

Oracle® Banking Credit Facilities Process Management Cloud Service

Collateral Evaluation User Guide



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Oracle Banking Credit Facilities Process Management Cloud Service User Guide

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1

Preface

About this Guide

A brief introduction to the Collateral Evaluation User Guide.

This guide helps you get familiar with the Collateral Evaluation process in OBCFPM to value the collaterals submitted by the customer.

Audience

Intended audience of Collateral Evaluation User Guide.

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

2

Introduction

About Collateral Evaluation

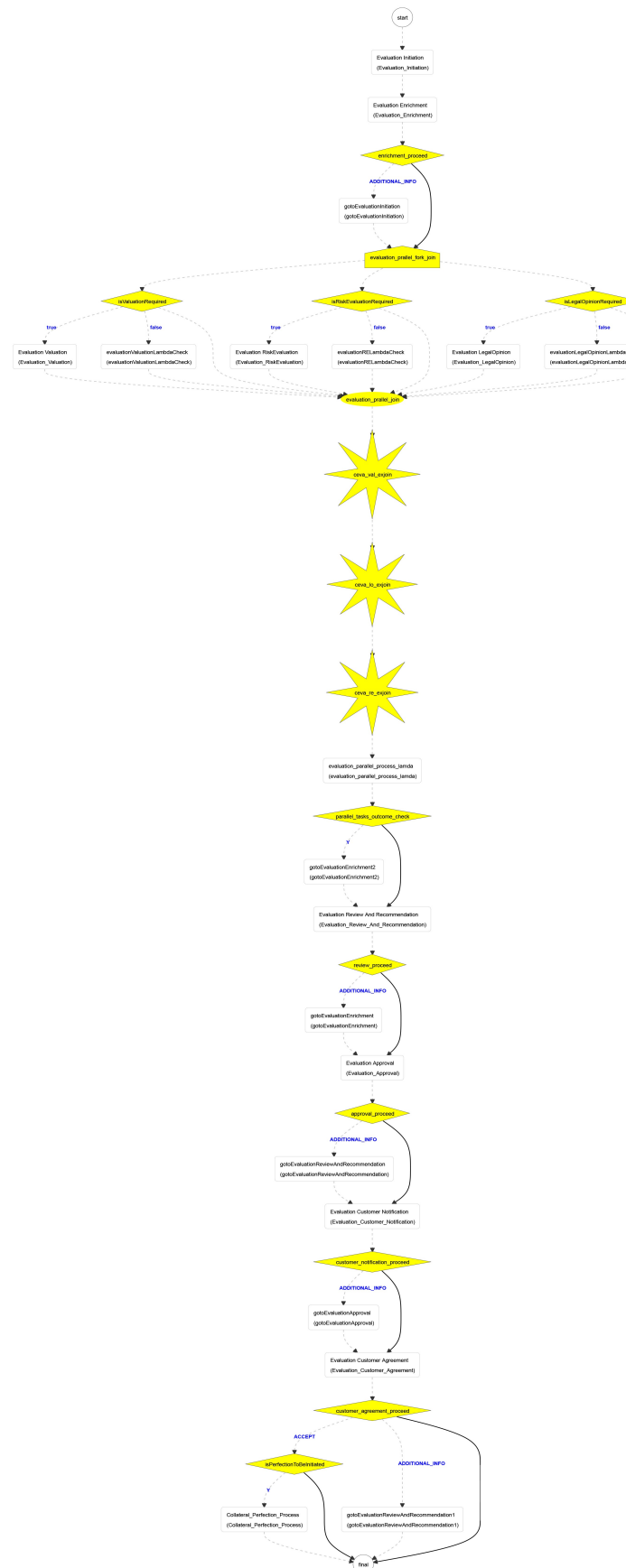
A brief introduction to the Collateral Evaluation process in OBCFPM.

Collateral Evaluation is a process in which the customer approaches the bank and requests the bank to evaluate the collateral. The bank performs an in-principle collateral evaluation and informs the customer about the collateral value. The various activities performed for Collateral Evaluation are:

- Input Application Details
- Upload related Mandatory and Non Mandatory documents
- Verify Documents and Capture Details
- Perform Internal Legal Evaluation
- Perform Risk Evaluation
- Perform Internal Valuation of Collateral
- Generate In-principal Collateral Agreement
- Receive the customer acceptance of Collateral Agreement
- On customer acceptance, initiate a detailed Collateral Perfection

The flow chart illustrating various stages in the Collateral Evaluation process is shown below for reference.

Figure 2-1 Process Flow Diagram



The Collateral Evaluation process has the following stages handled by users authorized to perform the task under those stages.

- Evaluation Enrichment
- Legal Opinion
- Risk Evaluation
- Valuation
- Review and Recommendation
- Approval
- Customer Notification
- Customer Agreement

3

Enrichment

Collateral Initiation

Detailed information about the Collateral Initiation data segment in the Evaluation Enrichment stage.

In this data segment, the Collateral and Application details captured as part of Quick Initiation are defaulted. You can modify these details as well as add additional collateral details.

Figure 3-1 Enrichment - Collateral initiation

1. For information on fields in the **Enrichment - Collateral Initiation** screen, refer the below table.

Table 3-1 Enrichment - Collateral Initiation - Field Description

Field	Description
Application Branch	The system defaults the current branch detail in this field. You can modify the Application Branch , if required.
Collateral Type	Collateral Type selected in the Quick Initiation screen is defaulted here. You cannot modify this.
Collateral Category	Collateral Category selected in the Quick Initiation screen is defaulted. You cannot modify the same.
Available From Date	Specify the date from which the collateral is available.

Table 3-1 (Cont.) Enrichment - Collateral Initiation - Field Description

Field	Description
Collateral Description	Specify a brief description about the Collateral.
Owner Estimated Value	Specify the Owner Estimated Value of the collateral.
Purpose of Collateral	Purpose of collateral selected in the Quick Initiation screen is defaulted. You can modify this, if required.
Exposure Type	Click and select the Exposure Type for tracking purpose.
Seniority of Charge	Specify the bank's Seniority of Charge on the collateral. The options available in the drop down list are: • First • Second • Third
Ownership Type	Specify the customer's collateral Ownership Type . The options available in the drop down list are: Single and Joint .
Revaluation Type	Select the Collateral Revaluation Type from the drop down list. The options available are: Automatic and Manual .

2. After capturing and/or modifying the collateral details, click **Next**.

The **Enrichment - Collateral Ownership** screen is displayed.

Collateral Ownership

Detailed information about the Collateral Ownership data segment in the Evaluation Enrichment stage.

By default, the system defaults the customer details captured as part of application creation as primary customer with ownership percentage as zero. You have to modify the ownership percentage of primary customer. In case the **Ownership Type** is selected as **Joint**, you have to add all the collateral owners detail and ownership percentage by clicking the add icon.

Figure 3-2 Enrichment - Collateral Ownership

Collateral Ownership Screen (2 / 5)

Joint Ownership Type



 **Customer Name:** **Customer ID:** 000002182 **Primary Customer:** Yes

Ownership Percentage: 0%

Edit
View
Delete

Hold Back Next Save & Close Cancel

Upon clicking the Add icon or the Edit icon under action icon, the **Enrichment - Ownership Details** window is displayed.

Figure 3-3 Enrichment - Ownership Details

Ownership Details ✕

Customer Id * Customer Name

PTY192560509 ACME Corporation

Primary Customer Ownership Percentage *

☒ 60%

Remarks *

Primary owner

Save Cancel Clear

1. Specify all the details in the **Enrichment - Ownership Details** window.
For field level information, refer the below table.

Table 3-2 Enrichment - Ownership Details - Field Description

Field	Description
Customer Id	Select the Customer id from the list of values.
Customer Name	The Customer Name of the selected customer is displayed.
Primary Customer	Enable this flag, if the selected customer is the Primary Customer .
 Note: There can be only one Primary owner for the collateral.	
Ownership Percentage	Specify the customer's Ownership Percentage .
 Note: Percentage should not be greater than 100 and less than or equal to zero. If Ownership Type is joint, then the total ownership percentage should be less than 100.	
Remarks	Capture the Remarks for the owner.

2. Click **Save**.
Ownership details are added and displayed in the **Enrichment - Collateral Ownership** screen.
3. To **View**, **Edit**, or **Delete** the added ownership details, click the action icon in the corresponding record and select the required option.
4. After capturing the ownership details, click **Next**.
The **Enrichment - Seniority of Charge** screen is displayed.

Seniority of Charge

Information about the Seniority of Charge data segment in Evaluation Enrichment stage.

This data segment allows you to add details about the bank's seniority of charge on the collateral. If your bank's Seniority of Charge is Second or Third, then the existing Charge details of the collateral must be captured.

Figure 3-4 Enrichment - Seniority of Charge

Seniority Of Charge Screen (3 / 5)

Seniority of Charge	Total Percentage Of Seniority	Percentage Available For Us
First Second Third	60	40

+

**MM**
Percentage Owned: 60
Branch Email: MM@sample.com

Point of Contact: Lilly

Branch Phone: 9876543210

Edit
View
Delete

Hold Back Next Save & Close Cancel

To add existing charge details:

1. Click the add icon.

The **Enrichment - Seniority Details** window is displayed.

Figure 3-5 Enrichment - Seniority Details

Seniority Details ✕

Entity Details

Entity Name	Percentage Owned *	Point of Contact
MM	60	Lilly
Seniority *		
First		

Branch Details

Add Cancel Clear

2. Specify the senioity details by referring the below table.

Table 3-3 Enrichment - Seniority Details - Entity Details - Field Description

Field	Description
Entity Name	Capture the name of the entity which has an existing charge on the collateral.
Percentage Owned	Capture the existing entity's percentage of Charge on the collateral.
 Note: The total percentage owned by the existing charge holders cannot be 100.	
Point of Contact	Capture the Point of Contact of the charge holding entity.
Seniority	Specify the existing entity's Seniority of charge on the collateral.

Figure 3-6 Enrichment - Seniority Details - Branch Details

Seniority Details ×

▶ Entity Details

◀ Branch Details

Branch Name *
Urban Branch

Street
Enter Street Details

Landmark
Enter Landmark

City *
Chennai

Zip-Code *
609001

Email Address *
MM@sample.com

House/Building *
SVC Park

Locality
Enter Street Details

Area
Enter Area

State *
TamilNadu

Country *
US 

Phone Number
9876543210

Add

Cancel

Clear

Table 3-4 Enrichment - Seniority Details - Branch Details - Field Description

Field	Description
Branch Name	Branch Name of the entity which has an existing charge on the collateral.
House/Building	Name of the building where the entity branch is located.
Street	Street in which the entity branch building is located.
Locality	Locality of the entity branch.
Landmark	Landmark for the entity branch.
Area	Area of the entity branch.
City	City in which the entity branch is located.
State	State in which the entity branch is located.
Zip-Code	Zip-Code of the city.
Country	Country in which the entity branch is located.
Email Address	Branch Email Address
Phone Number	Branch Phone Number

3. Click **Add**.

The details are added and displayed in the **Enrichment - Seniority of Charge** screen.

4. To **Edit**, **View**, or **Delete** the added seniority details, click the action icon in the corresponding record and select the required option.

5. After adding the seniority details, click **Next**.

Any of the following screen is displayed based on the collateral type selected in the **Quick Initiation** screen.

- **Property**
- **Vehicle**
- **Ship**
- **Aircraft**
- **Machine**
- **Bonds**
- **Funds**
- **Stocks**
- **Deposits**
- **Guarantee**
- **Insurance**
- **Precious Metals**

Collateral Types

Property

Information about the Property data segment in Evaluation Enrichment stage.

The Property data segment appears in case **Property** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-7 Enrichment - Property

The screenshot displays the 'Collateral Evaluation - Evaluation Enrichment' interface. On the left, a sidebar lists navigation options: Collateral Initiation, Collateral Ownership, Seniority Of Charge, **Property** (selected), and Comments. The main area is titled 'Property' and shows 'Collateral Details' for a specific collateral. The details are presented in a table with four columns: Collateral ID (213010047431), Collateral Type (Property), Collateral Currency (INR), and Total Value (₹0.00). Below the table, there is a green plus icon and the text 'No items to display.' followed by a pagination bar showing 'Page 1 (0 of 0 items)' with navigation arrows. At the bottom of the screen, there are buttons for 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner indicates 'Screen (4 / 5)'.

Collateral ID	Collateral Type	Collateral Currency	Total Value
213010047431	Property	INR	₹0.00

To add the property details:

1. Click the add icon.

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

Figure 3-8 Configure - Property

The screenshot shows the 'Configure - Property' form. The sidebar on the left has a menu with 'Property' selected. The main form area is titled 'Property' and contains the following fields:

- Property ID:** 5667
- Description:** (empty text area)
- Land registry:** (empty text area)
- Flood Zone:** (radio button)
- Seismic Zone Type:** Low Damage Risk
- Restricted Property:** (radio button)
- Property Status:** Self Owned
- Registration Date:** Feb 1, 2018
- Property Type:** RESIDENTIAL BUILDING
- Property Purpose:** Personal
- Property Category:** Individual
- Registered Owner:** John
- Purchase Date:** Feb 4, 2018
- Flood Zone Type:** Zone3b
- Income Producing:** (radio button)
- Under Construction:** (radio button)
- Wall Material:** Concrete
- Property Value:** \$5,000,000.00
- Zone Classification:** NORMAL
- Seismic Zone:** (radio button)
- Environment Assessment Required:** (radio button)
- Nature Of Property:** Fee Simple
- Roof Type:** Built-up Roof
- Adverse Comments:** (empty text area)

Below the main form area, there are several expandable sections:

- Property Location
- Currency Details
- Property Dimension
- Property Valuation Details
- Property Contact Details
- Residential Status
- External Pricing Details

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

- Provide all the details about the vehicle in the **Configure - Vehicle** screen.
For field level information, refer the following tables.

Table 3-5 Configure - Property - Field Description

Field	Description
Property ID	Specify the Property ID .
Property Type	Select the Property Type from the drop down list. The options available include but are not limited to: - Residential Building - Residential Plot
Property Category	Select the Property Category from the drop down list. The options available include but are not limited to: - Individual - Corporate
Description	Provide a brief description about the property.

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

Field	Description
Property Purpose	Select the purpose of the property from the drop down list. The options available include but are not limited to: • 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: • 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: • 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: • 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.
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: • Fee Simple • Leasehold

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

Field	Description
Property Status	Select the Property Status from the drop down list. The options available include but are not limited to: • 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: • Asbestos • Bamboo • Brick Veneer • Clay • Concrete • Double Brick • Mud Brick • Polystyrene • Steel • Stone • Timber • Others
Roof Type	Select the property Roof Type from the drop down list. The options available include but are not limited to: • Asphalt 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 3-9 Configure - Property Location
Table 3-6 Configure - Property Location - Field Description

Field	Description
Registration Number	Specify the property Registration Number .
House/Building	Specify the House/Building name.
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 3-10 Configure - Property - Currency Details
Table 3-7 Configure - Property - Currency Details - Field Description

Field	Description
Currency	The system displays the collateral Currency in this field.

Table 3-7 (Cont.) Configure - Property - Currency Details - Field Description

Field	Description
Amount in Collateral Currency	Property Value is displayed in collateral currency in case the property value is not specified in collateral currency.

Figure 3-11 Configure - Property - Property Dimension

Property Dimension

Number of Rooms 3	Property Units Square Meter	Property Size \$1,006.00
Area Of Land 10,000	Number Of Stories 5	
Number Of Garages 1	Total Dimension Length 30	Total Dimension Width 30
Dimension Details Floor Number 3	Dimension Length 60	Dimension Width 60

+
No items to display.

Table 3-8 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 • 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.

Table 3-8 (Cont.) Configure - Property Dimension - Field Description

Field	Description
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 3-12 Configure - Property Dimension - Added

The screenshot shows the 'Property Dimension' configuration form. It includes fields for 'Number of Rooms' (3), 'Property Units' (Square Meter), 'Property Size' (\$1,006.00), 'Area Of Land' (10,000), 'Number Of Stories' (5), 'Number Of Garages' (1), 'Total Dimension Length' (30), and 'Total Dimension Width' (30). Below these are 'Dimension Details' for 'Floor Number' (3), 'Dimension Length' (60), and 'Dimension Width' (60). A '+' icon is used to add new dimensions. A list of added dimensions is shown below, with the first entry being 'Floor Number: 3', 'Dimension Length: 60', and 'Dimension Width: 60'. A context menu is open over this entry, showing 'Edit', 'View', and 'Delete' options. At the bottom, there are tabs for 'Property Valuation Details' and 'Property Contact Details'.

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

Figure 3-13 Configure - Property Valuation Details

The screenshot shows the 'Property Valuation Details' configuration form. It includes fields for 'Valuation Date' (Feb 1, 2020), 'Valuation Source' (Field Valuation), 'Valuation Amount' (\$500,000.00), and 'Other Lenders Charge Amount' (\$20,000.00).

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

Field	Description
Valuation Date	Specify the date on which the property is valued.

Table 3-9 (Cont.) Configure - Property Valuation Details - Field Description

Field	Description
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 3-14 Configure - Property Contact Details

Property Contact Details

Contact Person *
Owner

First Name
David

Last Name
John

Mobile
9876543210

Work Phone

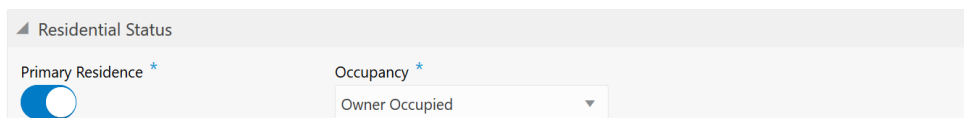
Home Phone

Email ID
david@xyz.com

+
No items to display.

Table 3-10 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: • 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 3-15 Configure - Property - Residential Status

Residential Status

Primary Residence * ☒

Occupancy * Owner Occupied

Table 3-11 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.

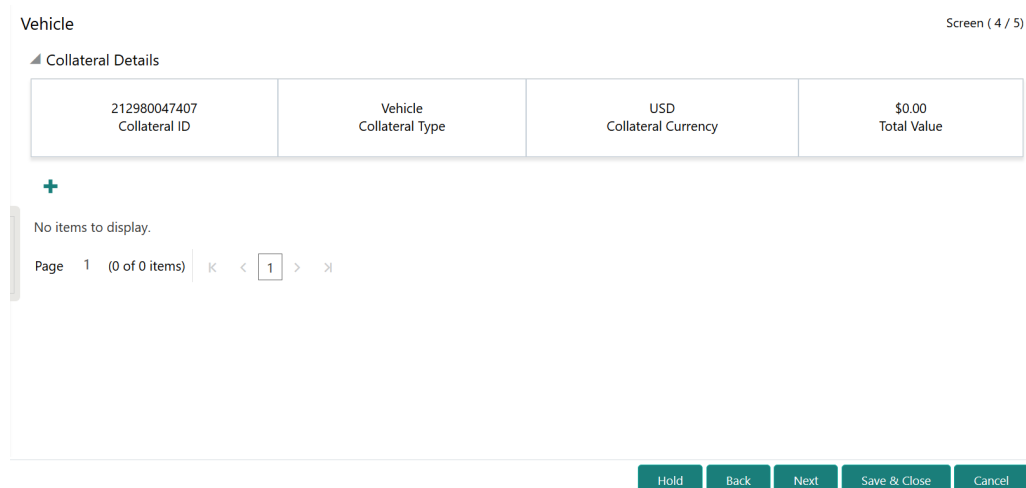
 Note:

This topic contains only explanations for property related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Vehicle

Information about the Vehicle data segment in Evaluation Enrichment stage.

The Vehicle data segment appears in case **Vehicle** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-16 Enrichment - Vehicle

Vehicle Screen (4 / 5)

Collateral Details

212980047407 Collateral ID	Vehicle Collateral Type	USD Collateral Currency	\$0.00 Total Value
-------------------------------	----------------------------	----------------------------	-----------------------

+

No items to display.

Page 1 (0 of 0 items) < 1 >

Hold Back Next Save & Close Cancel

To add the vehicle details:

1. Click the add icon.

The **Configure - Vehicle** screen is displayed.

Figure 3-17 Configure - Vehicle

2. Provide all the details about the vehicle in the **Configure - Vehicle** screen.
For field level information, refer the following tables.

Table 3-12 Configure - Vehicle - Basic Details - Field Description

Field	Description
Vehicle Type	Select the Vehicle Type from the drop down list. The options available are: • Four Wheeler • Heavy Commercial Vehicles • Light Commercial Vehicles • Three Wheeler • Two Wheeler
Registration Number	Specify the vehicle Registration Number .
Model	Specify the Model of the vehicle
Year of Manufacture	Specify the year in which the vehicle is manufactured.
Registration Date	Specify the date on which the vehicle registration is done.
Make	Specify the vehicle maker details.
Vehicle Condition	select the Vehicle Condition from the drop down list. The options available are: • New • Used

Table 3-12 (Cont.) Configure - Vehicle - Basic Details - Field Description

Field	Description
Engine Type	Select the Engine Type from the drop down list. The options available are: - Petrol - Diesel - Electric
Engine Number	Specify the vehicle Engine Number .
Chassis Number	Specify the vehicle Chassis Number .
Leased	Specify if the Vehicle is leased by selecting Yes or No from the drop down list.
Vehicle Identification Number	Specify the Vehicle Identification Number .
Owner	Specify vehicle owner name.
Registration Authority	Specify details of the Registration Authority which registered the vehicle.
Kilometer/Miles	Select the unit for capturing Distance Travelled by the vehicle.
Distance Travelled	Specify the Distance Travelled by the vehicle in selected unit.
Trim	Specify the vehicle Trim details.
Accidental History	Enable this flag, if the vehicle has Accidental History .

Figure 3-18 Configure - Vehicle - Commercial Vehicle Details

Table 3-13 Configure - Vehicle - Commercial Vehicle Details - Field Description

Field	Description
Sub-Type	Specify the Vehicle Sub-Type from the drop down list. The options available are: - Four Wheeler - Heavy Commercial Vehicles - Light Commercial Vehicles - Three Wheeler - Two Wheeler

Table 3-13 (Cont.) Configure - Vehicle - Commercial Vehicle Details - Field Description

Field	Description
Purpose of Vehicle	Specify for what purpose the vehicle is used.
Unit of Capacity	Specify the Unit in which vehicle capacity is measured.
Vehicle Classification	Provide detailed information about the Vehicle Classification .
Body Type	Select the vehicle Body Type from the drop down list. The options available include but not limited to • Box Truck • Semi Trailer Truck • Van • Trailers • Heavy Equipment • Travel Trailer • MiniVan • Pickup Truck/Van • Flatbed Truck • Platform Truck • Crane • Garbage Truck • Refrigerator Truck • Others
Vehicle Capacity	Specify the capacity of vehicle in selected unit.
Number of Wheels	Specify how many wheels are available in the vehicle.

Figure 3-19 Configure - Vehicle - Invoice Details
Table 3-14 Configure - Vehicle - Invoice Details - Field Description

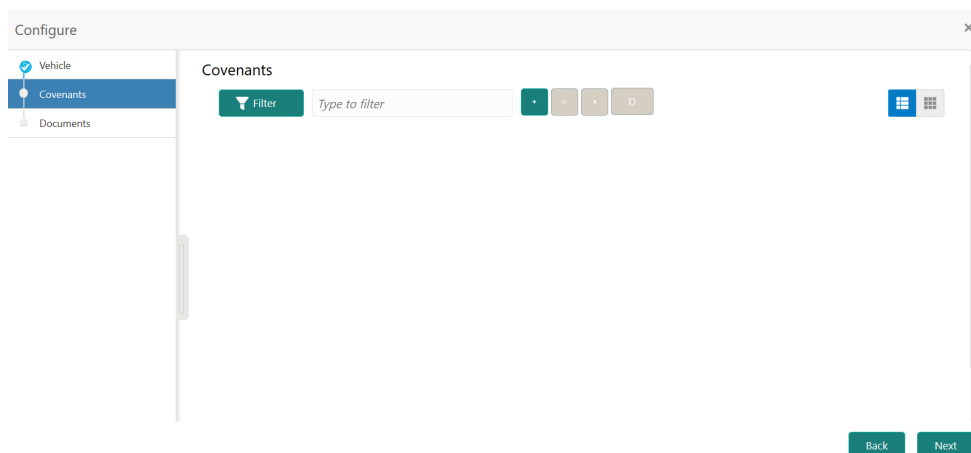
Field	Description
Currency	Specify the Currency in which invoice is prepared.
Invoice value	Specify the Invoice value of the vehicle.
Resale value	Specify the Resale Value of the vehicle.

Table 3-14 (Cont.) Configure - Vehicle - Invoice Details - Field Description

Field	Description
Amount in Collateral Currency	The system converts and displays the vehicle value in collateral currency.
Revaluation Base Value	The system calculates and displays the Revaluation Base Value in this field.
Description	Specify a brief description about the vehicle.

- After capturing all the vehicle details, click **Next** in the **Configure - Vehicle - Basic Details** screen.

The **Configure - Vehicle - Covenants** screen is displayed.

Figure 3-20 Configure - Vehicle - Covenants

- Add Covenants for the Vehicle.
Refer **Annexure - I** for information on adding covenants.
- After adding covenants, click **Next**.
The **Configure - Vehicle - Documents** screen is displayed.
- Add collateral documents.
Refer **Annexure - II** for information on adding documents.
- After adding required documents, click **Submit**.
The vehicle details are added and displayed in the **Enrichment - Vehicle** screen as shown below.

Figure 3-21 Enrichment - Vehicle - Collateral Added

Vehicle

Screen (4 / 5)

Collateral Details

212980047407 Collateral ID	Vehicle Collateral Type	USD Collateral Currency	\$60,000.00 Total Value
-------------------------------	----------------------------	----------------------------	----------------------------

Registration Number: 56787

Vehicle Identification Number: 444

Registration Date: Feb 1, 2020

Invoice Value: \$60,000.00

Vehicle Type: Four Wheeler

Page 1 of 1 (1 of 1 items)

1

Hold

Back

Next

Save & Close

Cancel

You can **Edit**, **View**, or **Delete** a vehicle record by clicking the action icon in the corresponding record and selecting the required option

8. After adding the vehicle details, click **Next** in the **Enrichment - Vehicle** screen.
The **Enrichment - Comments** screen is displayed.

Ship

Information about the Ship data segment in Evaluation Enrichment stage.
The Ship data segment appears in case **Ship** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-22 Enrichment - Ship

Collateral Evaluation - Evaluation Enrichment

Documents

Screen (4 / 5)

Collateral Initiation

Collateral Ownership

Seniority Of Charge

Ship

Comments

Ship

Collateral Details

213020047467 Collateral ID	Ship Collateral Type	USD Collateral Currency	\$0.00 Total Value
-------------------------------	-------------------------	----------------------------	-----------------------

No items to display.

Page 1 (0 of 0 items)

1

Hold

Back

Next

Save & Close

Cancel

To add the Ship type collateral:

1. Click the add icon.
The **Configure - Ship** screen is displayed.

Figure 3-23 Configure - Ship

Configure

Ship

Collateral Insurance

Covenants

Documents

Ship Details

Water Vessel Name *
Bountie

Powered By *
Fuel

Water Vessel Condition *
Good

Basis Vessel Value *
Invoice Value
USD60,000.00

Revaluation Base Value
USD60,000.00

Number of Hull Units
1

Manufacturer Name
White star line

TEU
18,000

Water Vessel Description

Type
Passenger

Fuel Type *
Diesel

Water Vessel Location
US

Invoice Value *
USD \$60,000.00

Port of Registry *
Liverpool

Number of Vessel Decks
9

State Or Territory Vessel Operates In
Scotland

Water Vessel License Number *
6894456788

Navigational Limits *
Seas

Water Vessel Intended Use *
Commercial

Currency *
USD

Amount in Collateral Currency
USD60,000.00

Registration Number *
689900

Manufactured Date
Feb 28, 1990

Motor Number
566

License Details

Ship Dimensions

Ship Tonnage

Back Next

2. Provide all the ship details in the **Configure - Ship** screen.
For field level information, refer the following tables.

Table 3-15 Configure - Ship Details - Field Description

Field	Description
Water Vessel Name	Specify the name of the water vessel.

Table 3-15 (Cont.) Configure - Ship Details - Field Description

Field	Description
Type	Select the Type of water vessel from the drop down list. The options available include but are not limited to: • General Cargo Vessels • Container Ships • Dry Bulk Carriers • Multi Purpose Vessels • Reefer Ships • Ferries • Freight • Ro-Pax • Pure Car Carriers • Combined Carriers • Ocean Liners • Cruise Ships • Fishing Vessel • High Speed Craft • Tankers • Passenger • Roll On Roll Off
Navigational Limits	Select the water vessel's Navigational Limits .
Powered By	Specify the power source of the water vessel by selecting an option from the Powered By drop down list.
Fuel Type	If Fuel is selected as power source, select the Fuel Type from the drop down list.
Water Vessel Intended Use	Select the Water Vessel Intended Use from the drop down list.
Water Vessel Condition	Select the Water Vessel Condition from the drop down list.
Water Vessel Location	Search and select the Water Vessel Location .
Currency	Specify the Currency in which the water vessel is valued.
Basis Vessel Value	Select the Basis Vessel Value as Invoice or Market Value.
Invoice Value	Specify the Invoice Value if Invoice Value is selected as Basis Vessel Value . Otherwise, specify the Market Value .
Amount in Collateral Currency	Water vessel value is converted to collateral currency and displayed in this field, if the vessel value currency is different from the collateral currency.
Revaluation Base Value	Invoice or market value is displayed as the base value for revaluation.
Port of Registry	Specify the Port of Registry of the water vessel.
Registration Number	Specify the water vessel Registration Number .

Table 3-15 (Cont.) Configure - Ship Details - Field Description

Field	Description
Number of Hull Units	Specify the Number of Hull Units available in the water vessel.
Number of Vessel Decks	Specify the number of decks available in the water vessel.
Manufactured Date	Specify the date on which the water vessel is manufactured.
Manufacturer Name	Specify the water vessel Manufacturer Name .
State or Territory Vessel Operates In	Specify the state or territory in which the water vessel is operating.
Motor Number	Specify the Motor Number of the water vessel.
TEU	Specify the twenty-foot equivalent unit (TEU) of the water vessel capacity.
Water Vessel License Number	Specify the Water Vessel License Number .
License Details	Capture all the license details in this field.
Water Vessel Description	Provide a brief description about the water vessel.

Figure 3-24 Configure - Ship Dimensions

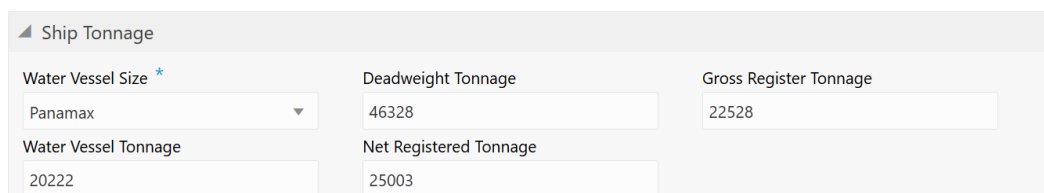
Table 3-16 Configure - Ship Dimensions - Field Description

Field	Description
Dimension Unit	Select the unit for capturing water vessel dimension from Dimension Unit drop down list. The options available are: • Feet • Meters
Water Vessel Length	Specify the Water Vessel Length in selected unit.
Water Vessel Beam	Specify the Water Vessel Beam (width) in selected unit.
Water Vessel Height	Specify the Water Vessel Height in selected unit.
Displacement Unit	Select the unit for water vessel weight from Displacement Unit drop down list. The options available are: • Tons • Metric Tons

Table 3-16 (Cont.) Configure - Ship Dimensions - Field Description

Field	Description
Water Vessel Displacement	Specify the displacement of water vessel in selected unit.

Figure 3-25 Configure - Ship Tonnage



Ship Tonnage

Water Vessel Size *
Panamax ▼

Deadweight Tonnage
46328

Gross Register Tonnage
22528

Water Vessel Tonnage
20222

Net Registered Tonnage
25003

Table 3-17 Configure - Ship Tonnage - Field Description

Field	Description
Water Vessel Size	Select the Water Vessel Size from the drop down list. The options available are: • Aframax • Capesize • Chinamax • Handymax • Handysize • Malaccamax • Panamax • Q-Max • Seawaymax • Suezmax
Deadweight Tonnage	Specify the Deadweight Tonnage of the water vessel.
Gross Register Tonnage	Specify the Gross Register Tonnage of the water vessel.
Water Vessel Tonnage	Specify the Water Vessel Tonnage .
Net Registered Tonnage	Specify the Net Registered Tonnage of the water vessel.

 Note:

This topic contains only explanations for Water Vessel related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Aircraft

Information about the Aircraft data segment in Evaluation Enrichment stage.

The Aircraft data segment appears in case **Aircraft** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-26 Enrichment - Aircraft

Collateral Evaluation - Evaluation Enrichment

Aircraft

Collateral Details

213010047433 Collateral ID	Aircraft Collateral Type	USD Collateral Currency	\$0.00 Total Value
-------------------------------	-----------------------------	----------------------------	-----------------------

+
No items to display.
Page 1 (0 of 0 items)

Audit Hold Back Next Save & Close Cancel

To add the Aircraft type collateral:

1. Click the add icon.

The **Configure - Aircraft** screen is displayed.

Figure 3-27 Configure - Aircraft

Configure

Aircraft

Currency Details

Currency * Amount in Collateral Currency

INR USD0.00

Basic Info

Registration Number 688944678 Manufactured Date * Feb 1, 2020 Purchased Date Feb 10, 2020

Aircraft Condition Good Powered By Wind Fuel Types Aviation Gasoline

Engine Type Electric Engine Model V-Type Number of Engines 2

Engine Manufacturer Tesla Engine Manufacture Date Feb 1, 2020 Aircraft Intended Use Commercial

Leased No Leased Term License issued Date Feb 15, 2020 License No 4578907654 License Details

Aircraft Valuation Details

Aircraft Base Details

Dimension

Aircraft Location

Remarks

Back Next

2. Provide all the details about the aircraft in the **Configure - Aircraft** screen.

For field level information, refer the following tables.

Table 3-18 Configure - Aircraft - Currency Details - Field Description

Field	Description
Currency	Select the Currency for specifying aircraft values.
Amount in Collateral Currency	The system converts the collateral amount to collateral currency and displays in this field.

Table 3-19 Configure - Aircraft - Basic Details - Field Description

Field	Description
Registration Number	Specify the aircraft Registration Number .
Manufactured Date	Specify the date on which the aircraft was manufactured.
Purchased Date	Specify the date on which the aircraft was purchased.
Aircraft Condition	Select the Aircraft Condition from the drop down list. The options available are: • Exceptional • Good • Average • Damaged
Powered By	Specify the source by which the aircraft is powered. The following options are available in the Powered By drop down list. • Fuel • Wind
Fuel Types	Specify the fuel type, if Fuel option is selected in the Powered By field. The following options are available in the Fuel Types drop down list: • Aviation Gasoline • Jet Fuels
Engine Type	Select the aircraft Engine Type from the drop down list. The options available include but are not limited to: • Electric • Jet • Piston • Rocket • Turboprop • Turboshift • Turbojet • Turbofan • Ramjet • Rotor
Engine Model	Specify the aircraft Engine Model detail.
Number of Engines	Specify the Number of Engines available in the aircraft.

Table 3-19 (Cont.) Configure - Aircraft - Basic Details - Field Description

Field	Description
Engine Manufacturer	Specify the name of aircraft Engine Manufacturer .
Engine Manufacture Date	Specify the date on which the aircraft engine was manufactured.
Aircraft Intended Use	Select the Aircraft Intended Use from the drop down list. The options available in the drop down list are: - Commercial - Personal - Recreational
Leased	Specify if the aircraft is leased by selecting Yes or No from the drop down list.
Leased Term	Specify the term till which the aircraft is leased.
Lease Rate	Specify the Lease Rate , if the aircraft is leased.
License Issued Date	Specify the date on which the aircraft license was issued.
License No	Specify the aircraft license number.
License Details	Capture the aircraft License Details .

Figure 3-28 Configure - Aircraft - Aircraft Valuation Details

▲ Aircraft Valuation Details

Aircraft Value Basis *
Invoice Value ▼
Valuation Date
Feb 15, 2020
Remarks

Invoice Value *
INR ▼ ₹40,000.00
Valuation Amount
INR ▼ ₹35,000.00

Resale Value
INR ▼ ₹35,000.00
Revaluation Base Value
INR ▼ ₹34,000.00

Table 3-20 Configure - Aircraft - Aircraft Valuation Details - Field Description

Field	Description
Aircraft Value Basis	Select the Aircraft Value Basis from the drop down list. The options available are: - Invoice Value - Market Value
Invoice Value / Market Value	Invoice Value field is displayed, if Invoice Value is selected as the Aircraft Value Basis . if Market Value is selected as the Aircraft Value Basis , Market Value field is displayed. Specify the Invoice Value / Market Value of the aircraft.

Table 3-20 (Cont.) Configure - Aircraft - Aircraft Valuation Details - Field Description

Field	Description
Resale Value	Specify the Resale Value of the aircraft.
Valuation Date	Specify the date on which the aircraft is valued.
Valuation Amount	Specify the aircraft Valuation Amount .
Revaluation Base Value	Specify the aircraft base value for revaluation.

Figure 3-29 Configure - Aircraft - Aircraft Base Details

▲ Aircraft Base Details

Aircraft Type Single Engine Piston ▼	Manufacturer Name * Tesla	Manufacturer Model * Model V
Manufacturers Number 4567	Model Year * 2020	Aircraft Operated By Fuel
Registration Mark 	Engine No 	Number of Seats ▼ ▲
Number of Aisle Single ▼	Aircraft Range (Kms) 10,000 ▼ ▲	Maximum Takeoff Weight (Kgs) 500 ▼ ▲

Table 3-21 Configure - Aircraft - Aircraft Base Details - Field Description

Field	Description
Aircraft Type	Select the Aircraft Type from the drop down list.
Manufacturer Name	Specify the aircraft Manufacturer Name .
Manufacturer Model	Specify the aircraft model detail.
Manufacturers Number	Specify the aircraft Manufacturers Number .
Model Year	Specify the year in which the mentioned aircraft model was released.
Aircraft Operated By	Select the aircraft's source of power from the drop down list.
Registration Mark	Specify the Registration Mark displayed on the aircraft for identification.
Engine No	Specify the aircraft engine number.
Number of Seats	Specify the Number of Seats available in the aircraft.
Number of Aisle	Specify the Number of Aisle in the aircraft.
Aircraft Range(kms)	Specify the maximum distance an aircraft can fly between takeoff and landing in kilometers.
Maximum Takeoff Weight (Kgs)	Specify the maximum weight at which the pilot is allowed to attempt to take off in kilograms.

Figure 3-30 Configure - Aircraft - Dimension

Dimension

Dimension Unit: Feet

Aircraft Length - Fuselage: 7

Aircraft Wingspan: 212

Aircraft Height - Tail Width: 12

Cabin Width: 19

Table 3-22 Configure - Aircraft - Dimension - Field Description

Field	Description
Dimension Unit	Select the unit for specifying aircraft dimension. The options available are: - Feet - Meter
Aircraft Length - Fuselage	Specify the length of aircraft fuselage in selected Dimension Unit .
Aircraft Wingspan	Specify the Aircraft Wingspan in selected Dimension Unit .
Aircraft Height - Tail Width	Specify the width of Aircraft tail in selected Dimension Unit .
Cabin Width	Specify the aircraft Cabin Width in selected Dimension Unit .

Figure 3-31 Configure - Aircraft - Aircraft Location

Aircraft Location

Nationality Code: Enter Name

House/Building: Enter Building Details

Street: Enter Street Details

Locality: Enter Street Details

Landmark: Enter Landmark

Area: Enter Area

City: Enter City

State: Enter State

Zip-Code: Enter Zip-Code

Country:

Table 3-23 Configure - Aircraft - Aircraft Location - Field Description

Field	Description
Nationality Code	Specify the Nationality Code for the aircraft location
House/Building	Specify the port of aircraft.
Street	Specify the Street in which the port is located.
Locality	Specify the Locality of the port.

Table 3-23 (Cont.) Configure - Aircraft - Aircraft Location - Field Description

Field	Description
Landmark	Specify the Landmark for the port.
Area	Specify the Area in which the port is located.
City	Specify the City in which the port is located.
State	Specify the State in which the port is located.
Zip-Code	Specify the Zip-Code of the aircraft location.
Country	Specify the Country in which the port is located.

 Note:

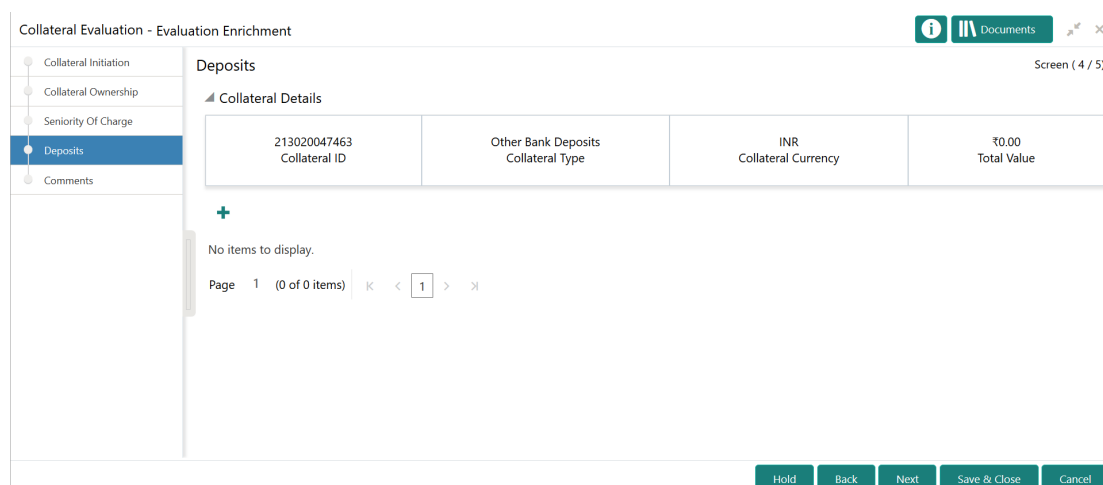
This topic contains only explanations for Aircraft related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Deposits

Information about the Deposits data segment in Evaluation Enrichment stage.

The Deposits data segment appears in case **Deposits** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-32 Enrichment - Deposits



Collateral Evaluation - Evaluation Enrichment

Collateral Details

213020047463 Collateral ID	Other Bank Deposits Collateral Type	INR Collateral Currency	₹0.00 Total Value
-------------------------------	--	----------------------------	----------------------

+ Add

No items to display.

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

Hold Back Next Save & Close Cancel

To add the deposit type collateral:

1. Click the add icon.

The **Configure - Deposits** screen is displayed.

Figure 3-33 Configure - Deposits

The screenshot displays the 'Configure - Deposits' window. On the left, a sidebar lists 'Deposits' (selected), 'Collateral Insurance', 'Covenants', and 'Documents'. The main area is titled 'Deposits' and contains a 'Basic Details' section with the following fields:

- Deposit Account Number *
- Deposit Category (Select)
- Deposit Currency * (with search icon)
- Amount in Collateral Currency
- Collateral Contribution *
- Rate Of Interest * (with up/down arrows)
- Date Of Deposit * (with calendar icon)
- Deposit Status (Select)
- Account Type * (Select)
- Interest Payment (Select)
- Deposit Amount *
- Deposit Balance
- Interest Type (Select)
- Maturity Amount *
- Maturity Date * (with calendar icon)
- Is Auto Renewal (toggle switch)

Below the 'Basic Details' section are two collapsed sections: 'Deposit Branch Details' and 'Deposit Lien Details'. At the bottom right, there are 'Back' and 'Next' buttons.

2. Provide the deposit details in the **Configure - Deposits** screen.

For field level information, refer the following tables.

Table 3-24 Basic Details - Field Description

Field	Description
Deposit Account Number	Specify the Deposit Account Number .
Account Type	Select the deposit Account Type from the drop down list.
Deposit Category	Select the Deposit Category from the drop down list.
Interest Payment	Select the Interest Payment option from the drop down list.
Deposit Currency	Select the currency in which the amount is deposited.
Deposit Amount	Specify the Deposit Amount .
Amount in Collateral Currency	If the deposit currency is different from the collateral currency, the deposit amount is converted to the Collateral Currency and displayed in this field.
Deposit Balance	Specify the balance available in the deposit account.
Collateral Contribution	Specify the deposit amount contribution to the collateral amount.
Interest Type	Select the Interest Type from the drop down list.
Rate of Interest	Specify the Rate of Interest for the deposit amount.

Table 3-24 (Cont.) Basic Details - Field Description

Field	Description
Maturity Amount	Specify the deposit Maturity Amount .
Date of Deposit	Specify the Date of Deposit .
Maturity Date	Specify the deposit Maturity Date .
Deposit Status	Select the Deposit Status from the drop down list.
Is Auto Renewal	Enable this flag, if auto renewal is applicable for the deposit.

Figure 3-34 Configure - Deposits - Branch Details

Table 3-25 Deposit Branch Details - Field Description

Field	Description
Bank Name	Specify the name of deposit bank.
Deposit Branch Name	Specify the name of deposit branch.
House/Building	Specify the House/Building in which the bank branch is located.
Street	Specify the Street in which the bank branch is located.
Locality	Specify the Locality of the deposit bank branch.
Landmark	Specify the Landmark for the deposit bank branch.
Area	Specify the Area in which the bank branch is located.
City	Specify the City in which the bank branch is located.
State	Specify the State in which the bank branch is located.
Zip-Code	Specify the Zip-Code of the bank branch location.

Table 3-25 (Cont.) Deposit Branch Details - Field Description

Field	Description
Country	Specify the Country in which the bank branch is located.

Figure 3-35 Configure - Deposits - Lien Details

Table 3-26 Deposit Lien Details - Field Description

Field	Description
Lien Reference Number	Specify the Lien Reference Number .
Lien Status	Select the Lien Status from the drop down list.
Lien Amount	Specify the Lien Amount marked on the deposit.
Lien Date	Specify the date on which lien is marked on the deposit.

 Note:

This topic contains only explanations for Deposit related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Stocks

Information about the Stocks data segment in Evaluation Enrichment stage.

The Stock data segment appears in case **Stock** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-36 Enrichment - Stock

To add the stock type collateral:

1. Click the add icon.

The **Configure - Stock** screen is displayed.

Figure 3-37 Configure - Stock Details

2. Provide all the details about the stock in the **Configure - Stock** screen.
For field level information, refer the following tables.

Table 3-27 Configure - Stock - Stock Details - Field Description

Field	Description
Folio Number	Specify the stock Folio Number .
Security Code	Specify the stock Security Code .
Issuer Name	Specify the stock Issuer Name .

Table 3-27 (Cont.) Configure - Stock - Stock Details - Field Description

Field	Description
Issuer Code	Specify the stock Issuer Code .
Security Description	Security Description maintained for the selected Security Code is defaulted here.
Holder	Specify the name of stock holder.

Figure 3-38 Configure - Stock - Pricing Details

Pricing Details

Brokerage Id: 56890

Brokerage Name:

Currency: AED

Rating Agency: Moody's

Rating: AAA

Price Code: UH

Unit Value: AED4.58

Quantity: 60

Total Stock Amount: AED274.80

Amount in Collateral Currency: USD208.85

Electronic Mode: ☐

Remarks:

Back Next

Table 3-28 Configure - Stock - Pricing Details - Field Description

Field	Description
Brokerage Id	Specify the stock broker Id.
Brokerage Name	Specify the stock broker name.
Currency	Bond currency is displayed based on the selected Security Code .
Rating Agency	If the stock is rated by any agency, select the Rating Agency from the drop down list.
Rating	Select the Rating provided for the stock.
Price Code	Search and select the Price Code for stock.
Unit Value	Unit Value of the stock is defaulted based on the selected Price Code .
Quantity	Specify the number of stocks available as collateral.
Total Stock Amount	Total Stock Amount is calculated by multiplying the Quantity with the Unit Value of bond.
Amount in Collateral Currency	In case stock currency is different from the collateral currency, the stock amount is converted to collateral currency and displayed in this field.

Table 3-28 (Cont.) Configure - Stock - Pricing Details - Field Description

Field	Description
Electronic Mode	Enable this flag, if the stock was purchased through electronic mode.

3. Capture **Remarks** for the stock, if any.

 Note:

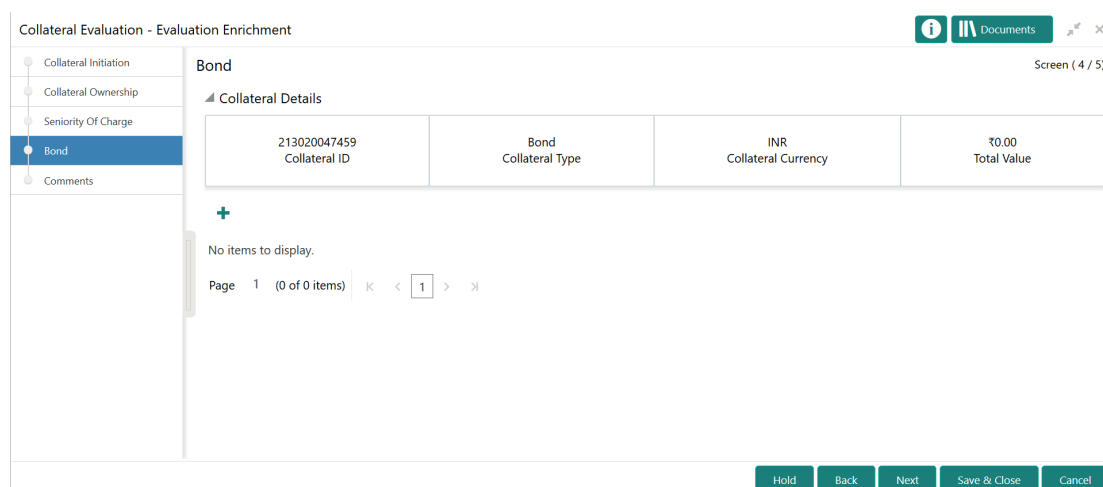
This topic contains only explanations for Stock related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Bonds

Information about the Bonds data segment in Evaluation Enrichment stage.

The Bonds data segment appears in case **Bonds** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-39 Enrichment - Bond



Collateral Evaluation - Evaluation Enrichment

Screen (4 / 5)

Bond

Collateral Details

213020047459 Collateral ID	Bond Collateral Type	INR Collateral Currency	₹0.00 Total Value
-------------------------------	-------------------------	----------------------------	----------------------

No items to display.

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

To add the Bond type collateral:

1. Click the add icon.

The **Configure - Bond** screen is displayed.

Figure 3-40 Configure - Bond

The screenshot shows the 'Configure - Bond' interface. On the left is a sidebar with 'Bond' selected, and 'Covenants' and 'Documents' below it. The main area is titled 'Bond' and contains two sections: 'Bond Details' and 'Pricing Details'.

Bond Details:

- Folio Number: 67900
- Security Code: US71567RAA41
- Issuer Name: Republic of Indonesia (S)
- Issuer Code:
- Issue Date: Feb 1, 2020
- Security Description:
- Holder: John

Pricing Details:

- Currency: USD
- Interest Amount: USD \$500,000.00
- Rating Agency: Moodys
- Last Traded Value: USD \$4,000.00
- Unit Value: USD104.21
- Electronic Mode: ☐
- Interest Payout Frequency: Quarterly
- Maturity Amount: USD \$3,000,000.00
- Rating: AAA
- Price Code: Bond
- Total Bond Amount: USD6,252.30
- Interest Percentage: 8
- Maturity Date: Oct 31, 2025
- Bond Tenure (in days): 2,099
- Quantity: 60
- Amount in Collateral Currency: INR8,931.86

At the bottom is a 'Remarks' text area and 'Back' and 'Next' buttons.

2. Provide all the details about the bond in the **Configure - Bond** screen. For field level information, refer the following tables.

Table 3-29 Configure - Bond - Bond Details - Field Description

Field	Description
Folio Number	Specify the bond Folio Number .
Security Code	Specify the bond Security Code .
Issuer Name	Specify the bond Issuer Name .
Issuer Code	Specify the bond Issuer Code .
Issue Date	Specify the date on which the bond is issued.
Security Description	Security Description maintained for the selected Security Code is defaulted here.
Holder	Specify the name of bond holder.

Table 3-30 Configure - Bond - Pricing Details - Field Description

Field	Description
Currency	Bond currency is displayed based on the selected Security Code .
Interest Payout Frequency	Select the frequency in which the interest from the bond is received.

Table 3-30 (Cont.) Configure - Bond - Pricing Details - Field Description

Field	Description
Interest Percentage	Specify the percentage of interest received from the bond.
Interest Amount	Select the currency and specify the bond Interest Amount .
Maturity Amount	Specify the bond Maturity Amount .
Maturity Date	Specify the Maturity Date of the bond.
Rating Agency	If the bond is rated by any agency, select the Rating Agency from the drop down list.
Rating	Select the Rating provided for the bond.
Bond Tenure (in days)	Bond tenure is displayed in days.
Last Traded Value	Specify the Last Traded Value of the bond.
Price Code	Search and select the Price Code for bond.
Quantity	Specify the number of bonds available as collateral.
Unit Value	Unit Value of the bond is defaulted based on the selected Price Code .
Total Bond Amount	Total Bond Amount is calculated by multiplying the Quantity with the Unit Value of bond.
Amount in Collateral Currency	In case bond currency is different from the collateral currency, the bond amount is converted to collateral currency and displayed in this field.
Electronic Mode	Enable this flag, if the bond was subscribed through electronic mode.

- Capture **Remarks** for the bond, if any.

 Note:

This topic contains only explanations for Bond related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Funds

Information about the Funds data segment in Evaluation Enrichment stage.

The Funds data segment appears in case **Funds** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-41 Enrichment - Fund

Collateral Evaluation - Evaluation Enrichment

Screen (4 / 5)

Fund

Collateral Details

213020047462 Collateral ID	Fund Collateral Type	INR Collateral Currency	₹0.00 Total Value
-------------------------------	-------------------------	----------------------------	----------------------

+
No items to display.

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

To add the Fund type collateral:

1. Click the add icon.

The **Configure - Fund** screen is displayed.

Figure 3-42 Configure - Fund

Configure

Fund

Fund Details

Folio Number * 6678332 Security Code * ETISALAT Issuer Name John

Issuer Code Security Description Etisalat Holder * John

Fund Details

Name of Fund * Frontline Fund Category Equity Scheme Name

Rating Agency Moody's Rating AAA Price Code * UH

Currency AED Unit Value AED21.92 Quantity * 5

Total Fund Amount AED109.60 Amount in Collateral Currency INR0.00

Electronic Mode

Remarks

Back Next

2. Provide the bond details in the **Configure - Fund** screen.

For field level information, refer the following tables.

Table 3-31 Configure - Bond - Fund Details - Field Description

Field	Description
Folio Number	Specify the fund Folio Number .
Security Code	Specify the fund Security Code .
Issuer Name	Specify the fund Issuer Name .
Issuer Code	Specify the fund Issuer Code .
Security Description	Security Description maintained for the selected Security Code is defaulted here.
Holder	Specify the name of fund holder.
Name of Fund	Specify the Name of Fund .
Fund Category	Select the Fund Category from the drop down list.
Scheme Name	Specify the fund Scheme Name .
Rating Agency	If the fund is rated by any agency, select the Rating Agency from the drop down list.
Rating	Select the Rating provided for the fund.
Price Code	Search and select the Price Code for fund.
Currency	Fund currency is displayed based on the selected Security Code .
Unit Value	Unit Value of the fund is defaulted based on the selected Price Code .
Quantity	Specify the number of funds available as collateral.
Total Fund Amount	Total Fund Amount is calculated by multiplying the Quantity with the Unit Value of fund.
Amount in Collateral Currency	In case fund currency is different from the collateral currency, the fund amount is converted to collateral currency and displayed in this field.
Electronic Mode	Enable this flag, if the fund was transferred through electronic mode.

- Capture **Remarks** for the fund, if any.

 Note:

This topic contains only explanations for Fund related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Guarantee

Information about the Guarantee data segment in Evaluation Enrichment stage.

The Guarantee data segment appears in case **Guarantee** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-43 Enrichment - Guarantee

Collateral Evaluation - Evaluation Enrichment Documents

Guarantee Screen (4 / 5)

Collateral Details

213020047464 Collateral ID	Guarantee Collateral Type	INR Collateral Currency	₹0.00 Total Value
-------------------------------	------------------------------	----------------------------	----------------------

+
No items to display.

Page 1 (0 of 0 items) < 1 >

Hold Back Next Save & Close Cancel

To add the Guarantee type collateral:

1. Click the add icon.

The **Configure - Guarantee** screen is displayed.

Figure 3-44 Configure - Guarantee

Configure

Guarantee

Guarantee Details

Reference Number *	Applicable Place	Applicable Country
67839393	Chennai	IN
Currency *	Amount *	Amount in Collateral Currency
INR	INR ₹1,000,000.00	INR1,000,000.00
Issue Date *	Effective Date	Expiry Date *
Feb 28, 2018	Feb 15, 2020	Oct 31, 2021
Beneficiary Type	Beneficiary *	PNW
	John	INR
Total Credit Exposure	Rating Agency	Rating
INR ₹1,000,000.00	Moody's	AAA
Remarks	Revolving Guarantee	Revocable
	☐	☒
Revocable Date		

Guarantee Type Details

Guarantor Details

Charge Details

Guarantee Issuer Details

Back Next

2. Provide the guarantee details in the **Configure - Guarantee** screen.

For field level information, refer the following tables.

Table 3-32 Configure - Guarantee - Guarantee Details - Field Description

Field	Description
Reference Number	Specify the guarantee Reference Number .
Applicable Place	Specify the place where the guarantee is applicable.
Applicable Country	Specify the country where the guarantee is applicable.
Currency	Specify the Currency in which the guarantee is provided.
Amount	Specify the guarantee Amount in selected currency.
Amount in Collateral Currency	If the guarantee amount is different from the collateral amount, the Amount is converted to collateral currency and displayed in this field.
Issue Date	Specify the date in which the guarantee is issued.
Effective Date	Specify the guarantee start date.
Expiry Date	Specify the guarantee end date.
Beneficiary Type	Specify the Beneficiary Type .
Beneficiary	Specify the beneficiary name.
PNW	Select a currency and specify the net worth of the guarantee.
Total Credit Exposure	Specify the Total Credit Exposure of the guarantee.
Rating Agency	If the guarantee is rated by the external agency, select the Rating Agency from the drop down list.
Rating	Specify the Rating provided by the selected Rating Agency .
Remarks	Capture Remarks for the guarantee, if any.
Revolving Guarantee	Enable this flag, if the guarantee is revolving type.
Revocable	Enable this flag, if the guarantee is revocable.
Revocable Date	Specify the date till which the guarantee is revocable

Figure 3-45 Configure - Guarantee Type Details

Guarantee Type Details

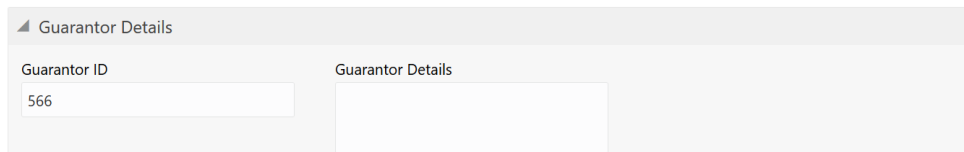
Guarantee Type: Financial

Financial Contract Details

Table 3-33 Configure - Guarantee Type Details - Field Description

Field	Description
Guarantee Type	Select the Guarantee Type from the drop down list.
Financial Contract Details	Capture the guarantee contract details.

Figure 3-46 Configure - Guarantor Details



Guarantor Details

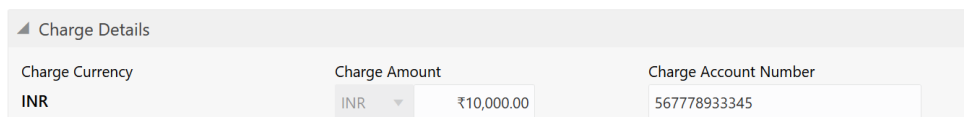
Guarantor ID
566

Guarantor Details

Table 3-34 Configure - Guarantor Details - Field Description

Field	Description
Guarantor ID	Specify the Guarantor ID .
Guarantor Details	Capture other details of the Guarantor.

Figure 3-47 Configure - Guarantee - Charge Details



Charge Details

Charge Currency
INR

Charge Amount
INR ₹10,000.00

Charge Account Number
567778933345

Table 3-35 Configure - Guarantor - Charge Details - Field Description

Field	Description
Charge Currency	Guarantee Currency selected in Guarantee Details section is displayed as the Charge Currency .
Charge Amount	Specify the Charge Amount .
Charge Account Number	Specify the Charge Account Number .

Figure 3-48 Configure - Guarantee Issuer Details

Guarantee Issuer Details

Issuer Details *

Enter Name

Street

Enter Street Details

Landmark

Enter Landmark

City *

Enter City

Zip-Code *

Enter Zip-Code

House/Building *

Enter Building Details

Locality

Enter Street Details

Area

Enter Area

State *

Enter State

Country *

Q

Table 3-36 Configure - Guarantee Issuer Details - Field Description

Field	Description
Issuer Details	Specify the name of the guarantee issuer.
House/Building	Specify the House/Building in which the guarantee issuer is located.
Street	Specify the Street in which the guarantee issuer is located.
Locality	Specify the Locality of the guarantee issuer.
Landmark	Specify the Landmark of the guarantee issuer.
Area	Specify the Area in which the guarantee issuer is located.
City	Specify the City in which the guarantee issuer is located.
State	Specify the State in which the guarantee issuer is located.
Zip-Code	Specify the Zip-Code of the guarantee issuer location.
Country	Specify the Country in which the guarantee issuer is located.

 Note:

This topic contains only explanations for Guarantee related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Account Contracts

Information about the Account Contracts data segment in Evaluation Enrichment stage.

The Accounts Contracts data segment appears in case **Account Contracts** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-49 Enrichment - Accounts Contracts

To add the Accounts Contract type collateral:

1. Click the add icon.

The **Configure - Accounts Contracts** screen is displayed.

Figure 3-50 Configure - Accounts Contracts

2. Provide the Account Contract details in the **Configure - Account Contracts** screen.

For field level information, refer the following tables.

Table 3-37 Configure - Account Contracts - Field Description

Field	Description
Account Type	Select the Account Type from the drop down list.
Reference Number	Specify the Account Contract Reference Number .

Table 3-37 (Cont.) Configure - Account Contracts - Field Description

Field	Description
Branch Name	Select the branch in which the account is maintained.
Currency	Select the currency for specifying Account Value .
Account Value	Specify the overall Account Value .
Amount in Collateral Currency	If the Account Value is specified in different currency, the Account Value is converted to collateral currency and displayed in this field.
Collateral Contribution	Specify the amount for Collateral Contribution .
Lien Amount	Specify the Lien Amount .
Value Date	Specify the contract Value Date .
Maturity Date	Specify the contract Maturity Date .

3. Capture **Remarks** for the Account Contract, if any.

 Note:

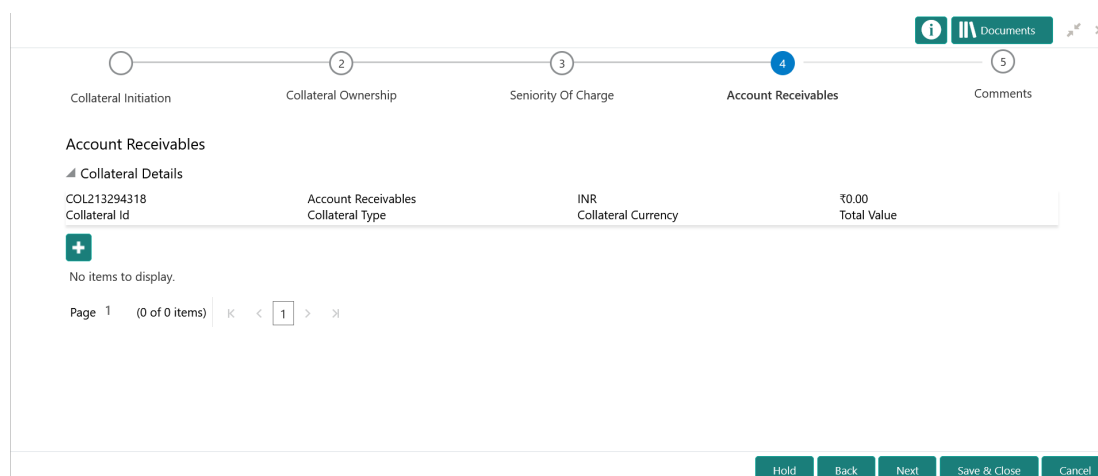
This topic contains only explanations for Account Contract related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Account Receivables

Information about the Account Receivables data segment in Evaluation Enrichment stage.

The Account Receivables data segment appears in case **Account Receivable** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-51 Enrichment - Account Receivables



Account Receivables

Collateral Details

Collateral Id	Account Receivables Collateral Type	Collateral Currency	Total Value
COL213294318	Account Receivables	INR	₹0.00

No items to display.

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

To add the Account Receivable type collateral:

1. Click the add icon.

The **Configure - Account Receivables** screen is displayed.

Figure 3-52 Configure - Account Receivables

2. Provide all the details about the Account Receivables in the **Configure - Account Receivables** screen.

For field level information, refer the following tables.

Figure 3-53 Account Receivable Summary

Table 3-38 Account Receivable Summary - Field Description

Field	Description
Currency	Select the Currency in account receivable is calculated.
Average Customer Relationship Duration	Specify the average duration of relationship between the customer and their client.
Average Invoices Per Month	Specify the average invoice value (per month) of the products or services offered by your customer.
Average Monthly Sales	Specify the customer's Average Monthly Sales value.

Table 3-38 (Cont.) Account Receivable Summary - Field Description

Field	Description
Average No Days to Collect	Specify the average number of days to collect the payment from customer's client.
Terms of Payment	Specify the account receivable payment term.
Write Off Percentage	Specify the account receivable Write off Percentage .
Total AR Outstanding	The system calculates and displays the total account receivable outstanding based on the invoice details added in the Invoice Details section.
Current Lien Against Account Receivable	The system calculates and displays the Current Lien Against Account Receivable based on the lien details added in the Lien Details window.
Total Amount in Child Currency	The total account receivable amount is converted to child collateral currency and displayed in this field.
Amount in Collateral Currency	The total account receivable amount (account receivable from all the clients of your customer) is displayed in this field.

Figure 3-54 Invoice Summary

Invoice Summary		
0 to 30 Days	31 to 60 Days	61 to 90 Days
Greater than 90 Days	Average Invoice Value	Largest Invoice Value
Number of Customers	Number of Invoices	Smallest Invoice Value

Table 3-39 Invoice Summary - Field Description

Field	Description
0 to 30 Days	Account receivable overdue for the past 0 to 30 Days is displayed.
31 to 60 Days	Account receivable overdue for the past 31 to 60 Days is displayed.
61 to 90 Days	Account receivable overdue for the past 61 to 90 Days is displayed.
Greater than 90 Days	Account receivable overdue for the past 90 days is displayed.
Average Invoice Value	The system calculates and displays the Average Invoice Value with the invoice details added in Invoice Details window.

Table 3-39 (Cont.) Invoice Summary - Field Description

Field	Description
Largest Invoice Value	Largest Invoice Value among the added invoice value is displayed.
Number of Customers	Number of Customers is displayed based on the number of invoice records added.
Number of Invoices	The Number of Invoices added is displayed.
Smallest Invoice Value	Smallest Invoice Value among the added invoice value is displayed.

Upon clicking + Add icon under **Invoice Details** section in the **Configure - Account Receivables** screen, the **Invoice Details** window is displayed as shown below.

Figure 3-55 Invoice Details

The screenshot shows the 'Invoice Details' window with the following fields and values:

- Customer Number ***: 647888
- Invoice Number ***: 4466
- Currency ***: USD
- Amount ***: USD \$20,000.00
- Invoice Date ***: Feb 14, 2020
- Due Date ***: Feb 28, 2020
- Days Past Due**: 13
- Amount Received ***: USD \$5,000.00
- Date Received ***: Feb 15, 2020
- Outstanding Amount**: USD15,000.00
- Converted Linked Amount**: USD0.00

Below the form, there is a 'Lien Details' section with a '+' icon and the text 'No items to display.' At the bottom right, there are 'Add', 'Cancel', and 'Clear' buttons.

Table 3-40 Invoice Details - Field Description

Field	Description
Customer Number	Specify the Customer Number for adding invoice details for account receivable.
Invoice Number	Specify the account receivable Invoice Number .
Currency	Specify the account receivable invoice Currency .
Amount	Specify the account receivable invoice Amount .
Invoice Date	Specify the account receivable Invoice Date .
Due Date	Specify the Account Receivable Due Date .
Days Past Due	The system displays the number of days the payment is missed after the due date.

Table 3-40 (Cont.) Invoice Details - Field Description

Field	Description
Amount Received	Specify the account receivable Amount Received already.
Date Received	Specify the date on which the account receivable amount is received.
Outstanding Amount	Outstanding Amount is calculated by subtracting the received amount from the account receivable invoice amount.
Converted Linked Amount	If the line amount is different from the collateral amount, amount linked to the line is converted to collateral currency and displayed.

Upon clicking + Add icon under **Lien Details** section in the **Invoice Details** window, the **Lien Details** window is displayed as shown below.

Figure 3-56 Lien Details

The screenshot shows a 'Lien Details' dialog box. It contains the following fields:

- Lien Reference Number**: A text input field.
- Lien Entity Name**: A text input field.
- Lien Start Date**: A date picker with a calendar icon.
- Lien End Date**: A date picker with a calendar icon.
- Lien %**: A numeric input field with up and down arrow buttons.
- Pledge Amount**: A text input field.
- Settled Amount**: A text input field with a currency dropdown menu currently showing 'USD'.
- Outstanding Amount**: A text input field.
- Converted Linked Amount**: A text input field.
- Remarks**: A large text area for notes.

At the bottom right of the dialog are two buttons: 'Add' and 'Cancel'.

Table 3-41 Lien Details - Field Description

Field	Description
Lien Reference Number	Specify the Lien Reference Number .
Lien Entity Name	Specify the Lien Entity Name .
Lien Start Date	Specify the Lien Start Date .

Table 3-41 (Cont.) Lien Details - Field Description

Field	Description
Lien End Date	Specify the Lien End Date .
Lien %	Specify the Lien % .
Pledge Amount	Specify the account receivable amount pledged by your customer.
Settled Amount	Specify the account receivable amount settled by your customer.
Outstanding Amount	Specify the outstanding pledged amount.
Converted Linked Amount	If the line amount is different from the collateral amount, amount linked to the line is converted to collateral currency and displayed.
Remarks	Capture Remarks for the lien.

 Note:

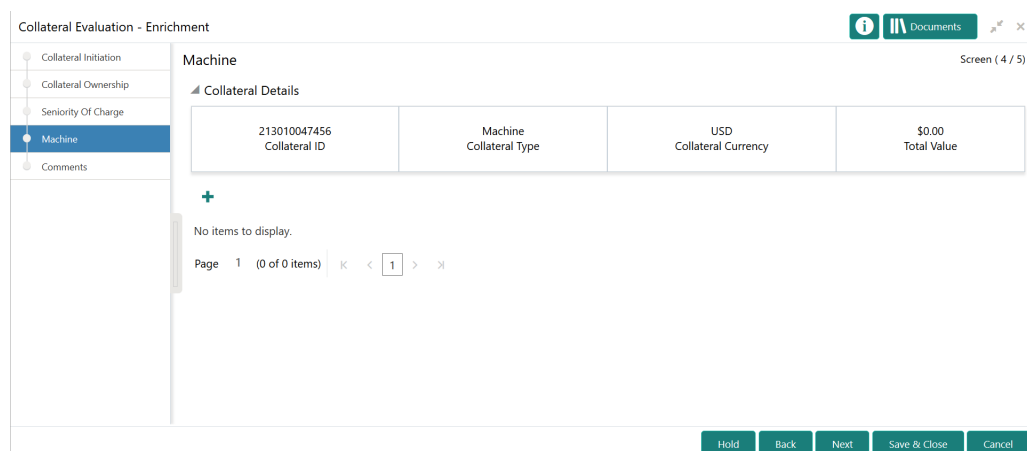
This topic contains only explanations for Account Receivables related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Machine

Information about the Machine data segment in Evaluation Enrichment stage.

The Machine data segment appears in case **Machine** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-57 Enrichment - Machine



Collateral Evaluation - Enrichment

Machine

Screen (4 / 5)

Collateral ID	Collateral Type	Collateral Currency	Total Value
213010047456	Machine	USD	\$0.00

+
No items to display.

Page 1 (0 of 0 items) < 1 >

Hold Back Next Save & Close Cancel

To add the Machine type collateral:

1. Click the add icon.

The **Configure - Machine** screen is displayed.

Figure 3-58 Configure - Machine

The screenshot displays the 'Configure - Machine' interface. On the left, a sidebar lists 'Machine', 'Collateral Insurance', 'Covenants', and 'Documents'. The 'Machine' section is active. The main area is titled 'Machine' and contains several sections: 'Basic Details' (expanded), 'Type Details', 'Location Details', and 'External Pricing Details'. The 'Basic Details' section includes fields for Serial Number (655), Manufacturer (Vestas), Machine Details (Windmill), Industrial Type (Agriculture Industry), Manufactured Year (2010), Purchased Date (Oct 3, 2011), Quantity (5), Currency (USD0.00), Amount in Collateral Currency (USD0.00), Revaluation Base Value, Machinery Condition (Medium), Third Party Charge Amount (INR ₹10,000.00), Registered Owner (Kathy), and Registration Number (667888333356). Below these are sections for Type Details, Location Details, and External Pricing Details, each with a 'Remarks' field. At the bottom right, there are 'Back' and 'Next' buttons.

2. Provide all the details about the machine in the **Configure - Machine** screen.
For field level information, refer the following tables.

Table 3-42 Configure - Machine - Basic Details - Field Description

Field	Description
Serial Number	Specify the machine Serial Number .
Manufacturer	Specify the machine manufacturer name.
Machine Details	Specify the machine type.
Industrial Type	Specify the industry in which the machine is used. The options available in the drop down list include but are not limited to: • Agriculture Industry • Allied Industry • Automobile Industry • Banking • Fishing Industry
Manufactured Year	Specify the year in which the machine was manufactured.
Purchased Date	Specify the date on which the machine was purchased.
Quantity	Specify the Quantity of machine to be added as collateral.
Currency	The system displays the collateral currency in this field.
Amount in Collateral Currency	The machine value is converted to collateral currency and displayed in this field.

Table 3-42 (Cont.) Configure - Machine - Basic Details - Field Description

Field	Description
Revaluation Base Value	Revaluation Base Value set for the selected collateral type is displayed.
Third Party Charge Amount	Select the currency and specify the Third Party Charge Amount .
Machinery Condition	Specify the condition of the machines.
Intended Use	Specify the purpose for which the machine is used.
Registered Owner	Specify the name of Registered Owner of the machine.
Registration Number	Specify the machine Registration Number .

Figure 3-59 Configure - Machine - Type Details

▲ Type Details

Machine Model Number 83	Machinery Type * Used	Type Of Raw Material Used Plastic
Units Production Per Hour 20	Per Unit Production Cost \$200,000.00	Turnover that can be Achieved \$300,000.00

Table 3-43 Configure - Machine - Type Details - Field Description

Field	Description
Machine Model Number	Specify the Machine Model Number .
Machinery Type	Select the Machinery Type from the drop down list. The options available include but are not limited to: • New • Used • Leased
Type of Raw Material Used	Select the Type of Raw Material Used for manufacturing the machine.
Units Production Per Hour	Specify the number of machinery units produced per hour.
Per Unit Production Cost	Specify the Per Unit Production Cost of the machine.
Turnover that can be Achieved	Specify the Turnover that can be Achived with the machine.

Figure 3-60 Configure - Machine - Location Details

Table 3-44 Configure - Machine - Location Details - Field Description

Field	Description
Machine Details	Specify the name of machine.
House / Building	Specify the name of House / Building in which machine is located.
Street	Specify the Street in which machine is located.
Locality	Specify the Locality of the House / Building in which machine is located.
Landmark	Specify the Landmark for the House / Building in which machine is located.
Area	Specify the Area where the machine is located.
City	Specify the City in which the machine is located.
State	Specify the State in which the machine is located.
Zip-Code	Specify the Zip-Code of the machine location.
Country	Specify the Country in which the machine is located.

3. Capture **Remarks** for the machine, if any.

 Note:

This topic contains only explanations for Machine related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Precious Metals

Information about the Precious Metals data segment in Evaluation Enrichment stage.

The Precious Metals data segment appears in case **Precious Metals** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-61 Enrichment - Precious Metals

Collateral Evaluation - Evaluation Enrichment

PreciousMetals

Screen (4 / 5)

Collateral Details

213020047466 Collateral ID	PreciousMetals Collateral Type	INR Collateral Currency	₹0.00 Total Value
-------------------------------	-----------------------------------	----------------------------	----------------------

+
No items to display.

Page 1 (0 of 0 items) < 1 >

Hold Back Next Save & Close Cancel

To add the precious metal type collateral:

1. Click the add icon.

The **Configure - Precious Metals** window is displayed.

Figure 3-62 Configure - Precious Metals

Configure

Precious Metals

Collateral Insurance
Covenants
Documents

Precious Metals

Basic Details

Precious Metal Types *
Gold

Purity
22

Unit Rate *
INR ₹5,000.00

Purchase Value *
INR ₹5,500.00

Valuation Amount
INR1,025,000.00

Precious Metal Forms *
Biscuits

Unit of Weight *
Grams

Currency *
INR

Serial Number *
553443

Weight *
205

Amount in Collateral Currency
INR1,025,000.00

Valuation Currency
INR

Storage Details

Description

Remarks

Back Next

2. Provide the precious metal details in the **Configure - Precious Metal** screen.

For field level information, refer the following table.

Table 3-45 Configure - Precious Metals - Field Description

Field	Description
Precious Metal Type	Select the Precious Metal Type from the drop down list. The options available include but are not limited to: • Gold • Palladium • Silver • Platinum
Precious Metal Forms	Select the Precious Metal Forms from the drop down list. The options available include but are not limited to: • Jewel • Biscuits • Coins • Stones • Bullion
Serial Number	Specify the Serial Number of the precious metal.
Purity	Specify the Purity of the precious metal.
Unit of Weight	Select the unit in which the precious metal is weighed from the Unit of Weight drop down list.
Weight	Specify the precious metal Weight .
Unit Rate	Select the currency from the drop down list and specify the Unit Rate (market value per unit) of precious metal.
Currency	Search and select the collateral Currency .
Amount in Collateral Currency	The system multiplies the Weight of precious metal with the Unit Rate and displays the total value of precious metal in collateral currency.
Purchase Value	Select the currency from the drop down list and specify the Purchase Value of precious metal.
Storage Details	Specify the storage location of the precious metal.
Valuation Currency	The currency in which the precious metal is valued is displayed in this field.
Valuation Amount	The system multiplies the Weight of precious metal with the Unit Rate and displays the total value of precious metal in valuation currency.
Description	Provide a brief description about the precious metal.
Remarks	Capture Remarks for the precious metal, if any.

 Note:

This topic contains only explanations for Precious Metal related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Comments

Detailed information about the Comments data segment in the Evaluation Enrichment stage.

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

Figure 3-63 Enrichment - Comments

The screenshot shows a web interface for posting comments. At the top, the title 'Comments' is on the left and 'Screen (5 / 5)' is on the right. Below the title is a rich text editor with a toolbar containing icons for undo, redo, bold (B), italic (I), underline (U), text color (A), font size (dropdown), bulleted list, numbered list, decrease indent, increase indent, link, unlink, H1, H2, and source code. The text area contains the placeholder 'Enter text here...'. To the right of the text area is a 'Post' button. Below the text area is a box that says 'No items to display.' At the bottom of the form are several buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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

Figure 3-64 Enrichment - Checklist

Checklist

☒ Doc Upload

Remarks:



Page 1 of 1 (1 of 1 items)   1  

Save Checklist

* Outcome PROCEED ▼Submit **Note:**

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

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

The application is moved to the next stage.

4

Valuation

Valuation

Detailed information about the Valuation stage in Collateral Evaluation process.

In general, banks review the following details to value the collateral and determine the final valuation amount.

- Collateral and its documents
- Market value of the collateral
- Trends of margin for similar collateral
- Trends of the valuation of similar collateral

In this stage, the Credit Officer or the user authorized to edit the Valuation task must capture the internal valuation details collected as part of internal valuation.

The following data segments are available in the Valuation stage:

- Collateral Summary
- Internal Valuation
- Comments

Collateral Summary

Information about the Collateral Summary data segment in the 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 **Valuation - Collateral Summary** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 4-1 Free Tasks

Free Tasks

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Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Liquidation	APP212986285	APP212986285	Document Retrieval	21-10-25
Acquire & E...	Low	Collateral Evaluation	APP212986290	APP212986290	Enrichment	21-10-01
Acquire & E...	Medium	Collateral Release	APP212956275	APP212956275	Document DeRegistration	21-10-22
Acquire & E...	--	Covenant Tracking			RM Response	
Acquire & E...	Medium	Collateral Simplified Am...	APP212946272	APP212946272	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946271	APP212946271	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946270	APP212946270	Data Enrichment	21-10-21
Acquire & E...	Low	Country Limit Amendm...	APP212946262	APP212946262	Amendment	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946261	APP212946261	Initiation	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946260	APP212946260	Initiation	21-10-21
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	External Valuation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	ExternalCheck	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Risk Evaluation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Internal Valuation	21-10-20

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

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

Figure 4-2 Valuation - Collateral Summary

Collateral Evaluation - Valuation

Collateral Summary

Screen (1 / 3)

ELCM_SYNC_1

Customer ID: 000002182 Application ID: APP212986287 Current Status: RiskEvaluation Completed Documents: 0 Collateral Type: Vehicle Collateral Category: ELCM_GOODS_VEHICLE Ownership Type: Joint

Basic Information

212980047407
goods vehicle for new facility

Collateral Currency: USD Owner Estimated Value: \$50,000.00 Agreed Collateral Value: Available From: 2021-10-02 Available Till: Applicable Business: Exposure Type: Industry/Currency/Country - Charge Type: Purpose Of Collateral: New Facility Shareable Across Customers: No

Vehicle	Linked Facilities Details	Ownership
1 Collateral \$60K Collateral Value	23% ROADROLL 77% Unlinked	ELCM_SYNC_1 Costco 40%
Seniority of charge	Covenants	Insurance
2 Position 1 Seniority of charge held by MM 60 40 Total Percentage Percentage Available	0 Covenants proposed Standard Covenants Applicable 0 0 Complied Covenants Breached Covenants	0 Active Insurance USD 0.00 Total Insurance Amount
Configured Stage Status		
Risk Evaluation: Completed External Legal Opinion: Completed		

Audit Hold Back Next Save & Close Cancel

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

Internal Valuation

Procedure to add internal valuation details.

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

Figure 4-3 Valuation - Internal Valuation

Collateral Evaluation - Valuation

Internal Valuation

Screen (2 / 3)

Collateral Details

Collateral ID	Vehicle Collateral Type	Collateral Currency	Total Value
212980047407		USD	\$60,000.00

Registration Number: 56787
Registration Date: Feb 1, 2020
Vehicle Type: Four Wheeler
Vehicle Identification Number: 444
Invoice Value: \$60,000.00

Page 1 of 1 (1 of 1 items)

Audit

Hold Back Next Save & Close Cancel

Edit View

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

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

Figure 4-4 Valuation - 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
Select

Vehicle Identification Number *
444

Owner *
John

Registration Authority *
RA

Distance Travelled

Trim

Kilometer/Miles

Accidental History

Commercial Vehicle Details

Invoice Details

Remarks

Back Next

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

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

Figure 4-5 Valuation - Configure - Internal Valuation

- Specify the internal valuation details.

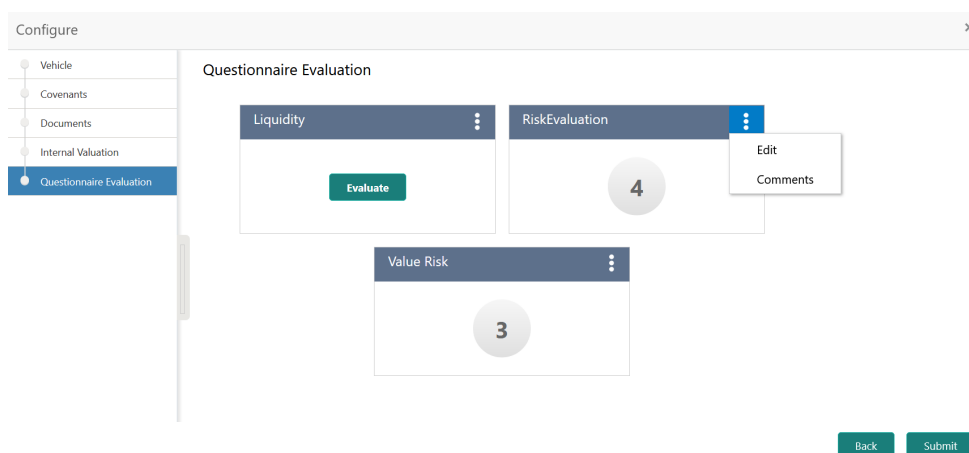
For field level information, refer the below table.

Table 4-1 Valuation - Configure - Internal Valuation - Field Description

Field	Description
Valuation Date	Specify the date on which internal valuation is performed.
Valuation Team	Specify the name of team which performed internal valuation for the collateral.
Valuation Amount	Specify the collateral Valuation Amount .
Category Haircut	Specify the market haircut for the selected collateral category.
Bank Haircut	Specify the Bank Haircut for the selected collateral category.
Market Value	The collateral Valuation Amount is reduced to the extent of mentioned Category Haircut and displayed.
Bank Value	The collateral Valuation Amount is reduced to the extent of mentioned Bank Haircut and displayed.
Valuation Expiry Date	Specify the date till which the internal valuation is valid.
Valuer Remarks	Specify the Valuer Remarks for the collateral.

- Click **Next**.

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

Figure 4-6 Valuation - Configure - Questionnaire Evaluation

 Note:

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

For information on Questionnaire Evaluation, refer **Legal Opinion** chapter.

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

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 - Internal Valuation** screen, the Comments data segment is displayed.

Figure 4-7 Valuation - Comments

The screenshot shows a web application interface titled "Collateral Evaluation - Valuation". On the left is a sidebar with a tree view containing "Collateral Summary", "Internal Valuation", and "Comments" (which is selected and highlighted in blue). The main area is titled "Comments" and includes a rich text editor with a toolbar (undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, indent, outdent, H1, H2, source, and right arrow). Below the editor is a "Post" button. Underneath the post area, a message states "No items to display." At the bottom of the interface is a row of buttons: "Audit", "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel". In the top right corner, there are icons for information, documents, and window management, along with the text "Screen (3 / 3)".

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 4-8 Checklist

The screenshot shows a "Checklist" window with a close button (X) in the top right. The checklist contains one item: "Doc Upload" with a checked checkbox. To the right of the item is a "Remarks:" label and a speech bubble icon. Below the checklist, a pagination bar shows "Page 1 of 1 (1 of 1 items)" with navigation arrows and a box containing the number "1". At the bottom left is a "Save Checklist" button.

* 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.

5

Risk Evaluation

Risk Evaluation

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

- Collateral 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 5-1 Free Tasks

Free Tasks

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Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Liquidation	APP212986285	APP212986285	Document Retrieval	21-10-25
Acquire & E...	Low	Collateral Evaluation	APP212986290	APP212986290	Enrichment	21-10-01
Acquire & E...	Medium	Collateral Release	APP212956275	APP212956275	Document DeRegistration	21-10-22
Acquire & E...	--	Covenant Tracking			RM Response	
Acquire & E...	Medium	Collateral Simplified Am...	APP212946272	APP212946272	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946271	APP212946271	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946270	APP212946270	Data Enrichment	21-10-21
Acquire & E...	Low	Country Limit Amendm...	APP212946262	APP212946262	Amendment	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946261	APP212946261	Initiation	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946260	APP212946260	Initiation	21-10-21
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	External Valuation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	ExternalCheck	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Risk Evaluation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Internal Valuation	21-10-20

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

Figure 5-2 Risk Evaluation - Summary

Collateral Evaluation - RiskEvaluation

Summary

Screen (1 / 3)

ELCM_SYNC_1

Customer ID: 000002182 Application ID: APP212986287 Current Status: LegalOpinion Completed Documents: 0 Collateral Type: Vehicle Collateral Category: ELCM_GOODS_VEHICLE Ownership Type: Joint

Basic Information

212980047407
goods vehicle for new facility

Collateral Currency: USD Owner Estimated Value: \$50,000.00 Agreed Collateral Value: Available From: 2021-10-02 Available Till: Applicable Business: Exposure Type: Industry,Currency,Country Charge Type: Purpose Of Collateral: New Facility Shareable Across Customers: No

Vehicle

1 Collateral

\$60K Collateral Value

Linked Facilities Details

77% Unlinked 23% ROADROLL...

Ownership

ELCM_SYNC_1 40% Costco 40%

Seniority of charge

2 Position

Seniority of charge held by MM

60 Total Percentage 40 Percentage Available

Covenants

0 Covenants proposed Standard Covenants Applicable

0 Complied Covenants 0 Breached Covenants

Insurance

0 Active Insurance

USD 0.00 Total Insurance Amount

Configured Stage Status

Risk Evaluation: In Progress External Legal Opinion: Completed

Audit Hold Back Next Save & Close Cancel

3. 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 5-3 Risk Evaluation - Risk Evaluation

The screenshot displays the 'Collateral Evaluation - RiskEvaluation' interface. On the left, a sidebar contains three tabs: 'Summary', 'Risk Evaluation' (which is selected and highlighted in blue), and 'Comments'. The main content area is titled 'Risk Evaluation' and includes a sub-header 'Collateral Details'. Below this, a table displays collateral information:

212980047407 Collateral ID	Vehicle Collateral Type	USD Collateral Currency	\$60,000.00 Total Value
-------------------------------	----------------------------	----------------------------	----------------------------

Below the table, a light blue box contains vehicle details:

- Registration Number:** 56787
- Registration Date:** Feb 1, 2020
- Vehicle Identification Number:** 444
- Invoice Value:** \$60,000.00
- Vehicle Type:** Four Wheeler

At the bottom of this box, there is a blue square icon with a white 'E' (Edit) and a white 'V' (View) below it. Below the vehicle details box, a pagination bar shows 'Page 1 of 1 (1 of 1 items)' with navigation arrows and a '1' in a box. At the bottom of the screen, there is an 'Audit' button on the left and a row of buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' on the right. The top right corner of the screen shows 'Screen (2 / 3)'.

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 5-4 Risk Evaluation - Configure - Vehicle

The screenshot shows a 'Configure' window with a sidebar menu on the left containing 'Vehicle', 'Covenants', 'Documents', 'Risk Evaluation', and 'Questionnaire Evaluation'. The 'Vehicle' menu item is selected. The main area is titled 'Vehicle' and contains several sections: 'Basic Details' with fields for 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 (Select), Vehicle Identification Number (444), Owner (John), Registration Authority (RA), Kilometer/Miles, Distance Travelled, Trim, and Accidental History (toggle). Below these are sections for 'Commercial Vehicle Details' and 'Invoice Details'. At the bottom is a 'Remarks' text area. 'Back' and 'Next' buttons are at the bottom right.

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

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

Figure 5-5 Risk Evaluation - Configure - Risk Evaluation

The screenshot shows the 'Configure' window with the 'Risk Evaluation' menu item selected in the sidebar. The main area is titled 'Risk Evaluation' and contains an add icon (+), the text 'No items to display.', a 'Remarks' text area, and a 'Final Recommendation' text area. 'Back' and 'Next' buttons are at the bottom right.

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

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

Figure 5-6 Risk Evaluation Details

Risk Evaluation Details

Risk Type *
Natural Hazardous Risk

Severity *
low

Comments

Approver Comments

Add Cancel Clear

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

For field level information, refer the below table.

Table 5-1 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: • 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 5-7 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.

Figure 5-8 Risk Evaluation - Configure - Questionnaire Evaluation

Note:

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

For information on questionnaire based evaluation, refer **Legal Opinion** chapter.

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

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 5-9 Risk Evaluation - Comments

Collateral Evaluation - RiskEvaluation

Summary
Risk Evaluation
• Comments

Comments

Screen (3 / 3)

Enter text here...

Post

No items to display.

Audit Hold Back Next Save & Close Submit Cancel

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

Figure 5-10 Checklist

The screenshot shows a 'Checklist' window with a close button (X) in the top right corner. Inside the window, there is a light blue box containing a checklist item. The item has a checked checkbox, the text 'Doc Upload', a 'Remarks:' label, and a speech bubble icon. Below this box, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' with navigation arrows. At the bottom of the window is a green 'Save Checklist' button.

* 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.

6

Legal Opinion

Legal Opinion

Detailed information about the Legal Opinion stage in the Collateral Evaluation 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 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 **Legal Opinion - Collateral Summary** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 6-1 Free Tasks

Free Tasks

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Refresh Acquire Flow Diagram

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
☐	Acquire & E...	Medium	Collateral Liquidation	APP212986285	APP212986285	Document Retrieval	21-10-25
☐	Acquire & E...	Low	Collateral Evaluation	APP212986290	APP212986290	Enrichment	21-10-01
☐	Acquire & E...	Medium	Collateral Release	APP212956275	APP212956275	Document DeRegistration	21-10-22
☐	Acquire & E...	--	Covenant Tracking			RM Response	
☐	Acquire & E...	Medium	Collateral Simplified Am...	APP212946272	APP212946272	Data Enrichment	21-10-21
☐	Acquire & E...	Medium	Collateral Simplified Am...	APP212946271	APP212946271	Data Enrichment	21-10-21
☐	Acquire & E...	Medium	Collateral Simplified Am...	APP212946270	APP212946270	Data Enrichment	21-10-21
☐	Acquire & E...	Low	Country Limit Amendm...	APP212946262	APP212946262	Amendment	21-10-21
☐	Acquire & E...	Low	Country Limit Initiation	APP212946261	APP212946261	Initiation	21-10-21
☐	Acquire & E...	Low	Country Limit Initiation	APP212946260	APP212946260	Initiation	21-10-21
☐	Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	External Valuation	21-10-20
☐	Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	ExternalCheck	21-10-20
☐	Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Risk Evaluation	21-10-20
☐	Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Internal Valuation	21-10-20

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

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

Figure 6-2 Legal Opinion - Collateral Summary

Collateral Evaluation - LegalOpinion

Collateral Summary

Screen (1 / 3)

ELCM_SYNC_1

Customer ID: 000002182 Application ID: APP212986287 Current Status: Enrichment Completed Documents: 0 Collateral Type: Vehicle Collateral Category: ELCM_GOODS_VEHICLE Ownership Type: Joint

Basic Information

212980047407

goods vehicle for new facility

Collateral Currency: USD Owner Estimated Value: \$50,000.00 Agreed Collateral Value: Available From: 2021-10-02 Available Till: Applicable Business: Exposure Type: Industry,Currency,Country - Charge Type: Purpose Of Collateral: New Facility Shareable Across Customers: No

Vehicle	Linked Facilities Details	Ownership
1 Collateral \$60K Collateral Value	23% ROADROLL 77% Unlinked	ELCM_SYNC_1 40% Costco 40%

Seniority of charge	Covenants	Insurance
2 Position Seniority of charge held by MM 60 40 Total Percentage Percentage Available	0 Covenants proposed Standard Covenants Applicable 0 0 Complied Covenants Breached Covenants	0 Active Insurance USD 0.00 Total Insurance Amount

Configured Stage Status

Risk Evaluation: In Progress External Legal Opinion: In Progress

Audit Hold Back Next Save & Close Cancel

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

Legal Opinion

Procedure to capture legal opinion for the collateral.

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

Figure 6-3 Legal Opinion - Legal Opinion

Collateral Evaluation - LegalOpinion

Legal Opinion

Collateral Details

212980047407 Collateral ID	Vehicle Collateral Type	USD Collateral Currency	\$60,000.00 Total Value
-------------------------------	----------------------------	----------------------------	----------------------------

Registration Number: 56787
Registration Date: Feb 1, 2020
Vehicle Type: Four Wheeler
Vehicle Identification Number: 444
Invoice Value: \$60,000.00

Page 1 of 1 (1 of 1 items)

Edit
View

Audit Hold Back Next Save & Close Cancel

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 6-4 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
Select

Vehicle Identification Number *
444

Owner *
John

Registration Authority *
RA

Distance Travelled

Trim

Accidental History

Commercial Vehicle Details

Invoice Details

Remarks

Back Next

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

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

Figure 6-5 Legal Opinion - Configure - Internal Legal Opinion

Configure

Vehicle
Covenants
Documents
Internal Legal Opinion
Questionnaire Evaluation

Internal Legal Opinion

Legal Opinion Date *
Oct 1, 2021

Legal Opinion *
Legal verification done

Back Next

3. Specify the legal opinion details.

For field level information, refer the below table.

Table 6-1 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 **Legal Opinion - Configure - Questionnaire Evaluation** screen is displayed.

Figure 6-6 Legal Opinion - Configure - Questionnaire Evaluation

Configure

Vehicle
Covenants
Documents
Internal Legal Opinion
Questionnaire Evaluation

Questionnaire Evaluation

Value Risk
Evaluate

Legal Evaluation
Evaluate

RiskEvaluation
Evaluate

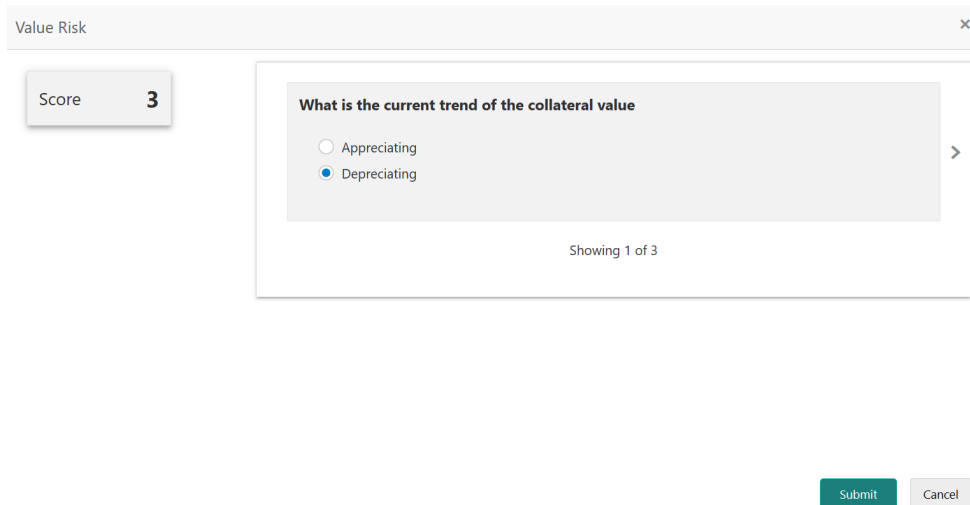
Back Submit

 Note:

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

5. Click **Evaluate** in any of the tile.
The **Questionnaire** window is displayed.

Figure 6-7 Questionnaire



6. 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 **Legal Opinion - 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.
7. After performing all the evaluation, click **Submit**.

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 - Legal Opinion** screen, the Comments data segment is displayed.

Figure 6-8 Legal Opinion - Comments

The screenshot shows a web application titled "Collateral Evaluation - LegalOpinion". On the left is a sidebar with three items: "Collateral Summary", "Legal Opinion", and "Comments" (which is selected and highlighted in blue). The main area is titled "Comments" and includes a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and heading (H1, H2). Below the editor is a "Post" button. Underneath the post area, a message states "No items to display." At the bottom of the interface, there is a row of buttons: "Audit", "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

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

Figure 6-9 Checklist

The screenshot shows a "Checklist" window with a close button (X) in the top right corner. Inside the window, there is a single checklist item: a checked checkbox followed by the text "Doc Upload". To the right of this item is a "Remarks:" label and a speech bubble icon. Below the checklist item, there is a pagination bar that reads "Page 1 of 1 (1 of 1 items)" and navigation arrows. At the bottom of the window is a "Save Checklist" button.

* 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.

7

Review and Recommendation

Review and Recommendation

Detailed information about the Review and Recommendation stage in the Collateral Evaluation process.

In this stage, the Credit Reviewer or the user authorized to edit the Review and Recommendation task must review the following details and provide their recommendations for the collateral.

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

The following data segments are available in the Review and Recommendations stage.

- Summary
- Collateral Review
- Comments

Summary

Information about the Summary data segment in the Review and Recommendation 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 **Review and Recommendation - Summary** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 7-1 Free Tasks

Free Tasks

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Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Liquidation	APP212986285	APP212986285	Document Retrieval	21-10-25
Acquire & E...	Low	Collateral Evaluation	APP212986290	APP212986290	Enrichment	21-10-01
Acquire & E...	Medium	Collateral Release	APP212956275	APP212956275	Document DeRegistration	21-10-22
Acquire & E...	--	Covenant Tracking			RM Response	
Acquire & E...	Medium	Collateral Simplified Am...	APP212946272	APP212946272	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946271	APP212946271	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946270	APP212946270	Data Enrichment	21-10-21
Acquire & E...	Low	Country Limit Amendm...	APP212946262	APP212946262	Amendment	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946261	APP212946261	Initiation	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946260	APP212946260	Initiation	21-10-21
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	External Valuation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	ExternalCheck	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Risk Evaluation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Internal Valuation	21-10-20

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- Click **Acquire & Edit** in the required Review and Recommendation task.
The **Review and Recommendation - Summary** screen is displayed.

Figure 7-2 Review and Recommendation - Summary

Collateral Evaluation - Review And Recommendation

Summary

Screen (1 / 3)

ELCM_SYNC_1

Customer ID: 000002182 Application ID: APP212986287 Current Status: Valuation Completed Documents: 0 Collateral Type: Vehicle Collateral Category: ELCM_GOODS_VEHICLE Ownership Type: Joint

Basic Information

212980047407
goods vehicle for new facility

Collateral Currency: USD Owner Estimated Value: \$50,000.00 Agreed Collateral Value: Available From: 2021-10-02 Available Till: Applicable Business: -

Exposure Type: Industry,Currency,Country - Charge Type: Purpose Of Collateral: New Facility Shareable Across Customers: No

Vehicle	Linked Facilities Details	Ownership
1 Collateral		
\$60K Collateral Value		

Seniority of charge	Covenants	Insurance
2 Position	0 Covenants proposed Standard Covenants Applicable	0 Active Insurance
60 Total Percentage 40 Percentage Available	0 Complied Covenants 0 Breached Covenants	USD 0.00 Total Insurance Amount

Configured Stage Status

Risk Evaluation: Completed External Legal Opinion: 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 Review and Recommendation stage.

This data segment allows to capture review details and recommendations for the collateral. Upon clicking **Next** in the **Review and Recommendation - Summary** screen, the Collateral Review data segment is displayed.

Figure 7-3 Review and Recommendation - Collateral Review

Collateral Evaluation - Review And Recommendation

Collateral Review

ELCM_SYNC_1

Customer ID: 000002182, Application ID: APP212986287, Current Status: Valuation Completed, Documents: 0, Collateral Type: Vehicle, Collateral Category: ELCM_GOODS_VEHICLE, Ownership Type: Joint

Basic Information

212980047407
goods vehicle for new facility

Collateral Currency: USD, Owner Estimated Value: \$50,000.00, Agreed Collateral Value: \$50,000.00, Available From: 2021-10-02, Available Till: , Applicable Business: -

Exposure Type: Industry,Currency,Country -, Charge Type: , Purpose Of Collateral: New Facility, Shareable Across Customers: No

Final Recommendation

Review Done On: 10/27/21, Review Done By: DEVIKA, Valuation Currency: USD

Valuation Amount: USD, \$39,992.00, Submission Required?: ☒, Recommendation: Proceed

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

1. View the collateral details and provide all the details in **Final Recommendation** section. For field level information, refer the below table.

Table 7-1 Review and Recommendation - Collateral Review - Final Recommendation - Field Description

Field	Description
Review Done On	Specify the date on which the collateral review is performed.
Review Done By	The logged in user ID is displayed in this field. You can modify this value, if required.
Valuation Currency	The currency in which the collateral is valuated in previous stages is displayed.
Valuation Amount	The collateral Valuation Amount set in the Valuation stage is displayed.

Table 7-1 (Cont.) Review and Recommendation - Collateral Review - Final Recommendation - Field Description

Field	Description
Submission Required?	Enable this flag, if collateral submission is required.
Recommendation	Capture the Recommendations for the collateral.

2. Click **Next**.

Comments

Information about the Comments data segment in the Review and Recommendation stage.

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

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

Figure 7-4 Review and Recommendations - Comments

1. Type your comments for the Review and Recommendation 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 7-5 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 on clicking **Submit**.

8

Approval

Approval

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

In this stage, the Credit Approver or the user authorized to edit the Approval task must review the collateral details along with the Legal Opinion from legal department, Risk Evaluation details, Valuation details, and Reviewer's recommendation, and make necessary decision to approve or reject the Collateral.

The following data segments are available in the Approval stage.

- Summary
- Collateral Review
- Comments

Summary

Information about the Summary data segment in the 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 **Approval - Summary** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 8-1 Free Tasks

Free Tasks

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Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Liquidation	APP212986285	APP212986285	Document Retrieval	21-10-25
Acquire & E...	Low	Collateral Evaluation	APP212986290	APP212986290	Enrichment	21-10-01
Acquire & E...	Medium	Collateral Release	APP212956275	APP212956275	Document DeRegistration	21-10-22
Acquire & E...	--	Covenant Tracking			RM Response	
Acquire & E...	Medium	Collateral Simplified Am...	APP212946272	APP212946272	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946271	APP212946271	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946270	APP212946270	Data Enrichment	21-10-21
Acquire & E...	Low	Country Limit Amendm...	APP212946262	APP212946262	Amendment	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946261	APP212946261	Initiation	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946260	APP212946260	Initiation	21-10-21
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	External Valuation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	ExternalCheck	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Risk Evaluation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Internal Evaluation	21-10-20

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

Figure 8-2 Approval - Summary

Collateral Evaluation - Approval

Summary

Screen (1 / 3)

ELCM_SYNC_1

Customer ID: 000002182 Application ID: APP212986287 Current Status: Review And Recommendation Completed Documents: 0 Collateral Type: Vehicle Collateral Category: ELCM_GOODS_VEHICLE

Ownership Type: Joint

Basic Information

212980047407
goods vehicle for new facility

Collateral Currency: USD Owner Estimated Value: \$50,000.00 Agreed Collateral Value: Available From: 2021-10-02 Available Till: Applicable Business: -

Exposure Type: Industry,Currency,Country - Purpose Of Collateral: New Facility Shareable Across Customers: No

Vehicle

1 Collateral

\$60K Collateral Value

Linked Facilities Details

77% ROADROLL... 23% Unlinked

Ownership

ELCM_SYNC_1 40% Costco 40%

Seniority of charge

2 Position

Seniority of charge held by MM

60 Total Percentage 40 Percentage Available

Covenants

0 Covenants proposed Standard Covenants Applicable

0 Complied Covenants 0 Breached Covenants

Insurance

0 Active Insurance

USD 0.00 Total Insurance Amount

Configured Stage Status

Risk Evaluation Completed External Legal Opinion 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 Review and Recommendation details captured in the previous stage are displayed.

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

Figure 8-3 Approval - Collateral Review

Collateral Evaluation - Approval

Collateral Review

Screen (2 / 3)

ELCM_SYNC_1

Customer ID	Application ID	Current Status	Documents	Collateral Type	Collateral Category
000002182	APP212986287	Review And Recommendation Completed	0	Vehicle	ELCM_GOODS_VEHICLE

Ownership Type
Joint

Basic Information

212980047407

goods vehicle for new facility

Collateral Currency	Owner Estimated Value	Agreed Collateral Value	Available From	Available Till	Applicable Business
USD	\$50,000.00		2021-10-02		-

Exposure Type	Charge Type	Purpose Of Collateral	Shareable Across Customers
Industry,Currency,Country -		New Facility	No

Final Recommendation

Review Done On	Review Done By	Valuation Currency
10/27/21	DEVIKA	USD

Valuation Amount	Submission Required?	Recommendation
USD39,992.00	☒	Proceed

Audit

Hold Back Next Save & Close Cancel

1. View the collateral details and **Recommendation**.
2. Click **Next**.

Comments

Information about the Comments data segment in the Approval stage.

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

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

Figure 8-4 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 8-5 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:

- 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 and the process is completed on clicking **Submit**.

9

Customer Notification

Customer Notification

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

In this stage, the Credit Officer reviews the collateral and its documents, generates the 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

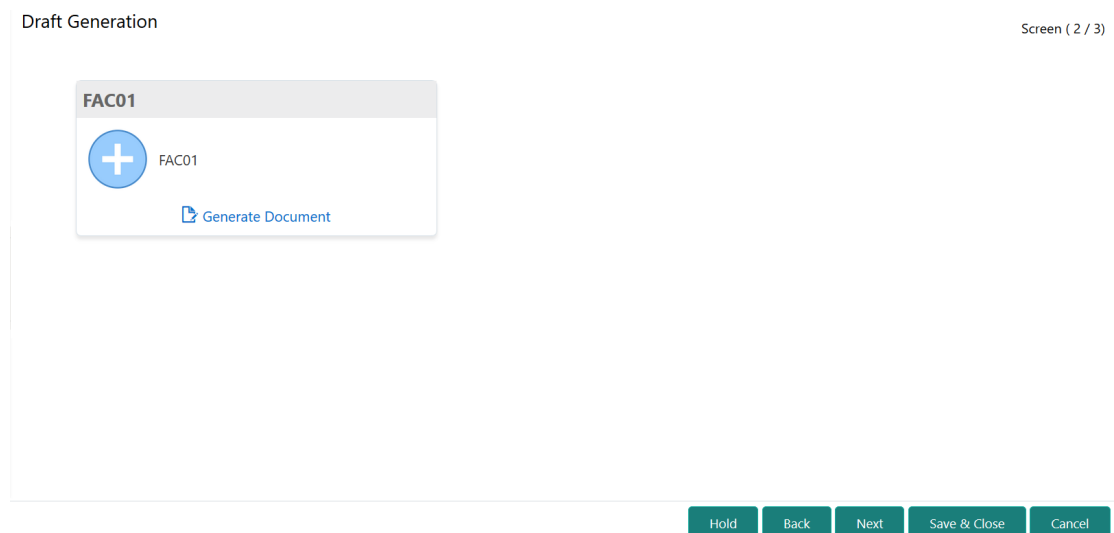
Draft Generation

Procedure to generate evaluation draft for customer acceptance.

The Draft Generation data segment in Customer Notification stage allows you to configure customer's mail address and generate evaluation 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 9-1 Draft Generation



1. Click **Generate Document**.

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

Figure 9-2 Draft Generation Details

Draft Generation Details

Communication Type

Email

E-Mail To *

john_doe@example.com

E-Mail CC

john_doe@example.com

Subject *

Proposal draft

Cancel

Generate

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

For field level information, refer the below table.

Table 9-1 Draft Generation Details - Field Description

Field	Description
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 9-3 Draft Generation - Completed

Draft Generation

Screen (2 / 3)

FAC01

 FAC01

 [Regenerate Document](#)

Generated Documents

FAC01

 Logged on **2021-03-23**

 [View Document](#)  [Download Document](#)

[Hold](#) [Back](#) [Next](#) [Save & Close](#) [Cancel](#)

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 9-4 Customer Notification - Comments

Collateral Evaluation - Customer Notification

Comments Screen (2 / 2)

Enter text here...

 **Post**

27 Oct '21 10:32:01 Approval Devika Approved

[Audit](#) [Hold](#) [Back](#) [Next](#) [Save & Close](#) [Submit](#) [Cancel](#)

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 9-5 Customer Notification - Checklist

Checklist

☒ Doc Upload Remarks:

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

Save Checklist

* Outcome PROCEED ▼

Submit

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 Review and Recommendation stage on clicking **Submit**.

10

Customer Agreement

Customer Agreement

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

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

- Send the application to Review and Recommendation 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 10-1 Free Tasks

Free Tasks

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Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Medium	Collateral Liquidation	APP212986285	APP212986285	Document Retrieval	21-10-25
Acquire & E...	Low	Collateral Evaluation	APP212986290	APP212986290	Enrichment	21-10-01
Acquire & E...	Medium	Collateral Release	APP212956275	APP212956275	Document DeRegistration	21-10-22
Acquire & E...	--	Covenant Tracking			RM Response	
Acquire & E...	Medium	Collateral Simplified Am...	APP212946272	APP212946272	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946271	APP212946271	Data Enrichment	21-10-21
Acquire & E...	Medium	Collateral Simplified Am...	APP212946270	APP212946270	Data Enrichment	21-10-21
Acquire & E...	Low	Country Limit Amendm...	APP212946262	APP212946262	Amendment	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946261	APP212946261	Initiation	21-10-21
Acquire & E...	Low	Country Limit Initiation	APP212946260	APP212946260	Initiation	21-10-21
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	External Valuation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	ExternalCheck	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Risk Evaluation	21-10-20
Acquire & E...	Medium	Collateral Review	APP212936256	APP212936256	Internal Valuation	21-10-20

Page 1 of 841 (1 - 20 of 16809 items) K < 1 2 3 4 5 ... 841 > X

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

Figure 10-2 Customer Agreement - Customer Acceptance

Collateral Evaluation - Customer Agreement

Customer Acceptance

Screen (1 / 2)

Comments

Proposal Documents
Document Description: Proposal Documents

Audit Hold Back Next Save & Close Cancel

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 10-3 Customer Agreement - Comments

Collateral Evaluation - Customer Agreement

Customer Acceptance

Comments

Screen (2 / 2)

Enter text here...

Post

27 Oct '21 10:32:01 Approval Devika Approved

Audit Hold Back Next Save & Close Submit Cancel

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 10-4 Customer Agreement - Checklist

Item	Remarks
☒ Doc Upload	

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

Save Checklist

* Outcome PROCEED ▼

Submit

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 Evaluation process is completed and the Collateral Perfection Initiation task is generated 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 Evaluation application is rejected.

Appendix I

Annexure I

Procedure to add and manage covenants.

1. To add a covenant, click the add icon.
The **Covenant Details** window is displayed.

Figure 11-1 Covenant Details

Covenant Details

Covenant Code *
DSCR on the basis of EBITDA [Click to add New Covenant](#)

Covenant Name *
DSCR on the basis of EBITDA

Covenant Description *
DSCR on the basis of EBITDA

Classification Type *
External

► Covenant Details

► Monitoring Information Details

► Formula Details

► Others

Create Cancel

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 11-1 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.

Table 11-1 (Cont.) Covenant Details - Field Description

Field	Description
Classification type	Specify the covenant Classification Type as Internal and External.

Figure 11-2 Covenant Details - Covenant Details

▲ Covenant Details

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 📅

Maximum Defer Days *
10 ▼ ▲

Table 11-2 Covenant Details - Covenant Details - Field Description

Field	Description
Covenant type	Select the Covenant Type . The following options are available in the drop down list: - 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 11-3 Covenant Details - Monitoring Information Details

▲ Monitoring information details

ProfitandLoss

CashFlow

Table 11-3 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 11-4 Covenant Details - Formula Details
Table 11-4 Covenant Details - Formula Details - Field Description

Field	Description
Variable	Select a Variable from the drop down list. The options available are • 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.

Table 11-4 (Cont.) Covenant Details - Formula Details - Field Description

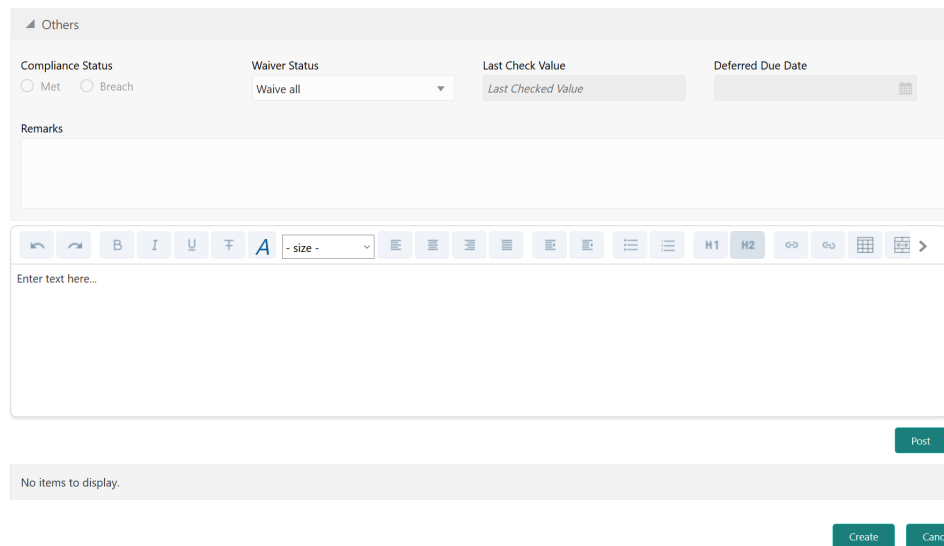
Field	Description
Target Type	Select the Target Type from the drop down list. The options available are: - Value - Percentage - Ratio
Covenant Check Condition	Select the Covenant Check Condition from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.
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 11-5 Covenant Details - Others



Others

Compliance Status
☐ Met ☐ Breach

Waiver Status
 Waive all

Last Check Value
 Last Checked Value

Deferred Due Date

Remarks

Enter text here...

Post

No items to display.

Create Cancel

Table 11-5 Covenant Details - Others - Field Description

Field	Description
Compliance Status	Select the current covenant Compliance Status of the party / collateral. The options available are: • Met • Breach
Waiver Status	Select the Waiver Status from the drop down list. The options available are: • 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 **Covenants / Covenant Details** screen / data segment.

5. To edit the added covenant, select the covenant record and click the **Edit** icon.6. To delete the added covenant, select the covenant record and click the **Delete** icon.

Appendix II

Annexure II

Procedure to add and manage documents.

1. To upload collateral documents, click **Add New Document**. The Document window appears as shown below.
The **Document Details** window is displayed.

Figure 12-1 Document Details

The screenshot shows a 'Document' window with a close button (X) in the top right corner. The window contains the following fields and controls:

- Document Type ***: A dropdown menu with 'Closure Documents' selected.
- Document Code ***: A dropdown menu with 'Closure Documents' selected.
- Document Title ***: A text input field containing 'Facility Payment Bills'.
- Document Description**: A large text area.
- Remarks**: A text area containing 'Paid'.
- Document Expiry Date**: A date picker showing 'Mar 21, 2020'.
- File Upload Area**: A dashed box with the text 'Drop files here or click to select'. Below it, it says 'Selected files: ["pdf-PDF-Invoice3.pdf"]'.
- Upload Button**: A green button labeled 'Upload'.

2. Specify all the details in the **Document Details** window based on description in the below table.

Table 12-1 Document Details - Field Description

Field	Description
Document Type	Select the Document Type from the drop down list. The options available include but are not limited to: Amendment Documents , Proposal Documents and Closure Documents .
Document Code	Select the Document Code from the drop down list. The options available include but are not limited to: Amendment Documents , Proposal Documents and Closure Documents .
Document Title	Type the Document Title .
Document Description	Type a brief description about the document in this field.
Remarks	Type the Remarks , if any.
Document Expiry Date	Click the calendar icon and select the Document Expiry Date .
Drop files here or click to select	In this area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

 Note:

To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

3. Click Upload.

Document is uploaded and listed in the **Documents** window.

4. To View, Edit or Delete the uploaded documents, click the action icon and select the required option.