Oracle® Banking Credit Facilities Process Management Cloud Service

Collateral Evaluation User Guide





Oracle Banking Credit Facilities Process Management Cloud Service User Guide

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1

Preface

About this Guide

A brief introduction to the Collateral Evaluation User Guide.

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

Audience

Intended audience of Collateral Evaluation User Guide.

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

2

Introduction

About Collateral Evaluation

A brief introduction to the Collateral Evaluation process in OBCFPM.

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

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

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



Figure 2-1 Process Flow Diagram



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

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



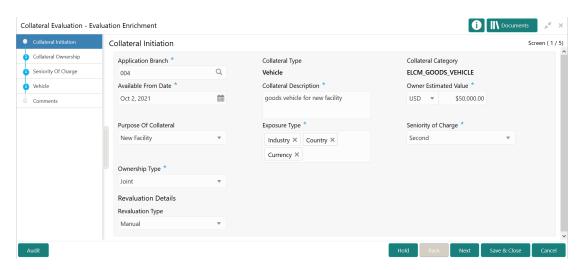
Enrichment

Collateral Initiation

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

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

Figure 3-1 Enrichment - Collateral initiation



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

Table 3-1 Enrichment - Collateral Initiation - Field Description

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

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

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

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

The Enrichment - Collateral Ownership screen is displayed.

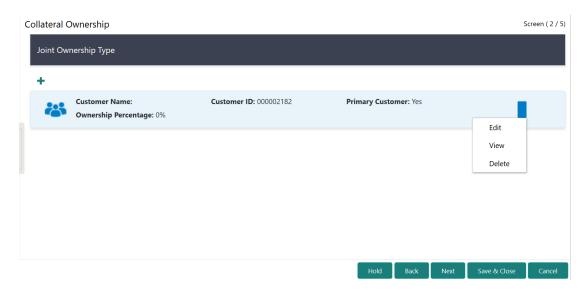
Collateral Ownership

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

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

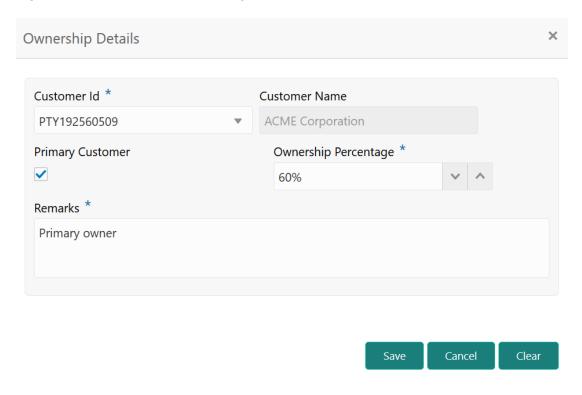


Figure 3-2 Enrichment - Collateral Ownership



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

2. Click Save.

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

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

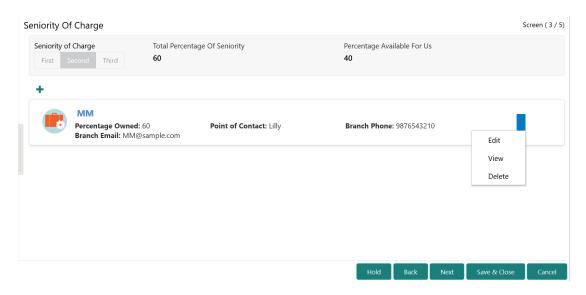
The Enrichment - Seniority of Charge screen is displayed.

Seniority of Charge

Information about the 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:

1. 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 |
|------------------|---|
| Entity Name | Capture the name of the entity which has an existing charge on the collateral. |
| Percentage Owned | Capture the existing entity's percentage of Charge on the collateral. |
| | Note: The total percentage owned by the existing charge holders cannot be 100. |
| Point of Contact | Capture the Point of Contact of the charge holding entity. |
| Seniority | Specify the existing entity's Seniority of charge on the collateral. |

Figure 3-6 Enrichment - Seniority Details - Branch Details

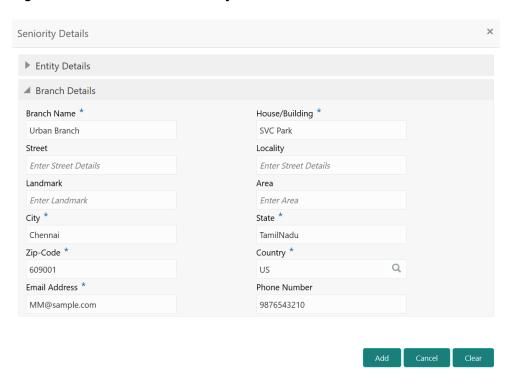




Table 3-4 Enrichment - Seniority Details - Branch Details - Field Description

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

3. Click Add.

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

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

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

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



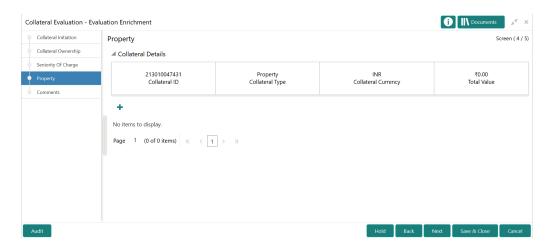
Collateral Types

Property

Information about the Property data segment in Evaluation Enrichment stage.

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

Figure 3-7 Enrichment - Property



To add the property details:

1. Click the add icon.

The Configure - Property screen is displayed.



Configure Property Collateral Insurance Property ID Property Type * Property Category * Documents 5667 RESIDENTIAL BUILDING Individual Registered Owner Description Property Purpose * John Personal Land registry Purchase Date Zone Classification Feb 4, 2018 NORMAL Flood Zone Flood Zone Type Seismic Zone Zone3b Seismic Zone Type Income Producing Environment Assessment Required Low Damage Risk Restricted Property **Under Construction** Nature Of Property Fee Simple Roof Type Wall Material Property Status Self Owned Concrete Built-up Roof Property Value Adverse Comments Feb 1, 2018 \$5,000,000.00 ▶ Property Location Currency Details ▶ Property Dimension ▶ Property Valuation Details ▶ Property Contact Details ▶ Residential Status External Pricing Details

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



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

| Field | Description |
|---------------------------------|--|
| Property Purpose | Select the purpose of the property from the drop down list. The options available include but are not limited to: Personal Commercial |
| Registered Owner | Specify the name of Registered Owner of the property. |
| Land Registry | Specify the property Land Registry details. |
| Purchase Date | Specify the date on which the property was purchased. |
| Zone Classification | Select the Zone Classification from the drop down list. The options available include but are not limited to: • EARTH QUAKE ZONE • FLOOD ZONE • NORMAL |
| Flood Zone | Enable this flag, if the property is in flood zone. |
| Flood Zone Type | Select the Flood Zone Type from the drop down list, if the Flood Zone flag is enabled. The options available include but are not limited to: Zone1 Zone2 Zone3a Zone3b |
| Seismic Zone | Enable this flag, if the property is in seismic zone. |
| Seismic Zone Type | Select the Seismic Zone Type from the drop down list, if the Seismic Zone flag is enabled. The options available include but are not limited to: Low Damage Risk Moderate Damage Risk High Damage Risk Highest Damage Risk |
| Income Producing | Enable this flag, if the property is producing income through rent or lease. |
| Environment Assessment Required | Enable this flag, if environment assessment is required for the property. |
| Restricted Property | Enable this flag, if the property is restricted by government authorities. |
| Under Construction | Enable this flag, if the property is under construction. |
| Nature of Property | Select the Nature of Property from the drop down list. The options available include but are not limited to: • Fee Simple • Leasehold |



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

| Field | Description |
|-------------------|--|
| Property Status | Select the Property Status from the drop down list. The options available include but are not limited to: Rented Leased Self Owned |
| Wall Material | Select the property Wall Material from the drop down list. The options available include but are not limited to: |
| 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 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 Adverse Comments about the property, if any. |



Figure 3-9 Configure - Property Location

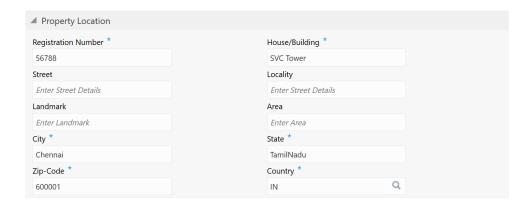


Table 3-6 Configure - Property Location - Field Description

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

Figure 3-10 Configure - Property - Currency Details

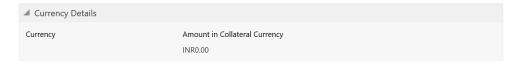


Table 3-7 Configure - Property - Currency Details - Field Description

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



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

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

Figure 3-11 Configure - Property - Property Dimension

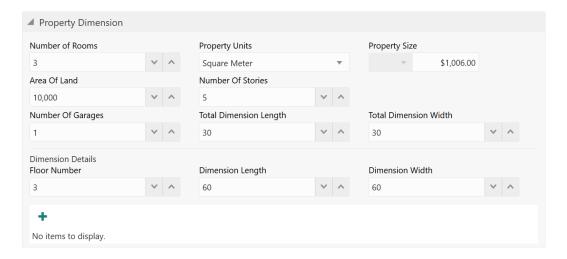


Table 3-8 Configure - Property Dimension - Field Description

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

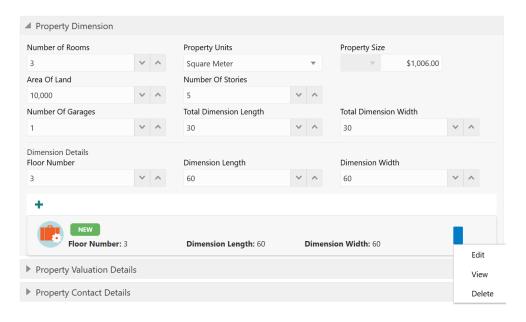


Table 3-8 (Cont.) Configure - Property Dimension - Field Description

| Field | Description |
|-----------------|---|
| Dimension Width | Specify the width of the carpet area of property. |

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

Figure 3-12 Configure - Property Dimension - Added



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. |



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

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

Figure 3-14 Configure - Property Contact Details

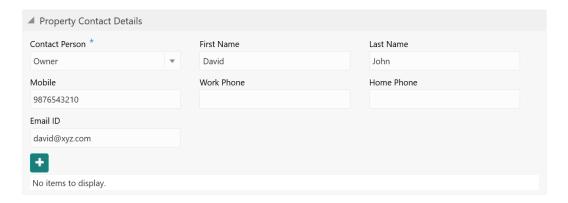


Table 3-10 Configure - Property Contact Details - Field Description

| Field | Description |
|----------------|--|
| Contact Person | Select the Contact Person from the drop down list. The options available include but are not limited to: Tenant Builder Real Estate Vendor Owner Others |
| First Name | Specify the First Name of the contact person in the property. |
| Last Name | Specify the Last Name of the contact person in the property. |
| Mobile | Specify the mobile number of the contact person in the property. |
| Work Phone | Specify the work phone number of the contact person in the property. |
| Home Phone | Specify the home phone number of the contact person in the property. |
| Email ID | Specify the Email ID of the contact person in the property. |



Figure 3-15 Configure - Property - Residential Status



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

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



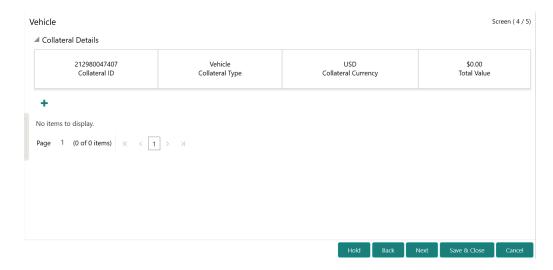
This topic contains only explanations for property related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Vehicle

Information about the Vehicle data segment in Evaluation Enrichment stage.

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

Figure 3-16 Enrichment - Vehicle

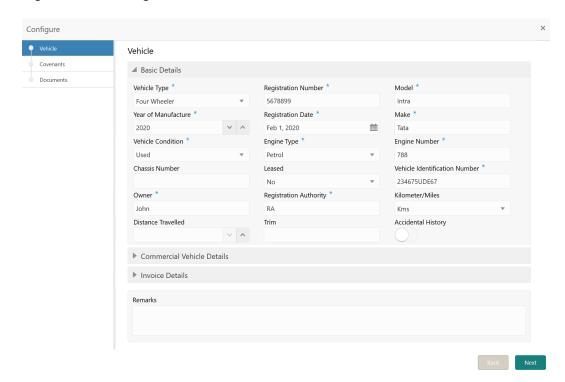


To add the vehicle details:

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



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

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

Figure 3-18 Configure - Vehicle - Commercial Vehicle Details

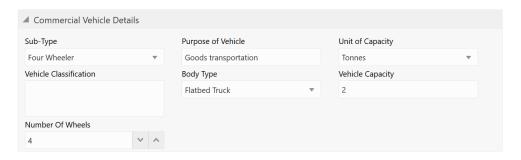


Table 3-13 Configure - Vehicle - Commercial Vehicle Details - Field Description

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



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

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

Figure 3-19 Configure - Vehicle - Invoice Details



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

| Specify the Currency in which invoice is |
|--|
| prepared. |
| Specify the Invoice value of the vehicle. |
| Specify the Resale Value of the vehicle. |
| |



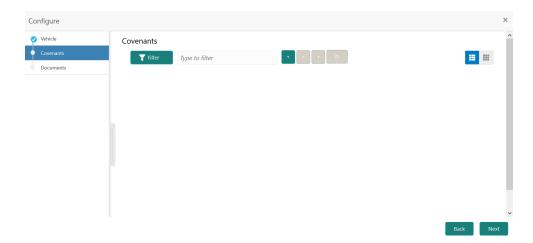
Table 3-14 (Cont.) Configure - Vehicle - Invoice Details - Field Description

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

3. 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.

5. After adding covenants, click **Next**.

The Configure - Vehicle - Documents screen is displayed.

6. Add collateral documents.

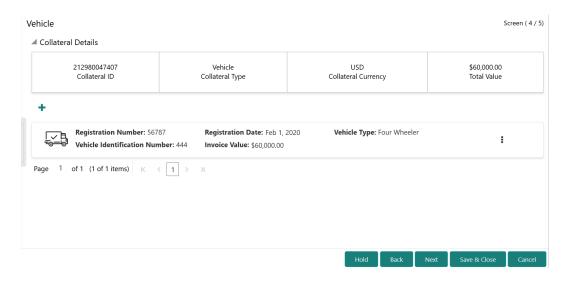
Refer Annexure - II for information on adding documents.

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

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

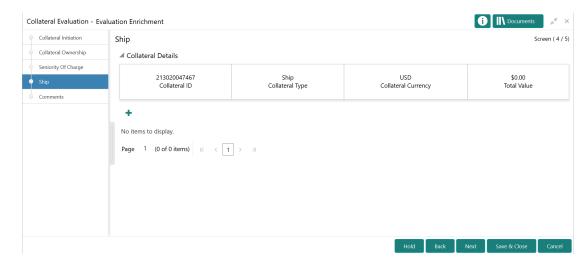
The **Enrichment - Comments** screen is displayed.

Ship

Information about the Ship data segment in Evaluation Enrichment stage.

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

Figure 3-22 Enrichment - Ship



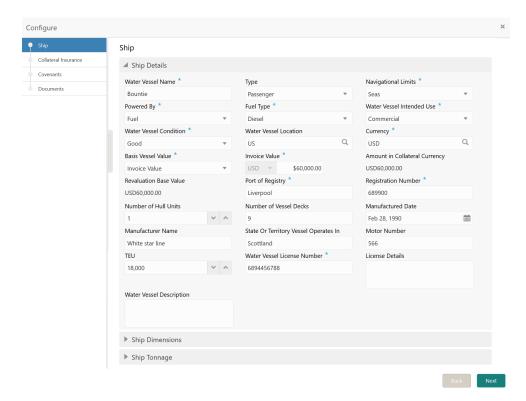
To add the Ship type collateral:



1. 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.

Table 3-15 Configure - Ship Details - Field Description

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

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

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



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

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

Figure 3-24 Configure - Ship Dimensions



Table 3-16 Configure - Ship Dimensions - Field Description

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



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

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

Figure 3-25 Configure - Ship Tonnage



Table 3-17 Configure - Ship Tonnage - Field Description

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



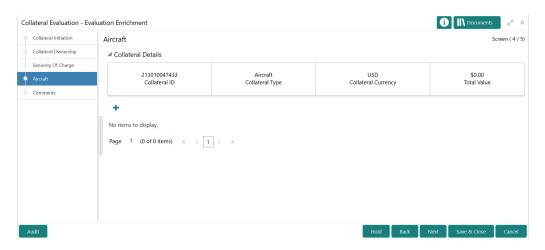
This topic contains only explanations for Water Vessel related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Aircraft

Information about the Aircraft data segment in Evaluation Enrichment stage.

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

Figure 3-26 Enrichment - Aircraft

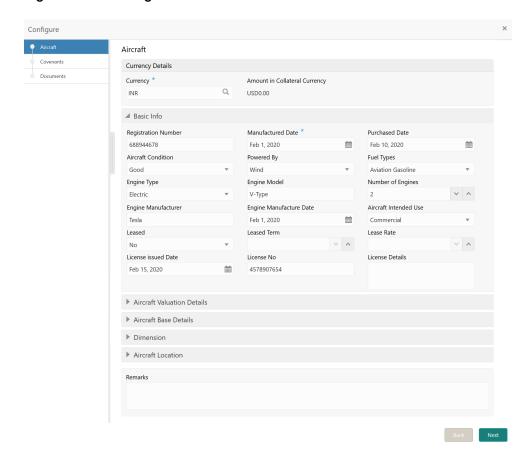


To add the Aircraft type collateral:

1. Click the add icon.

The Configure - Aircraft screen is displayed.

Figure 3-27 Configure - Aircraft



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

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

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

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

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



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

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

Figure 3-28 Configure - Aircraft - Aircraft Valuation Details



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

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



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

| Field | Description |
|------------------------|---|
| Resale Value | Specify the Resale Value of the aircraft. |
| Valuation Date | Specify the date on which the aircraft is valuated. |
| 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

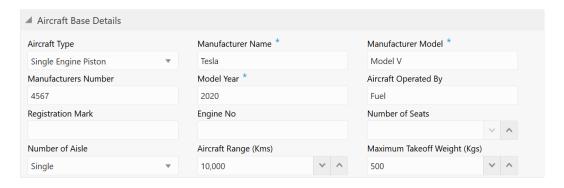


Table 3-21 Configure - Aircraft - Aircraft Base Details - Field Description

| 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 Registration Mark displayed on the aircraft for identification. |
| Engine No | Specify the aircraft engine number. |
| Number of Seats | Specify the Number of Seats available in the aircraft. |
| Number of Aisle | Specify the Number of Aisle in the aircraft. |
| Aircraft Range(kms) | Specify the maximum distance an aircraft can fly between takeoff and landing in kilometers. |
| Maximum Takeoff Weight (Kgs) | Specify the maximum weight at which the pilot is allowed to attempt to take off in kilograms. |



Figure 3-30 Configure - Aircraft - Dimension



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

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

Figure 3-31 Configure - Aircraft - Aircraft Location

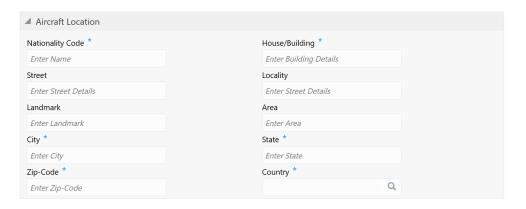


Table 3-23 Configure - Aircraft - Aircraft Location - Field Description

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



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

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



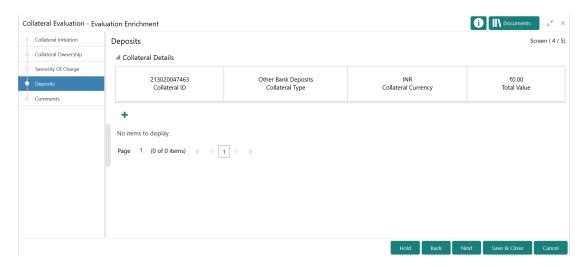
This topic contains only explanations for Aircraft related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Deposits

Information about the Deposits data segment in Evaluation Enrichment stage.

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

Figure 3-32 Enrichment - Deposits



To add the deposit type collateral:

1. Click the add icon.

The Configure - Deposits screen is displayed.



Configure Deposits Collateral Insurance Covenants ■ Basic Details Documents Deposit Account Number * Account Type * Deposit Category Interest Payment Deposit Currency * Deposit Amount Amount in Collateral Currency Deposit Balance Collateral Contribution * Interest Type Rate Of Interest * Maturity Amount ³ Date Of Deposit * Maturity Date * Is Auto Renewal Select ▶ Deposit Branch Details ▶ Deposit Lien Details

Figure 3-33 Configure - Deposits

 $\hbox{\bf 2.} \quad \hbox{Provide the deposit details in the $\hbox{\bf Configure - Deposits}$ screen. }$

Table 3-24 Basic Details - Field Description

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



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

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

Figure 3-34 Configure - Deposits - Branch Details

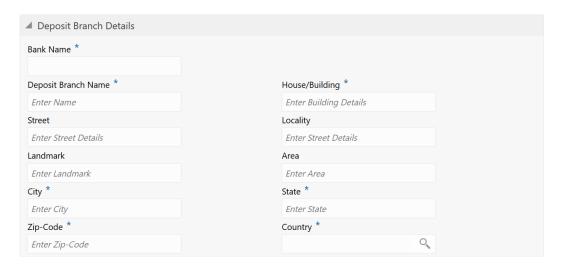


Table 3-25 Deposit Branch Details - Field Description

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



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

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

Figure 3-35 Configure - Deposits - Lien Details



Table 3-26 Deposit Lien Details - Field Description

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



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

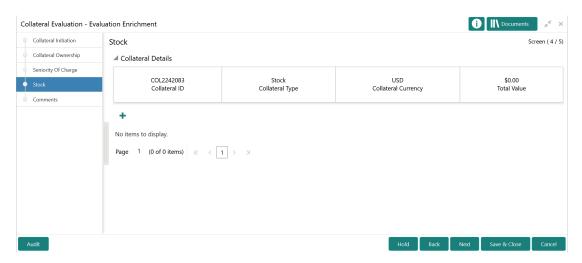
Stocks

Information about the Stocks data segment in Evaluation Enrichment stage.

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



Figure 3-36 Enrichment - Stock

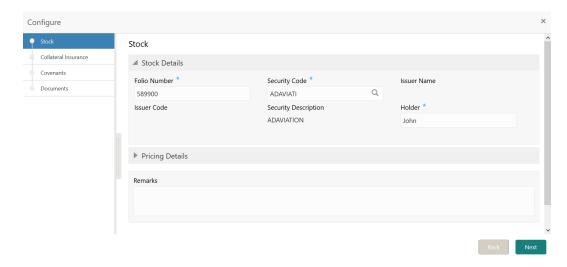


To add the stock type collateral:

1. Click the add icon.

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

Figure 3-37 Configure - Stock Details



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

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

| Description |
|--|
| Specify the stock Folio Number. |
| Specify the stock Security Code . |
| Specify the stock Issuer Name. |
| |



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

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

Figure 3-38 Configure - Stock - Pricing Details

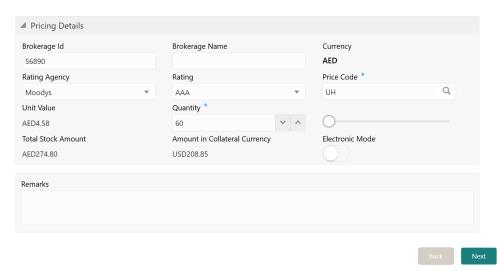


Table 3-28 Configure - Stock - Pricing Details - Field Description

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



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

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

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



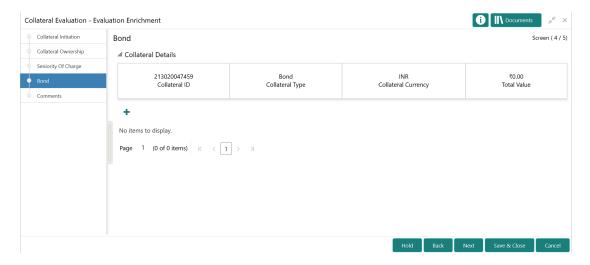
This topic contains only explanations for Stock related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Bonds

Information about the Bonds data segment in Evaluation Enrichment stage.

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

Figure 3-39 Enrichment - Bond

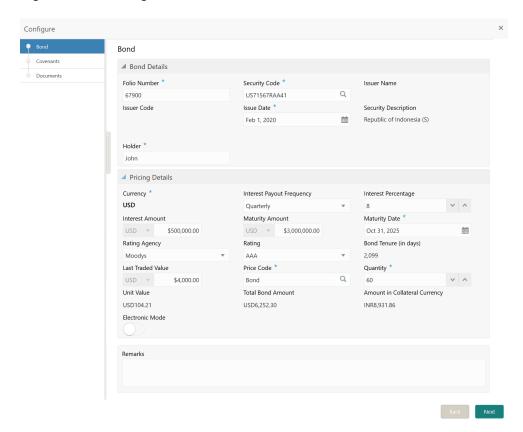


To add the Bond type collateral:

1. Click the add icon.

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

Figure 3-40 Configure - Bond



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

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

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

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

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



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

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

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.

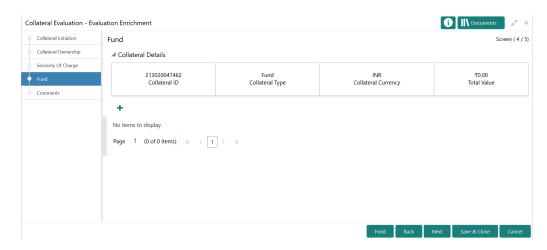
Funds

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

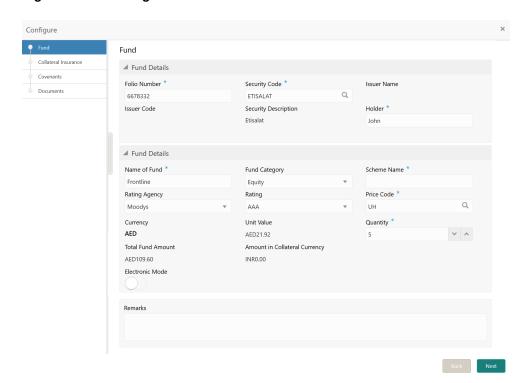


To add the Fund type collateral:

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

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.

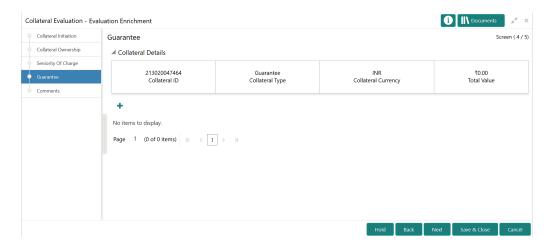
Guarantee

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

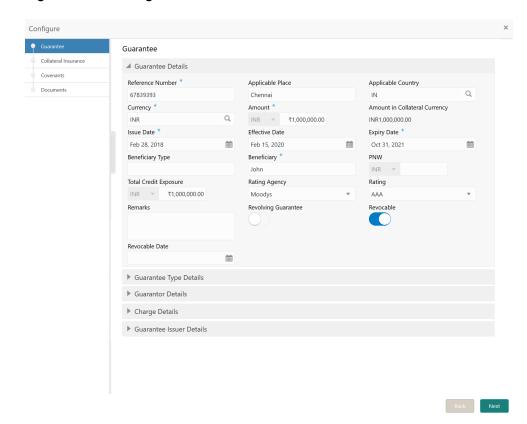


To add the Guarantee type collateral:

1. 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. For field level information, refer the following tables.



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

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

Figure 3-45 Configure - Guarantee Type Details





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

| Field | Description |
|----------------------------|---|
| Gurantee Type | Select the Guarantee Type 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

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

Figure 3-47 Configure - Guarantee - Charge Details



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

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



Figure 3-48 Configure - Guarantee Issuer Details

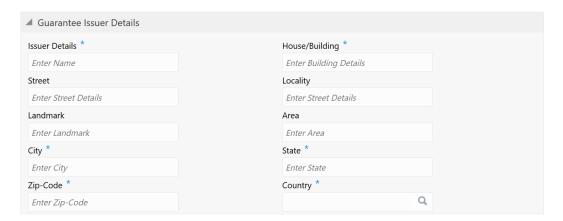


Table 3-36 Configure - Guarantee Issuer Details - Field Description

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



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

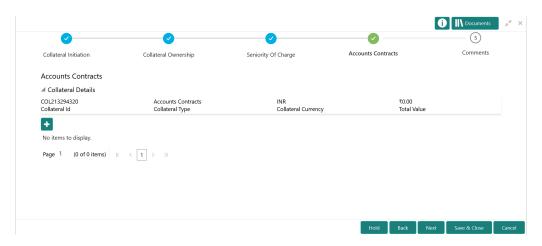
Account Contracts

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

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



Figure 3-49 Enrichment - Accounts Contracts

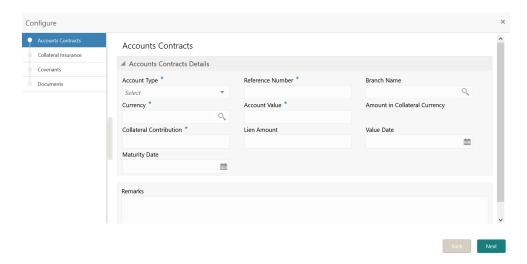


To add the Accounts Contract type collateral:

1. Click the add icon.

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

Figure 3-50 Configure - Accounts Contracts



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

Table 3-37 Configure - Account Contracts - Field Description

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



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

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

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



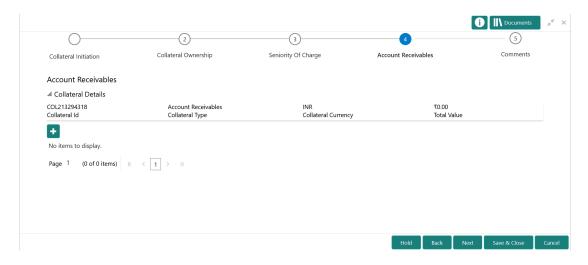
This topic contains only explanations for Account Contract related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Account Receivables

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

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

Figure 3-51 Enrichment - Account Receivables



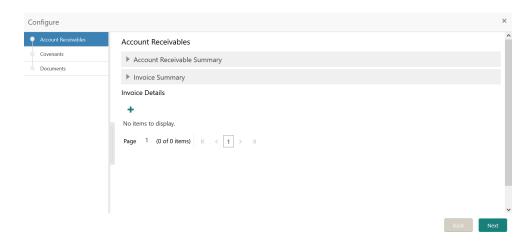
To add the Account Receivable type collateral:



1. Click the add icon.

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

Figure 3-52 Configure - Account Receivables



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

Figure 3-53 Account Receivable Summary

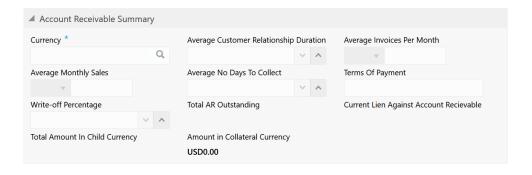


Table 3-38 Account Receivable Summary - Field Description

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



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

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

Figure 3-54 Invoice Summary

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

Table 3-39 Invoice Summary - Field Description

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



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

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

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

Figure 3-55 Invoice Details

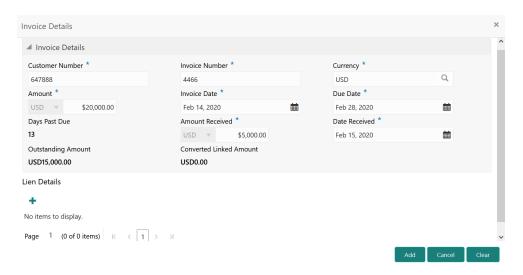


Table 3-40 Invoice Details - Field Description

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



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

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

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

Figure 3-56 Lien Details

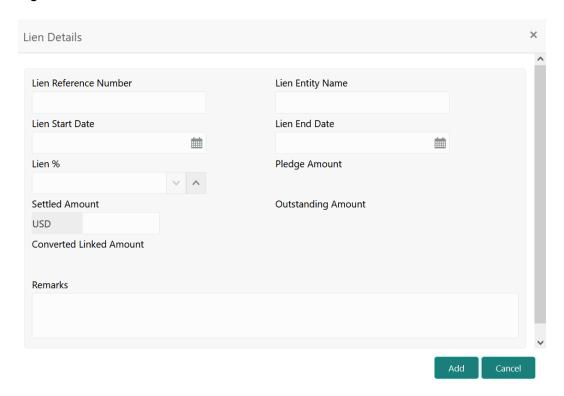


Table 3-41 Lien Details - Field Description

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



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

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



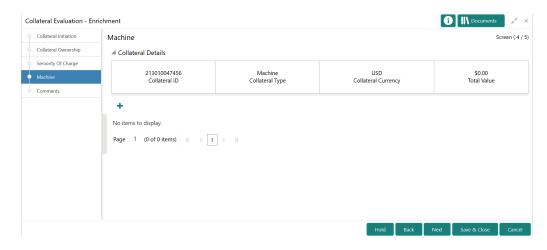
This topic contains only explanations for Account Receivables related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Machine

Information about the Machine data segment in Evaluation Enrichment stage.

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

Figure 3-57 Enrichment - Machine



To add the Machine type collateral:

1. Click the add icon.

The Configure - Machine screen is displayed.



Configure Machine Collateral Insurance ▲ Basic Details Serial Number * Manufacturer Machine Details 655 Vestas Windmill Industrial Type * Manufactured Year Purchased Date Agriculture Industry 2010 Oct 3, 2011 Quantity Amount in Collateral Currency Currency USD0.00 Revaluation Base Value Third Party Charge Amount Machinery Condition INR ▼ ₹10,000.00 Registered Owner * Intended Use Registration Number Electricity generation Kathy 667888333356 ▶ Type Details Location Details External Pricing Details

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



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

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

Figure 3-59 Configure - Machine - Type Details

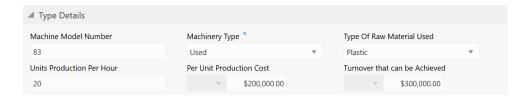


Table 3-43 Configure - Machine - Type Details - Field Description

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



Figure 3-60 Configure - Machine - Location Details

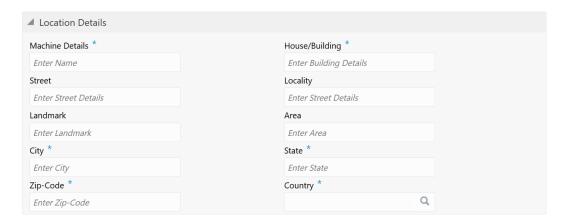


Table 3-44 Configure - Machine - Location Details - Field Description

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

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



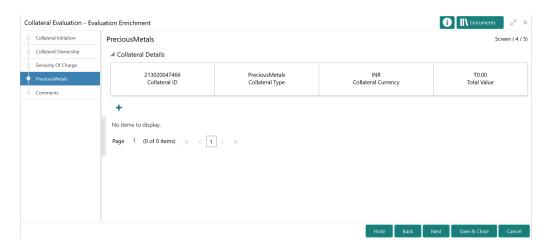
This topic contains only explanations for Machine related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

Precious Metals

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

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

Figure 3-61 Enrichment - Precious Metals

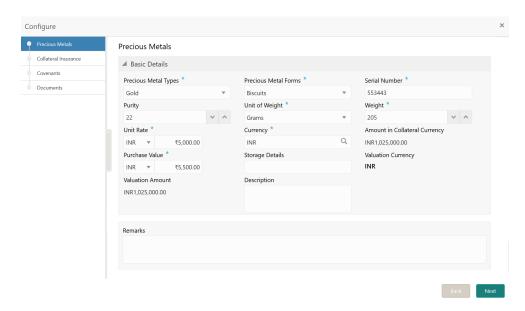


To add the precious metal type collateral:

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



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

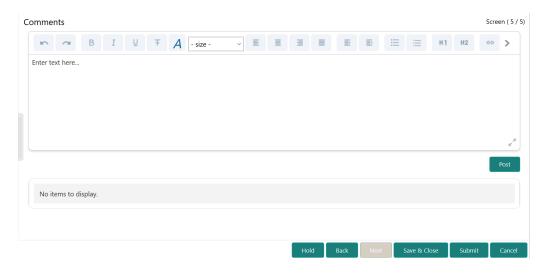


Comments

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

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

Figure 3-63 Enrichment - Comments



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

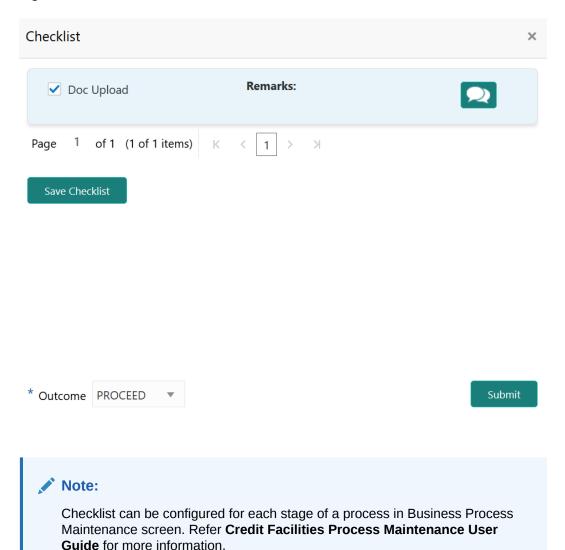
Comments are posted below the **Comments** text box.

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

The **Checklist** window is displayed.



Figure 3-64 Enrichment - Checklist



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

The application is moved to the next stage.

4

Valuation

Valuation

Detailed information about the Valuation stage in Collateral Evaluation process.

In general, banks review the following details to 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.

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



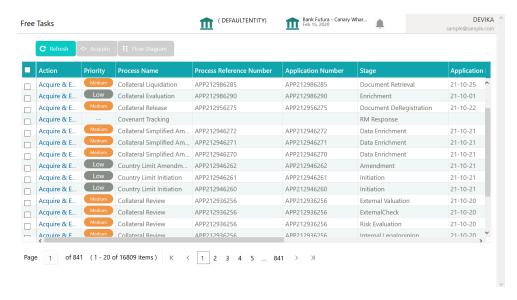
Note:

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.



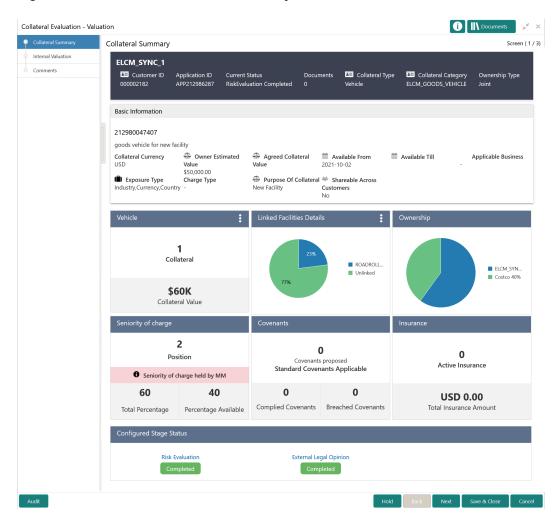


Figure 4-2 Valuation - Collateral Summary

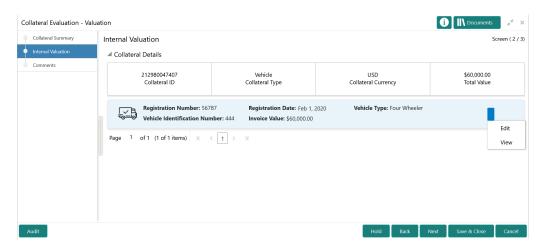
3. View the collateral summary and click Next.

Internal Valuation

Procedure to add internal valuation details.

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

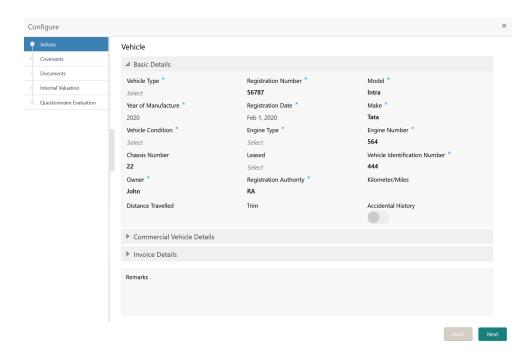
Figure 4-3 Valuation - Internal Valuation



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

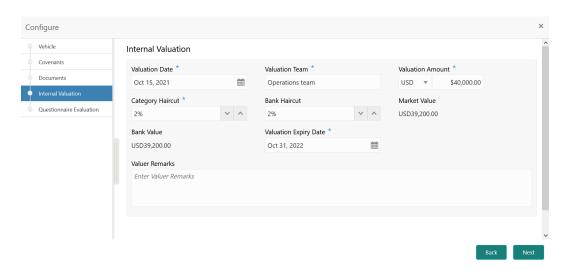


For information on the **Vehicle**, **Covenants**, and **Documents** menus, refer the **Enrichment** chapter.

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 Bank Haircut for the selected collateral category. |
| Market Value | The collateral Valuation Amount is reduced to the extent of mentioned Category Haircut and displayed. |
| Bank Value | The collateral Valuation Amount is reduced to the extent of mentioned Bank Haircut and displayed. |
| Valuation Expiry Date | Specify the date till which the internal valuation is valid. |
| Valuer Remarks | Specify the Valuer Remarks for the collateral. |

4. Click Next.

The Valuation - Configure - Questionnaire Evaluation screen is displayed.



Vehicle
Covenants
Documents
Internal Valuation
Couestionnaire Evaluation

Value Risk

RiskEvaluation

Value Risk

Back
Submit

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**.

Comments

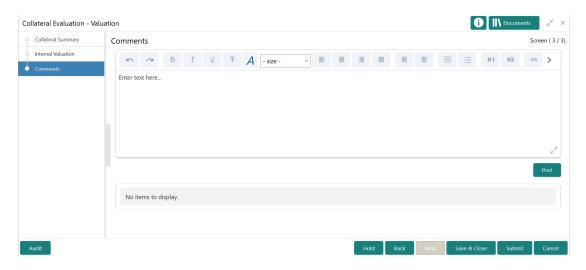
Information about the Comments data segment in the Valuation stage.

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



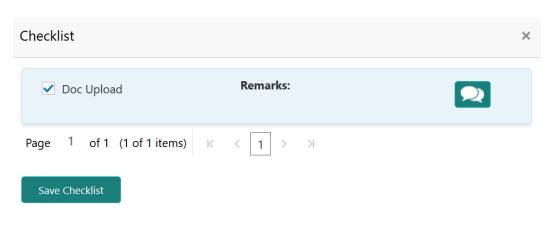
- 1. Type your comments for the Valuation stage in the **Comments** text box.
- 2. Click Post.

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

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



5

Risk Evaluation

Risk Evaluation

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

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

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

- Collateral Summary
- Risk Evaluation
- Comments

Summary

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

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

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

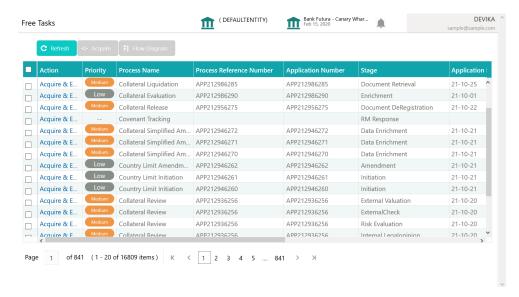


The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

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

The **Free Tasks** screen is displayed.

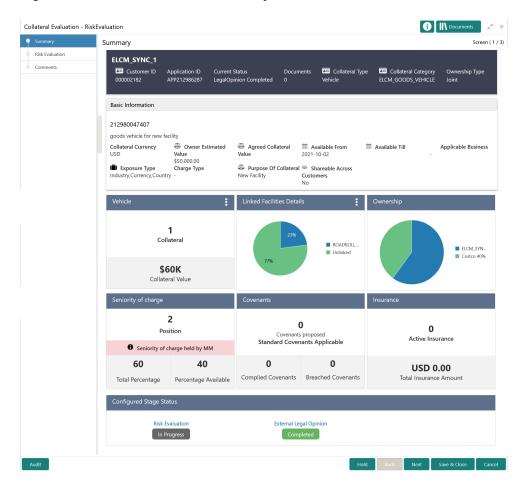
Figure 5-1 Free Tasks



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

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

Figure 5-2 Risk Evaluation - Summary



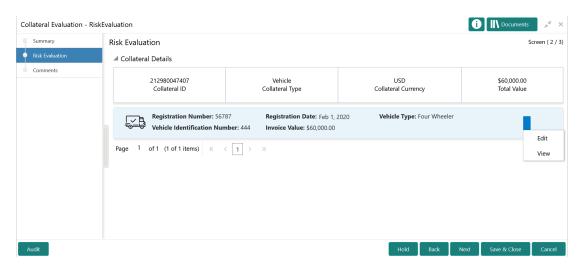
3. View the collateral summary and click Next.

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



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

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

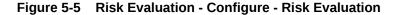


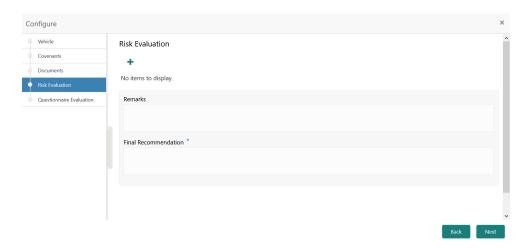
Configure Vehicle Covenants ▲ Basic Details Documents Vehicle Type * Registration Number * Model ³ Risk Evaluation 56787 Intra Questionnaire Evaluation Year of Manufacture * Registration Date * Make 3 2020 Feb 1, 2020 Tata Vehicle Condition * Engine Type * Engine Number * 564 Chassis Number Leased Vehicle Identification Number 22 444 Owner * Registration Authority * Kilometer/Miles John RA Distance Travelled Trim Accidental History ▶ Commercial Vehicle Details ▶ Invoice Details Remarks

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.



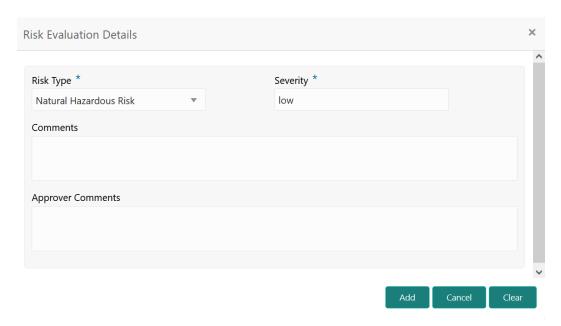


3. Click + the add icon in the **Risk Evaluation - Configure - Risk Evaluation** screen.

The Risk Evaluation Details window is displayed.



Figure 5-6 Risk Evaluation Details



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

Table 5-1 Risk Evaluation Details - Field Description

| Field | Description |
|-------------------|--|
| Risk Type | Select the Risk Type from the drop down list. The options available include but are not limited to: Currency Risk Natural Hazardous Risk Liquidity Risk Operational Risk Geo Political Risk Issue Credit Risk |
| Severity | Specify the Severity of risk. |
| Comments | Capture the Risk Evaluator Comments. |
| Approver Comments | Capture the Risk Approver Comments. |

5. Click Add.

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



Vehicle
Covenants
Documents
Risk Evaluation
Risk Evaluation
Remarks

Remarks

NEW
Risk Type: Operational Risk
Severity: Low

Edit
View
Delete

Final Recommendation *
No risk.

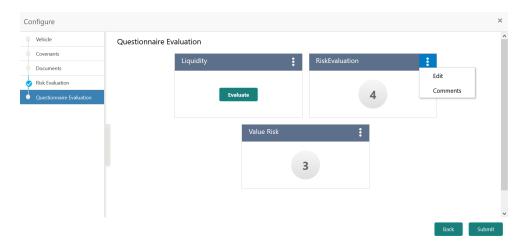
Figure 5-7 Risk Evaluation - Configure - Risk Evaluation Added

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

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

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

Figure 5-8 Risk Evaluation - Configure - Questionnaire Evaluation





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

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



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

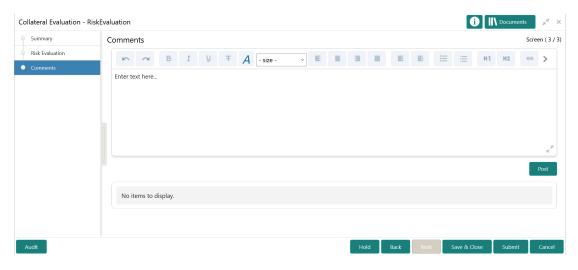
Comments

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

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

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

Figure 5-9 Risk Evaluation - Comments



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

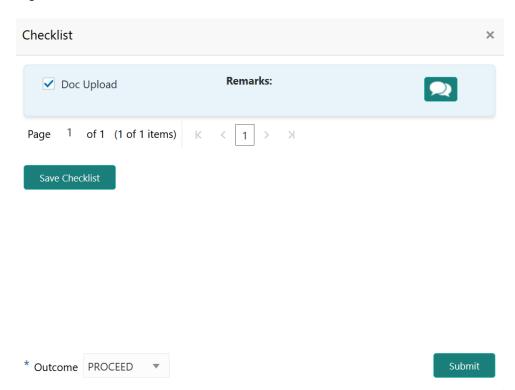
Comments are posted and displayed below the **Comments** text box.

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

Legal Opinion

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

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

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

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

- Collateral Summary
- Legal Opinion
- Comments

Collateral Summary

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

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

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



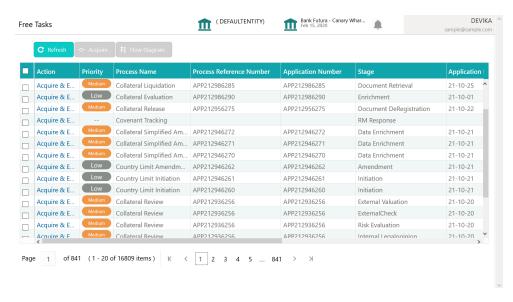


The Configured Stage Status is updated based on the status of parallel tasks generated in the system.

 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.



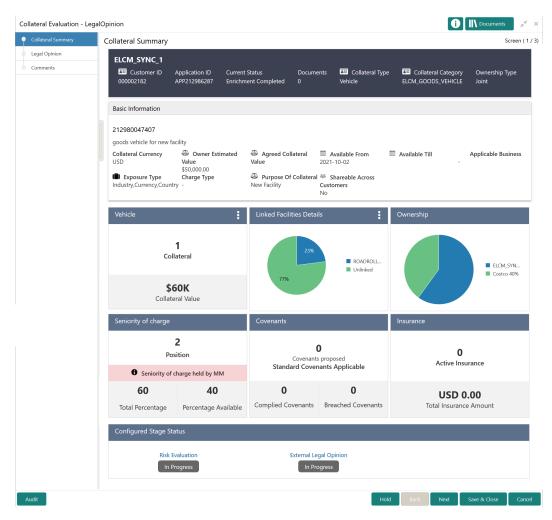


Figure 6-2 Legal Opinion - Collateral Summary

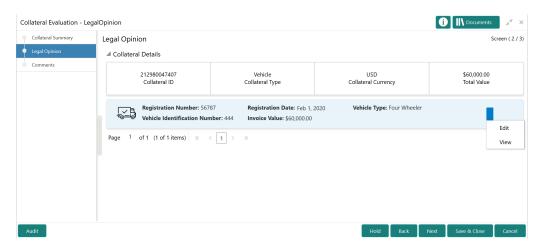
3. View the Collateral Summary and click **Next**.

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.

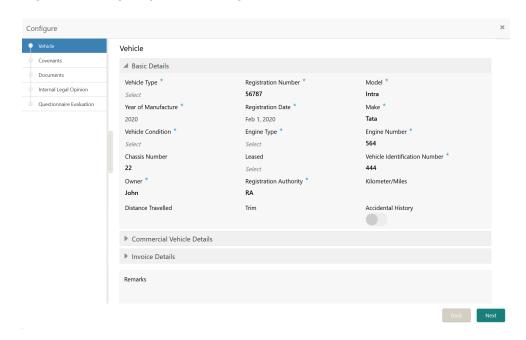
Figure 6-3 Legal Opinion - Legal Opinion



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

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

Figure 6-4 Legal Opinion - Configure - Vehicle

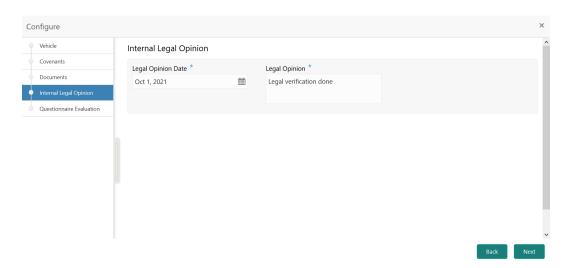


For information on the **Vehicle**, **Covenants**, and **Documents** menus, refer the **Enrichment** chapter.

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.

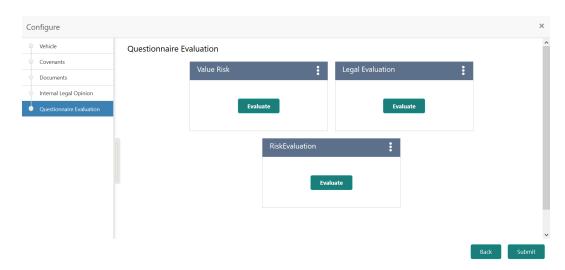
Table 6-1 Legal Opinion - Configure - Internal Legal Opinion - Field Description

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

4. Click Next.

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

Figure 6-6 Legal Opinion - Configure - Questionnaire Evaluation





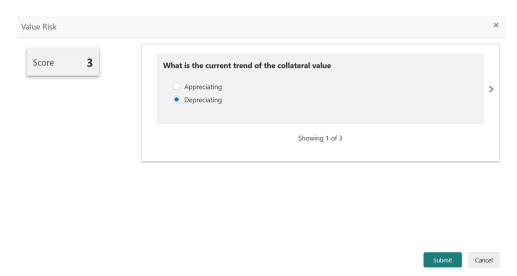


In the above screen, the questionnaire linked to the Legal Opinion stage in Business Process configuration are displayed. You can manage the questionnaire process linkage in Maintenance module.

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

The **Questionnaire** window is displayed.

Figure 6-7 Questionnaire



Select answer for all the questions and click Submit.

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

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

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

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

Comments

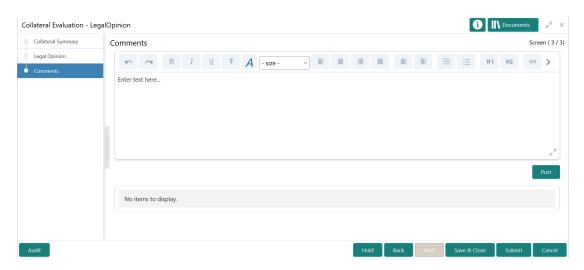
Information about the Comments data segment in the Legal Opinion stage.

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

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



Figure 6-8 Legal Opinion - Comments



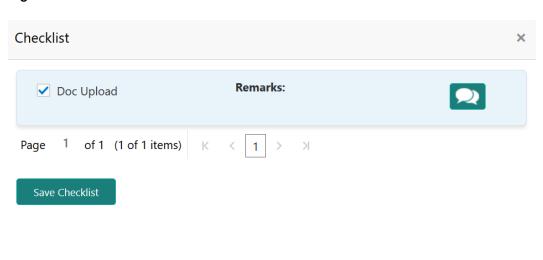
- 1. Type your comments for the Legal Opinion stage in the **Comments** text box.
- 2. Click Post.

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

Review and Recommendation

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

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

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

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

- Summary
- Collateral Review
- Comments

Summary

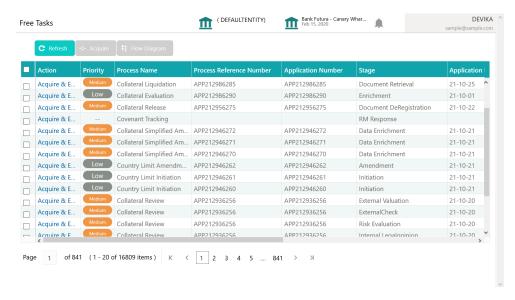
Information about the Summary data segment in the Review and Recommendation stage.

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

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

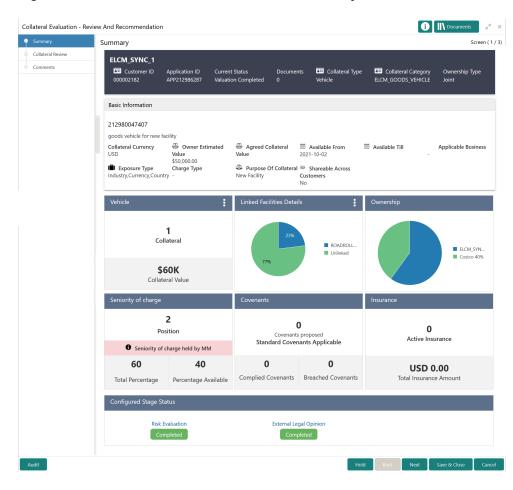
The Free Tasks screen is displayed.

Figure 7-1 Free Tasks



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



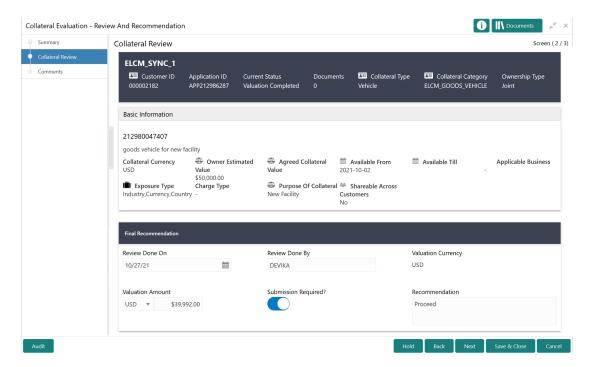
3. View the Collateral Summary and click **Next**.

Collateral Review

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

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

Figure 7-3 Review and Recommendation - Collateral Review



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

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

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



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

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

2. Click Next.

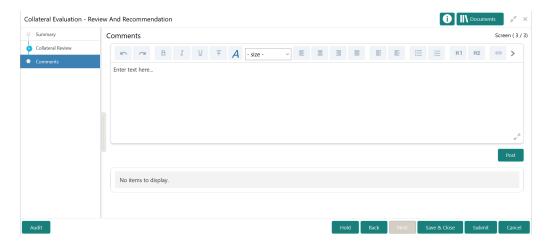
Comments

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

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

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

Figure 7-4 Review and Recommendations - Comments



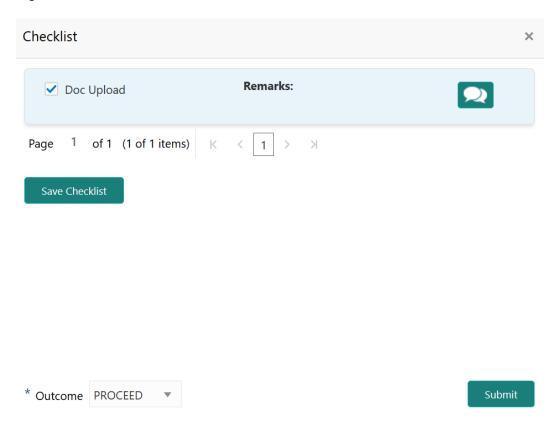
- 1. Type your comments for the Review and Recommendation stage in the **Comments** text box.
- 2. Click Post.

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

3. Click Submit.

The Checklist window is displayed.

Figure 7-5 Checklist



- 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

Approval

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

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

The following data segments are available in the Approval stage.

- Summary
- Collateral Review
- Comments

Summary

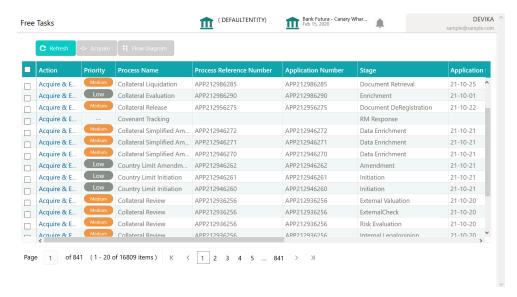
Information about the Summary data segment in the Approval stage.

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

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

The **Free Tasks** screen is displayed.

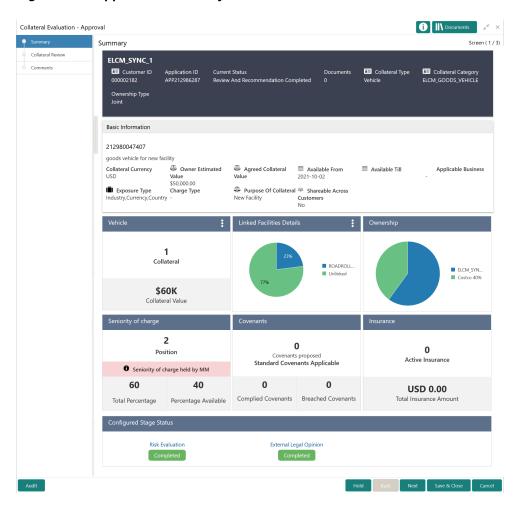
Figure 8-1 Free Tasks



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

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

Figure 8-2 Approval - Summary





3. View the Collateral Summary and click Next.

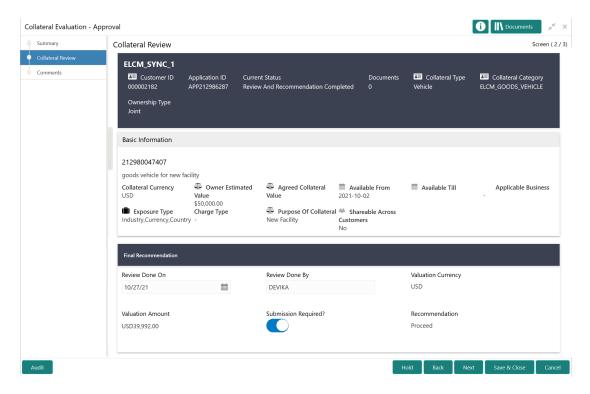
Collateral Review

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

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

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

Figure 8-3 Approval - Collateral Review



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

Comments

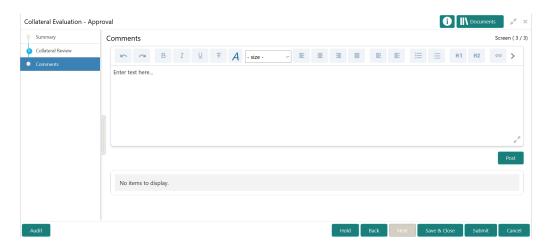
Information about the Comments data segment in the Approval stage.

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

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



Figure 8-4 Approval - Comments



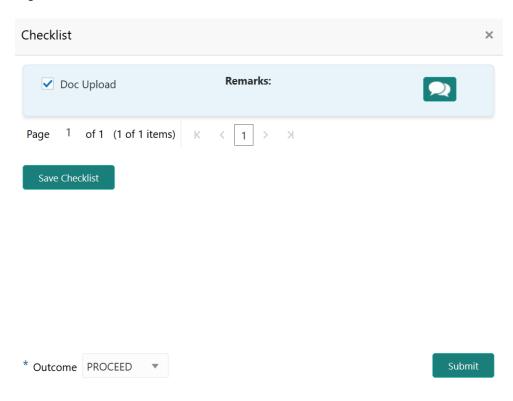
- 1. Type your comments for the Approval stage in the **Comments** text box.
- 2. Click Post.

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

3. Click Submit.

The Checklist window is displayed.

Figure 8-5 Checklist



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 ${\bf REJECT}$ is selected as the ${\bf Outcome}$, the application is rejected and the process is completed on clicking ${\bf Submit}$.



Customer Notification

Customer Notification

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

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

The following stages are available in the Customer Notification stage.

- Draft Generation
- Comments

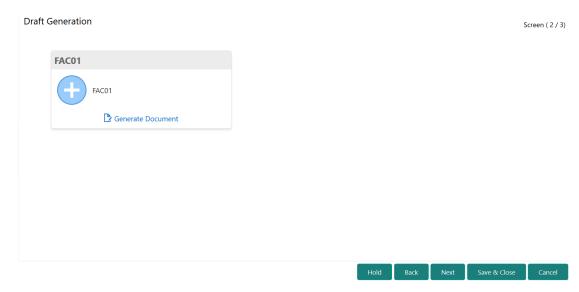
Draft Generation

Procedure to generate evaluation draft for customer acceptance.

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

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

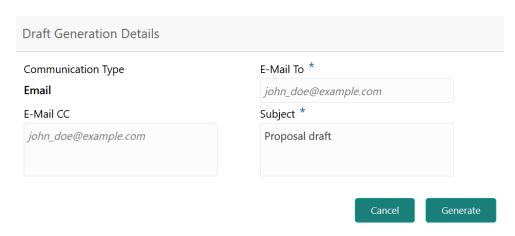
Figure 9-1 Draft Generation



1. Click Generate Document.

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

Figure 9-2 Draft Generation Details



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

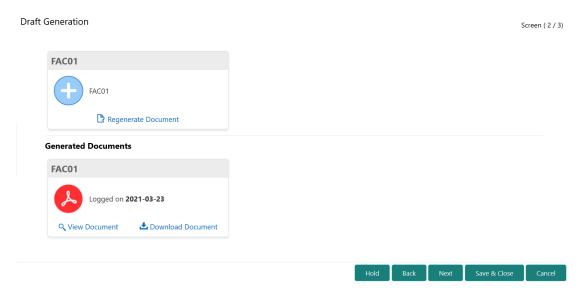
Table 9-1 Draft Generation Details - Field Description

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

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



Figure 9-3 Draft Generation - Completed



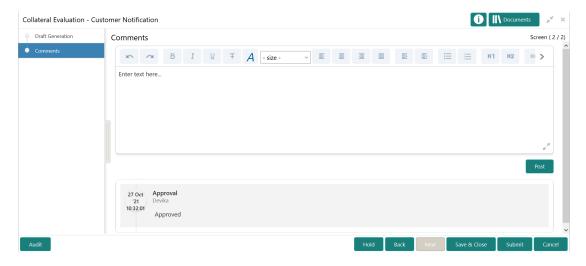
- 3. To view the generated draft document, click View Document.
- **4.** To download the generated draft document, click **Download Document**.
- 5. After performing necessary actions in the **Draft Generation** screen, click **Next**.

Comments

Information about the Comments data segment in Customer Notification stage.

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

Figure 9-4 Customer Notification - Comments



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

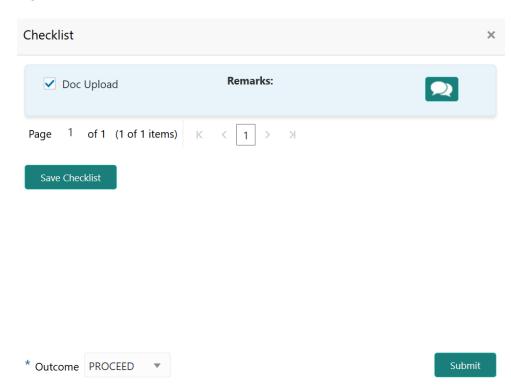
Comments are posted below the text box.



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

The **Checklists** window is displayed.

Figure 9-5 Customer Notification - Checklist



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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL_INFO

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

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



Customer Agreement

Customer Agreement

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

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

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

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

- Customer Acceptance
- Comments

Customer Acceptance

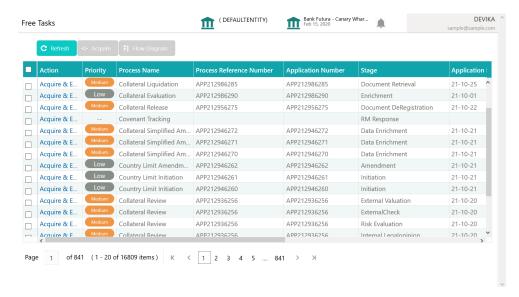
Information about the Customer Acceptance data segment in Customer Agreement stage.

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

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

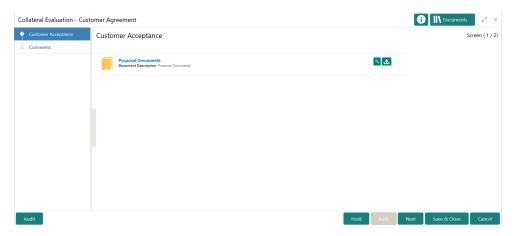
The **Free Tasks** screen is displayed.

Figure 10-1 Free Tasks



Acquire & Edit the required Customer Acceptance task.

Figure 10-2 Customer Agreement - Customer Acceptance



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

Comments

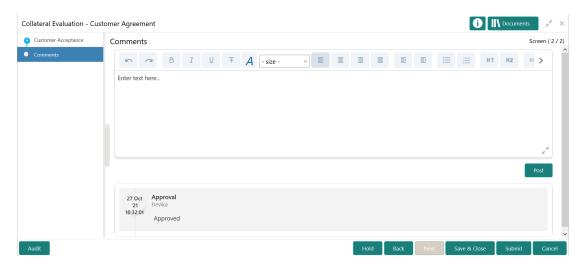
Information about the Comments data segment in Customer Agreement stage.

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

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



Figure 10-3 Customer Agreement - Comments



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

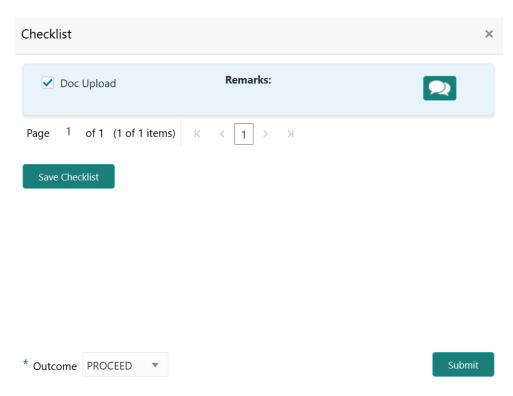
Comments are posted below the text box.

- 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.

Appendix I

Annexure I

Procedure to add and manage covenants.

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

The **Covenant Details** window is displayed.

Figure 11-1 Covenant Details





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

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

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

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

For field level information, refer the following tables.

Table 11-1 Covenant Details - Field Description

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



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

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

Figure 11-2 Covenant Details - Covenant Details



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

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

Figure 11-3 Covenant Details - Monitoring Information Details





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

Field Description

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

Figure 11-4 Covenant Details - Formula Details

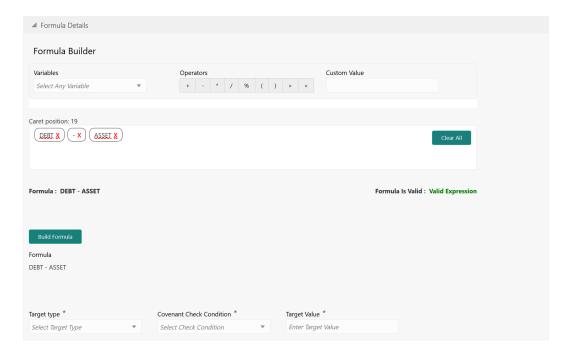


Table 11-4 Covenant Details - Formula Details - Field Description

| Field | Description |
|---------------|--|
| Variable | Select a Variable from the drop down list. The options available are Debt Asset Debt Ratio Asset Ratio |
| Operators | Select the required operator from the available Operators . |
| Custom Value | Provide a Custom Value for building formula, if required. You can also select another Variable. |
| Build Formula | Click Build Formula . The formula is built and displayed below the formula box. The system also displays whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression. |



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

| Field | Description |
|--------------------------------|--|
| Target Type | Select the Target Type from the drop down list. The options available are: Value Percentage Ratio |
| Covenant Check Condition | Select the Covenant Check Condition from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than. |
| Target Value | Specify the Target Value. |
| Target Value 1, Target Value 2 | If Between is selected as the Covenant Check Condition , Target Value 1 and Target Value 2 fields appear. You need to specify the range of target values. |



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

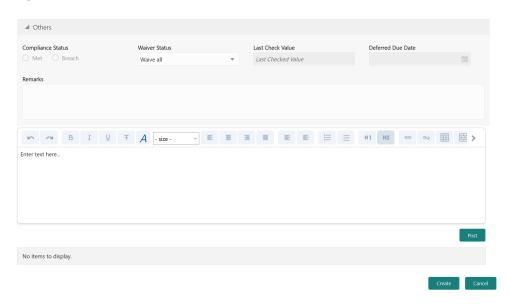




Table 11-5 Covenant Details - Others - Field Description

| Field | Description |
|-------------------|---|
| Compliance Status | Select the current covenant Compliance Status of the party / collateral. The options available are: • Met • Breach |
| Waiver Status | Select the Waiver Status from the drop down list. The options available are: Waive Waive all |
| Last Check Value | Specify the target value observed during the last covenant check. |
| Deferred Due Date | Specify the Deferred Due Date . The covenant review can be postponed till the mentioned date. |
| Remarks | Capture overall Remarks for the covenant. |

4. Click Create.

Covenant details are added and displayed in the **Covenants / Covenant Details** screen / data segment.

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



Appendix II

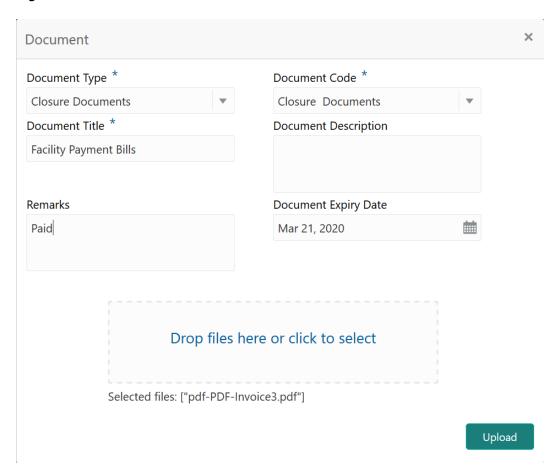
Annexure II

Procedure to add and manage documents.

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

The **Document Details** window is displayed.

Figure 12-1 Document Details



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

Table 12-1 Document Details - Field Description

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

3. Click Upload.

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

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

