

Oracle® Banking Credit Facilities Process Management Cloud Service

Collateral Perfection User Guide



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Preface

1.1 About this Guide

This guide helps you get familiar with the Collateral Perfection process in **OBCFPM** to perfect security interest in party collateral.

1.2 Audience

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

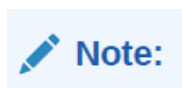
1.3 Conventions Used

The following table lists the conventions that are used in this document.

Table 1-1 Conventions Used

Convention	Description
Bold	Bold indicates: • Field Name • Screen Name • Drop-down Options • Other UX labels
	This icon indicates a Note.

Figure 1-1 Note



1.4 Common Icons in OBCFPM

The following table describes the icons that are commonly used in **OBCFPM**:

Table 1-2 Common Icons

Icons	Purpose
Figure 1-2 Add 	To add new record.
Figure 1-3 Edit 	To modify existing record.
Figure 1-4 Delete 	To delete a record.
Figure 1-5 Calendar 	To select start or end date.
Figure 1-6 Upload 	To upload a record.

Table 1-2 (Cont.) Common Icons

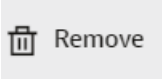
Icons	Purpose
Figure 1-7 Remove 	To remove the record.
Figure 1-8 List View 	To change the screen layout to list view.
Figure 1-9 Table View 	To change the screen layout to table view.
Figure 1-10 Tree view 	To change the screen layout to tree view.
Figure 1-11 Action Button 	To view, edit, and delete a record.

Table 1-2 (Cont.) Common Icons

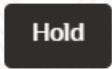
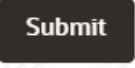
Icons	Purpose
Figure 1-12 Hold 	To hold the process.
Figure 1-13 Back 	To go back to the previous screen.
Figure 1-14 Next 	To go to the next data segment.
Figure 1-15 Save and Close 	To save the captured information and exit the process window.
Figure 1-16 Submit 	To submit the task to next stage.

Table 1-2 (Cont.) Common Icons

Icons	Purpose
Figure 1-17 Cancel 	To exit the window without saving the captured information.

2

Introduction

2.1 Collateral Perfection Overview

Collateral perfection is a process of evaluation of the party's collateral and perfect the banks charge over the collateral to protect the banks interest. The various activities performed for Collateral Perfection are:

- Input Application Details
- Upload of related Mandatory and Non Mandatory documents
- Verify Documents and Capture Details
- Risk Evaluation
- External Valuation of the Collateral
- Legal Opinion
- External Check
- Field Investigation
- Generate Collateral Agreement
- Receive the Customer Acceptance of the Collateral Agreement
- Collateral Submission
- Collateral Safekeeping

Note:

1. We support perfection of collateral initiated from external system and also collateral can be initiated from start within **Credit Facilities Process Management (CFPM)**.
2. Collateral which are initiated in external system will directly appear in enrichment.

3

Quick Initiation

3.1 Quick Initiation

The Relationship Manager or the operations user can perform quick initiation of collateral perfection on receiving the application from the party.

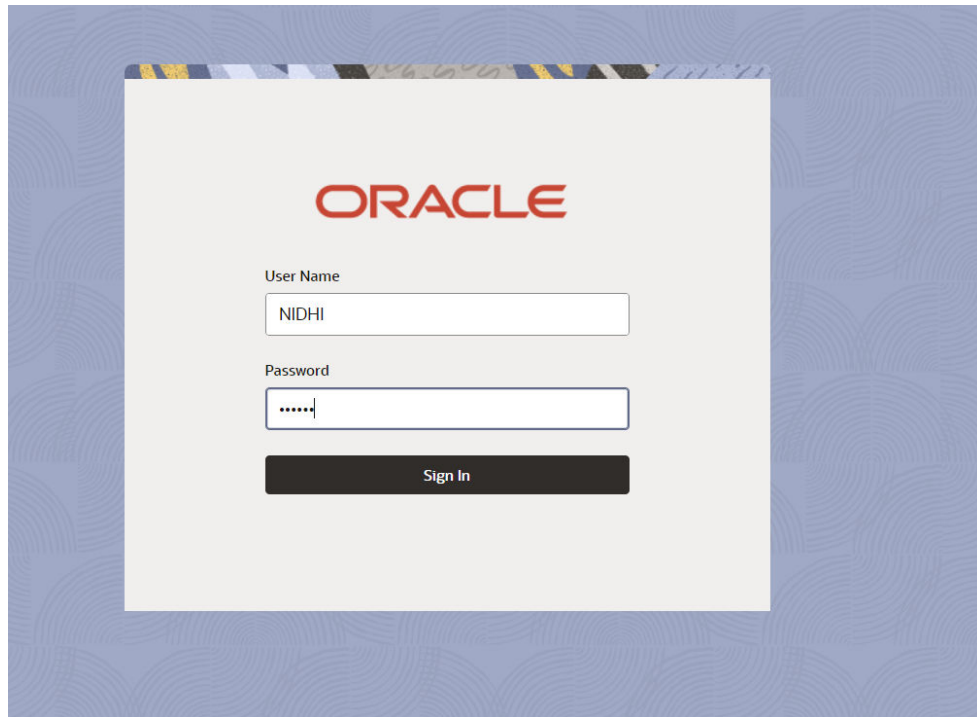
Collateral perfection has two process:

1. Collateral is initiated from **CFPM**: Here you create collateral through **Quick Initiation** process. For more information on how to initiate collateral from **CFPM**, refer the process from **Quick Initiation Steps** below.
2. Collateral is initiated from **External System**: When collateral is initiated from external system the task will directly be created in the enrichment stage. The user can select the task from the enrichment stage, where one party name will be defaulted. But, this party will not have any liability associated to it.
However, it is mandatory that any collateral that is getting handed off needs to be associated to party who has a liability. Since, this initiation is done through an external system the party will not have any liability associated. So, before hand-off you can now create liability for external party in **Liability Details** stage. For more information on steps to create **Liability Details** for collateral initiated from external system, click [Liability Details](#) stage.

Quick Initiation Steps:

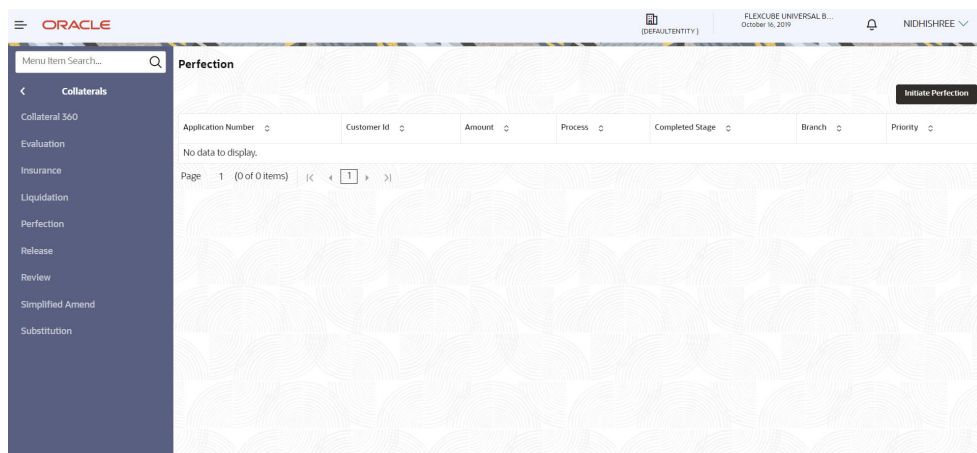
1. Login to **OBCFPM**. Enter your **User Name**, **Password** and click **Sign In**.

Figure 3-1 Login Screen



2. Navigate to **Collateral > Perfection** from the left menu.
The **Perfection Initiation** screen is displayed.

Figure 3-2 Collateral Perfection



3. Click **Initiate Perfection**.
The **Quick Initiation** screen is displayed.

Figure 3-3 Quick Initiation

4. Enter or search all the details in the **Quick Initiation** window.

For information on the fields in the **Quick Initiation** window, refer the below table.

Table 3-1 Quick Initiation - Application Branch Details - Field Description

Field	Description
Application Branch	Application Branch is displayed by default.
Application Priority	Select Application Priority . The options available are: - Low - Medium - High
Application Date	Click Calendar icon and select Application Date .

Table 3-2 Quick Initiation - Customer Details - Field Description

Field	Description
Customer Id	Search and Select Customer Id . By default, corresponding Customer Name is displayed based on the customer id given in Core Customer Maintenance screen.

Click + in the **Collateral Details** section. The **Add Collateral** window is displayed.

Figure 3-4 Add Collateral

The screenshot shows a web application window titled "Add Collateral" with a close button (X) in the top right corner. The form contains the following fields:

- Collateral Type:** A dropdown menu with "Ship" selected.
- Collateral Category:** A dropdown menu with "COMMERCIAL VESSEL" selected.
- Collateral Subcategory:** A dropdown menu with "Select" selected.
- Applicable Business:** A text input field containing "Working Capital" and a close button (X).
- Agreed Collateral Value:** A dropdown menu with "USD" selected and a text input field containing "\$500,000.00".
- Purpose Of Collateral:** A dropdown menu with "New Facility" selected.
- Collateral Description:** A text input field containing "Ship as a Collateral for new facility".

At the bottom right of the window, there are two buttons: "Cancel" and "Save".

For information on the fields in the **Add Collateral** window, refer the below table.

Table 3-3 Add Collateral- Field Description

Field	Description
Collateral Type	Select Collateral Type from the drop-down list. The following options are available: • Account Receivables • Account Contracts • Agreements Undertaking • Aircraft • Bill of Exchange • Bond • Cash Collateral • Commercial Paper • Commodity • Corporate Deposits • Crop • Fund • Guarantee • Intangible Assets • Insurance • Inventory • Livestock • Machine • Miscellaneous • PDC • Perishable • Precious Metals • Promissory Note • Property • Ship • Stock • Vehicle
Collateral Category	Select Collateral Category from the drop-down list. The options are: • Commercial Vessel • Passenger Vessel Note: The Collateral Category options will appear based on the Collateral Type selection. The collateral type selected here is Ship, hence Commercial Vessel and Passenger Vessel options are listed in the drop-down list.
Collateral Subcategory	Select Collateral Subcategory. Note: The Collateral Subcategory options will also be displayed based on the Collateral Type and Collateral Category selection.
Applicable Business	Select Applicable Business from the drop-down list. The options are: • LT_Lending • Trade • Working Capital
Agreed Collateral Value	Specify Agreed Collateral Value of the collateral.
Currency	Specify the collateral currency.

Table 3-3 (Cont.) Add Collateral- Field Description

Field	Description
Purpose of Collateral	Select Purpose of Collateral from the drop-down list. The following options are available: • Augmentation Of Collateral • Enhancement Of Limit • New Facility • Replacement Of Collateral
Collateral Description	Enter Collateral Description .
Save	Click Save . The collateral details are added.

5. After adding collateral, click **Submit** in the **Quick Initiation** screen.
The application is created and listed in **Free Tasks** screen.

4

Data Enrichment

4.1 Data Enrichment

The Data Enrichment stage allows you to capture additional details of the party and the collateral to enrich **Collateral Perfection** application. The details that can be enriched in this stage are:

- Basic Info with additional Collateral Details
- Collateral Ownership Details
- Collateral Type Details
 - Property
 - Vehicle
 - Ship
 - Aircraft
 - Insurance
 - Deposits
 - Precious Metals
 - Guarantee
 - Machine
 - Stocks
 - Bonds
 - Funds
- Comments

4.2 Basic Info

The system defaults the collateral and application details captured as part of initiation in this data segment. You can modify these details, if required. Based on the Application category selected, the system defaults the documents to be uploaded and the checklists applicable for the stage in the **Document Upload** and **Checklists** screens, respectively.

1. Navigate to **Tasks > Free Tasks** from the left menu.

The **Free Task** screen is displayed.

Figure 4-1 Free Task

	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Edit	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
☐	Edit	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
☐	Edit	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
☐	Edit	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
☐	Edit	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
☐	Edit	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
☐	Edit	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
☐	Edit	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCUB...
☐	Edit	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

2. **Acquire & Edit** the required Data Enrichment task.
The **Data Enrichment - Basic Info** screen is displayed.

Figure 4-2 Data Enrichment - Basic Info

Collateral Perfection - Perfection Enrichment

Basic Info

Customer details

Customer ID: 00010810

Customer Name: Axon Automobiles Pvt Ltd

Liability number: 00010810

Collateral details

Collateral ID: COL243924599

Collateral Subcategory: Select

Agreed Collateral Value: USD \$500,000.00

Applicable Business: Working Capital X

LTV Percentage:

Collateral Type: Ship

Collateral Description: Ship as a collateral for new facility

Collateral Start and End Date: September 2

Charge Type: Hypothecation

Collateral Category: COMMERCIAL VESSEL

Collateral Currency: USD

Purpose Of Collateral: New Facility

Seniority of Charge: First

Bank Value:

Buttons: Audit, Cancel, Hold, Save & Close, Next

Figure 4-3 Data Enrichment - Basic Info

Collateral Perfection - Perfection Enrichment

Basic Info

- LTV Percentage:** 100
- Bank haircut:** 15%
- Fee Class Code:** [Searchable field]
- Charge Renewal Frequency:** Yearly
- Ownership details:**
 - Ownership Type:** Single
 - Shareable Across Customers:** [Toggle]
- Revaluation Details:**
 - Revaluation Type:** Manual
- Additional Fields:** No Additional fields configured!

Collateral Value:

- Collateral Status:** Work In Progress
- External Collateral ID:** 67388
- Units:** 2

Bank Value:

- Document Status:** Not Submitted
- Charge Registration Required:** [Toggle]
- Filing Lead Days:** 5

Buttons: Audit, Cancel, Hold, Save & Close, Next

- Enter or Select all the details in the **Data Enrichment - Basic Info** screen. For field level information, refer the following table.

Table 4-1 Data Enrichment - Basic Info

Field	Description
Customer Id	Customer Id selected in the Quick Initiation screen is displayed. You can change the Customer Id , if required.
Customer Name	Customer Name is displayed based on the selected Customer Id .
Liability Number	Search and select Liability Number .
Collateral Id	Collateral Id is a unique identifier generated for the collateral. This is system generated and you cannot modify as all the details are maintained in Maintenance screen.
Collateral Type	Collateral Type selected in the Quick Initiation screen is displayed here. You cannot modify this.
Collateral Category	Select Collateral Category . Collateral Categories applicable for the selected Collateral Type are displayed in the drop-down list.
Collateral Subcategory	Select Collateral Subcategory from the drop-down list.
Collateral Description	Collateral Description provided in the Initiation stage is displayed here. You can modify this if required.
Collateral Currency	Collateral Currency specified in the Initiation stage is displayed here. You can modify this if required.
Agreed Collateral Value	Agreed Collateral Value of the collateral specified in the Initiation stage is displayed here. You can modify this if required.
Collateral Start and End Date	Select Collateral Start and End Date from calendar icon.
Purpose of Collateral	Purpose of Collateral selected in the Initiation stage is displayed here. You can modify this if required.

Table 4-1 (Cont.) Data Enrichment - Basic Info

Field	Description
Applicable Business	Select the business for which the collateral is applicable. The options available are: • LT_Lending • Trade • Working Capital
Charge Type	Select Charge Type from the drop-down list. The following options are available: • Assignment • Equitable Mortgage • Hypothecation • Lien • Mortgage • Negative lien • Pledge • Registered Mortgage • Setoff
Seniority of Charge	Select Seniority of Charge from the drop-down list. The following options are available: • Exclusive • First • First Pari passu charge • Second • Second Pari passu charge • Subservient Charge • Third
LTV Percentage	Enter LTV Percentage .
Bank haircut	Bank haircut provided in the Initiation stage is displayed here. You can modify this if required.
Collateral Status	Collateral Status is displayed as Work In Progress by default.
Document Status	Select the status of the collateral. The following options are available in the drop-down list: • Not Submitted • Released • Submitted
Fee Class Code	Search and select Fee Class Code . Note: To view Fee Class Code screen, refer to Fee Class Code section.
External Collateral ID	Enter External Collateral ID .
Charge Renewal Frequency	Select Charge Renewal Frequency from drop-down list. The options available are: • Daily • Half Yearly • Monthly • Quarterly
Units	Enter Units .
Filing Lead Days	Enter Filing Lead Days .

Fee Class Code

The Fee Class Code screen is displayed as below:

Figure 4-4 Fee Class Code Screen

The screenshot shows the 'Fee Preference' window with the following details:

- User Input Fee Amount:** £2,000.00
- Date range:** July 3, 2023 to July 31, 2023
- Rule Code:** Rule1
- Rule Type:** Type1
- Fee Type:** Fee1
- Component Type:** TypeY
- Basis Amount:** 8000
- Liquidation Method:** Method1
- Liquidation Preference:** YES
- Waived:** ☐
- Rate/Amount:** 3000
- SDE Type:**

Buttons at the bottom right: Cancel, Save

Table 4-2 Basic Info - Ownership Details - Field Description

Field	Description
Ownership Type	Select Ownership Type from the drop-down list. The following options are available: - Joint - Others - Single - Tenants in Common
Shareable Across Customers	Enable Shareable Across Customers option, if the collateral is shareable with multiple party's.

Table 4-3 Basic Info - Revaluation Details Description

Field	Description
Revaluation Type	Select Revaluation Type from the drop-down list. The following options are available: - Automatic - Manual
Automatic	If you select Automatic following options are displayed. Enter the required details for below fields. - Revaluation Method - Revaluation Frequency - Revaluation Start Month - Revaluation Day - Useful Life
Additional Fields	By default No Additional fields configured! message is displayed.

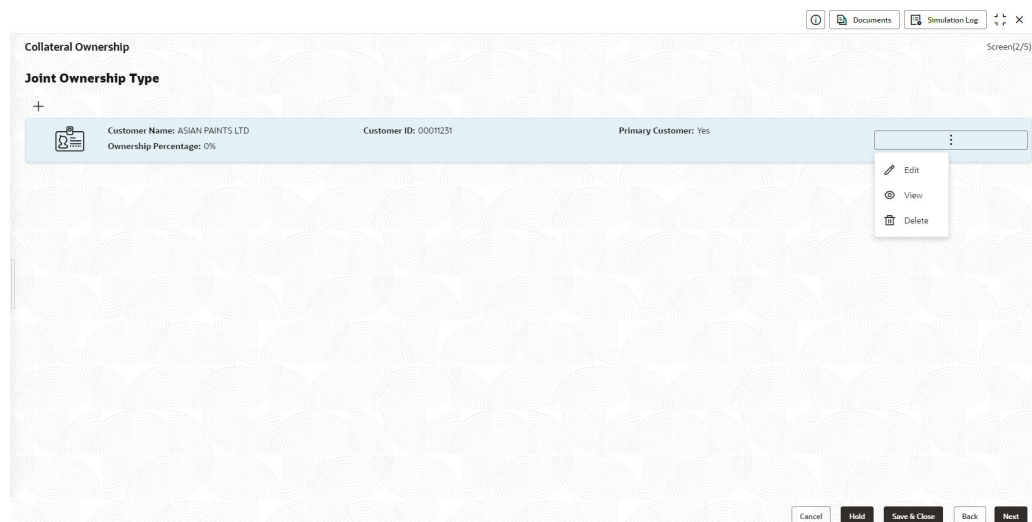
- Click **Next**.

4.3 Collateral Ownership

In Collateral Ownership data segment, the system defaults primary customer's collateral ownership details captured as part of application creation. In case the **Ownership Type** is selected as **Joint**, the system defaults the ownership percentage of primary customer as zero and displays the add icon. You must change the primary customer's ownership percentage and add all the ownership details by clicking the **Add** icon.

Click **Next** in the **Basic Info** data segment, the **Collateral Ownership** screen is displayed.

Figure 4-5 Collateral Ownership



1. To view the primary customer's collateral ownership details, click **Action** icon and select **View**.
2. To add other customer's ownership detail, click **+** icon.

For detailed information on adding ownership details, refer **Collateral Ownership** topic in the **Collateral Evaluation User Guide**.

3. After adding the ownership details, click **Next**.

4.4 Ship

The system displays the Collateral Type data segment based on the **Collateral Type** selected in previous data segment or stage. Following are the various collateral types supported in **OBCFPM**:

- Account Receivables
- Accounts Contracts
- Aircraft
- Bill Of Exchange

- Bond
- Cash Collaterals
- Commercial Paper
- Commodity
- Corporate Deposits
- Crop
- Fund
- Guarantee
- Insurance
- Inventory
- Machine
- Miscellaneous
- Other Bank Deposits
- PDC
- Perishable
- Precious Metals
- Promissory Note
- Property
- Ship
- Stock
- Vehicle

Click **Next** in the **Collateral Ownership** data segment, the **Collateral Type (Ship)** screen is displayed. In this user guide, Ship is shown as sample Collateral Type.

Figure 4-6 Data Enrichment - Ship

The screenshot displays the 'Ship' screen within the 'Collateral details' section. The interface includes a top navigation bar with icons for 'Documents' and 'Simulation Log'. The main content area features a table with the following data:

Ship name	Currency	Ship license number	Invoice value	Port of registry
Recon	USD	1234	\$200,000.00	1

At the bottom of the screen, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and a set of navigation buttons: 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

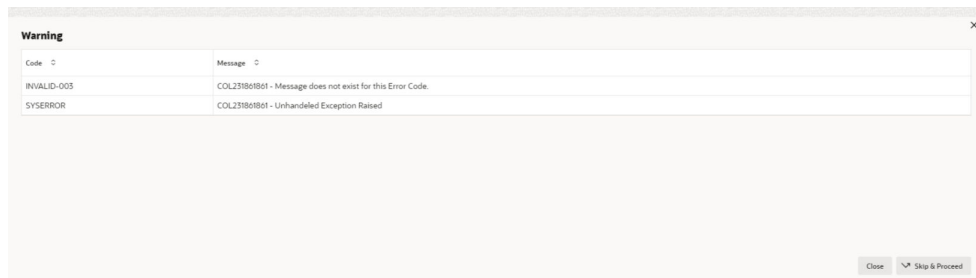
1. To view the basic collateral details, click and expand **Collateral Details** section.
2. To add the collateral specific details, click **+** icon.

For detailed information on adding collateral specific details, refer the corresponding **Collateral Type** section in the **Collateral Evaluation User Guide**.

3. After adding collateral details, click **Next**.

Note: If any error occurs in the saved collateral, then Simulation Error is displayed as shown below. You can close and fix the data issue or skip and proceed to the next step.

Figure 4-7 Simulation Error



The same process will happen in the collateral details screen for all the below mentioned stages of the same data segment.

- Risk Evaluation
- External Valuation
- Legal Opinion
- External Check
- Field Investigation
- Collateral Approval
- Draft Generation
- Customer Acceptance
- Charge Registration
- Awaiting Registration
- Safekeeping
- Handoff - Manual Retry

4.5 Collateral Facility Linkage

In the Collateral Facility Linkage data segment, you can add the existing collateral facility linked to the collateral.

Click **Next** in the **Collateral Type (Ship)** data segment, the **Collateral Facility Linkage** screen is displayed.

Figure 4-8 Collateral Facility Linkage

Collateral Facility Linkage Screen(4/5)

> Collateral facility linkage

Type to filter +

Facility ID	Line code	Facility description	Facility Currency	Facility amount	Collateral value	Amount basis	Linked percentage	Linked amount
No data to display.								

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

Cancel Hold Save & Close Back Next

1. To add Collateral Facility Linkage, click the + icon.
2. After adding the collateral facility linkage, click **Next**.

4.6 Collateral Pool Collateral Linkage

In the Collateral Pool Collateral Linkage data segment, you can update collateral pools and link the collateral. The collaterals can be linked by giving percentage, and you can view the percentage given for each collateral. The collateral amount and collateral contribution for the linked collaterals is displayed in the Pool Allocation details screen.

Click **Next** in the **Collateral Facility Linkage** data segment, the **Collateral Pool Collateral Linkage** screen is displayed.

Figure 4-9 Collateral Pool Collateral Linkage

Collateral Perfection - Perfection Enrichment Screen(5/6)

Basic Info Collateral Ownership Ship Collateral Facility Linkage Collateral Pool Collateral... Comments

Collateral Pool Collateral Linkage

Collateral details

COL243924599 Collateral ID	USD Collateral Currency	\$400,000.00 Total Value	0 Collateral Contribution %
POOL232650790 Real Estate assets Linked Collaterals Update Percentage	POOL233110084 Property Types Linked Collaterals Update Percentage	POOL233190127 Ship Types Linked Collaterals Update Percentage	POOLTEST Treasury bonds Linked Collaterals Update Percentage

Audit Cancel Hold Save & Close Back Next

1. To link collateral, click **Update Percentage** enter the percentage for the collateral. The total percentage needs to be 100 percent or less than 100 percent.

Figure 4-10 Collateral Pool Collateral Linkage

The screenshot shows the 'Collateral Pool Collateral Linkage' window. On the left is a sidebar with navigation links: Basic Info, Collateral Ownership, Ship, Collateral Facility Linkage, Collateral Pool Collateral..., and Comments. The main area is titled 'Collateral Pool Collateral Linkage' and contains a 'Collateral details' section. At the top, a summary bar shows: COL245924599 Collateral ID, USD Collateral Currency, \$400,000.00 Total Value, and 0 Collateral Contribution %. Below this, there are four collateral items arranged in a 2x2 grid:

- POOL232650790**: Real Estate Assets, [Linked Collaterals](#), **Update Percentage**
- POOL233110084**: Property types, [Linked Collaterals](#), **Update Percentage**
- POOL233190127**: Ship Types, [Linked Collaterals](#), **Update Percentage**
- POOLTEST**: Treasury bonds, [Linked Collaterals](#), **Update Percentage**

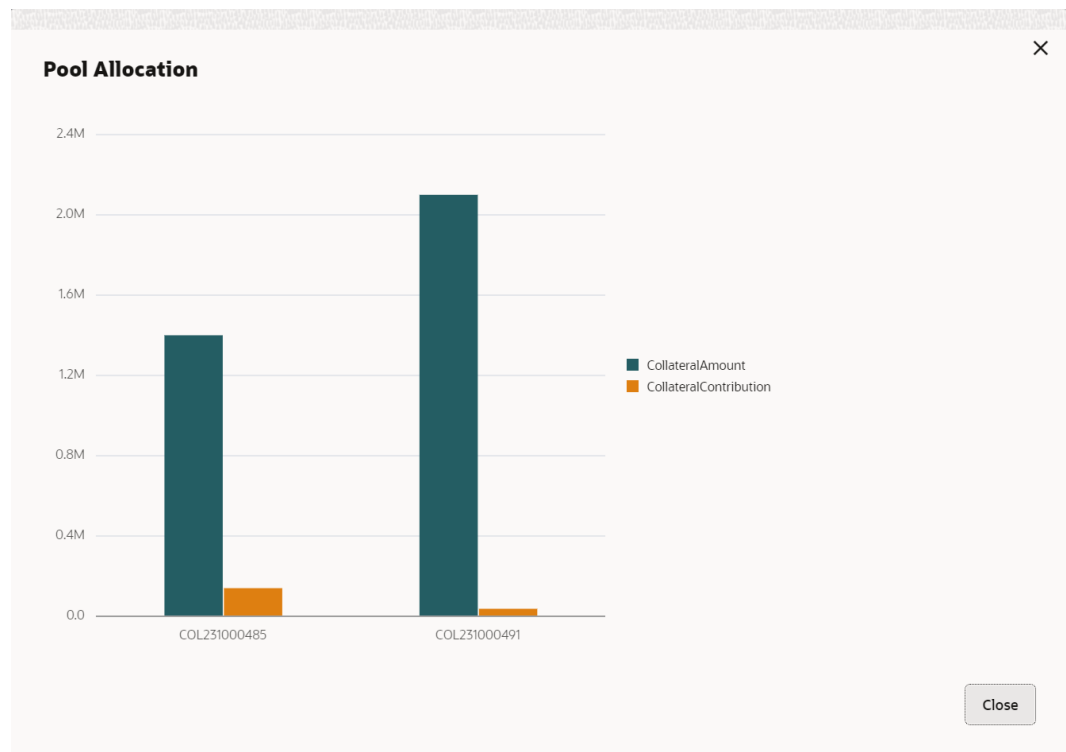
At the bottom left, there is an input field with '50' and buttons 'Ok' and 'Cancel'. At the bottom right, there are buttons: 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

2. Click **Ok**, the collateral is linked.
3. Click **Linked Collateral** to view the details of **Pool Allocation**.

Figure 4-11 Collateral Pool Collateral Linkage

This screenshot shows the same interface as Figure 4-10, but with changes reflecting the action taken. The 'Collateral Contribution %' in the summary bar is now '50'. In the grid, the item **POOL233190127** (Ship Types) is now marked as 'Linked' with a green tag and has a '50%' value displayed next to it. The 'Update Percentage' button for this item is now disabled, and a 'Delink' button has appeared. The other items and the bottom navigation buttons remain the same.

Figure 4-12 Collateral Pool Collateral Linkage



4. Click **Delink**, to remove collateral from the collateral pool collateral linkage.

4.7 RWA Eligibility Maintenance

4.7.1 Create RWA Parameter

The **Create RWA Parameter** provides an option to define the Collateral Parameters that should be checked in order to derive the RWA eligibility. This maintenance also allows the user to define the rule which should run using the collateral parameters selected.

Steps to set Collateral parameters:

1. Navigate to **Credit Facilities > Maintenance > RWA Parameter Maintenance > Create RWA Parameter**.

The **Create RWA Parameter** appears as shown below:

Figure 4-13 Create RWA Parameter

The RWA parameter has to be based on **Branch**, **Collateral Type** and **Collateral Category**. During a collateral transaction, this will be considered while suggesting the RWA rule to be used.

2. Provide the details in the fields as per the description in the table below.

Table 4-4 Create RWA Parameter - Field Description

Field	Description	Sample Value
Branch	Select the Branch for which the RWA Parameter should be set for the collateral type and category combination.	Refer screenshot.
Collateral Type	Select the collateral type for which the RWA parameter is being set.	Refer screenshot.
Collateral Category	Select the collateral category under the collateral type for which the RWA parameter is being set.	Refer screenshot.

Once the **Branch**, **Collateral Type** and **Collateral Category** selection has been done the user can carry out the following.

Do the **Field Configuration** where the user can select the individual parameters which decide the eligibility of the collateral and also do the **Eligibility Rule Configuration** where the user can set the rules which will be applied using the parameters to determine the collateral's RWA eligibility.

Please note that only in case of Collateral type **Guarantee**, apart from **Field Configuration** and **Eligibility Rule Configuration**, the user will also set the **Guarantor Rule Configuration** as per the below screenshot.

Figure 4-14 Collateral Type Guarantee

Create RWA Parameter

Basic Information

Branch: 004

Collateral Type: Guarantee

Collateral Category: GUARANTEE

Field Configuration | Eligibility Rule Configuration | Guarantee Rule Configuration

+ Add

Order	Code	Type	Description	Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Action
No data to display.									

Cancel Save

In this section we will explain how the **RWA Parameter Maintenance** can be done for **Guarantee** type of collateral. Lets look at how the **Field Configuration**, **Eligibility Rule Configuration**, and the **Guarantor Rule Configuration** will be done.

Field Configuration

In this section the user will select the attributes of the collateral which needs to be checked to find out the collateral RWA eligibility.

Figure 4-15 Field Configuration

Create RWA Parameter

Basic Information

Branch: 004

Collateral Type: Guarantee

Collateral Category: GUARANTEE

Field Configuration | Eligibility Rule Configuration | Guarantee Rule Configuration

+ Add

Order	Code	Type	Description	Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Action
1	CP1	Application Data	Guarantee Type	GUARANTEE_TYI	guaranteeType	Always	-	-	[Edit] [Delete]
2	CP2	Application Data	Purpose of Collateral	PURPOSE_OF_CC	purposeOfCollate	Never	-	-	[Edit] [Delete]
3	CP3	Question	What is the collateral status	COLLATERAL_ST	collateralStatus	Rule	-	-	[Edit] [Delete]

Cancel Save

User needs to mention the following in the fields.

Table 4-5 Field Configuration - Field Description

Field	Description	Sample Value
Order	This is the order of the collateral parameter and is defaulted by the system.	Refer screenshot.
Code	This is the code of the collateral parameter and is defaulted by the system.	Refer screenshot.

Table 4-5 (Cont.) Field Configuration - Field Description

Field	Description	Sample Value
Type	The user needs to mention the type of collateral parameter.	Refer screenshot. The available values are – Application Data - These collateral parameters will come from the collateral attributes captured in the application. – Question - These values will come as part of the questions asked for the collateral type and category combination in the UI.
Description	User will need to mention a short description of the collateral parameter.	Refer screenshot.
Linked Code	The collateral parameter code will be factory shipped and are the list of codes / information that are captured for collateral.	Refer screenshot.
Fact Code	The collateral parameter linked code will need to be associated with the available list of Fact Codes that are already created in the system. These fact codes will be used to create the rules which will decide the RWA eligibility.	Refer screenshot.
Display Logic	The user needs to define whether the Collateral parameter will be displayed by default or using some logic.	Refer screenshot. The possible values are: • Always • Never • Rule

If the user selects **Display Logic** as **Always** and **Never**, then the collateral parameter will be shown by default or will not be shown in the screen respectively. However, if the user selects the **Display Logic** as **Rule**, then they have to set the **Display Rule**.

Figure 4-16 Display Logic

Order	Code	Type	Description	Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Action
1	CP1	Application Data	Guarantee Type	GUARANTEE_TYF	guaranteeType	Always	-	-	[Edit] [Delete]
2	CP2	Application Data	Purpose of Collateral	PURPOSE_OF_CC	purposeOfCollate	Never	-	-	[Edit] [Delete]
3	CP3	Question	What is the collateral status	COLLATERA	collateralSta	Rule	Configure Rule	Configure	[Check] [X]

In the **Display Rule** field the user has to click on **Configure Rule** so that the rule deciding when that collateral parameter will be displayed on the screen can be set as below.

Figure 4-17 Configure Rule

Configure Display Rule

If

Item Code: CP1 Description: Guarantee Type == Bid Bond

Add Condition

Save Display Rule Cancel

In the above screenshot the user can mention that if the value of **CP1** is equal to **Bid Bond**, then the **CP3 Collateral Parameter** should be displayed on the **RWA Eligibility** screen.

User can click on the **Save Display Rule** option in order to save the **Display Rule** for **CP3**.

Figure 4-18 Save Display Rule

Create RWA Parameter

Basic Information

Branch: 004

Collateral Type: Guarantee

Collateral Category: GUARANTEE

Field Configuration | Eligibility Rule Configuration | Guarantee Rule Configuration

Order	Code	Type	Description	Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Action
1	CP1	Application Data	Guarantee Type	GUARANTEE_TYF	guaranteeType	Always	-	-	[Edit] [Delete]
2	CP2	Application Data	Purpose of Collateral	PURPOSE_OF_CC	purposeOfCollate	Never	-	-	[Edit] [Delete]
3	CP3	Question	What is the collateral status	COLLATERAL_STr	collateralStatus	Rule	IF CP1 is B	-	[Edit] [Delete] [Configure]

Cancel Save

As in the above screenshot once the display rule has been saved, the value for the following field will be updated.

Table 4-6 Save Display Rule - Field Description

Field	Description	Sample Value
Display Rule	The value will be defaulted as per the rule that has been configured in the Display Logic Configuration screen.	Refer screenshot. In this example the CP3 collateral parameter will be displayed only when the CP1 value is Bid Bond.

The user will also be able to mention if a particular collateral parameter is dependent on any other collateral parameter by clicking **Configure** under **Dependent On**.

Figure 4-19 Configure

Create RWA Parameter

Basic Information

Branch: 004

Collateral Type: Guarantee

Collateral Category: GUARANTEE

Field Configuration | Eligibility Rule Configuration | Guarantee Rule Configuration

Order	Code	Type	Description	Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Action
1	CP1	Application Data	Guarantee Type	GUARANTEE_TYF	guaranteeType	Always	-	-	[Edit] [Delete]
2	CP2	Application I	Purpose of Collateral	PURPOSE_C	purposeOfC	Never	-	Configure	[Edit] [Delete] [Configure]
3	CP3	Question	What is the collateral status	COLLATERAL_STr	collateralStatus	Rule	IF CP1 is B	Guarantee Typ...	[Edit] [Delete] [Configure]

Cancel Save

On clicking **Configure** the user will be able to indicate the fields or the collateral parameter added before on which this particular collateral parameter will depend on. For example in the below screenshot the collateral parameter collateral status depends on whether the first two collateral parameters have been captured or not.

Figure 4-20 Configure Dependent Fields

Create RWA Parameter

Basic Information

Branch: 004

Collateral Type: Guarantee

Field Configuration

Order	Code	Type	Description
1	CP1	Application Data	Guarantee Type
2	CP2	Application Data	Purpose of Collateral
3	CP3	Question	What is the collateral status

Configure Dependent Fields

Attribute Code: Gtee Type, Item Code: CP1, Description: Guarantee Type

Attribute Code: Purpose, Item Code: CP2, Description: Purpose of Collateral

Buttons: Add Dependent Field, Save Dependent, Cancel

Figure 4-21 Configure Dependent Fields

Create RWA Parameter

Basic Information

Branch: 004

Collateral Type: Guarantee

Collateral Category: GUARANTEE

Field Configuration

Order	Code	Type	Description	Linked Code	Fact Code	Display Logic	Display Rule	Dependent By	Action
1	CP1	Application Data	Guarantee Type	GUARANTEE_TYF	guaranteeType	Always	-	-	[Edit] [Delete]
2	CP2	Application Data	Purpose of Collateral	PURPOSE_OF_CC	purposeOfCollate	Never	-	-	[Edit] [Delete]
3	CP3	Question	What is the collateral status	COLLATERAL_ST	collateralStatus	Rule	IF CP1 is B	GTEE Type:CP1...	[Edit] [Delete]

Buttons: Cancel, Save

To add further, with **Display Rule** the user will be able to indicate if a field will be shown on the screen depending on the value of a particular field and with **Dependent By** the user will be able to indicate whether a field is dependent on capture of a particular field or not.

Eligibility Rule Configuration

After setting the collateral parameters the user can now set the **Eligibility Rule Configuration**. This is the rule which will use all the facts set in the previous screen to figure out the RWA eligibility.

Click on **Eligibility Rule Configuration**.

Figure 4-22 Eligibility Rule Configuration

Click + to add a new rule.

Figure 4-23 Configure Rule

The user will need to capture the following fields to set up the rule.

Table 4-7 Configure Rule - Field Description

Field	Description	Sample Value
Rule Code	Provide a code to identify the rule which will determine the RWA eligibility of the collateral type using the parameters set in this rule configuration screen.	Refer screenshot.
Description	A short description in order to mention more about the rule being set.	Refer screenshot.

Once the code and description of the rule has been mentioned the user can select the **Collateral Parameters** and their respective values which will determine the **RWA Eligibility**.

Figure 4-24 Configure Rule RWA Eligibility

In the above screenshot the user has indicated what are the collateral parameters that will decide the **RWA Eligibility** for e.g. **CP1** which is guarantee type is equal to a commercial guarantee and **CP2** which is purpose of collateral equal to **New Facility**.

The user needs to specify the **Result** after selecting the collateral parameters.

Figure 4-25 Configure Rule - Result

Using the **Rule Configuration** screen the user will be able to set the result for three types of **RWA Checks**:

- RWA Global
- RWA Local
- RWA Regional

Also, the user will be able to mention the **Warning / Reason** for the ineligibility should be displayed beside which collateral parameter using the field **Display Next to**. This drop-list will list all the Collateral parameters added as part of the **Field configuration** screen.

The user can specify the warning/reason in the **Warning / Reason** field.

Once the user is satisfied setting the fact value and the condition, they need to click **Save** to save the rule.

Figure 4-26 Create RWA Parameter - Save

The screenshot shows the 'Create RWA Parameter' form in Oracle. The 'Basic Information' section includes a 'Branch' field with the value '004', a 'Collateral Type' dropdown set to 'Guarantee', and a 'Collateral Category' dropdown set to 'GUARANTEE'. Below this, there are three tabs: 'Field Configuration', 'Eligibility Rule Configuration' (which is active), and 'Guarantee Rule Configuration'. The 'Eligibility Rule Configuration' tab displays a table with columns 'Rule Code', 'Description', 'Rule Applied', and 'Action'. The table contains one row with 'GteeRule' as the Rule Code, 'To determine the RWA eligibility of Gtee t...' as the Description, and 'IF CP1 is C AND CP2 is NEW_FACILITY' as the Rule Applied. The page number '1 of 1' and a list of items '(1 of 1 items)' are shown at the bottom. 'Cancel' and 'Save' buttons are located at the bottom right.

The user can save multiple rules for each of the collateral parameter that has been added as part of the **Field Configuration** screen and in case any of the value of the collateral parameter matches as per rule set in the rule configuration, the result will be RWA ineligible.

Guarantor Rule Configuration

For Guarantee type of collateral one of the parameters to be checked for the **RWA Eligibility** is **Guarantee Rating**. The guarantors rating in this case becomes the guarantee rating however when there are more than one guarantor for the same guarantee then the user will have an added option for **Guarantor Rule Configuration**. Using this rule maintenance the user will be able to define which parameters and the condition of the guarantor that will decide whether guarantor is eligible or not for its rating to be considered for the **Guarantee Rating**.

Figure 4-27 Configure Guarantee - Rule

The screenshot shows the 'Configure Guarantee Rule' form. It has a 'Rule Code' field with 'GuarantorRule1' and a 'Description' field with 'To select the highest guarantor rating'. Below this is an 'If' section with two conditions. The first condition has 'Item Code' 'CP1' and 'Description' 'Guarantee Type', with a comparison operator '=='. The second condition has 'Item Code' 'CP2' and 'Description' 'Purpose of Collateral', with a comparison operator '=='. There are also dropdowns for 'Guarantee Type' (set to 'Bid Bond') and 'Purpose of Collateral' (set to 'New Facility'). An 'Add Condition' button is located below the conditions. A 'Condition' section with a 'Then' label is empty, with a message 'No items to display.' Below this is an 'Add Guarantee Type' button. At the bottom right, there are 'Save Guarantee Rule' and 'Cancel' buttons.

Table 4-8 Configure Guarantee - Rule - Field Description

Field	Description	Sample Value
Rule Code	Provide a code to identify the rule which will determine the parameters of the guarantor to be considered to determine the eligibility of the guarantor.	Refer screenshot.
Description	A short description in order to mention more about the rule being set to determine the eligibility of the guarantor.	Refer screenshot.

Figure 4-28 Configure Guarantee - Rule

Once the user has defined the **Rule Code** and description the user will be able to mention under **Condition** section, whether the parameters are of particular values then whether the Guarantor is eligible or not for its rating to be considered for the overall guarantee rating.

The user needs to click on **Save Guarantee Rule** to save the **Guarantor Rule**.

Figure 4-29 Save Guarantee Rule

The user needs to click **Save** to save the **RWA Parameter** after saving the:

- **Guarantor Rule** in case of Guarantee type of collateral or
- **Eligibility Rule** in case of any other collateral type

4.7.2 View Parameter

To view parameter in the **RWA Eligibility Maintenance**, the record must be in an authorized state. The unauthorized record can be modified only by the user who created the record.

Figure 4-30 View Parameter

The screenshot displays the 'View RWA Parameter' interface. At the top, there's a header with the Oracle logo and user information. Below the header, the title 'View RWA Parameter' is visible. The main area contains three cards, each representing a different collateral type: 'CHCL CASH COLLATERALS', 'GRNT GUARANTEE', and 'ACRC ACCOUNT...'. Each card has a search bar, a list of records with status (Unauthorized, Authorized), and a count. The first card shows 11 Unauthorized records. The second card shows 1 Authorized record. The third card shows 2 Unauthorized records. A pagination bar at the bottom indicates 'Page 1 of 1 (1 - 3 of 3 items)'.

4.8 RWA Eligibility Check

The **RWA Eligibility Check** appears as a data segment in the Collateral Perfection flow. **Collateral Description** and **Collateral Value** are the application data and all other field details the user needs to capture. **Eligibility Results** displayed on the right side of the screen is generated by the system.



Note:

The fields displayed in **RWA Eligibility Check** screen will differ from collateral to collateral depending on the maintenance done using the RWA create parameter.

Figure 4-31 RWA Eligibility Check

The screenshot shows the Oracle Collateral Perfection - Enrichment Eligibility check screen. The left sidebar contains a navigation menu with options: Basic Info, Collateral Ownership, Guarantee, Collateral Facility Linkage, Eligibility check (selected), Collateral Pool Collateral, and Comments. The main area is titled 'Eligibility check' and contains several input fields and checkboxes. The 'Collateral Description' field is empty. The 'Collateral value' field contains '80,000'. The 'What is the country region of the security document?' field contains 'SG'. Below this is a checkbox for 'Do we intend to use an HSBC Standard Legal Template without alteration for the Security Document?' which is unchecked. A dropdown menu for 'Who will produce review the bespoke Security Document, altered Standard Legal Template' is set to 'Select'. Below this is a checkbox for 'Technique Opinion Available?' which is unchecked. A checkbox for 'Exchange Controls exist?' is checked. A checkbox for '2nd Order Risk evidence stored' is unchecked. A checkbox for 'Completed Technique Opinion Questionnaire stored' is unchecked. On the right side, there is a 'Eligibility Results' panel showing 'Global', 'Regional', and 'Local' all marked as 'Eligible'. At the bottom, there are buttons for 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

4.9 Comments

The Comments data segment in **Data Enrichment** stage allows you to add your overall comments for the enrichment stage. Adding comments helps the user of next stage to better understand the application.

Click **Next** in the **Collateral Pool Collateral Linkage** data segment, the **Comments** screen is displayed.

Figure 4-32 Data Enrichment - Comments

The screenshot shows the Oracle Data Enrichment - Comments screen. The top bar contains buttons for 'Documents' and 'Simulation Log'. The main area is titled 'Comments' and features a rich text editor with a toolbar containing various formatting options like bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, and table. Below the toolbar is a large text area with the placeholder text 'Enter text here...'. At the bottom right of the text area is a 'Post' button. Below the text area, there is a message 'No items to display.' At the bottom of the screen, there are buttons for 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Submit'.

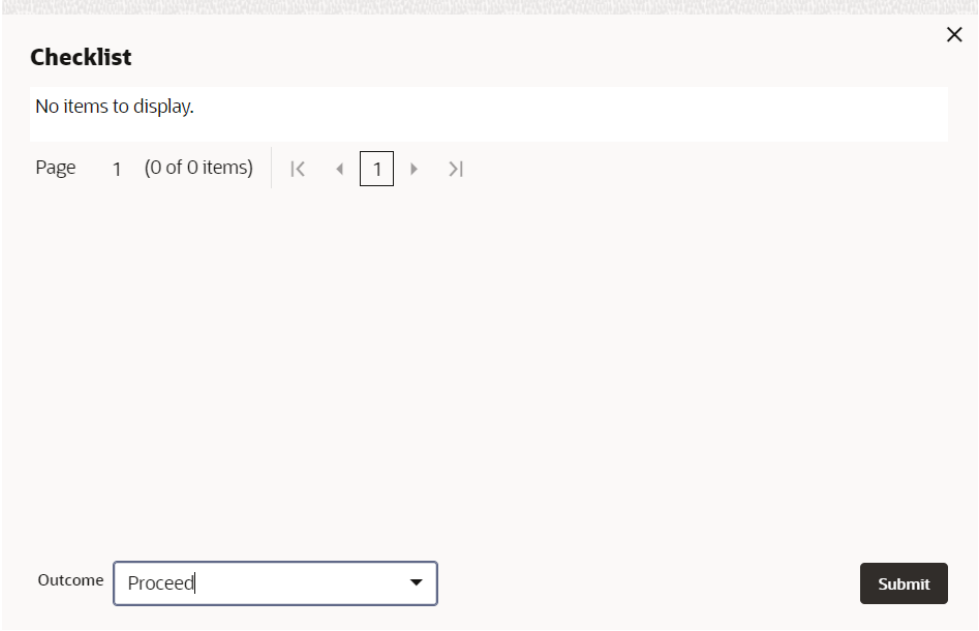
1. Enter comments for Data Enrichment stage in the **Comments** text box.
2. Click **Post**.

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

3. Click **Submit**.

The **Checklist** window is displayed.

Figure 4-33 Checklist



The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. Inside the window, there is a text box that says "No items to display." Below this, there is a pagination bar that reads "Page 1 (0 of 0 items)" followed by navigation icons: a left arrow, a double left arrow, a box containing the number "1", a double right arrow, and a right arrow. At the bottom of the window, there is a label "Outcome" next to a dropdown menu that currently shows "Proceed". To the right of the dropdown menu is a dark button labeled "Submit".

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

The **Collateral Perfection** application is moved to the next stage.

5

Risk Evaluation

5.1 Risk Evaluation

The **Risk Evaluation** task is generated, if the Risk Evaluation stage is configured for the selected collateral type in the Business Process configuration. The Risk Officer or the user authorized to edit this task must review the collateral and its documents to verify if the collateral can secure bank's exposure.

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

- Collateral Summary
- Risk Evaluation
- Comments

5.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment** > **Collateral Type Details** bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status



Note:

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

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

The **Free Tasks** screen is displayed.

Figure 5-1 Free Tasks

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
☐	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
☐	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
☐	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
☐	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
☐	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
☐	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
☐	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCUB...
☐	Low	Credit Origination	APP230606128	APP230606128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 5-2 Risk Evaluation - Collateral Summary

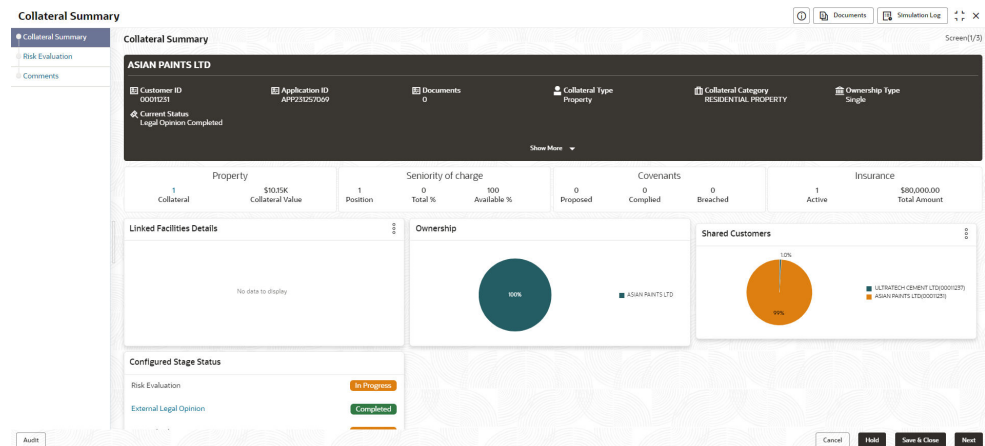
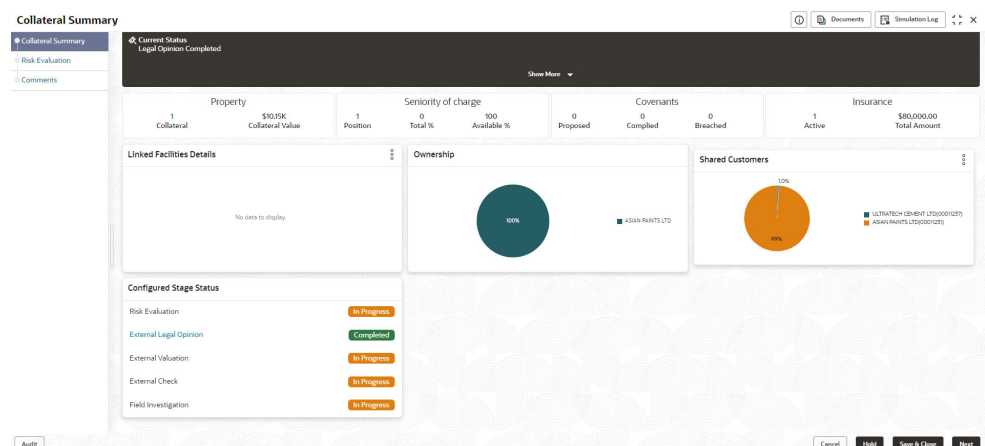


Figure 5-3 Risk Evaluation - Collateral Summary

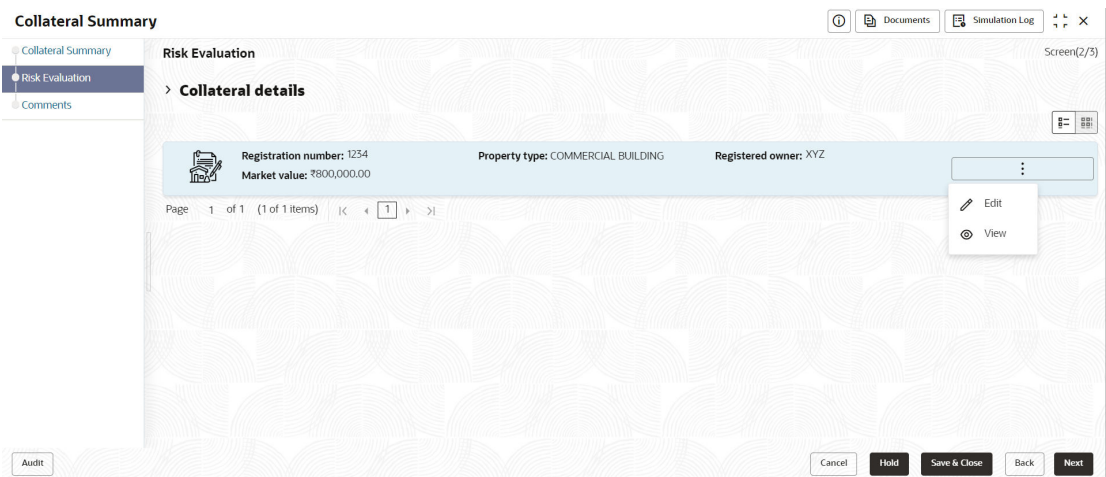


3. View the Collateral Summary and click **Next**.

5.3 Risk Evaluation

Click **Next** in the **Risk Evaluation - Collateral Summary** screen, the Risk Evaluation data segment is displayed.

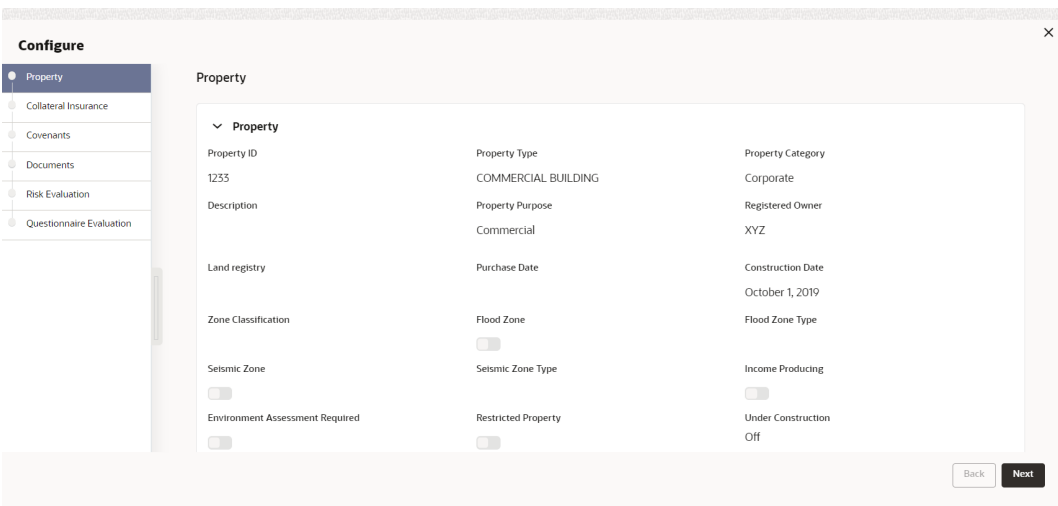
Figure 5-4 Risk Evaluation



To evaluate the collateral in terms of risk:

1. Click **Action** icon in the collateral record and select **Edit**.
- The **Risk Evaluation - Configure - Collateral Type** screen is displayed.

Figure 5-5 Risk Evaluation - Configure - Collateral Type



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

Figure 5-6 Risk Evaluation - Configure - Risk Evaluation

Configure

- Property
- Collateral Insurance
- Covenants
- Documents
- Risk Evaluation**
- Questionnaire Evaluation

Risk Evaluation

+

No items to display.

Remarks

Final Recommendation

Back Next

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

Figure 5-7 Risk Evaluation Details

Risk Evaluation Details

Risk Type

Select

Required

Severity

Required

Comments

Approver Comments

Cancel Clear Add

- Enter or select the risk evaluation details in the above screen.
For field level explanation, refer the below table.

Table 5-1 Risk Evaluation Details - Field Description

Field	Description
Risk Type	Select 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 Severity of risk.
Comments	Specify your risk evaluation Comments for the collateral.
Approver Comments	Enter Approver Comments for the collateral.

5. Click **+** in the **Risk Evaluation Details** window.

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

Figure 5-8 Risk Evaluation - Configure - Risk Evaluation Added

The screenshot shows a 'Configure' window with a sidebar on the left containing a list of items: Property, Collateral Insurance, Covenants, Documents, Risk Evaluation (highlighted), and Questionnaire Evaluation. The main area is titled 'Risk Evaluation' and contains a '+' icon. Below this is a card for a 'NEW' risk evaluation with 'Risk Type: Liquidity Risk' and 'Severity: Medium'. There are three vertical dots to the right of the card. Below the card are two text input fields labeled 'Remarks' and 'Final Recommendation'. The 'Final Recommendation' field has a 'Required' label at the bottom right. At the bottom right of the window are 'Back' and 'Next' buttons.

You can **Edit**, **View**, or **Delete** the added risk evaluation detail by clicking **Action** icon and selecting the required option.

6. After capturing risk evaluation details, click **Next**.

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

Figure 5-9 Risk Evaluation - Configure - Questionnaire Evaluation

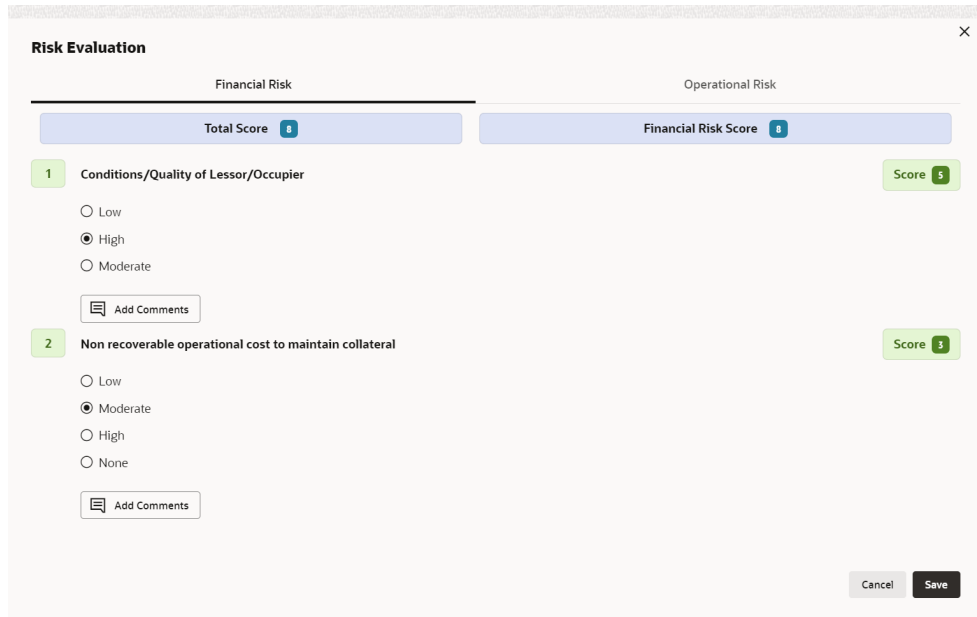
The screenshot shows a 'Configure' window with a sidebar on the left containing a list of items: Property, Collateral Insurance, Covenants, Terms and Conditions, Documents, Risk Evaluation, and Questionnaire Evaluation (highlighted). The main area is titled 'Questionnaire Evaluation' and contains a card for 'Risk Evaluation' with a 'View 2 Sub Categories' link and a 'NA' status. Below the card is an 'Evaluate' button with a pencil icon. At the bottom right of the window are 'Back' and 'Submit' buttons.

 Note:

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

7. Click **Evaluate**.
The **Questionnaire** window is displayed.

Figure 5-10 Questionnaire



Risk Evaluation X

Financial Risk Operational Risk

Total Score 8 Financial Risk Score 8

1 Conditions/Quality of Lessor/Occupier Score 5

☐ Low
☒ High
☐ Moderate

Add Comments

2 Non recoverable operational cost to maintain collateral Score 3

☐ Low
☒ Moderate
☐ High
☐ None

Add Comments

Cancel Save

Figure 5-11 Questionnaire

The screenshot shows a 'Risk Evaluation' window with a close button (X) in the top right corner. The window is divided into two main sections: 'Financial Risk' and 'Operational Risk'. At the top, there are two score bars: 'Total Score 18' for Financial Risk and 'Operational Risk Score 10' for Operational Risk. Below these, there are two numbered questions:

- 1 Municipality Taxation Status on Collateral** (Score 5):
 - ☒ Fully Paid till date
 - ☐ Pending
 - [Add Comments](#)
- 2 Solability/Liquidity of collateral** (Score 5):
 - ☐ Low
 - ☒ High
 - ☐ Moderate
 - ☐ None
 - [Add Comments](#)

At the bottom right, there are 'Cancel' and 'Save' buttons.

8. Select correct answer for all the displayed questions in **Financial Risk** and **Operational Risk** and click **Save**.

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 **Risk Evaluation - Configure - Questionnaire** screen based on the score generated for each answer provided in the **Questionnaire** screen.

Figure 5-12 Questionnaire

The screenshot shows the 'Configure' screen for 'Questionnaire Evaluation'. On the left, there is a vertical list of categories: Property, Collateral Insurance, Covenants, Terms and Conditions, Documents, Risk Evaluation, and Questionnaire Evaluation (which is highlighted). The main area is titled 'Questionnaire Evaluation' and contains a box for 'Risk Evaluation' with a score of 18 and a link to 'View 2 Sub Categories'. Below this box is an 'Evaluate' button with a pencil icon. At the bottom right, there are 'Back' and 'Submit' buttons.

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

5.4 Comments

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.

Click **Next** in the **Risk Evaluation** screen, the **Comments** data segment is displayed.

Figure 5-13 Risk Evaluation - Comments

The screenshot displays the 'Risk Evaluation - Comments' window. On the left, a sidebar contains 'Collateral Summary', 'Risk Evaluation', and 'Comments' (highlighted). The main content area is titled 'Comments' and features a large text input field with a rich text editor toolbar (including bold, italic, underline, and font color options). Below the input field, a message states 'No items to display.' A 'Post' button is located to the right of the input field. At the bottom of the window, a row of buttons includes 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Submit'.

1. Enter 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 5-14 Checklist

The screenshot shows a modal window titled "Checklist" with a close button (X) in the top right corner. Inside the modal, there is a message "No items to display." in a light gray box. Below this, a pagination bar shows "Page 1 (0 of 0 items)" and navigation icons. At the bottom, there is a label "Outcome" next to a dropdown menu, with a "Required" label below it. A "Submit" button is located in the bottom right corner of the modal.

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

The options available in the drop-down list are:

- Proceed
- Additional Info

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

If **Additional Info** is selected as the **Outcome**, the application is moved back to the previous stage.

6

External Valuation

6.1 External Valuation

External valuation of collateral is applicable for certain collateral types like Property for which external advice is required. During external valuation, the external agencies specialized in valuation perform various analysis and arrive at the collateral's market value. In this stage of Collateral Perfection process, the Credit Officer must capture and store the external valuation details collected from the external agencies.

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

- Collateral Summary
- External Valuation
- Comments

6.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment** > **Collateral Type Details** bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status



Note:

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

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

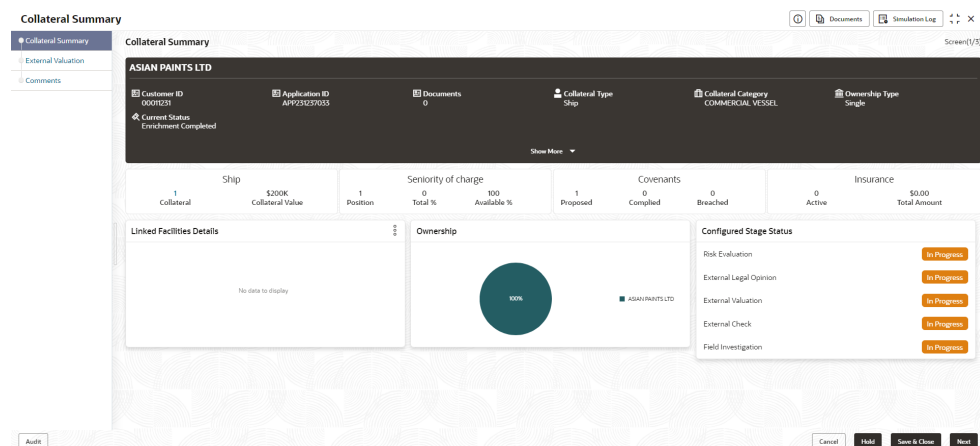
The **Free Tasks** screen is displayed.

Figure 6-1 Free Tasks

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
☐	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
☐	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
☐	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
☐	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
☐	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
☐	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
☐	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCUB...
☐	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

- Click **Acquire & Edit** in the required External Check task.
The **External Valuation - Collateral Summary** screen is displayed.

Figure 6-2 External Valuation - Collateral Summary

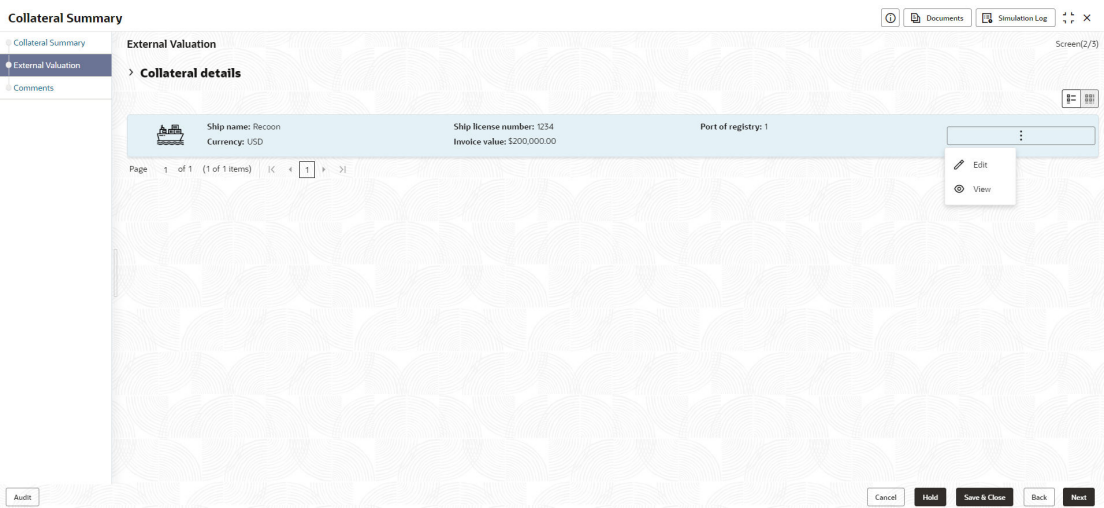


- View the Collateral Summary and click **Next**.

6.3 External Valuation

Click **Next** in the **External Valuation - Collateral Summary** screen, the External Valuation data segment is displayed.

Figure 6-3 External Valuation



To capture the external valuation details for the collateral:

1. Click **Action** icon in the collateral record and select **Edit**.
The **External Valuation - Configure - Collateral Type** screen is displayed.

Figure 6-4 External Valuation - Configure - Collateral Type

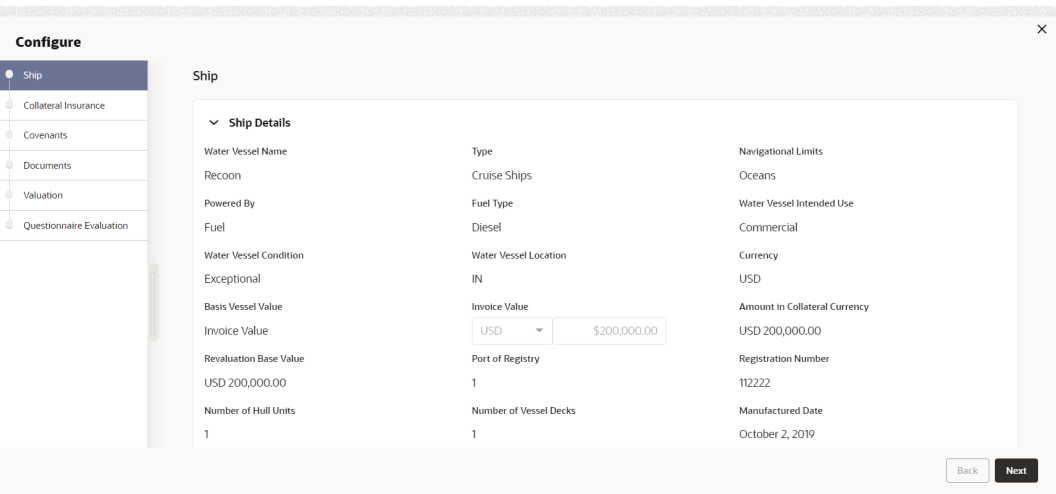


Figure 6-5 External Valuation - Configure - Collateral Type

Configure

Covenants

Documents

Valuation

Questionnaire Evaluation

1

1

October 2, 2019

Manufacturer Name

State Or Territory Vessel Operates In

Motor Number

Recoon

KA

12

Twenty Foot Equivalent

Water Vessel License Number

License Details

1

1234

12344

Water Vessel Description

Valid

Ship Dimensions

Dimension Unit

Water Vessel Length

Water Vessel Beam

Feet

1

2

Water Vessel Height

Displacement Unit

Water Vessel Displacement

6

Metric Tons

3

Back

Next

Figure 6-6 External Valuation - Configure - Collateral Type

Configure

Ship

Collateral Insurance

Covenants

Documents

Valuation

Questionnaire Evaluation

Ship

Ship Details

Ship Dimensions

Ship Tonnage

Water Vessel Size

Deadweight Tonnage

Gross Register Tonnage

Panamax

1

1

Water Vessel Tonnage

Net Registered Tonnage

2

1

Back

Next

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

Figure 6-7 External Valuation - Configure - Valuation

Configure

Ship

Collateral Insurance

Covenants

Documents

Valuation

Questionnaire Evaluation

Valuation

+

No items to display.

Page 1 (0 of 0 items)

< 1 >

Back

Next

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

Figure 6-8 External Valuation Details

External Valuation Details

Basic Details

Agency: HTW001

Valuation Date: October 25, 2019

Frequency Unit: 2

Next Valuation Date: December 25, 2019

Insurable Value: \$300,000.00

Estimated Age Of Asset: 5

Valuation Type: External

Valuation Frequency: Monthly

Valuation Expiry Date: May 9, 2023

Valuation Amount: USD \$500,000.00

Deviation Approval As Per Bank Policy

Estimated Life Span Of Asset: 20

> Immovable Collateral Valuation Details

Cancel Clear Add

Figure 6-9 External Valuation Details

External Valuation Details

Valuation Date: October 25, 2019

Frequency Unit: 2

Next Valuation Date: December 25, 2019

Insurable Value: \$300,000.00

Estimated Age Of Asset: 5

Valuation Frequency: Monthly

Valuation Expiry Date: May 9, 2023

Valuation Amount: USD \$500,000.00

Deviation Approval As Per Bank Policy

Estimated Life Span Of Asset: 20

> Immovable Collateral Valuation Details

> Immovable Collateral Area Details

> Remarks

Cancel Clear Add

- Enter or select external valuation details in the above screen.
For field level explanation, refer the below table.

Table 6-1 Basic Details - Field Description

Field	Description
Agency	Search and select Agency which performed external valuation.
Valuation Type	Select Valuation Type as External .
Valuation Date	Specify the date on which the external valuation is carried out.

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

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

Figure 6-10 Immovable collateral valuation details

External Valuation Details X

▼ Immovable Collateral Valuation Details

Type Of Property 	Date Of Property Visit
Number Of Blocks/Wings 	Number Of Stories
Number Of Units Per Floor 	Age Of The Property
Residual Life 	Sanctioned Plans Details
Construction Permission / Commencement Certificate 	Permissible Usage As Per Sanctioned/Approved Plan
Deviations If Any 	Land Rate
Construction Rate 	Amenity Value

Cancel Clear Add

Figure 6-11 Immovable collateral valuation details

External Valuation Details X

Deviations If Any	Land Rate
Construction Rate	Amenity Value
Total Fair Market Value	Forced/Distress Sale Value
Realizable Value	Ready Reckoner Rate / Circle Rate
Stage Of Construction	Negative Remarks

> Immovable Collateral Area Details

> Remarks

Cancel Clear Add

Table 6-2 Immovable Collateral Valuation Details - Field Description

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

Table 6-2 (Cont.) Immovable Collateral Valuation Details - Field Description

Field	Description
Stage of Construction	Specify current Stage of Construction .
Negative Remarks	Capture Negative Remarks from the External Valuator, if any.

Figure 6-12 Immovable Collateral Area Details

The screenshot shows a web form titled "External Valuation Details" with a close button (X) in the top right corner. The form has a sidebar with three expandable sections: "Immovable Collateral Valuation Details", "Immovable Collateral Area Details" (which is currently expanded), and "Remarks". The "Immovable Collateral Area Details" section contains two columns of input fields. The left column has four fields: "Unit Of Area" (a dropdown menu with "Select" as the current value), "Area per Agreement / Sale Deed", "Area Per Measurement", and "Construction Area". The right column has three fields: "Land/Plot Area", "Area Per Plan", and "Land Area". At the bottom right of the form are three buttons: "Cancel", "Clear", and "Add".

Figure 6-13 Immovable Collateral Area Details

The screenshot shows the same "External Valuation Details" form, but with the "Remarks" section expanded in the sidebar. The "Remarks" section contains two text input fields: "Remarks" and "Valuer Remarks". The "Immovable Collateral Area Details" section is now collapsed. The "Cancel", "Clear", and "Add" buttons remain at the bottom right.

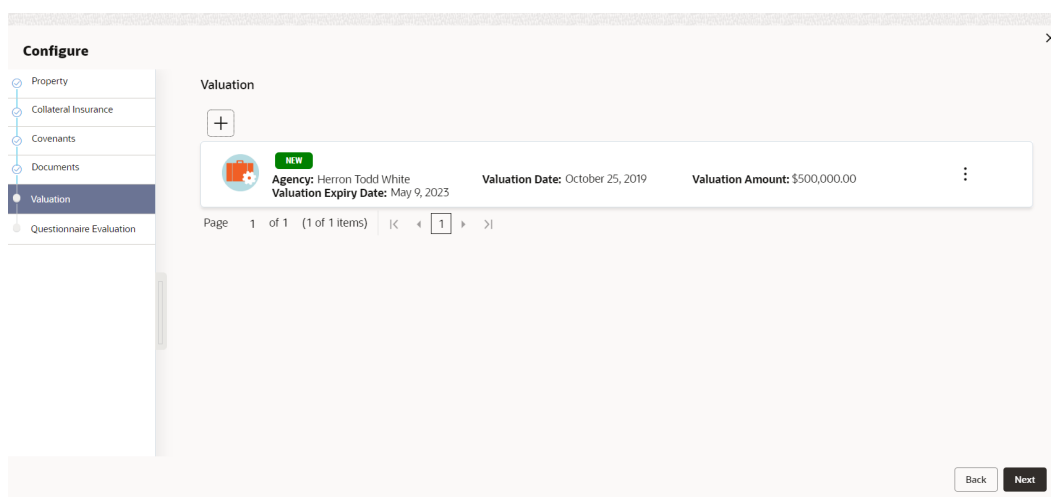
Table 6-3 Immovable Collateral Valuation Details - Field Description

Field	Description
Unit of Area	Select Unit of Area from the drop-down list. The options available are: • Acre • Hectare • Square Meter • Square Yard
Land/Plot Area	Specify Land/Plot Area in the selected unit.
Area per Agreement / Sale Deed	Specify area as mentioned in the sale deed or agreement.
Area Per Plan	Specify area covered per flat as per the building plan.
Area Per Measurement	Specify property area as per measurement.
Land Area	Specify Land Area in the selected unit.
Construction Area	Specify total Construction Area on the land.
Remarks	Specify bank user Remarks .
Valuer Remarks	Capture Valuer Remarks for the collateral.

- Click + in the **External Valuation Details** window.

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

Figure 6-14 External Valuation Details



You can **Edit**, **View**, or **Delete** the added external valuation detail by clicking the **Action** icon and selecting the required option.

- After capturing external valuation details, click **Next**.

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

Figure 6-15 External Valuation - Configure - Questionnaire Evaluation

The screenshot shows a 'Configure' window with a sidebar on the left containing a list of configuration items: Property, Collateral Insurance, Covenants, Terms and Conditions, Documents, Valuation, and Questionnaire Evaluation. The 'Questionnaire Evaluation' item is selected and highlighted. The main area of the window is titled 'Questionnaire Evaluation' and contains a 'Facility Type' field with a dropdown menu currently showing 'NA'. Below this field is an 'Evaluate' button with a pencil icon. At the bottom right of the window are 'Back' and 'Submit' buttons.

 Note:

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

7. Click **Evaluate**.

The **Questionnaire** window is displayed.

Figure 6-16 Questionnaire

The screenshot shows a 'Facility Type' questionnaire window. At the top, there is a 'Total Score' bar with a value of 3. Below this, the section '1 Facility Details' is displayed. It contains two radio button options: 'Is it corporate customer1' and '10M above'. The '10M above' option is selected. There is an 'Add Comments' button with a speech bubble icon. A 'Score' bar on the right shows a value of 3. At the bottom right are 'Cancel' and 'Save' buttons.

8. Select correct answer for the displayed question and click **Save**.

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

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

Figure 6-17 Questionnaire

The screenshot shows a web application interface. On the left, a vertical sidebar titled 'Configure' contains a list of steps: Property, Collateral Insurance, Covenants, Terms and Conditions, Documents, Valuation, and Questionnaire Evaluation. The 'Questionnaire Evaluation' step is highlighted with a blue background. The main content area is titled 'Questionnaire Evaluation' and contains a form. The form has a label 'Facility Type' followed by a text input field containing the number '3'. Below the input field is a button with a pencil icon and the text 'Evaluate'. At the bottom right of the main content area, there are two buttons: 'Back' and 'Submit'.

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

 Note:

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

6.4 Comments

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

Click **Next** in the **External Valuation** screen, the **Comments** data segment is displayed.

Figure 6-18 External Valuation - Comments

Collateral Summary

Collateral Summary
External Valuation
Comments

Comments

Enter text here...

Post

No items to display.

Audit Cancel Hold Save & Close Back Submit

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

Figure 6-19 Checklist

Checklist

No items to display.

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

Outcome Required

Submit

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.
The options available in the drop-down list are:
 - Proceed

- Additional Info

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

If **Additional Info** is selected as the **Outcome**, the application is moved back to the previous stage.

7

Legal Opinion

7.1 Legal Opinion

The Legal Opinion task is generated, if the Legal opinion stage is configured for the selected collateral type in the Business Process configuration. The user authorized to edit this task must capture the external legal opinion for the collateral from external agencies. The following data segments are available in the Legal Opinion stage:

- Collateral Summary
- Legal Opinion
- Comments

7.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment** > **Collateral Type Details** bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status



Note:

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

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

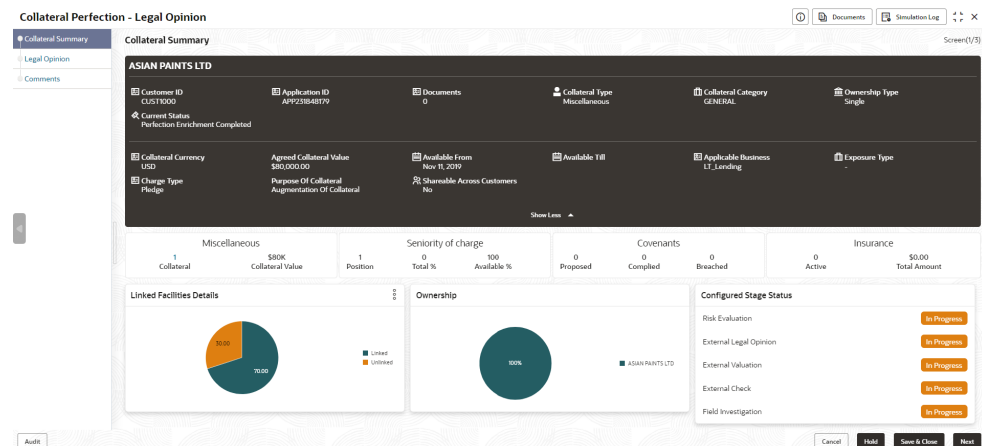
The **Free Tasks** screen is displayed.

Figure 7-1 Free Tasks

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCUB...
Credit Origination	APP23066128	APP23066128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 7-2 Legal Opinion - Collateral Summary



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

7.3 Legal Opinion

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

Figure 7-3 Legal Opinion

The screenshot shows the 'Legal Opinion' screen within the 'Collateral Summary' section. The left sidebar contains 'Collateral Summary', 'Legal Opinion' (selected), and 'Comments'. The main area is titled 'Legal Opinion' and 'Collateral details'. It displays a table with one row containing the following information:

Ship name:	Ship license number:	Port of registry:
Recoon	1234	1

Below the table, the currency is listed as 'USD' and the invoice value as '\$200,000.00'. The page number is 'Page 1 of 1 (1 of 1 items)'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

To capture the Legal Opinion for the collateral:

1. Click **Action** icon in the collateral record and select **Edit**.
The **Legal Opinion - Configure - Collateral Type** screen is displayed.

Figure 7-4 Legal Opinion - Configure - Collateral Type

The screenshot shows the 'Legal Opinion - Configure - Collateral Type' screen. The left sidebar contains 'Configure', 'Property' (selected), 'Collateral Insurance', 'Covenants', 'Documents', 'Legal Opinion', and 'Questionnaire Evaluation'. The main area is titled 'Property' and contains a form with the following fields:

Property ID	Property Type	Property Category
1233	COMMERCIAL BUILDING	Corporate

Below the table, the description is 'Commercial'. The purchase date is 'October 1, 2019'. The flood zone type is 'Off'. The seismic zone type is 'Off'. The environment assessment required is 'Off'. The income producing status is 'Off'. The under construction status is 'Off'. At the bottom, there are buttons for 'Back' and 'Next'.

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

Figure 7-5 Legal Opinion - Configure - Legal Opinion

The screenshot shows a 'Configure' window with a sidebar on the left containing a vertical list of items: Property, Collateral Insurance, Covenants, Documents, Legal Opinion (highlighted with a blue bar), and Questionnaire Evaluation. The main area is titled 'Legal Opinion' and contains a large empty box with a '+' icon and the text 'No items to display.' At the bottom right, there are 'Back' and 'Next' buttons.

3. Click + icon in **Legal Opinion - Configure - Legal Opinion** screen.
The **Legal Opinion Details** window is displayed.

Figure 7-6 External Legal Opinion Details

The screenshot shows the 'External Legal Opinion Details' window. It is divided into two main sections: 'Common Details' and 'NOC Details'.
Common Details:
- Construction Stage: Complete (dropdown)
- External Opinion Date: October 16, 2019 (calendar icon)
- Mortgage Created By: Others (dropdown)
- Date of Mortgage: (calendar icon)
- Title Deeds Custody: (search icon)
- Holding: Freehold (dropdown)
- Date of Agreement: October 16, 2019 (calendar icon)
- Type of Transaction: New To Bank (dropdown)
- Type of Mortgage: Registered (dropdown)
- Agency: WL (search icon)
- Registration Number: (text field)
- Mortgage Creation: Enhancement (dropdown)
- Negative Lien: (toggle switch)
NOC Details:
- NOC to Mortgage received: No (dropdown)
- NOC to Mortgage issued by: (text field)
- Tripartite Agreement with Authority received: Select (dropdown)
At the bottom right, there are 'Cancel', 'Clear', and 'Add' buttons.

Figure 7-7 Legal Opinion Details

This screenshot shows the 'External Legal Opinion Details' window with the 'Legal Audit' section expanded. The 'NOC Details' section is partially visible at the top.
NOC Details:
- NOC to Mortgage received: No (dropdown)
- Authority for Tripartite Agreement: (text field)
- Date of Title Search Report: (calendar icon)
- NOC to Mortgage issued by: (text field)
- Title Documents submitted: (toggle switch)
- NOC Deviation: (text field)
- Tripartite Agreement with Authority received: Select (dropdown)
- Empanelled Approval Done: (toggle switch)
Legal Audit:
- Legal Audit Applicable: (toggle switch)
- Next Legal Audit Due: (calendar icon)
- Legal Audit Done: (toggle switch)
- Deviations if any: (text field)
- Date of Audit Report: (calendar icon)
- Remarks: (text field)
At the bottom right, there are 'Cancel', 'Clear', and 'Add' buttons.

Figure 7-8 Legal Opinion Details

External Legal Opinion Details

Date of Title Search Report

NOC Deviation

Legal Audit

Legal Audit Applicable

Next Legal Audit Due

Legal Audit Done

Deviations if any

Date of Audit Report

Remarks

Legal Firm Opinion

Final Recommendation

Required

Required

Cancel Clear Add

- Enter or select external legal opinion details in the above screen.
For field level explanation, refer the below table.

Table 7-1 Common Details - Field Description

Field	Description
Construction Stage	Select the stage of construction from the drop down list. The options available are: - Complete - Under Construction
Holding	Specify if the property is Freehold or Leasehold .
Agency	Select Agency from which the legal opinion is obtained.
External Opinion Date	Specify the date on which the external legal opinion is captured.
Date of Agreement	Specify the date of lease agreement.
Registration Number	Specify the property Registration Number .
Mortgage Created By	Select the bank or security trustee who created the mortgage. The options available in the drop-down list are: - Own Bank - Others
Type of Transaction	Specify whether the party is New To Bank or Existing party.
Mortgage Creation	Select Mortgage Creation as Fresh or Enhancement of existing mortgage value.
Date of Mortgage	Specify the mortgage creation date.
Type of Mortgage	Specify the type of mortgage as Equitable or Registered .
Negative Lien	Enable Negative Lien option, if negative lien is executed covering the collateral.
Title Deeds Custody	Search and select the name of bank which is holding the title deeds.

Table 7-2 NOC Details - Field Description

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

Table 7-3 Legal Audit - Field Description

Field	Description
Legal Audit Applicable	Enable Legal Audit Applicable option, if legal audit is required for the collateral asset.
Legal Audit Done	Enable Legal Audit Done option, if legal audit is done.
Date of Audit Report	Specify the date on which legal audit report is obtained.
Next Legal Audit Due	Specify the next due date for legal audit.
Deviations if any	Provide details of deviation in the legal audit as per Bank policy, if any.
Remarks	Enter Remarks , if any.
Legal Firm Opinion	Enter Legal Firm Opinion .
Final Recommendation	Enter Final Recommendation for the collateral from the external legal firm.

5. Click + in the **Legal Opinion Details** window.

The **Legal Opinion** details are added and displayed as shown below.

Figure 7-9 Legal Opinion

The screenshot shows a 'Configure' window with a sidebar on the left containing a list of items: Property, Collateral Insurance, Covenants, Documents, Legal Opinion (highlighted), and Questionnaire Evaluation. The main area is titled 'Legal Opinion' and contains a list of items. A single item is visible, marked with a green 'NEW' badge, with a red location pin icon, the text 'Agency: Weitz & Luxenberg', and 'External Opinion Date: October 21, 2019'. To the right of the item is a vertical ellipsis menu icon. At the bottom right of the window are 'Back' and 'Next' buttons.

You can **Edit**, **View**, or **Delete** the added legal opinion detail by clicking **Action** icon and selecting the required option.

6. After capturing legal opinion details, click **Next**.

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

 Note:

The screen is same as **Risk Evaluation - Configure - Questionnaire Evaluation** and **External Valuation - Configure - Questionnaire Evaluation** screen. For more information, refer the chapters **Risk Evaluation** and **External Valuation** in this User Guide.

7.4 Comments

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.

Click **Next** in the **Legal Opinion** screen, the **Comments** data segment is displayed.

Figure 7-10 Legal Opinion - Comments

The screenshot shows a web application interface for 'Collateral Summary'. On the left, a sidebar contains links for 'Collateral Summary', 'Legal Opinion', and 'Comments'. The 'Comments' section is active, displaying a large text area for entering comments. Above the text area is a rich text editor toolbar with various formatting options. Below the text area, a message states 'No items to display.' At the bottom right of the main content area, there is a 'Post' button. At the very bottom of the window, there are several buttons: 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Submit'.

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

Figure 7-11 Checklist

The screenshot shows a 'Checklist' window. At the top, the title 'Checklist' is displayed next to a close button. Below the title, a message states 'No items to display.' Underneath this, there is a pagination control showing 'Page 1 (0 of 0 items)' and navigation arrows. At the bottom of the window, there is an 'Outcome' dropdown menu currently set to 'Proceed', and a 'Submit' button to its right.

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.
The options available in the drop-down list are:
 - Proceed

- Additional Info

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

If **Additional Info** is selected as the **Outcome**, the application is moved back to the previous stage.

8

External Check

8.1 External Check

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

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

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

- Collateral Summary
- External Check
- Comments

8.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment** > **Collateral Type Details** bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status



Note:

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

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

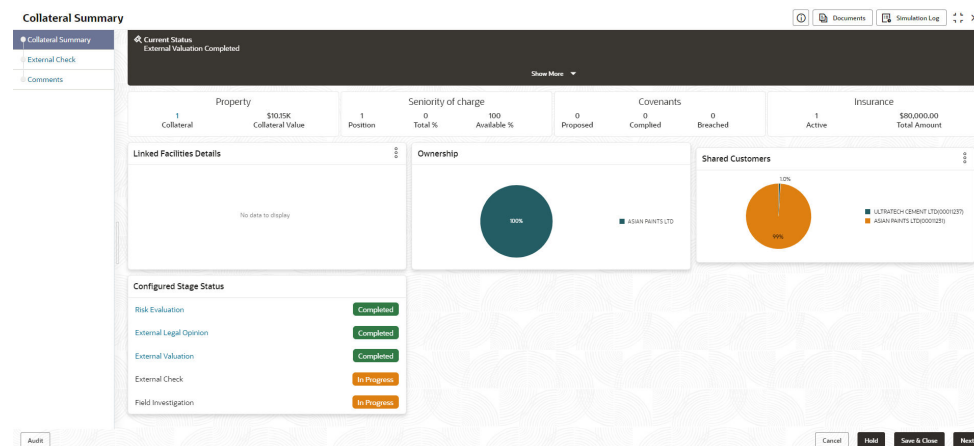
The **Free Tasks** screen is displayed.

Figure 8-1 Free Tasks

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
☐	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
☐	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
☐	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
☐	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
☐	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
☐	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
☐	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCUB...
☐	Low	Credit Origination	APP23060128	APP23060128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 8-2 External Check - Collateral Summary



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

8.3 External Check

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

Figure 8-3 External Check

The screenshot shows the 'Collateral Summary' interface. On the left, a sidebar lists 'Collateral Summary', 'External Check' (selected), and 'Comments'. The main area is titled 'External Check' and contains a section for 'Collateral details'. This section displays a table with one row containing the following information: 'Registration number: 1234', 'Market value: ₹800,000.00', 'Property type: COMMERCIAL BUILDING', and 'Registered owner: XYZ'. Below the table is a pagination control showing 'Page 1 of 1 (1 of 1 items)'. At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

To capture the external check details for the collateral:

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

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

Figure 8-4 External Check - Configure - Collateral Type

The screenshot shows the 'Configure' screen for the 'Property' section. The left sidebar lists 'Property' (selected), 'Collateral Insurance', 'Covenants', 'Documents', 'External Check', and 'Questionnaire Evaluation'. The main area is titled 'Property' and contains a form with the following fields: 'Property ID' (1233), 'Property Type' (COMMERCIAL BUILDING), 'Property Category' (Corporate), 'Description' (Commercial), 'Property Purpose' (Commercial), 'Registered Owner' (XYZ), 'Land registry' (Purchase Date: October 1, 2019), 'Construction Date' (October 1, 2019), 'Flood Zone Type' (Flood Zone), 'Seismic Zone' (Seismic Zone Type: Off), 'Income Producing' (Off), 'Environment Assessment Required' (Off), and 'Restricted Property' (Off). At the bottom right, there are buttons for 'Back' and 'Next'.

Figure 8-5 External Check - Configure - Collateral Type

Environment Assessment Required ☐

Nature Of Property

Roof Type

Adverse Comments

Restricted Property ☐

Property Status

Registration Date

Property Value

Under Construction ☐

Off

Wall Material

Property Value

INR

> Property Location

> Property Dimension

> Property Valuation Details

> Currency Details

Back Next

Figure 8-6 External Check - Configure - Collateral Type

Configure

Covenants

Documents

External Check

Questionnaire Evaluation

Adverse Comments

> Property Location

> Property Dimension

> Property Valuation Details

> Currency Details

> Property Contact Details

> Residential Status

Back Next

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

Figure 8-7 External Check - Configure - External Check

Configure

- Property
- Collateral Insurance
- Covenants
- Documents
- External Check**
- Questionnaire Evaluation

External Check

+

No items to display.

Back Next

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

Figure 8-8 External Check Details

External Check Details

Agency: CVC001

External Check Date: October 25, 2019

External Check Outcome: Approved

Remarks: Proceed

Asset ID: 5665

Security Interest ID: 456

Security Interest Creation Date: May 3, 2022

Amount of Charge: 500000

Underlying Document Date: May 9, 2022

Charge Release Date: May 31, 2022

Underlying Document: Deed of Hypothecation

Charge Holder Name:

External Check Status: Select

Cancel Clear Add

- Enter or select the external check details in the above screen.
For field level explanation, refer the below table.

Table 8-1 External Check Details - Field Description

Field	Description
Agency	Select Agency from which the collateral registration details are obtained.
External Check Date	Specify the date on which the External Check is carried out.
External Check Outcome	Specify External Check Outcome .
Remarks	Enter Remarks for the collateral.
Asset ID	Specify Asset ID . For example, Registration ID.

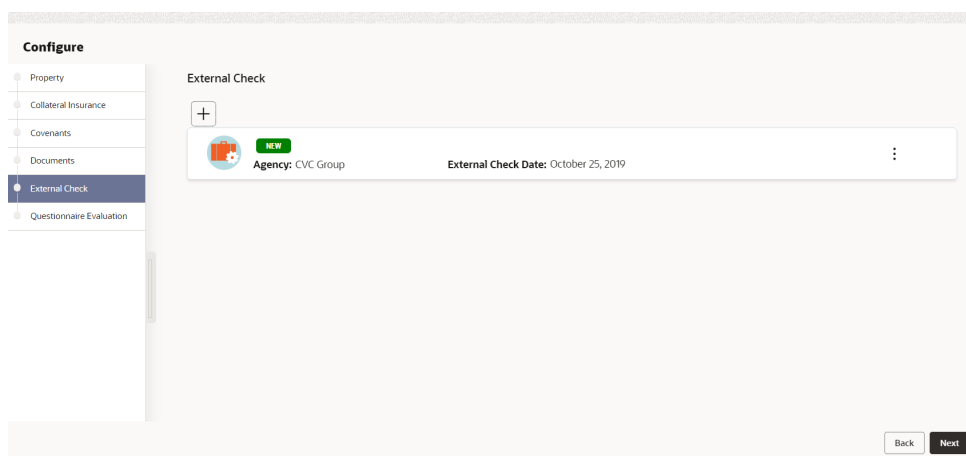
Table 8-1 (Cont.) External Check Details - Field Description

Field	Description
Security Interest ID	Specify the reference number of security interest registration at the regulatory Authority.
Security Interest Creation Date	Specify the date on which security interest is created.
Amount of Charge	Specify Amount of Charge created on the collateral.
Underlying Document Date	Specify execution date of underlying document.
Charge Release Date	If the bank has released the charge on collateral by executing release deed or release letter, specify the date of execution of such document.
Underlying Document	Select the name of document executed to create charge on the collateral. The following options are available in the drop-down list. • Deed of Hypothecation • Mortgage Deed
Charge Holder Name	Specify the bank or any other lender name which has created charge on the collateral.
External Check Status	Select External Check Status of the collateral. The following options are available in the drop-down list. • Satisfied • Creation • Modification

- Click + in **External Check Details** window.

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

Figure 8-9 External Check - Configure - External Check Details



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

- After capturing external check details, click **Next**.

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

 Note:

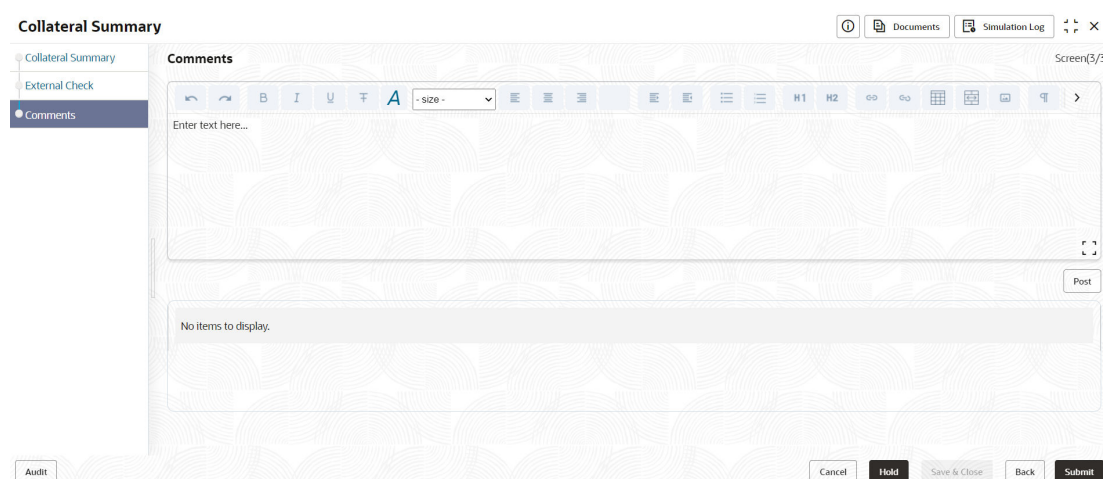
The screen is same as **Risk Evaluation - Configure - Questionnaire Evaluation** and **External Valuation - Configure - Questionnaire Evaluation** screen. For more information, refer the chapters **Risk Evaluation** and **External Valuation** in this User Guide.

8.4 Comments

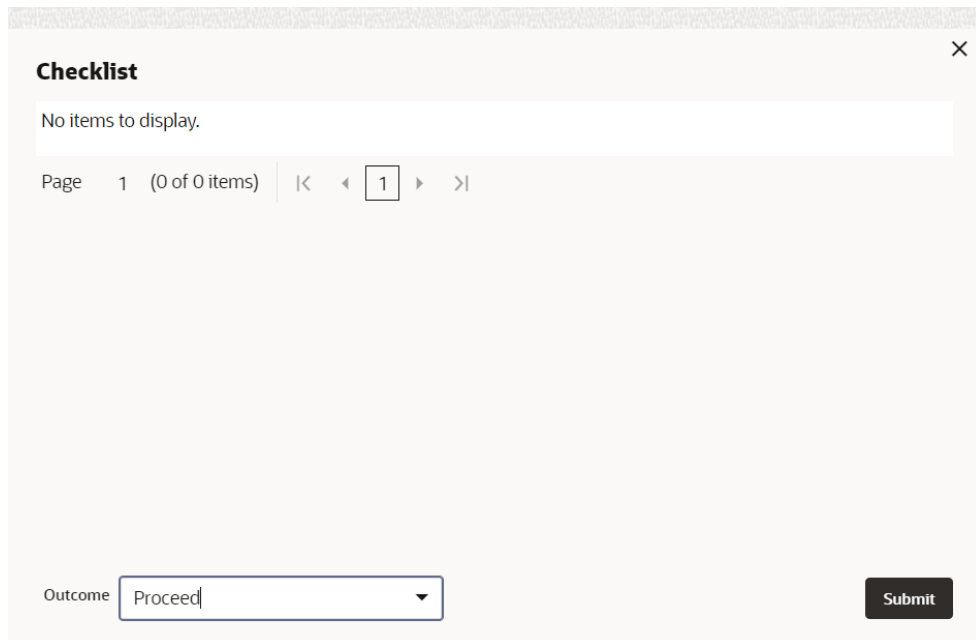
The Comments data segment allows you to post overall comments for the External Check stage. Posting comments helps the user of next stage to better understand the application.

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

Figure 8-10 External Check - Comments



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

Figure 8-11 Checklist

The screenshot shows a modal window titled "Checklist" with a close button (X) in the top right corner. Inside the modal, there is a text box that says "No items to display." Below this, there is a pagination bar showing "Page 1 (0 of 0 items)" and navigation icons. At the bottom of the modal, there is a label "Outcome" next to a dropdown menu that currently shows "Proceed". To the right of the dropdown is a dark button labeled "Submit".

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

The options available in the drop down list are:

- Proceed
- Additional Info

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

If **Additional Info** is selected as the **Outcome**, the application is moved back to the previous stage.

9

Field Investigation

9.1 Field Investigation

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

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

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

- Collateral Summary
- Field Investigation
- Comments

9.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment** > **Collateral Type Details** bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status



Note:

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

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

The **Free Tasks** screen is displayed.

Figure 9-1 Free Tasks

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCUB...
Credit Origination	APP230606128	APP230606128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 9-2 Field Investigation - Collateral Summary

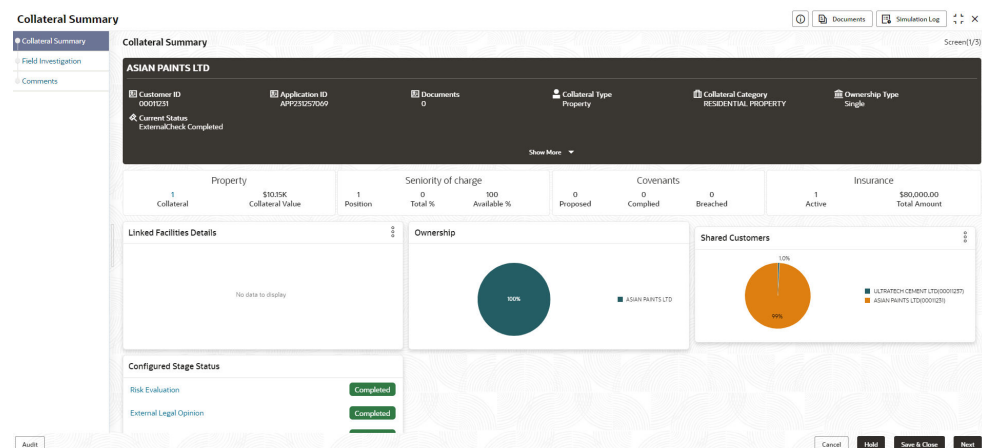
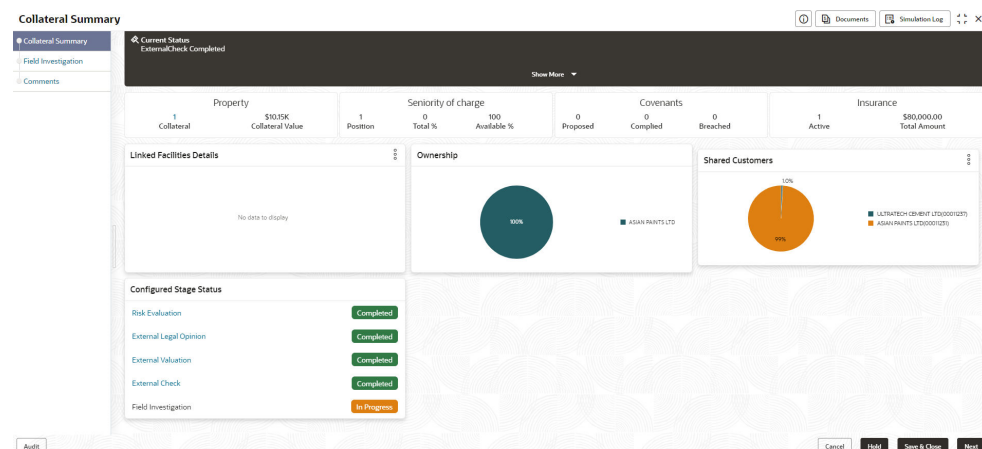


Figure 9-3 Field Investigation - Collateral Summary

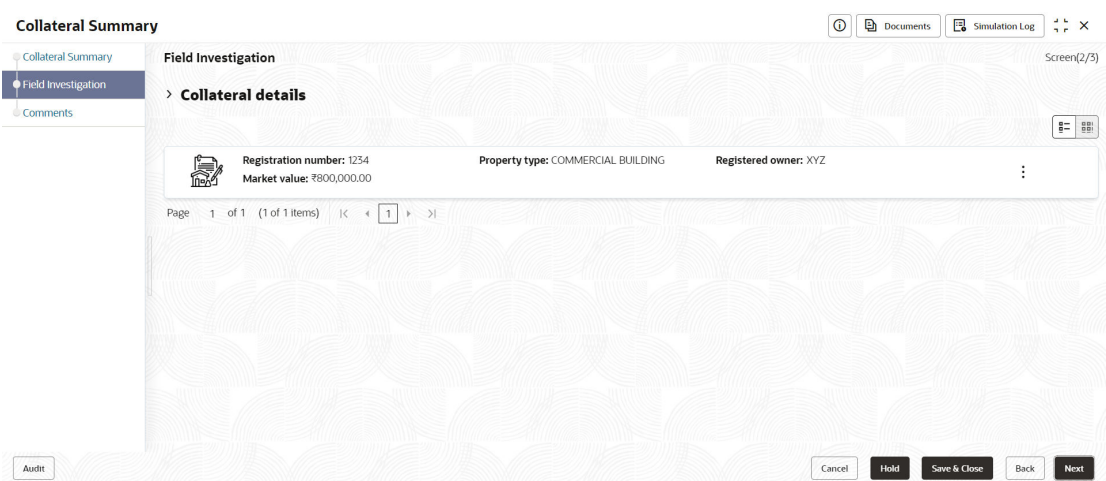


3. View the Collateral Summary and click **Next**.

9.3 Field Investigation

Click **Next** in the **Field Investigation - Collateral Summary** screen, the Field Investigation data segment is displayed.

Figure 9-4 Field Investigation



To capture the field investigation details for the collateral:

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

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

Figure 9-5 Field Investigation - Configure - Collateral Type

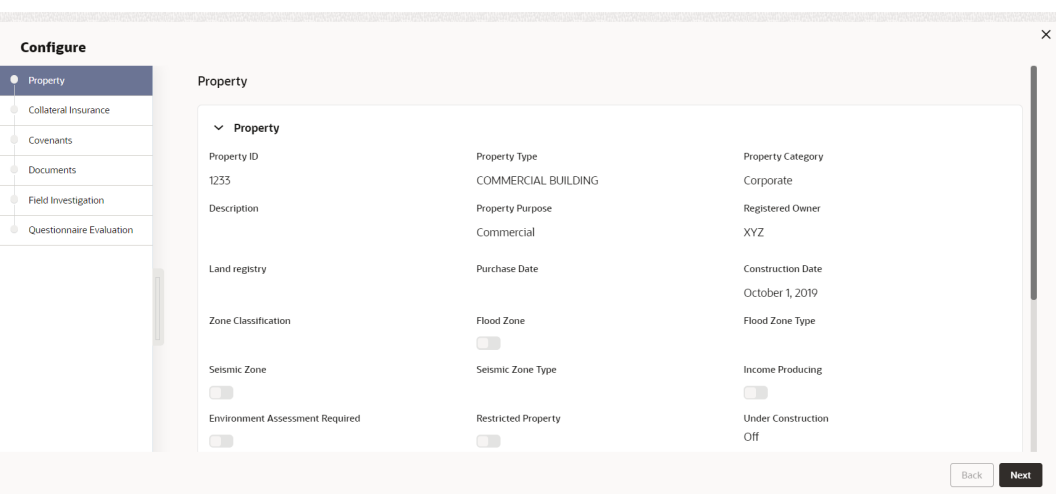


Figure 9-6 Field Investigation - Configure - Collateral Type

Figure 9-7 Field Investigation - Configure - Collateral Type

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

Figure 9-8 Field Investigation

The screenshot shows a 'Configure' window with a sidebar on the left containing a tree view with the following items: Property, Collateral Insurance, Covenants, Documents, Field Investigation (highlighted), and Questionnaire Evaluation. The main area is titled 'Field Investigation' and contains a '+' icon and the text 'No items to display.' At the bottom right, there are 'Back' and 'Next' buttons.

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

Figure 9-9 Field Investigation Details

The screenshot shows the 'Field Investigation Details' window. It contains four input fields: 'Field Investigation Agency' (with a search icon and the value 'FI01'), 'Field Investigation Date' (with a calendar icon and the value 'October 25, 2019'), 'Field Investigation Outcome' (a large text area with a 'Required' label below it), and 'Field Investigation Remarks' (a large text area with a 'Required' label below it). At the bottom right, there are 'Cancel', 'Clear', and 'Add' buttons.

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

Table 9-1 Field Investigation Details - Field Description

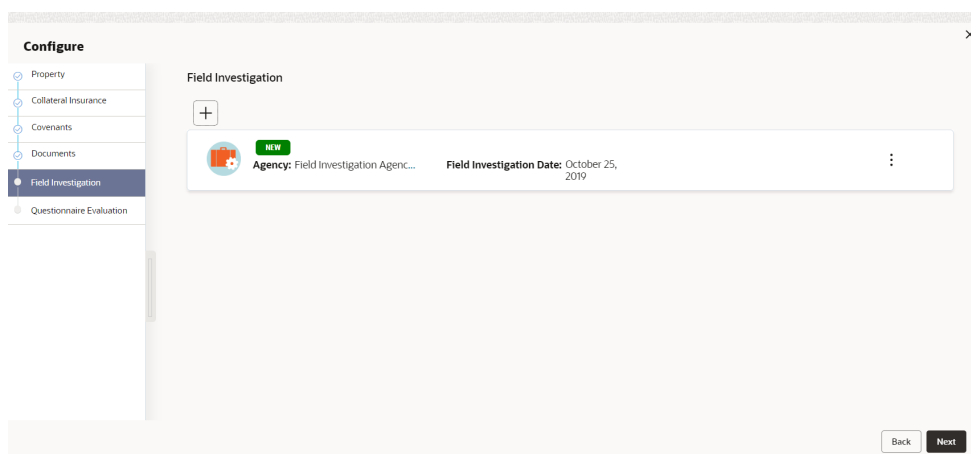
Field	Description
Field Investigation Agency	Search and Select agency which carried out the field investigation for the collateral.
Field Investigation Date	Specify date on which the field investigation is carried out.
Field Investigation Outcome	Specify Field Investigation Outcome .

Table 9-1 (Cont.) Field Investigation Details - Field Description

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

- Click **+** in the **Field Investigation Details** window.

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

Figure 9-10 Field Investigation - Configure - Investigation Details Added

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

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

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

Note:

The screen is same as **Risk Evaluation - Configure - Questionnaire Evaluation** and **External Valuation - Configure - Questionnaire Evaluation** screen. For more information, refer the chapters **Risk Evaluation** and **External Valuation** in this User Guide.

9.4 Comments

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

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

Figure 9-11 Field Investigation - Comments

Collateral Summary

- Collateral Summary
- Field Investigation
- Comments**

Comments

Enter text here...

Post

No items to display.

Audit Cancel Hold Save & Close Back Submit

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

Figure 9-12 Checklist

Checklist

No items to display.

Page 1 (0 of 0 items) < 1 >

Outcome Proceed Submit

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

The options available in the drop-down list are:

- Proceed
- Additional Info

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

If **Additional Info** is selected as the **Outcome**, the application is moved back to the previous stage.

10

Collateral Approval

10.1 Collateral Approval

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

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

- Collateral Summary
- Collateral Approval
- Comments

10.2 Collateral Summary

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

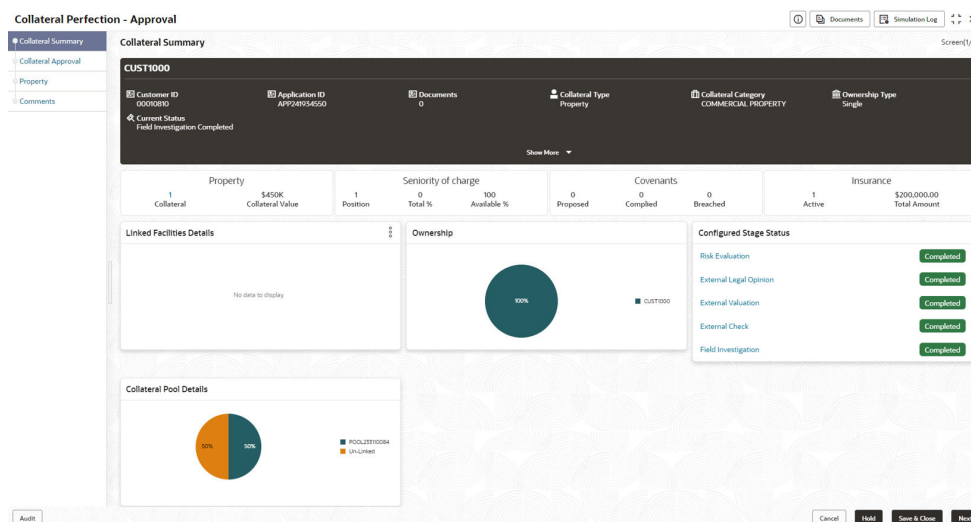
- Basic Information
 - Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment** > **Collateral Type Details** bullet list mentioned in this User Guide.)
 - Linked Facilities Details
 - Ownership
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch the **Collateral Approval - Collateral summary** screen, navigate to **Tasks** > **Free Tasks** from the left menu.
The **Free Tasks** screen is displayed.

Figure 10-1 Free Tasks

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
☐	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
☐	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
☐	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
☐	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
☐	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
☐	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
☐	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCUB...
☐	Low	Credit Origination	APP23696128	APP23696128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 10-2 Collateral Approval - Collateral Summary



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

10.3 Collateral Approval

In this data segment the collateral details are displayed. The Credit Approver must go through the collateral details and recommendation to make final decision of approving or rejecting the collateral.

Figure 10-3 Collateral Approval

Collateral Perfection - Approval Documents Simulation Log Screen(2/4)

Collateral Summary

- Collateral Approval
- Property
- Comments

Collateral Approval

CUST1000

Customer ID 00010810	Application ID APP241954550	Documents 0	Collateral Type Property	Collateral Category COMMERCIAL PROPERTY	Ownership Type Single
Current Status Field Investigation Completed					
Collateral Currency USD	Agreed Collateral Value \$500,000.00	Available From Sep 21, 2019	Available Till	Applicable Business LT_Lending	Exposure Type
Charge Type Lien	Purpose Of Collateral New Facility	Shareable Across Customers No			

Show Less

Final Recommendation

Review Done On January 19, 2024	Review Done By ANITTA	Valuation Currency USD
Valuation Amount USD 500,000.00	Bank Value USD 400,000.00	Bank Haircut 20%
Recommendation		

Audit Cancel Hold Save & Close Back Next

Figure 10-4 Collateral Approval - Audit Trail

Audit History

Enrichment New Modified Deleted

COL231861861

- Ownership details
- recordId
- ids**
- Insurance Detail
- 00771222
- Additional Information
- Insurance Detail
- 00771222

FIELD	Previous Value	New Value
remarks	Test2	Notes6
collateralNotes1	Test1	Notes1
collateralNotes2	Test2	Notes2
collateralNotes3	Test2	Notes3
collateralNotes4	Test2	Notes4
collateralNotes5	Test2	Notes5

Cancel Hold Save & Close Back Next

1. After viewing the collateral details and Recommendation, click **Next**.

 Note:

Audit Trail- When a collateral Information is sent for Approval Stage and if the reviewer finds any changes to be done in the collateral Information. He can send that application back to the Enrichment stage to change the collateral information. Once, the changes are made again the application comes back to the approval stage and the changes made in previous collateral information and updated collateral information is displayed in the audit trail screen.

2. **Collateral Details** screen is displayed.

Figure 10-5 Collateral Details

The screenshot shows the 'Collateral Perfection - Approval' window with the 'Property' tab selected. The 'Collateral details' section displays a table with the following data:

COL24918361 Collateral ID	Property Collateral Type	USD Collateral Currency	\$450,000.00 Total Value
Registration number: TNSC123 Market value: \$450,000.00 Property type: COMMERCIAL BUILDING Registered owner: John			

Below the table, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and navigation controls. A context menu is open over the table, showing 'View' and 'Edit' options. At the bottom of the window, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

3. View the details and Click **Next**.

10.4 Comments

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

Click **Next** in the **Collateral Approval - Property** screen, the **Comments** data segment is displayed.

Figure 10-6 Collateral Approval - Comments

The screenshot shows the 'Collateral Perfection - Approval' window with the 'Comments' tab selected. The 'Comments' section features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, and link. Below the toolbar is a large text area with the placeholder text 'Enter text here...'. To the right of the text area is a 'Post' button. Below the text area, there is a message 'No items to display.' At the bottom of the window, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Submit'.

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

Figure 10-7 Checklist

The screenshot shows a web interface titled "Checklist" with a close button (X) in the top right corner. Below the title is a message box that says "No items to display." Underneath this is a pagination bar showing "Page 1 (0 of 0 items)" and navigation icons. At the bottom, there is a label "Outcome" next to a dropdown menu currently showing "Approve", and a dark "Submit" button to the right.

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
- Go to Enrichment

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

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

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

11

Draft Generation

11.1 Draft Generation

In this stage, the Credit Officer or the user authorized to edit the Draft Generation task must add the party's communication details and generate draft document (collateral agreement) for customer acceptance.

The following data segments are available in the Draft Generation stage:

- Collateral Summary
- Draft Generation
- Comments

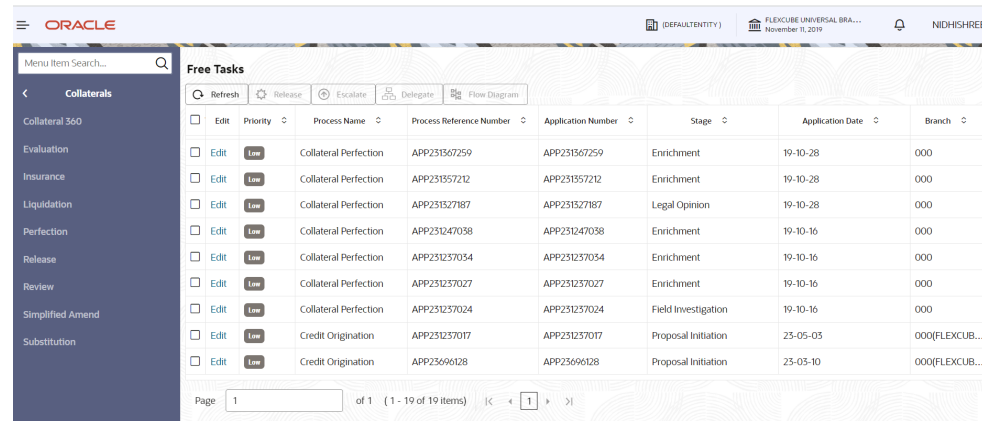
11.2 Collateral Summary

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

- Basic Information
 - Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment** > **Collateral Type Details** bullet list mentioned in this User Guide.)
 - Linked Facilities Details
 - Ownership
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch **Draft Generation - Collateral summary** screen, navigate to **Tasks** > **Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

Figure 11-1 Free Tasks



Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Edit	Low	Collateral Perfection	APP231567259	APP231567259	Enrichment	19-10-28	000
Edit	Low	Collateral Perfection	APP231557212	APP231557212	Enrichment	19-10-28	000
Edit	Low	Collateral Perfection	APP231527187	APP231527187	Legal Opinion	19-10-28	000
Edit	Low	Collateral Perfection	APP231247038	APP231247038	Enrichment	19-10-16	000
Edit	Low	Collateral Perfection	APP231237034	APP231237034	Enrichment	19-10-16	000
Edit	Low	Collateral Perfection	APP231237027	APP231237027	Enrichment	19-10-16	000
Edit	Low	Collateral Perfection	APP231237024	APP231237024	Field Investigation	19-10-16	000
Edit	Low	Credit Origination	APP231237017	APP231237017	Proposal Initiation	23-05-03	000(FLEXCUB...
Edit	Low	Credit Origination	APP230606128	APP230606128	Proposal Initiation	23-05-10	000(FLEXCUB...

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

Figure 11-2 Draft Generation - Collateral Summary

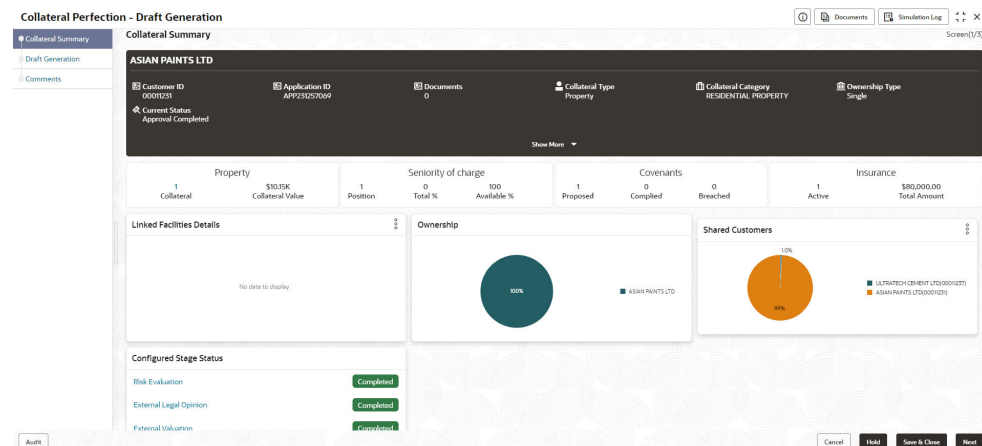
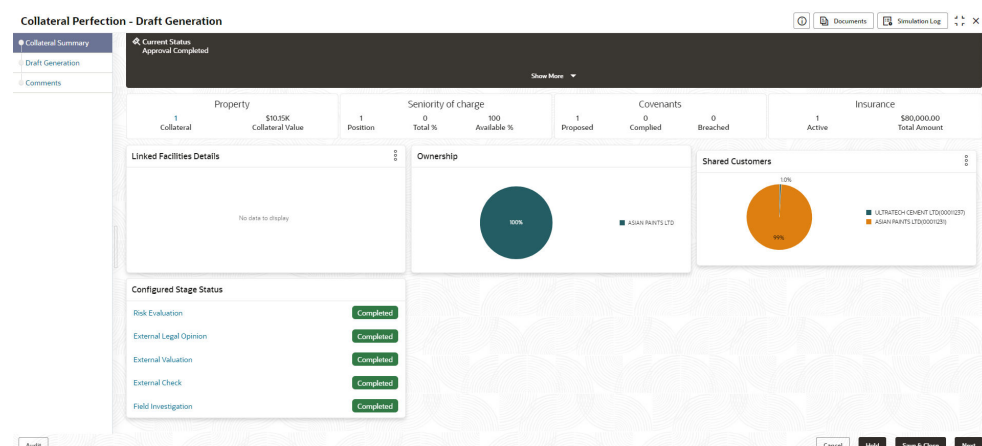


Figure 11-3 Draft Generation - Collateral Summary

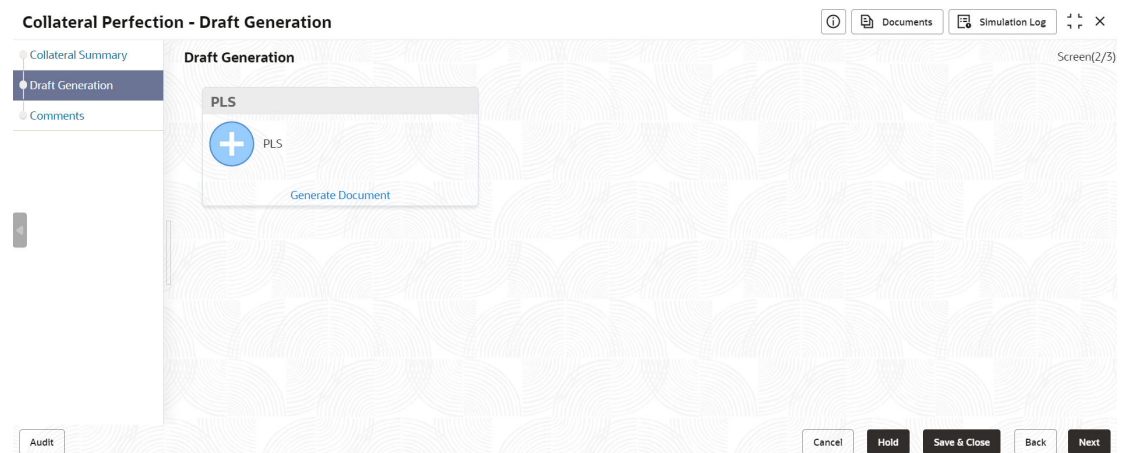


3. View the Collateral Summary and click **Next**.

11.3 Draft Generation

Click **Next** in the **Draft Generation - Collateral Summary** screen, the Draft Generation data segment is displayed.

Figure 11-4 Draft Generation



1. Click **Generate Document**.

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

Figure 11-5 Draft Generation Details

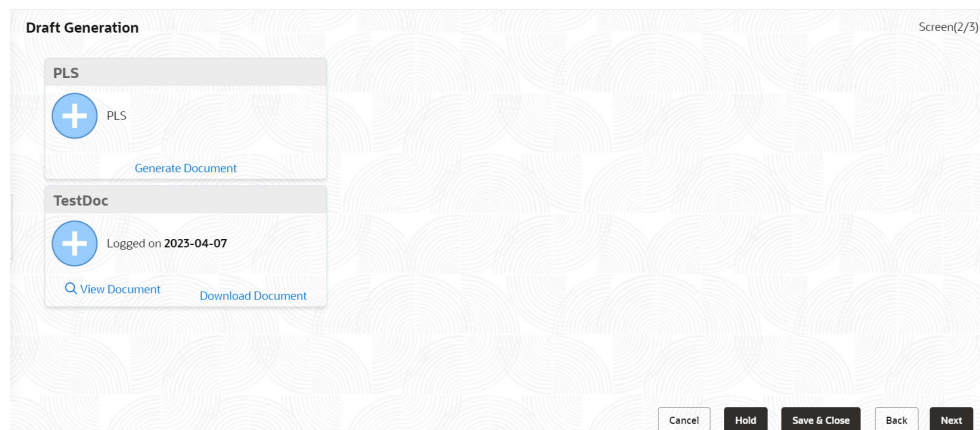
The screenshot shows the 'Draft Generation Details' form. It has two columns of input fields. The left column has 'Communication Type' (set to 'Email'), 'E-Mail CC' (with the value 'john_doe@example.com'), and a 'Required' label. The right column has 'E-Mail To' (with the value 'john_doe@example.com'), a red error message 'Enter a value.', 'Subject' (empty), and a 'Required' label. At the bottom right are 'Cancel' and 'Generate' buttons.

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

Table 11-1 Draft Generation Details - Field Description

Field	Description
Communication Type	By default, Communication Type is displayed as Email. You cannot change the Communication Type in this screen.
E-mail To	Specify E-mail address to which the draft document has to be sent.
E-mail CC	Specify 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 Cancel , 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 11-6 Draft Generation - Completed

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

11.4 Comments

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

Click **Next** in the **Draft Generation** screen, the **Comments** data segment is displayed.

Figure 11-7 Draft Generation - Comments

The screenshot shows a web form titled "Comments" with a rich text editor. The editor has a toolbar with icons for bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, and table. Below the toolbar is a large text area with the placeholder "Enter text here...". To the right of the text area is a "Post" button. Below the text area is a message "No items to display." and a "Cancel" button. At the bottom right are buttons for "Hold", "Save & Close", "Back", and "Submit".

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

Figure 11-8 Checklist

The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. Inside the window, there is a message "No items to display." Below this message is a pagination bar showing "Page 1 (0 of 0 items)" and navigation buttons: "<|< 1 >|>". At the bottom of the window, there is a label "Outcome" followed by a dropdown menu showing "Proceed" and a "Submit" button.

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

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

12

Customer Acceptance

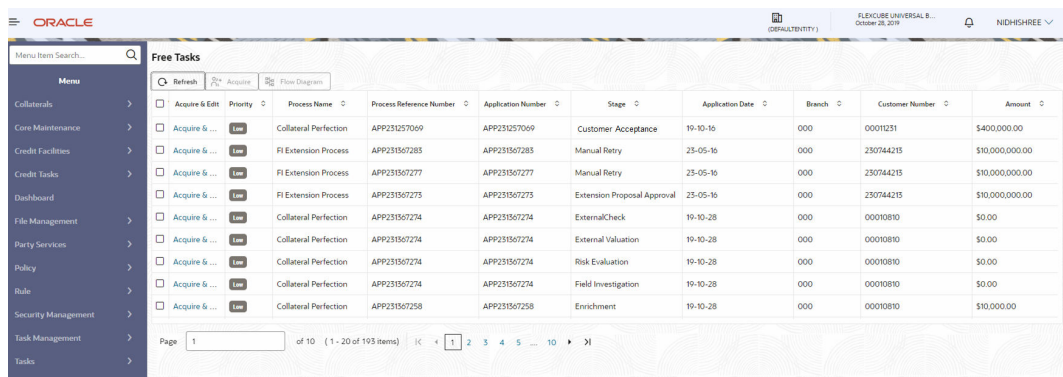
12.1 Customer Acceptance

In this stage, the user authorized to edit the Customer Acceptance task must capture the customer acceptance status after receiving it from the party.

1. To acquire the Customer Acceptance task, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

Figure 12-1 Free Tasks



Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Collateral Perfection	APP231507069	APP231507069	Customer Acceptance	19-10-16	000	00010231	\$400,000.00
FI Extension Process	APP231507283	APP231507283	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231507277	APP231507277	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231507273	APP231507273	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
Collateral Perfection	APP231507274	APP231507274	ExternalCheck	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	External Valuation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	Risk Evaluation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	Field Investigation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507258	APP231507258	Enrichment	19-10-28	000	00010810	\$10,000.00

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

The **Customer Acceptance - Collateral Summary** screen is displayed.

Figure 12-2 Customer Acceptance - Collateral Summary

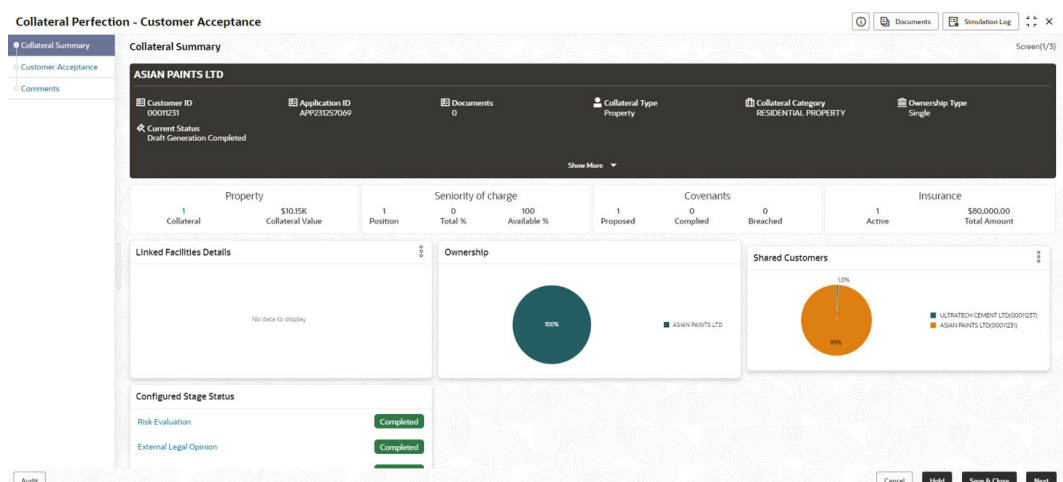
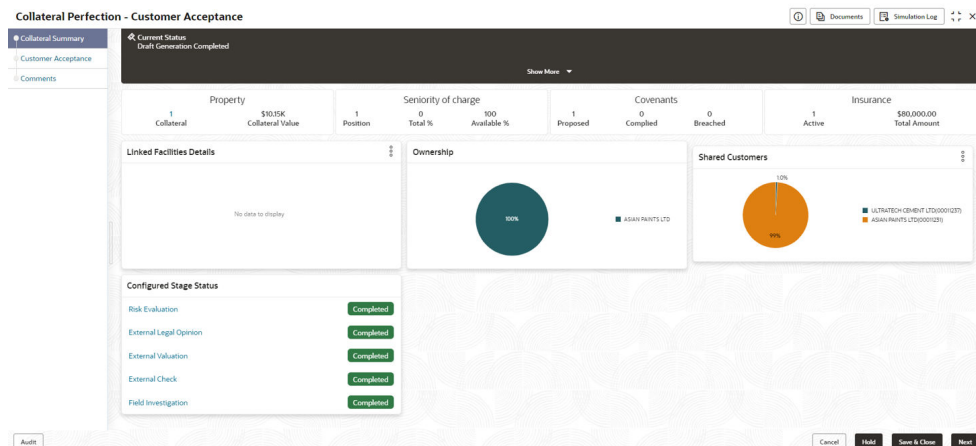
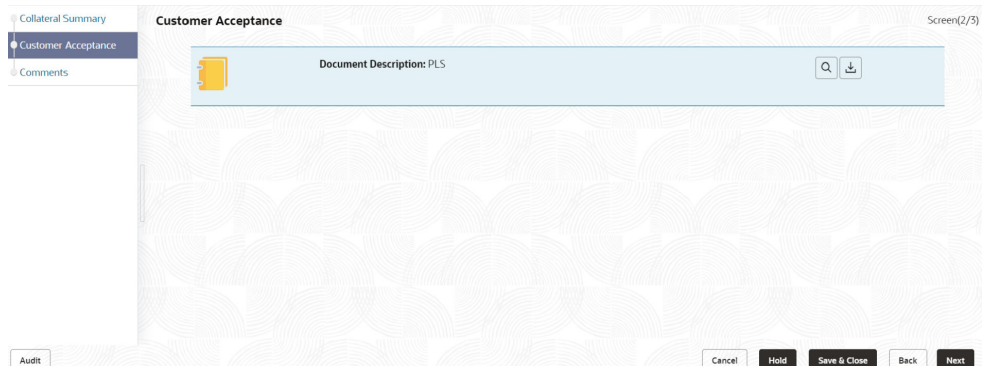


Figure 12-3 Customer Acceptance - Collateral Summary

In the **Customer Acceptance - Collateral Summary** screen, following collateral details captured in the previous stages are displayed.

- Basic Information
 - Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment > Collateral Type Details** bullet list mentioned in this User Guide.)
 - Linked Facilities Details
 - Ownership
 - Covenants
 - Insurance
 - Configured Stage Status
3. View the Collateral Summary and click **Next**.
The **Customer Acceptance** screen is displayed.

Figure 12-4 Customer Acceptance

In the above screen, you can download the draft document sent to party by clicking the **Download** icon.

4. To go to the next data segment, click **Next**.
The **Customer Acceptance - Comments** screen is displayed.

Figure 12-5 Customer Acceptance - Comments

5. Enter comments for the Customer Acceptance stage in **Comments** text box.
6. Click **Post**.
Comments are posted below the Comments text box.
7. Click **Submit**.
The **Checklist** window is displayed.

Figure 12-6 Checklist

8. Manually verify all the checklist and enable the corresponding check box.
9. Select **Outcome** based on customer acceptance status and click **Submit**.

The options available in the drop-down list are:

- **Proceed**
- **Go to Approval**
- **Go to Draft generation**
- **Go to Enrichment**

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

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

If **Go to Draft generation** is selected as **Outcome**, the application is moved to the **Draft generation** stage on clicking **Submit**.

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

13

Charge Registration

13.1 Charge Registration

In this stage, the Credit Officer or the user authorized to edit the Charge Registration task must capture the registration details about the banks charge on collateral.

The creation of charges over the assets of party helps banks know the party's other lenders and the assets pledge to the lenders. Thus, double financing can be avoided.

To secure the funds lent to the party, banks use a number of legal documents like loan agreements, hypothecation agreements, mortgage deeds, etc., to lay out the terms of the loan and ensure repayment with interest as per schedule.

Once a charge is created, the party must register those charges with the Registrar of Companies, along with the mentioned documents, that create a charge over the company.

The following data segments are available in the Charge Registration stage:

- Collateral Summary
- Collateral Type (For Example: Property)
- Comments

13.2 Collateral Summary

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

- Basic Information
 - Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment** > **Collateral Type Details** bullet list mentioned in this User Guide.)
 - Linked Facilities Details
 - Ownership
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch the **Charge Registration - Collateral summary** screen, navigate to **Tasks** > **Free Tasks** from the left menu.
The **Free Tasks** screen is displayed.

Figure 13-1 Free Tasks

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Collateral Perfection	APP231507069	APP231507069	Charge Registration	19-10-16	000	00010231	\$400,000.00
FI Extension Process	APP231507283	APP231507283	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231507277	APP231507277	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231507275	APP231507275	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
Collateral Perfection	APP231507274	APP231507274	External Check	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	External Valuation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	Risk Evaluation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	Field Investigation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507258	APP231507258	Enrichment	19-10-28	000	00010810	\$10,000.00

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

Figure 13-2 Charge Registration - Collateral Summary

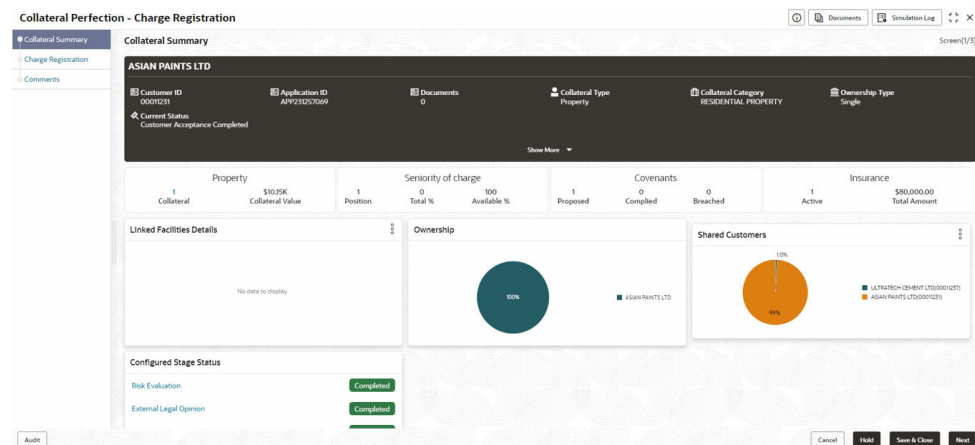
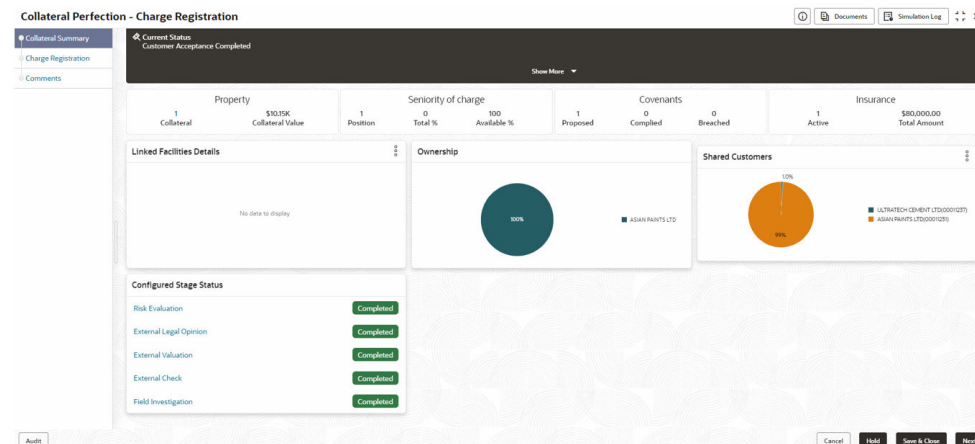


Figure 13-3 Charge Registration - Collateral Summary



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

13.3 Property

Click **Next** in the **Charge Registration - Collateral Summary** screen, **Charge Registration** screen is displayed with collateral details based on the collateral type selected in Initiation screen. In this topic, Property collateral details is provided as a sample.

Figure 13-4 Charge Registration

Collateral Perfection - Charge Registration

Collateral Summary | Charge Registration | Comments

Charge Registration

Collateral details

Registration number: 1254
Market value: ₹800,000.00

Property type: COMMERCIAL BUILDING

Registered owner: XYZ

Page 1 of 1 (1 of 1 items)

Audit Cancel Hold Save & Close Back Next

1. To capture the charge registration details, click **Action** icon in the collateral record and select the **Edit** option.

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

Figure 13-5 Charge Registration - Configure - Property

Configure | Property

Property

Property ID: 1253

Description:

Land registry:

Zone Classification:

Seismic Zone:

Environment Assessment Required:

Nature Of Property:

Roof Type:

Adverse Comments:

Property Type: COMMERCIAL BUILDING

Property Purpose: Commercial

Purchase Date:

Flood Zone:

Seismic Zone Type:

Restricted Property:

Property Status:

Registration Date:

Property Category: Corporate

Registered Owner: XYZ

Construction Date: October 1, 2019

Flood Zone Type:

Income Producing:

Under Construction: OR

Wall Material:

Property Value: INR

Back Next

Figure 13-6 Charge Registration - Configure - Collateral Insurance

The screenshot shows a web application window titled 'Configure'. On the left is a vertical navigation menu with the following items: Property, Collateral Insurance (selected), Covenants, Documents, Charge Registration, and Questionnaire Evaluation. The main content area is titled 'Collateral Insurance' and features a '+' icon at the top left. Below this is a table with one row of data:

Icon	Policy Number: 1123	Policy Name: Contract Policy	Insurance Name: Contract Insurance	Insurance Amount: \$80,000.00	Insurance Currency: USD	More Options (three dots)
	1123	Contract Policy	Contract Insurance	\$80,000.00	USD	⋮

At the bottom right of the window are 'Back' and 'Next' buttons.

Figure 13-7 Charge Registration - Configure -Covenants

The screenshot shows a web application window titled 'Configure'. On the left is a vertical navigation menu with the following items: Property, Collateral Insurance, Covenants (selected), Documents, Charge Registration, and Questionnaire Evaluation. The main content area is titled 'Covenants' and features a 'Filter' button and a text input field labeled 'Type to filter'. To the right of the input field are two small icons: a list view icon and a grid view icon. At the bottom right of the window are 'Back' and 'Next' buttons.

Figure 13-8 Charge Registration - Documents

The screenshot shows a 'Configure' window with a sidebar on the left containing a tree view with the following items: Property, Collateral Insurance, Covenants, Documents (selected), Charge Registration, and Questionnaire Evaluation. The main area is titled 'Documents' and contains a table with one row of document information. The table has columns for Document ID, Document type, Upload date, Document code, Entity type, Document expiry date, Sub-Entity type, and a dropdown menu. The data in the row is: DOC22348222, FIEKDOC, July 7, 2018, FIEK Documents, Collateral(COL231250959), December 27, 2023, PRPT(16415125-3464-4d56-aa57-74a9fa42da65), and a dropdown menu. Below the table, there are fields for Application number (APP231257069) and Linked to (0). At the bottom right, there are 'Back' and 'Next' buttons.

Document ID	Document type	Upload date	Document code	Entity type	Document expiry date	Sub-Entity type	
DOC22348222	FIEKDOC	July 7, 2018	FIEK Documents	Collateral(COL231250959)	December 27, 2023	PRPT(16415125-3464-4d56-aa57-74a9fa42da65)	

Application number: APP231257069 Linked to: 0

Back Next

2. Click **Next** and navigate to the **Charge Registration** menu.
The **Charge Registration - Configure - Charge Registration** screen is displayed.

Figure 13-9 Charge Registration - Configure - Charge Registration

The screenshot shows a 'Configure' window with a sidebar on the left containing a tree view with the following items: Property, Collateral Insurance, Covenants, Documents, Charge Registration (selected), and Questionnaire Evaluation. The main area is titled 'Charge Registration' and contains three sections: 'Charge Details', 'Registration Details', and 'Registration Authority Contact Details'. The 'Charge Details' section has a 'Registration Status' dropdown menu. The 'Registration Details' section has fields for Charge Registration No, Confirmation Date, Charge Registration End Date, Charge Registration Amount (USD), Mortgagee Name, Document Status, Notes, and Filing Lead Date. The 'Registration Authority Contact Details' section has fields for Registration Authority (Name, Street, Landmark) and House/Building (Building Details, Locality, Area). At the bottom right, there are 'Back' and 'Next' buttons.

Charge Registration

Charge Details

Registration Status: Select

Registration Details

Charge Registration No:

Confirmation Date:

Charge Registration End Date:

Charge Registration Amount: USD

Mortgagee Name:

Document Status:

Notes:

Filing Lead Date:

Registration Authority Contact Details

Registration Authority:

House/Building:

Street: Required

Locality: Required

Landmark:

Area:

Back Next

Figure 13-10 Charge Registration - Registration Authority Contact Details
Figure 13-11 Charge Registration - Stamping Required

- Specify all the details in **Charge Registration - Configure - Charge Registration** screen.

For field level information, refer the following tables.

Table 13-1 Charge Registration - Charge Details - Field Description

Field	Description
Registration Status	Select Registration Status from the drop-down list. The options available are: - Proposed - Registered

Table 13-2 Charge Registration - Registration Details - Field Description

Field	Description
Charge Registration No	Specify Charge Registration No , in case Registration Status is Registered .
Confirmation Date	Specify Confirmation Date .
Charge Registration End Date	Specify Charge Registration End Date .
Charge Registration Amount	Specify Charge Registration Amount .
Mortgagee Name	Specify Mortgagee Name that has to be in charge registration document.
Document Status	Specify Document Status for charge registration.
Notes	Specify Notes for charge registration, if any.
Filing Lead Date	Specify Filing Lead Date .

Table 13-3 Charge Registration - Registration Authority Contact Details - Field Description

Field	Description
Registration Authority	Specify name of charge Registration Authority .
House/building	Specify name of House/building in which the Registration Authority is located.
Street	Specify Street in which the Registration Authority is located.
Locality	Specify Locality of the Registration Authority.
Landmark	Specify Landmark for locating the Registration Authority.
Area	Specify Area in which the Registration Authority is located.
City	Specify City in which the Registration Authority is located.
State	Specify State in which the Registration Authority is located.
Zip-Code	Specify Zip-Code of area in which the Registration Authority is located.
Country	Specify Country in which the Registration Authority is located.

Table 13-4 Charge Registration - Stamping Required - Field Description

Field	Description
Stamping Required	Enable Stamping Required option, if stamping is required for charge registration.
Stamping Date	Specify Stamping Date .
Stamping Amount	Specify Stamping Amount .

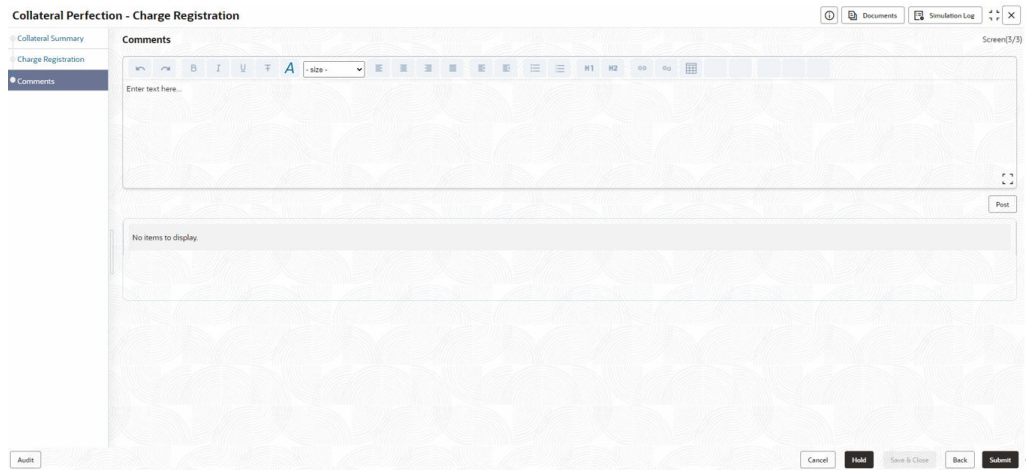
4. Click **Next** and then click **Submit**.

For information on other side menus, refer the **Initiation** chapter.

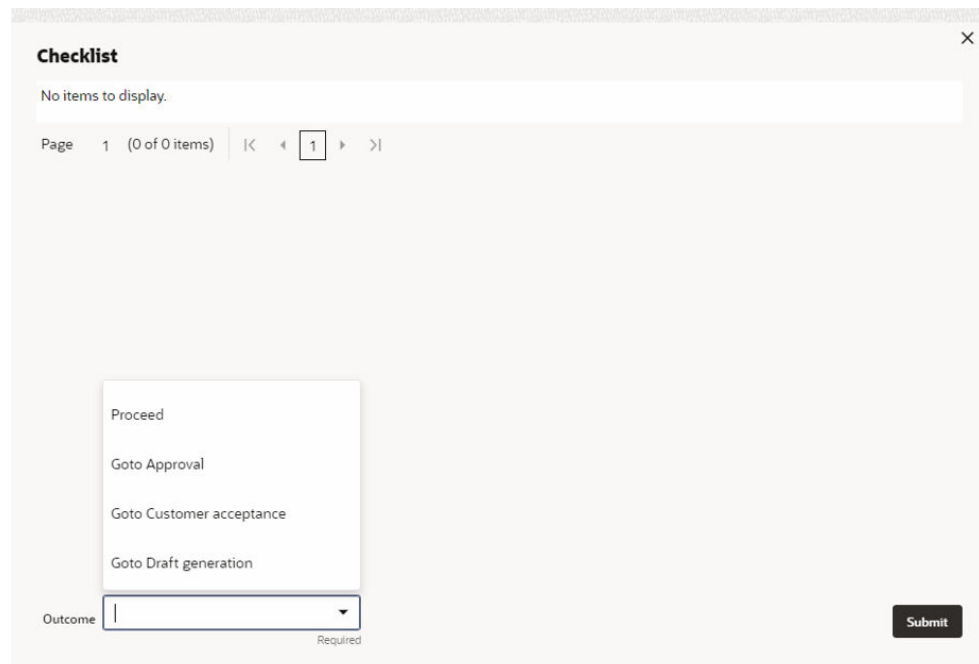
13.4 [Comments](#)

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

Click **Next** in the **Charge Registration - Collateral Type (Property)** screen, the **Comments** data segment is displayed.

Figure 13-12 Charge Registration - Comments

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

Figure 13-13 Checklist

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

6. Click **Submit**.

The application is moved to the next stage - **Awaiting Registration**.

 Note:

Charge Registration checklist option is similar to Customer Acceptance checklist option. For more information on **Checklist** option details, refer to **Customer Acceptance > Checklist** section.

14

Awaiting Registration

14.1 Awaiting Registration

In this stage, the Credit Officer or the user authorized to edit the Awaiting Registration task must capture the charge registration details if Registration Status is selected as Proposed in the Charge Registration stage. In case the charge registration status is already captured in the Charge Registration stage, the user can directly submit the task to next stage.

The following data segments are available in the Awaiting Registration stage:

- Awaiting Registration Completion
- Comments

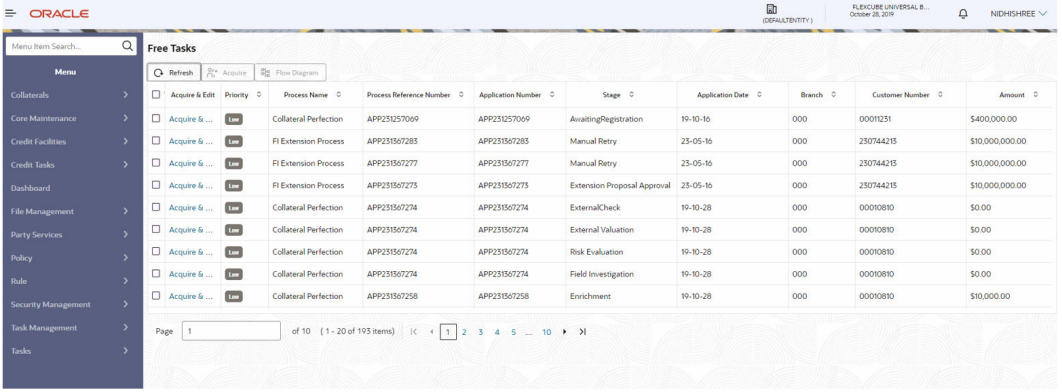
14.2 Awaiting Registration Completion

This data segment allows to add the charge registration details.

1. To launch the **Awaiting Registration - Awaiting Registration Completion** screen, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

Figure 14-1 Free Tasks

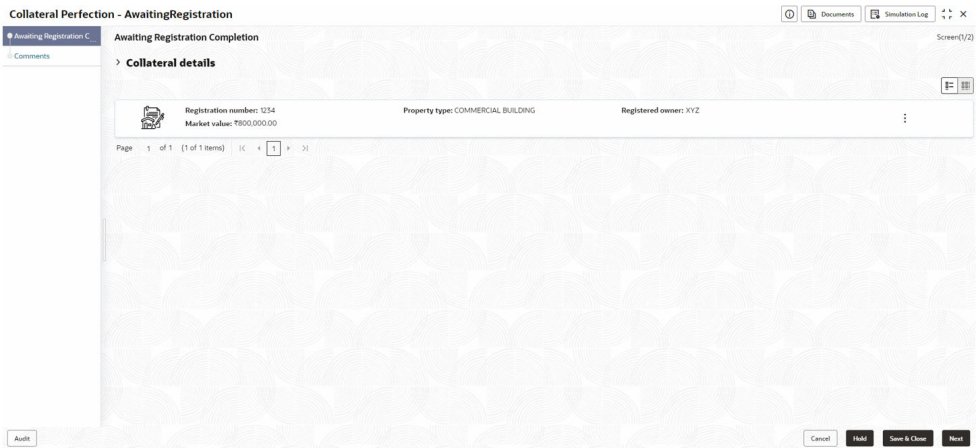


Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Collateral Perfection	APP231527069	APP231527069	AwaitingRegistration	19-10-16	000	0001231	\$400,000.00
FI Extension Process	APP231567283	APP231567283	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231567277	APP231567277	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231567273	APP231567273	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
Collateral Perfection	APP231567274	APP231567274	ExternalCheck	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231567274	APP231567274	External Valuation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231567274	APP231567274	Risk Evaluation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231567274	APP231567274	Field Investigation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231567258	APP231567258	Enrichment	19-10-28	000	00010810	\$10,000.00

2. Click **Acquire & Edit** in the required Awaiting Registration task.

The **Awaiting Registration - Awaiting Registration Completion** screen is displayed.

Figure 14-2 Awaiting Registration - Awaiting Registration Completion



3. Click **Action** icon in the collateral record and select **Edit**.
The **Awaiting Registration - Configure - Property** screen is displayed.

Figure 14-3 Awaiting Registration - Configure - Property

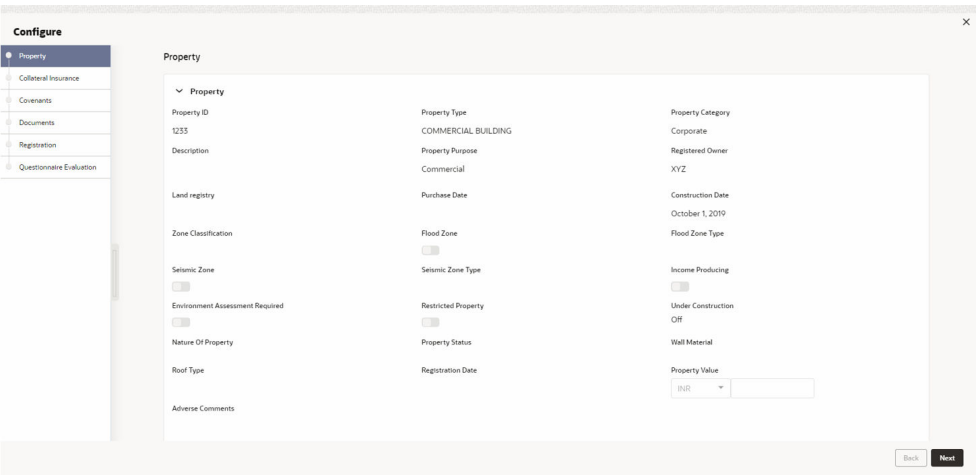


Figure 14-4 Awaiting Registration - Configure - Property

4. Click **Next** and navigate to **Registration** menu.

Figure 14-5 Awaiting Registration - Configure - Registration

Figure 14-6 Awaiting Registration - Configure - Registration

The screenshot shows a 'Configure' window with a sidebar on the left containing 'Covenants', 'Documents', 'Registration' (selected), and 'Questionnaire Evaluation'. The main area is titled 'Registration Authority Contact Details' and contains two columns of input fields. The left column is for 'Registration Authority' and the right column is for 'House/Building'. Below these is a 'Stamping Required' section with a checkbox. At the bottom, there is a document information bar with a document icon, the ID 'DOC22348222', and details: 'Document type: FIEXDOC', 'Application number: APP231257069', 'Document code: FIEX Documents', and 'Document expiry date: 25-12-27'. 'Back' and 'Next' buttons are at the bottom right.

Registration Authority	House/Building
1234	XYZ
Street	Locality
Landmark	B G Road
Landmark	Area
Waterlake	Xyz
City	State
Bangalore	Karnataka
Zip-Code	Country
5600077	IN

Stamping Required
 Stamping Required ☐

DOC22348222
 Document type: FIEXDOC Document code: FIEX Documents Document expiry date: 25-12-27

Application number: APP231257069

Back Next

For information on fields in the above screen, refer the **Property** topic in the **Charge Registration** chapter.

- After adding the charge registration details, click **Next** and then click **Submit**.

14.3 Comments

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

Click **Next** in the **Awaiting Registration - Awaiting Registration Completion** screen, the Comments data segment is displayed.

Figure 14-7 Awaiting Registration - Comments

The screenshot shows the 'Collateral Perfection - AwaitingRegistration' screen. The 'Comments' tab is selected in the sidebar. The main area has a rich text editor with a toolbar (bold, italic, underline, link, unlink, list, indent, outdent, undo, redo, etc.) and a text area with the placeholder 'Enter text here...'. Below the editor is a 'Post' button. At the bottom, there is a 'No items to display.' message. The bottom of the screen has a navigation bar with 'Cancel', 'Next', 'Save & Close', 'Back', and 'Submit' buttons.

Collateral Perfection - AwaitingRegistration

Awaiting Registration C

Comments

Enter text here...

Post

No items to display.

Cancel Next Save & Close Back Submit

- Enter your comments for the Awaiting Registration stage in **Comments** text box.

2. Click **Post**.
Comments are posted and displayed below **Comments** text box.
3. Click **Submit**.
The **Checklist** window is displayed.

Figure 14-8 Checklist

The screenshot shows a web application window titled "Checklist" with a close button (X) in the top right corner. Inside the window, there is a text box at the top that says "No items to display." Below this is a pagination bar showing "Page 1 (0 of 0 items)" and navigation icons. In the center, there is a dropdown menu with four options: "Proceed", "Goto Approval", "Goto Charge registration", and "Goto Customer acceptance". Below the dropdown is a label "Outcome" followed by a text input field and a "Required" label. At the bottom right of the window is a "Submit" button.

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

The application is moved to the next stage - **Safekeeping**.

 Note:

Awaiting Registration checklist option is similar to Customer Acceptance checklist option. For more information on **Checklist** option details, refer to **Customer Acceptance > Checklist** section.

15

Safekeeping

15.1 Safekeeping

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

The following data segments are available in the Safekeeping stage:

- Collateral Summary
- Collateral Safekeeping
- Comments

15.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment** > **Collateral Type Details** bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status

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

The **Free Tasks** screen is displayed.

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

15.3 Collateral Safekeeping

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

Figure 15-4 Safekeeping - Collateral Safekeeping

The screenshot displays the 'Collateral Perfection - Safekeeping' interface. On the left, a sidebar contains 'Collateral Summary', 'Collateral Safekeeping' (selected), and 'Comments'. The main area is titled 'Collateral Safekeeping' and 'Collateral details'. It shows a table with one item: a property with registration number 1234 and market value ₹800,000.00. The property type is 'COMMERCIAL BUILDING' and the registered owner is 'XYZ'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

To capture safekeeping details for the collateral:

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

Figure 15-5 Safekeeping - Configure - Collateral Type

The screenshot shows the 'Configure' screen for collateral type. A sidebar on the left lists 'Property' (selected), 'Collateral Insurance', 'Covenants', 'Documents', 'Safekeeping', and 'Questionnaire Evaluation'. The main area is titled 'Property' and contains a form with the following fields: Property ID (1235), Description, Land registry, Zone Classification, Seismic Zone, Environment Assessment Required, Nature Of Property, Roof Type, Adverse Comments, Property Type (COMMERCIAL BUILDING), Property Purpose (Commercial), Purchase Date, Flood Zone, Seismic Zone Type, Restricted Property, Property Status, Registration Date, Property Category (Corporate), Registered Owner (XYZ), Construction Date (October 1, 2019), Flood Zone Type, Income Producing, Under Construction (Off), Wall Material, and Property Value (INR). At the bottom right, there are 'Back' and 'Next' buttons.

Figure 15-6 Safekeeping - Configure - Collateral Type

The screenshot shows a 'Configure' window with a sidebar on the left containing a tree view with the following items: Property, Collateral Insurance, Covenants, Documents, Safekeeping (selected), and Questionnaire Evaluation. The main area is titled 'Collateral Type' and contains several sections:

- Environment Assessment Required:** A toggle switch.
- Nature Of Property:** A dropdown menu.
- Roof Type:** A dropdown menu.
- Adverse Comments:** A text area.
- Restricted Property:** A toggle switch.
- Property Status:** A dropdown menu.
- Registration Date:** A date picker.
- Under Construction:** A toggle switch.
- Wall Material:** A dropdown menu.
- Property Value:** A dropdown menu with 'INR' selected and a text input field.

Below these sections are several expandable sections, each with a right-pointing arrow:

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

At the bottom right of the window are 'Back' and 'Next' buttons.

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

Figure 15-7 Safekeeping - Configure - Safekeeping

The screenshot shows the 'Configure' window with the 'Safekeeping' menu item selected in the sidebar. The main area is titled 'Safekeeping' and displays a document summary for document ID 'DOC22348222'. The summary includes:

- Document type:** FLEXDOC
- Document code:** FLEX Documents
- Document expiry date:** 23-12-27
- Application number:** APP23257069

At the bottom right of the window are 'Back' and 'Next' buttons.

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

Figure 15-8 Document Safekeeping

Document Safekeeping

Document ID: DOC22348222

Document Description: FIEXDOC

Safekeeping Reference Number:

Safekeeping Type:

Safekeeping Request Date:

Safekeeping Location:

Safekeeping Room:

Shelf Number:

Drawer Number:

Key Number:

Is Confirmation Received: ☐

Confirmation Date:

Cancel Save

4. Select documents for safekeeping in the above screen.
5. Enter or select document safekeeping details.

For field level explanation, refer the below table.

Table 15-1 Document Safekeeping - Field Description

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

6. Click **Save** in the **Document Safekeeping** window.

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

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

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

15.4 Comments

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

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

Figure 15-9 Safekeeping - Comments

The screenshot shows a software interface titled "Collateral Perfection - Safekeeping". On the left is a sidebar with three items: "Collateral Summary", "Collateral Safekeeping", and "Comments" (which is highlighted with a blue bar). The main content area is titled "Comments" and contains a rich text editor. The editor has a toolbar with various icons for text formatting (bold, italic, underline, text color, background color) and layout (list, indent, outdent, undo, redo). Below the toolbar is a large text input area with the placeholder text "Enter text here...". To the right of the text area is a "Post" button. Below the text area, there is a grey box with the text "No items to display". At the bottom of the window, there is a row of buttons: "Audit", "Cancel", "Hold", "Save & Close", "Back", and "Submit".

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

Figure 15-10 Checklist

The screenshot shows a web interface titled "Checklist" with a close button (X) in the top right corner. Below the title is a message box stating "No items to display." Underneath this is a pagination bar showing "Page 1 (0 of 0 items)" and navigation icons. At the bottom, there is an "Outcome" label next to a dropdown menu currently set to "Proceed", and a "Submit" button on the right.

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

The Collateral Perfection details are handed off to the Back office System (**OBELCM**) and the process is completed.

 Note:

If Collateral is initiated from **External System** and you need to create **Liability Details** for external party then click [Liability Details](#) stage.

16

Liability Details

16.1 Liability Details

Perfection of collateral can also be initiated from external system. If the credit officer or the user authorized needs to create collateral from external system then liability details can be created in this Liability Details stage.

The following data segments are available in the Liability Details stage:

- Collateral Summary
- Liability Detail Creation
- Comments

16.2 Collateral Summary

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

- Basic Information
- Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment** > **Collateral Type Details** bullet list mentioned in this User Guide.)
- Linked Facilities Details
- Ownership
- Covenants
- Insurance
- Configured Stage Status

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

Figure 16-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
☐	Medium	Collateral Perfection	APP24169996	APP24169996	Liability Details
☐	Medium	Collateral Insurance	APP24169993	APP24169993	Initiation
☐	Low	Collateral Review	APP24109974	APP24109974	FieldInvestigation
☐	Low	Collateral Review	APP24109974	APP24109974	Risk Evaluation
☐	Low	Facility Block Process	APP24109971	APP24109971	Facility Block Initiation
☐	Low	Credit Proposal Evalua...	APP2499959	APP2499959	Enrichment
☐	Low	Policy Amendment	APP2459922	APP2459922	Credit Approvals
☐	Low	Policy Amendment	APP2459922	APP2459922	Policy Approvals
☐	Low	Policy Amendment	APP2459922	APP2459922	Compliance Recommendat...

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

Figure 16-2 Liability Details - Collateral Summary

Collateral Perfection - Liability Details

TATA VOLTAS

Customer ID: 23545024 | Application ID: APP24169996 | Documents: 0 | Collateral Type: Vehicle | Collateral Category: GOODS VEHICLE | Ownership Type: Single

Agreed Collateral Value: \$1,000,000.00 | Available From: Aug 10, 2017 | Available Till: Aug 10, 2025 | Applicable Business: Trade | Exposure Type: ...

Vehicle: 1 Collateral | Seniority of charge: 0 Total % | Covenants: 0 Proposed | Insurance: 0 Active

Ownership: 100% (Completed)

Configured Stage Status: Risk Evaluation (Completed), External Legal Opinion (Completed), External Valuation (Completed), External Check (Completed), Field Investigation (Completed)

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

16.3 Liability Detail Creation

Click **Next** in the **Liability Details - Collateral Summary** screen, the **Liability Detail Creation** data segment is displayed. The Credit Officer or the user authorized who wants to create collateral from external system can create liability detail in **Liability Detail Creation** screen by entering the appropriate details for the given fields.

Figure 16-3 Liability Detail Creation Screen

Enter or select all the details in the **Liability Detail Creation** screen. For field level information, refer the following table.

Table 16-1 Liability Detail Creation

Field	Description
Amount	Specify the following details: • Requested Liability Amount - Liability amount requested by the party and select the currency in which the liability is requested by the party. • Return on Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capita. • Probability of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations. • Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan. • Cash Cover - Amount deposited by the party in your bank. • Proposed Funded Sell Down - Funded sell down proposed for the party. • Proposed Unfunded Sell Down - Unfunded sell down proposed for the party. • Approved Funded Sell Down - Funded sell down approved for the party. • Approved Unfunded Sell Down - Unfunded sell down approved for the party.
Total Gross and Net Facility	1. Total gross facility is calculated and displayed by default based on the details entered in Amount fields. 2. Total net facility is calculated and displayed by default based on the details entered in Amount fields.

Table 16-1 (Cont.) Liability Detail Creation

Field	Description
Dates	1. Select the Next Review Date when the party's liability needs to be reviewed. 2. Select the Requested Expiry Date for the liability based on your party request. 3. Select the Proposed Expiry Date for the liability. 4. Select the Approved Expiry Date for the liability.
Liability Details	Specify UDF details for the below fields: • LIABSTARTDATE • LIABAUTHSIGNATORY • LIABTURNOVER

Click **Next**, the liability details are created and system moves to **Comments** data segment.

16.4 Comments

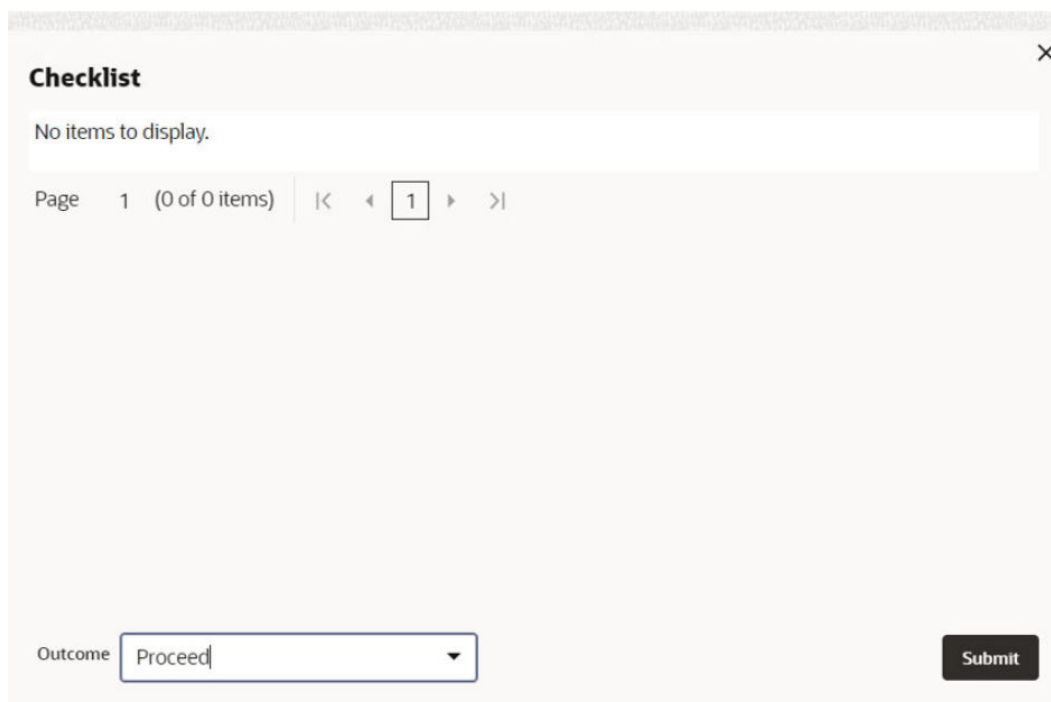
The **Comments** data segment allows you to post comments for the **Liability Details** stage. Posting comments helps the user of next stage to better understand the application.

Click **Next** in the **Liability Detail Creation** screen, the **Comments** data segment is displayed.

Figure 16-4 Liability Details - Comments

The screenshot shows a web application window titled "Collateral Perfection - Liability Details". On the left is a sidebar with three items: "Collateral Summary", "Liability Detail Creation", and "Comments" (which is highlighted with a blue bar). The main content area is titled "Comments" and contains a large text input box with a rich text editor toolbar (including bold, italic, underline, link, and list icons). Below the input box, it says "No items to display." At the bottom right of the input box is a "Post" button. At the bottom of the main area are "Audit", "Cancel", and "Back" buttons. The top right corner shows "Screen(3/3)".

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

Figure 16-5 Checklist

The screenshot shows a web form titled "Checklist" with a close button (X) in the top right corner. Below the title, a message box states "No items to display." Below this is a pagination bar showing "Page 1 (0 of 0 items)" and navigation icons. At the bottom, there is a label "Outcome" next to a dropdown menu currently set to "Proceed", and a "Submit" button on the right.

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

4. Select **Outcome** as **Proceed**.
5. Click **Submit**.
The process is completed and details are handed off to the Back office System (OBELCM).

 Note:

Liability Details checklist option is similar to Customer Acceptance checklist option. For more information on **Checklist** option details, refer to **Customer Acceptance > Checklist** section.

Handoff - Manual Retry

17.1 Handoff - Manual Retry

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

17.2 Collateral Summary

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

- Basic Information
 - Collateral Type (Property) Details - (For more information on Collateral Type Details option list, refer the chapter **Data Enrichment > Collateral Type Details** bullet list mentioned in this User Guide.)
 - Linked Facilities Details
 - Ownership
 - Covenants
 - Insurance
 - Configured Stage Status
1. To launch the **Manual Retry - Collateral summary** screen, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

Figure 17-1 Free Tasks

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
FI Extension Process	APP231507283	APP231507283	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231507277	APP231507277	Manual Retry	23-05-16	000	230744215	\$10,000,000.00
FI Extension Process	APP231507275	APP231507275	Extension Proposal Approval	23-05-16	000	230744215	\$10,000,000.00
Collateral Perfection	APP231507274	APP231507274	ExternalCheck	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	External Valuation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	Risk Evaluation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507274	APP231507274	Field Investigation	19-10-28	000	00010810	\$0.00
Collateral Perfection	APP231507258	APP231507258	Enrichment	19-10-28	000	00010810	\$10,000.00
FI Extension Process	APP231507257	APP231507257	Extension Initiation	23-05-15	000	230944454	\$0.00

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

Figure 17-2 Manual Retry - Collateral Summary

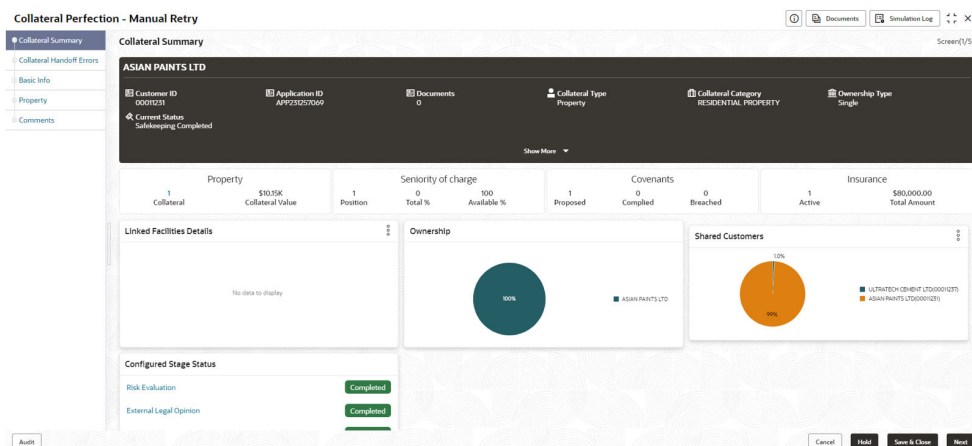
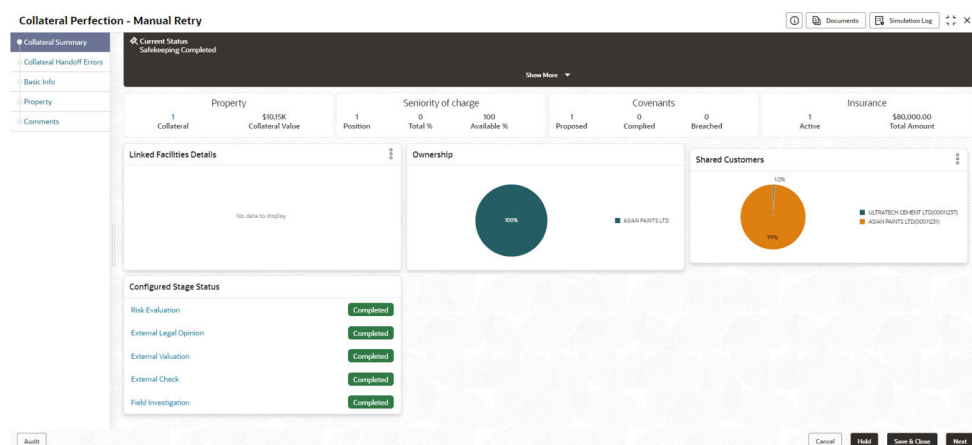


Figure 17-3 Manual Retry - Collateral Summary



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

17.3 Collateral Handoff Errors

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

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

Figure 17-4 Manual Retry - Collateral Handoff Errors

Entity ID	Entity Type	Error Code	Error Message
COL231250959	Collateral	GCDCOLLT217	00011231 is linked to liability. So
COL231250959	Collateral	EL-COLL-114	Perfection date is to be entered only when the charge status is 'Registered'

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

17.4 Basic Info

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

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

Figure 17-5 Manual Retry - Basic Info

Figure 17-6 Manual Retry - Basic Info

Collateral Perfection - Manual Retry

Collateral Description

COL235250959

Collateral Description: valid

Purpose Of Collateral: New Facility

LTV Percentage: 100

Collateral Status: Work In Progress

Charge Registration Required: ☐

Ownership details

Ownership Type: Single

Revaluation Details

Revaluation Type: Manual

Property

Collateral Currency: USD

Applicable Business: Trade

Collateral Value: USD 500,000.00

Document Status: Select

Charge Renewal Frequency: Yearly

RESIDENTIAL PROPERTY

Agreed Collateral Value: USD \$8,000,000.00

Charge Type: Assignment

Bank Value: USD 400,000.00

Fee Class Code: [Search]

Units: 12

Collateral Start and End Date: October 10, 2024

Seniority of Charge: Exclusive

Bank Interest: 20%

External Collateral ID: [Search]

Filing Lead Days: 12

Additional Fields

No Additional fields configured

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

1. Modify necessary details.

Note:

For information on fields in the Basic Info data segment, refer the chapter **Enrichment > Basic Info** topic mentioned in this User Guide.

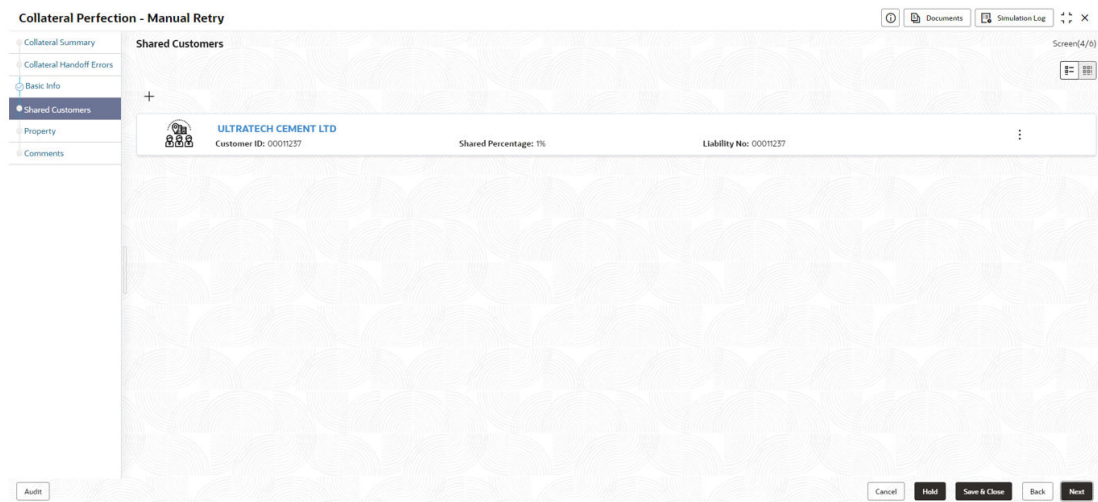
2. After performing necessary actions in **Manual Retry - Basic Info** screen, click **Next**.

17.5 Shared Customers

This data segment displays Shared Customers details captured as part of perfection initiation.

Click **Next** in the **Manual Retry - Basic Info** screen, the Shared Customers data segment is displayed.

Figure 17-7 Manual Retry - Shared Customers



1. To add new shared customers details, Click + icon.
The **Shared Customer Detail** window opens.

Figure 17-8 Shared Customer Detail

2. Enter or search the fields given in **Shared Customer Detail** screen. The fields are:
 - Customer ID
 - Liability Number
 - Customer Name (Displayed by Default)
 - Shared Percentage (Enter or use incremental or decremental arrow option to increase or decrease the percentage)

3. Click **Save**, to add the details.

17.6 Property- Collateral Details

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

Click **Next** in the **Manual Retry - Shared Customers** screen, the Collateral Type data segment is displayed based on the collateral selected for review. Here **Property- Collateral Details** is given as sample screen.

Figure 17-9 Property- Collateral Details

Collateral Perfection - Manual Retry

Property

> Collateral details

Registration number: 1234
Market value: \$800,000.00
Property type: COMMERCIAL BUILDING
Registered owner: XYZ

Page 1 of 1 (1 of 1 items)

Audit Cancel Hold Save & Close Back Next

1. To modify the **Property - Collateral Details**, click the **Action** icon in the collateral record and select **Edit**.

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

Figure 17-10 Configure- Property

Configure

Property

Property ID: 1233

Description:

Land registry:

Zone Classification: Select

Seismic Zone: [Toggle]

Environment Assessment Required: [Toggle]

Property Type: COMMERCIAL BUILDING

Property Purpose: Commercial

Purchase Date: [Calendar]

Flood Zone: [Toggle]

Seismic Zone Type: Select

Restricted Property: [Toggle]

Property Category: Corporate

Registered Owner: XYZ

Construction Date: October 1, 2019

Flood Zone Type: Select

Income Producing: [Toggle]

Under Construction: [Toggle]

Back Next

Figure 17-11 Configure- Property

Configure

- Property
- Collateral Insurance
- Covenants
- Documents

Environment Assessment Required ☐

Nature Of Property

Roof Type

Adverse Comments

Restricted Property ☐

Property Status

Registration Date

Under Construction ☐

Wall Material

Property Value

> Property Location

> Property Dimension

> Property Valuation Details

Back Next

Figure 17-12 Configure- Property

Configure

- Property
- Collateral Insurance
- Covenants
- Documents

Roof Type

Adverse Comments

Registration Date

Property Value

> Property Location

> Property Dimension

> Property Valuation Details

> Currency Details

> Property Contact Details

Back Next

Note:

For detailed information on the left menus, refer **Collateral Type** section in the **Collateral Evaluation User Guide**.

- After modifying the collateral details, click **Next**.

17.7 [Comments](#)

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

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

Figure 17-13 Manual Retry - Comments

The screenshot shows a web application window titled "Collateral Perfection - Manual Retry". On the left is a sidebar with a tree view containing: Collateral Summary, Collateral Handoff Errors, Basic Info, Shared Customers, Property, and Comments (which is selected). The main area is titled "Comments" and contains a rich text editor with a toolbar (bold, italic, underline, link, unlink, text color, background color, bulleted list, numbered list, indent, outdent, undo, redo, print, etc.) and a text input area with the placeholder "Enter text here...". Below the editor is a "Post" button. Underneath the post area, a message says "No items to display." At the bottom of the window are buttons for "Audit", "Cancel", "Hold", "Save & Close", "Back", and "Submit".

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

Figure 17-14 Checklist

The screenshot shows a "Checklist" window. It has a title bar with a close button (X). The main content area says "No items to display." Below this is a pagination bar showing "Page 1 (0 of 0 items)" and navigation arrows. At the bottom, there is an "Outcome" dropdown menu with "Proceed" selected, and a "Submit" button.

 Note:

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

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

Release details are handed off to the back office system.

 Note:

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