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





Oracle Banking Credit Facilities Process Management Collateral Evaluation User Guide, Release 14.7.5.0.0

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## **Preface**

## 1.1 Purpose

This guide is designed to help the user to quickly get acquainted with the Customer Standard Instructions maintenance process.

## 1.2 Audience

This guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

## 1.3 Documentation Accessibility

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### 1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

## 1.7 Related Resources

For more information on any related features, refer to the following documents

- Oracle Banking Security Management System User Guide
- Routing Hub Configuration User Guide
- Oracle Banking Getting Started User Guide

## 1.8 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

## 1.9 Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1-1 Acronyms and Abbreviations

Abbreviation	Description
System	Core Maintenance Module
NLP	Natural Language Processing
REST	Representational State Transfer

## 1.10 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click <b>Authorize</b> .
Audit	Used to view the maker details, checker details, and report status.
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.



Table 1-2 (Cont.) Basic Actions

Action	Description
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record.  This button is displayed in the widget, once the user click <b>Authorize</b> .
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click <b>Compare</b> .
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click <b>Compare</b> .
New	Used to add a new record.  When the user click <b>New</b> , the system displays a new record enabling to specify the required data.
ок	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click <b>Authorize</b> .
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes.  This button is displayed, once the user click <b>Compare</b> .
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

# 1.11 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3 Symbols and Icons - Common

Symbol/Icon	Function
J L	Minimize
7 F	
гэ	Maximize
L J	
×	Close



Table 1-3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Perform Search
Q	
	Open a list
•	
	Add a new record
+	
	Navigate to the first record
17	Travigate to the mat record
K	
	Navigate to the last record
>1	
71	
	Navigate to the previous record
4	
,	
	Navigate to the next record
•	
12121	Grid view
l III	
55001	List view
昌	



Table 1-3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
G	Refresh
+	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
6	Click to modify the fields.
:	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

Symbol/Icon	Function
0	A user
	Date and time

Table 1-4 (Cont.) Symbols and Icons - Audit Details

Symbol/Icon	Function
A	Unauthorized or Closed status
<b>⊘</b>	Authorized or Open status

Table 1-5 Symbols and Icons - Widget

Symbol/Icon	Function
6	Open status
	Unauthorized status
<u> </u>	Closed status
	Authorized status



2

## Introduction

## 2.1 About Collateral Evaluation

A brief introduction to the Collateral Evaluation process in OBCFPM.

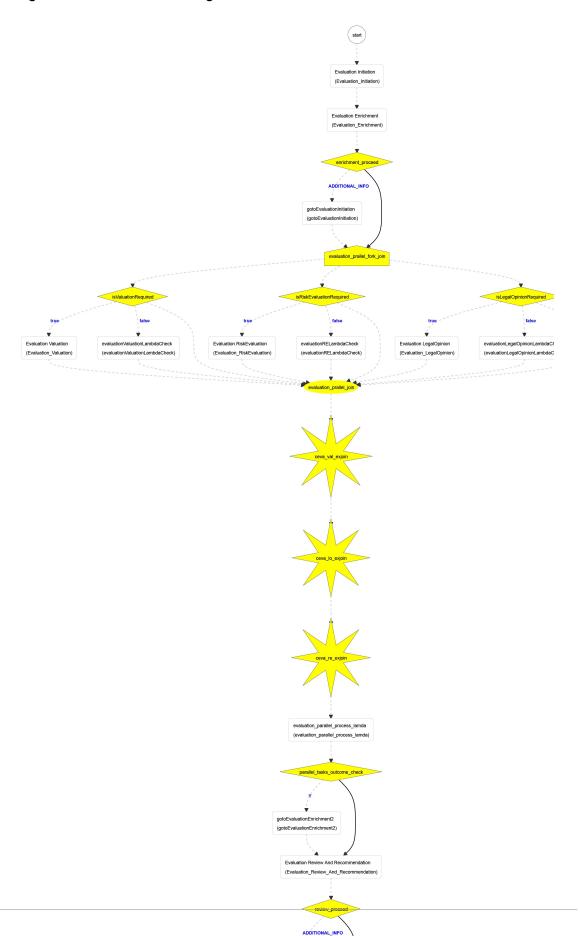
Collateral Evaluation is a process in which the customer approaches the bank and requests the bank to evaluate the collateral. The bank performs an in-principle collateral evaluation and informs the customer about the collateral value. The various activities performed for Collateral Evaluation are:

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

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



Figure 2-1 Process Flow Diagram



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

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



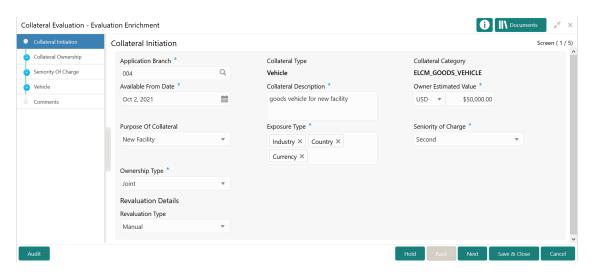
## **Enrichment**

## 3.1 Collateral Initiation

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

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

Figure 3-1 Enrichment - Collateral initiation



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

Table 3-1 Enrichment - Collateral Initiation - Field Description

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



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

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

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

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

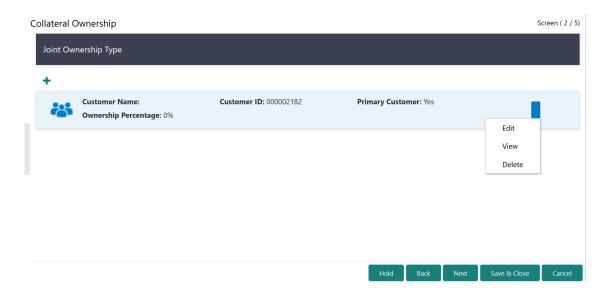
## 3.2 Collateral Ownership

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

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

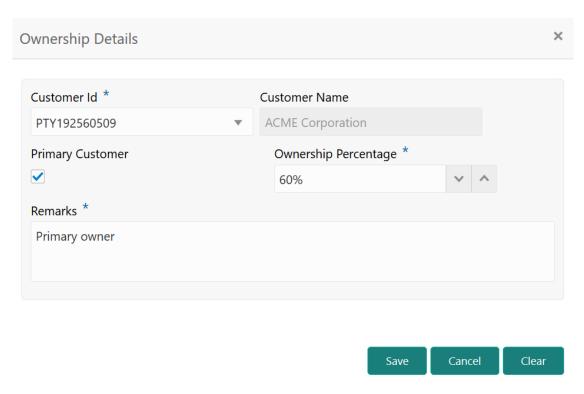


Figure 3-2 Enrichment - Collateral Ownership



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

Figure 3-3 Enrichment - Ownership Details



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



Table 3-2 Enrichment - Ownership Details - Field Description

Field	Description
Customer Id	Select the <b>Customer id</b> from the list of values.
Customer Name	The <b>Customer Name</b> of the selected customer is displayed.
Primary Customer	Enable this flag, if the selected customer is the <b>Primary Customer</b> .
	Note:  There can be only one Primary owner for the collateral.

#### **Ownership Percentage**

Specify the customer's Ownership Percentage.



Percentage should not be greater than 100 and less than or equal to zero. If Ownership Type is joint, then the total ownership percentage should be less than 100.

Remarks	Capture the <b>Remarks</b> for the owner.

2. Click Save.

Ownership details are added and displayed in the **Enrichment - Collateral Ownership** screen.

- To View, Edit, or Delete the added ownership details, click the action icon in the corresponding record and select the required option.
- 4. After capturing the ownership details, click **Next**.

The Enrichment - Seniority of Charge screen is displayed.

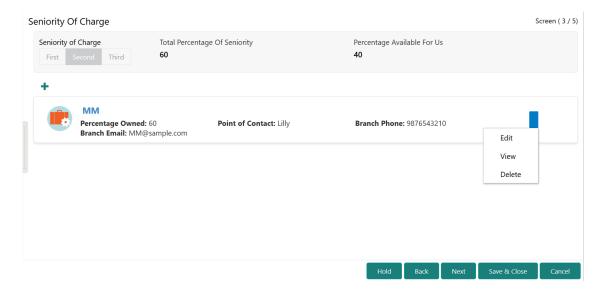
## 3.3 Seniority of Charge

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

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



Figure 3-4 Enrichment - Seniority of Charge



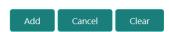
To add existing charge details:

Click the add icon.

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

Figure 3-5 Enrichment - Seniority Details





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

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

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

Figure 3-6 Enrichment - Seniority Details - Branch Details

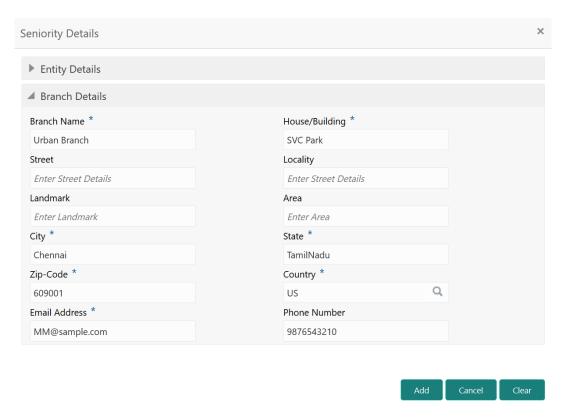




Table 3-4 Enrichment - Seniority Details - Branch Details - Field Description

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

#### 3. Click Add.

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

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

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

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



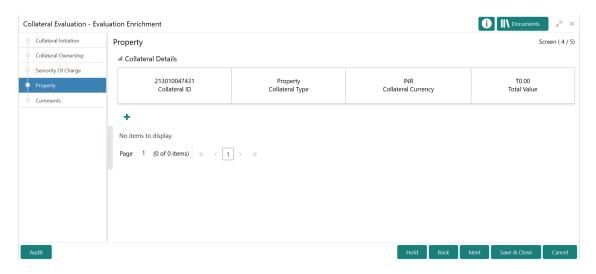
## 3.4 Collateral Types

## 3.4.1 Property

Information about the Property data segment in Evaluation Enrichment stage.

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

Figure 3-7 Enrichment - Property



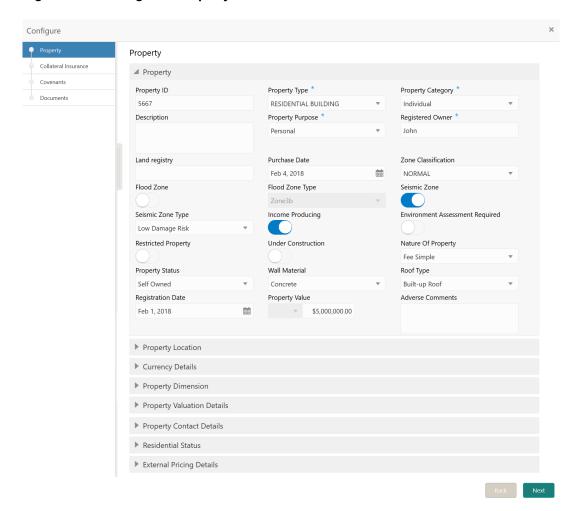
To add the property details:

Click the add icon.

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



Figure 3-8 Configure - Property



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

Table 3-5 Configure - Property - Field Description

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



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

Field	Description
Property Purpose	Select the purpose of the property from the drop down list. The options available include but are not limited to:  Personal Commercial
Registered Owner	Specify the name of <b>Registered Owner</b> of the property.
Land Registry	Specify the property <b>Land Registry</b> 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:  Zone1  Zone2  Zone3a  Zone3b
Seismic Zone	Enable this flag, if the property is in seismic zone.
Seismic Zone Type	Select the Seismic Zone Type from the drop down list, if the Seismic Zone flag is enabled. The options available include but are not limited to:  Low Damage Risk  Moderate Damage Risk  High Damage Risk  Highest Damage Risk
Income Producing	Enable this flag, if the property is producing income through rent or lease.
Environment Assessment Required	Enable this flag, if environment assessment is required for the property.
Restricted Property	Enable this flag, if the property is restricted by government authorities.
Under Construction	Enable this flag, if the property is under construction.
Nature of Property	Select the <b>Nature of Property</b> from the drop down list. The options available include but are not limited to:  • Fee Simple • Leasehold



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

Field	Description
Property Status	Select the <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
Roof Type	Select the property Roof Type from the drop down list. The options available include but are not limited to:  Ashpalt Shingles  Bamboo  Metal  Bricks  Built-Up Roof  Clay  Concrete Tiles  Mud  Rubber Slate  Solar Tiles  Solid Wood  Stone Coated Steel  Thatched  Copper  Others
Registration Date	Specify the date on which the property is registered.
Property Value	Select a currency and specify the value of property.
Adverse Comments	Catpture <b>Adverse Comments</b> about the property, if any.



Figure 3-9 Configure - Property Location

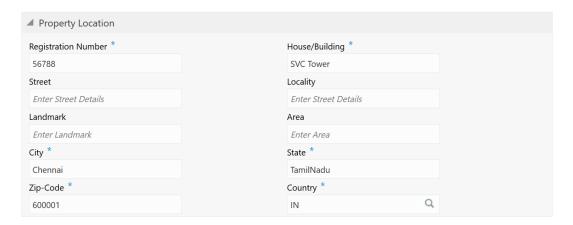


Table 3-6 Configure - Property Location - Field Description

Description
Specify the property Registration Number.
Specify the <b>House/Building</b> name.
Specify the <b>Street</b> in which the property is located.
Specify the <b>Locality</b> of the property.
Specify the <b>Landmark</b> for the property.
Specify the <b>Area</b> in which the property is located.
Specify the <b>City</b> in which the property is located.
Specify the <b>State</b> in which the property is located.
Specify the <b>Zip-Code</b> of the property area.
Specify the <b>Country</b> in which the property is located.

Figure 3-10 Configure - Property - Currency Details



Table 3-7 Configure - Property - Currency Details - Field Description

Field	Description
Currency	The system displays the collateral <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 3-11 Configure - Property - Property Dimension

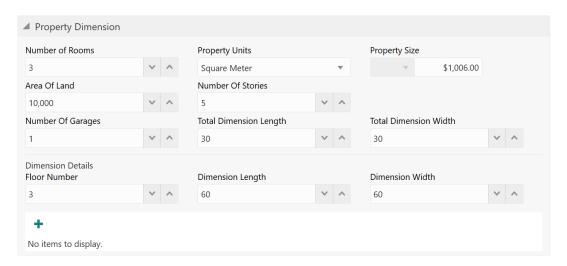


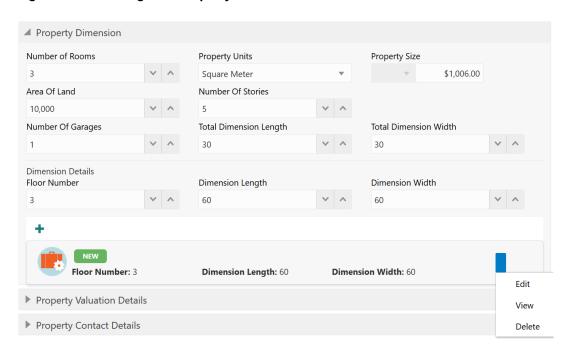
Table 3-8 Configure - Property Dimension - Field Description

Field	Parasintia a
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  Square Meter  Square Yard  Hectare  Acre
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 3-12 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 3-13 Configure - Property Valuation Details



Table 3-9 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 3-14 Configure - Property Contact Details

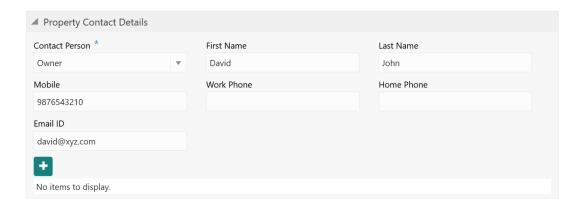


Table 3-10 Configure - Property Contact Details - Field Description

Field	Description
Contact Person	Select the Contact Person from the drop down list. The options available include but are not limited to:  Tenant  Builder  Real Estate Vendor  Owner
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 3-15 Configure - Property - Residential Status





Table 3-11 Configure - Property - Residential Status - Field Description

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



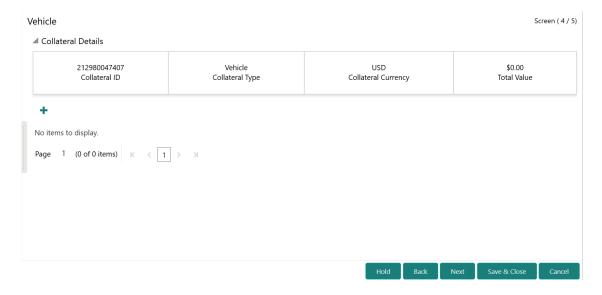
This topic contains only explanations for property related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

#### 3.4.2 Vehicle

Information about the Vehicle data segment in Evaluation Enrichment stage.

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

Figure 3-16 Enrichment - Vehicle

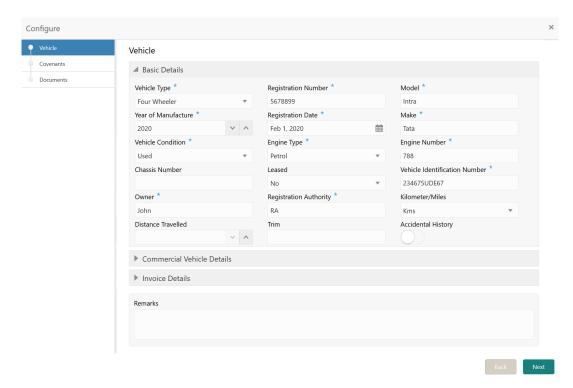


To add the vehicle details:

Click the add icon.

The Configure - Vehicle screen is displayed.

Figure 3-17 Configure - Vehicle



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

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

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



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

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

Figure 3-18 Configure - Vehicle - Commercial Vehicle Details

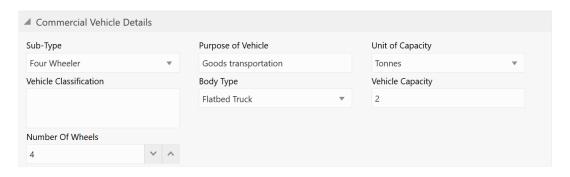


Table 3-13 Configure - Vehicle - Commercial Vehicle Details - Field Description

Field	Description
Sub-Type	Specify the Vehicle <b>Sub-Type</b> from the drop down list. The options available are:  • Four Wheeler  • Heavy Commercial Vehicles  • Light Commercial Vehicles  • Three Wheeler  • Two Wheeler
Purpose of Vehicle	Specify for what purpose the vehicle is used.



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

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

Figure 3-19 Configure - Vehicle - Invoice Details

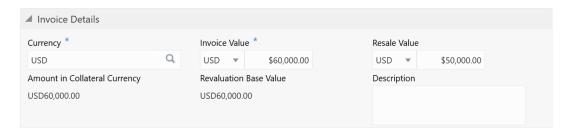


Table 3-14 Configure - Vehicle - Invoice Details - Field Description

Field	Description
Currency	Specify the <b>Currency</b> in which invoice is prepared.
Invoice value	Specify the <b>Invoice value</b> of the vehicle.
Resale value	Specify the <b>Resale Value</b> of the vehicle.
Amount in Collateral Currency	The system converts and displays the vehicle value in collateral currency.



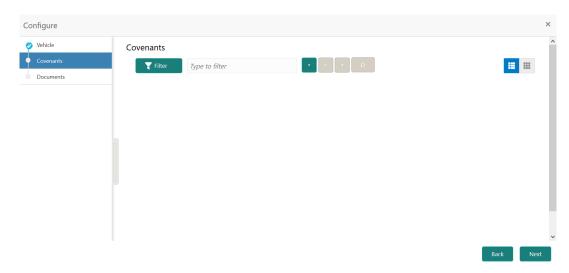
Table 3-14 (Cont.) Configure - Vehicle - Invoice Details - Field Description

Field	Description
Revaluation Base Value	The system calculates and displays the <b>Revaluation Base Value</b> in this field.
Description	Specify a brief description about the vehicle.

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

The Configure - Vehicle - Covenants screen is displayed.

Figure 3-20 Configure - Vehicle - Covenants



4. Add Covenants for the Vehicle.

Refer **Annexure - I** for information on adding covenants.

After adding covenants, click Next.

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

Add collateral documents.

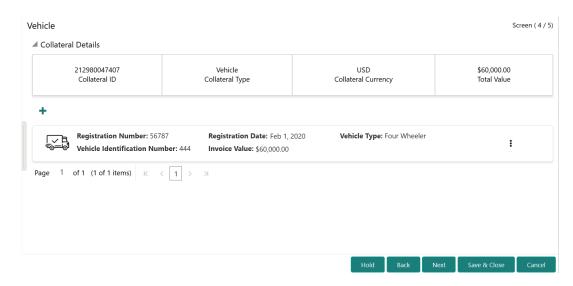
Refer Annexure - II for information on adding documents.

7. After adding required documents, click **Submit**.

The vehicle details are added and displayed in the **Enrichment - Vehicle** screen as shown below.



Figure 3-21 Enrichment - Vehicle - Collateral Added



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

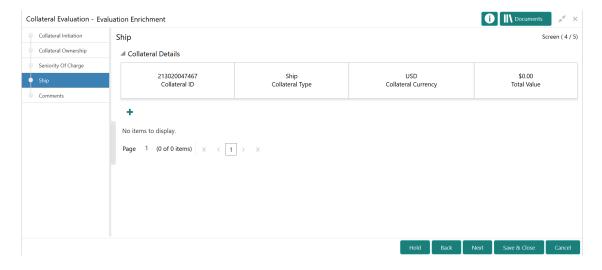
After adding the vehicle details, click Next in the Enrichment - Vehicle screen.
 The Enrichment - Comments screen is displayed.

## 3.4.3 Ship

Information about the Ship data segment in Evaluation Enrichment stage.

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

Figure 3-22 Enrichment - Ship

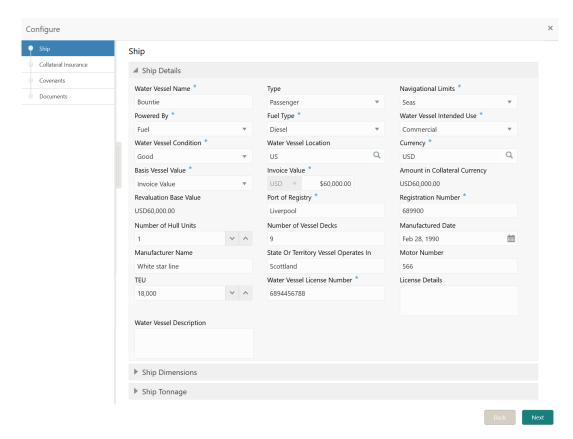


To add the Ship type collateral:

Click the add icon.

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

Figure 3-23 Configure - Ship



2. Provide all the ship details in the Configure - Ship screen.

For field level information, refer the following tables.

Table 3-15 Configure - Ship Details - Field Description

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



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

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



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

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

Figure 3-24 Configure - Ship Dimensions



Table 3-16 Configure - Ship Dimensions - Field Description

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



Figure 3-25 Configure - Ship Tonnage



Table 3-17 Configure - Ship Tonnage - Field Description

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



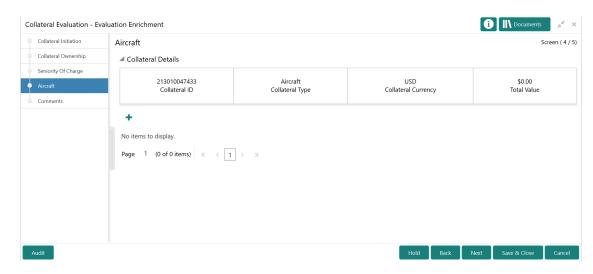
This topic contains only explanations for Water Vessel related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

### 3.4.4 Aircraft

Information about the Aircraft data segment in Evaluation Enrichment stage.

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

Figure 3-26 Enrichment - Aircraft

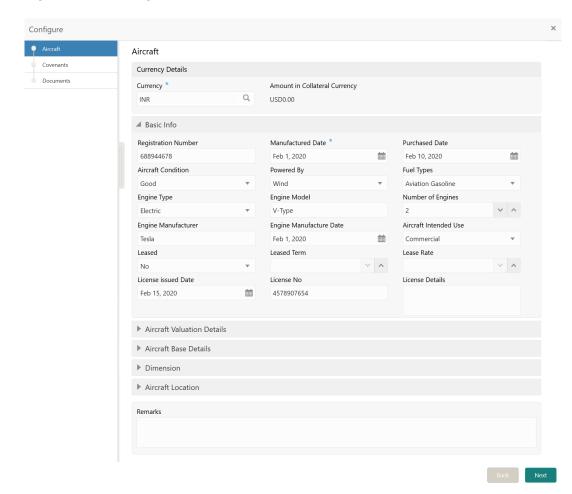


To add the Aircraft type collateral:

1. Click the add icon.

The Configure - Aircraft screen is displayed.

Figure 3-27 Configure - Aircraft





Provide all the details about the aircraft in the Configure - Aircraft screen.For field level information, refer the following tables.

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

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

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

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



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

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

Figure 3-28 Configure - Aircraft - Aircraft Valuation Details



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

Field	Description
Aircraft Value Basis	Select the Aircraft Value Basis from the drop down list. The options available are: Invoice Value Market Value
Invoice Value / Market Value	Invoice Value field is displayed, if Invoice Value is selected as the Aircraft Value Basis.
	if Market Value is selected as the Aircraft Value Basis, Market Value field is displayed.
	Specify the <b>Invoice Value</b> / <b>Market Value</b> of the aircraft.
Resale Value	Specify the <b>Resale Value</b> of the aircraft.
Valuation Date	Specify the date on which the aircraft is valuated.



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

Field	Description
Valuation Amount	Specify the aircraft Valuation Amount.
Revaluation Base Value	Specify the aircraft base value for revaluation.

Figure 3-29 Configure - Aircraft - Aircraft Base Details

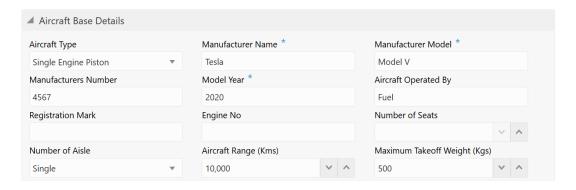


Table 3-21 Configure - Aircraft - Aircraft Base Details - Field Description

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

Figure 3-30 Configure - Aircraft - Dimension





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

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

Figure 3-31 Configure - Aircraft - Aircraft Location

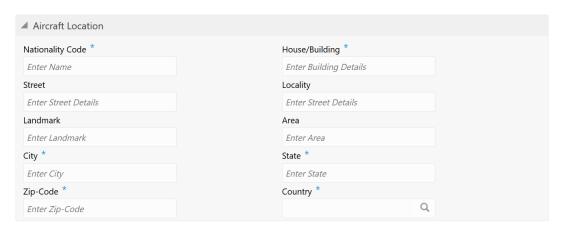


Table 3-23 Configure - Aircraft - Aircraft Location - Field Description

Field	Description
Nationality Code	Specify the <b>Nationality Code</b> for the aircraft location
House/Building	Specify the port of aircraft.
Street	Specify the <b>Street</b> in which the port is located.
Locality	Specify the <b>Locality</b> of the port.
Landmark	Specify the Landmark for the port.
Area	Specify the Area in which the port is located.
City	Specify the City in which the port is located.
State	Specify the <b>State</b> in which the port is located.
Zip-Code	Specify the <b>Zip-Code</b> of the aircraft location.
Country	Specify the <b>Country</b> in which the port is located.



Note:

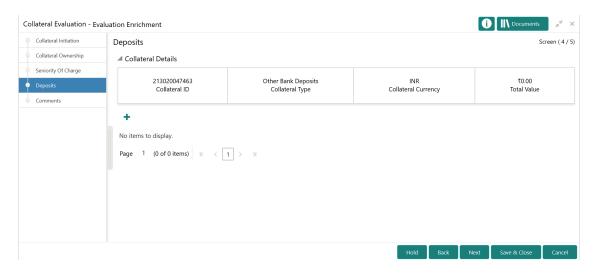
This topic contains only explanations for Aircraft related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

# 3.4.5 Deposits

Information about the Deposits data segment in Evaluation Enrichment stage.

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

Figure 3-32 Enrichment - Deposits

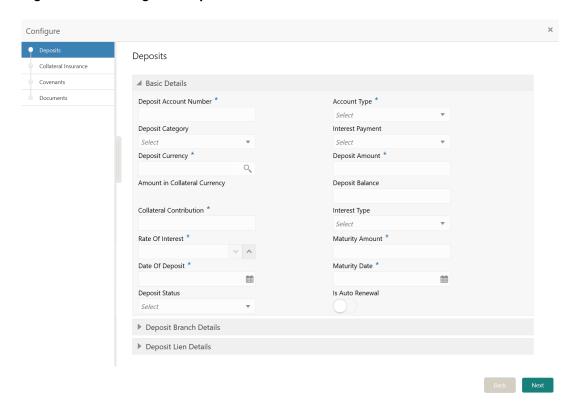


To add the deposit type collateral:

1. Click the add icon.

The Configure - Deposits screen is displayed.

Figure 3-33 Configure - Deposits



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

Table 3-24 Basic Details - Field Description

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



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

Description
Specify the deposit Maturity Amount.
Specify the Date of Deposit.
Specify the deposit Maturity Date.
Select the <b>Deposit Status</b> from the drop down list.
Enable this flag, if auto renewal is applicable for the deposit.

Figure 3-34 Configure - Deposits - Branch Details

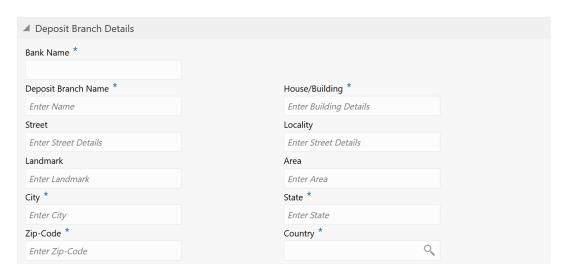


Table 3-25 Deposit Branch Details - Field Description

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



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

Field	Description
Country	Specify the <b>Country</b> in which the bank branch is located.

Figure 3-35 Configure - Deposits - Lien Details



Table 3-26 Deposit Lien Details - Field Description

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



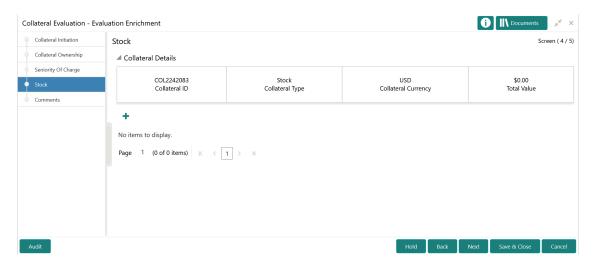
This topic contains only explanations for Deposit related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

### 3.4.6 Stocks

Information about the Stocks data segment in Evaluation Enrichment stage.

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

Figure 3-36 Enrichment - Stock

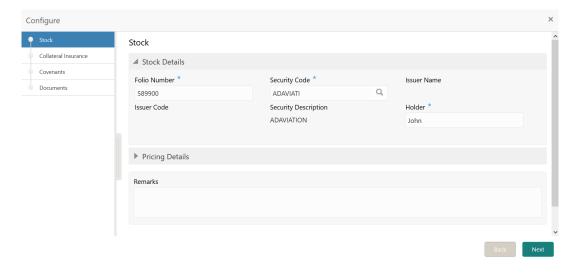


To add the stock type collateral:

Click the add icon.

The Configure - Stock screen is displayed.

Figure 3-37 Configure - Stock Details



2. Provide all the details about the stcok in the **Configure - Stock** screen.

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

Field	Description
Folio Number	Specify the stock Folio Number.
Security Code	Specify the stock <b>Security Code</b> .
Issuer Name	Specify the stock Issuer Name.
Issuer Code	Specify the stock Issuer Code.



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

Field	Description
Security Description	<b>Security Description</b> maintained for the selected <b>Security Code</b> is defaulted here.
Holder	Specify the name of stock holder.

Figure 3-38 Configure - Stock - Pricing Details

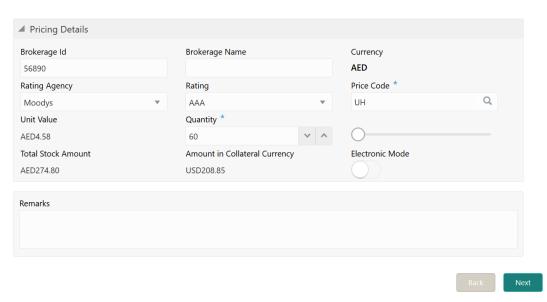


Table 3-28 Configure - Stock - Pricing Details - Field Description

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



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



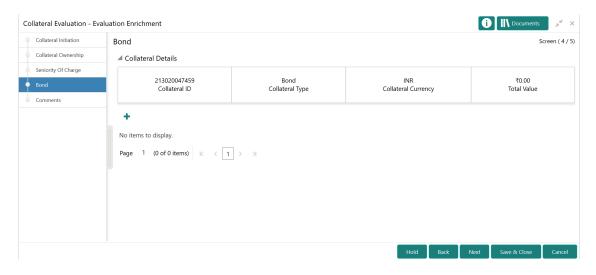
This topic contains only explanations for Stock related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

#### 3.4.7 Bonds

Information about the Bonds data segment in Evaluation Enrichment stage.

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

Figure 3-39 Enrichment - Bond

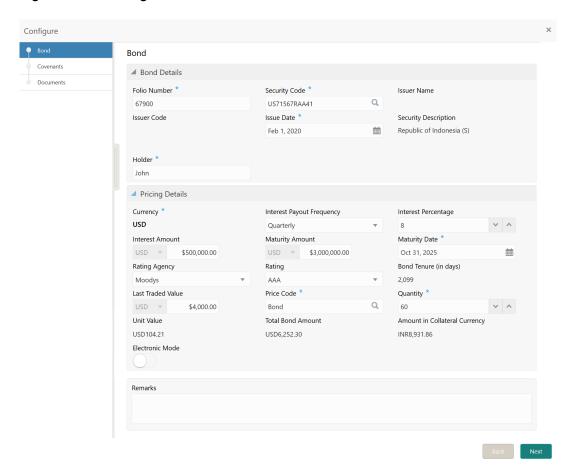


To add the Bond type collateral:

1. Click the add icon.

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

Figure 3-40 Configure - Bond



2. Provide all the details about the bond in the **Configure - Bond** screen.

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

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

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

Field	Description
Currency	Bond currency is displayed based on the selected <b>Security Code</b> .



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

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

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



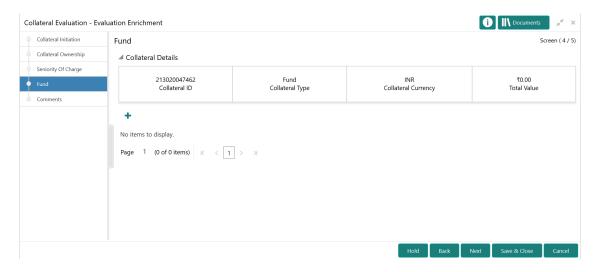
This topic contains only explanations for Bond related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

#### 3.4.8 Funds

Information about the Funds data segment in Evaluation Enrichment stage.

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

Figure 3-41 Enrichment - Fund

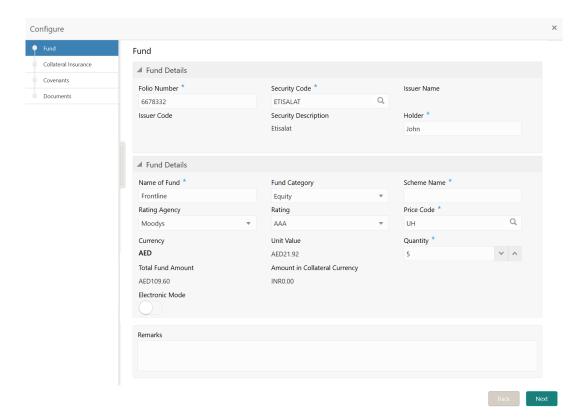


To add the Fund type collateral:

Click the add icon.

The Configure - Fund screen is displayed.

Figure 3-42 Configure - Fund



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



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

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

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



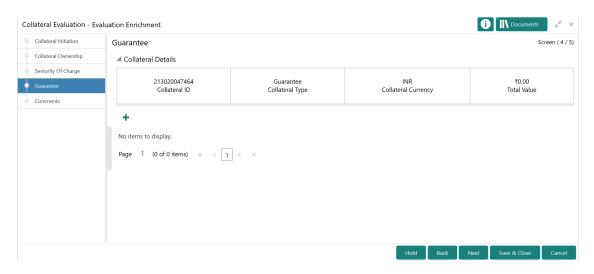
This topic contains only explanations for Fund related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

# 3.4.9 Guarantee

Information about the Guarantee data segment in Evaluation Enrichment stage.

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

Figure 3-43 Enrichment - Guarantee

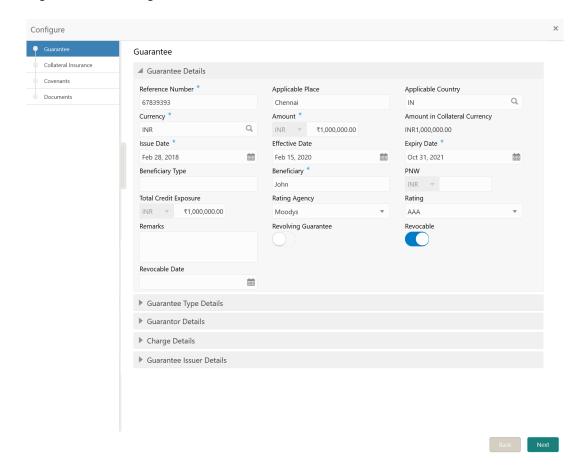


To add the Guarantee type collateral:

Click the add icon.

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

Figure 3-44 Configure - Guarantee





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

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

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

Figure 3-45 Configure - Guarantee Type Details





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

Field	Description
Gurantee Type	Select the <b>Guarantee Type</b> from the drop down list.
Financial Contract Details	Capture the guarantee contract details.

Figure 3-46 Configure - Guarantor Details



Table 3-34 Configure - Guarantor Details - Field Description

Description Specify the Guarantor ID.	

Figure 3-47 Configure - Guarantee - Charge Details

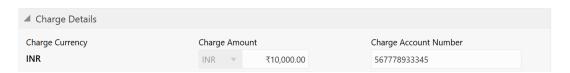


Table 3-35 Configure - Guarantor - Charge Details - Field Description

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



Figure 3-48 Configure - Guarantee Issuer Details

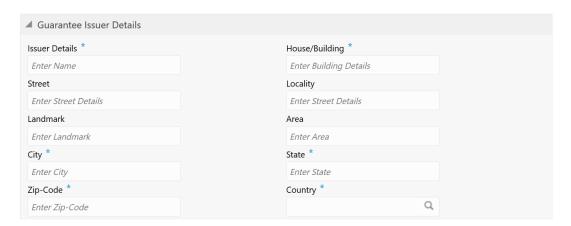


Table 3-36 Configure - Guarantee Issuer Details - Field Description

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



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

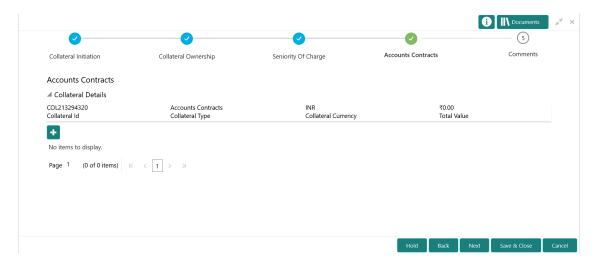
#### 3.4.10 Account Contracts

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

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



Figure 3-49 Enrichment - Accounts Contracts

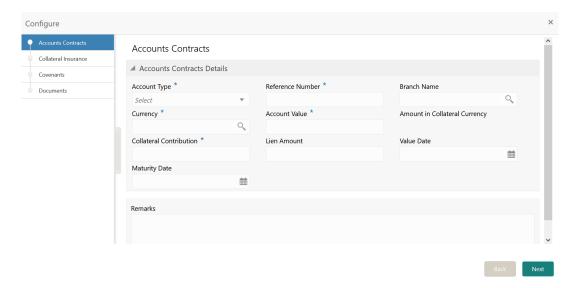


To add the Accounts Contract type collateral:

Click the add icon.

The Configure - Accounts Contracts screen is displayed.

Figure 3-50 Configure - Accounts Contracts



Provide the Account Contract details in the Configure - Account Contracts screen.For field level information, refer the following tables.

Table 3-37 Configure - Account Contracts - Field Description

Field	Description
Account Type	Select the <b>Account Type</b> from the drop down list.



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

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

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



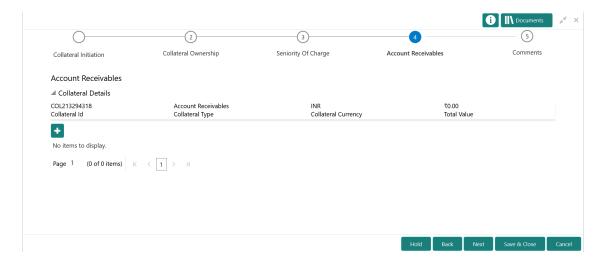
This topic contains only explanations for Account Contract related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

### 3.4.11 Account Receivables

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

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

Figure 3-51 Enrichment - Account Receivables



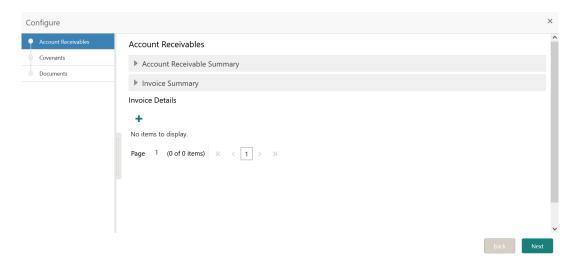
To add the Account Receivable type collateral:



1. Click the add icon.

The Configure - Account Receivables screen is displayed.

Figure 3-52 Configure - Account Receivables



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

Figure 3-53 Account Receivable Summary

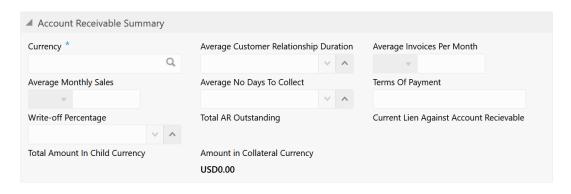


Table 3-38 Account Receivable Summary - Field Description

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



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

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

Figure 3-54 Invoice Summary

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

Table 3-39 Invoice Summary - Field Description

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



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

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

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

Figure 3-55 Invoice Details

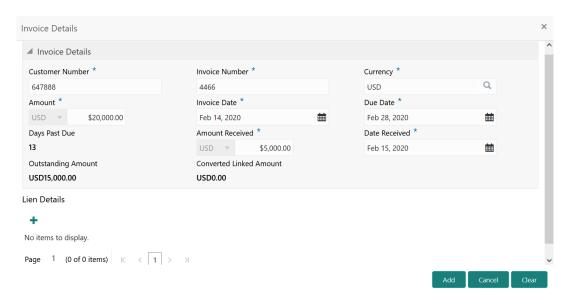


Table 3-40 Invoice Details - Field Description

Field	Description
Customer Number	Specify the <b>Customer Number</b> for adding invoice details for account receivable.
Invoice Number	Specify the account receivable Invoice Number.
Currency	Specify the account receivable invoice Currency.
Amount	Specify the account receivable invoice Amount.
Invoice Date	Specify the account receivable Invoice Date.
Due Date	Specify the Account Receivable <b>Due Date</b> .
Days Past Due	The system displays the number of days the payment is missed after the due date.
Amount Received	Specify the account receivable <b>Amount Received</b> already.
Date Received	Specify the date on which the account receivable amount is received.



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

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

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

Figure 3-56 Lien Details

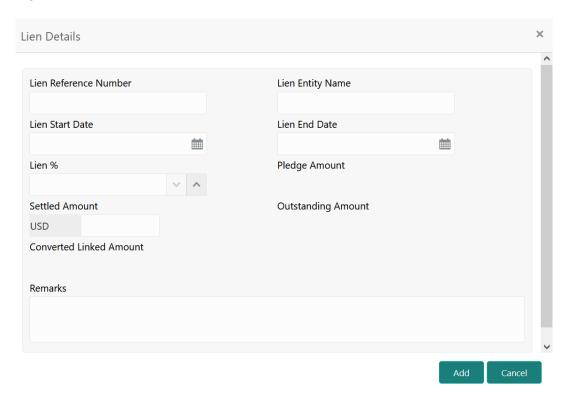


Table 3-41 Lien Details - Field Description

Field	Description
Lien Reference Number	Specify the Lien Reference Number.
Lien Entity Name	Specify the Lien Entity Name.
Lien Start Date	Specify the Lien Start Date.
Lien End Date	Specify the Lien End Date.
Lien %	Specify the <b>Lien %</b> .
Pledge Amount	Specify the account receivable amount pledged by your customer.



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

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



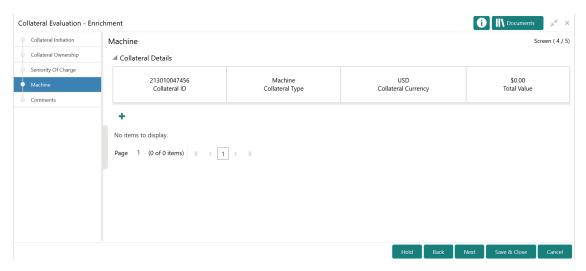
This topic contains only explanations for Account Receivables related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

#### 3.4.12 Machine

Information about the Machine data segment in Evaluation Enrichment stage.

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

Figure 3-57 Enrichment - Machine



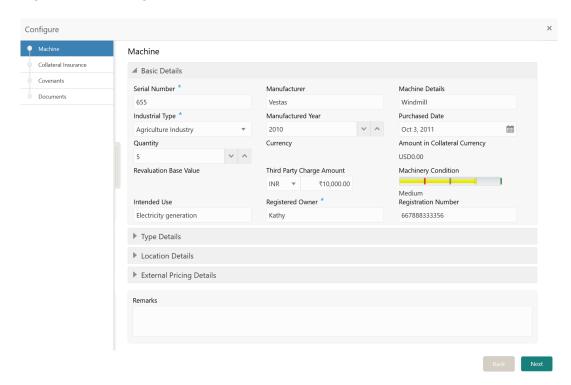
To add the Machine type collateral:

1. Click the add icon.

The Configure - Machine screen is displayed.



Figure 3-58 Configure - Machine



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

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

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



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

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

Figure 3-59 Configure - Machine - Type Details

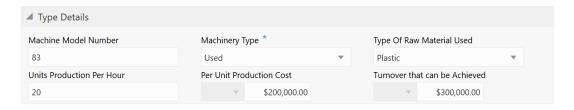


Table 3-43 Configure - Machine - Type Details - Field Description

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



Figure 3-60 Configure - Machine - Location Details

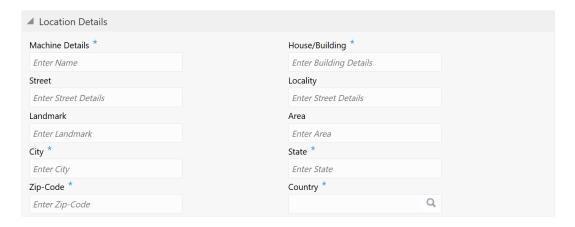


Table 3-44 Configure - Machine - Location Details - Field Description

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

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



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

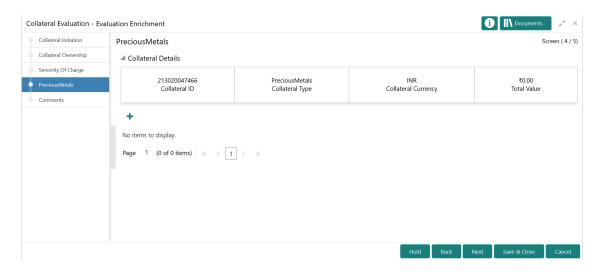
## 3.4.13 Precious Metals

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

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



Figure 3-61 Enrichment - Precious Metals

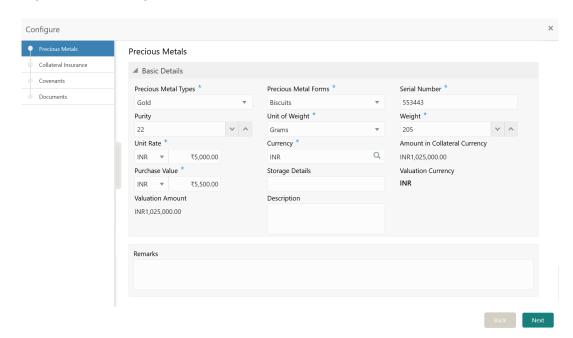


To add the precious metal type collateral:

1. Click the add icon.

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

Figure 3-62 Configure - Precious Metals



Provide the precious metal details in the Configure - Precious Metal screen.For field level information, refer the following table.



Table 3-45 Configure - Precious Metals - Field Description

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

#### Note:

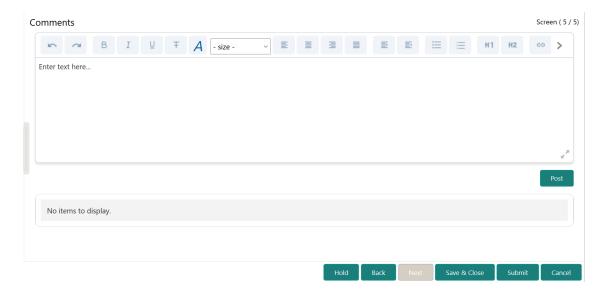
This topic contains only explanations for Precious Metal related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

# 3.5 Comments

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

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

Figure 3-63 Enrichment - Comments



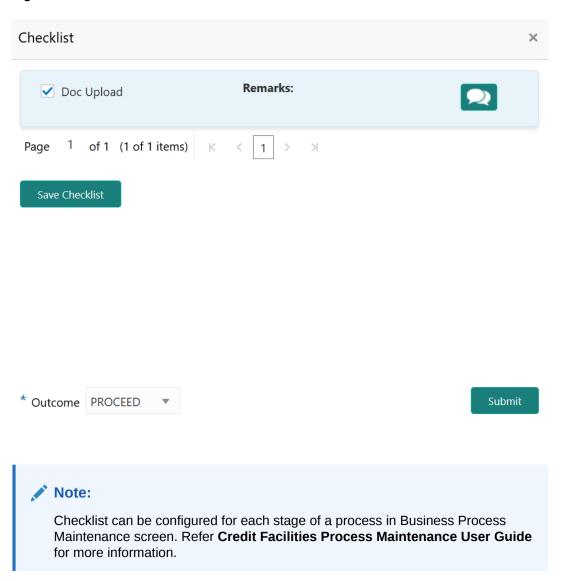
- 1. Type your comments for the Evaluation Enrichment stage in the **Comments** text box.
- Click Post.

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

3. To submit the Evaluation Enrichment task to next stage, click **Submit**.

The Checklist window is displayed.

Figure 3-64 Enrichment - Checklist



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

The application is moved to the next stage.

4

# Valuation

#### 4.1 Valuation

Detailed information about the Valuation stage in Collateral Evaluation process.

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

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

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

The following data segments are available in the Valuation stage:

- Collateral Summary
- Internal Valuation
- Comments
- Collateral Summary
   Information about the Collateral Summary data segment in the Valuation stage.
- Internal Valuation

Procedure to add internal valuation details.

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

# 4.1.1 Collateral Summary

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

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

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



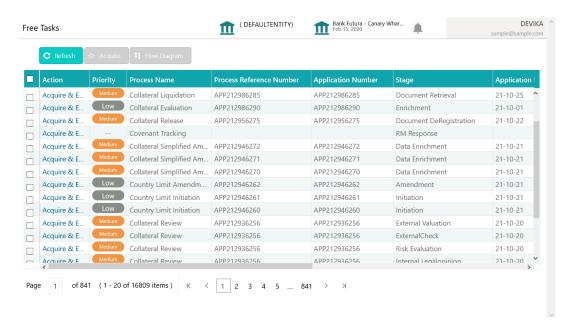
#### Note:

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

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

The Free Tasks screen is displayed.

Figure 4-1 Free Tasks



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

The Valuation - Collateral Summary screen is displayed.



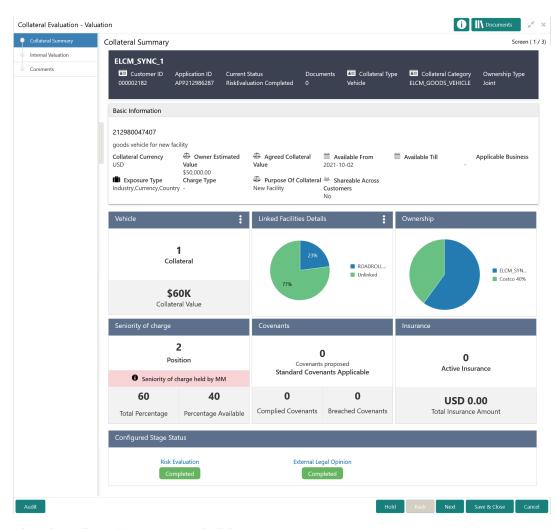


Figure 4-2 Valuation - Collateral Summary

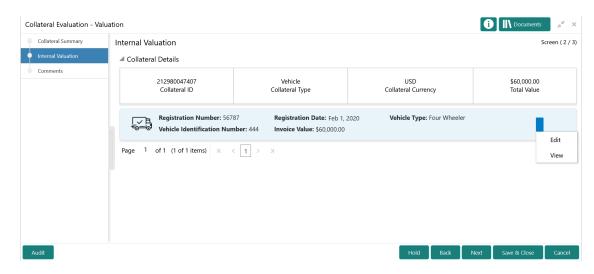
3. View the collateral summary and click Next.

# 4.1.2 Internal Valuation

Procedure to add internal valuation details.

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

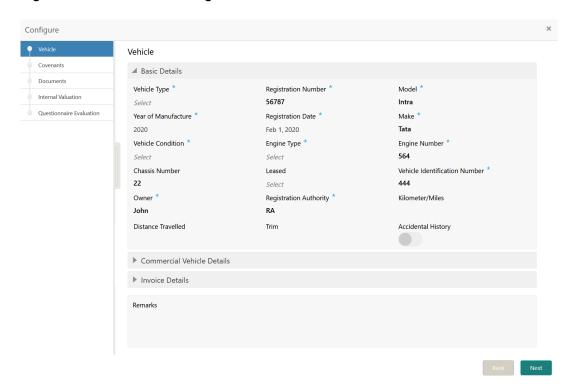
Figure 4-3 Valuation - Internal Valuation



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

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

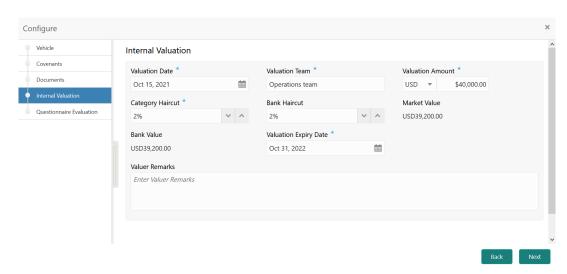
Figure 4-4 Valuation - Configure - Vehicle



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

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

Figure 4-5 Valuation - Configure - Internal Valuation



3. Specify the internal valuation details.

For field level information, refer the below table.

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

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

4. Click Next.

The Valuation - Configure - Questionnaire Evaluation screen is displayed.



Vehicle
Covenants
Documents
Internal Valuation
Questionnaire Evaluation

Evaluate

Value Risk

Figure 4-6 Valuation - Configure - Questionnaire Evaluation



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

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

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

#### 4.1.3 Comments

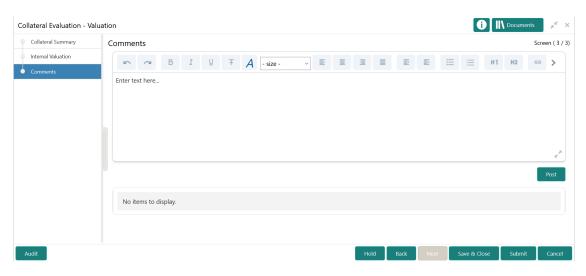
Information about the Comments data segment in the Valuation stage.

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

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



Figure 4-7 Valuation - Comments



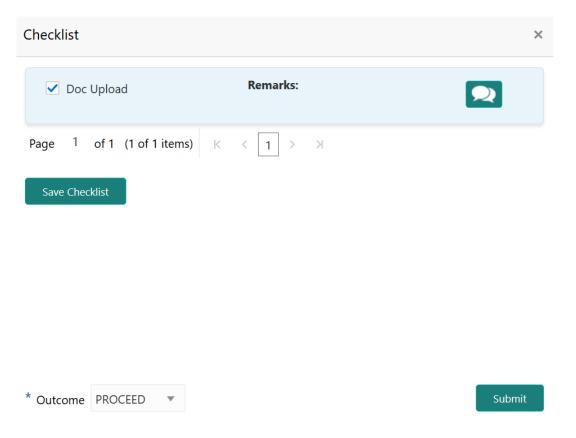
- 1. Type your comments for the Valuation stage in the **Comments** text box.
- 2. Click Post.

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

3. Click Submit.

The Checklist window is displayed.

Figure 4-8 Checklist





- 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.



5

# Risk Evaluation

### 5.1 Risk Evaluation

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

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

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

- Collateral Summary
- Risk Evaluation
- Comments
- Summary
   Information about the Summary data segment in the Risk Evaluation stage.
- Risk Evaluation
   Procedure to add risk evaluation details for the collateral.
- Comments
   Information about the Comments data segment in the Risk Evaluation stage.

## 5.1.1 Summary

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

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

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

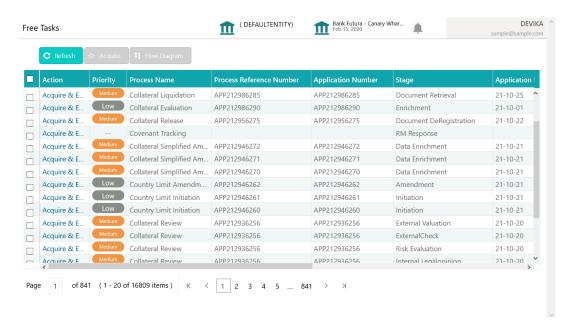
#### Note:

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

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

The Free Tasks screen is displayed.

Figure 5-1 Free Tasks



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

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



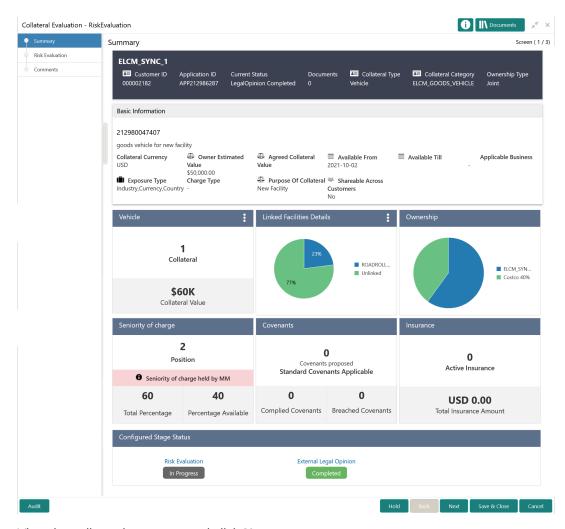


Figure 5-2 Risk Evaluation - Summary

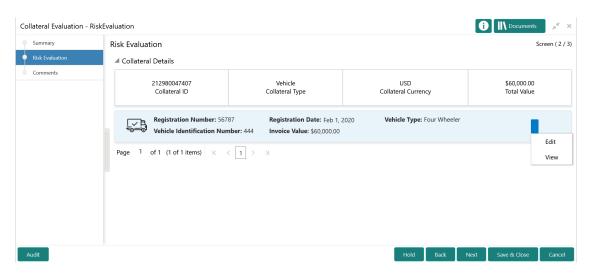
3. View the collateral summary and click Next.

### 5.1.2 Risk Evaluation

Procedure to add risk evaluation details for the collateral.

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

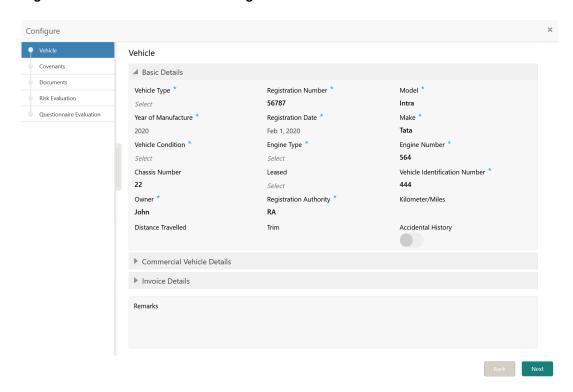
Figure 5-3 Risk Evaluation - Risk Evaluation



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

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

Figure 5-4 Risk Evaluation - Configure - Vehicle

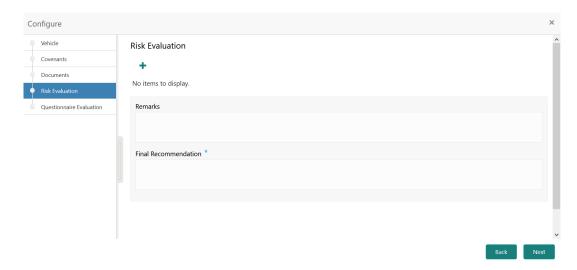


For information on the **Vehicle**, **Covenants**, and **Documents** menus, refer the **Enrichment** chapter.

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

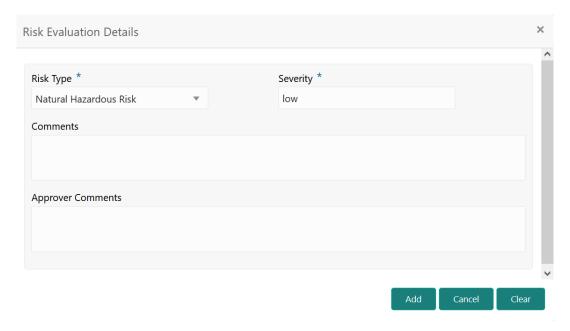


Figure 5-5 Risk Evaluation - Configure - Risk Evaluation



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

Figure 5-6 Risk Evaluation Details



Specify all the details in the Risk Evaluation Details window.For field level information, refer the below table.



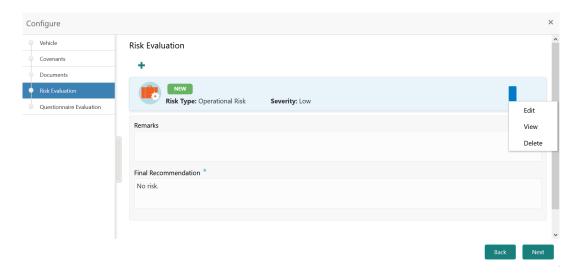
Table 5-1 Risk Evaluation Details - Field Description

	Para di Cara
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 5-7 Risk Evaluation - Configure - Risk Evaluation Added



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

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

The Risk Evaluation - Configure - Questionnaire Evaluation screen is displayed.



Configure

Vehicle
Covenants
Documents
Risk Evaluation

Questionnaire Evaluation

Value Risk

Value Risk

Submit

Figure 5-8 Risk Evaluation - Configure - Questionnaire Evaluation



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

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

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

## 5.1.3 Comments

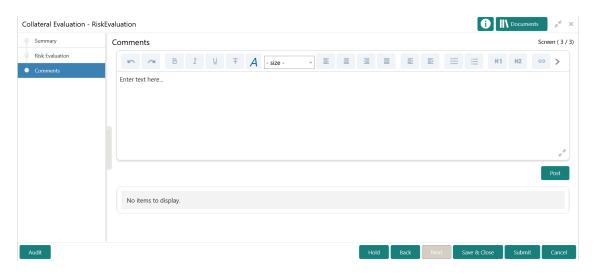
Information about the Comments data segment in the Risk Evaluation stage.

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

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



Figure 5-9 Risk Evaluation - Comments



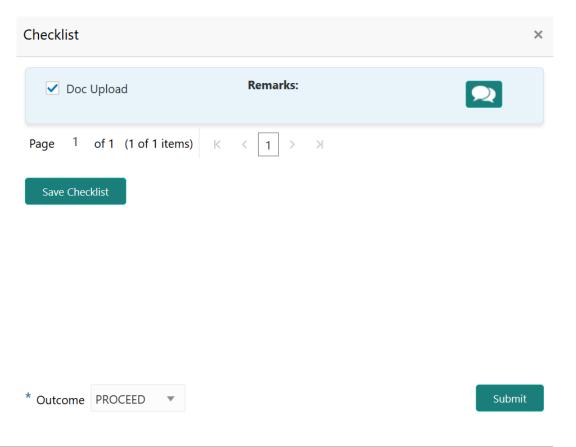
- **1.** Type your comments for the Risk Evaluation stage in the **Comments** text box.
- 2. Click Post.

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

3. Click Submit.

The Checklist window is displayed.

Figure 5-10 Checklist





- 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.



6

# **Legal Opinion**

# 6.1 Legal Opinion

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

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

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

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

- Collateral Summary
- Legal Opinion
- Comments
- Collateral Summary
   Information about the Collateral Summary data segment in the Legal Opinion stage.
- Legal Opinion
   Procedure to capture legal opinion for the collateral.
- Comments
   Information about the Comments data segment in the Legal Opinion stage.

### 6.1.1 Collateral Summary

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

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

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

Configured Stage Status

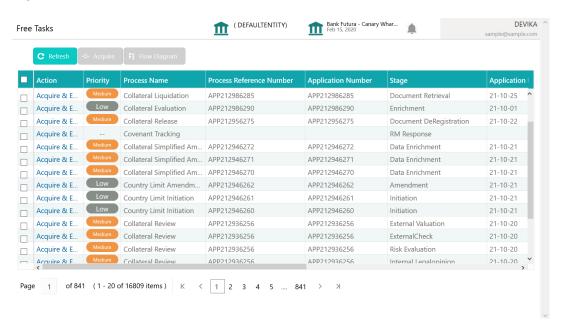


The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

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

The **Free Tasks** screen is displayed.

Figure 6-1 Free Tasks



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

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



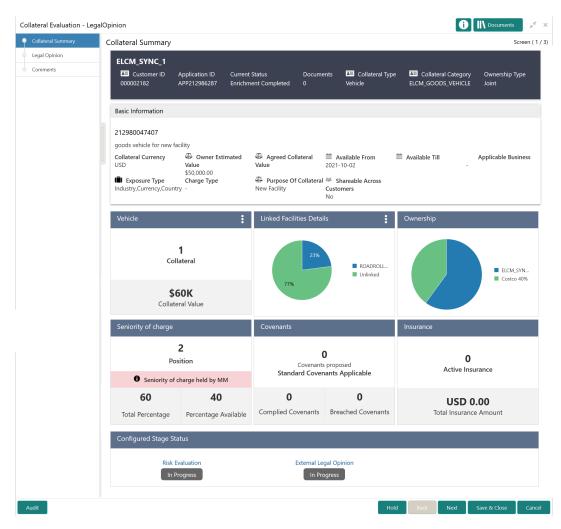


Figure 6-2 Legal Opinion - Collateral Summary

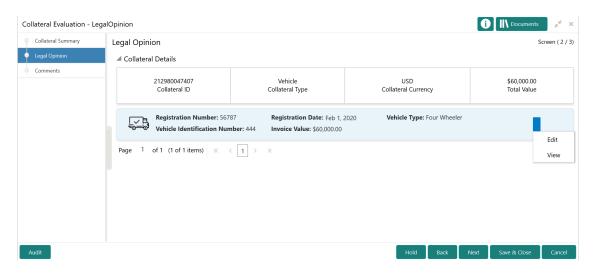
3. View the Collateral Summary and click Next.

# 6.1.2 Legal Opinion

Procedure to capture legal opinion for the collateral.

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

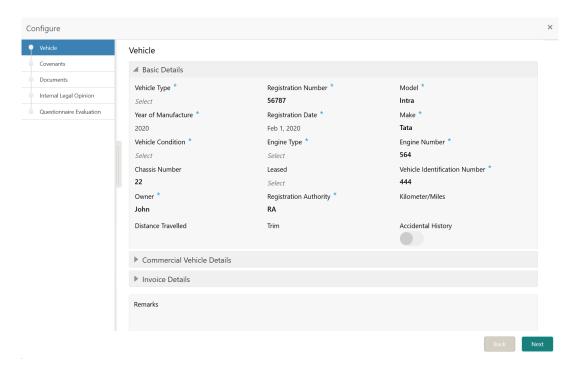
Figure 6-3 Legal Opinion - Legal Opinion



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

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

Figure 6-4 Legal Opinion - Configure - Vehicle

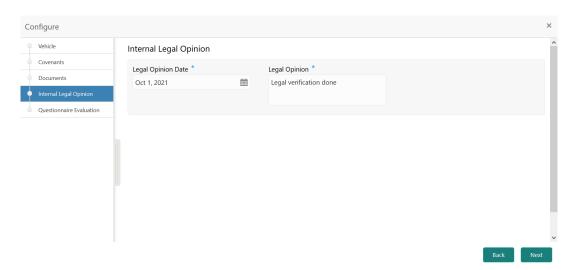


For information on the **Vehicle**, **Covenants**, and **Documents** menus, refer the **Enrichment** chapter.

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



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



3. Specify the legal opinion details.

For field level information, refer the below table.

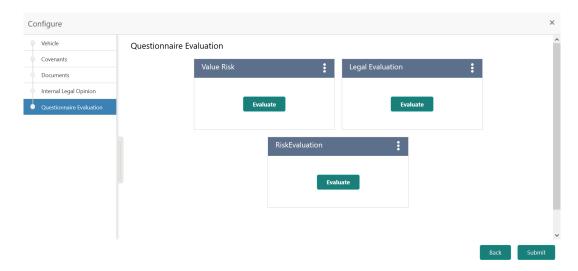
Table 6-1 Legal Opinion - Configure - Internal Legal Opinion - Field Description

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

Click Next.

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

Figure 6-6 Legal Opinion - Configure - Questionnaire Evaluation







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

5. Click Evaluate in any of the tile.

The **Questionnaire** window is displayed.

Figure 6-7 Questionnaire



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

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

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

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

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

#### 6.1.3 Comments

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

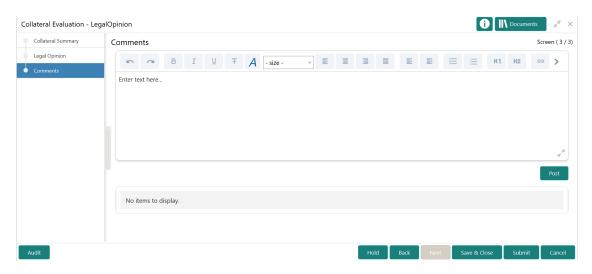
The Comments data segment allows you to post overall comments for the Legal Opinion stage. Posting comments helps the user of next stage to better understand the application.

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



Cancel

Figure 6-8 Legal Opinion - Comments



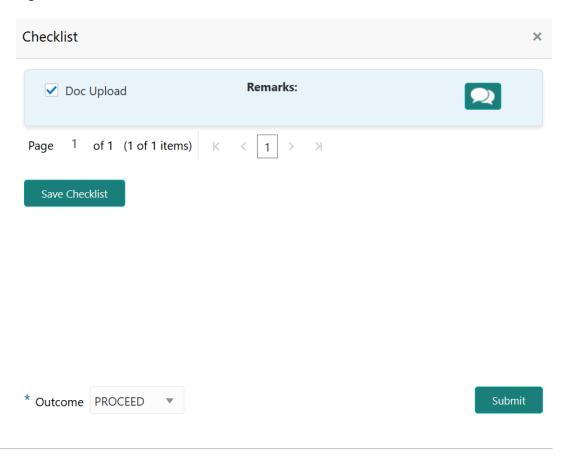
- 1. Type your comments for the Legal Opinion stage in the **Comments** text box.
- 2. Click Post.

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

3. Click Submit.

The Checklist window is displayed.

Figure 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 on clicking **Submit**.

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



7

# Review and Recommendation

#### 7.1 Review and Recommendation

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

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

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

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

- Summary
- Collateral Review
- Comments
- Summary

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

Collateral Review

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

Comments

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

## 7.1.1 Summary

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

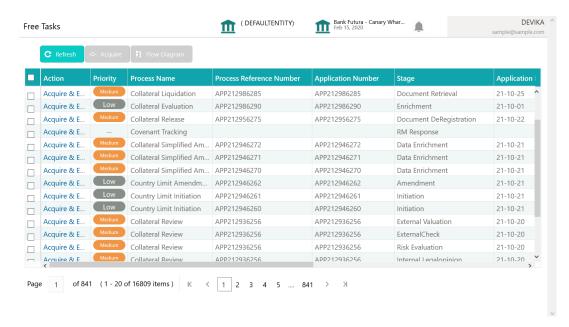
In the Summary data segment, the following collateral details captured in the previous stages are displayed.

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

- Configured Stage Status
- To launch the Review and Recommendation Summary screen, navigate to Tasks >
  Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 7-1 Free Tasks



2. Click Acquire & Edit in the required Review and Recommendation task.

The Review and Recommendation - Summary screen is displayed.

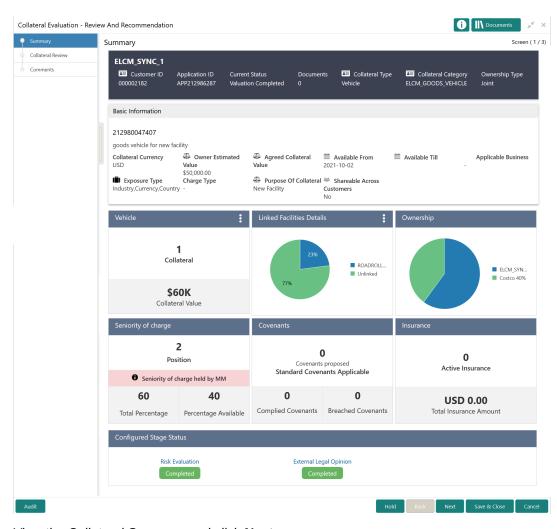


Figure 7-2 Review and Recommendation - Summary

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

## 7.1.2 Collateral Review

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

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

i Documents Collateral Evaluation - Review And Recommendation Screen ( 2 / 3) Collateral Review ELCM\_SYNC\_1 Comments Collateral Category 基 Customer ID Collateral Type 000002182 APP212986287 Valuation Completed Vehicle Basic Information 212980047407 goods vehicle for new facility ⊕ Owner Estimated Collateral Currency Agreed Collateral Available From Available Till Applicable Business Value \$50,000.00 USD Exposure Type Purpose Of Collateral Management Shareable Across Charge Type Customers No Industry,Currency,Country -New Facility Review Done On Review Done By Valuation Currency USD 10/27/21 DEVIKA Submission Required? Recommendation USD ▼ \$39,992.00 Proceed

Figure 7-3 Review and Recommendation - Collateral Review

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

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

Field	Description
Review Done On	Specify the date on which the collateral review is performed.
Review Done By	The logged in user ID is displayed in this field. You can modify this value, if required.
Valuation Currency	The currency in which the collateral is valuated in previous stages is displayed.
Valuation Amount	The collateral <b>Valuation Amount</b> set in the Valuation stage is displayed.
Submission Required?	Enable this flag, if collateral submission is required.
Recommendation	Capture the <b>Recommendations</b> for the collateral.

2. Click Next.

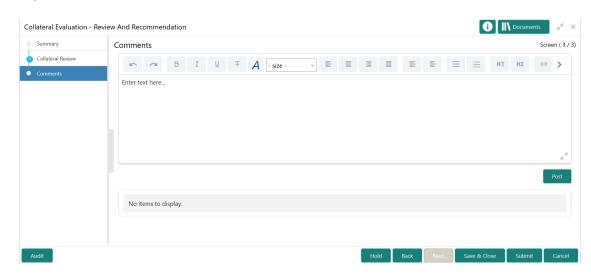
#### 7.1.3 Comments

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

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

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

Figure 7-4 Review and Recommendations - Comments



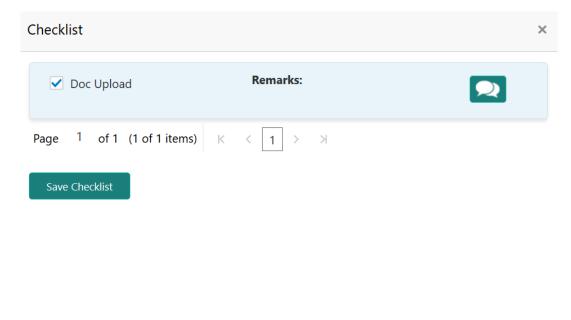
- Type your comments for the Review and Recommendation stage in the Comments text box.
- 2. Click Post.

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

3. Click Submit.

The Checklist window is displayed.

Figure 7-5 Checklist





Submit

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

If  $\mbox{\bf PROCEED}$  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 on clicking **Submit**.

8

# **Approval**

# 8.1 Approval

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

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

The following data segments are available in the Approval stage.

- Summary
- Collateral Review
- Comments
- Summary

Information about the Summary data segment in the Approval stage.

Collateral Review

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

Comments

Information about the Comments data segment in the Approval stage.

### 8.1.1 Summary

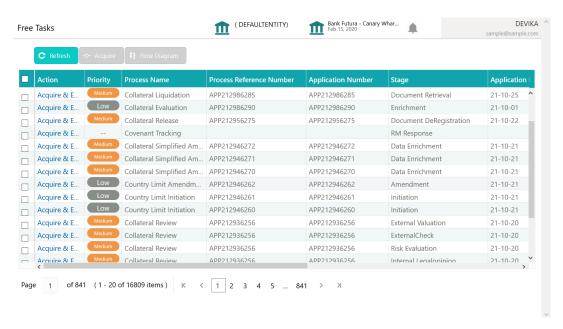
Information about the Summary data segment in the Approval stage.

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

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

The Free Tasks screen is displayed.

Figure 8-1 Free Tasks



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

The Approval - Summary screen is displayed.



Collateral Evaluation - Approval i Documents Summary Collateral Review ELCM\_SYNC\_1 ■ Customer ID Application ID APP212986287 Collateral Category Collateral Type 000002182 Ownership Type Joint Basic Information 212980047407 goods vehicle for new facility Owner Estimated Agreed Collateral Collateral Currency Available From Available Till Applicable Business Value \$50,000.00 USD Purpose Of Collateral Management Shareable Across Exposure Type Charge Type Industry,Currency,Country New Facility Customers 1 Collateral ROADROLL Unlinked \$60K Collateral Value 2 0 0 Position Covenants proposed
Standard Covenants Applicable Active Insurance Seniority of charge held by MM 0 0 **USD 0.00** Complied Covenants Breached Covenants Total Insurance Amount Risk Evaluation Next Save & Close Cancel

Figure 8-2 Approval - Summary

3. View the Collateral Summary and click Next.

### 8.1.2 Collateral Review

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

In this data segment, the Review and Recommendation details captured in the previous stage are displayed.

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



i Nocuments Collateral Evaluation - Approval Collateral Review Screen (2/3) ELCM\_SYNC\_1 Comments 基 Customer ID Collateral Type ■ Collateral Category 000002182 APP212986287 Review And Recommendation Completed Vehicle ELCM GOODS VEHICLE Ownership Type Basic Information 212980047407 goods vehicle for new facility Owner Estimated Agreed Collateral Mailable From 2021-10-02 Collateral Currency Available Till Applicable Business Value \$50,000.00 Purpose Of Collateral Shareable Across
New Facility Customers Exposure Type Country -Charge Type No Review Done By Valuation Currency USD 10/27/21 繭 DEVIKA Submission Required? Recommendation USD39,992.00 Proceed

Figure 8-3 Approval - Collateral Review

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

#### 8.1.3 Comments

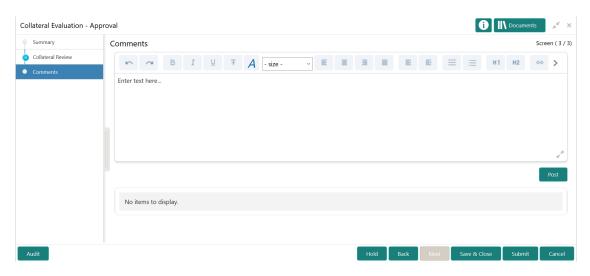
Information about the Comments data segment in the Approval stage.

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

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



Figure 8-4 Approval - Comments



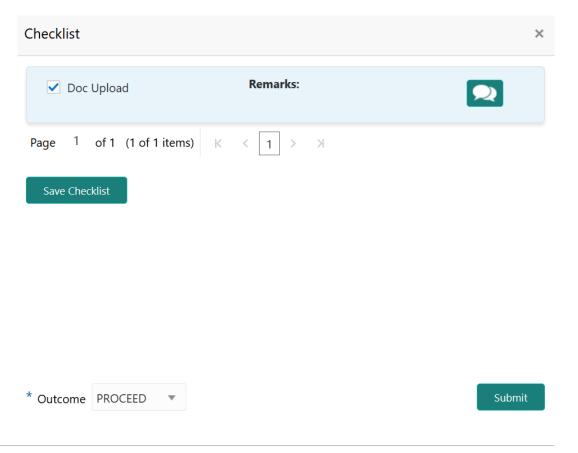
- **1.** Type your comments for the Approval stage in the **Comments** text box.
- 2. Click Post.

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

3. Click Submit.

The Checklist window is displayed.

Figure 8-5 Checklist





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

If **REJECT** is selected as the **Outcome**, the application is rejected and the process is completed on clicking **Submit**.



9

# **Customer Notification**

## 9.1 Customer Notification

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

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

The following stages are available in the Customer Notification stage.

- Draft Generation
- Comments
- Draft Generation
   Procedure to generate evaluation draft for customer acceptance.
- Comments
   Information about the Comments data segment in Customer Notification stage.

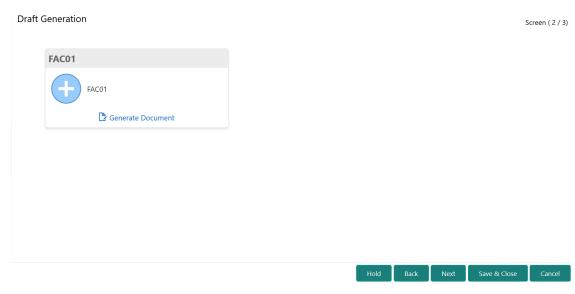
### 9.1.1 Draft Generation

Procedure to generate evaluation draft for customer acceptance.

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

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

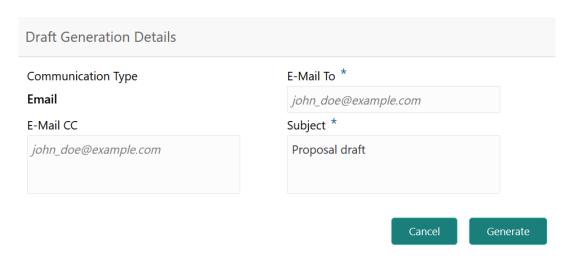
Figure 9-1 Draft Generation



1. Click Generate Document.

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

Figure 9-2 Draft Generation Details



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

For field level information, refer the below table.

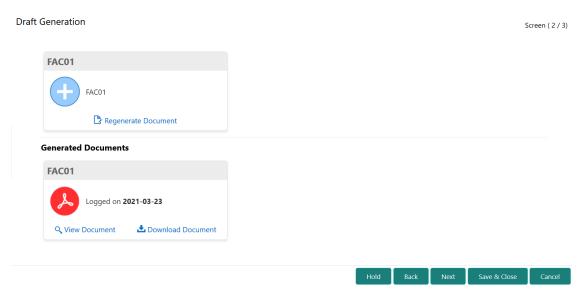
Table 9-1 Draft Generation Details - Field Description

Description
By default, the <b>Communication Type</b> is displayed as Email. You cannot change the <b>Communication Type</b> in this screen.
Specify the E-mail address to which the draft document has to be sent.
Specify the E-mail address which has to be in CC of draft communication mail.
Specify the mail <b>Subject</b> .
Click this to send the draft document to the mail ID mentioned in <b>E-Mail To</b> field.
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 9-3 Draft Generation - Completed



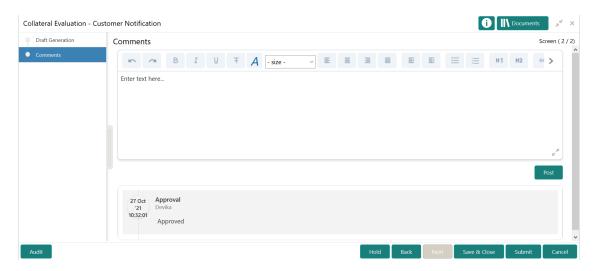
- 3. To view the generated draft document, click View Document.
- 4. To download the generated draft document, click **Download Document**.
- 5. After performing necessary actions in the **Draft Generation** screen, click **Next**.

## 9.1.2 Comments

Information about the Comments data segment in Customer Notification stage.

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

Figure 9-4 Customer Notification - Comments



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

Comments are posted below the text box.

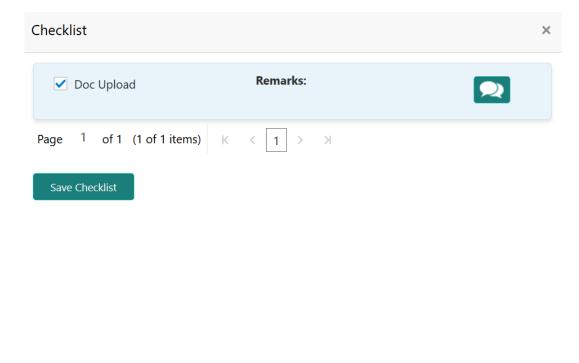


Submit

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

The Checklists window is displayed.

Figure 9-5 Customer Notification - Checklist



- 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

\* Outcome PROCEED

If the  ${\it Outcome}$  is selected as  ${\it PROCEED}$ , the Customer Notification task is completed on clicking  ${\it Submit}$ .

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



10

# **Customer Agreement**

# 10.1 Customer Agreement

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

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

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

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

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

# 10.1.1 Customer Acceptance

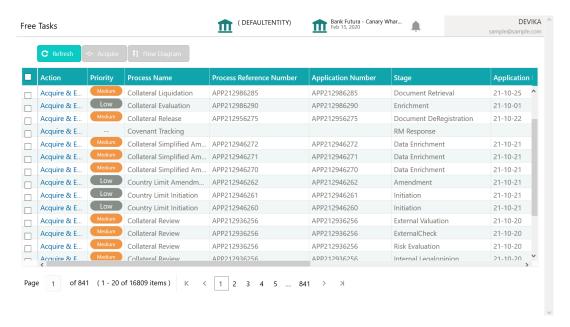
Information about the Customer Acceptance data segment in Customer Agreement stage.

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.

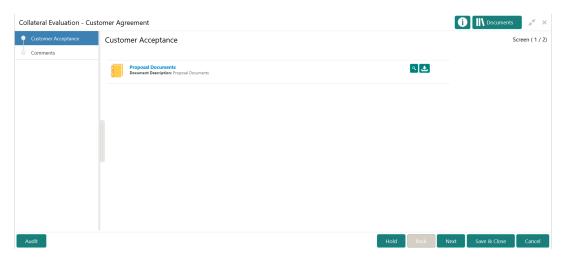
The **Free Tasks** screen is displayed.

Figure 10-1 Free Tasks



2. Acquire & Edit the required Customer Acceptance task.

Figure 10-2 Customer Agreement - Customer Acceptance



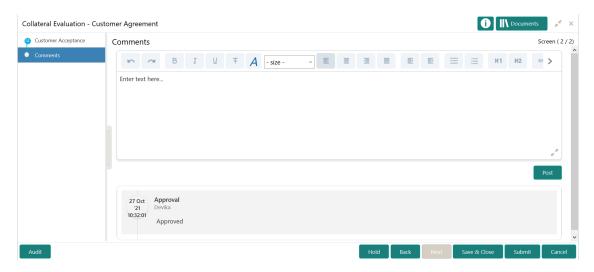
- To download the collateral valuation document, click the download icon.
- 4. To go to the next data segment, click Next.

### 10.1.2 Comments

Information about the Comments data segment in Customer Agreement stage.

This data segment allows you to add overall comments for the Customer Agreement stage. Upon clicking **Next** in the **Customer Agreement - Customer Acceptance** screen, the Comments data segment is displayed.

Figure 10-3 Customer Agreement - Comments



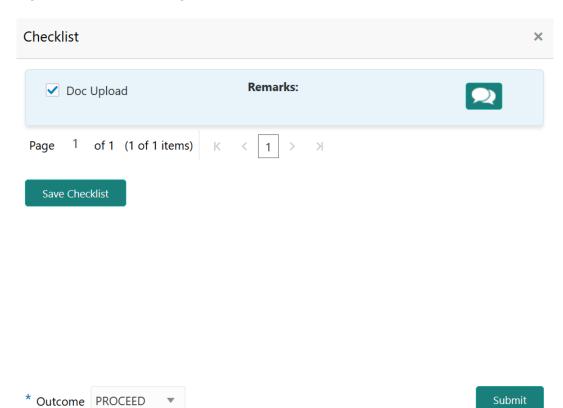
- 1. Type comments for the Customer Agreement stage in the text box.
- 2. Click Post.

Comments are posted below the text box.

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

The **Checklists** window is displayed.

Figure 10-4 Customer Agreement - Checklist



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

The options available in the drop down list are:

- ACCEPT
- ADDITIONAL\_INFO
- REJECT

If the **Outcome** is selected as **ACCEPT**, the Collateral Evaluation process is completed and the Collateral Perfection Initiation task is generated on clicking **Submit**.

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

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

11

# Appendix I

## 11.1 Annexure I

Procedure to add and manage covenants.

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

The **Covenant Details** window is displayed.

Figure 11-1 Covenant Details





2. To link existing covenant, click the search icon and select the **Covenant Code**.

The covenant codes maintained in the **Covenant Maintenance** screen are displayed in LOV.

Upon selecting the Covenant Code, Covenant name, Covenant description and Classification type are defaulted.

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

For field level information, refer the following tables.

Table 11-1 Covenant Details - Field Description

Field	Description
Covenant code	Specify a unique code for the covenant to be created.
Covenant name	Specify a name for the covenant to be created.
Covenant description	Provide a brief description about the covenant.

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

Field	Description
Classification type	Specify the covenant <b>Classification Type</b> as Internal and External.

Figure 11-2 Covenant Details - Covenant Details



Table 11-2 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 11-3 Covenant Details - Monitoring Information Details





Table 11-3 Covenant Details - Monitoring Information Details - Field Description

#### **Field Description**

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

Figure 11-4 Covenant Details - Formula Details

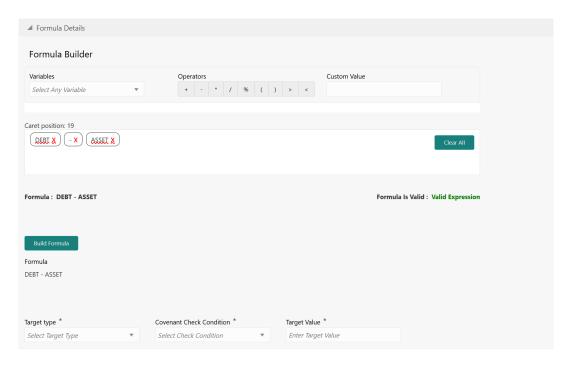


Table 11-4 Covenant Details - Formula Details - Field Description

Field	Description
Variable	Select a Variable from the drop down list. The options available are     Debt     Asset     Debt Ratio     Asset Ratio
Operators	Select the required operator from the available <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.



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

Field	Description
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 the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.
Target Value	Specify the Target Value.
Target Value 1, Target Value 2	If <b>Between</b> is selected as the <b>Covenant Check Condition</b> , <b>Target Value 1</b> and <b>Target Value 2</b> fields appear. You need to specify the range of target values.



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

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

Figure 11-5 Covenant Details - Others

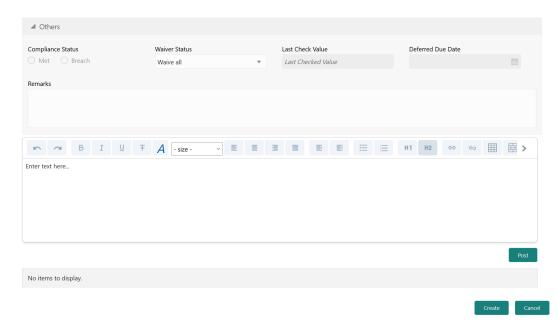




Table 11-5 Covenant Details - Others - Field Description

Field	Description
Compliance Status	Select the current covenant <b>Compliance Status</b> of the party / collateral. The options available are:  Met  Breach
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 **Covenants / Covenant Details** screen / data segment.

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



# Appendix II

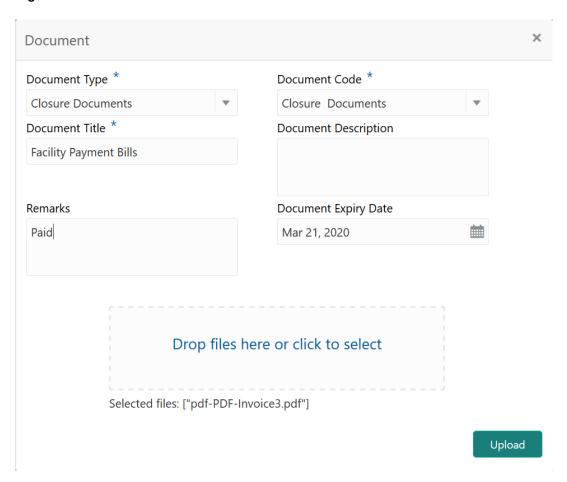
## 12.1 Annexure II

Procedure to add and manage documents.

 To upload collateral documents, click Add New Document. The Document window appears as shown below.

The **Document Details** window is displayed.

Figure 12-1 Document Details



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

**Table 12-1** Document Details - Field Description

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



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

### 3. Click Upload.

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

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

