# Oracle® Banking Credit Facilities Process Management Cloud Service

Collateral Review User Guide





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 Review User Guide.

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

## Audience

Audience of Collateral Review User Guide.

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



2

# Introduction

#### **About Collateral Review Process**

A brief introduction to the Collateral Review process.

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

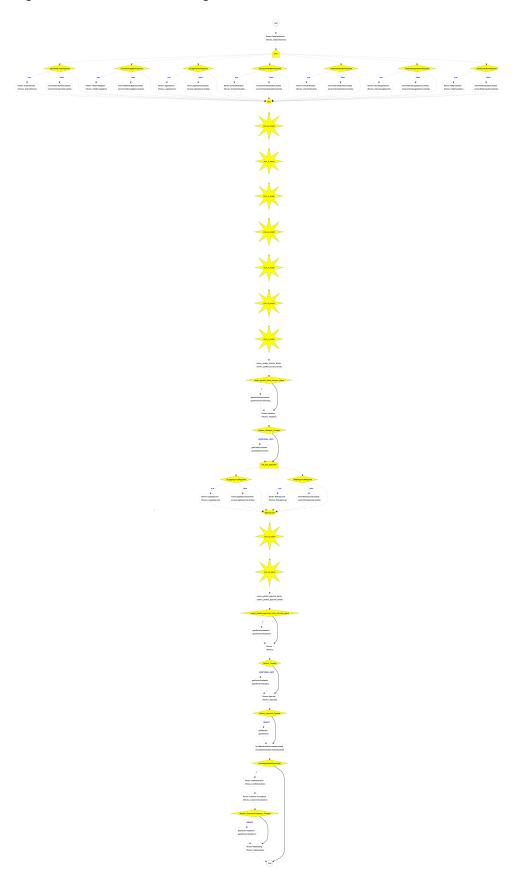
The Collateral Review process can be triggered manually by the Credit Officer as well as automatically by the back office system (OBELCM). The various activities performed in the Collateral Review process are:

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

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



Figure 2-1 Process Flow Diagram



3

## **Data Enrichment**

#### **Data Enrichment**

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

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

The data segments available in the Data Enrichment stage are:

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

## **Review Initiation**

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

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

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



i Documents Collateral Review - DataEnrichment Review Initiation Screen ( 1 / 4) Property Review Date \* Reason For Review \* Linked Customers Nov 10, 2021 m Collateral due for review Comments ■ Customer details 000002181 ■ Collateral details Collateral Type Agreed Collateral Value Purpose Of Collateral \* Collateral Description \* USD100,000.00 Select Seniority of Charge \* Collateral Start and End Date \* First Sep 1, 2021 ↔ Sep 29, 2022 Ownership details Joint Applicable Business Bank Value Market Value \* Bank Haircut \* USD100,000.00 USD99,930.00 USD0.07 Category Haircut \* Exposure Type USD0.00 Next Save & Close Cancel

Figure 3-1 Enrichment - Review Initiation

Provide all the details in the Enrichment - Review Initiation screen.
 For field level information, refer the following tables.

Table 3-1 Enrichment - Review Initiation - Field Description

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

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

| Field Description  |   |
|--|---|
| Customer ID  | The system displays the <b>Customer ID</b> linked to the selected collateral. |
| Customer Name  The system displays the Customer Name linked to the selected collateral |   |



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

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



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

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

# **Property**

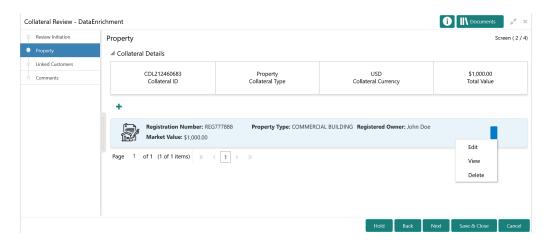
Information on the Property data segment in Data Enrichment stage.

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

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



Figure 3-2 Enrichment - Property

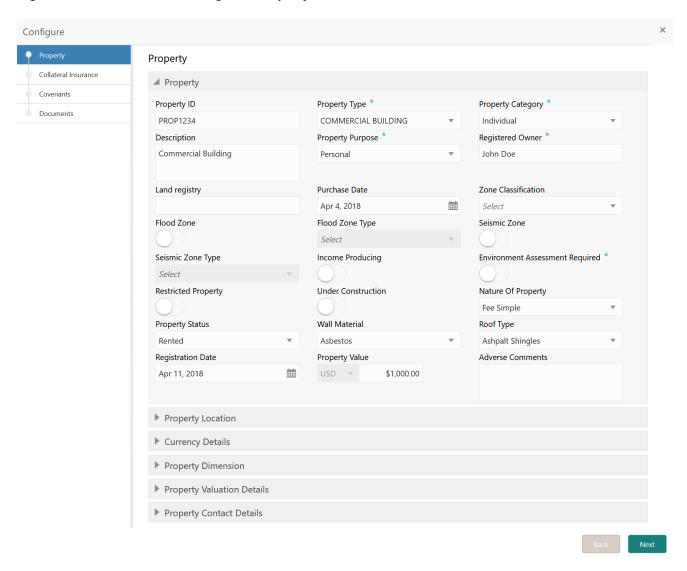


To modify the collateral details, click the action icon in the collateral record and select **Edit**.

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



Figure 3-3 Enrichment - Configure - Property



#### **Adding Property Details**

Procedure to add/modify property details.

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

For field level information, refer the following tables.

Table 3-4 Configure - Property - Field Description

| Field       | Description                      |
|-------------|----------------------------------|
| Property ID | Specify the <b>Property ID</b> . |



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

| Field               | Description  |
|---------------------|--|
| Property Type       | Select the <b>Property Type</b> from the drop down list. The options available include but are not limited to:  Residential Building Residential Plot  |
| Property Category   | Select the <b>Property Category</b> from the drop down list. The options available include but are not limited to:  Individual Corporate   |
| Description         | Provide a brief description about the property.  |
| Property Purpose    | Select the purpose of the property from the drop down list. The options available include but are not limited to:  Personal Commercial   |
| Registered Owner    | Specify the name of <b>Registered Owner</b> 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 <b>Zone Classification</b> 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 <b>Flood Zone Type</b> from the drop down list, if the <b>Flood Zone</b> flag is enabled. The options available include but are not limited to:   |
| Seismic Zone        | Enable this flag, if the property is in seismic zone.  |
| Seismic Zone Type   | Select the <b>Seismic Zone Type</b> from the drop down list, if the <b>Seismic Zone</b> 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.   |



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

| Field                           | Description   |
|---------------------------------|---|
| Environment Assessment Required | Enable this flag, if environment assessment is required for the property.   |
| Restricted Property             | Enable this flag, if the property is restricted by government authorities.  |
| Under Construction              | Enable this flag, if the property is under construction.  |
| Nature of Property              | Select the Nature of Property from the drop down list. The options available include but are not limited to:  Fee Simple Leasehold  |
| Property Status                 | Select the <b>Property Status</b> 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 |



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

| Field             | Description  |
|-------------------|--|
| Roof Type         | Select the property Roof Type from the drop down list. The options available include but are not limited to: |
| Registration Date | Specify the date on which the property is registered.  |
| Property Value    | Select a currency and specify the value of property.   |
| Adverse Comments  | Catpture <b>Adverse Comments</b> about the property, if any.   |

Figure 3-4 Configure - Property Location

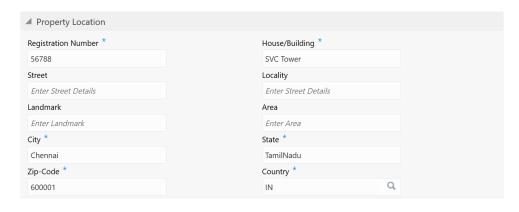


Table 3-5 Configure - Property Location - Field Description

| Field               | Description                                       |
|---------------------|---|
| Registration Number | Specify the property <b>Registration Number</b> . |
| House/Building      | Specify the <b>House/Building</b> name.           |



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

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

Figure 3-5 Configure - Property - Currency Details



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

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

Figure 3-6 Configure - Property - Property Dimension

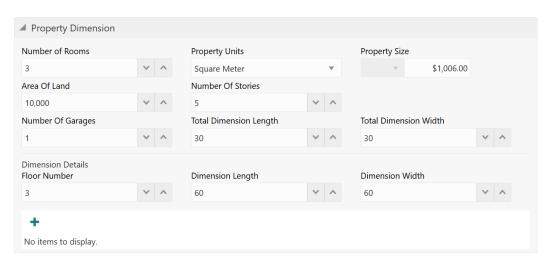


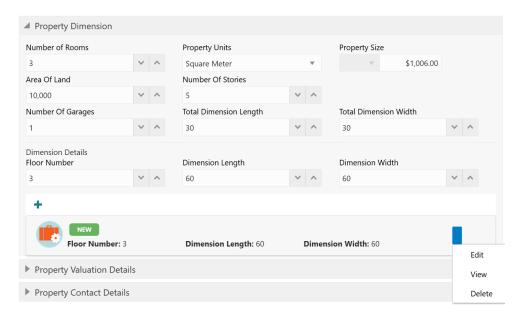


Table 3-7 Configure - Property Dimension - Field Description

| Field                  | Description   |
|------------------------|---|
| Number of Rooms        | Specify the <b>Number of Rooms</b> available in the property.                                       |
| Property Units         | Select the unit in which property is measured. The options available include but are not limited to |
| Property Size          | Specify the <b>Property Size</b> in selected unit.  |
| Area of Land           | Specify the total <b>Area of Land</b> in which the property is constructed.                         |
| Number of Stories      | Specify the <b>Number of Stories</b> available in the property.                                     |
| Number of Garages      | Specify the <b>Number of Garages</b> 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 <b>Floor Number</b> of the property, in case the property is in shared building.        |
| Dimension Length       | Specify the length of the carpet area of property.  |
| Dimension Width        | Specify the width of the carpet area of property.   |

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

Figure 3-7 Configure - Property Dimension - Added





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

Figure 3-8 Configure - Property Valuation Details



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

| Field                       | Description   |
|-----------------------------|---|
| Valuation Date              | Specify the date on which the property is valuated.   |
| 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 <b>Other Lenders Charge Amount</b> in case the property is backing up the facility borrowed from other lenders. |

Figure 3-9 Configure - Property Contact Details

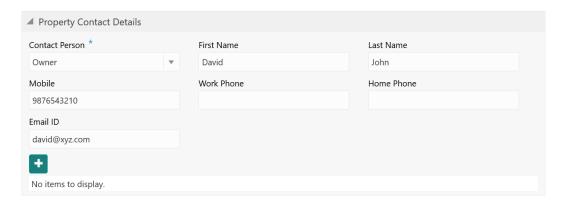




Table 3-9 Configure - Property Contact Details - Field Description

| Field          | Description  |
|----------------|--|
| Contact Person | Select the Contact Person from the drop down list. The options available include but are not limited to:  Tenant  Builder  Real Estate Vendor  Owner  Others |
| First Name     | Specify the <b>First Name</b> of the contact person in the property.   |
| Last Name      | Specify the <b>Last Name</b> 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 <b>Email ID</b> of the contact person in the property.   |

Figure 3-10 Configure - Property - Residential Status



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

| Field             | Description   |
|-------------------|---|
| Primary Residence | Enable this flag if the property is the customer's primary residence. |
| Occupancy         | Select the <b>Occupancy</b> from the drop down list.                  |

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

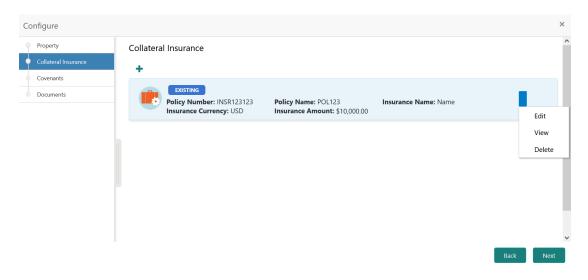
The Enrichment - Configure - Collateral Insurance screen is displayed.



# Managing Collateral Insurance Details

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

Figure 3-11 Enrichment - Configure - Collateral Insurance

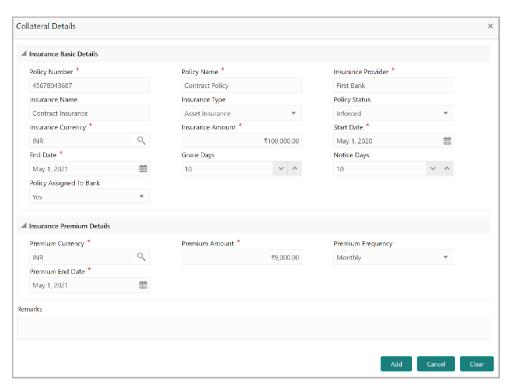


**1.** To add insurance details, click + the add icon.

The following window is displayed.



Figure 3-12 Collateral Details



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

For field level information, refer the following tables.

**Table 3-11 Insurance Basic Details - Field Description** 

| Fields/ Icons      | Description  |
|--------------------|--|
| Policy Number      | Specify the insurance Policy Number.   |
| Policy Name        | Specify the insurance <b>Policy Name</b> .   |
| Insurance Provider | Specify the name of Insurance Provider.  |
| Insurance Name     | Specify the name of insurance.   |
| Insurance Type     | Select the Insurance Type from the drop down list. The options available include but are not limited to:  • Asset Insurance  • Life Insurance  • Corporate Insurance  • Borrower Insurance |
| Policy Status      | Select the <b>Policy Status</b> from the drop down list. The options available include but are not limited to: Inforced Lapsed Paidup  |
| Insurance Amount   | Specify the Insurance Amount in selected insurance currency.   |
| Start Date         | Click the calendar icon and select the insurance Start Date.   |
| End Date           | Click the calendar icon and select the insurance End Date.   |
| Grace Days         | Specify the <b>Grace Days</b> for making insurance premium payment.  |



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

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

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

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

3. Click Add. The insurance details are added and displayed in the Enrichment - Configure - Collateral Insurance screen.

You can **Edit**, **View**, or **Delete** the insurance record by clicking on the action icon and selecting the required option.

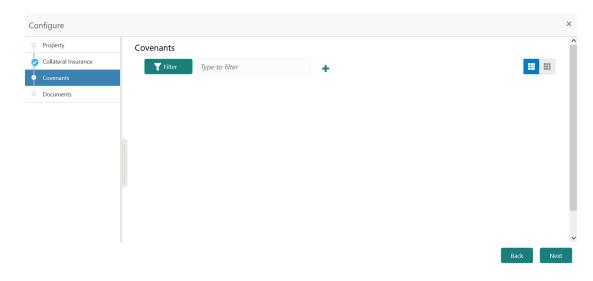
4. After performing necessary actions, click **Next** in the **Enrichment - Configure - Collateral Insurance** screen.

The Enrichment - Configure - Covenants screen is displayed.

#### **Managing Covenants**

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

Figure 3-13 Enrichment - Configure - Covenants

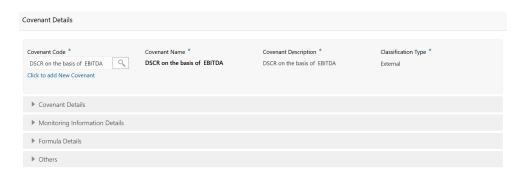




1. To add new covenant, click the add icon.

The **Covenant Details** window is displayed.

Figure 3-14 Covenant Details





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.

To create new covenant, click the Click to add new covenant link and specify all the details.

For field level information, refer the following tables.

Table 3-13 Covenant Details - Field Description

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

Figure 3-15 Covenant Details - Covenant Details

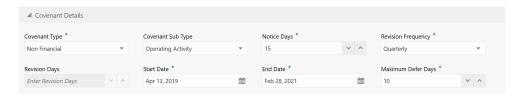




Table 3-14 Covenant Details - Covenant Details - Field Description

| Field              | Description   |
|--------------------|---|
| Covenant type      | Select the <b>Covenant Type</b> . The following options are available in the drop down list:  Financial  Non-Financial In case of linking existing covenant, you cannot |
|                    | modify the <b>Covenant Type</b> .   |
| Covenant Sub Type  | Select the <b>Covenant Sub Type</b> from the drop down list.  |
|                    | In case of linking existing covenant, you cannot modify the <b>Covenant Sub Type</b> .  |
| Notice Days        | Specify the number of days before which the covenant tracking task has to be created.   |
| Revision Frequency | Select the frequency for reviewing the covenant, such as Quarterly, Monthly, Semi Annual, and Annual.   |
| Revision Days      | Specify the number of days in which the covenant must be reviewed.  |
| Start Date         | Specify the date on which the covenant becomes effective.   |
| End Date           | Specify the date on which the covenant expires.   |
| Maximum Defer Days | Specify the number of days for which the covenant can be deferred.  |

Figure 3-16 Covenant Details - Monitoring Information Details



Table 3-15 Covenant Details - Monitoring Information Details - Field Description

#### **Field Description**

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



Formula Builder

Variables

Select Any Variable

Caret position: 19

DEST X -X ASSET X

Formula: DEBT - ASSET

Formula is Valid Expression

Ruild Formula

DEBT - ASSET

Formula by Valid Expression

Target type \*

Select Target Type

Select Target Type

Select Target Value

Enter Target Value

Figure 3-17 Covenant Details - Formula Details

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

| Field                    | Description  |
|--------------------------|--|
| Variable                 | Select a <b>Variable</b> from the drop down list. The options available are  |
| Operators                | Select the required operator from the available <b>Operators</b> .   |
| Custom Value             | Provide a <b>Custom Value</b> for building formula, if required. You can also select another Variable.   |
| Build Formula            | Click <b>Build Formula</b> . The formula is built and displayed below the formula box. The system also displays whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression. |
| Target Type              | Select the <b>Target Type</b> from the drop down list. The options available are:  Value Percentage Ratio  |
| Covenant Check Condition | Select the Covenant Check Condition from<br>the drop down list. The options available are:<br>Greater than, Greater than or equal to,<br>Between, Less than or equal to, Equal to,<br>and Less than.   |



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

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

Note:

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

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

Figure 3-18 Covenant Details - Others

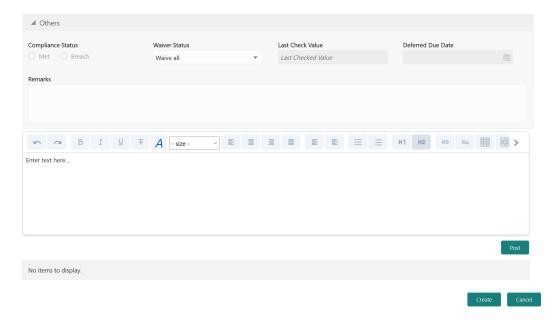


Table 3-17 Covenant Details - Others - Field Description

| Field             | Description   |
|-------------------|---|
| Compliance Status | Select the current covenant <b>Compliance Status</b> of the party / collateral. The options available are:  • Met |
|                   | Breach  |



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

| Field             | Description   |
|-------------------|---|
| Waiver Status     | Select the <b>Waiver Status</b> 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 <b>Deferred Due Date</b> . The covenant review can be postponed till the mentioned date.  |
| Remarks           | Capture overall <b>Remarks</b> for the covenant.  |

4. Click Create.

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

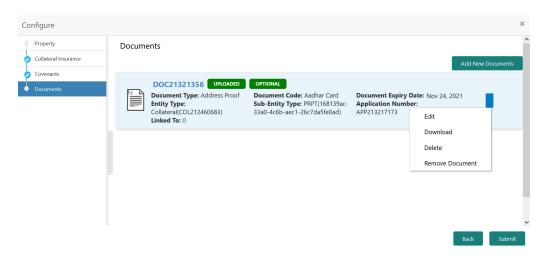
- 5. To edit the added covenant, select the covenant record and click the Edit icon.
- To delete the added covenant, select the covenant record and click the Delete icon.
- After performing necessary actions in the Enrichment Configure Covenants screen, click Next.

The Enrichment - Configure - Documents screen is displayed.

#### Managing Collateral Documents

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

Figure 3-19 Enrichment - Configure - Documents

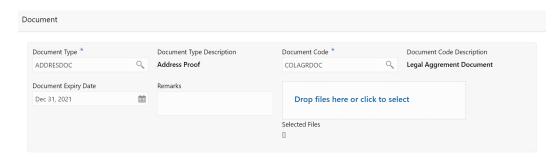


1. To upload new documents, click Add New Documents.

The **Document Upload** screen is displayed.



Figure 3-20 Document Upload



oload Close

2. Provide all the details for adding document.

For field level information, refer the below table.

Table 3-18 Document Upload - Field Description

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

3. Click Upload.

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

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



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

## **Substitution Linkages**

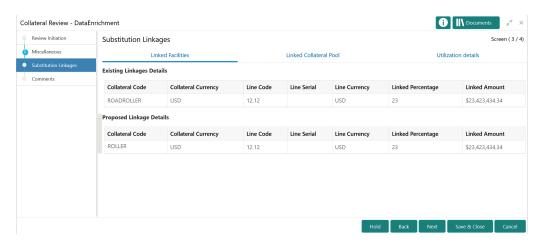
Information on the Substitution Linkages data segment in the Data Enrichment stage.

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

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

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

Figure 3-21 Enrichment - Substitution Linkages



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

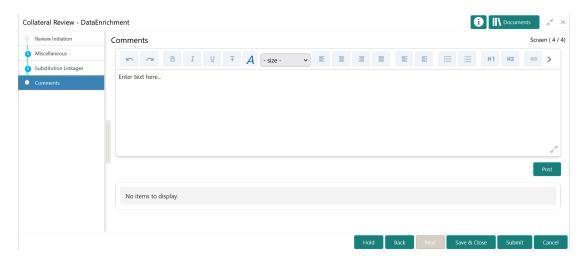
#### **Comments**

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

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



Figure 3-22 Enrichment - Comments



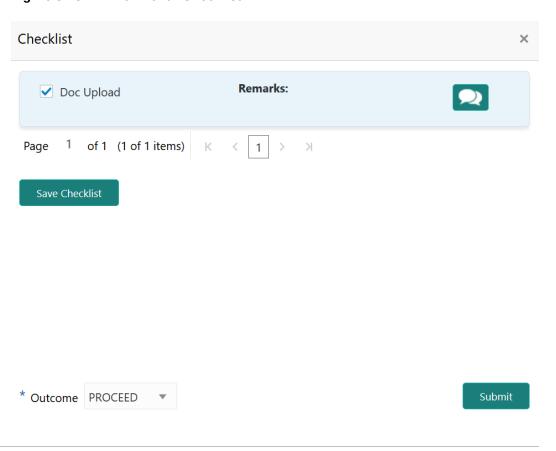
- **1.** Type your comments for the Data Enrichment stage in the **Comments** text box.
- 2. Click Post.

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

 $\textbf{3.} \quad \text{To submit the Data Enrichment task to next stage, click } \textbf{Submit}.$ 

The **Checklist** window is displayed.

Figure 3-23 Enrichment - Checklist





#### Note:

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

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

The application is moved to the next stage.



4

### **External Check**

### **External Check**

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

In this stage, the Credit Officer verifies if the collateral submitted by the customer has an existing charge in the external system and captures the external check details.

External systems are maintained by the external agencies like CERSAI of India and Land Registry of UK to store the data of mortgage registrations. The lenders inquire these external systems online to check if there is an existing charge on a property.

The following data segments are available in the External Check stage:

- Summary
- External Check
- Comments

# Summary

Information on the Summary data segment in External Check stage.

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

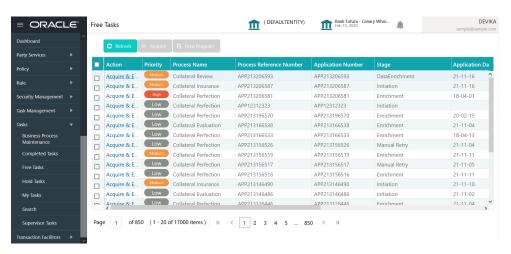
- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- · Seniority of Details
- Covenants
- Insurance
- Configured Stage Status



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

 To launch the External Check - Summary screen, navigate to Tasks > Free Tasks from the left menu. The Free Tasks screen is displayed.

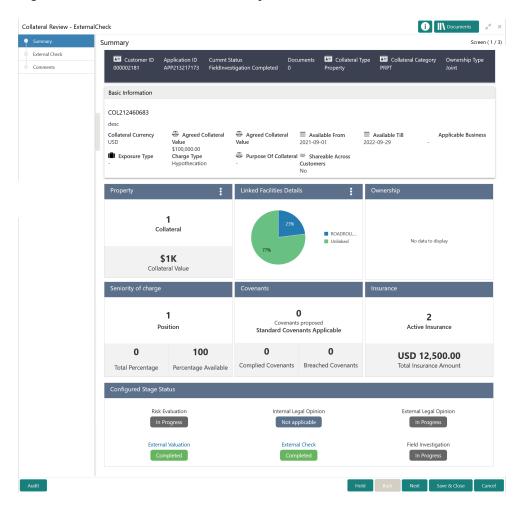
Figure 4-1 Free Tasks



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

The External Check - Summary screen is displayed.

Figure 4-2 External Check - Summary





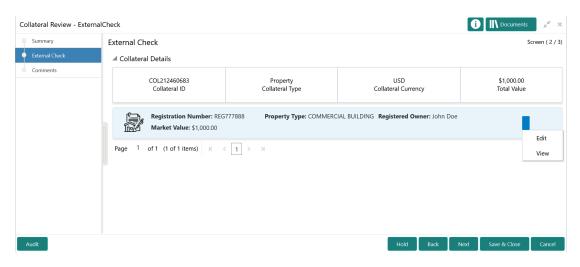
3. View the Collateral Summary and click **Next**.

### **External Check**

Procedure to add external check details.

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

Figure 4-3 External Check

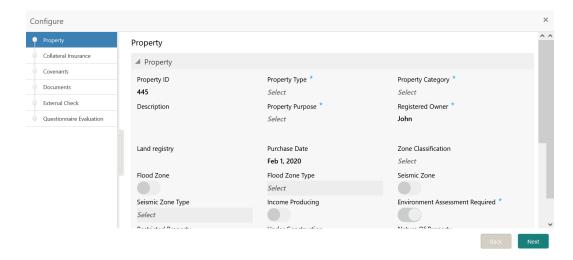


To capture the external check details for the collateral:

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

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

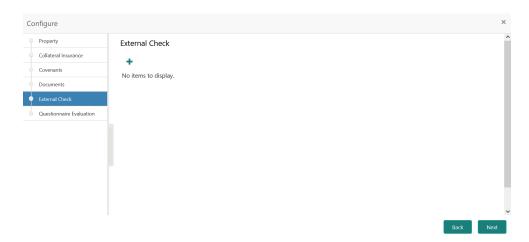
Figure 4-4 External Check - Configure - Collateral Type



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

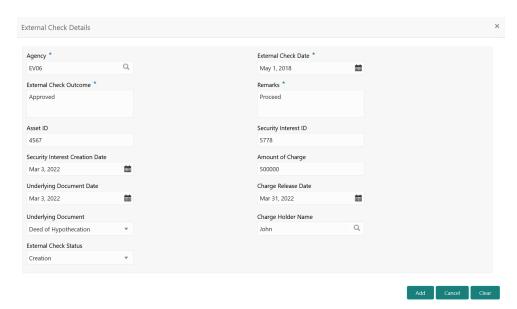


Figure 4-5 External Check - Configure - External Check



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

Figure 4-6 External Check Details



Capture the external check details in the above screen.For field level explanation, refer the below table.

Table 4-1 External Check Details - Field Description

| Field                  | Description   |
|------------------------|---|
| Agency                 | Select the <b>Agency</b> from which the collateral registration details are obtained. |
| External Check Date    | Specify the date on which the External Check is carried out.                          |
| External Check Outcome | Specify the External Check Outcome.   |



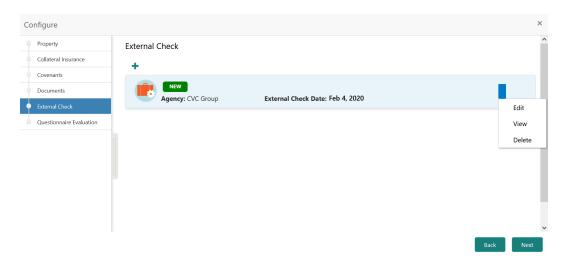
Table 4-1 (Cont.) External Check Details - Field Description

| Field                           | Description   |
|---------------------------------|---|
| Remarks                         | Capture the <b>Remarks</b> for the collateral.  |
| Asset ID                        | Specify the <b>Asset ID</b> . For example, Registration ID.   |
| Security Interest ID            | Specify the reference number of security interest registration at CERSAI.   |
| Security Interest Creation Date | Specify the date on which security interest is created.   |
| Amount of Charge                | Specify the <b>Amount of Charge</b> created on the collateral.  |
| Underlying Document Date        | Specify the execution date of underlying document.  |
| Charge Release Date             | If the bank has released the charge on collateral by executing release deed or release letter, specify the date of execution of such document.                            |
| Underlying Document             | Select the name of document executed to create charge on the collateral. The following options are available in the drop down list.  Deed of Hypothecation  Mortgage Deed |
| Charge Holder Name              | Specify the name of bank which has created charge on the collateral.  |
| External Check Status           | Select the External Check Status of the collateral. The following options are available in the drop down list.  Satisfied Creation Modification                           |

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

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

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



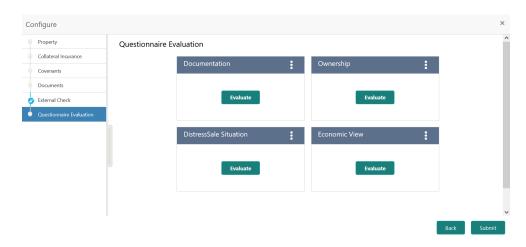


You can **Edit**, **View**, or **Delete** the added external check details by clicking the action icon and selecting the required option.

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

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

Figure 4-8 External Check - Configure - Questionnaire Evaluation



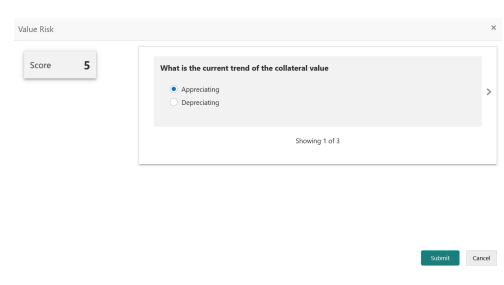
### Note:

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

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

The **Questionnaire** window is displayed.

Figure 4-9 Questionnaire





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

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

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

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

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

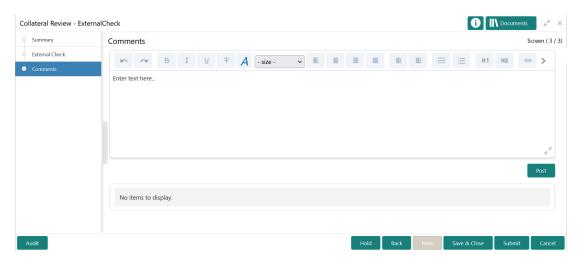
### **Comments**

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

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

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

Figure 4-10 External Check - Comments



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

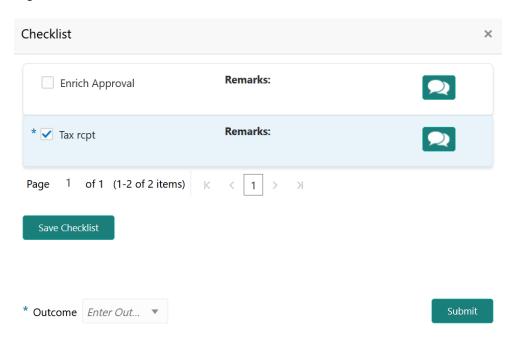
Comments are posted and displayed below the **Comments** text box.

3. Click Submit.

The Checklist window is displayed.



Figure 4-11 Checklist



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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL\_INFO

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

If  ${\bf ADDITIONAL\_INFO}$  is selected as the  ${\bf Outcome}$ , the application is moved back to the previous stage.



5

### **External Valuation**

### **External Valuation**

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

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

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

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

- Summary
- External Valuation
- Comments

### **Summary**

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

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

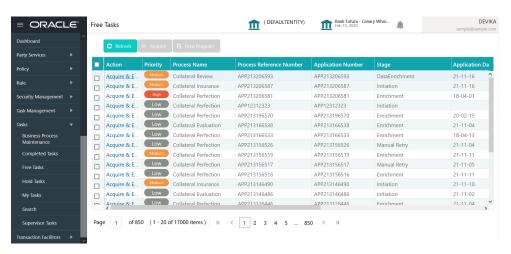
- Basic Information
- Collateral Type (Property) Details
- · Linked Facilities Details
- Ownership
- · Seniority of Details
- Covenants
- Insurance
- Configured Stage Status



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

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

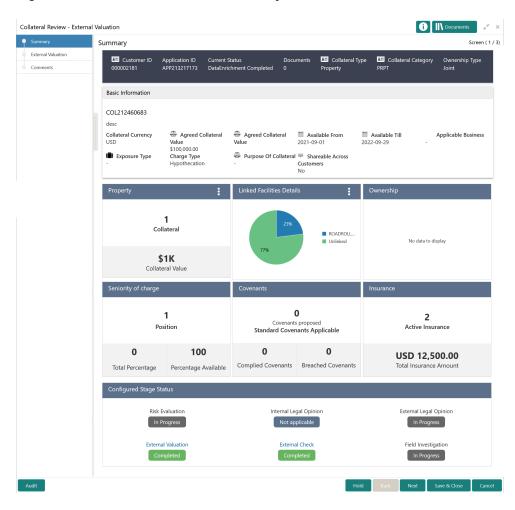
Figure 5-1 Free Tasks



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

The External Valuation - Summary screen is displayed.

Figure 5-2 External Valuation - Summary





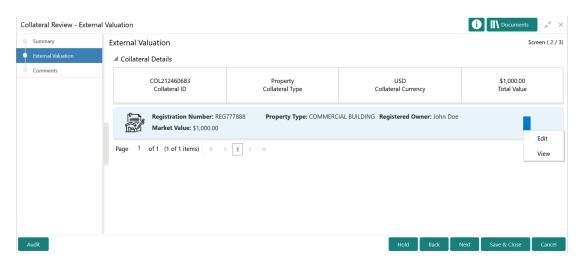
3. View the collateral summary and click **Next**.

### **External Valuation**

Procedure to add external valuation details for the collateral.

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

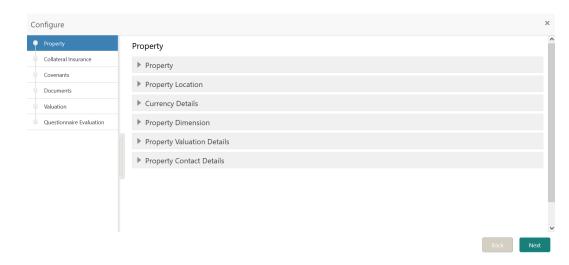
Figure 5-3 External Valuation - External Valuation



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

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

Figure 5-4 External Valuation - Configure - Collateral Type

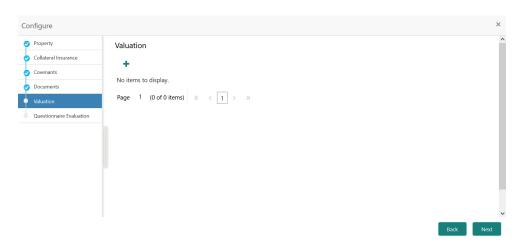




For information on the **Property**, **Collateral Insurance**, **Covenants** and **Documents** menus, refer the **Data Enrichment** chapter.

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

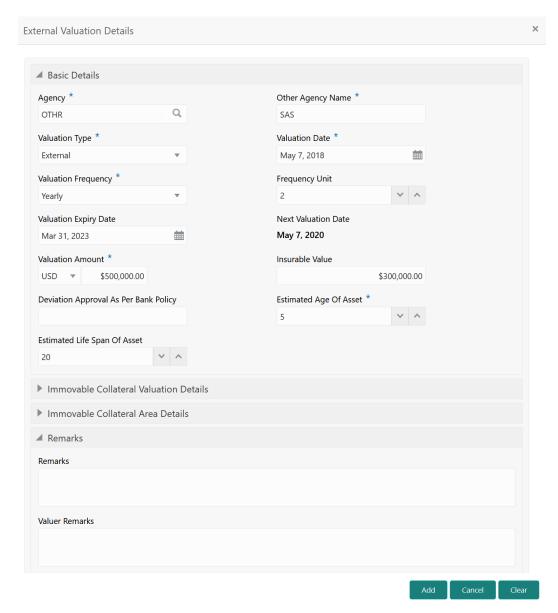
Figure 5-5 External Valuation - Configure - Valuation



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



Figure 5-6 External Valuation Details



Specify all the details in the External Valuation Details window.For field level explanation, refer the below table.

Table 5-1 Basic Details - Field Description

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



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

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

Figure 5-7

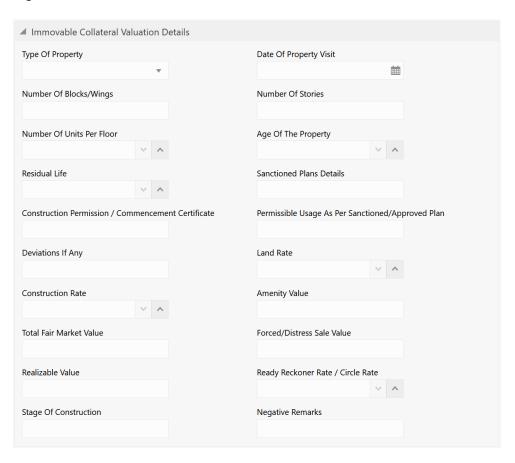




Table 5-2 Immovable Collateral Valuation Details - Field Description

| <b>-</b>  |  |
|---|--|
| Field   | Description  |
| Type of Property                                      | Select the <b>Type of Property</b> from the drop down list. The options available are:  Urban  Rural  Semi-Urban |
| Date of Property Visit                                | Specify the date on which the valuation agency has visited the property.   |
| Number of Blocks/Wings                                | Specify the number of blocks or wings in the property.   |
| Number of Stories                                     | Specify the <b>Number of Stories</b> available in the building.  |
| Number of Units Per Floor                             | Specify the number of flats available per floor.   |
| Age of the Property                                   | Specify the present date of the property in years.   |
| Residual Life   | Specify the remaining life of the building in years.   |
| Sanctioned Plan Details                               | Provide details about the plan sanctioned for building construction.   |
| Construction Permission / Commencement Certificate    | Provide details of construction permission from the local authority.   |
| Permissible Usage As Per Sanctioned/<br>Approved Plan | Specify the purpose of building as per the permission obtained from the local authority.                         |
| Deviations If Any                                     | If there is any deviation in the construction from the approved plan, specify the deviation details.             |
| Land Rate   | Specify the Land Rate in the locality.   |
| Construction Rate                                     | Specify the cost of construction per unit.   |
| Amenity Value   | Specify the value of other amenities provided to the customers.  |
| Total Fair Market Value                               | Specify the fair market value of the building or apartment or unit.  |
| Forced/Distress Sale Value                            | Specify the possible sale value in case of default by customer.  |
| Realizable Value                                      | Specify the value of realization in case of sale.  |
| Ready Reckoner Rate/Circle Rate                       | Specify the indexed rate or prevailing rate in the locality.   |
| Stage of Construction                                 | Specify the current Stage of Construction.   |
| Negative Remarks                                      | Capture <b>Negative Remarks</b> from the External Valuator, if any   |



Figure 5-8

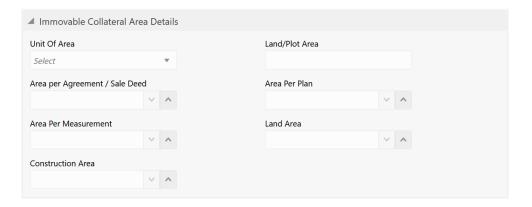


Table 5-3 Immovable Collateral Area Details - Field Description

| Field                          | Description  |
|--------------------------------|--|
| Unit of Area                   | Select the <b>Unit of Area</b> from the drop down list. The options available are: |
| Land/Plot Area                 | Specify the <b>Land/Plot Area</b> in the selected unit.                            |
| Area per Agreement / Sale Deed | Specify the area as mentioned in the sale deed or agreement.                       |
| Area Per Plan                  | Specify the area covered per flat as per the building plan.                        |
| Area Per Measurement           | Specify the proprty area as per measurement.                                       |
| Land Area                      | Specify the Land Area in the selected unit.  |
| Construction Area              | Specify the total <b>Construction Area</b> on the land.                            |

#### 5. Click Add.

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



Configure

Property
Collateral Insurance
Covenants
Documents
Valuation
Questionnaire Evaluation

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

Rack
Next

Figure 5-9 External Valuation - Configure - Valuation Added

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

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

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



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

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

### **Comments**

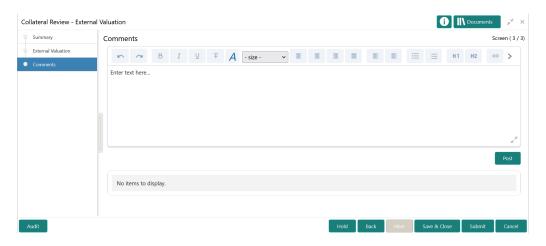
Information about the Comments data segment in the External Valuation stage.

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

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



Figure 5-10 External Valuation - Comments



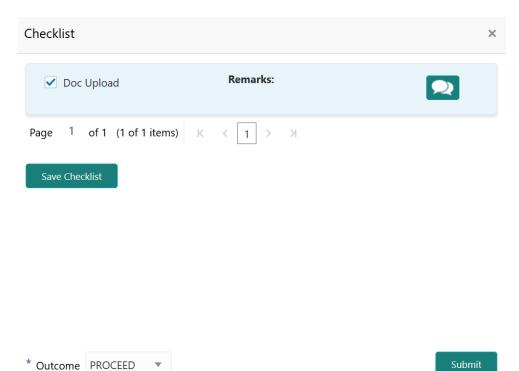
- 1. Type your comments for the External Valuation stage in the **Comments** text box.
- 2. Click Post.

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

3. Click Submit.

The Checklist window is displayed.

Figure 5-11 Checklist



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



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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

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

If  ${f ADDITIONAL\ INFO}$  is selected as the  ${f Outcome}$ , the application is moved to the previous stage.



6

# Field Investigation

## Field Investigation

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

The Field Investigation task is generated, if the Field Investigation stage is configured for the selected collateral type in the Business Process configuration. Some of the collateral types for which field investigation is applicable are Vehicle, Machinery, and Property.

In general, field investigation is carried out by the specialized external field investigation agencies to prevent chances of fraud & misrepresentation of facts by customer. In this stage, the user authorized for this stage must capture the field investigation details provided by the external agencies.

The following data segments are available in the Field Investigation stage:

- Summary
- Field Investigation
- Comments

## **Summary**

Information on the Summary data segment in Field Investigation stage.

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

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

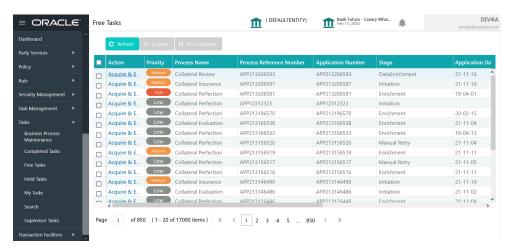


The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

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

The Free Tasks screen is displayed.

Figure 6-1 Free Tasks



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

The Field Investigation - Summary screen is displayed.



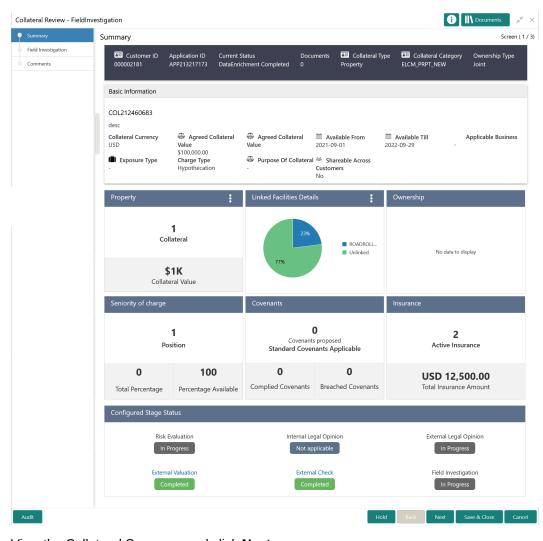


Figure 6-2 Field Investigation - Summary

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

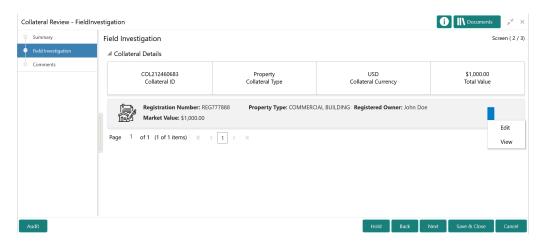
# Field Investigation

Procedure to add field investigation details.

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



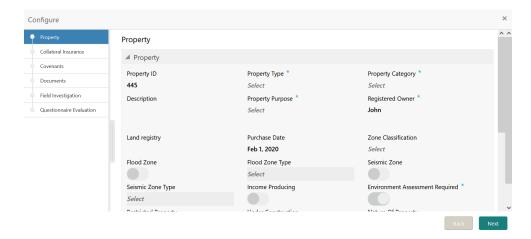
Figure 6-3 Field Investigation



To capture the field investigation details for the collateral:

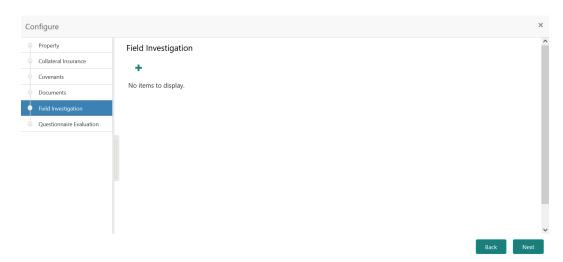
Click the action icon in the collateral record and select Edit.
 The Field Investigation - Configure - Collateral Type screen is displayed.

Figure 6-4 Field Investigation - Configure - Collateral Type



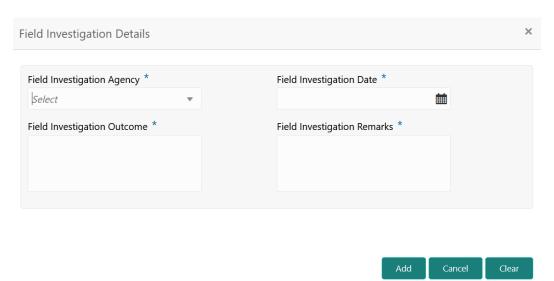
2. Click **Next** and navigate to the Field Investigation menu.

Figure 6-5 Field Investigation - Configure - Field Investigation



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

Figure 6-6 Field Investigation Details



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

Table 6-1 Field investigation Details - Field Description

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



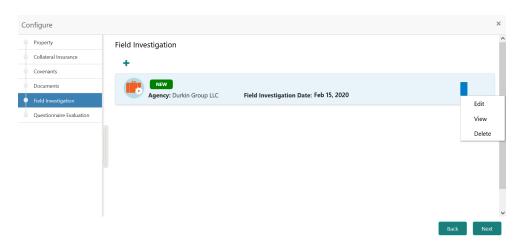
Table 6-1 (Cont.) Field investigation Details - Field Description

| Field                       | Description  |
|-----------------------------|--|
| Field Investigation Remarks | Capture the <b>Field Investigation Remarks</b> for the collateral. |

Click Add in the Field Investigation Details window.

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

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



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

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

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



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

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

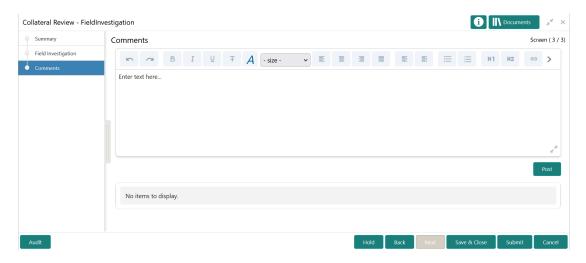
### **Comments**

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

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

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

Figure 6-8 Field Investigation - Comments



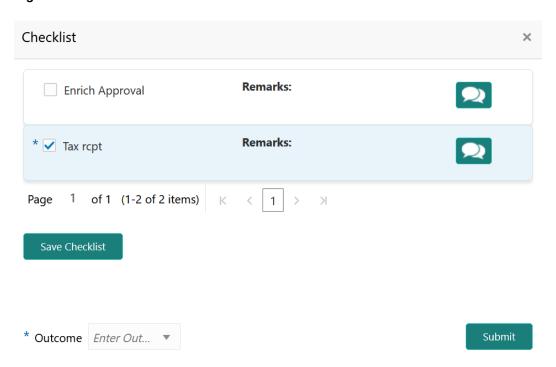
- **1.** Type your comments for the Field Investigation stage in the **Comments** text box.
- 2. Click Post.

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

3. Click Submit.

The Checklist window is displayed.

Figure 6-9 Checklist



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

The options available in the drop down list are:



- PROCEED
- ADDITIONAL\_INFO

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

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



7

# **Legal Opinion**

# **Legal Opinion**

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

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

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

- Summary
- External Legal Opinion
- Comments

## **Summary**

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

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

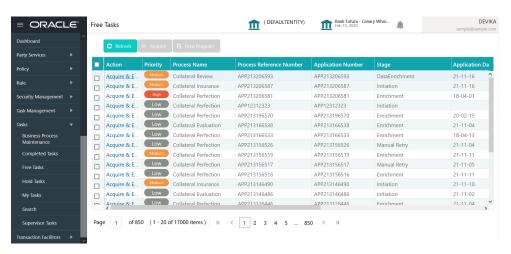
- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Details
- Covenants
- Insurance
- Configured Stage Status



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

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

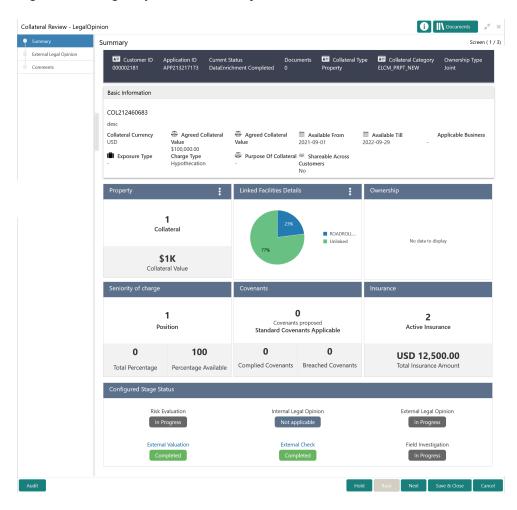
Figure 7-1 Free Tasks



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

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

Figure 7-2 Legal Opinion - Summary





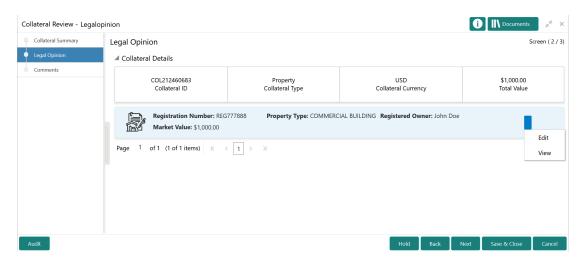
3. View the Collateral Summary and click **Next**.

# **Legal Opinion**

Procedure to capture external legal opinion for the collateral.

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

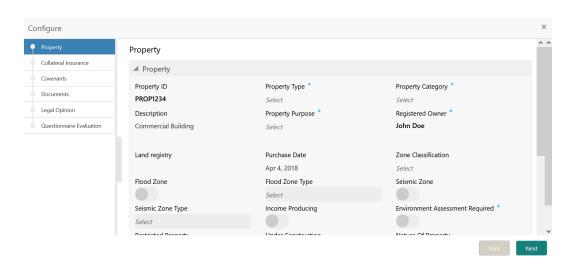
Figure 7-3 Legal Opinion - Legal Opinion



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

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

Figure 7-4 Legal Opinion - Configure - Property

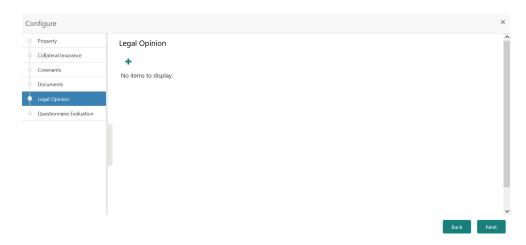




For information on the **Property**, **Covenants**, and **Documents** menus, refer the **Data Enrichment** chapter.

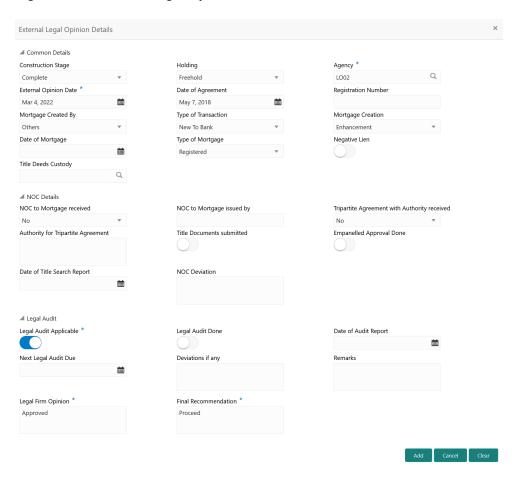
2. Click **Next** and navigate to **Legal Opinion** menu.

Figure 7-5 Legal opinion - Configure - Legal Opinion



Click + the add icon in the Legal opinion - Configure - Legal Opinion screen.
 The External Legal Opinion Details window is displayed.

Figure 7-6 External Legal Opinion Details





4. Specify the external legal opinion details.

For field level explanation, refer the below table.

Table 7-1 Common Details - Field Description

| Field                 | Description  |
|-----------------------|--|
| Construction Stage    | Select the stage of construction from the drop down list. The options available are:  Complete  Under Construction               |
| Holding               | Specify if the property is Freehold or Leasehold.  |
| Agency                | Select the Agency from which the legal opinion is obtained.  |
| External Opinion Date | Specify the date on which the external legal opinion is captured.  |
| Date of Agreement     | Specify the date of lease agreement.   |
| Registration Number   | Specify the property Registration Number.  |
| Mortgage Created By   | Select the bank or security trustee who created the mortgage. The options available in the drop down list are:  Own Bank  Others |
| Type of Transaction   | Specify whether the customer is <b>New To Bank</b> or <b>Existing</b> customer.  |
| Mortgage Creation     | Select the <b>Mortgage Creation</b> as <b>Fresh</b> or <b>Enhancement</b> of existing mortgage value.                            |
| Date of Mortgage      | Specify the mortgage creation date.  |
| Type of Mortgage      | Specify the type of mortgage as <b>Equitable</b> or <b>Registered</b> .  |
| Negative Lien         | Specify whether negative lien is executed covering the collateral by selecting <b>Yes</b> or <b>No</b> from the drop down list.  |
| Title Deeds Custody   | Specify the name of bank which is holding the title deeds.   |

Table 7-2 NOC Details - Field Description

| Field                     | Description   |
|---------------------------|---|
| NOC to Mortgage received  | Specify if NOC for creating mortgage is received. The following options are available in the drop down list.  Yes  No  Not Applicable |
| NOC to Mortgage issued by | Specify the details of other participating lenders that issued the NOC to mortgage.   |



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

| Field  | Description  |
|--|--|
| Tripartite Agreement with Authority received | Specify if the tripertite Agreement is received from the authority. The following options are available in the drop down list.  Yes  No Not Applicable |
| Authority for Tripartite Agreement           | Specify the authority which executed the tripartite agreement.   |
| Title Documents Submitted                    | Enable this flag, if the customer has submitted all the property related title documents to the Bank or security trustee.                              |
| Empanelled Approval Done                     | Specify if empanelled approval is in place for deviation, if any section of the title documents is not submitted by the customer.                      |
| Date of Title Search Report                  | Specify the date on which the bank obtained search report from the company secretory of the client.  |
| NOC Deviation                                | Provide details of deviation in obtaining NOC from other participating banks, if any.  |

Table 7-3 Legal Audit - Field Description

| Description  |
|--|
| Enable this flag if legal audit is required for the collateral asset.                    |
| Enable this flag if legal audit is done.   |
| Specify the date on which legal audit report is obtained.                                |
| Specify the next due date for legal audit.   |
| Provide details of deviation in the legal audit as per Bank policy, if any.              |
| Capture legal <b>Remarks</b> , if any.   |
| Specify the <b>Legal Firm Opinion</b> .  |
| Capture the <b>Final Recommendation</b> for the collateral from the external legal firm. |
|  |

#### 5. Click Add.

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



Configure

Property
Collateral Insurance
Covenants
Documents
Legal Opinion
Questionnaire Evaluation

Rev
Agency: SR Associates
External Opinion Date: Nov 1, 2021

Edit
View
Delete

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

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

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

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



For information on questionnaire based evaluation, refer the  ${\bf External}$   ${\bf Check}$  chapter.

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

### Comments

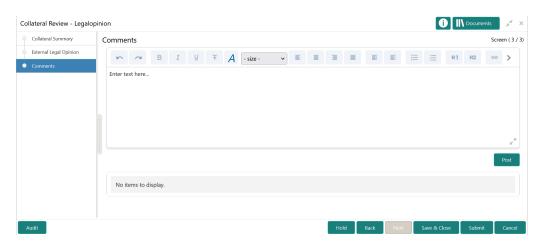
Information about the Comments data segment in the Legal Opinion stage.

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

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



Figure 7-8 Legal Opinion - Comments



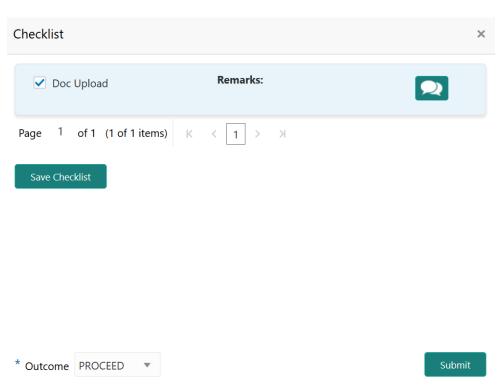
- 1. Type your comments for the Legal Opinion stage in the **Comments** text box.
- 2. Click Post.

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

3. Click Submit.

The Checklist window is displayed.

Figure 7-9 Checklist



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



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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

If  $\mbox{\bf PROCEED}$  is selected as the  $\mbox{\bf Outcome}$ , the application is moved to the next stage on clicking  $\mbox{\bf Submit}$ .

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



8

# Internal Legal Opinion

# **Internal Legal Opinion**

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

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

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

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

- Collateral Summary
- Legal Opinion
- Comments

# **Collateral Summary**

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

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

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



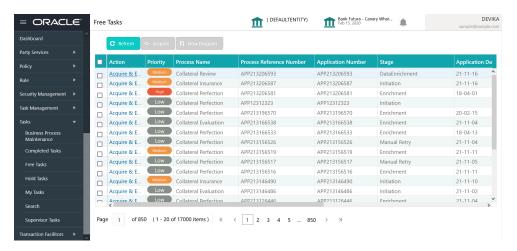
#### Note:

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

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

The Free Tasks screen is displayed.

Figure 8-1 Free Tasks



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

The Internal Legal Opinion - Collateral Summary screen is displayed.



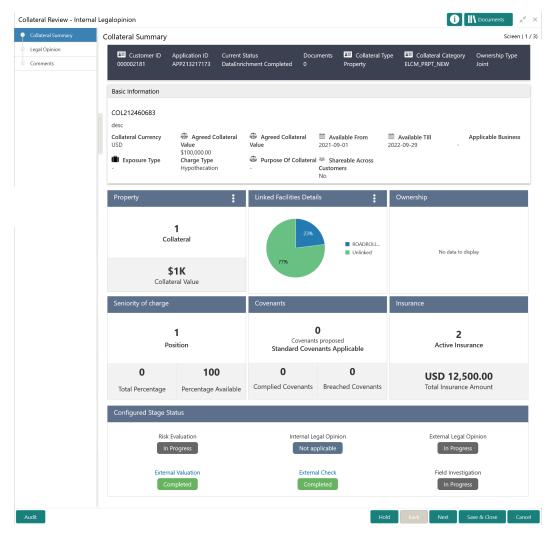


Figure 8-2 Internal Legal Opinion - Collateral Summary

3. View the Collateral Summary and click Next.

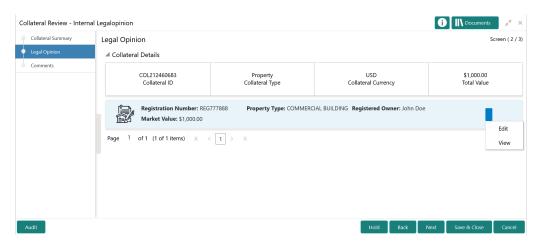
# **Legal Opinion**

Procedure to capture internal legal opinion for the collateral.

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



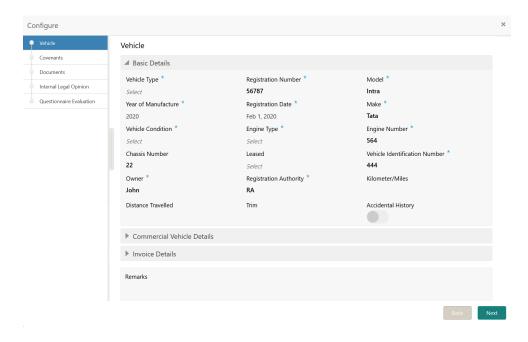
Figure 8-3 Internal Legal Opinion - Legal Opinion



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

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

Figure 8-4 Internal Legal Opinion - Configure - Vehicle

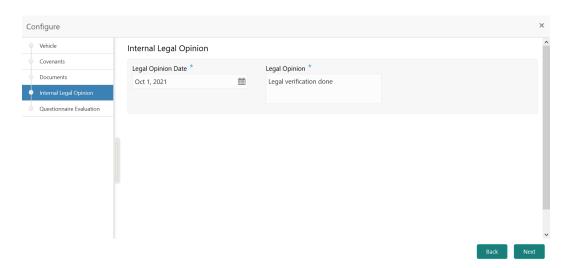


For information on the **Covenants**, and **Documents** menus, refer the **Enrichment** chapter.

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



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



Specify the internal legal opinion details.

For field level information, refer the below table.

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

| Field              | Description   |
|--------------------|---|
| Legal Opinion Date | Specify the date on which the legal valuation is performed. |
| Legal Opinion      | Capture the <b>Legal Opinion</b> .                          |

4. Click Next.

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



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

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

#### Comments

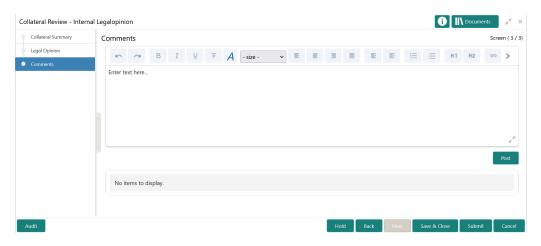
Information about the Comments data segment in the Internal Legal Opinion stage.

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

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



Figure 8-6 Internal Legal Opinion - Comments



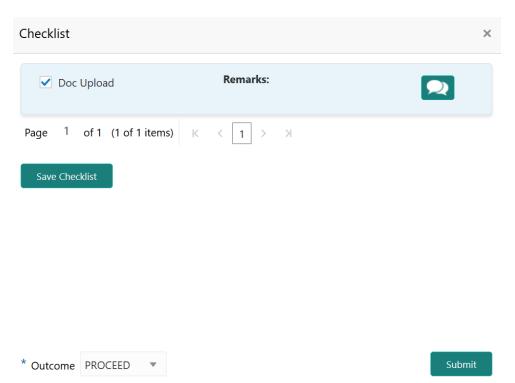
- **1.** Type your comments for the Internal Legal Opinion stage in the **Comments** text box.
- 2. Click Post.

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

3. Click Submit.

The Checklist window is displayed.

Figure 8-7 Checklist



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



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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

If  $\mbox{\bf PROCEED}$  is selected as the  $\mbox{\bf Outcome}$ , the application is moved to the next stage on clicking  $\mbox{\bf Submit}$ .

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



10

# **Risk Evaluation**

#### **Risk Evaluation**

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

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

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

- Summary
- Risk Evaluation
- Comments

### **Summary**

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

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

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

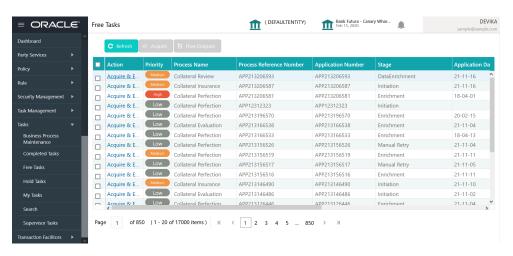


The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

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

The Free Tasks screen is displayed.

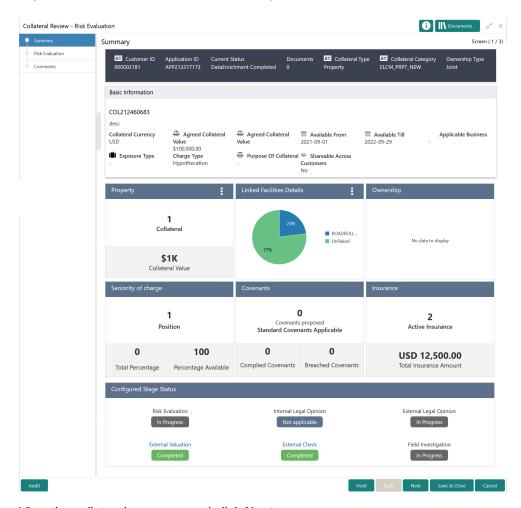
Figure 10-1 Free Tasks



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

The Risk Evaluation - Summary screen is displayed.

Figure 10-2 Risk Evaluation - Summary



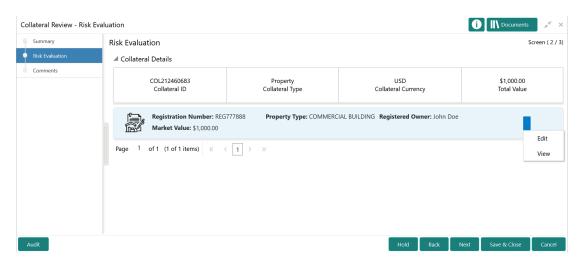
3. View the collateral summary and click **Next**.

### **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.

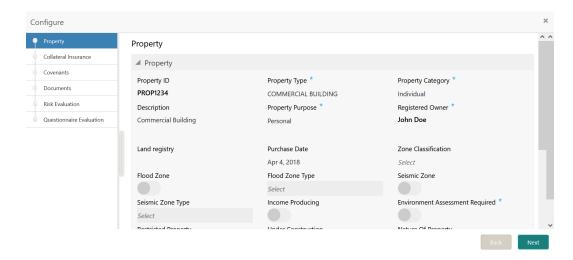
Figure 10-3 Risk Evaluation - Risk Evaluation



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

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

Figure 10-4 Risk Evaluation - Configure - Property

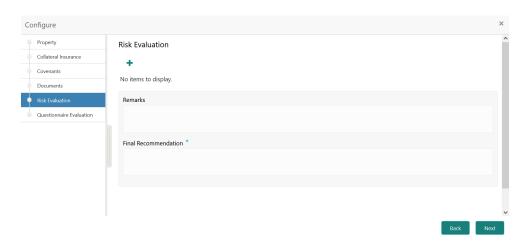


For information on the **Property**, **Covenants**, and **Documents** menus, refer the **Data Enrichment** chapter.



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

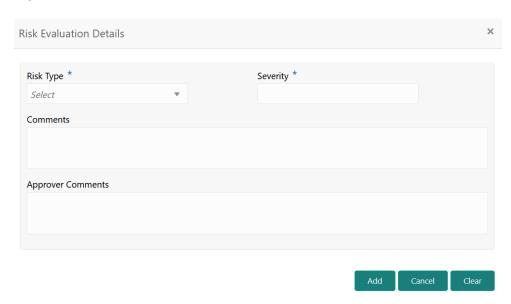
Figure 10-5 Risk Evaluation - Configure - Risk Evaluation



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

The Risk Evaluation Details window is displayed.

Figure 10-6 Risk Evaluation Details



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

For field level information, refer the below table.

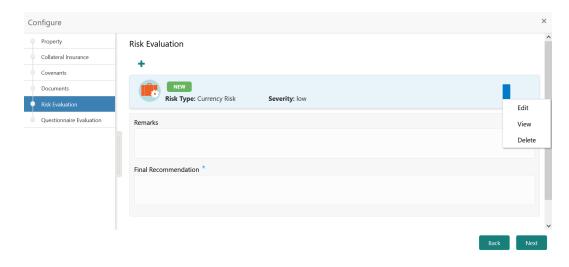
Table 10-1 Risk Evaluation Details - Field Description

| Field             | Description  |
|-------------------|--|
| Risk Type         | Select the <b>Risk Type</b> 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 <b>Severity</b> of risk.   |
| Comments          | Capture the Risk Evaluator Comments.   |
| Approver Comments | Capture the Risk Approver Comments.  |

#### 5. Click Add.

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

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



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

- **6.** Capture **Remarks** for the risk evaluation.
- 7. Provide a **Final Recommendation** for the collateral and click **Next**.

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

8. After performing necessary actions in the **Risk Evaluation - Risk Evaluation** screen, click **Next**.



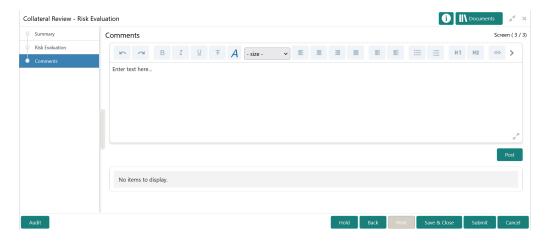
#### Comments

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

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

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

Figure 10-8 Risk Evaluation - Comments



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

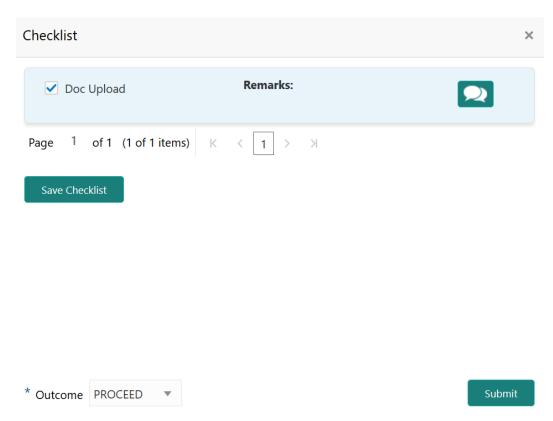
Comments are posted and displayed below the **Comments** text box.

3. Click Submit.

The Checklist window is displayed.



Figure 10-9 Checklist



- 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  $\mbox{\bf PROCEED}$  is selected as the  $\mbox{\bf Outcome}$ , the application is moved to the next stage on clicking  $\mbox{\bf Submit}$ .

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

11

# **Valuation**

### **Valuation**

Detailed information about the Valuation stage in Collateral Review process.

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

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

The following data segments are available in the Valuation stage:

- Valuation
- Linkage Details
- Comments

### **Valuation**

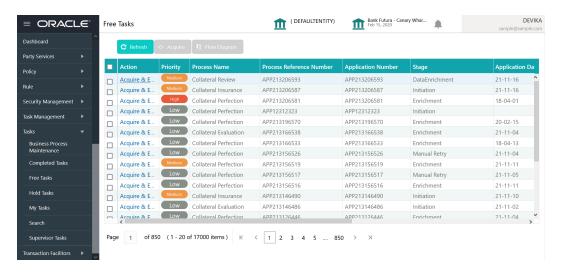
Procedure to add final valuation details.

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

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

The **Free Tasks** screen is displayed.

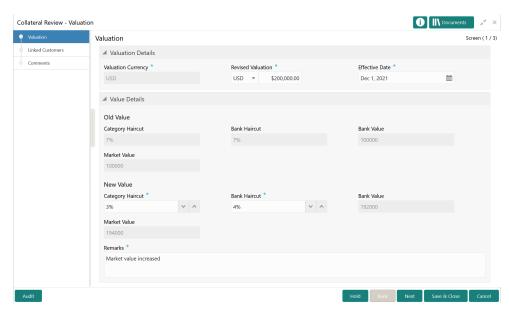
Figure 11-1 Free Tasks



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

The Valuation - Valuation screen is displayed.

Figure 11-2 Valuation - Valuation



3. Specify the final valuation details.

For field level information, refer the following tables.

Table 11-1 Valuation - Valuation Details - Field Description

| Field              | Description  |
|--------------------|--|
| Valuation Currency | The currency in which the collateral is valuated is displayed.     |
| Revised Valuation  | Select a currency and specify the <b>Revised Valuation</b> amount. |
| Effective Date     | Specify the date in which final valuation is done.                 |

Table 11-2 Valuation - Value Details - Field Description

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



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

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

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

# Linkage Details

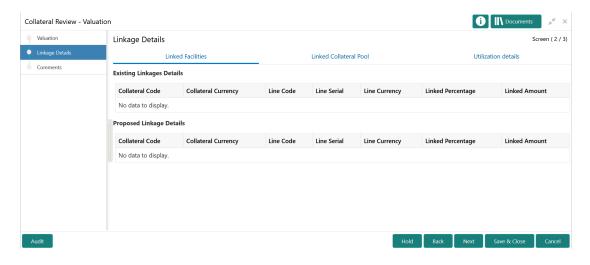
Information on the Linkage Details data segment in the Valuation stage.

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

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

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

Figure 11-3 Valuation - Linkage Details



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

#### Comments

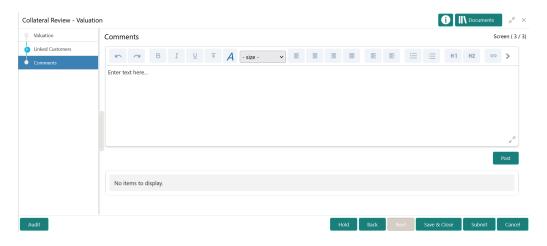
Information about the Comments data segment in the Valuation stage.

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



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

Figure 11-4 Valuation - Comments



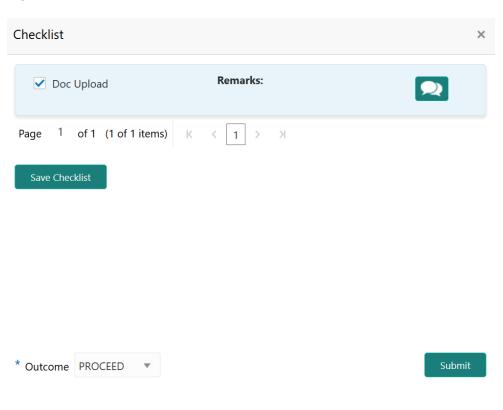
- **1.** Type your comments for the Valuation stage in the **Comments** text box.
- 2. Click Post.

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

3. Click Submit.

The Checklist window is displayed.

Figure 11-5 Checklist





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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

If  $\mbox{\bf PROCEED}$  is selected as the  $\mbox{\bf Outcome}$ , the application is moved to the next stage on clicking  $\mbox{\bf Submit}$ .

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



12

# Collateral Review

### **Collateral Review**

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

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

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

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

- Summary
- Collateral Review
- Linkage Details
- Comments

# Summary

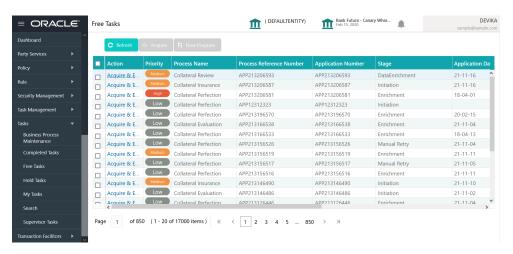
Information on the Summary data segment in Collateral Review stage.

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

- · Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Details
- Covenants
- Insurance
- Configured Stage Status
- 1. To launch the **Collateral Review Summary** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

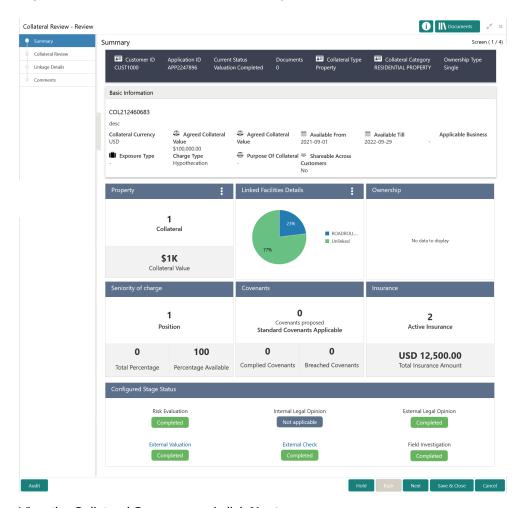
Figure 12-1 Free Tasks



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

The Collateral Review - Summary screen is displayed.

Figure 12-2 Collateral Review - Summary



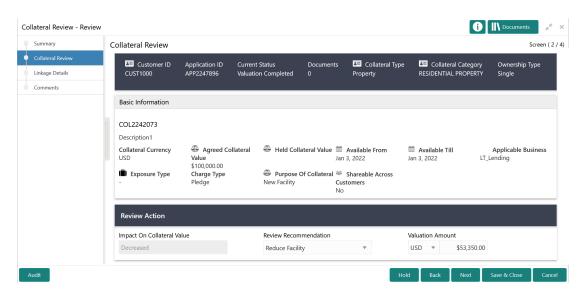
3. View the Collateral Summary and click **Next**.

### **Collateral Review**

Procedure to review collateral details and add recommendation.

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

Figure 12-3 Collateral Review - Collateral Review



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

For field level information, refer the below table.

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

| Field                      | Description  |
|----------------------------|--|
| Impact On Collateral Value | The system displays the <b>Impact On Collateral Value</b> as Increased or Decreased based on <b>Valuation Amount</b> .   |
| Review Recommendation      | Select the <b>Review Recommendation</b> from the drop down list. The options available include but are not limited to  Reduce Facility  Waive Additional Collateral  Additional Collateral |
| Valuation Amount           | Specify the collateral <b>Valuation Amount</b> arrived in this stage.  |

After performing necessay actions in the Collateral Review - Collateral Review screen, click Next.



# Linkage Details

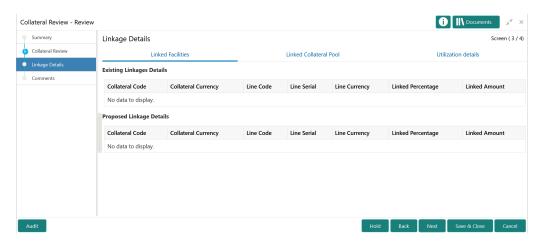
Information on the Linkage Details data segment in the Collateral Review stage.

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

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

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

Figure 12-4 Collateral Review - Linkage Details



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

#### **Comments**

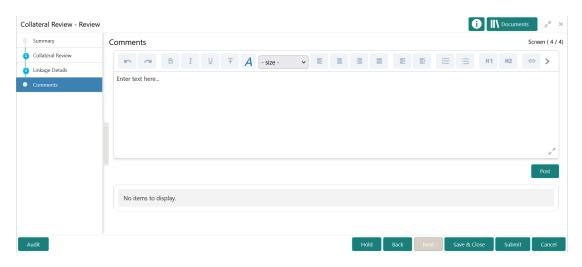
Information on the Comments data segment in the Collateral Review stage.

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

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



Figure 12-5 Collateral Review - Comments



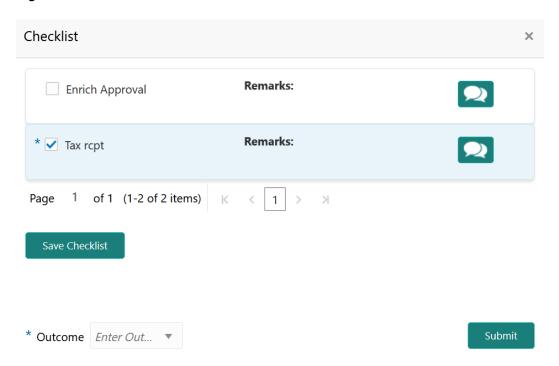
- **1.** Type your comments for the Collateral Review stage in the **Comments** text box.
- 2. Click Post.

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

3. Click Submit.

The Checklist window is displayed.

Figure 12-6 Checklist



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

The options available in the drop down list are:



- PROCEED
- ADDITIONAL INFO

If  $\mbox{\bf PROCEED}$  is selected as the  $\mbox{\bf Outcome},$  the application is moved to the next stage on clicking  $\mbox{\bf Submit}.$ 

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



13

# Collateral Approval

# **Collateral Approval**

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

In this stage, the Credit Approver in bank reviews the collateral details along with the Legal Opinion, Risk Evaluation and Valuation details from the corresponding department and recommendation from the Collateral Review stage, and then approves/rejects the Collateral.

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

- Summary
- Collateral Review
- Linkage Details
- Comments

### Summary

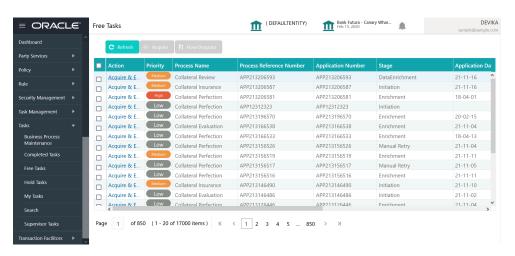
Information on the Summary data segment in Collateral Approval stage.

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

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- · Seniority of Details
- Covenants
- Insurance
- Configured Stage Status
- To launch the Collateral Approval Summary screen, navigate to Tasks > Free Tasks from the left menu.

The Free Tasks screen is displayed.

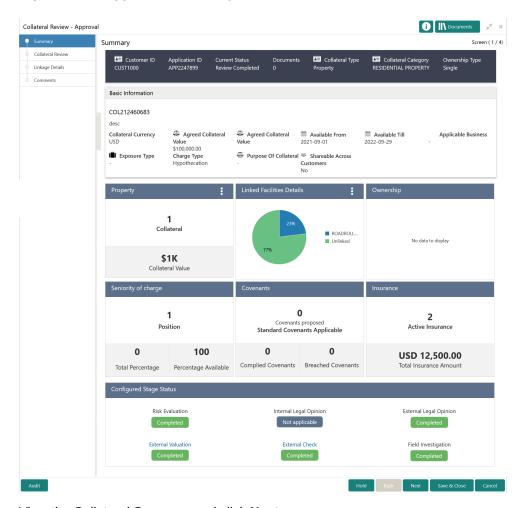
Figure 13-1 Free Tasks



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

The Collateral Approval - Collateral Summary screen is displayed.

Figure 13-2 Approval - Summary



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

#### Collateral Review

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

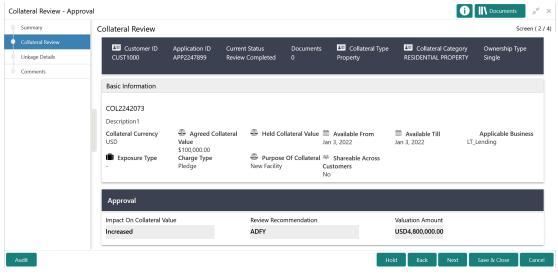
In this data segment, the following details are displayed along with the collateral details captured in the previous stages.

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

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

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

Figure 13-3 Approval - Collateral Review



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

# Linkage Details

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

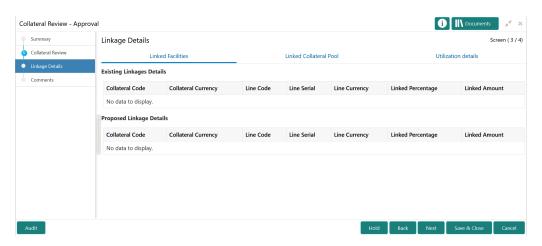
This data segment displays the following details for the selected collateral.

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

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



Figure 13-4 Approval - Linkage Details



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

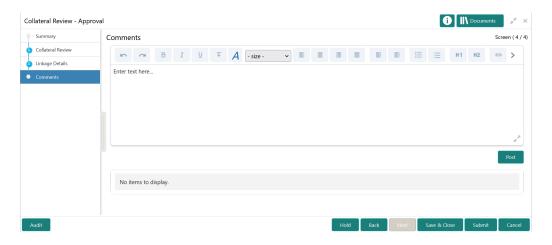
#### Comments

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

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

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

Figure 13-5 Approval - Comments



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

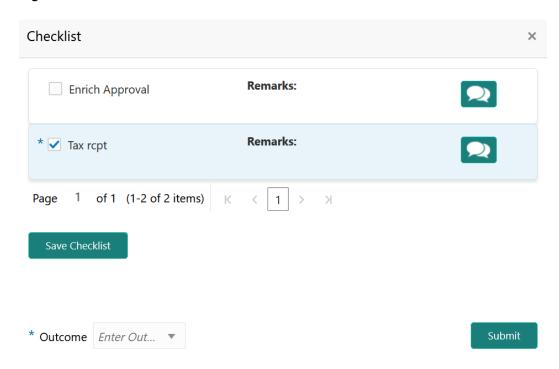


Comments are posted and displayed below the **Comments** text box.

3. Click Submit.

The Checklist window is displayed.

Figure 13-6 Checklist



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

The options available in the drop down list are:

- Approve
- Reject

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

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



14

# **Customer Notification**

### **Customer Notification**

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

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

The following stages are available in the Customer Notification stage.

- Draft Generation
- Comments

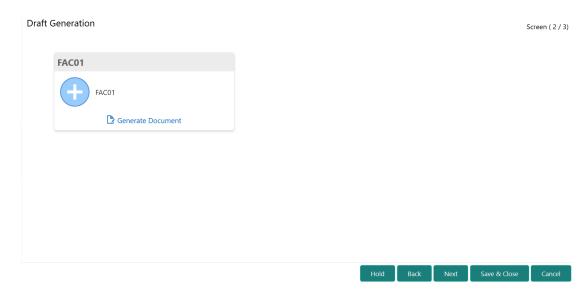
#### **Draft Generation**

Procedure to generate review draft for customer acceptance.

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

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

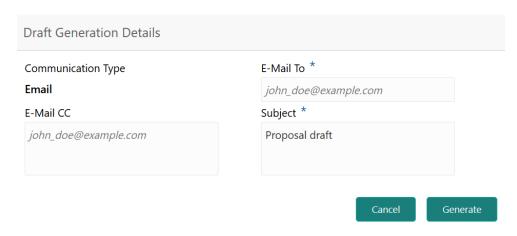
Figure 14-1 Draft Generation



Click Generate Document.

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

Figure 14-2 Draft Generation Details



2. Specify all the details in the **Draft Generation Details** window. For field level information, refer the below table.

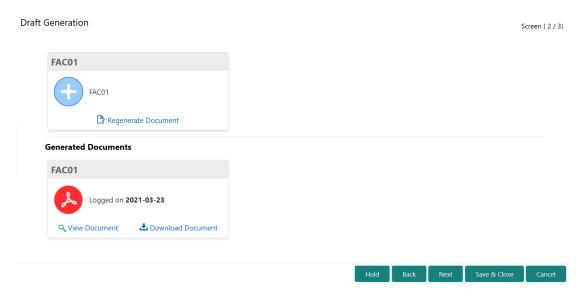
**Table 14-1 Draft Generation Details - Field Description** 

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

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



Figure 14-3 Draft Generation - Completed



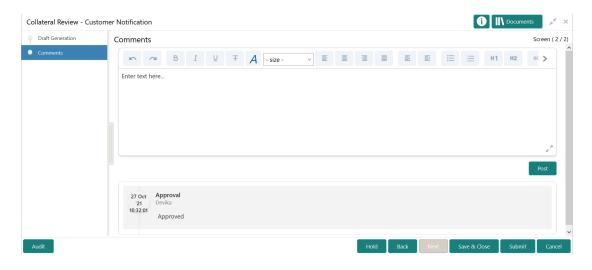
- 3. To view the generated draft document, click View Document.
- **4.** To download the generated draft document, click **Download Document**.
- 5. After performing necessary actions in the **Draft Generation** screen, click **Next**.

### **Comments**

Information about the Comments data segment in Customer Notification stage.

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

Figure 14-4 Customer Notification - Comments



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

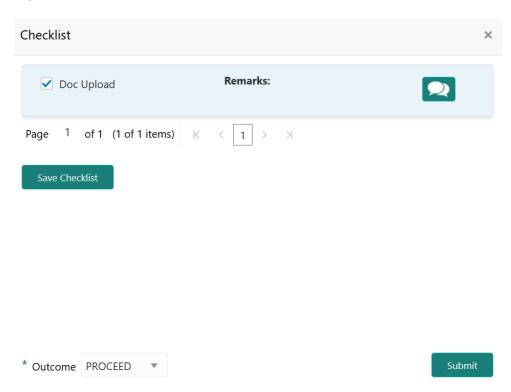
Comments are posted below the text box.



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

The **Checklists** window is displayed.

Figure 14-5 Customer Notification - Checklist



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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL\_INFO

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

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



15

# **Customer Agreement**

## **Customer Agreement**

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

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

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

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

- Customer Acceptance
- Comments

## **Customer Acceptance**

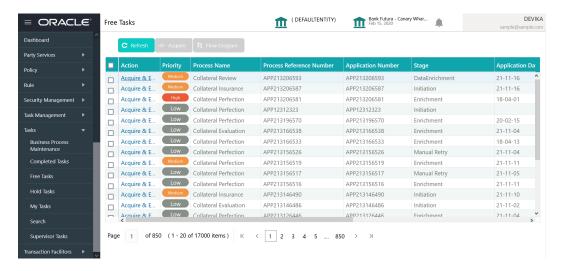
Information about the Customer Acceptance data segment in Customer Agreement stage.

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

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

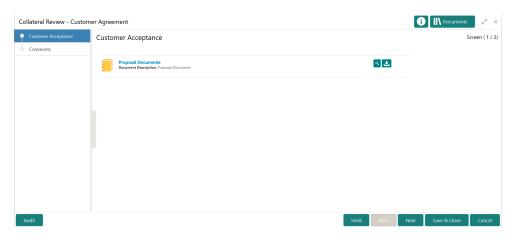
The **Free Tasks** screen is displayed.

Figure 15-1 Free Tasks



2. Acquire & Edit the required Customer Acceptance task.

Figure 15-2 Customer Agreement - Customer Acceptance



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

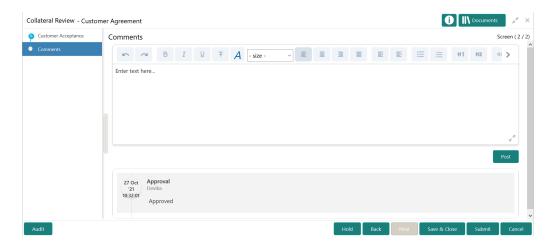
### Comments

Information about the Comments data segment in Customer Agreement stage.

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

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

Figure 15-3 Customer Agreement - Comments



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

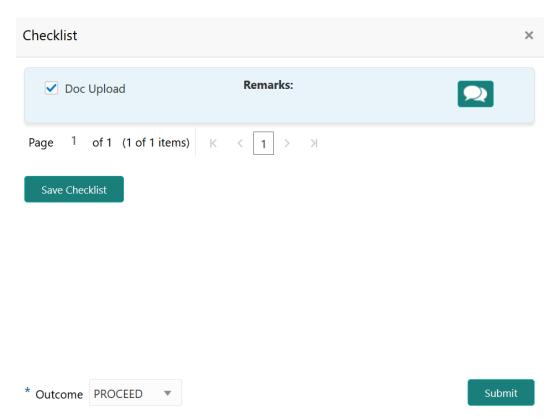
Comments are posted below the text box.



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

The **Checklists** window is displayed.

Figure 15-4 Customer Agreement - Checklist



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

The options available in the drop down list are:

- ACCEPT
- ADDITIONAL INFO
- REJECT

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

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

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



16

# Safekeeping

# Safekeeping

Detailed information about the Safekeeping stage in Collateral Review process.

In this stage, the Document Handling Officer must select the list of document to be sent for External Safekeeping and Internal Safekeeping, and capture the collateral safekeeping details.

The following data segments are available in the Safekeeping stage:

- Collateral Summary
- Collateral Safekeeping
- Comments

# **Collateral Summary**

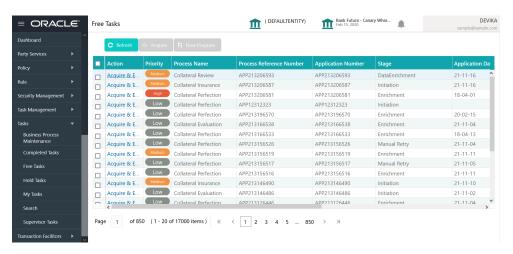
Information on the Collateral Summary data segment in Safekeeping stage.

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

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

The **Free Tasks** screen is displayed.

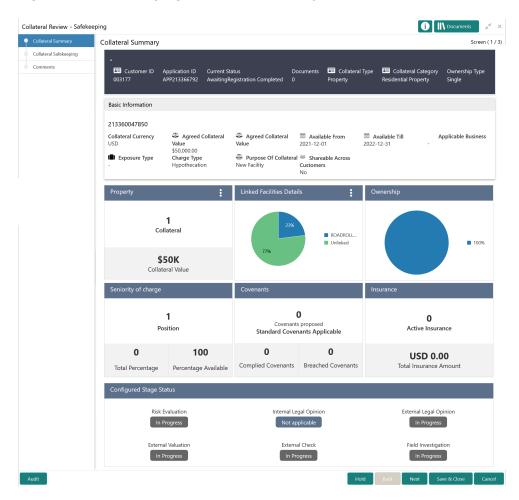
Figure 16-1 Free Tasks



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

The Safekeeping - Collateral Summary screen is displayed.

Figure 16-2 Safekeeping - Collateral Summary



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

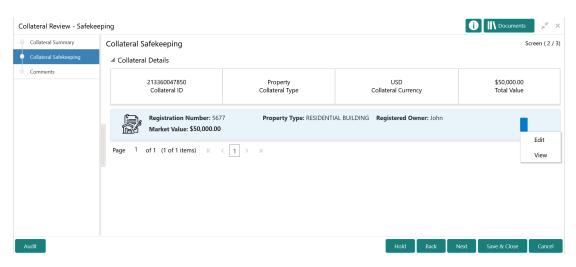
# **Collateral Safekeeping**

Procedure to add collateral safekeeping details.

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

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

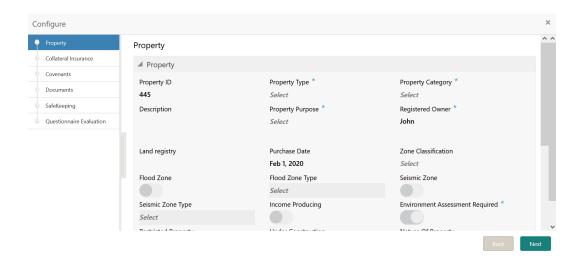
Figure 16-3 Safekeeping - Collateral Safekeeping



To capture safekeeping details for the collateral:

Click the action icon in the collateral record and select Edit.
 The Safekeeping - Configure - Collateral Type screen is displayed.

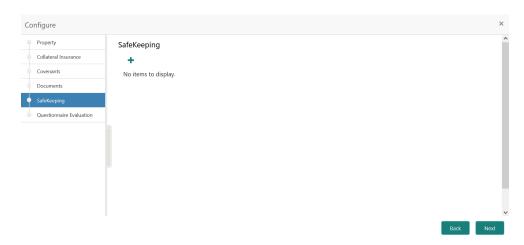
Figure 16-4 Safekeeping - Configure - Collateral Type





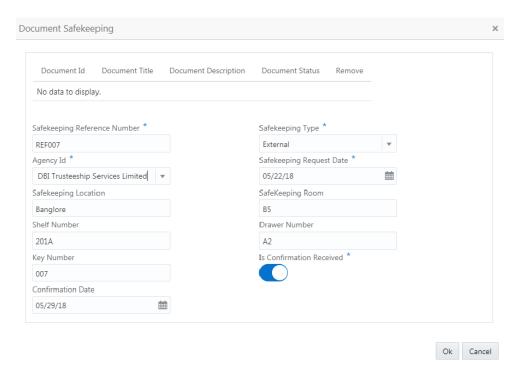
2. Click **Next** and navigate to the **Safekeeping** menu.

Figure 16-5 Safekeeping - Configure - Safekeeping



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

Figure 16-6 Document Safekeeping



- 4. Select the documents for safekeeping in the above screen.
- Capture the document safekeeping details.For field level explanation, refer the below table.



Table 16-1 Document Safekeeping - Field Description

| Field                        | Description  |
|------------------------------|--|
| Safekeeping Reference Number | Specify the Safekeeping Reference Number.  |
| Safekeeping Type             | Select the <b>Safekeeping Type</b> from the drop down list. The options available are: Internal External |
| Agency Id                    | Specify the <b>Agency Id</b> , if <b>External</b> is selected as the <b>Safekeeping Type</b> .           |
| Safekeeping Request Date     | Specify the Safekeeping Request Date.  |
| Safekeeping Location         | Specify the Safekeeping Location.  |
| Safekeeping Room             | Specify the <b>Safekeeping Room</b> detail.  |
| Shelf Number                 | Specify the <b>Shelf Number</b> for collateral safekeeping.  |
| Drawer Number                | Specify the <b>Drawer Number</b> for collateral safekeeping.   |
| Key Number                   | Specify the <b>Key Number</b> for collateral safekeeping.  |
| Is Confirmation Received     | Enable this flag, if confirmation is received for collateral safekeeping.                                |
| Confirmation Date            | Specify the safekeeping Confirmation Date.   |

6. Click Ok in the Document Safekeeping window.

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

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

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

## Comments

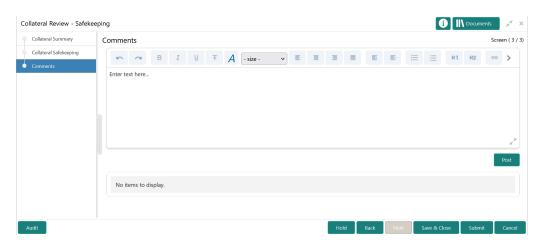
Information on the Comments data segment in the Safekeeping stage.

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

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



Figure 16-7 Safekeeping - Comments



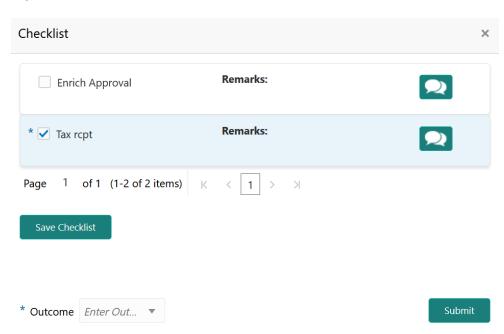
- 1. Type your comments for the Safekeeping stage in the **Comments** text box.
- 2. Click Post.

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

3. Click Submit.

The Checklist window is displayed.

Figure 16-8 Checklist



- 4. Manually verify all the checklist and enable the corresponding check box.
- 5. Select the Outcome as Proceed.
- 6. Click Submit.

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



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



17

# Handoff - Manual Retry

# Handoff - Manual Retry

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

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

# **Collateral Summary**

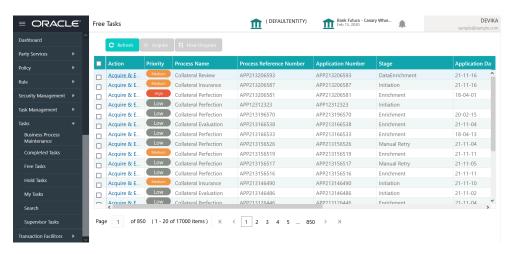
Information on the Collateral Summary data segment in Manual Retry stage.

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

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

The Free Tasks screen is displayed.

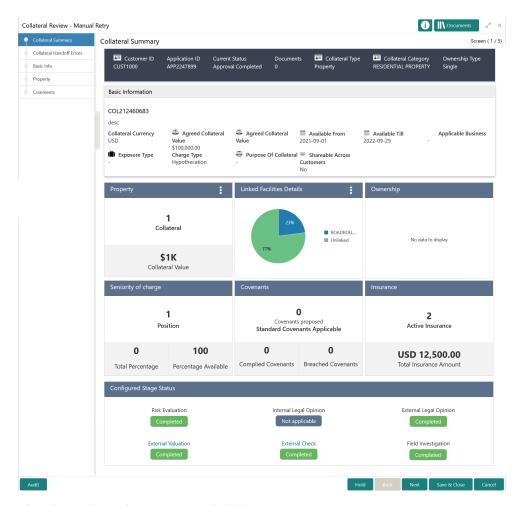
Figure 17-1 Free Tasks



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

The Manual Retry - Collateral Summary screen is displayed.

Figure 17-2 Manual Retry - Collateral Summary



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

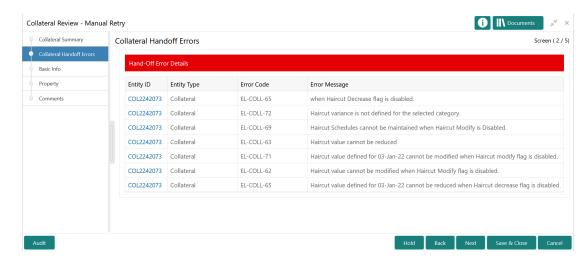
### Collateral Handoff Errors

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

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

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

Figure 17-3 Manual Retry - Collateral Handoff Errors



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

## **Basic Info**

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

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

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

i Documents Collateral Review - Manual Retry Collateral Summary Screen ( 3 / 5) Basic Info Collateral Handoff Errors Customer ID Customer Name Property Q CUST1000 Comments ■ Collateral details Collateral IDCOL2242073 Collateral Type Collateral Category RESIDENTIAL PROPERTY Collateral Description Collateral Currency \* Collateral Subcategory Description1 USD Agreed Collateral Value \* Collateral Start and End Date \* Purpose Of Collateral USD ▼ \$100,000.00 New Facility Applicable Business Seniority of Charge \* LT\_Lending × Pledge First Bank Haircut<sub>10</sub>% Collateral Status \* LTV Percentage 100 Active Not Submitted Ownership details Ownership Type \* Shareable Across Customers Single Revaluation Details Revaluation Type Manual Back Next Save & Close

Figure 17-4 Manual Retry - Basic Info

1. Modify the necessary details.

Note:

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

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

## **Property**

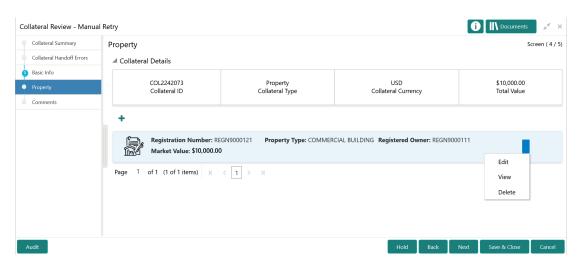
Information on the Property data segment in Manual Retry stage.

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

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



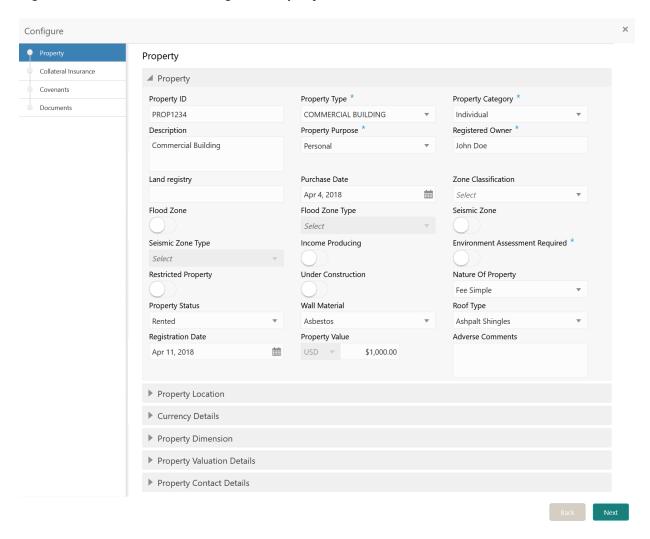
Figure 17-5 Manual Retry - Property



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



Figure 17-6 Enrichment - Configure - Property



Note:

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

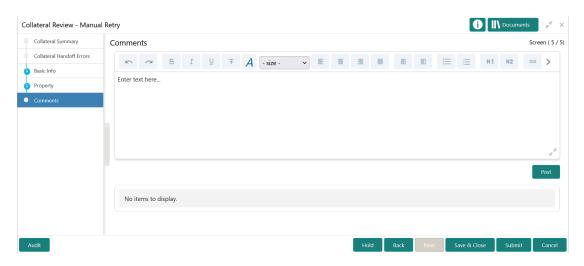
#### Comments

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

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

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

Figure 17-7 Manual Retry - Comments



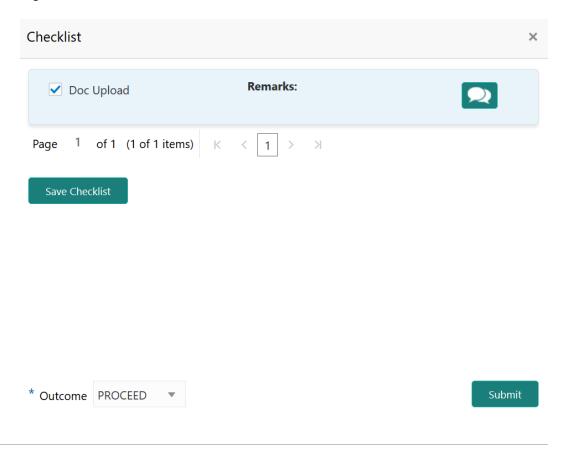
- 1. Type your comments for the Manual Retry stage in the **Comments** text box.
- 2. Click Post.

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

3. To manually handoff the review details, click **Submit**.

The **Checklist** window is displayed.

Figure 17-8 Enrichment - Checklist





#### Note:

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

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

Review details are handed off to the back office system.

#### Note:

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

