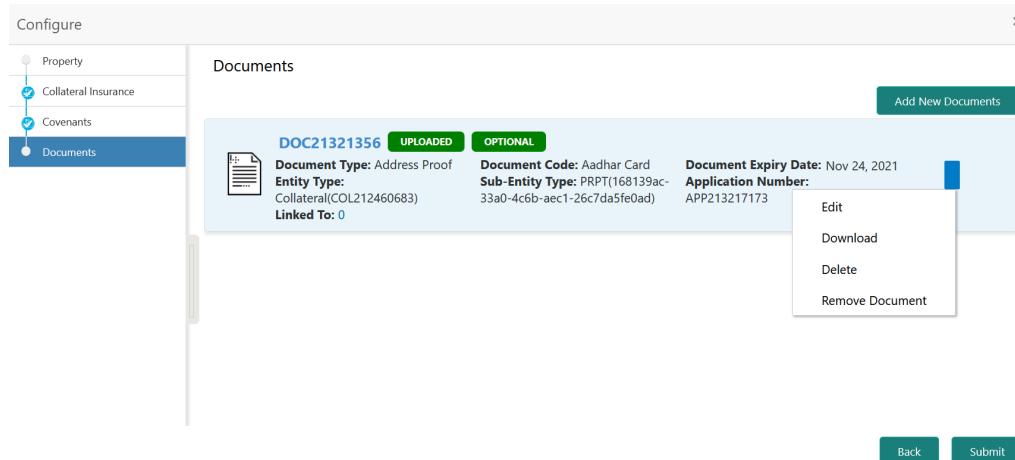
- To edit the added covenant, select the covenant record and click the **Edit** icon.
- To delete the added covenant, select the covenant record and click the **Delete** icon.
- After performing necessary actions in the **Enrichment - Configure - Covenants** screen, click **Next**.

The **Enrichment - Configure - Documents** screen is displayed.

Managing Collateral Documents

Procedure to Edit, Download, Delete, and Remove documents.

Figure 3-19 Enrichment - Configure - Documents



- To upload new documents, click **Add New Documents**.

The **Document Upload** screen is displayed.

Figure 3-20 Document Upload

Document

Document Type *	Document Type Description	Document Code *	Document Code Description
ADDRESDOC	Address Proof	COLAGRDOC	Legal Aggrement Document
Document Expiry Date	Remarks	<input type="text" value="Drop files here or click to select"/> Selected Files	
Dec 31, 2021		Selected Files []	
<input type="button" value="Upload"/> <input type="button" value="Close"/>			

2. Provide all the details for adding document.

For field level information, refer the below table.

Table 3-18 Document Upload - Field Description

Field	Description
Document Type	Search and select the type of document to be uploaded.
Document Type Description	Description maintained for the selected Document Type is displayed.
Document Code	Search and select the Document Code from the list of document codes maintained in the system.
Document Code Description	Description maintained for the selected Document Code is displayed.
Document Expiry Date	Specify the date till which the document to be uploaded is valid.
Remarks	Capture Remarks for the document, if any.
Drop files here or click to select	In this section, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

3. Click **Upload**.

The document is uploaded and displayed in **Enrichment - Configure - Documents** screen.

4. To modify the document details, click the action icon in document record and select **Edit**.
5. To download the uploaded document, click the action icon in document record and select **Download**.
6. To delete the document record, click the action icon in record and select **Delete**.
7. To remove the uploaded document, click the action icon in document record and select **Remove Document**.

8. After performing necessary actions in the **Enrichment - Configure - Documents** screen, click **Submit**.

Substitution Linkages

Information on the Substitution Linkages data segment in the Data Enrichment stage.

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

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

Upon clicking **Next** in the **Enrichment - Property** screen, the Substitution Linkages data segment is displayed.

Figure 3-21 Enrichment - Substitution Linkages

Collateral Code	Collateral Currency	Line Code	Line Serial	Line Currency	Linked Percentage	Linked Amount
ROADROLLER	USD	12.12		USD	23	\$23,423,434.34

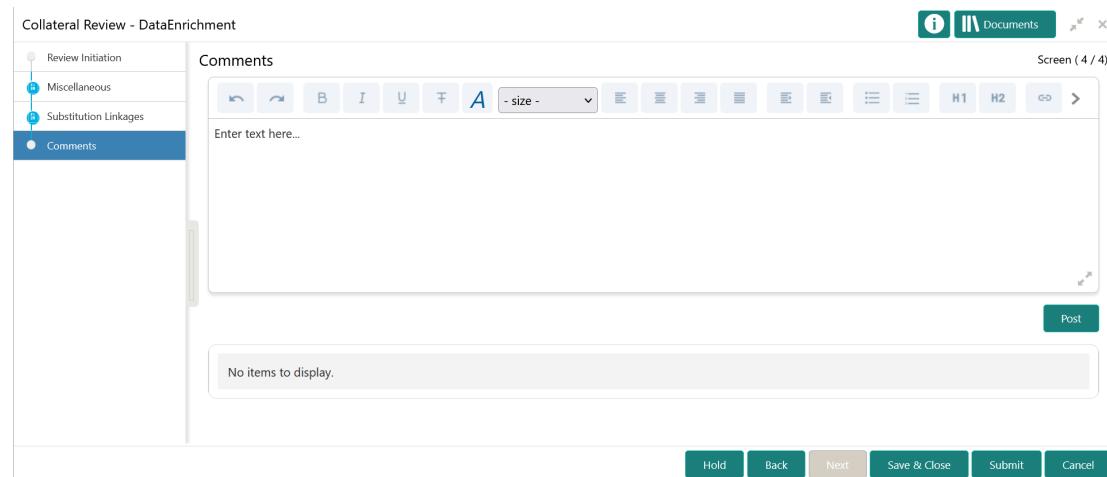
Collateral Code	Collateral Currency	Line Code	Line Serial	Line Currency	Linked Percentage	Linked Amount
ROLLER	USD	12.12		USD	23	\$23,423,434.34

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

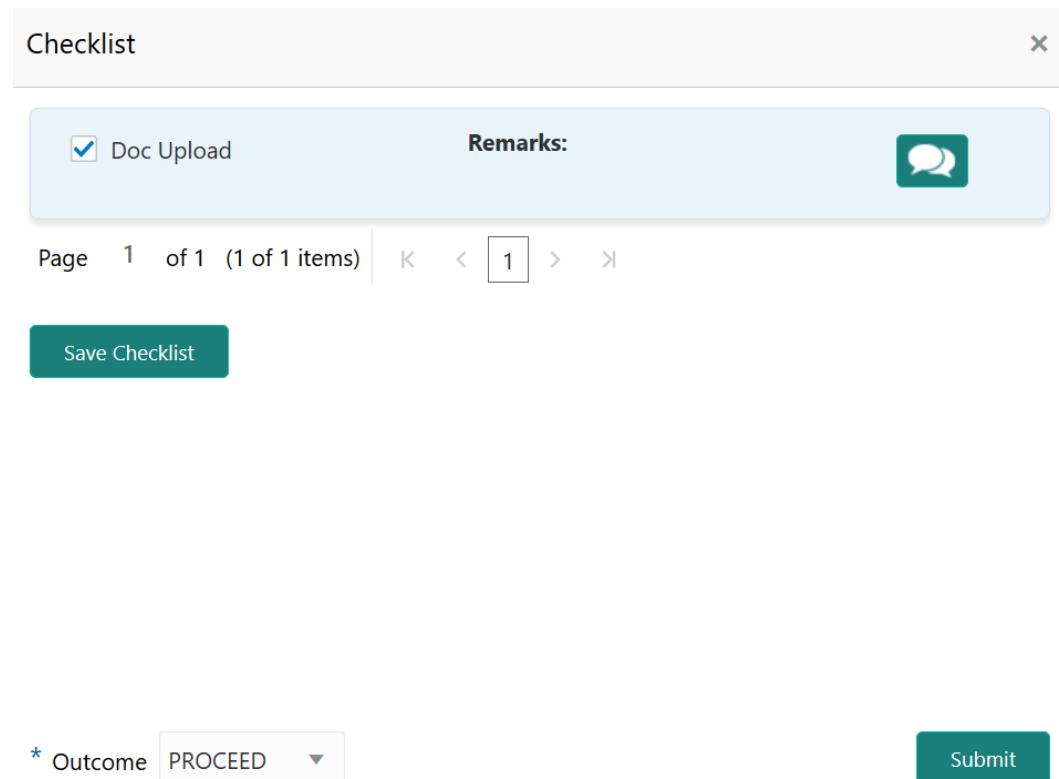
Comments

Information on the Comments data segment in the Data Enrichment stage.

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

Figure 3-22 Enrichment - Comments

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

Figure 3-23 Enrichment - Checklist

 **Note:**

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

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

The application is moved to the next stage.

External Check

External Check

Detailed information about the External Check stage in Collateral Review process.

In this stage, the Credit Officer verifies if the collateral submitted by the customer 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:

- Summary
- External Check
- Comments

Summary

Information on the Summary data segment in External Check stage.

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

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

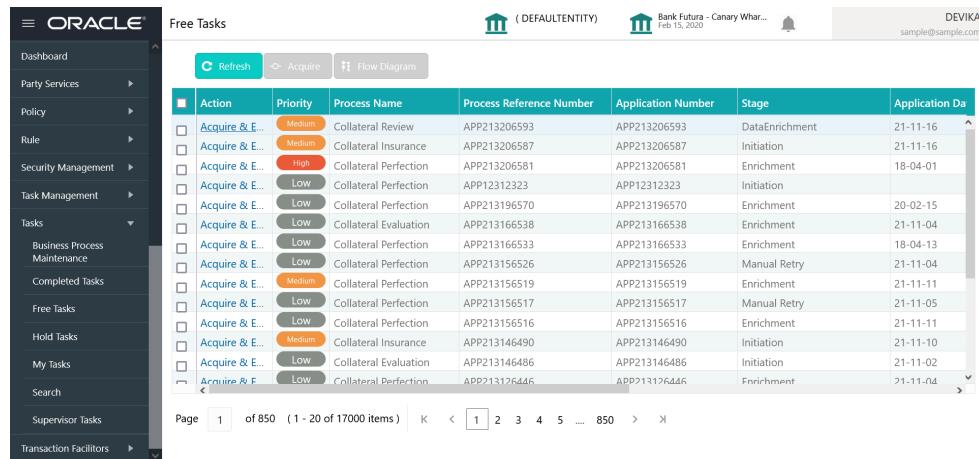
Note:

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

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

The **Free Tasks** screen is displayed.

Figure 4-1 Free Tasks

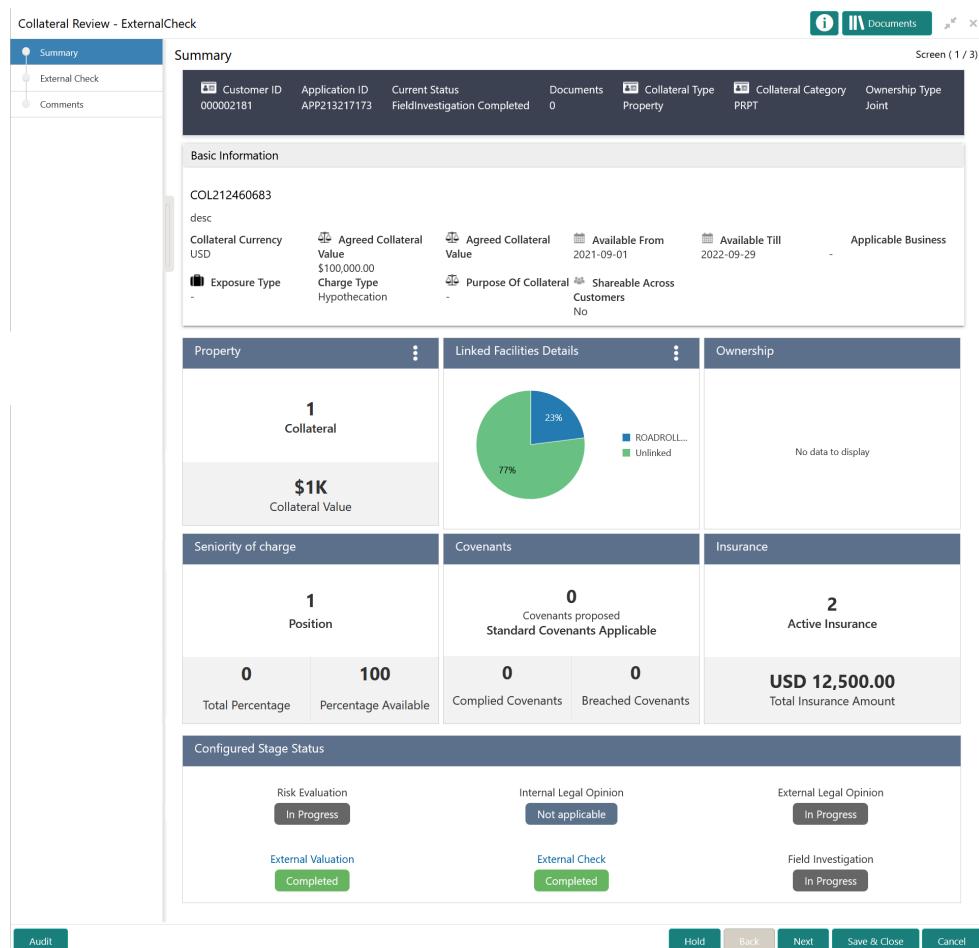


The screenshot shows the Oracle Free Tasks screen. The left sidebar contains a navigation menu with options like Dashboard, Party Services, Policy, Rule, Security Management, Task Management, Tasks, Business Process Maintenance, Completed Tasks, Free Tasks (which is selected and highlighted in blue), Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitors. The main area is titled 'Free Tasks' and contains a table with the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The table lists 17000 items, with the current page being 1 of 850. The tasks include various actions like 'Acquire & E...' and 'Collateral Review' with priorities ranging from 'High' to 'Low'.

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

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

Figure 4-2 External Check - Summary



The screenshot shows the Oracle External Check - Summary screen for a collateral review task. The left sidebar has a navigation menu with Summary, External Check (which is selected and highlighted in blue), and Comments. The main area is titled 'Collateral Review - ExternalCheck' and contains the following sections:

- Summary:** Displays basic information: Customer ID (000002181), Application ID (APP213217173), Current Status (FieldInvestigation Completed), Documents (0), Collateral Type (Property), Collateral Category (PRPT), and Ownership Type (Joint).
- Basic Information:** Shows details like Collateral Currency (USD), Agreed Collateral Value (\$100,000.00), Available From (2021-09-01), Available Till (2022-09-29), and Applicable Business.
- Property:** Shows 1 Collateral item with a value of \$1K.
- Linked Facilities Details:** Shows a pie chart with 23% ROADROLL... and 77% Unlinked.
- Ownership:** Shows 2 Active Insurance items with a total amount of USD 12,500.00.
- Configured Stage Status:** Shows the status of various stages: Risk Evaluation (In Progress), Internal Legal Opinion (Not applicable), External Legal Opinion (In Progress), External Valuation (Completed), External Check (Completed), and Field Investigation (In Progress).

At the bottom, there are buttons for Audit, Hold, Back, Next, Save & Close, and Cancel.

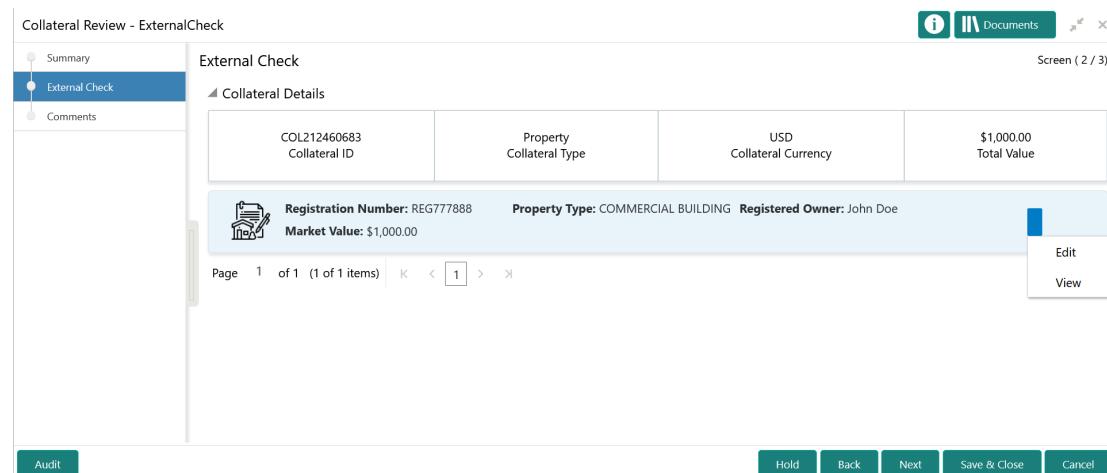
3. View the Collateral Summary and click **Next**.

External Check

Procedure to add external check details.

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

Figure 4-3 External Check



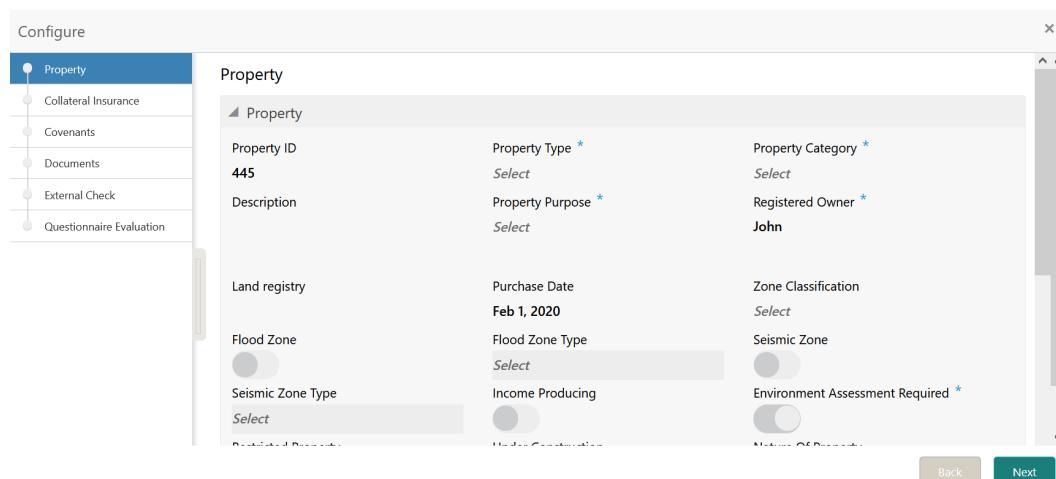
The screenshot shows the 'Collateral Review - ExternalCheck' interface. The left sidebar has tabs for 'Summary', 'External Check' (which is selected and highlighted in blue), and 'Comments'. The main content area is titled 'External Check' and contains a table for 'Collateral Details'. The table has four columns: 'COL212460683 Collateral ID', 'Property Collateral Type', 'USD Collateral Currency', and '\$1,000.00 Total Value'. Below the table, there is a section with icons for a house and a briefcase, followed by text: 'Registration Number: REG777888', 'Property Type: COMMERCIAL BUILDING', 'Registered Owner: John Doe', and 'Market Value: \$1,000.00'. At the bottom of the screen, there are buttons for 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. A context menu is open on the right side of the screen, showing 'Edit' and 'View' options.

To capture the external check details for the collateral:

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

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

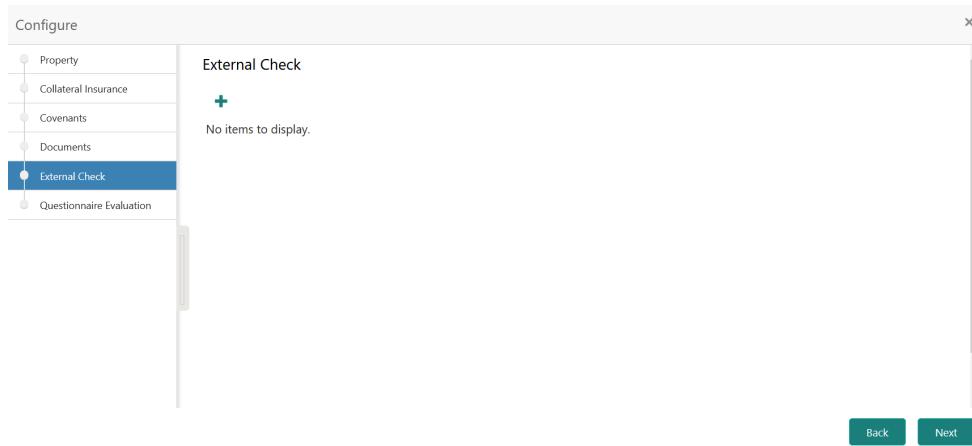
Figure 4-4 External Check - Configure - Collateral Type



The screenshot shows the 'Configure' interface. The left sidebar has tabs for 'Property' (which is selected and highlighted in blue), 'Collateral Insurance', 'Covenants', 'Documents', 'External Check', and 'Questionnaire Evaluation'. The main content area is titled 'Property' and contains a table with several fields. The fields and their values are: 'Property ID' (445), 'Property Type' (Select), 'Property Category' (Select), 'Description' (Blank), 'Property Purpose' (Select), 'Registered Owner' (John), 'Land registry' (Blank), 'Purchase Date' (Feb 1, 2020), 'Zone Classification' (Select), 'Flood Zone' (Blank), 'Flood Zone Type' (Select), 'Seismic Zone' (Blank), 'Seismic Zone Type' (Select), 'Income Producing' (Blank), and 'Environment Assessment Required' (Blank). At the bottom of the screen, there are buttons for 'Back' and 'Next'.

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

Figure 4-5 External Check - Configure - External Check



- Click the add icon in the **External Check - Configure - External Check** screen.
- The **External Check Details** window is displayed.

Figure 4-6 External Check Details

- Capture the external check details in the above screen.

For field level explanation, refer the below table.

Table 4-1 External Check Details - Field Description

Field	Description
Agency	Select the 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 the External Check Outcome .

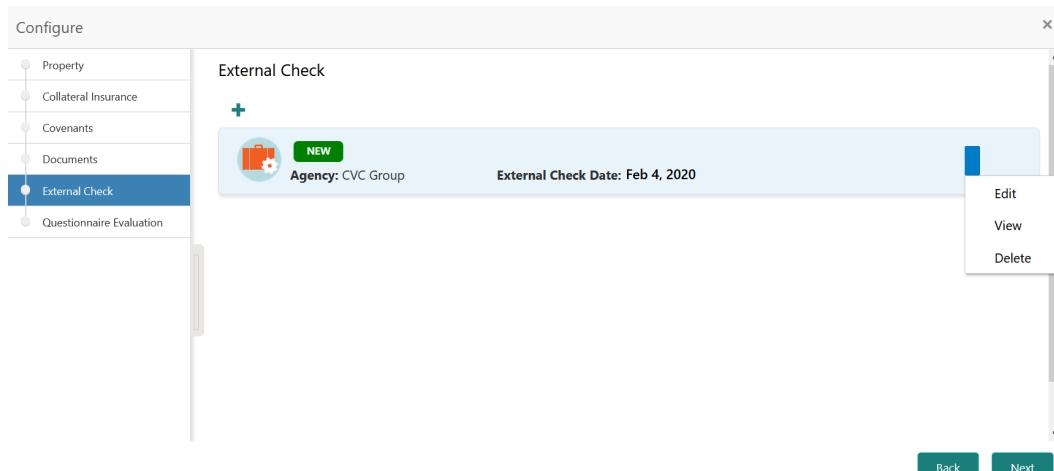
Table 4-1 (Cont.) External Check Details - Field Description

Field	Description
Remarks	Capture the Remarks for the collateral.
Asset ID	Specify the Asset ID . For example, Registration ID.
Security Interest ID	Specify the reference number of security interest registration at CERSAI.
Security Interest Creation Date	Specify the date on which security interest is created.
Amount of Charge	Specify the Amount of Charge created on the collateral.
Underlying Document Date	Specify the 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 name of bank which has created charge on the collateral.
External Check Status	Select the 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

5. Click **Add** in the **External Check Details** window.

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

Figure 4-7 External Check - Configure - External Check Details

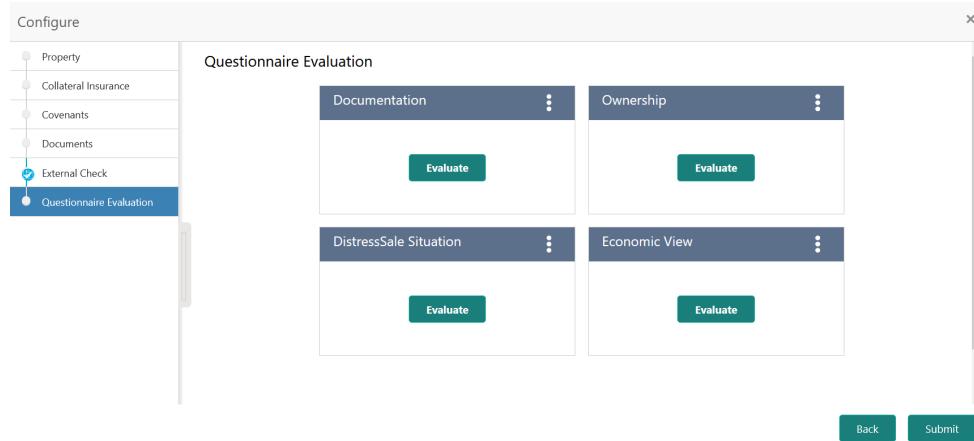


You can **Edit**, **View**, or **Delete** the added external check details by clicking the action icon and selecting the required option.

6. After capturing the external check details, click **Next**.

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

Figure 4-8 External Check - Configure - Questionnaire Evaluation



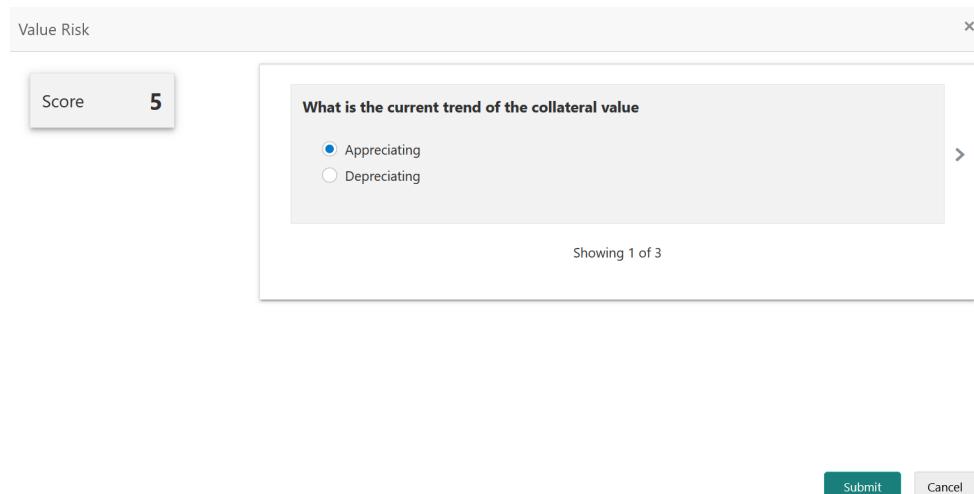
 **Note:**

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

7. Click **Evaluate** in any of the tile.

The **Questionnaire** window is displayed.

Figure 4-9 Questionnaire



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

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

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

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

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

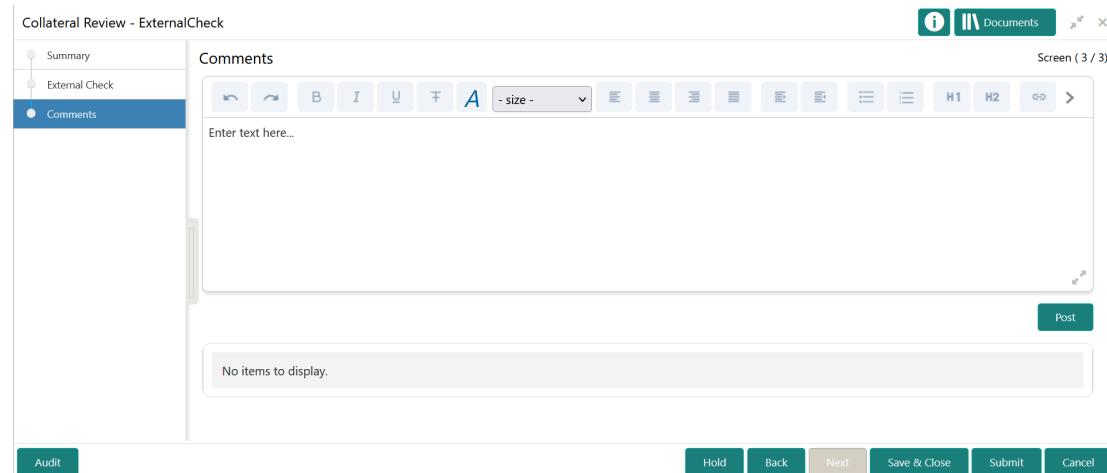
Comments

Information on the Comments data segment in the External Check stage.

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.

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

Figure 4-10 External Check - Comments



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

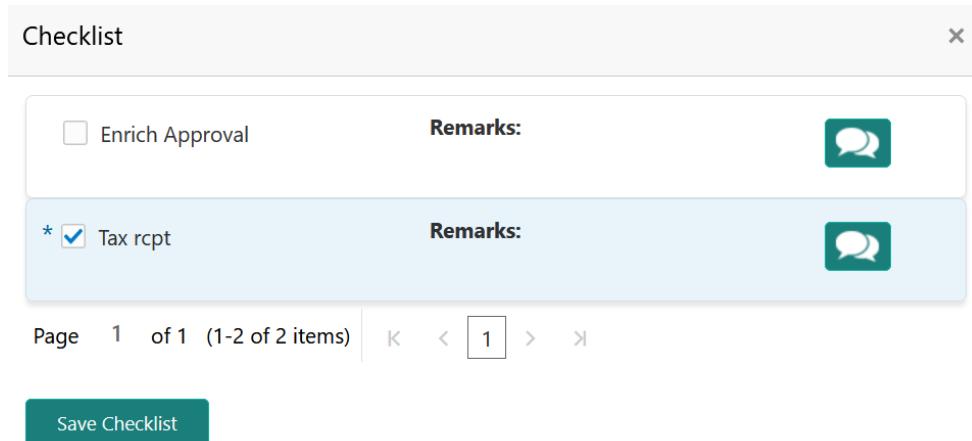
2. Click **Post**.

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

3. Click **Submit**.

The Checklist window is displayed.

Figure 4-11 Checklist



Checklist

Enrich Approval **Remarks:** 

* Tax rcpt **Remarks:** 

Page 1 of 1 (1-2 of 2 items) 1

Save Checklist



* Outcome

Submit

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL_INFO

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

External Valuation

Detailed information about the External Valuation stage in the Collateral Review process.

In addition to internal valuations performed by the bank users, the collaterals are valued by the third-party external agencies with expertise in the field to determine the final collateral value.

In this stage, the Credit Officer or the user authorized to edit the External Valuation task must capture the valuation details from the external agencies.

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

- Summary
- External Valuation
- Comments

Summary

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

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

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

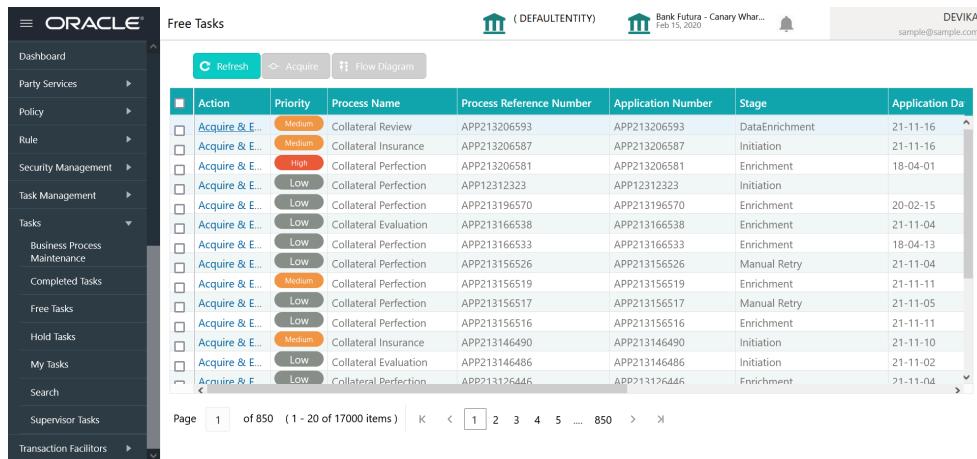
Note:

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

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

The **Free Tasks** screen is displayed.

Figure 5-1 Free Tasks

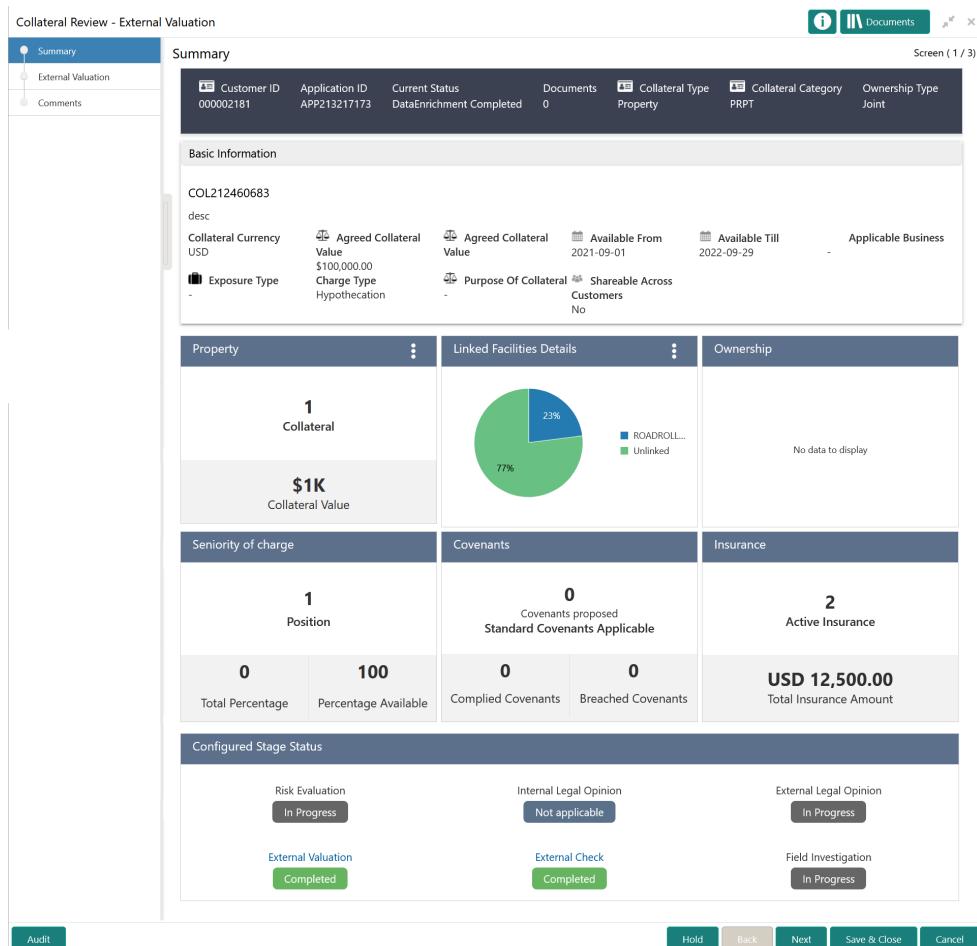


The screenshot shows the Oracle Free Tasks screen. The left sidebar contains a navigation menu with options like Dashboard, Party Services, Policy, Rule, Security Management, Task Management, Tasks, Business Process Maintenance, Completed Tasks, Free Tasks (which is selected and highlighted in blue), Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitors. The main content area is titled 'Free Tasks' and shows a table with the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The table contains 17 rows of data, each representing a task. The 'Priority' column uses color-coded circles (Medium, High, Low, Medium, Low, Low) to indicate the priority level. The 'Stage' column shows various stages such as DataEnrichment, Initiation, Enrichment, and Manual Retry. The 'Application Date' column shows dates ranging from 21-11-16 to 21-11-04. At the bottom of the table, there is a page navigation bar showing 'Page 1 of 850 (1 - 20 of 17000 items)' and a 'K' icon.

- Click **Acquire & Edit** in the required External Valuation task.

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

Figure 5-2 External Valuation - Summary



The screenshot shows the Oracle External Valuation - Summary screen. The left sidebar has a tree structure with 'Collateral Review - External Valuation' expanded, and 'Summary' is selected. The main content area is titled 'Collateral Review - External Valuation' and shows several sections: 'Summary', 'Basic Information', 'Property', 'Linked Facilities Details', 'Ownership', and 'Configured Stage Status'. The 'Summary' section contains a table with columns: Customer ID (000002181), Application ID (APP213217173), Current Status (DataEnrichment Completed), Documents (0), Collateral Type (Property), Collateral Category (PRPT), and Ownership Type (Joint). The 'Basic Information' section contains details like Collateral Currency (USD), Agreed Collateral Value (\$100,000.00), Available From (2021-09-01), Available Till (2022-09-29), and Exposure Type (Hypothecation). The 'Property' section shows 1 Collateral and \$1K Collateral Value. The 'Linked Facilities Details' section shows a pie chart with 23% ROADROLL... and 77% Unlinked. The 'Ownership' section shows 2 Active Insurance. The 'Configured Stage Status' section shows the status of various tasks: Risk Evaluation (In Progress), Internal Legal Opinion (Not applicable), External Legal Opinion (In Progress), External Valuation (Completed), External Check (Completed), and Field Investigation (In Progress). At the bottom, there are buttons for Audit, Hold, Back, Next, Save & Close, and Cancel.

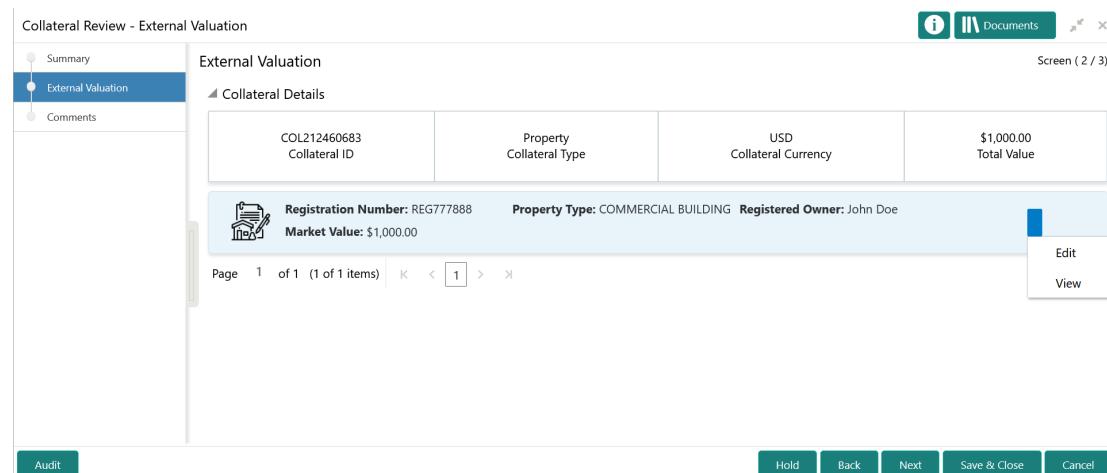
3. View the collateral summary and click **Next**.

External Valuation

Procedure to add external valuation details for the collateral.

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

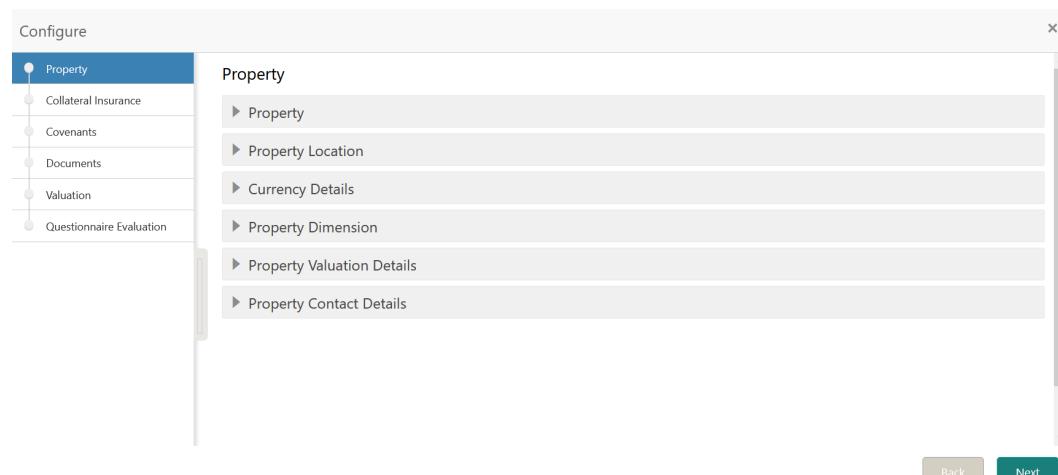
Figure 5-3 External Valuation - External Valuation



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

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

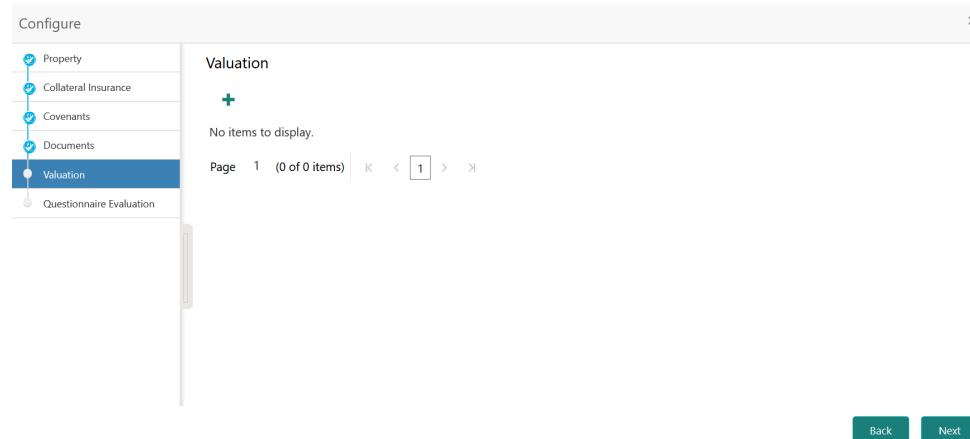
Figure 5-4 External Valuation - Configure - Collateral Type



For information on the **Property**, **Collateral Insurance**, **Covenants** and **Documents** menus, refer to the **Data Enrichment** chapter.

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

Figure 5-5 External Valuation - Configure - Valuation



3. Click + the add icon in the **External Valuation - Configure - Valuation** screen.

The **External Valuation Details** window is displayed.

Figure 5-6 External Valuation Details

The screenshot shows the 'External Valuation Details' window. The 'Basic Details' section contains the following fields:

- Agency ***: OTHR
- Other Agency Name ***: SAS
- Valuation Type ***: External
- Valuation Date ***: May 7, 2018
- Valuation Frequency ***: Yearly
- Frequency Unit**: 2
- Valuation Expiry Date**: Mar 31, 2023
- Next Valuation Date**: May 7, 2020
- Valuation Amount ***: USD \$500,000.00
- Insurable Value**: \$300,000.00
- Deviation Approval As Per Bank Policy**: (empty text area)
- Estimated Age Of Asset**: 5
- Estimated Life Span Of Asset**: 20

Below the basic details are sections for **Immovable Collateral Valuation Details** and **Immovable Collateral Area Details**. The **Remarks** section contains two text areas: **Remarks** and **Valuer Remarks**. At the bottom are buttons for **Add**, **Cancel**, and **Clear**.

4. Specify all the details in the **External Valuation Details** window.

For field level explanation, refer the below table.

Table 5-1 Basic Details - Field Description

Field	Description
Agency	Select the Agency which performed external valuation.
Valuation Type	Select the Valuation Type as External.
Valuation Date	Specify the date on which the external valuation is carried out.
Valuation Frequency	Select the Valuation Frequency from the drop down list.

Table 5-1 (Cont.) Basic Details - Field Description

Field	Description
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 the 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 the Estimated Age of Asset .
Estimated Life Span of Asset	Specify the Estimated Life Span of Asset .
Remarks	Specify the bank user Remarks .
Valuer Remarks	Capture the Valuer Remarks for the collateral.

Figure 5-7

▲ Immovable Collateral Valuation Details

Type Of Property	Date Of Property Visit
Number Of Blocks/Wings	Number Of Stories
Number Of Units Per Floor	Age Of The Property
Residual Life	Sanctioned Plans Details
Construction Permission / Commencement Certificate	Permissible Usage As Per Sanctioned/Approved Plan
Deviations If Any	Land Rate
Construction Rate	Amenity Value
Total Fair Market Value	Forced/Distress Sale Value
Realizable Value	Ready Reckoner Rate / Circle Rate
Stage Of Construction	Negative Remarks

Table 5-2 Immovable Collateral Valuation Details - Field Description

Field	Description
Type of Property	Select the 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 the Number of Stories available in the building.
Number of Units Per Floor	Specify the number of flats available per floor.
Age of the Property	Specify the present date of the property in years.
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 the Land Rate in the locality.
Construction Rate	Specify the cost of construction per unit.
Amenity Value	Specify the value of other amenities provided to the customers.
Total Fair Market Value	Specify the fair market value of the building or apartment or unit.
Forced/Distress Sale Value	Specify the possible sale value in case of default by customer.
Realizable Value	Specify the value of realization in case of sale.
Ready Reckoner Rate/Circle Rate	Specify the indexed rate or prevailing rate in the locality.
Stage of Construction	Specify the current Stage of Construction .
Negative Remarks	Capture Negative Remarks from the External Valuator, if any

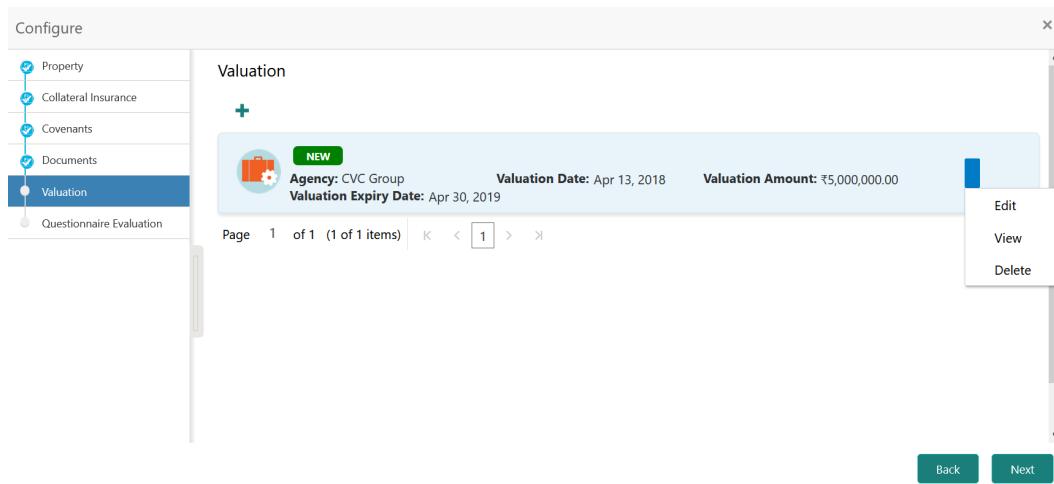
Figure 5-8

Table 5-3 Immovable Collateral Area Details - Field Description

Field	Description
Unit of Area	Select the 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 the Land/Plot Area in the selected unit.
Area per Agreement / Sale Deed	Specify the area as mentioned in the sale deed or agreement.
Area Per Plan	Specify the area covered per flat as per the building plan.
Area Per Measurement	Specify the property area as per measurement.
Land Area	Specify the Land Area in the selected unit.
Construction Area	Specify the total Construction Area on the land.

5. Click Add.

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

Figure 5-9 External Valuation - Configure - Valuation Added

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

6. Click **Next** in the **External Valuation - Configure - Valuation** screen.

The **External Valuation - Configure - Questionnaire Evaluation** screen is displayed. For information on questionnaire based evaluation, refer **External Check** chapter.

 **Note:**

If the minimum number of 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 valuation records at a later date.

7. After performing necessary actions in the External Valuation data segment, click **Next**.

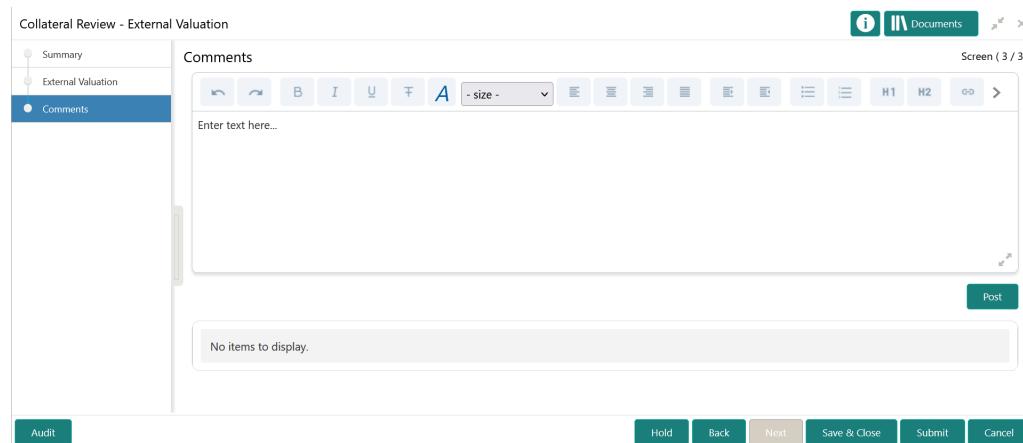
Comments

Information about the Comments data segment in the External Valuation stage.

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.

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

Figure 5-10 External Valuation - Comments



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

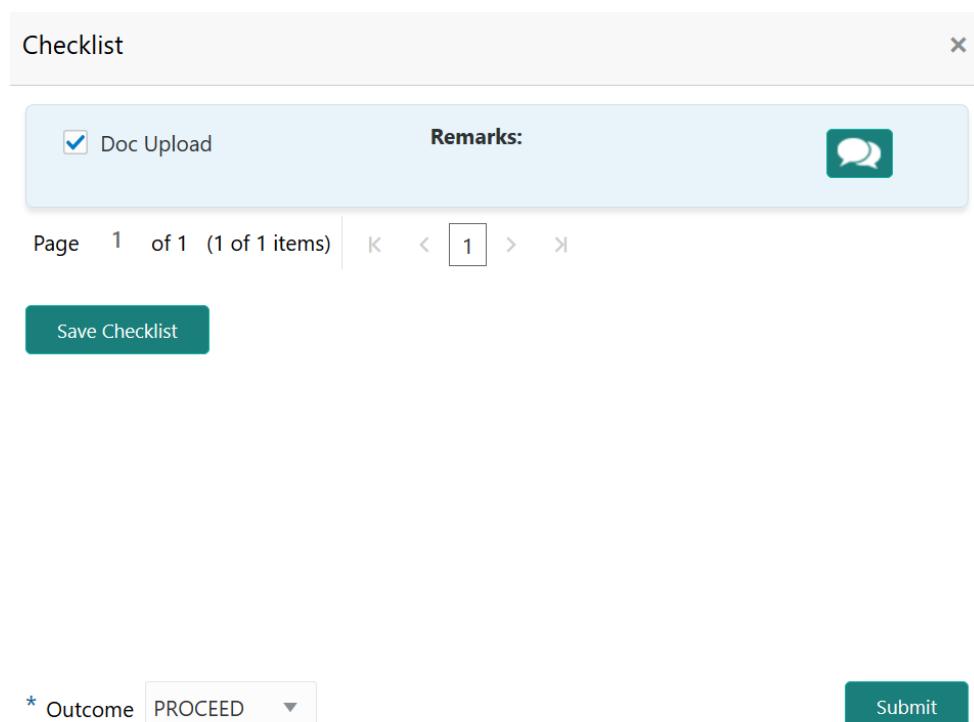
2. Click **Post**.

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

3. Click **Submit**.

The Checklist window is displayed.

Figure 5-11 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 to the previous stage.

Field Investigation

Field Investigation

Detailed information about the Field Investigation stage in Collateral Review process.

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 customer. 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:

- Summary
- Field Investigation
- Comments

Summary

Information on the Summary data segment in Field Investigation stage.

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

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

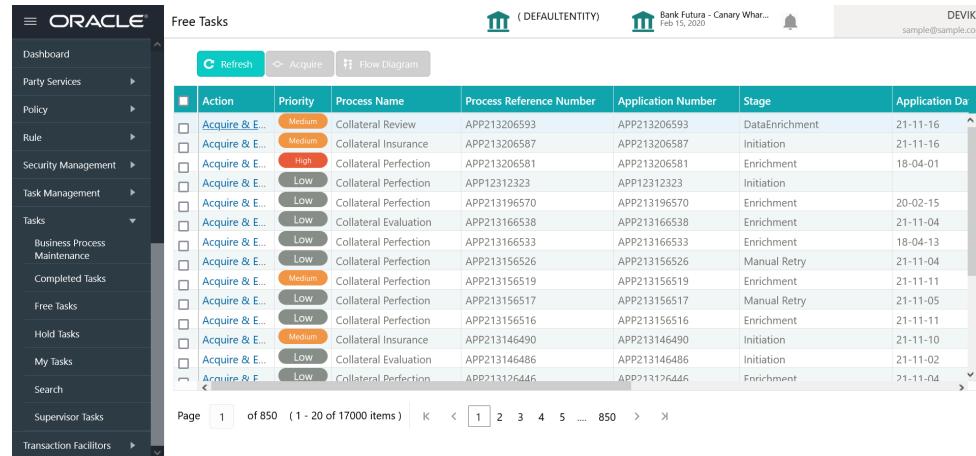
 **Note:**

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

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

The **Free Tasks** screen is displayed.

Figure 6-1 Free Tasks

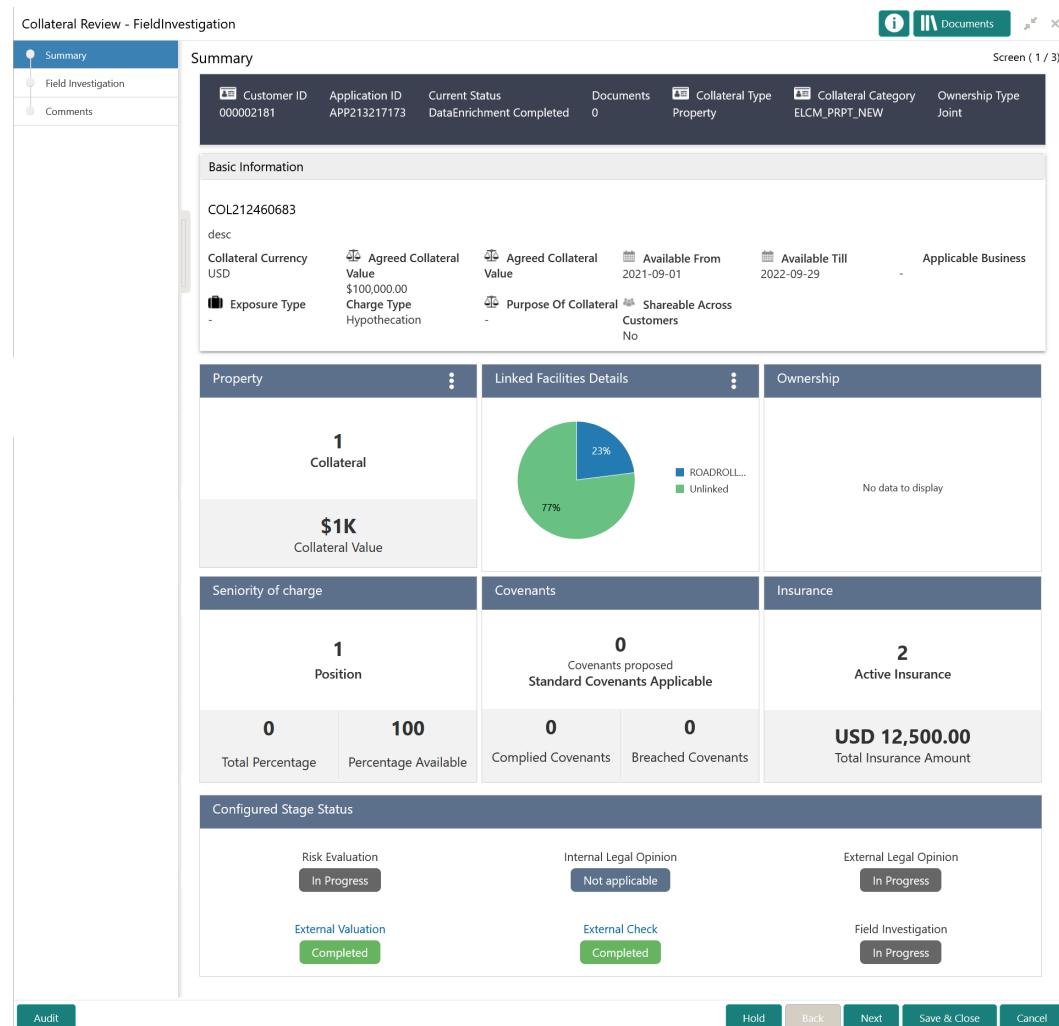


Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & E...	Medium	Collateral Review	APP213206593	APP213206593	DataEnrichment	21-11-16
Acquire & E...	Medium	Collateral Insurance	APP213206587	APP213206587	Initiation	21-11-16
Acquire & E...	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
Acquire & E...	Low	Collateral Perfection	APP12312323	APP12312323	Initiation	
Acquire & E...	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
Acquire & E...	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
Acquire & E...	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
Acquire & E...	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
Acquire & E...	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
Acquire & E...	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
Acquire & E...	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
Acquire & E...	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10
Acquire & E...	Low	Collateral Evaluation	APP213146486	APP213146486	Initiation	21-11-02
Acquire & E...	Low	Collateral Perfection	APP213126446	APP213126446	Enrichment	21-11-04

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

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

Figure 6-2 Field Investigation - Summary



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

Field Investigation

Procedure to add field investigation details.

Upon clicking **Next** in the **Field Investigation - Summary** screen, the Field Investigation data segment is displayed.

Figure 6-3 Field Investigation

Collateral Review - FieldInvestigation

Field Investigation

Collateral Details

COL212460683 Collateral ID	Property Collateral Type	USD Collateral Currency	\$1,000.00 Total Value
-------------------------------	-----------------------------	----------------------------	---------------------------

Registration Number: REG777888
Market Value: \$1,000.00
Property Type: COMMERCIAL BUILDING Registered Owner: John Doe

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

Audit Hold Back Next Save & Close Cancel

To capture the field investigation details for the collateral:

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

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

Figure 6-4 Field Investigation - Configure - Collateral Type

Configure

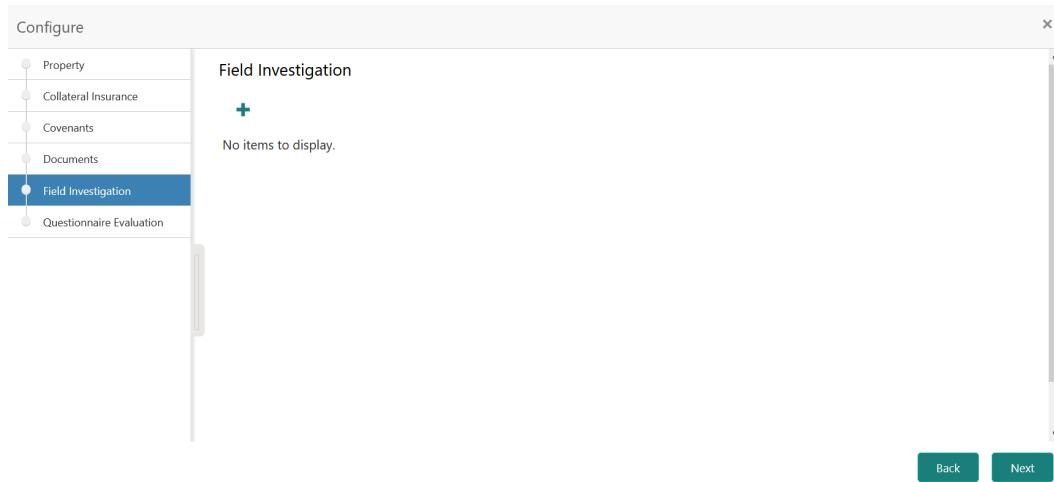
Property

Property

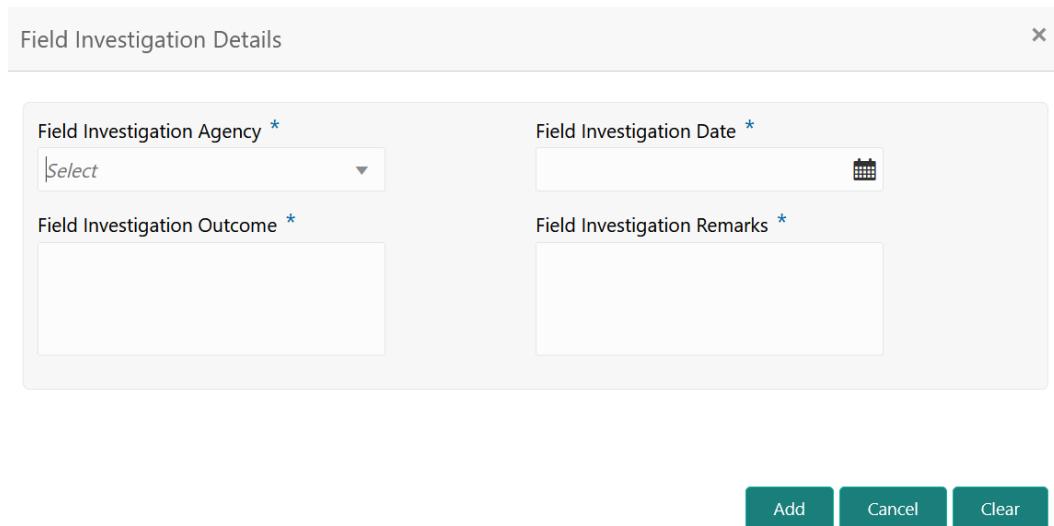
Property ID 445	Property Type *	Property Category *
Description	Property Purpose *	Registered Owner *
Land registry	Purchase Date Feb 1, 2020	Zone Classification Select
Flood Zone	Flood Zone Type Select	Seismic Zone Select
Seismic Zone Type Select	Income Producing Select	Environment Assessment Required *

Back Next

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

Figure 6-5 Field Investigation - Configure - Field Investigation

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

Figure 6-6 Field Investigation Details

4. Capture the field investigation details in the above screen.
For field level explanation, refer the below table.

Table 6-1 Field investigation Details - Field Description

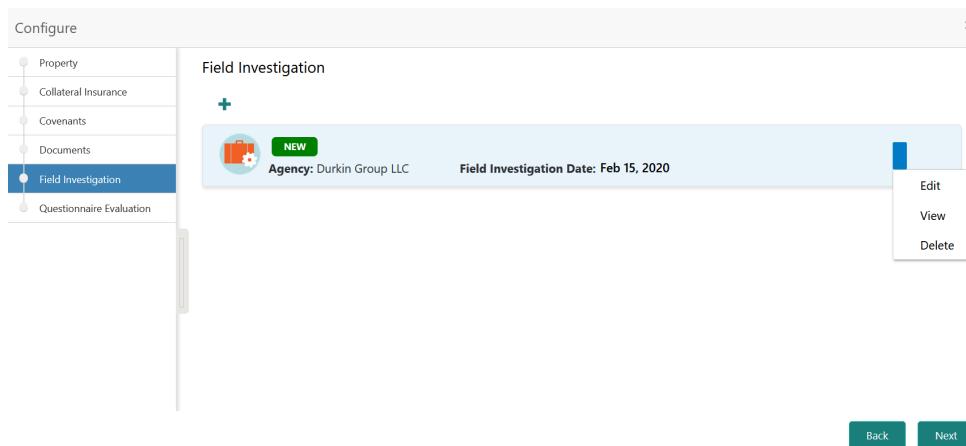
Field	Description
Field Investigation Agency	Select the agency which carried out the field investigation for the collateral.
Field Investigation Date	Specify the date on which the field investigation is carried out.
Field Investigation Outcome	Specify the Field Investigation Outcome .

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

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

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

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

Figure 6-7 Field Investigation - Configure - Investigation Details Added

You can **Edit**, **View**, or **Delete** the added field investigation detail by clicking the 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:**

For information on questionnaire based evaluation, refer the **External Check** chapter.

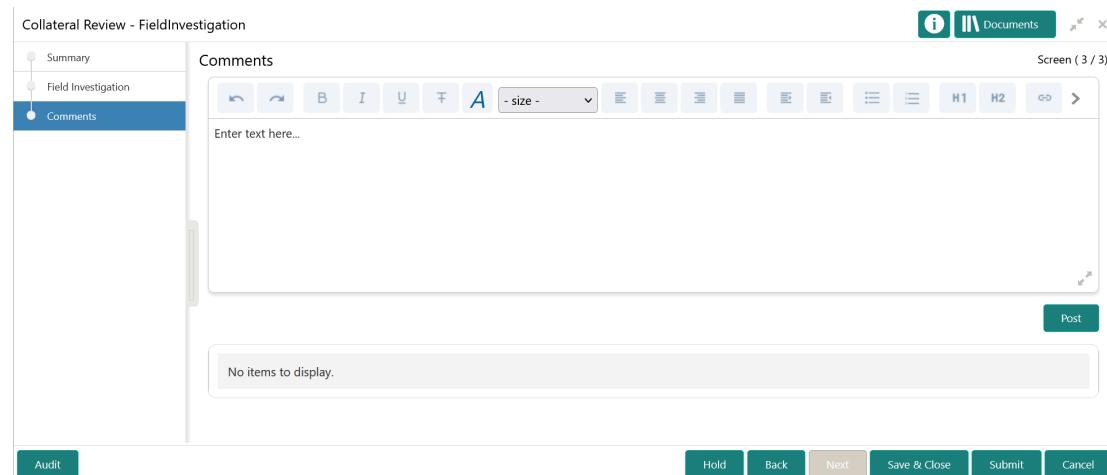
7. After performing necessary actions in the **Field Investigation** screen, click **Next**.

Comments

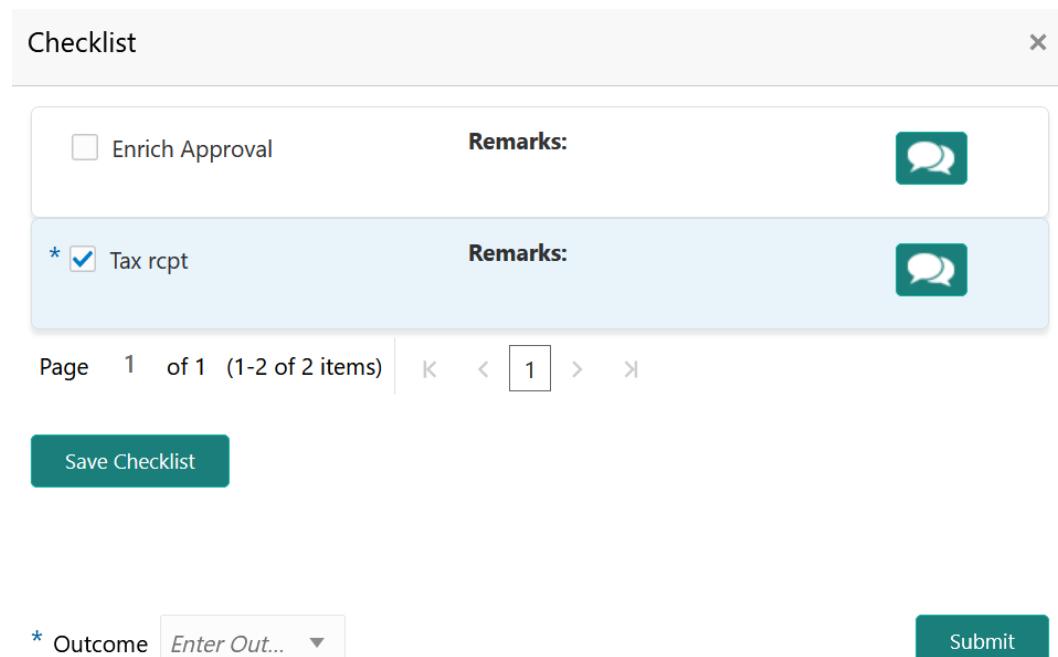
Information on the Comments data segment in the Field Investigation stage.

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.

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

Figure 6-8 Field Investigation - Comments

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

Figure 6-9 Checklist

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

Legal Opinion

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

In general, banks capture internal as well as external legal opinions for the collateral in order to precisely ascertain the level of security the collateral provides the bank. In this stage, the Credit Officer or the user authorized to edit the Legal Opinion task in bank must capture legal opinion for the collateral from the external agencies.

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

- Summary
- External Legal Opinion
- Comments

Summary

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

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

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

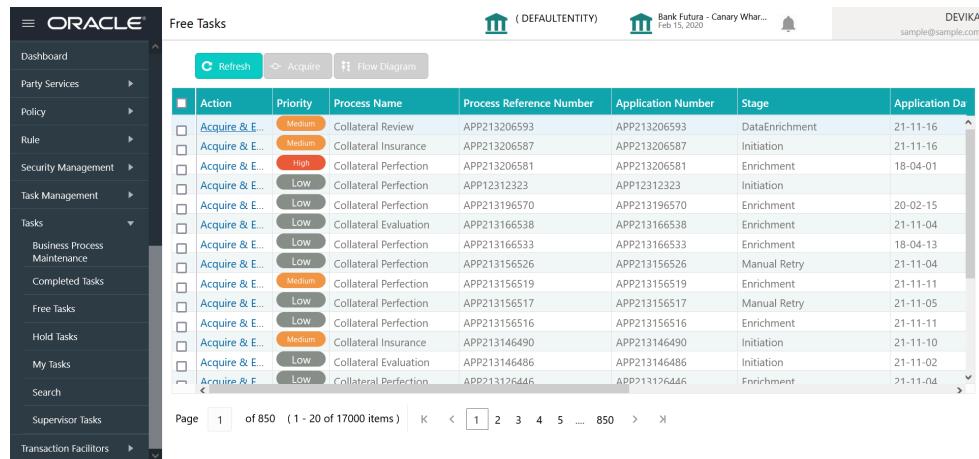
 **Note:**

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

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

The **Free Tasks** screen is displayed.

Figure 7-1 Free Tasks

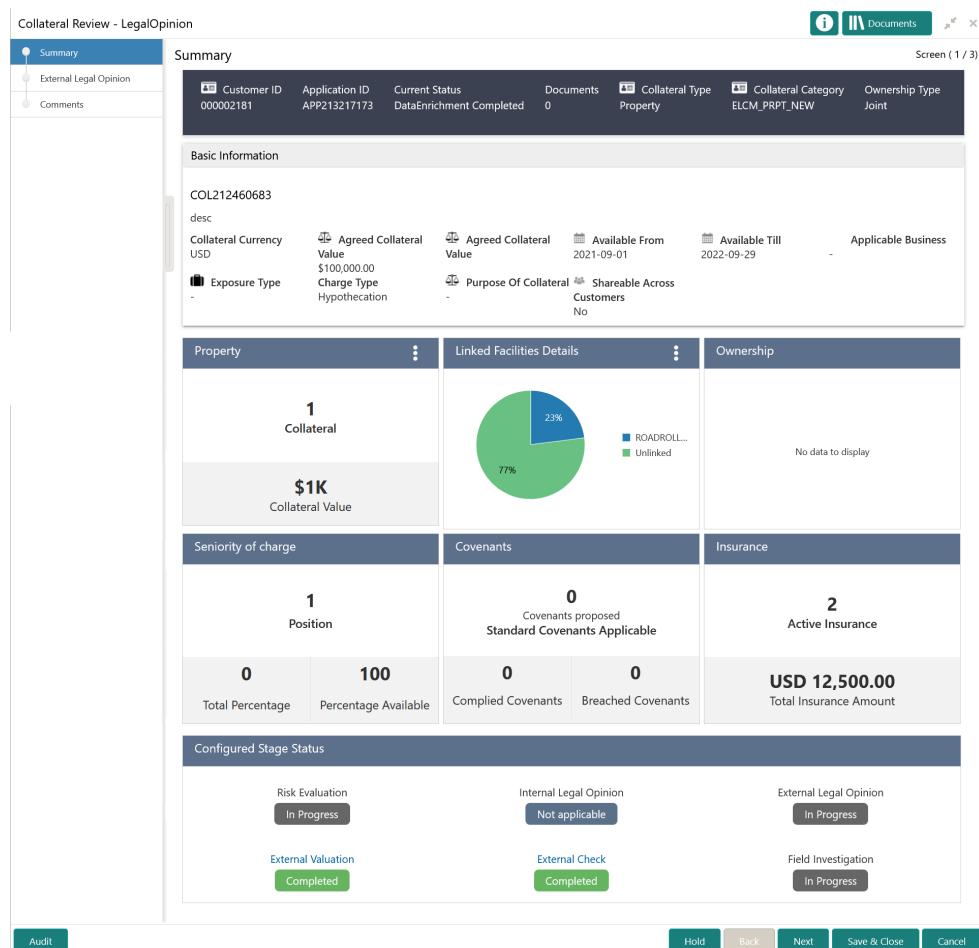


The screenshot shows the Oracle Free Tasks screen. The left sidebar includes links for Dashboard, Party Services, Policy, Rule, Security Management, Task Management, Tasks, Business Process Maintenance, Completed Tasks, Free Tasks (selected), Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitors. The main area is titled 'Free Tasks' and shows a table with the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The table contains 17 rows of data, with the last row being a summary. The 'Priority' column uses color-coded circles (Medium, High, Low, Medium, Low, Low, Low, Low, Medium, Low, Low, Low, Low, Low, Low, Low, Medium, Low, Low). The 'Stage' column includes DataEnrichment, Initiation, Enrichment, and Manual Retry. The 'Application Date' column shows dates like 21-11-16, 21-11-16, 18-04-01, etc.

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

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

Figure 7-2 Legal Opinion - Summary



The screenshot shows the Oracle Legal Opinion - Summary screen. The left sidebar has links for Summary, External Legal Opinion, and Comments. The main area is titled 'Collateral Review - LegalOpinion' and 'Summary'. It includes a table for 'Basic Information' with columns for Customer ID (000002181), Application ID (APP213217173), Current Status (DataEnrichment Completed), Documents (0), Collateral Type (Property), Collateral Category (ELCM_PRPT_NEW), and Ownership Type (Joint). Below this are sections for 'Property', 'Linked Facilities Details', and 'Ownership'. The 'Property' section shows 1 Collateral and \$1K Collateral Value. The 'Linked Facilities Details' section has a pie chart showing 23% ROADROLL... and 77% Unlinked. The 'Ownership' section shows 2 Active Insurance. At the bottom, there's a 'Configured Stage Status' section with four status boxes: Risk Evaluation (In Progress), Internal Legal Opinion (Not applicable), External Legal Opinion (In Progress), External Valuation (Completed), External Check (Completed), and Field Investigation (In Progress). At the bottom right are buttons for Audit, Hold, Back, Next, Save & Close, and Cancel.

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

Legal Opinion

Procedure to capture external legal opinion for the collateral.

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

Figure 7-3 Legal Opinion - Legal Opinion

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

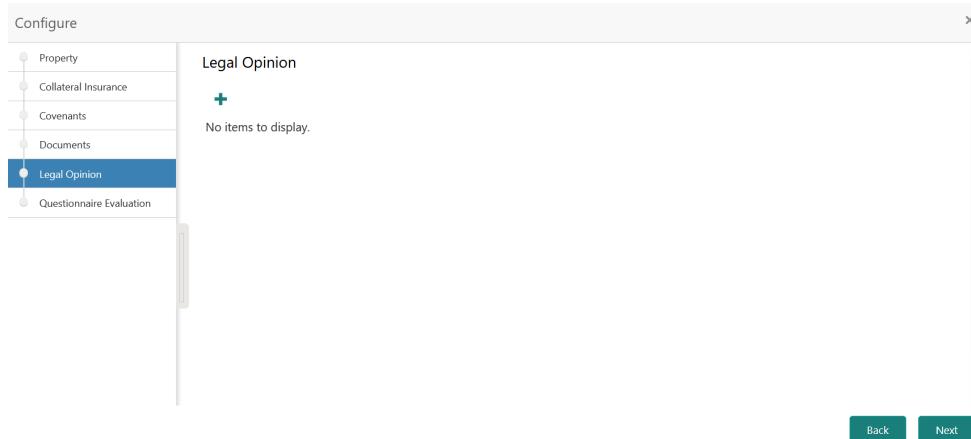
The **Legal Opinion - Configure - Collateral Type** screen is displayed based on the selected collateral.

Figure 7-4 Legal Opinion - Configure - Property

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

- Click **Next** and navigate to **Legal Opinion** menu.

Figure 7-5 Legal opinion - Configure - Legal Opinion



- Click **+** the add icon in the **Legal opinion - Configure - Legal Opinion** screen.

The **External Legal Opinion Details** window is displayed.

Figure 7-6 External Legal Opinion Details

4. Specify the external legal opinion details.

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 the 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 customer is New To Bank or Existing customer.
Mortgage Creation	Select the 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	Specify whether negative lien is executed covering the collateral by selecting Yes or No from the drop down list.
Title Deeds Custody	Specify 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.

Table 7-2 (Cont.) NOC Details - Field Description

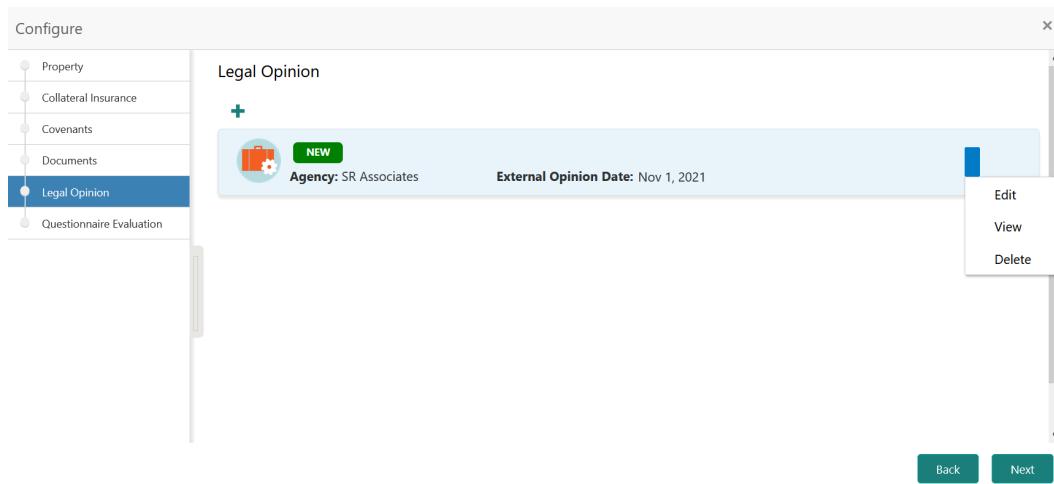
Field	Description
Tripartite Agreement with Authority received	Specify if the tripartite Agreement is received from the authority. The following options are available in the drop down list. <ul style="list-style-type: none"> • Yes • No • Not Applicable
Authority for Tripartite Agreement	Specify the authority which executed the tripartite agreement.
Title Documents Submitted	Enable this flag, if the customer has submitted all the property related title documents to the Bank or security trustee.
Empanelled Approval Done	Specify if empanelled approval is in place for deviation, if any section of the title documents is not submitted by the customer.
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 this flag if legal audit is required for the collateral asset.
Legal Audit Done	Enable this flag 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	Capture legal Remarks , if any.
Legal Firm Opinion	Specify the Legal Firm Opinion .
Final Recommendation	Capture the Final Recommendation for the collateral from the external legal firm.

5. Click **Add**.

The external legal opinion is added and displayed as shown below.

Figure 7-7 Legal Opinion - Configure - Legal Opinion Added

You can **Edit**, **View**, or **Delete** the added external legal opinion by clicking the action icon in the corresponding record and selecting the required option.

6. After adding the external legal opinion, click **Next**.

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

 **Note:**

For information on questionnaire based evaluation, refer the **External Check** chapter.

7. After performing necessary actions in the External Legal Opinion/Legal Opinion data segment, click **Next**.

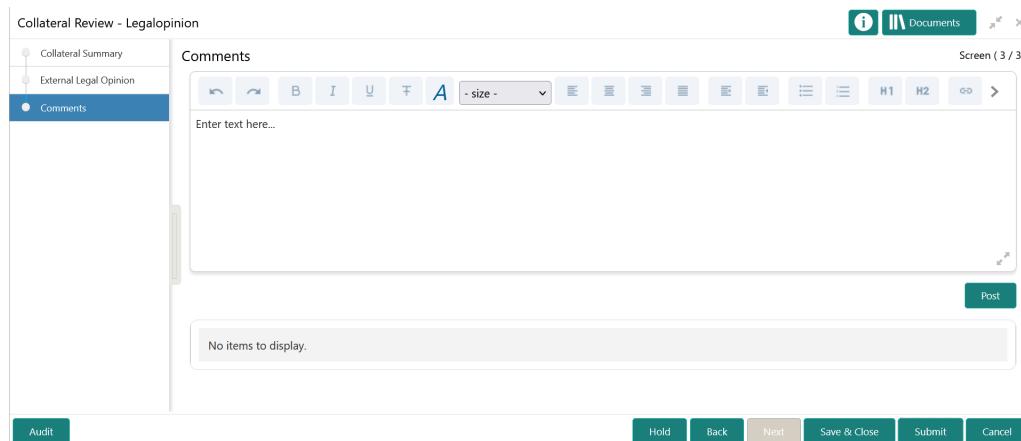
Comments

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

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

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

Figure 7-8 Legal Opinion - Comments



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

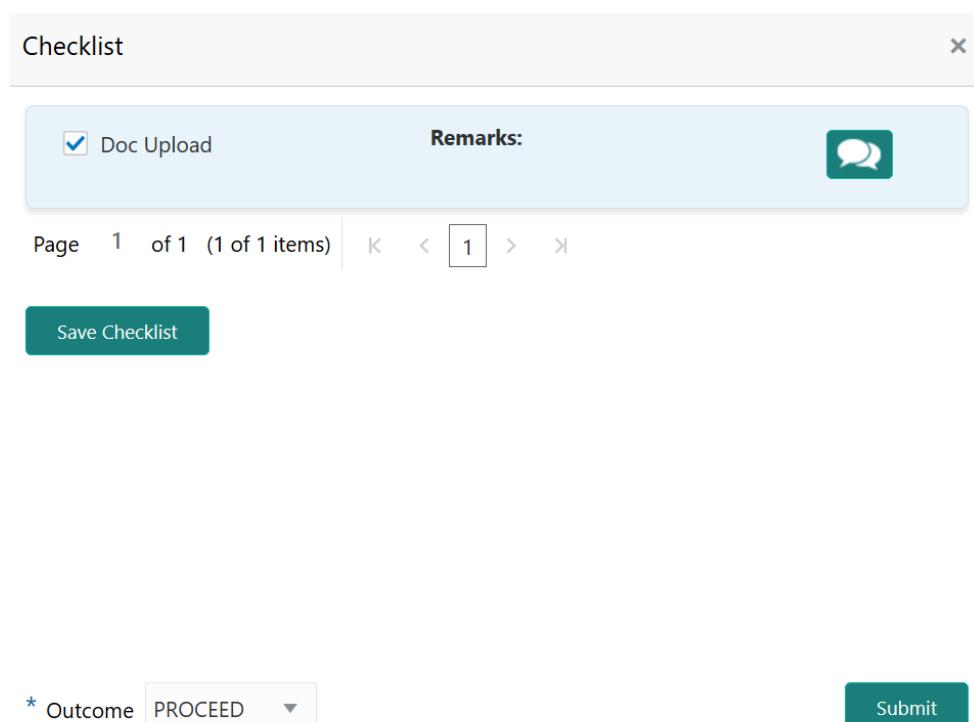
2. Click **Post**.

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

3. Click **Submit**.

The Checklist window is displayed.

Figure 7-9 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 on clicking **Submit**.

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

Internal Legal Opinion

Internal Legal Opinion

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

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

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

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

- Collateral Summary
- Legal Opinion
- Comments

Collateral Summary

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

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

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

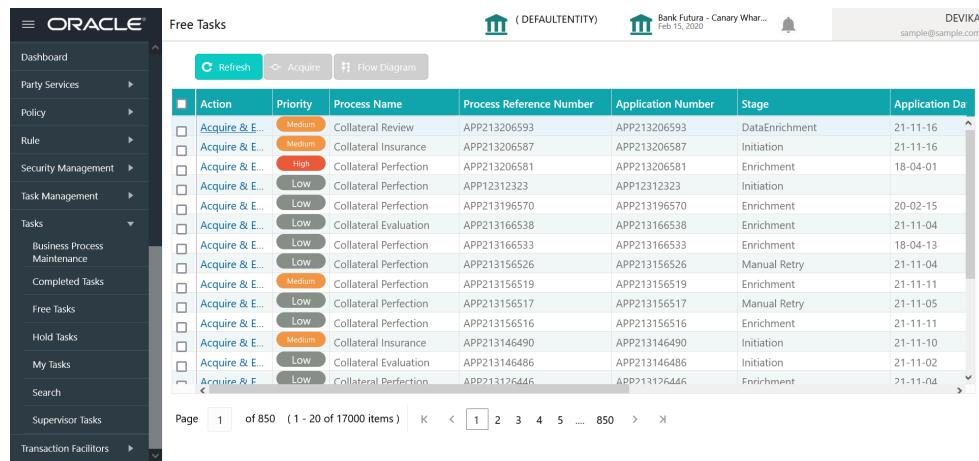
 **Note:**

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

1. To launch the **Internal Legal Opinion - 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 screen. The left sidebar contains navigation links: Dashboard, Party Services, Policy, Rule, Security Management, Task Management, Tasks (selected), Business Process Maintenance, Completed Tasks, Free Tasks (selected), Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitors. The main content area is titled 'Free Tasks' and shows a table of tasks. The table columns are: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The table data is as follows:

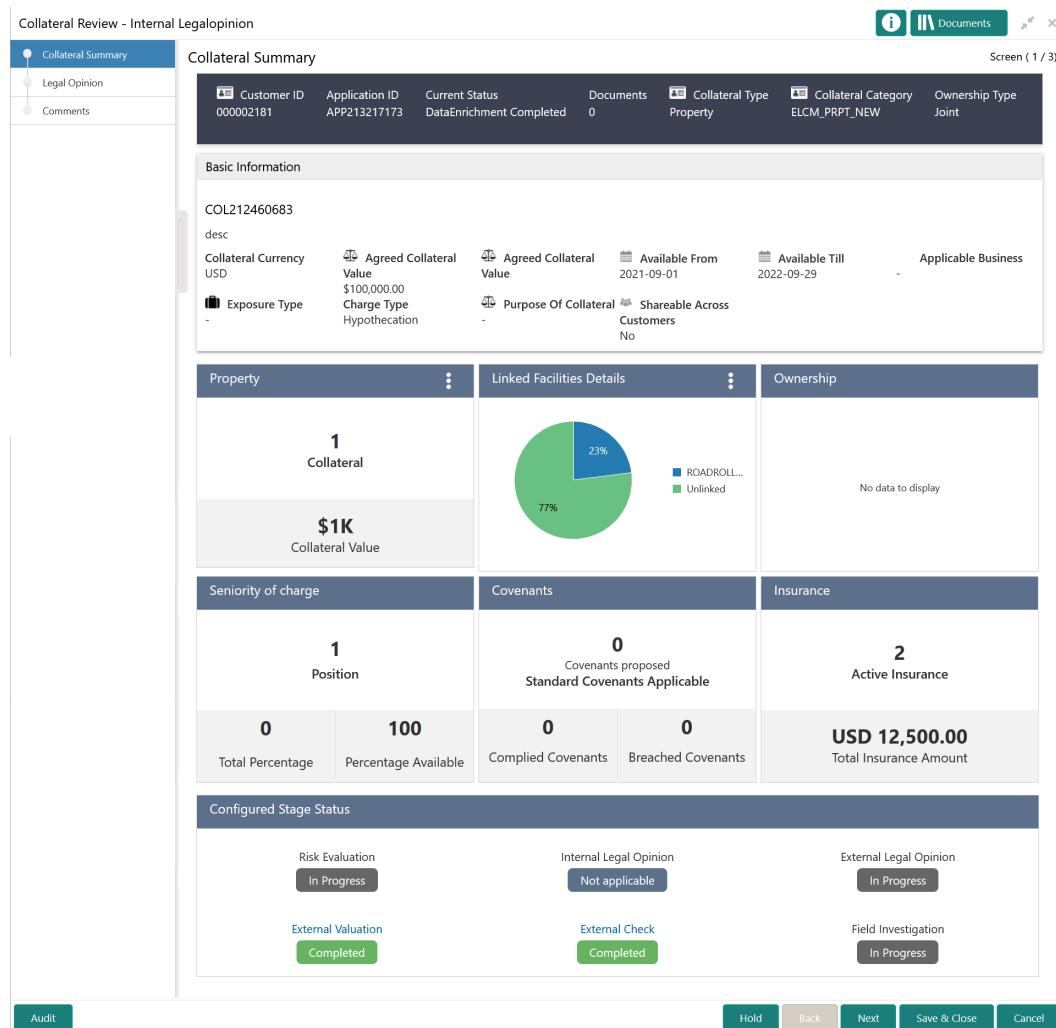
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & E...	Medium	Collateral Review	APP213206593	APP213206593	DataEnrichment	21-11-16
Acquire & E...	Medium	Collateral Insurance	APP213206587	APP213206587	Initiation	21-11-16
Acquire & E...	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
Acquire & E...	Low	Collateral Perfection	APP12312323	APP12312323	Initiation	
Acquire & E...	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
Acquire & E...	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
Acquire & E...	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
Acquire & E...	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
Acquire & E...	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
Acquire & E...	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
Acquire & E...	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
Acquire & E...	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10
Acquire & E...	Low	Collateral Evaluation	APP213146486	APP213146486	Initiation	21-11-02
Acquire & E...	Low	Collateral Perfection	APP213126446	APP213126446	Enrichment	21-11-04

Page 1 of 850 (1 - 20 of 17000 items) | K < 1 2 3 4 5 ... 850 > X

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

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

Figure 8-2 Internal Legal Opinion - Collateral Summary



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

Legal Opinion

Procedure to capture internal legal opinion for the collateral.

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

Figure 8-3 Internal Legal Opinion - Legal Opinion

Collateral Review - Internal Legalopinion

Legal Opinion

Collateral Details

COL212460683
Collateral ID

Property
Collateral Type

USD
Collateral Currency

\$1,000.00
Total Value

Registration Number: REG777888
Market Value: \$1,000.00

Property Type: COMMERCIAL BUILDING Registered Owner: John Doe

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

Edit
View

Audit

Hold
Back
Next
Save & Close
Cancel

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

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

Figure 8-4 Internal Legal Opinion - Configure - Vehicle

Configure

Vehicle

Basic Details

Vehicle Type *
Select

Registration Number *
56787

Model *
Intra

Year of Manufacture *
2020

Registration Date *
Feb 1, 2020

Make *
Tata

Vehicle Condition *
Select

Engine Type *
Select

Engine Number *
564

Chassis Number
22

Leased

Vehicle Identification Number *
444

Owner *
John

Registration Authority *
RA

Kilometer/Miles

Distance Travelled
Trim

Accidental History

Commercial Vehicle Details

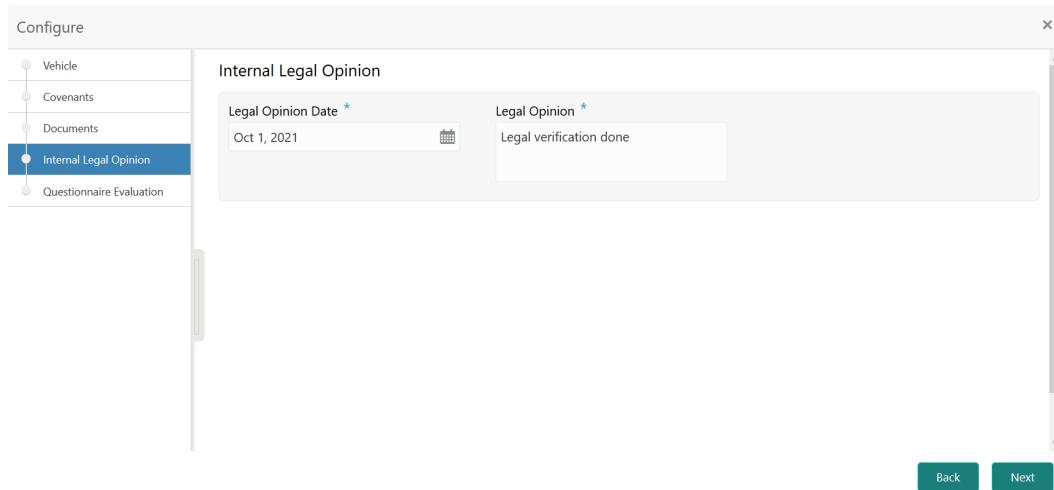
Invoice Details

Remarks

Back
Next

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

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

Figure 8-5 Internal Legal Opinion - Configure - Internal Legal Opinion

3. Specify the internal legal opinion details.

For field level information, refer the below table.

Table 8-1 Internal Legal Opinion - Configure - Internal Legal Opinion - Field Description

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

4. Click **Next**.

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

 **Note:**

For information on questionnaire based evaluation, refer the **External Check** chapter.

5. After performing necessary actions in the **Internal Legal Opinion - Legal Opinion** screen, click **Next**.

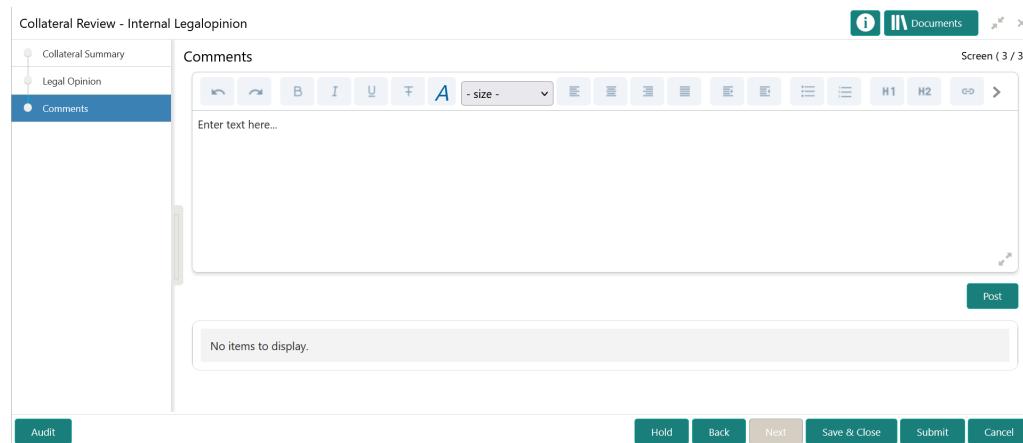
Comments

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

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

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

Figure 8-6 Internal Legal Opinion - Comments



1. Type your comments for the Internal Legal Opinion stage in the **Comments** text box.

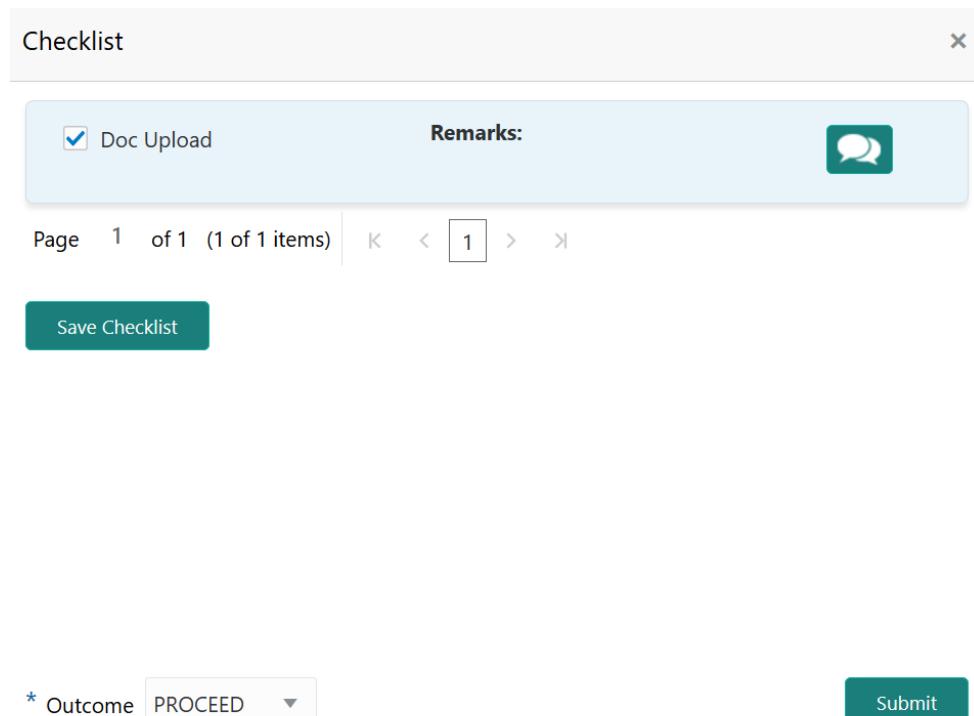
2. Click **Post**.

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

3. Click **Submit**.

The Checklist window is displayed.

Figure 8-7 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:

- PROCEED
- ADDITIONAL INFO

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

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

Risk Evaluation

Risk Evaluation

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

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

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

- Summary
- Risk Evaluation
- Comments

Summary

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

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

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

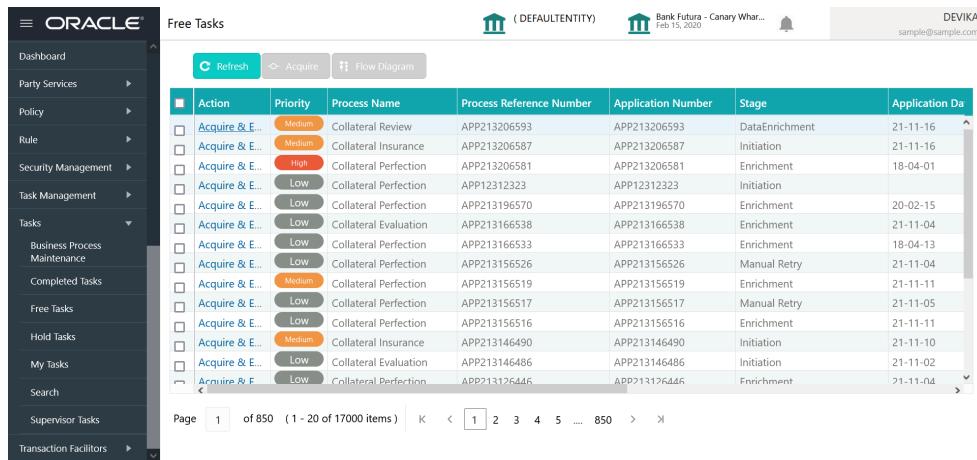
 **Note:**

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

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

The **Free Tasks** screen is displayed.

Figure 10-1 Free Tasks

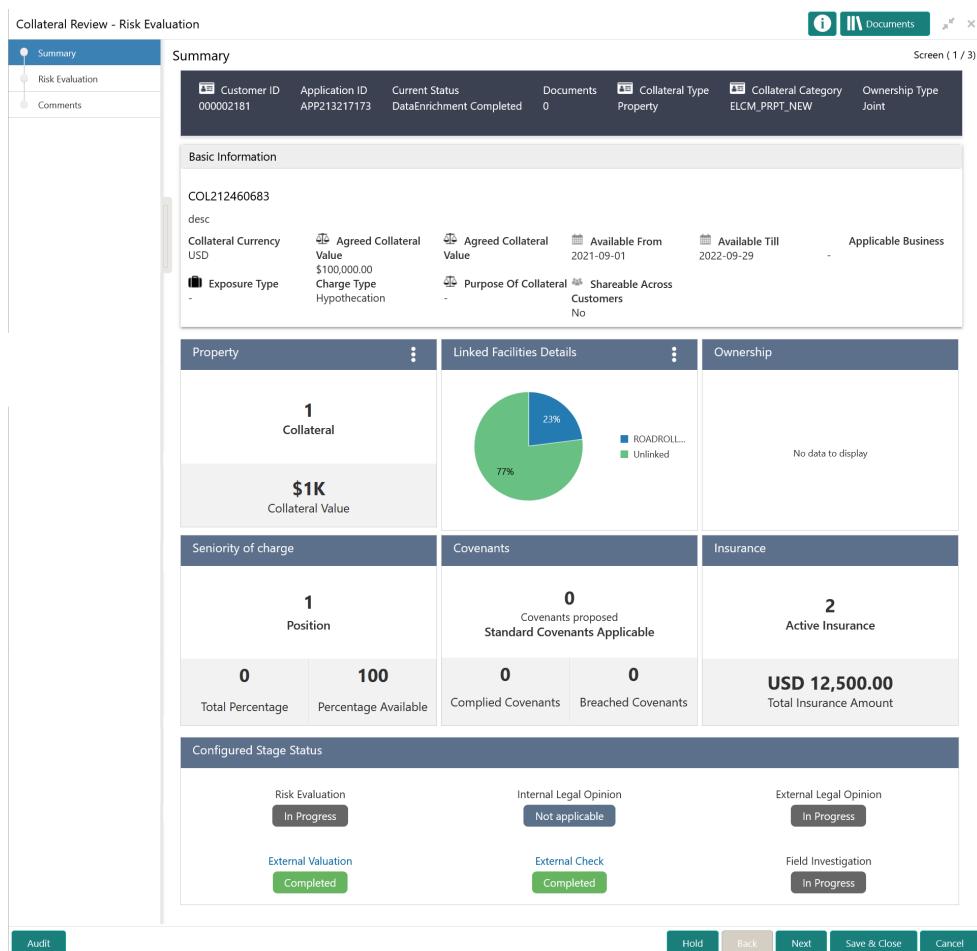


The screenshot shows the Oracle Free Tasks page. The left sidebar contains a navigation menu with sections like Dashboard, Party Services, Policy, Rule, Security Management, Task Management, Tasks, Business Process Maintenance, Completed Tasks, Free Tasks (which is selected), Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitors. The main content area is titled 'Free Tasks' and shows a table with the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The table contains 17 rows of task data. At the bottom, there is a page navigation bar showing 'Page 1 of 850 (1 - 20 of 17000 items)'.

- Click **Acquire & Edit** in the required Risk Evaluation task.

The **Risk Evaluation - Summary** screen is displayed.

Figure 10-2 Risk Evaluation - Summary



The screenshot shows the Oracle Risk Evaluation - Summary page for Collateral Review. The left sidebar has a navigation menu with 'Summary' selected. The main content area is titled 'Collateral Review - Risk Evaluation' and shows the following sections: 'Summary' (Customer ID: 000002181, Application ID: APP21321713, Current Status: DataEnrichment Completed, Documents: 0, Collateral Type: Property, Collateral Category: ELCM_PRPT_NEW, Ownership Type: Joint), 'Basic Information' (Collateral Currency: USD, Collateral Value: \$100,000.00, Exposure Type: Hypothecation, Agreed Collateral Value, Purpose Of Collateral, Shareable Across Customers: No), 'Property' (1 Collateral, \$1K Collateral Value), 'Linked Facilities Details' (77% ROADROLL..., 23% Unlinked), 'Ownership' (No data to display), 'Seniority of charge' (1 Position), 'Covenants' (0 Covenants proposed, Standard Covenants Applicable), 'Insurance' (2 Active Insurance, USD 12,500.00 Total Insurance Amount), and 'Configured Stage Status' (Risk Evaluation: In Progress, Internal Legal Opinion: Not applicable, External Legal Opinion: In Progress, External Valuation: Completed, External Check: Completed, Field Investigation: In Progress). At the bottom, there are buttons for Audit, Hold, Back, Next, Save & Close, and Cancel.

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

Risk Evaluation

Procedure to add risk evaluation details for the collateral.

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

Figure 10-3 Risk Evaluation - Risk Evaluation

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

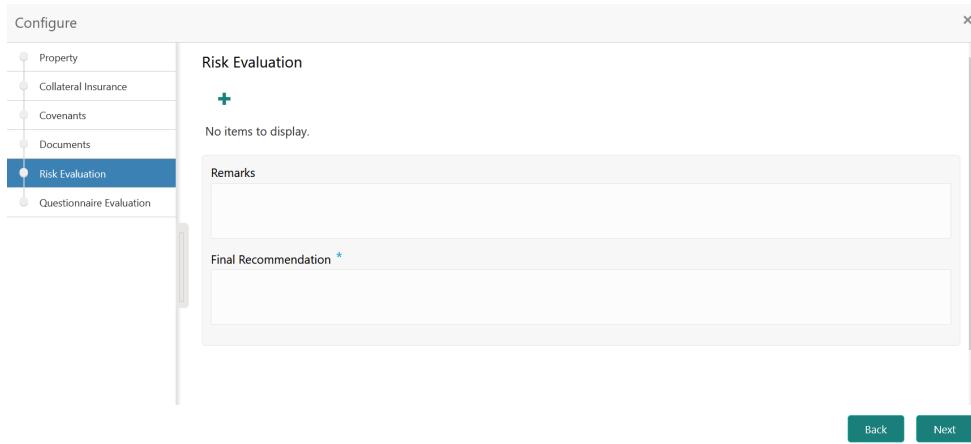
The **Risk Evaluation - Configure - Collateral Type** screen is displayed based on the selected collateral.

Figure 10-4 Risk Evaluation - Configure - Property

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

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

Figure 10-5 Risk Evaluation - Configure - Risk Evaluation



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

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

Figure 10-6 Risk Evaluation Details

4. Provide all the details in the **Risk Evaluation Details** window.

For field level information, refer the below table.

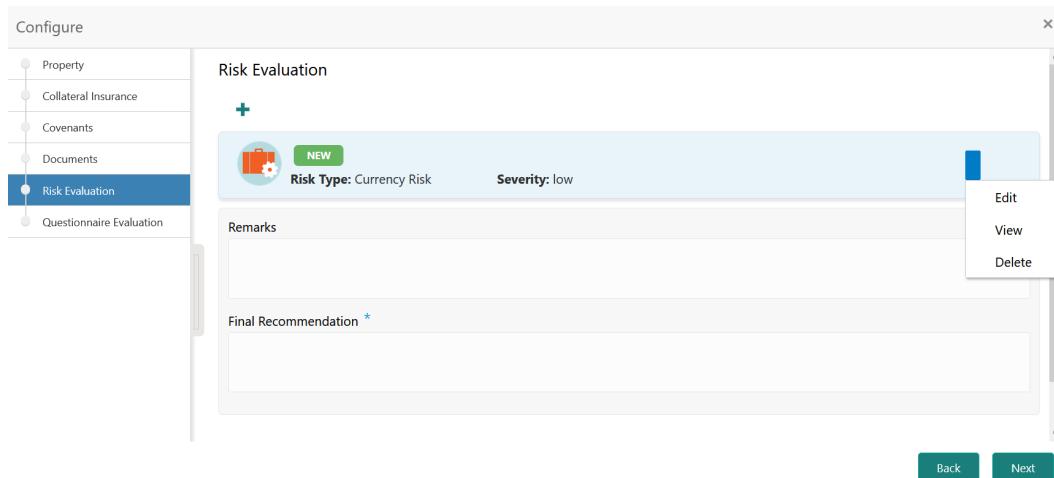
Table 10-1 Risk Evaluation Details - Field Description

Field	Description
Risk Type	Select the 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 the Severity of risk.
Comments	Capture the Risk Evaluator Comments .
Approver Comments	Capture the Risk Approver Comments .

5. Click **Add**.

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

Figure 10-7 Risk Evaluation - Configure - Risk Evaluation Added



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

6. Capture **Remarks** for the risk evaluation.
7. Provide a **Final Recommendation** for the collateral and click **Next**.
The **Risk Evaluation - Configure - Questionnaire Evaluation** screen is displayed. For information on questionnaire based evaluation, refer the **External Check** chapter.
8. After performing necessary actions in the **Risk Evaluation - Risk Evaluation** screen, click **Next**.

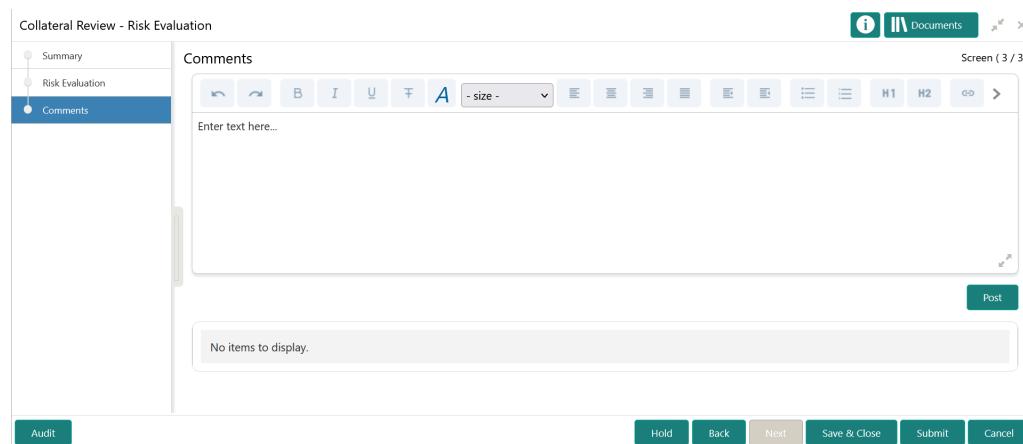
Comments

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

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

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

Figure 10-8 Risk Evaluation - Comments



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

2. Click **Post**.

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

3. Click **Submit**.

The Checklist window is displayed.

Figure 10-9 Checklist

Checklist

Doc Upload **Remarks:**

Page 1 of 1 (1 of 1 items) 1

Save Checklist

* Outcome **PROCEED**

Submit

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

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

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

11

Valuation

Valuation

Detailed information about the Valuation stage in Collateral Review process.

In this stage, the Credit Officer or the user authorized to edit the Valuation task must review the following details and arrive at the final valuation amount of the collateral.

- Collateral and its documents
- Internal valuation details
- External valuation details

The following data segments are available in the Valuation stage:

- Valuation
- Linkage Details
- Comments

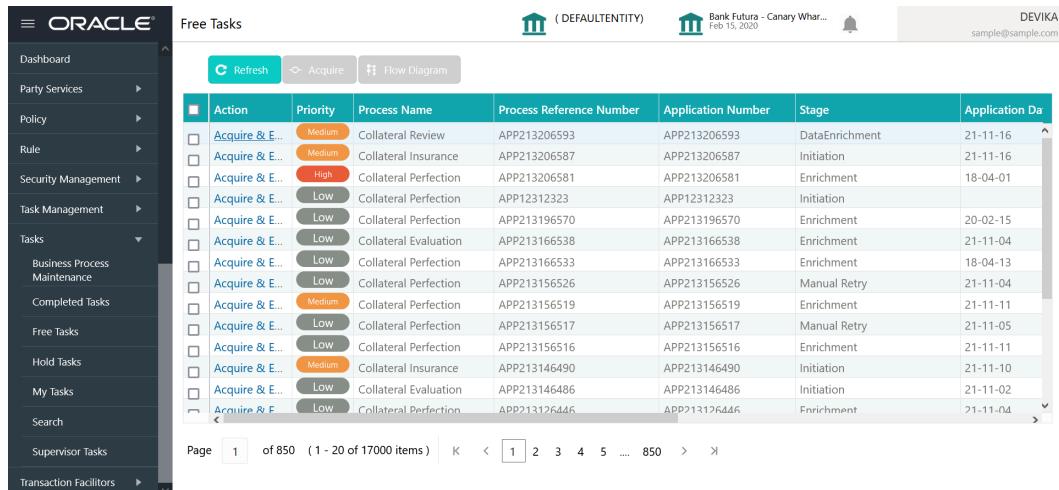
Valuation

Procedure to add final valuation details.

This data segment allows to add the final valuation details for the collateral.

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

Figure 11-1 Free Tasks



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Enrich	Medium	Collateral Review	APP213206593	APP213206593	DataEnrichment	21-11-16
Acquire & Enrich	Medium	Collateral Insurance	APP213206587	APP213206587	Initiation	21-11-16
Acquire & Enrich	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
Acquire & Enrich	Low	Collateral Perfection	APP213212323	APP12312323	Initiation	
Acquire & Enrich	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
Acquire & Enrich	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
Acquire & Enrich	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
Acquire & Enrich	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
Acquire & Enrich	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
Acquire & Enrich	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
Acquire & Enrich	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
Acquire & Enrich	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10
Acquire & Enrich	Low	Collateral Evaluation	APP213146486	APP213146486	Initiation	21-11-02
Acquire & Enrich	Low	Collateral Perfection	APP2131276446	APP2131276446	Enrichment	21-11-04

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

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

Figure 11-2 Valuation - Valuation

3. Specify the final valuation details.

For field level information, refer the following tables.

Table 11-1 Valuation - Valuation - Valuation Details - Field Description

Field	Description
Valuation Currency	The currency in which the collateral is valued is displayed.
Revised Valuation	Select a currency and specify the Revised Valuation amount.
Effective Date	Specify the date in which final valuation is done.

Table 11-2 Valuation - Valuation - Value Details - Field Description

Field	Description
Category Haircut	The system displays the old category haircut value. Specify the new revised category haircut for the collateral category.
Bank Haircut	The system displays the old bank haircut value. Specify the new revised bank haircut for the collateral category.
Market Value	The collateral Valuation Amount is reduced to the extent of Category Haircut and displayed for both old and new values.

Table 11-2 (Cont.) Valuation - Valuation - Value Details - Field Description

Field	Description
Bank Value	The collateral Valuation Amount is reduced to the extent of Bank Haircut and displayed for both old and new values.
Remarks	Capture the final valuation remarks.

4. After providing final valuation details, click **Next**.

Linkage Details

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

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

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

Upon clicking **Next** in the **Valuation - Valuation** screen, the Linkages Details / Linked Customers data segment is displayed.

Figure 11-3 Valuation - Linkage Details

The screenshot shows the 'Linkage Details' tab selected in the 'Valuation' screen. The 'Existing Linkages Details' section is active, showing a table with columns: Collateral Code, Collateral Currency, Line Code, Line Serial, Line Currency, Linked Percentage, and Linked Amount. The message 'No data to display.' is shown. The 'Proposed Linkage Details' section is also present with a similar table and 'No data to display.' message. At the bottom, there are buttons for 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

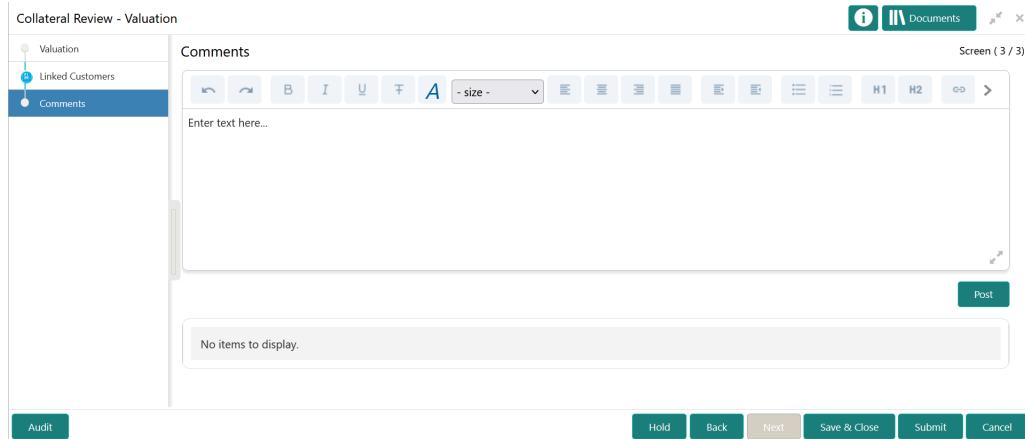
Comments

Information about the Comments data segment in the Valuation stage.

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

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

Figure 11-4 Valuation - Comments



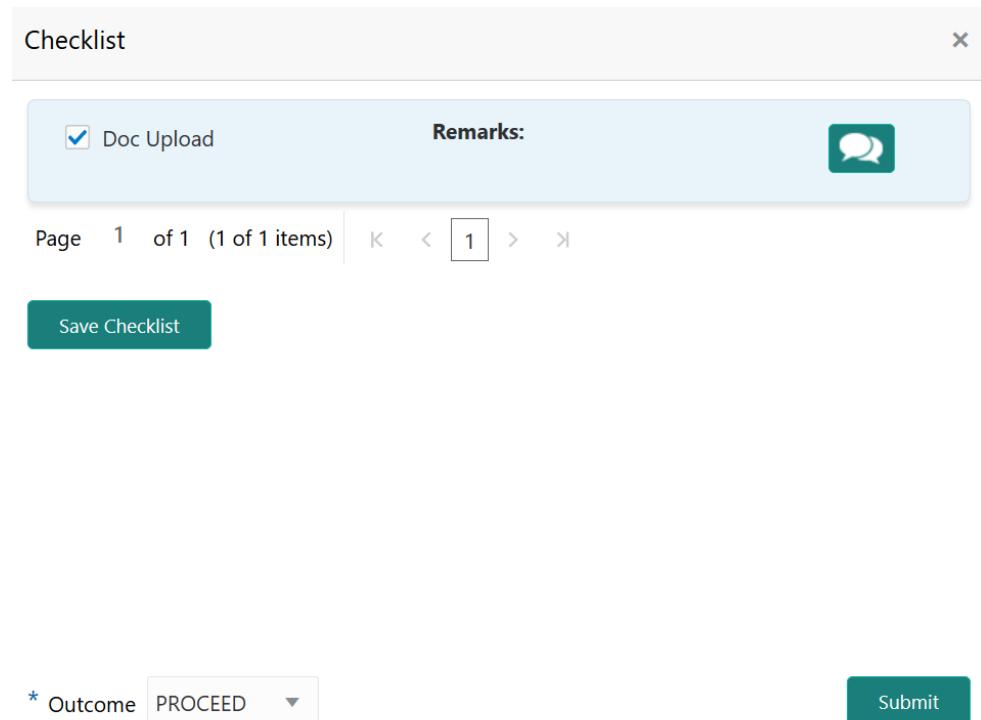
1. Type your comments for the Valuation stage in the **Comments** text box.
2. Click **Post**.

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

3. Click **Submit**.

The Checklist window is displayed.

Figure 11-5 Checklist



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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

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

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

Collateral Review

Collateral Review

Detailed information about the Collateral Review stage in Collateral Review process.

In this stage, the Credit Reviewer in bank reviews the following details and provides their recommendation to the Approver.

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

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

- Summary
- Collateral Review
- Linkage Details
- Comments

Summary

Information on the Summary data segment in Collateral Review stage.

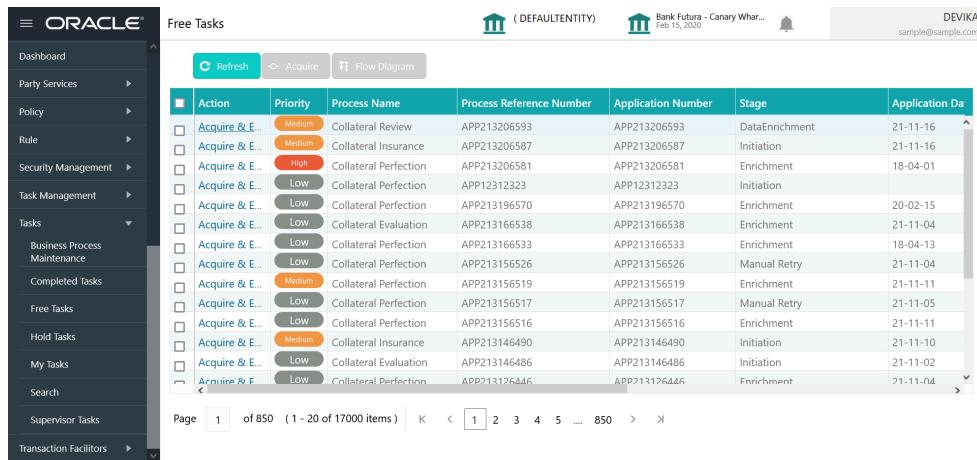
In the Summary data segment, the following collateral details captured in the previous stages are displayed.

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

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

The **Free Tasks** screen is displayed.

Figure 12-1 Free Tasks

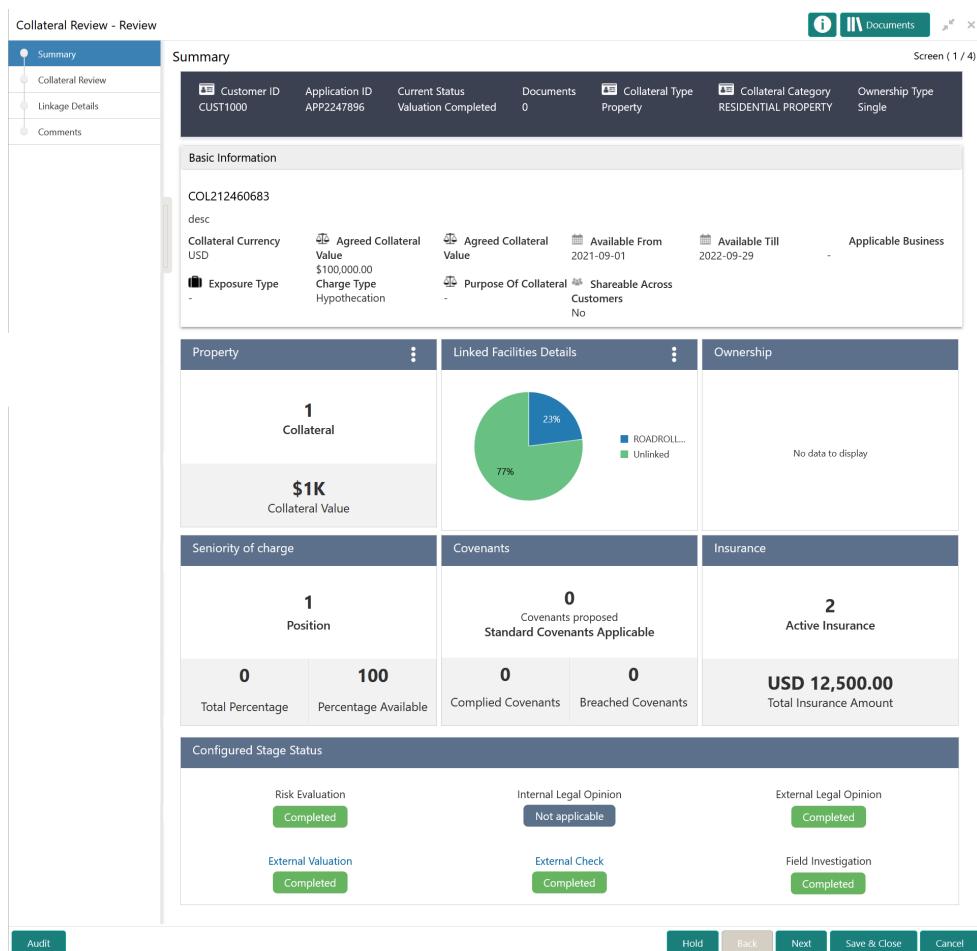


The screenshot shows the Oracle Free Tasks page. The left sidebar contains a navigation menu with sections like Dashboard, Party Services, Policy, Rule, Security Management, Task Management, Tasks, Business Process Maintenance, Completed Tasks, Free Tasks (which is selected), Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitors. The main content area is titled 'Free Tasks' and shows a table with the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The table contains 17 rows of task data, with the last row being 'Acquire & F...'. The table has a header row with icons for Refresh, Acquire, and Flow Diagram. The top right corner shows the user 'DEVIKA' and the email 'sample@sample.com'. The bottom of the page shows a page number '1 of 850 (1 - 20 of 17000 items)' and a navigation bar with icons for back, forward, and search.

- Click Acquire & Edit in the required Collateral Review task.

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

Figure 12-2 Collateral Review - Summary



The screenshot shows the Collateral Review - Summary screen. The left sidebar has a navigation menu with 'Summary', 'Collateral Review', 'Linkage Details', and 'Comments'. The main content area is titled 'Collateral Review - Review' and shows a 'Summary' section with details like Customer ID (CUST1000), Application ID (APP2247896), Current Status (Valuation Completed), Documents (0), Collateral Type (Property), Collateral Category (RESIDENTIAL PROPERTY), and Ownership Type (Single). Below this is a 'Basic Information' section with fields for Collateral Currency (USD), Collateral Value (\$100,000.00), Exposure Type (Hypothecation), and various status indicators. The 'Property' section shows 1 Collateral item worth \$1K. The 'Linked Facilities Details' section includes a pie chart showing 77% ROADROLL... and 23% Unlinked. The 'Ownership' section shows 2 Active Insurance items totaling USD 12,500.00. The 'Configured Stage Status' section shows Risk Evaluation, Internal Legal Opinion, External Legal Opinion, External Valuation, External Check, and Field Investigation all in 'Completed' status. At the bottom are buttons for 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Collateral Review

Procedure to review collateral details and add recommendation.

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

Figure 12-3 Collateral Review - Collateral Review

The screenshot shows the Oracle Collateral Review - Collateral Review screen. The top navigation bar includes 'Collateral Review - Review', 'Documents', and a 'Screen (2 / 4)' indicator. The main content area is titled 'Collateral Review' and displays the following data:

Customer ID	Application ID	Current Status	Documents	Collateral Type	Collateral Category	Ownership Type
CUST1000	APP2247896	Valuation Completed	0	Property	RESIDENTIAL PROPERTY	Single

Basic Information

COL2242073	Agreed Collateral Value	Held Collateral Value	Available From	Available Till	Applicable Business
Description1	\$100,000.00		Jan 3, 2022	Jan 3, 2022	LT_Lending
Collateral Currency USD	Charge Type Pledge	Purpose Of Collateral New Facility	Shareable Across Customers	No	
Exposure Type -					

Review Action

Impact On Collateral Value Decreased	Review Recommendation Reduce Facility	Valuation Amount USD \$53,350.00
---	--	-------------------------------------

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

1. View the application details, collateral Basic Information, and collateral documents.
2. Specify all the details in the **Review Action** section.

For field level information, refer the below table.

Table 12-1 Collateral Review - Review Action - Field Description

Field	Description
Impact On Collateral Value	The system displays the Impact On Collateral Value as Increased or Decreased based on Valuation Amount .
Review Recommendation	Select the Review Recommendation from the drop down list. The options available include but are not limited to <ul style="list-style-type: none"> • Reduce Facility • Waive Additional Collateral • Additional Collateral
Valuation Amount	Specify the collateral Valuation Amount arrived in this stage.

3. After performing necessary actions in the **Collateral Review - Collateral Review** screen, click **Next**.

Linkage Details

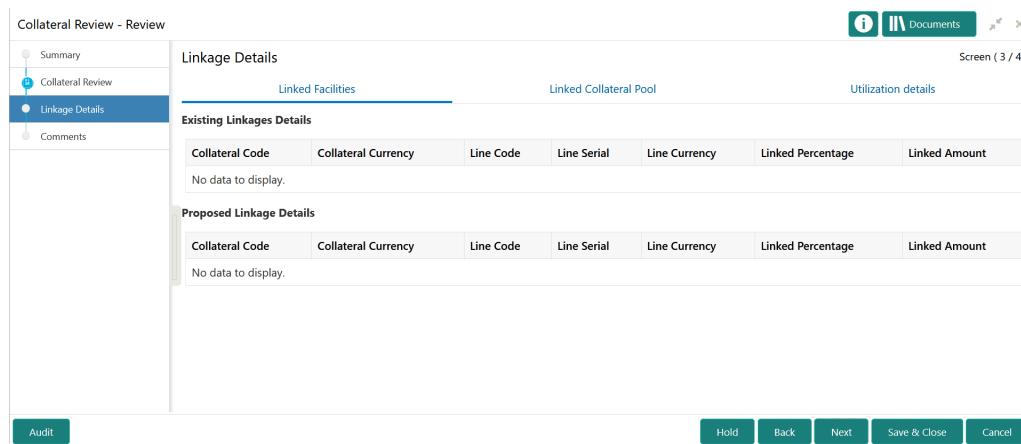
Information on the Linkage Details data segment in the Collateral Review stage.

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

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

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

Figure 12-4 Collateral Review - Linkage Details



The screenshot shows the 'Collateral Review - Review' screen with the 'Linkage Details' tab selected. The interface includes a sidebar with 'Summary', 'Collateral Review', 'Linkage Details' (selected), and 'Comments'. The main content area is titled 'Linkage Details' and contains three tabs: 'Linked Facilities' (selected), 'Linked Collateral Pool', and 'Utilization details'. Under 'Existing Linkages Details', there is a table with columns: Collateral Code, Collateral Currency, Line Code, Line Serial, Line Currency, Linked Percentage, and Linked Amount. A message 'No data to display.' is shown. Under 'Proposed Linkage Details', there is a similar table with the same columns, also showing 'No data to display.' At the bottom are buttons for 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

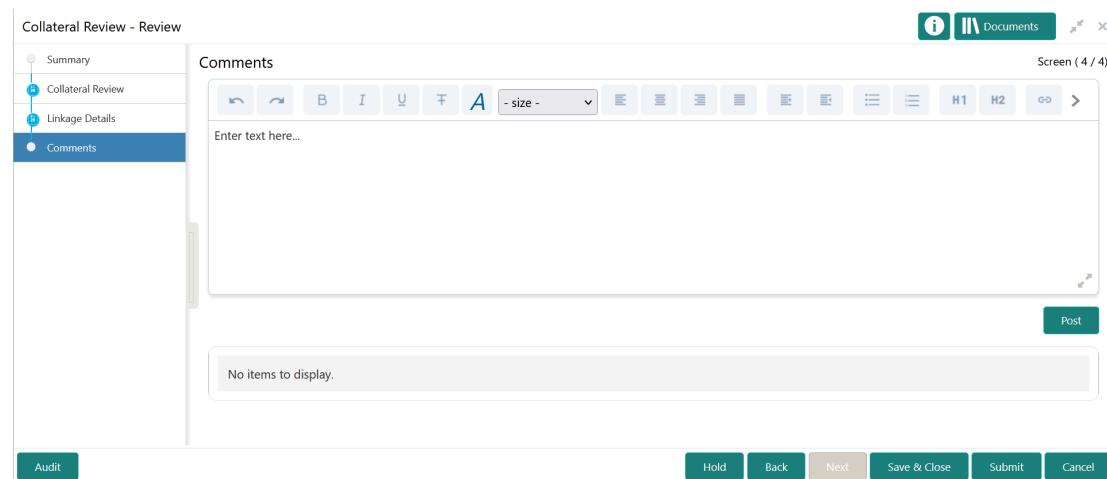
Comments

Information on the Comments data segment in the Collateral Review stage.

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

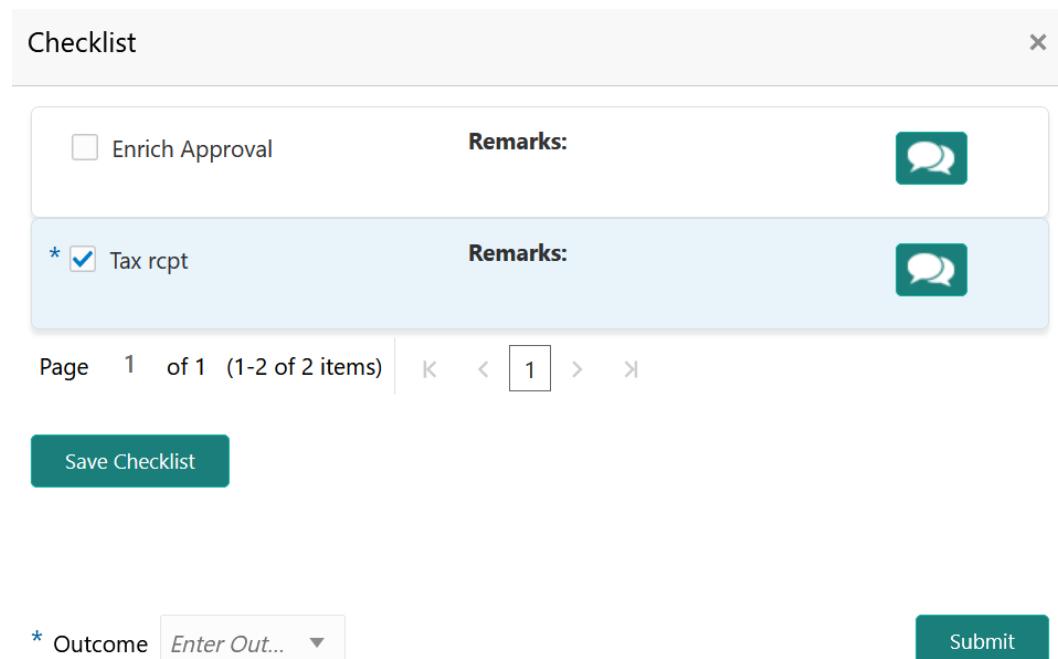
Upon clicking **Next** in the **Collateral Review - Linkage Details** screen, the Comments data segment is displayed.

Figure 12-5 Collateral Review - Comments



1. Type your comments for the Collateral Review 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 12-6 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 on clicking **Submit**.

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

Collateral Approval

Collateral Approval

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

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 recommendation from the Collateral Review stage, and then approves/rejects the Collateral.

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

- Summary
- Collateral Review
- Linkage Details
- Comments

Summary

Information on the Summary data segment in Collateral Approval stage.

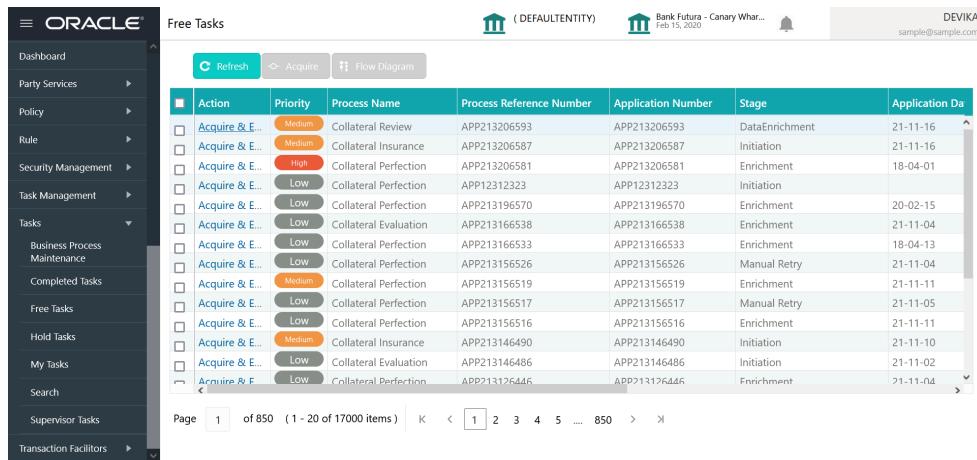
In the Summary data segment, the following collateral details captured in the previous stages are displayed.

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

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

The **Free Tasks** screen is displayed.

Figure 13-1 Free Tasks

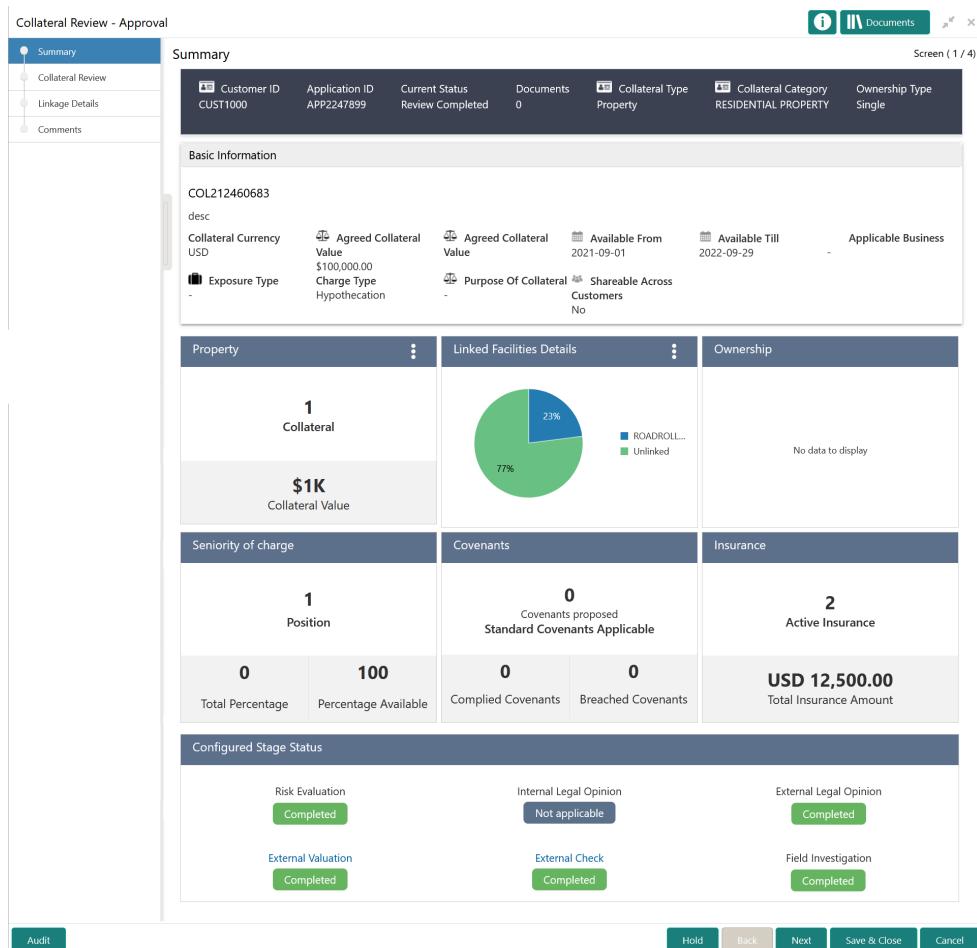


Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & ...	Medium	Collateral Review	APP213206593	APP213206593	DataEnrichment	21-11-16
Acquire & ...	Medium	Collateral Insurance	APP213206587	APP213206587	Initiation	21-11-16
Acquire & ...	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
Acquire & ...	Low	Collateral Perfection	APP12312323	APP12312323	Initiation	
Acquire & ...	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
Acquire & ...	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
Acquire & ...	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
Acquire & ...	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
Acquire & ...	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
Acquire & ...	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
Acquire & ...	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
Acquire & ...	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10
Acquire & ...	Low	Collateral Evaluation	APP213146486	APP213146486	Initiation	21-11-02
Acquire & F...	Low	Collateral Perfection	APP213126446	APP213126446	Enrichment	21-11-04

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

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

Figure 13-2 Approval - Summary



Collateral Review - Approval

Summary

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

Basic Information

COL212460683	desc	Agreed Collateral Value	Agreed Collateral Value	Available From	Available Till	Applicable Business
Collateral Currency USD	\$100,000.00	\$100,000.00	-	2021-09-01	2022-09-29	-
Exposure Type	Hypothecation	Purpose Of Collateral	Shareable Across Customers	No		

Property

1 Collateral	23% ROADROLL...
\$1K Collateral Value	77% Unlinked

Linked Facilities Details

0 Covenants proposed	2 Active Insurance
Standard Covenants Applicable	

Ownership

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

Configured Stage Status

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

Audit

Hold Back Next Save & Close Cancel

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

Collateral Review

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

In this data segment, the following details are displayed along with the collateral details captured in the previous stages.

- Impact on Collateral Value - The system displays whether the collateral value is increased or decreased
- Review Recommendation - The system displays the recommendation based on the revised collateral value
- Valuation Amount - The system displays the latest collateral valuation amount

The Credit Approver must go through the collateral details and recommendation to make final decision of approving or rejecting the collateral.

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

Figure 13-3 Approval - Collateral Review

Collateral Review - Approval

Collateral Review

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

Basic Information

COL2242073 Description:1 Collateral Currency: USD Agreed Collateral Value: \$100,000.00 Held Collateral Value: \$100,000.00 Available From: Jan 3, 2022 Available Till: Jan 3, 2022 Purpose Of Collateral: New Facility Shareable Across Customers: No Applicable Business: LT_Lending

Exposure Type: Pledge

Impact On Collateral Value: Increased Review Recommendation: ADFY Valuation Amount: USD4,800,000.00

Audit Hold Back Next Save & Close Cancel

After viewing the collateral details and recommendation, click **Next**.

Linkage Details

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

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

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

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

Figure 13-4 Approval - Linkage Details

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

Comments

Information on the Comments data segment in the Collateral Approval stage.

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.

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

Figure 13-5 Approval - Comments

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

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

3. Click **Submit**.

The Checklist window is displayed.

Figure 13-6 Checklist

The screenshot shows a 'Checklist' window with two items. The first item, 'Enrich Approval', has an empty checkbox. The second item, 'Tax rcpt', has a checked checkbox. Both items have a 'Remarks:' field and a green speech bubble icon. At the bottom, there is a page navigation bar showing 'Page 1 of 1 (1-2 of 2 items)' and a 'Save Checklist' button.

The screenshot shows a dropdown menu for 'Enter Out...' with a 'Submit' button next to it.

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

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

The options available in the drop down list are:

- Approve
- Reject

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

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

Customer Notification

Customer Notification

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

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

The following stages are available in the Customer Notification stage.

- Draft Generation
- Comments

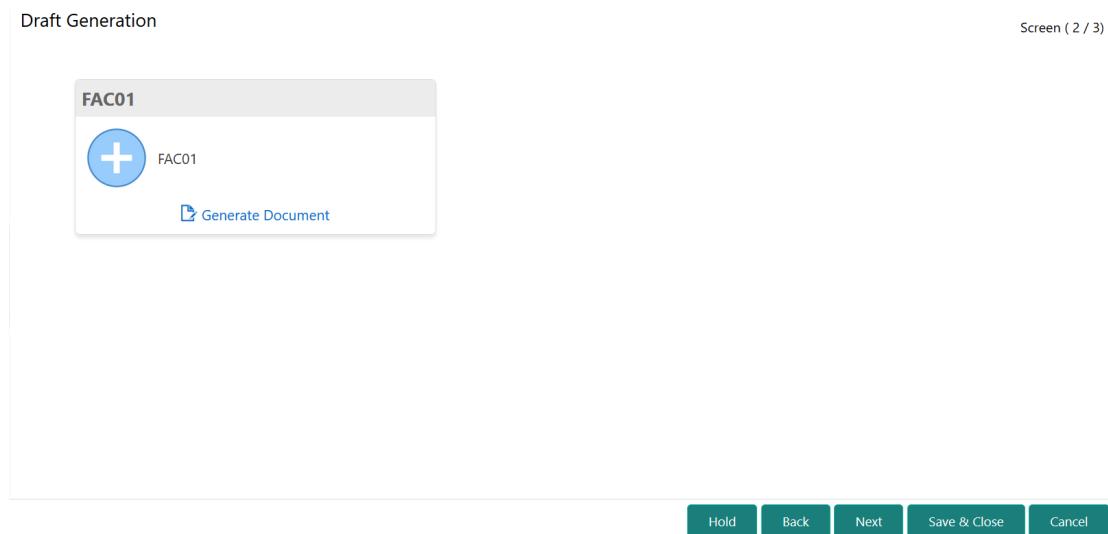
Draft Generation

Procedure to generate review draft for customer acceptance.

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

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

Figure 14-1 Draft Generation



1. Click **Generate Document**.

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

Figure 14-2 Draft Generation Details

The screenshot shows a 'Draft Generation Details' window. It has fields for 'Communication Type' (set to 'Email'), 'E-Mail To' (containing 'john_doe@example.com'), 'E-Mail CC' (containing 'john_doe@example.com'), 'Subject' (containing 'Proposal draft'), and buttons for 'Cancel' and 'Generate'.

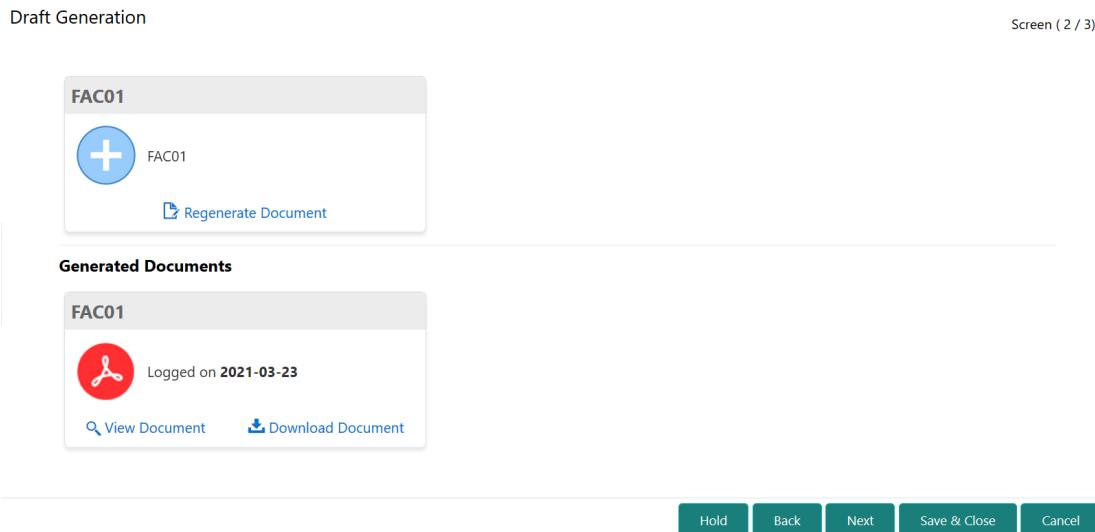
2. Specify all the details in the **Draft Generation Details** window.

For field level information, refer the below table.

Table 14-1 Draft Generation Details - Field Description

Field	Description
Communication Type	By default, the Communication Type is displayed as Email. You cannot change the Communication Type in this screen.
E-Mail To	Specify the E-mail address to which the draft document has to be sent.
E-Mail CC	Specify the 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 this 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.

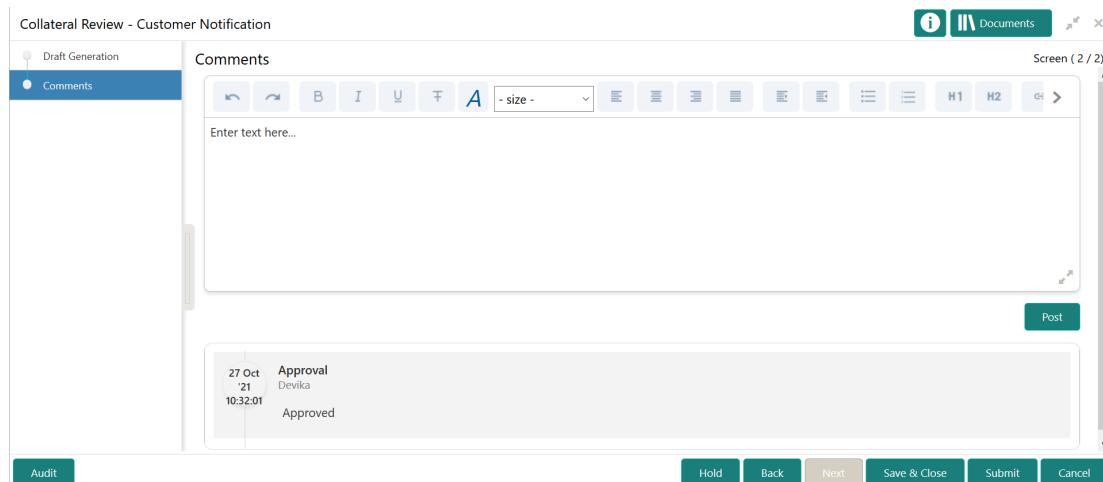
Figure 14-3 Draft Generation - Completed

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

Comments

Information about the Comments data segment in Customer Notification stage.

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

Figure 14-4 Customer Notification - Comments

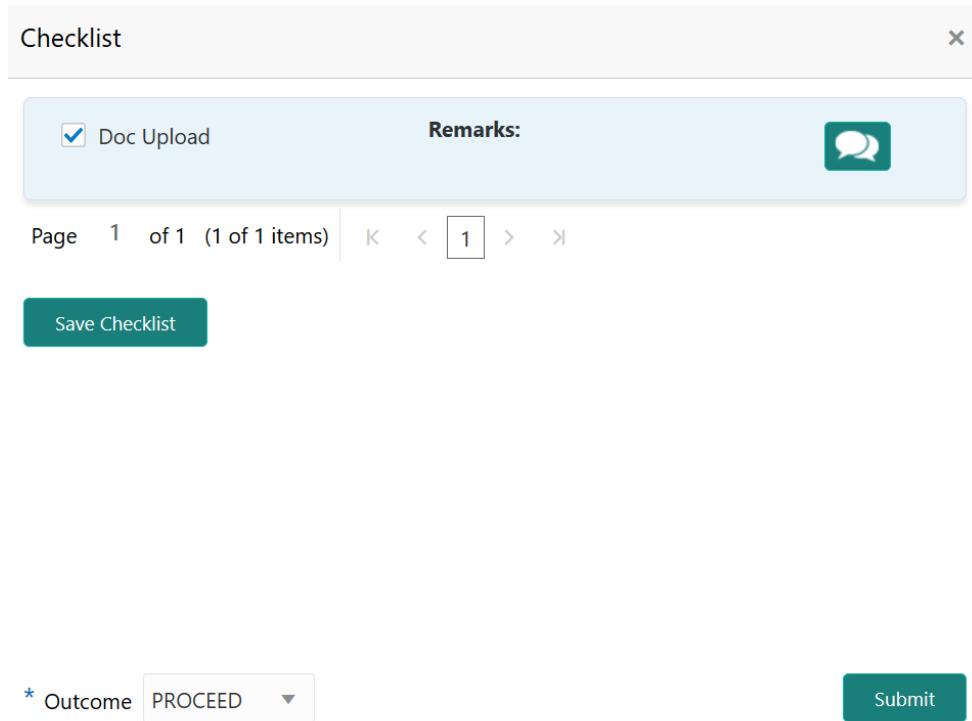
1. Type comments for the Customer Notification stage in the text box.
2. Click **Post**.

Comments are posted below the text box.

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

The **Checklists** window is displayed.

Figure 14-5 Customer Notification - Checklist



The screenshot shows a 'Checklist' window. At the top, there is a header bar with the title 'Checklist' and a close button. Below the header, there is a row with a checked checkbox labeled 'Doc Upload' and a 'Remarks' section with a speech bubble icon. Underneath this row, there is a page navigation bar showing 'Page 1 of 1 (1 of 1 items)' with previous and next buttons. In the center of the page, there is a large button labeled 'Save Checklist'. At the bottom of the window, there is an 'Outcome' dropdown menu set to 'PROCEED' with a dropdown arrow, and a large green 'Submit' button.

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL_INFO

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

If the **Outcome** is selected as **ADDITIONAL_INFO**, the task is moved back to the Collateral Review stage on clicking **Submit**.

Customer Agreement

Customer Agreement

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

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

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

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

- Customer Acceptance
- Comments

Customer Acceptance

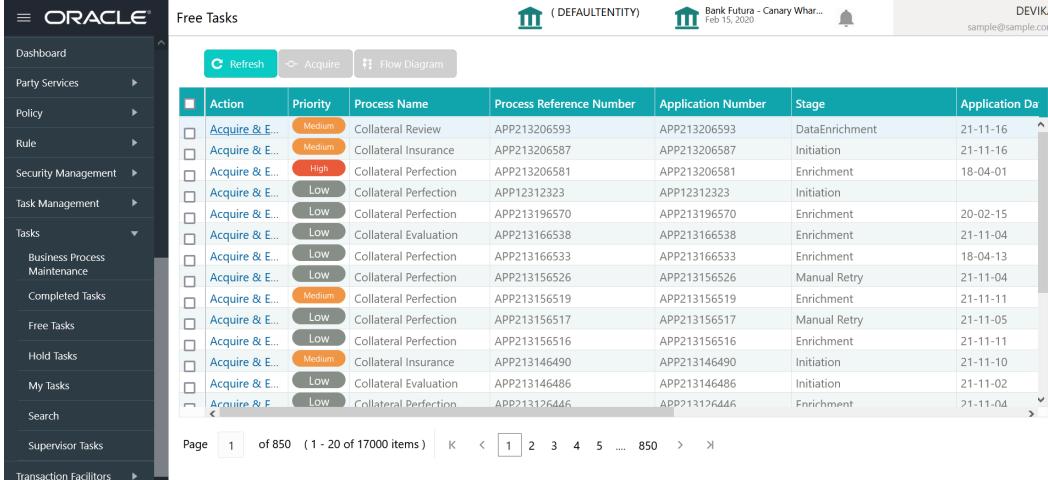
Information about the Customer Acceptance data segment in Customer Agreement stage.

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

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

The **Free Tasks** screen is displayed.

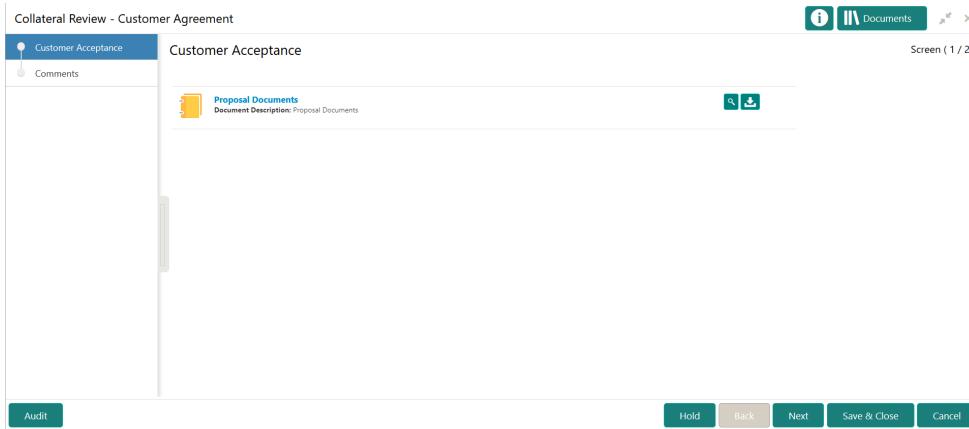
Figure 15-1 Free Tasks



The screenshot shows the Oracle Free Tasks screen. The left sidebar includes links for Dashboard, Party Services, Policy, Rule, Security Management, Task Management, Tasks (selected), Business Process Maintenance, Completed Tasks, Free Tasks (selected), Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitors. The main area is titled 'Free Tasks' and shows a table with the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The table contains 17 rows of data, each representing a task. The 'Action' column shows various task types like 'Acquire & E...', 'Collateral Review', 'Collateral Insurance', etc. The 'Priority' column uses color-coded buttons (Medium, Medium, High, Low, Low, Low, Low, Low, Low, Low, Medium, Low, Low, Low, Low, Low, Low, Low). The 'Stage' column includes 'DataEnrichment', 'Initiation', 'Enrichment', 'Initiation', 'Enrichment', '20-02-15', '21-11-04', '18-04-13', '21-11-04', 'Enrichment', 'Manual Retry', 'Enrichment', '21-11-11', '21-11-10', 'Initiation', '21-11-02', and 'Enrichment'. The 'Application Date' column shows dates like '21-11-16', '21-11-16', '18-04-01', etc. The top right of the screen shows the user 'DEVIKA sample@sample.com' and the location 'Bank Futura - Canary Whar... Feb 15, 2020'. The bottom of the screen shows a page navigation bar with 'Page 1 of 850 (1 - 20 of 17000 items)' and a set of numbered arrows.

2. Acquire & Edit the required Customer Acceptance task.

Figure 15-2 Customer Agreement - Customer Acceptance



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

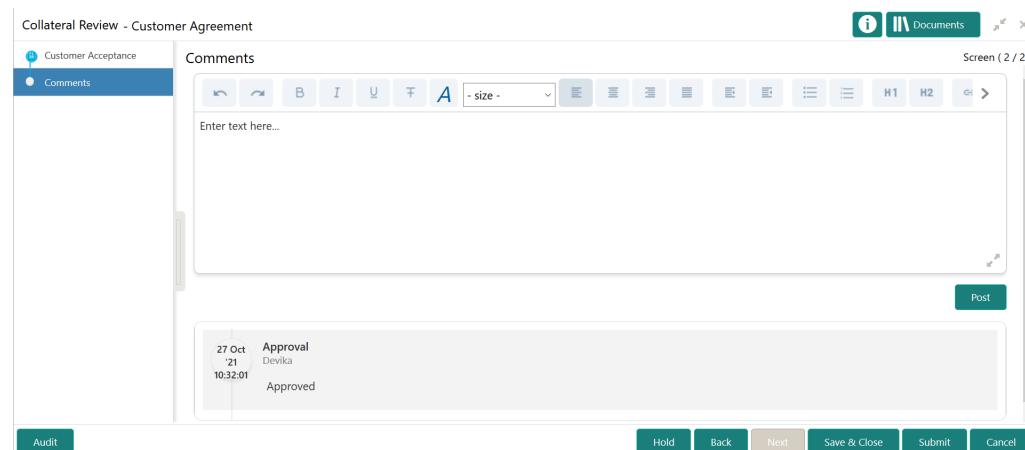
Comments

Information about the Comments data segment in Customer Agreement stage.

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

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

Figure 15-3 Customer Agreement - Comments



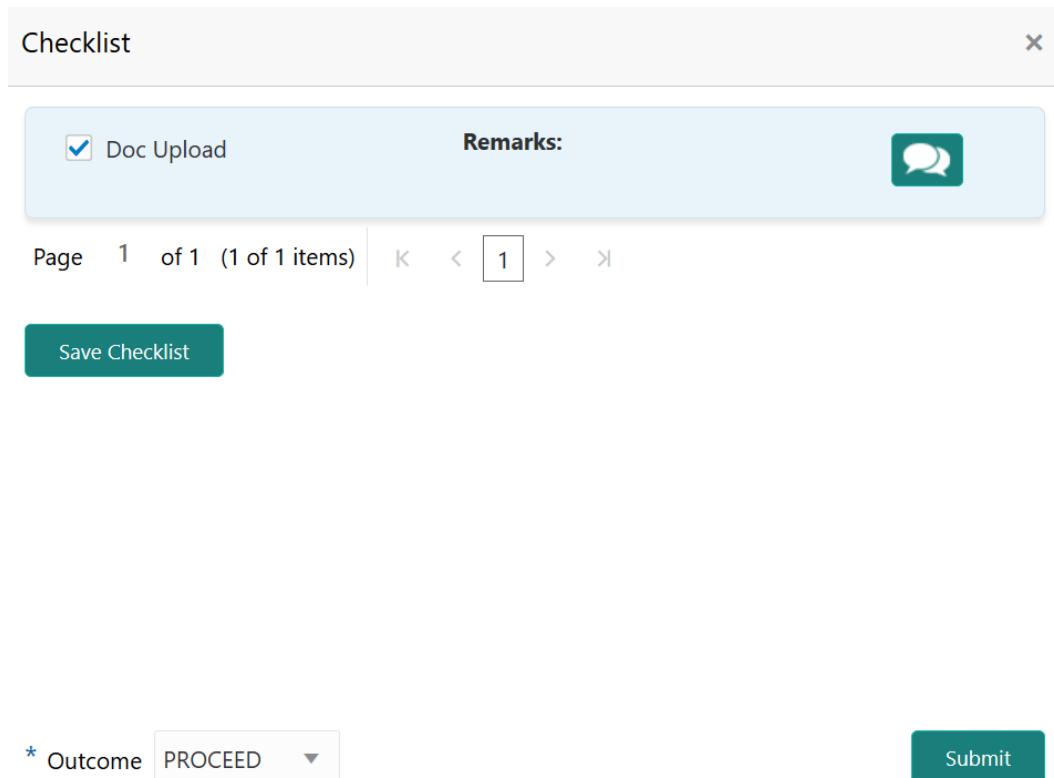
1. Type comments for the Customer Agreement stage in the text box.
2. Click **Post**.

Comments are posted below the text box.

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

The **Checklists** window is displayed.

Figure 15-4 Customer Agreement - Checklist



The screenshot shows the 'Checklist' window. At the top, there is a header bar with the title 'Checklist' and a close button (X). Below the header, there is a row with a checked checkbox labeled 'Doc Upload', a 'Remarks:' field with a speech bubble icon, and a page navigation bar showing 'Page 1 of 1 (1 of 1 items)' with buttons for back, forward, and search. Below the navigation bar is a 'Save Checklist' button. At the bottom, there is an 'Outcome' dropdown menu with 'PROCEED' selected, and a 'Submit' button.

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

The options available in the drop down list are:

- ACCEPT
- ADDITIONAL_INFO
- REJECT

If the **Outcome** is selected as **ACCEPT**, the Collateral Review process is completed on clicking **Submit**.

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

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

Safekeeping

Safekeeping

Detailed information about the Safekeeping stage in Collateral Review process.

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

Collateral Summary

Information on the Collateral Summary data segment in Safekeeping stage.

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

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

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

The **Free Tasks** screen is displayed.

Figure 16-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & E...	Medium	Collateral Review	APP213206593	APP213206593	DataEnrichment	21-11-16
Acquire & E...	Medium	Collateral Insurance	APP213206587	APP213206587	Initiation	21-11-16
Acquire & E...	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
Acquire & E...	Low	Collateral Perfection	APP12312323	APP12312323	Initiation	
Acquire & E...	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
Acquire & E...	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
Acquire & E...	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
Acquire & E...	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
Acquire & E...	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
Acquire & E...	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
Acquire & E...	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
Acquire & E...	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10
Acquire & E...	Low	Collateral Evaluation	APP213146486	APP213146486	Initiation	21-11-02
Acquire & F...	Low	Collateral Perfection	APP213126446	APP213126446	Enrichment	21-11-04

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

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

Figure 16-2 Safekeeping - Collateral Summary

Customer ID	Application ID	Current Status	Documents	Collateral Type	Collateral Category	Ownership Type
003177	APP213366792	AwaitingRegistration Completed	0	Property	Residential Property	Single

Basic Information	
213360047850	Agreed Collateral Value: \$50,000.00
Exposure Type: Hypothecation	Agreed Collateral Value: 2021-12-01
	Available Till: 2022-12-31
	Applicable Business
	Purpose Of Collateral: Shareable Across Customers
	New Facility: No

Property	Linked Facilities Details	Ownership
1 Collateral \$50K Collateral Value	23% (ROADROLL...) 77% (Unlinked)	100%
Seniority of charge: 1 Position	Covenants: 0 Covenants proposed Standard Covenants Applicable	Insurance: 0 Active Insurance
0 Total Percentage 100% Percentage Available	0 Complied Covenants 0 Breached Covenants	USD 0.00 Total Insurance Amount

Configured Stage Status					
Risk Evaluation: In Progress	Internal Legal Opinion: Not applicable	External Legal Opinion: In Progress			
External Valuation: In Progress	External Check: In Progress	Field Investigation: In Progress			

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

Collateral Safekeeping

Procedure to add collateral safekeeping details.

Collateral Safekeeping details captured in the Collateral Perfection process are displayed in this data segment, you can add new safekeeping details or modify the existing record, if required.

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

Figure 16-3 Safekeeping - Collateral Safekeeping

213360047850 Collateral ID	Property Collateral Type	USD Collateral Currency	\$50,000.00 Total Value
-------------------------------	-----------------------------	----------------------------	----------------------------

Registration Number: 5677 Property Type: RESIDENTIAL BUILDING Registered Owner: John
Market Value: \$50,000.00

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

Audit Hold Back Next Save & Close Cancel

To capture safekeeping details for the collateral:

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

The **Safekeeping - Configure - Collateral Type** screen is displayed.

Figure 16-4 Safekeeping - Configure - Collateral Type

Configure

Property

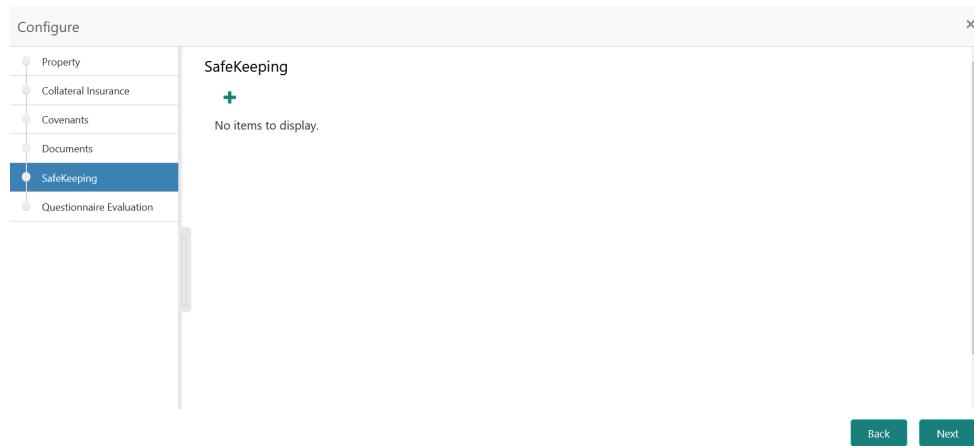
Property

Property ID 445	Property Type *	Property Category *
Description	Property Purpose *	Registered Owner *
Land registry	Purchase Date Feb 1, 2020	Zone Classification Select
Flood Zone	Flood Zone Type Select	Seismic Zone Select
Seismic Zone Type Select	Income Producing Select	Environment Assessment Required *

Back Next

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

Figure 16-5 Safekeeping - Configure - Safekeeping



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

Figure 16-6 Document Safekeeping

Document Id	Document Title	Document Description	Document Status	Remove
No data to display.				

Safekeeping Reference Number *
 REF007
 Agency Id *
 DBI Trusteeship Services Limited
 Safekeeping Location
 Bangalore
 Shelf Number
 201A
 Key Number
 007
 Confirmation Date
 05/29/18

Safekeeping Type *
 External
 Safekeeping Request Date *
 05/22/18
 SafeKeeping Room
 B5
 Drawer Number
 A2
 Is Confirmation Received *

Ok Cancel

- Select the documents for safekeeping in the above screen.
- Capture the document safekeeping details.

For field level explanation, refer the below table.

Table 16-1 Document Safekeeping - Field Description

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

6. Click **Ok** 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 the action icon and selecting the required option.

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

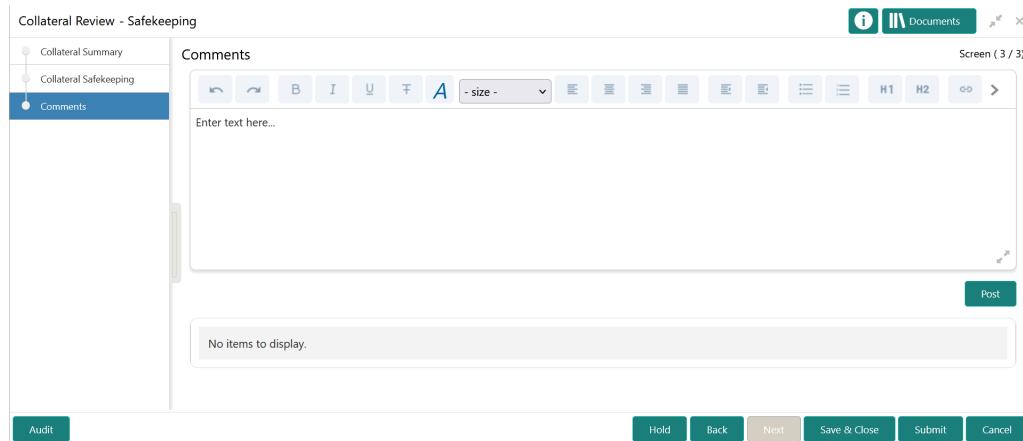
Comments

Information on the Comments data segment in the Safekeeping stage.

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

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

Figure 16-7 Safekeeping - Comments



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

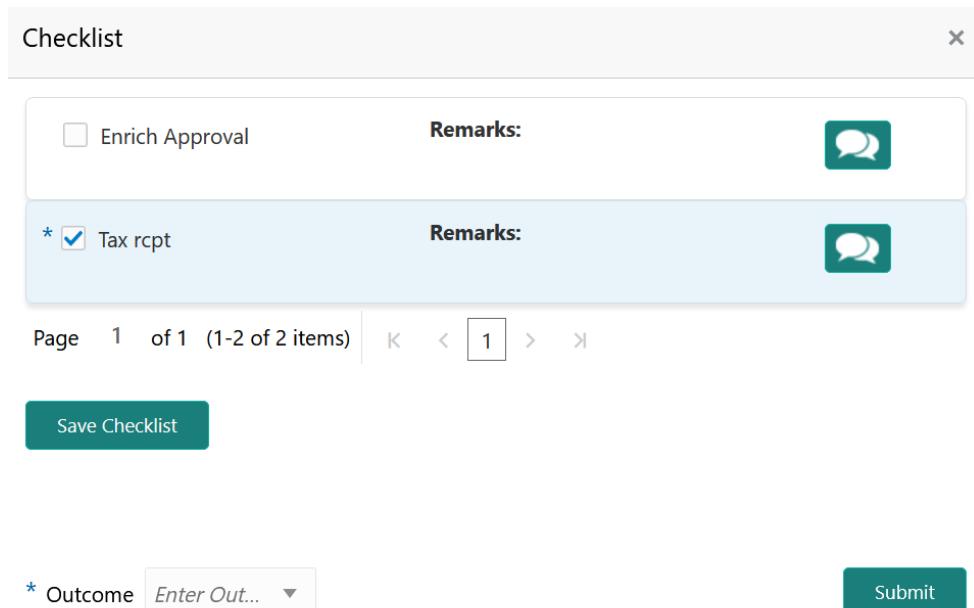
2. Click **Post**.

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

3. Click **Submit**.

The Checklist window is displayed.

Figure 16-8 Checklist



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

5. Select the **Outcome** as **Proceed**.

6. Click **Submit**.

The Collateral Review details are handed off to the Back office System (OBELCM) and the process is completed. In case of any failure in handoff, the system

generates Handoff - Manual Retry task and lists in the Free Task queue. You must fix the handoff errors and retry the handoff.

Handoff - Manual Retry

Handoff - Manual Retry

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

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

Collateral Summary

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

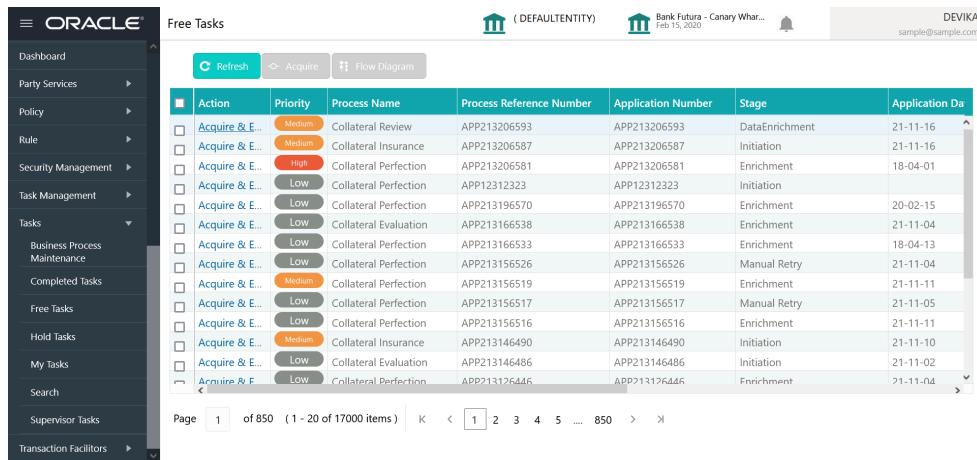
In the Collateral Summary data segment, the following collateral details captured in the previous stages / perfection process are displayed.

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

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

The **Free Tasks** screen is displayed.

Figure 17-1 Free Tasks

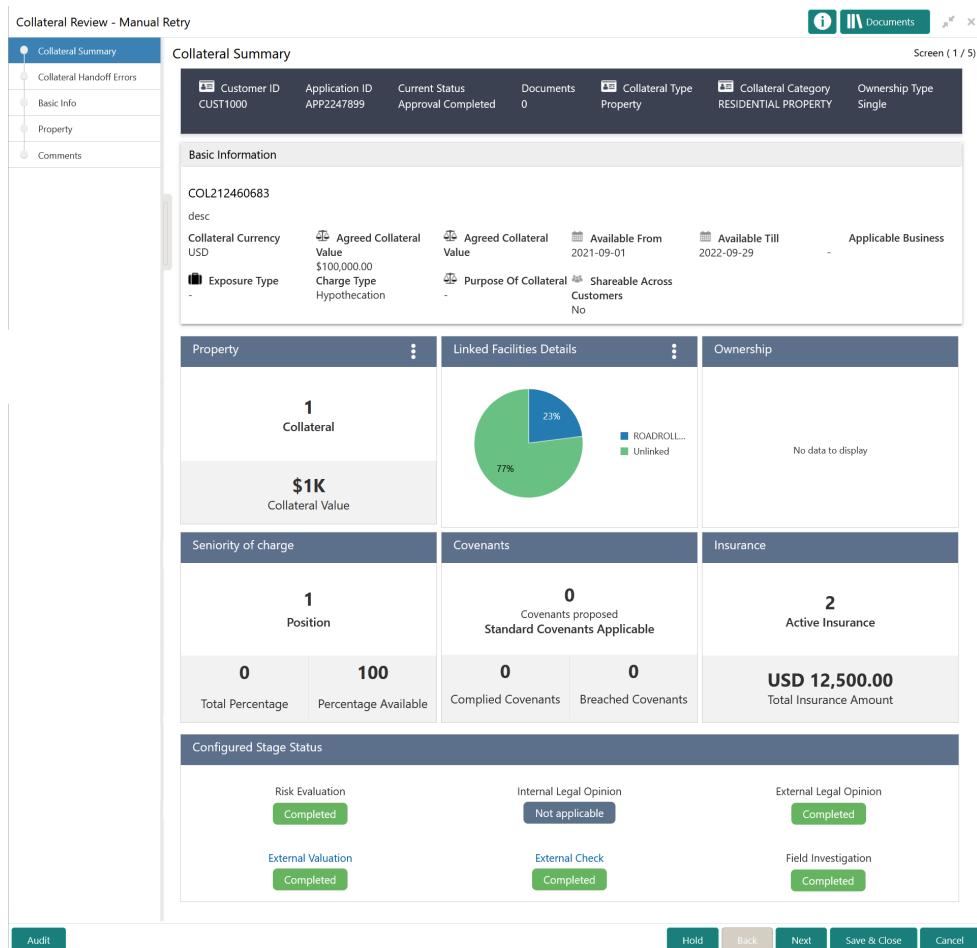


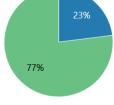
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & E...	Medium	Collateral Review	APP213206593	APP213206593	DataEnrichment	21-11-16
Acquire & E...	Medium	Collateral Insurance	APP213206587	APP213206587	Initiation	21-11-16
Acquire & E...	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
Acquire & E...	Low	Collateral Perfection	APP12312323	APP12312323	Initiation	
Acquire & E...	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
Acquire & E...	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
Acquire & E...	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
Acquire & E...	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
Acquire & E...	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
Acquire & E...	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
Acquire & E...	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
Acquire & E...	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10
Acquire & E...	Low	Collateral Evaluation	APP213146486	APP213146486	Initiation	21-11-02
Acquire & F...	Low	Collateral Perfection	APP213126446	APP213126446	Enrichment	21-11-04

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

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

Figure 17-2 Manual Retry - Collateral Summary



Property	Linked Facilities Details	Ownership
1 Collateral \$1K Collateral Value	 ROADROLL... Unlinked	No data to display
Seniority of charge	Covenants	Insurance
1 Position	0 Covenants proposed Standard Covenants Applicable	2 Active Insurance
0 Total Percentage	0 Complied Covenants	USD 12,500.00 Total Insurance Amount
100 Percentage Available	0 Breached Covenants	

Configured Stage Status		
Risk Evaluation Completed	Internal Legal Opinion Not applicable	External Legal Opinion Completed
External Valuation Completed	External Check Completed	Field Investigation Completed

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

Collateral Handoff Errors

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

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

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

Figure 17-3 Manual Retry - Collateral Handoff Errors

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

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

Basic Info

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

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

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

Figure 17-4 Manual Retry - Basic Info

The screenshot shows the 'Collateral Review - Manual Retry' interface. The 'Basic Info' tab is selected in the left sidebar. The main area is titled 'Basic Info' and contains several sections: 'Customer details' (Customer ID: CUST1000, Customer Name: CUST1000), 'Collateral details' (Collateral ID: COL2242073, Collateral Type: RESIDENTIAL PROPERTY, Collateral Category: RESIDENTIAL PROPERTY, Collateral Subcategory: Description1, Collateral Currency: USD), 'Agreed Collateral Value' (\$100,000.00), 'Applicable Business' (LT_Lending), 'LTV Percentage' (100), 'Document Status' (Not Submitted), 'Ownership details' (Ownership Type: Single), 'Revaluation Details' (Revaluation Type: Manual), and 'Shareable Across Customers' (checkbox). The footer has buttons for Audit, Hold, Back, Next, Save & Close, and Cancel.

1. Modify the necessary details.

 **Note:**

For information on fields in the Basic Info data segment, refer **Review Initiation** topic in the **Data Enrichment** chapter.

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

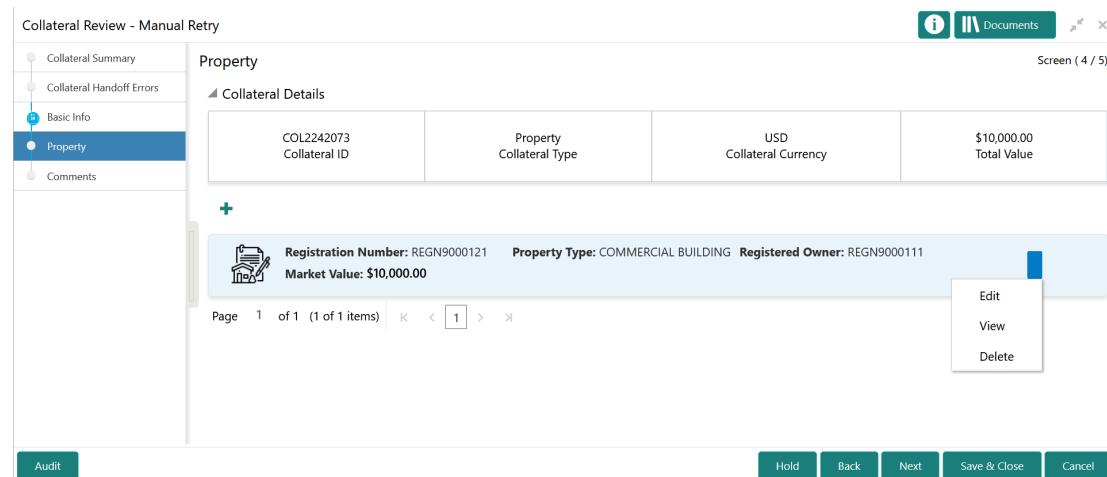
Property

Information on the Property data segment in Manual Retry stage.

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

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

Figure 17-5 Manual Retry - Property



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

Figure 17-6 Enrichment - Configure - Property

Configure

Property

Property

Property ID: PROP1234 | Property Type: COMMERCIAL BUILDING | Property Category: Individual

Description: Commercial Building | Property Purpose: Personal | Registered Owner: John Doe

Land registry | Purchase Date: Apr 4, 2018 | Zone Classification: Select

Flood Zone: Select | Flood Zone Type: Select | Seismic Zone: Select

Seismic Zone Type: Select | Income Producing: Select | Environment Assessment Required: Select

Restricted Property: Select | Under Construction: Select | Nature Of Property: Fee Simple

Property Status: Rented | Wall Material: Asbestos | Roof Type: Ashpalt Shingles

Registration Date: Apr 11, 2018 | Property Value: USD \$1,000.00 | Adverse Comments: [empty]

▶ Property Location

▶ Currency Details

▶ Property Dimension

▶ Property Valuation Details

▶ Property Contact Details

Back | Next

Note:

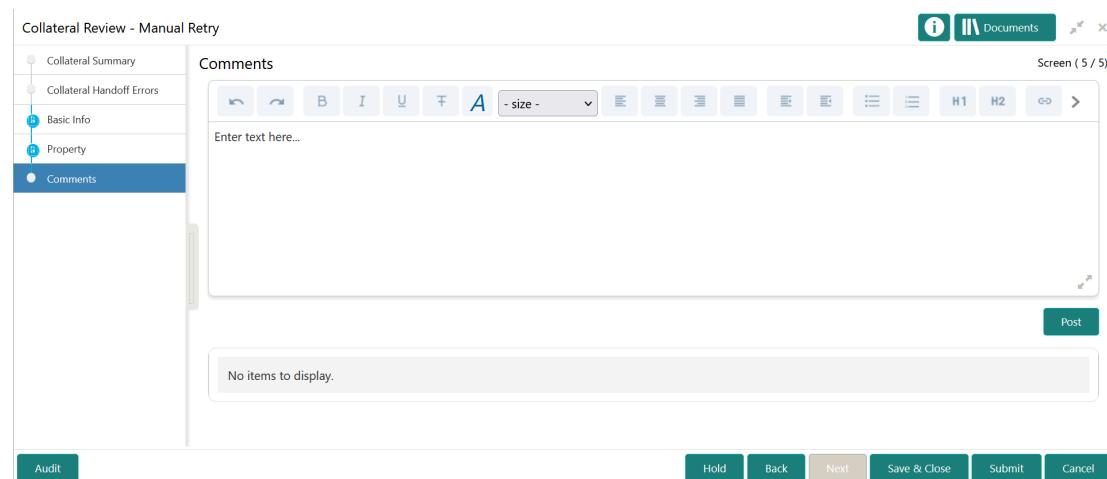
For detailed information on **Property**, **Collateral Insurance**, **Covenants**, and **Documents** menus, refer **Property** topic in **Data Enrichment** chapter.

Comments

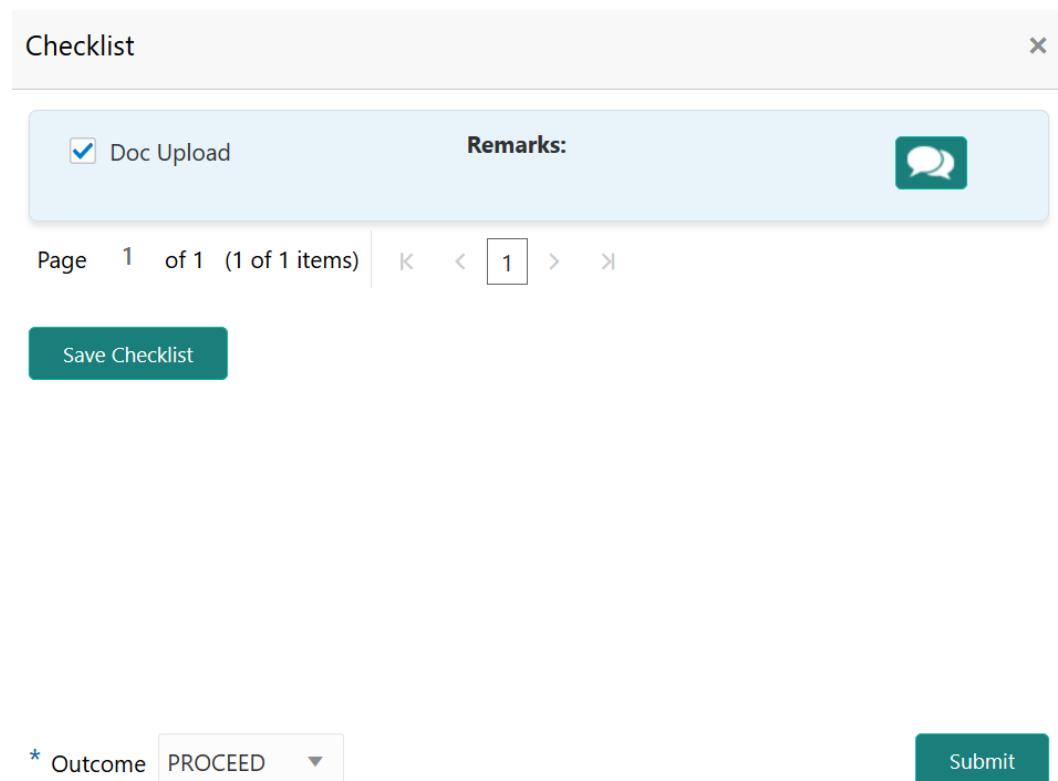
Information on the Comments data segment in the Manual Retry stage.

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

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

Figure 17-7 Manual Retry - Comments

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

Figure 17-8 Enrichment - Checklist

 **Note:**

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

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

Review details are handed off to the back office system.

 **Note:**

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