

Oracle® Banking Credit Facilities Process Management Collateral Evaluation User Guide



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ORACLE®

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Preface

1.1 Before You Begin

Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

1.2 Pre-requisites

Specify the **User ID** and **Password**, and login to **Home** screen.

1.3 Purpose

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

1.4 Acronyms and Abbreviations

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

Table 1-1 Acronyms and Abbreviations

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

1.5 Audience

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

1.6 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Used to view the maker details, checker details, and report status.

Table 1-2 (Cont.) Basic Actions

Action	Description
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click Authorize .
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click Compare .
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click Compare .
New	Used to add a new record. When the user click New , the system displays a new record enabling to specify the required data.
OK	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click Authorize .
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click Compare .
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

1.7 Conventions

The following text conventions are used in this document:

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

1.8 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.9 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.10 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

1.11 Related Resources

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

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

1.12 Screenshot Disclaimer

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

1.13 Symbols and Icons

The following icons are used in the screens.

Table 1-3 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize

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

Symbol/Icon	Function
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.

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

Symbol/Icon	Function
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 1-5 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status

Table 1-5 (Cont.) Symbols ad Icons - Widget

Symbol/Icon	Function
	Closed status
	Authorized status

1.14 Post-requisites

After finishing all the requirements, please log out from the Home screen.

2

Introduction About Collateral Evaluation

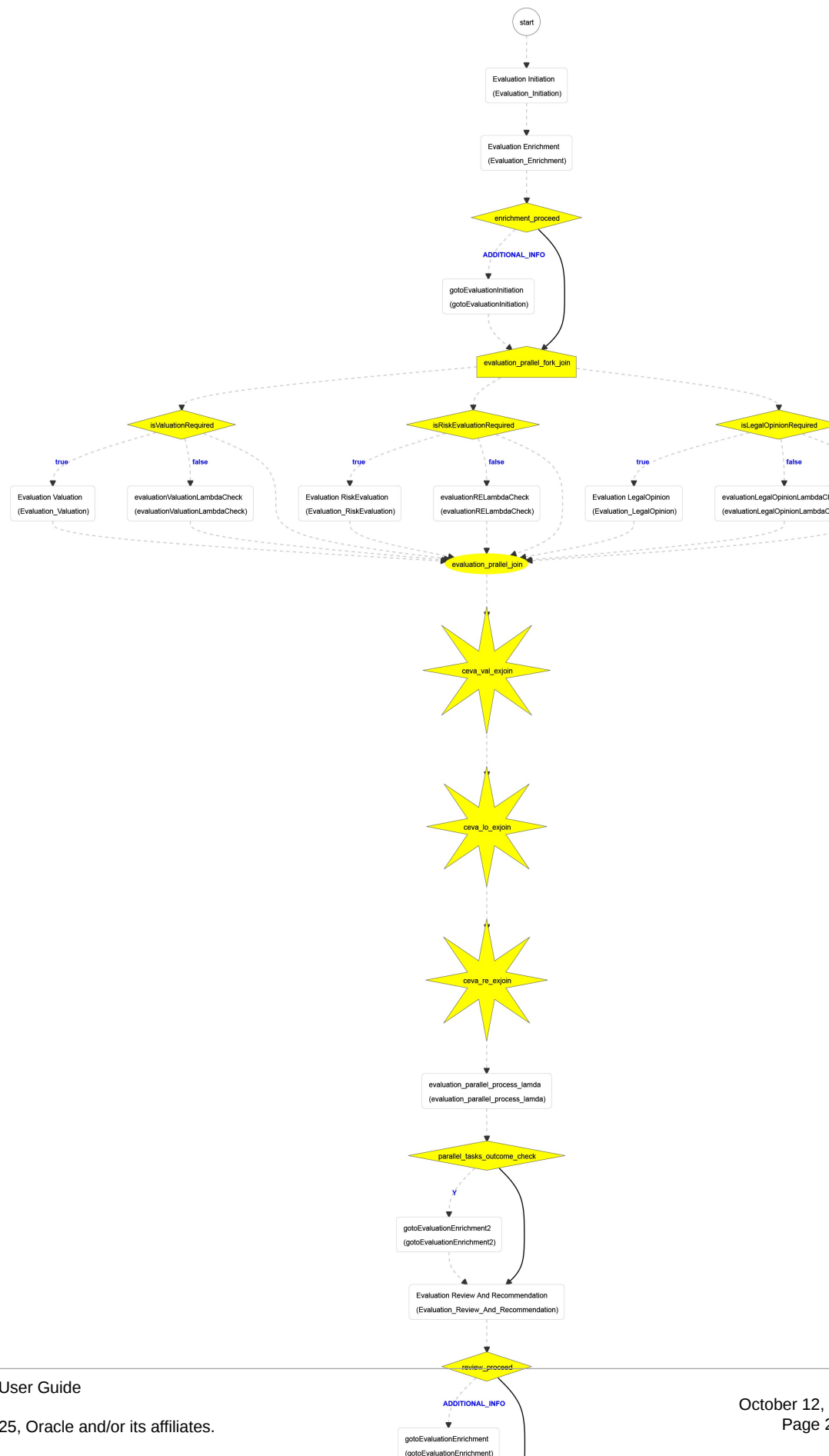
This topic provides detailed information about the Collateral Evaluation process in OBCFPM.

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

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

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

Figure 2-1 Process Flow Diagram



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

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

3

Enrichment

3.1 Collateral Initiation

This topic provides systematic instructions about the Collateral Initiation data segment in the Evaluation Enrichment stage.

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

Figure 3-1 Enrichment - Collateral initiation

The screenshot shows the 'Collateral Evaluation - Enrichment' application window. The 'Collateral Initiation' tab is selected in the left sidebar. The main area contains several sections of input fields:

- Customer details:** Includes 'Customer ID' (00010810), 'Customer Name' (Axon Automobiles Pvt Ltd), and 'Liability number' (00010810).
- Collateral details:** Includes 'Collateral ID' (COL242919905), 'Collateral Description' (Goods vehicle for new facility), 'Collateral Type' (Vehicle), 'Collateral Currency' (USD), 'Collateral Category' (GOODS VEHICLE), 'Collateral Subcategory' (Select), 'Agreed Collateral Value' (USD \$50,000.00), 'Available From Date' (September 21, 2019), 'Purpose Of Collateral' (New Facility), 'Exposure Type' (Industry, Currency, Country), 'Seniority of Charge' (First), 'Bank haircut' (10%), 'Charge Registration Required' (checkbox), 'Charge Renewal Frequency' (Yearly), 'Units' (2), and 'Filing Lead Days' (5).
- Ownership details:** Includes 'Ownership Type' (Single).
- Revaluation Details:** Includes 'Revaluation Type' (Manual).

At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', and 'Next'.

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

Table 3-1 Enrichment - Collateral Initiation - Field Description

Field	Description
Application Branch	By default, the system displays the current branch details. User can modify the Application Branch , if required.
Collateral Type	By default, this field displays the Collateral Type selected in the Quick Initiation screen. User cannot modify this.
Collateral Category	By default, this field displays the Collateral Category selected in the Quick Initiation screen. User cannot modify the same.
Available From Date	Specify the date from which the collateral is available.

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

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

- Click **Next**, after capturing and/or modifying the collateral details.

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

3.2 Collateral Ownership

This topic provides systematic information about the Collateral Ownership data segment in the Evaluation Enrichment stage.

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

Figure 3-2 Enrichment - Collateral Ownership

The screenshot displays the 'Collateral Evaluation - Enrichment' interface. On the left, a sidebar contains navigation options: 'Collateral Initiation', 'Collateral Ownership' (which is highlighted), 'Vehicle', and 'Comments'. The main content area is titled 'Collateral Ownership' and 'Single Ownership Type'. It shows a large plus icon and the text 'No items to display.' Below this is a large empty area with a circular pattern background. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'. The top right corner shows 'Screen(2/4)'.

Click the **Add** icon or the **Edit** icon under **action** icon, the **Enrichment - Ownership Details** screen is displayed.

Figure 3-3 Enrichment - Ownership Details

Ownership Details

Customer Type: Existing Customer No

Customer Name: CUST1000

Name Of Title Deed: NameTransfer1

Remarks: Go

Primary Customer: ☐

Ownership Percentage: 100%

Customer ID: CUST1000

Reason for Modification: Marriage

Buttons: Cancel, Clear, Add

1. Specify all the details in the **Enrichment - Ownership Details** screen.
For more information on fields, refer to the field description table below .

Table 3-2 Enrichment - Ownership Details - Field Description

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

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

3.3 Seniority of Charge

This topic provides systematic instructions about the Seniority of Charge data segment in Evaluation Enrichment stage.

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

Figure 3-4 Enrichment - Seniority of Charge

Seniority Of Charge

Screen (3 / 5)

Seniority of Charge

First

Second

Third

Total Percentage Of Seniority

60

Percentage Available For Us

40

MM

Percentage Owned: 60

Branch Email: MM@sample.com

Point of Contact: Lilly

Branch Phone: 9876543210

Edit

View

Delete

To add existing charge details:

1. Click the add icon.

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

Figure 3-5 Enrichment - Seniority Details

Seniority Details ✕

Entity Details

Entity Name

Percentage Owned ^{*}

Point of Contact

MM

60

Lilly

Seniority ^{*}

First

Branch Details

Add

Cancel

Clear

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

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

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

Figure 3-6 Enrichment - Seniority Details - Branch Details

Seniority Details

Entity Details

Branch Details

Branch Name *
Urban Branch

Street
Enter Street Details

Landmark
Enter Landmark

City *
Chennai

Zip-Code *
609001

Email Address *
MM@sample.com

House/Building *
SVC Park

Locality
Enter Street Details

Area
Enter Area

State *
TamilNadu

Country *
US

Phone Number
9876543210

Add Cancel Clear

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

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

3. Click **Add**.

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

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

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

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

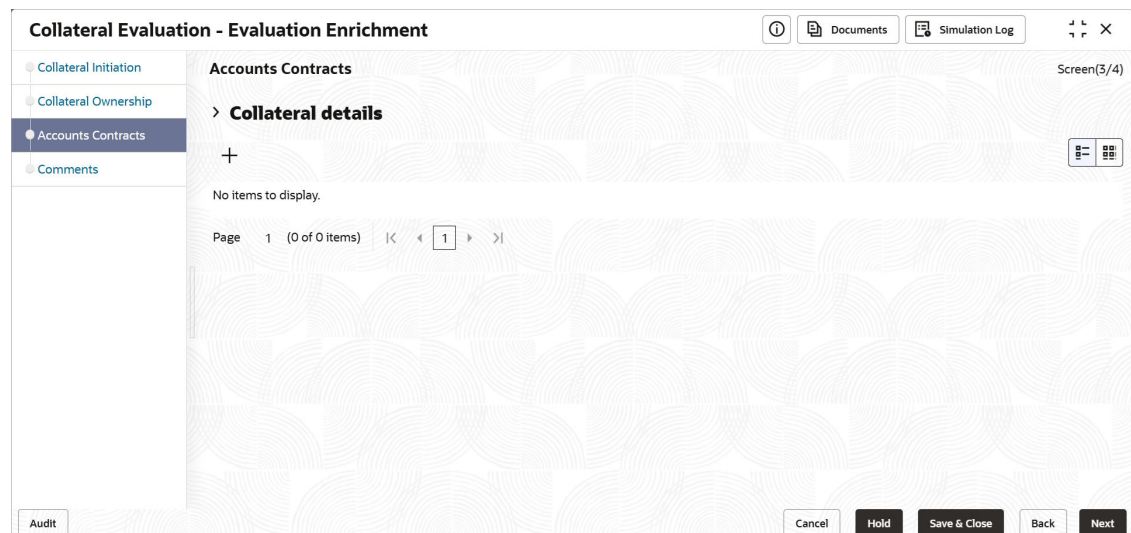
3.4 Collateral Types

3.4.1 Account Contracts

This topic provides systematic instructions about the Account Contracts data segment in Evaluation Enrichment stage.

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

Figure 3-7 Enrichment - Accounts Contracts



1. Click the add icon.

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

Figure 3-8 Configure - Accounts Contracts

2. Provide the Account Contract details in the **Configure - Account Contracts** screen. For more information on fields, refer to the field description table below.

Table 3-5 Configure - Account Contracts - Field Description

Field	Description
Account Type	Select the Account Type from the drop down list.
Reference Number	Specify the Account Contract Reference Number .
Branch Name	Select the branch in which the account is maintained.
Currency	Select the currency for specifying Account Value .
Account Value	Specify the overall Account Value .
Amount in Collateral Currency	Displays if the Account Value is specified in different currency, the Account Value is converted to collateral currency.
Collateral Contribution	Specify the amount for Collateral Contribution .
Lien Amount	Specify the Lien Amount .
Value Date	Specify the contract Value Date .
Maturity Date	Specify the contract Maturity Date .

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

Note

This topic contains Account Contract related fields. For other information, refer **Vehicle** topic in the **Enrichment** section.

3.4.2 Aircraft

This topic provides systematic instructions about the Aircraft data segment in Evaluation Enrichment stage.

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

Figure 3-9 Enrichment - Aircraft

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

Figure 3-10 Configure - Aircraft

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

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

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

Table 3-7 Configure - Aircraft - Basic Details - Field Description

Field	Description
Registration Number	Specify the aircraft Registration Number .
Manufactured Date	Specify the date on which the aircraft was manufactured.
Purchased Date	Specify the date on which the aircraft was purchased.
Aircraft Condition	Select the Aircraft Condition from the drop down list. The options available are: • Exceptional • Good • Average • Damaged
Powered By	Specify the source by which the aircraft is powered. The following options are available in the Powered By drop down list. • Fuel • Wind
Fuel Types	Specify the fuel type, if Fuel option is selected in the Powered By field. Select the fuel types from the drop-down list. The available options are: • Aviation Gasoline • Jet Fuels
Engine Type	Select the aircraft Engine Type from the drop down list. The available options include but are not limited to: • Electric • Jet • Piston • Rocket • Turboprop • Turboshaft • Turbojet • Turbofan • Ramjet • Rotor
Engine Model	Specify the aircraft Engine Model detail.
Number of Engines	Specify the Number of Engines available in the aircraft.
Engine Manufacturer	Specify the name of aircraft Engine Manufacturer .
Engine Manufacture Date	Specify the date on which the aircraft engine was manufactured.
Aircraft Intended Use	Select the Aircraft Intended Use from the drop-down list. The available options in the drop down list are: • Commercial • Personal • Recreational
Leased	Specify if the aircraft is leased by selecting Yes or No from the drop down list.
Leased Term	Specify the term till which the aircraft is leased.
Lease Rate	Specify the Lease Rate , if the aircraft is leased.
License Issued Date	Specify the date on which the aircraft license was issued.
License No	Specify the aircraft license number.
License Details	Capture the aircraft License Details .

Figure 3-11 Configure - Aircraft - Aircraft Valuation Details

Aircraft Valuation Details

Aircraft value basis

Invoice Value

Invoice value

USD

\$1,000,000.00

Resale value

USD

\$800,000.00

Valuation date

September 11, 2019

Valuation amount

USD

\$800,000.00

Revaluation base value

USD

\$700,000.00

Remarks

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

Field	Description
Aircraft Value Basis	Select the Aircraft Value Basis from the drop down list. The available options are: • Invoice Value • Market Value
Invoice Value / Market Value	Invoice Value field is displayed, if Invoice Value is selected as the Aircraft Value Basis . if Market Value is selected as the Aircraft Value Basis , Market Value field is displayed. Specify the Invoice Value / Market Value of the aircraft.
Resale Value	Specify the Resale Value of the aircraft.
Valuation Date	Specify the date on which the aircraft is valued.
Valuation Amount	Specify the aircraft Valuation Amount .
Revaluation Base Value	Specify the aircraft base value for revaluation.

Figure 3-12 Configure - Aircraft - Aircraft Base Details

▼

Aircraft Base Details

Aircraft type

Single Engine Piston

▼

Model no

4567

Registration mark

N12345

No of aisle

Single

▼

Manufacturer name

Tesla

Model year

2019

Aircraft engine number

678

Aircraft range (kms)

10,000

Model

Model V

Operated by

Fuel

Number of seats

150

Maximum takeoff weight (kgs)

500

Table 3-9 Configure - Aircraft - Aircraft Base Details - Field Description

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

Figure 3-13 Configure - Aircraft - Dimension

▼ Dimension

Dimension unit	Aircraft length - fuselage	Aircraft wingspan
Feet ▼	7	212
Aircraft height - tail width	Cabin width	
12	19	

Table 3-10 Configure - Aircraft - Dimension - Field Description

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

Figure 3-14 Configure - Aircraft - Aircraft Location

▼ Location Details

Nationality code

Street

Landmark

City

Zip-Code

House/Building

Locality

Area

State

Country
 

Table 3-11 Configure - Aircraft - Aircraft Location - Field Description

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

 Note

This topic containsAircraft related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

3.4.3 Account Receivables

This topic provides systematic instructions about the Account Receivables data segment in Evaluation Enrichment stage.

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

Figure 3-15 Enrichment - Account Receivables

Collateral Evaluation - Evaluation Enrichment

Collateral Initiation

Collateral Ownership

Account Receivables

Comments

Account Receivables

Screen(3/4)

Collateral details

000COLL34830 Collateral ID	Account Receivables Collateral Type	USD Collateral Currency	\$10,000.00 Total Value
-------------------------------	--	----------------------------	----------------------------

+

Currency: USD

Number of Invoices: 1

Outstanding amount: \$15,000.00

:

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

Audit

Cancel

Hold

Save & Close

Back

Next

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

Figure 3-16 Configure - Account Receivables

Configure

Account Receivables

Covenants

Documents

Account Receivables

> Account Receivable Summary

> Invoice Summary

Invoice Details

+

No items to display.

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

Back

Next

2. Provide all the details about the Account Receivables in the **Configure - Account Receivables** screen.
- For more information on fields, refer to the field description table below.

Figure 3-17 Account Receivable Summary

Account Receivable Summary

Entity reference number

67728

Currency

USD

Average customer relationship duration

20

Average invoices per month

USD

\$20,000.00

Average monthly sales

USD

\$30,000.00

Average no days to collect

10

Terms of payment

PaymentSchedule

Write-off percentage

70

Total AR outstanding

Current lien against account receivable

Total amount in child currency

Amount in Collateral Currency

USD 0.00

Table 3-12 Account Receivable Summary - Field Description

Field	Description
Currency	Select the Currency in account receivable is calculated.
Average Customer Relationship Duration	Specify the average duration of relationship between the customer and their client.
Average Invoices Per Month	Specify the average invoice value (per month) of the products or services offered by your customer.
Average Monthly Sales	Specify the customer's Average Monthly Sales value.
Average No Days to Collect	Specify the average number of days to collect the payment from customer's client.
Terms of Payment	Specify the account receivable payment term.
Write Off Percentage	Specify the account receivable Write off Percentage .
Total AR Outstanding	The system calculates and displays the total account receivable outstanding based on the invoice details added in the Invoice Details section.
Current Lien Against Account Receivable	The system calculates and displays the Current Lien Against Account Receivable based on the lien details added in the Lien Details window.
Total Amount in Child Currency	The total account receivable amount is converted to child collateral currency and displayed in this field.
Amount in Collateral Currency	The total account receivable amount (account receivable from all the clients of your customer) is displayed in this field.

Figure 3-18 Invoice Summary

▼ Invoice Summary

0 to 30 Days

31 to 60 Days

61 to 90 Days

Greater than 90 Days

Average Invoice Value

Largest Invoice Value

Number of Customers

Number of Invoices

Smallest Invoice Value

Table 3-13 Invoice Summary - Field Description

Field	Description
0 to 30 Days	Displays the account receivable overdue for the past 0 to 30 Days .
31 to 60 Days	Displays the account receivable overdue for the past 31 to 60 Days .
61 to 90 Days	Displays account receivable overdue for the past 61 to 90 Days .
Greater than 90 Days	Account receivable overdue for the past 90 days is displayed.
Average Invoice Value	The system calculates and displays the Average Invoice Value with the invoice details added in Invoice Details window.
Largest Invoice Value	Displays the Largest Invoice Value among the added invoice value.
Number of Customers	Displays the Number of Customers based on the number of invoice records added.
Number of Invoices	Displays the Number of Invoices added.
Smallest Invoice Value	Displays the Smallest Invoice Value among the added invoice value.

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

Figure 3-19 Invoice Details

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

- Customer number:** 64799
- Invoice number:** 4466
- Currency:** USD
- Amount:** USD \$20,000.00
- Invoice date:** September 12, 2019
- Due date:** February 12, 2020
- Days past due:** 144
- Amount received:** \$5,000.00
- Date received:** September 18, 2019
- Outstanding amount:** USD 15,000.00
- Converted linked amount:** USD 15,000.00

Below the invoice details is the 'Lien Details' section, which includes a '+ Add' button and a list of liens. The first lien is shown with a 'MODIFIED' status, a gear icon, and the following details:

- Lien reference number:** 7838399
- Lien entity name:** Secure
- 60**

At the bottom right of the window are buttons for 'Cancel', 'Clear', and 'Save'.

Table 3-14 Invoice Details - Field Description

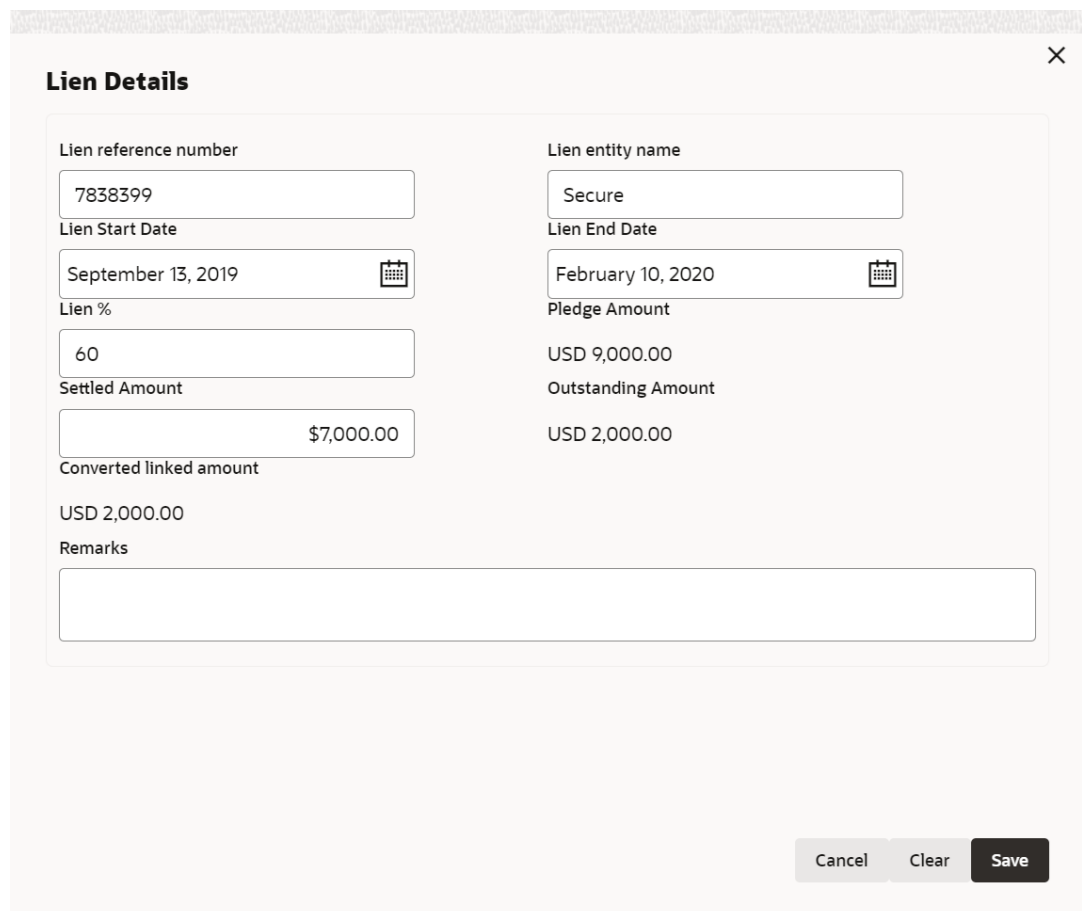
Field	Description
Customer Number	Specify the Customer Number for adding invoice details for account receivable.
Invoice Number	Specify the account receivable Invoice Number .
Currency	Specify the account receivable invoice Currency .
Amount	Specify the account receivable invoice Amount .

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

Field	Description
Invoice Date	Specify the account receivable Invoice Date .
Due Date	Specify the Account Receivable Due Date .
Days Past Due	The system displays the number of days the payment is missed after the due date.
Amount Received	Specify the account receivable Amount Received already.
Date Received	Specify the date on which the account receivable amount is received.
Outstanding Amount	Outstanding Amount is calculated by subtracting the received amount from the account receivable invoice amount.
Converted Linked Amount	If the line amount is different from the collateral amount, amount linked to the line is converted to collateral currency and displayed.

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

Figure 3-20 Lien Details



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

- Lien reference number:** 7838399
- Lien entity name:** Secure
- Lien Start Date:** September 13, 2019 (with a calendar icon)
- Lien End Date:** February 10, 2020 (with a calendar icon)
- Lien %:** 60
- Pledge Amount:** USD 9,000.00
- Settled Amount:** \$7,000.00
- Outstanding Amount:** USD 2,000.00
- Converted linked amount:** USD 2,000.00
- Remarks:** (empty text area)

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

Table 3-15 Lien Details - Field Description

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

Note

This topic contains Account Receivables related fields. For more information, refer **Vehicle** topic in the **Enrichment** section.

3.4.4 Bill of Exchange

This topic provides systematic instructions about the Bill of Exchange data segment in Evaluation Enrichment stage.

The bill of exchange data segment appears in case **Bill of Exchange** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-21 Enrichement - Bill of Exchange

Collateral Evaluation - Evaluation Enrichment

Collateral Initiation
Collateral Ownership
Bill Of Exchange
Comments

Bill Of Exchange

Screen(5/4)

Collateral details

COLL24453443 Collateral ID	Bill Of Exchange Collateral Type	USD Collateral Currency	\$0.00 Total Value
-------------------------------	-------------------------------------	----------------------------	-----------------------

+

No items to display.

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

Audit Cancel Hold Save & Close Back Next

1. Click the add icon.

The **Bill of Exchange Desc** screen is displayed.

Figure 3-22 Configure - Bill of Exchange

Configure

- Bill Of Exchange
- Covenants
- Documents

Bill Of Exchange

Bill of Exchange Details

Serial number 89	Reference number 895003	Bill type Demand Bill
Date of bill February 1, 2024	Date of presentment February 9, 2023	Bill status Active
Drawer name John	Drawee name Kevin	Payee John
Issuing bank AXIS	Issuing branch Gopalapuram	Place Chennai
Bill payable to John	Currency INR	Bill of exchange amount INR ₹100,000.00
Amount in Collateral Currency USD 1,268.39	Charge amount INR ₹10,000.00	Transit days 5
Maturity date February 9, 2023	Drawn under	Irrevocable LC number 45
Remarks		

Back Next

For more information on fields, refer to the field description table.

Table 3-16 Bill of Exchange - Field Description

Field	Description
Amount in Collateral Currency	Bill of Exchange amount converted to collateral currency, if the bill of exchange currency and the collateral currency are different.
Serial Number	Specify the serial number.
Reference Number	Specify the reference number of the bill of exchange.
Bill type	Select the bill of exchange type from the drop-down list. The options available are: Demand Bill Usance Bill
Date of Bill	Select the date of bill.
Status	Select the status of the bill of exchange from the drop-down list. The options available are: Active Settled
Drawer Name	Specify the drawer name.
Drawee Name	Specify the name of the bank at which the bill of exchange issued by the entity is to be drawn.
Bill type	Select the bill of exchange type from the drop-down list. The options available are: Demand Bill Usance Bill
Payee	Specify the recipient or bearer of the bill of exchange.
Issuing Bank	Specify the issuing bank.
Issuing Branch	Specify the issuing branch.

Table 3-16 (Cont.) Bill of Exchange - Field Description

Field	Description
Place	Specify the place or address of execution of the bill of exchange.
Bill Payable to	Bearer/order of payee of the bill of exchange issued by the entity.
Currency	Click the  icon and select the currency of the promissory note.
Bill of Exchange Amount	Specify the amount mentioned in the Bill of exchange.
Amount in Collateral Category	Displays the amount in collateral category.
Charge Amount	Specify the charge amount.
Transit Days	Specify the transit days.
Maturity Date	Displays the maturity date.
Drawn Under	
Irrevocable LC number	Specify the irrevocable LC number.
Remarks	Specify the additional details of the bill of exchange, if any.

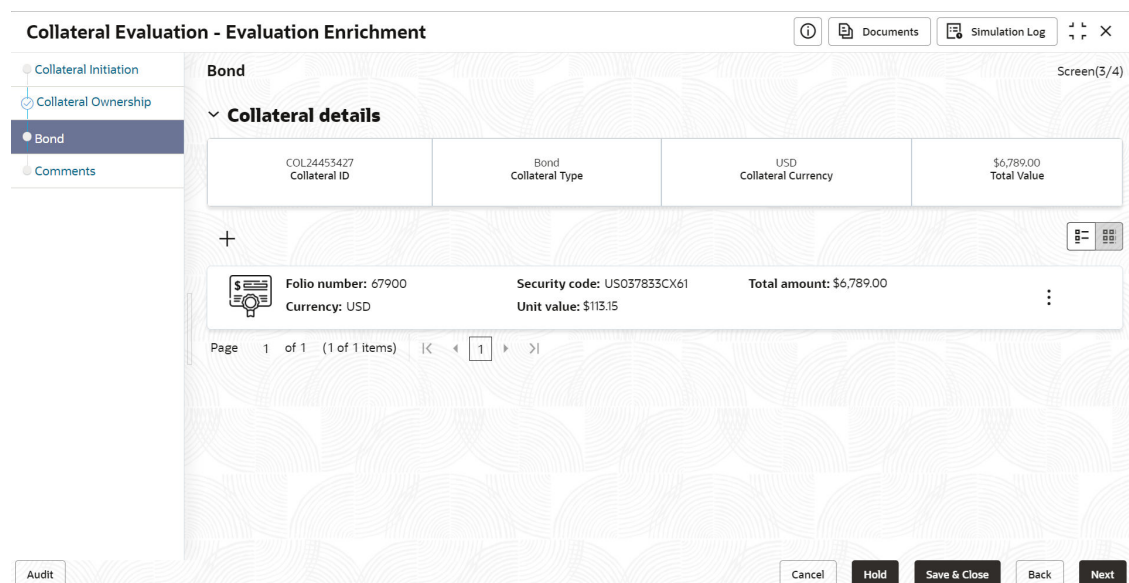
- Click **Next** to navigate to the next data segment.

3.4.5 Bonds

This topic provide systematic instructions about the Bonds data segment in Evaluation Enrichment stage.

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

Figure 3-23 Enrichment - Bond



The screenshot displays the 'Collateral Evaluation - Evaluation Enrichment' interface. On the left, a sidebar shows navigation options: 'Collateral Initiation', 'Collateral Ownership', 'Bond' (selected), and 'Comments'. The main area is titled 'Bond' and shows 'Screen(3/4)'. Under 'Collateral details', there is a table with the following data:

COL24453427 Collateral ID	Bond Collateral Type	USD Collateral Currency	\$6,789.00 Total Value
------------------------------	-------------------------	----------------------------	---------------------------

Below the table, there is a '+' icon and a search icon. A summary bar shows:

- Folio number: 67900
- Currency: USD
- Security code: US037833CX61
- Unit value: \$113.15
- Total amount: \$6,789.00

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

- Click the add icon.

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

Figure 3-24 Configure - Bond

The screenshot shows the 'Configure - Bond' interface. On the left is a sidebar with 'Bond', 'Covenants', and 'Documents'. The main area is titled 'Bond' and contains a 'Bond Details' section. Below this is the 'Pricing Details' section, which includes the following fields:

- Currency:** USD
- Interest amount:** USD, \$500,000.00
- Rating agency:** MOODYS
- Last Traded Value:** USD, \$4,000.00
- Unit Value:** USD 11315
- Electronic Mode:** ☐
- Interest payout frequency:** Quarterly
- Maturity amount:** USD, \$3,000,000.00
- Rating:** AAA
- Price Code:** NASDAQ
- Total Bond Amount:** USD 6,789.00
- Interest percentage:** 9
- Maturity date:** December 12, 2025
- Bond Tenure (in days):** 2,192
- Number of units:** 60
- Amount in Collateral Currency:** USD 6,789.00

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

2. Provide all the details about the bond in the **Configure - Bond** screen.
For more information on fields, refer to the field description table below.

Table 3-17 Configure - Bond - Bond Details - Field Description

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

Table 3-18 Configure - Bond - Pricing Details - Field Description

Field	Description
Currency	Bond currency is displayed based on the selected Security Code .
Interest Payout Frequency	Select the frequency in which the interest from the bond is received.
Interest Percentage	Specify the percentage of interest received from the bond.
Interest Amount	Select the currency and specify the bond Interest Amount .
Maturity Amount	Specify the bond Maturity Amount .
Maturity Date	Specify the Maturity Date of the bond.
Rating Agency	Select the Rating Agency from the drop down list, if the bond is rated by any agency.
Rating	Select the Rating provided for the bond.
Bond Tenure (in days)	Bond tenure is displayed in days.

Table 3-18 (Cont.) Configure - Bond - Pricing Details - Field Description

Field	Description
Last Traded Value	Specify the Last Traded Value of the bond.
Price Code	Search and select the Price Code for bond.
Quantity	Specify the number of bonds available as collateral.
Unit Value	Unit Value of the bond is defaulted based on the selected Price Code .
Total Bond Amount	Total Bond Amount is calculated by multiplying the Quantity with the Unit Value of bond.
Amount in Collateral Currency	In case bond currency is different from the collateral currency, the bond amount is converted to collateral currency and displayed in this field.
Electronic Mode	Enable this flag, if the bond was subscribed through electronic mode.

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

Note

This topic contains Bond related fields. For more information, refer **Vehicle** topic in the **Enrichment** topic.

3.4.6 Commodity

This topic provides systematic instructions about the Commodity data segment in Evaluation Enrichment stage.

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

Figure 3-25 Enrichment - Commodity

Collateral Evaluation - Evaluation Enrichment

Collateral Initiation
Collateral Ownership
Commodity
Comments

Commodity

Screen(3/4)

Collateral details

COL24463459 Collateral ID	Commodity Collateral Type	USD Collateral Currency	\$0.00 Total Value
------------------------------	------------------------------	----------------------------	-----------------------

+ Add

No items to display.

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

Audit Cancel Hold Save & Close Back Next

1. Click the add icon.
The **Commodity Details** screen is displayed.

Figure 3-26 Configure - Commodity

Configure

- Commodity
- Collateral Insurance
- Covenants
- Documents

Commodity

Commodity Details

Item reference number: 435536

Item description: Fiber Crops

Currency: USD

Commodity type: Irrigated

Quantity: 1,000

Amount in Collateral Currency: USD 100,000.00

Item code: 72

Quantity in: Barrel

Lien detail:

External Pricing Details

Security Code: INE038A01020

Security Description: HINDALCO

Price Code: CMDT

Unit Value: \$100.00

No of Units: 1,000

Current Value: \$100,000.00

Storage Details

Storage Location: warehouse

Storage Charges: 1,000

Insurance Coverage: 20,000

Back Next

For more information on fields, refer to the field description table.

Table 3-19 Commodity Details - Field Description

Field	Description
Item Reference Name	Specify the unique item Reference number.
Item code	Specify the item code.
Item Description	Specify the item description.
Commodity Type	Specify the commodity type from the drop-down list. The available options are: - Irrigated - Rainfed
Currency	If the collateral being is enabled for manual revaluation, then click the  icon and select the currency code from the list.
Amount in Collateral Currency	Displays the amount in collateral currency.
Quantity	Specify the quantity.
Quantity in units	Select the quantity in units from the drop-down list. The available options are: - Barrel - Kg - MMBTU - Pound - Quintals - Ton
Lien Detail	Existing lien details if any against the commodity can be noted.

Table 3-20 External pricing details - Field Description

Field	Description
Security code	When the collateral is enabled for external revaluation, click the  icon and select can select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
Price Code	Search the price code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

Table 3-21 Storage Details

Field	Description
Storage Details	Specify the storage details.
Storage Charges	Specify the storage charges.
Insurance Coverage	Specify the insurance coverage.

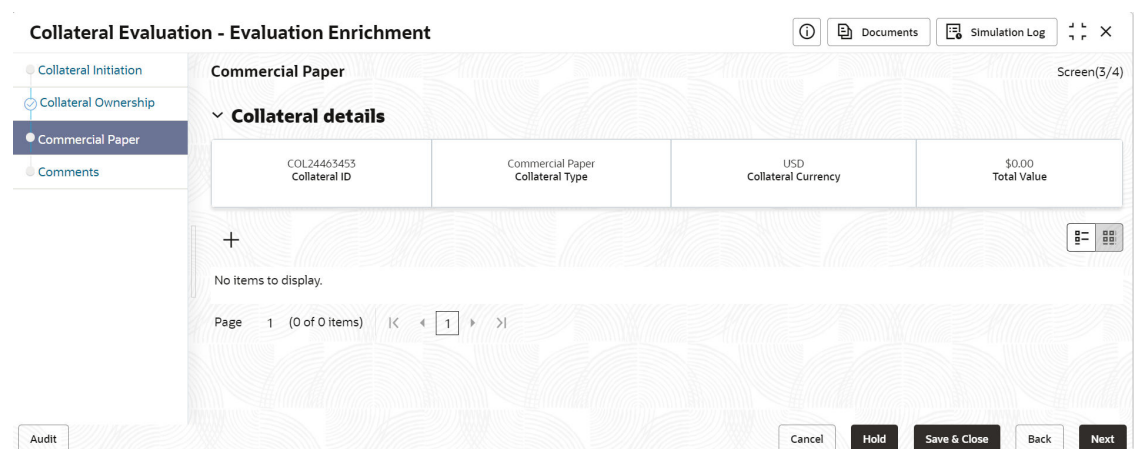
- Click **Save** to save the record.

3.4.7 Commercial Papers

This topic provides systematic instructions about the Commercial Papers data segment in Evaluation Enrichment stage.

The commercial papers data segment appears in case **Commercial Papers** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-27 Commercial Papers



The screenshot shows the 'Collateral Evaluation - Evaluation Enrichment' window. On the left, a sidebar contains links for 'Collateral Initiation', 'Collateral Ownership', 'Commercial Paper' (which is selected and highlighted), and 'Comments'. The main area is titled 'Commercial Paper' and shows 'Screen(3/4)'. Under the 'Collateral details' section, there is a table with four columns: 'COL24463453 Collateral ID', 'Commercial Paper Collateral Type', 'USD Collateral Currency', and '\$0.00 Total Value'. Below the table, there is a '+' icon and the text 'No items to display.' At the bottom, there is a pagination bar showing 'Page 1 (0 of 0 items)' and navigation icons. At the very bottom of the window, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

- Click the add icon.
The **Commercial Paper Details** screen is displayed.

Figure 3-28 Configure - Commercial Papers

▼ Commercial Paper

Reference Number 6348892	Description 	Issuer Code HDFC
Issuer Name HDFC SECURITIES	Issuer Contact Details 9263772	Issued In Form Dematerialized
Interest Rate 12	Issued At Discount Price	Currency USD
Discounted Value USD \$20,000.00	Amount in Collateral Currency USD 20,000.00	Maturity Amount USD \$100,000.00
Issue Date December 11, 2019	Maturity Date February 13, 2020	Period (In Days) 64
Rating Agency MOODY'S	Rating AAA	Rating Valid Upto February 9, 2022

Table 3-22 External pricing details - Field Description

Field	Description
Reference Number	Specify the reference number
Description	Displays the description of the security code selected.
Issuer code	Click the  icon and select the one or more codes
Issuer Name	Unit value is defaulted for the price code selected.
Issuer Contact Details	Specify the number of units of security being considered for collateral creation.
Issued In Form	Based on unit value and number of units, current value is calculated and displayed. Following sub-screens are not relevant to commercial papers type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. - Dematerialized - Physical
Interest Rate	Specify the interest rate.
Issued At	Select the option from the drop-down list. The available options are: - Discount Price - Interest Bearing
Currency	Search the currency code from the list.
Amount in Collateral Category	Displays the amount in collateral category.
Maturity Amount	Specify the maturity amount.
Issue Date	Select the issue date.
Maturity Date	Select the maturity date.
Period (In Days)	Displays the specific period in days.
Rating Agency	Select the rating agency from the drop-down list.
Rating	Select the rating from the drop-down list.

Table 3-22 (Cont.) External pricing details - Field Description

Field	Description
Rating Valid Upto	Select the valid rating date.

Figure 3-29 Configure - Storage Details

▼ Storage Details

Storage Location

Electronic

Storage Charges

1,000

Insurance Coverage

20,000

For more information on fields, refer to the field description table below.

Table 3-23 Configure - Storage Details

Field	Description
Storage Location	Specify the storage location.
Storage Charges	Specify the storage charges.
Insurance Coverage	Specify the insurance coverage.

- Click **Next** to navigate to the next data segment.

3.4.8 Corporate Deposits

This topic provides systematic instructions about the Deposits data segment in Evaluation Enrichment stage.

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

Figure 3-30 Enrichment - Corporate Deposits

Collateral Evaluation - Evaluation Enrichment Documents Simulation Log Screen(3/4)

Collateral Initiation
Collateral Ownership
Deposits
Comments

Deposits

▼ **Collateral details**

COL24453417 Collateral ID	Other Bank Deposits Collateral Type	USD Collateral Currency	\$100,000.00 Total Value
------------------------------	--	----------------------------	-----------------------------

+

	Bank name: HDFC Currency: USD	Account type: Fixed Deposit Amount: \$100,000.00	Deposit account number: 008937829938	:
---	----------------------------------	---	--------------------------------------	---

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

Audit Cancel Hold Save & Close Back Next

1. Click the add icon.

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

Figure 3-31 Configure - Deposits

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

For more information on fields, refer to the field description table below.

Table 3-24 Basic Details - Field Description

Field	Description
Deposit Account Number	Specify the Deposit Account Number .
Account Type	Select the deposit Account Type from the drop-down list. The available options are: • Fixed Deposit • Recurring Deposit • Reinvestment Deposit
Deposit Category	Select the Deposit Category from the drop- down list. The available options are: • Banks • Corporates • Sovereigns
Interest Payment	Select the Interest Payment option from the drop-down list. The available options are: • Cumulative • Non cumulative
Deposit Currency	Select the currency in which the amount is deposited.
Deposit Amount	Specify the Deposit Amount .
Amount in Collateral Currency	If the deposit currency is different from the collateral currency, the deposit amount is converted to the Collateral Currency and displayed in this field.
Deposit Balance	Specify the balance available in the deposit account.

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

Field	Description
Collateral Contribution	Specify the deposit amount contribution to the collateral amount.
Interest Type	Select the Interest Type from the drop-down list. The available options are: • Anually • Halfyearly • Monthly • Weekly • Quarterly • Semi-Annual
Rate of Interest	Specify the Rate of Interest for the deposit amount.
Maturity Amount	Specify the deposit Maturity Amount .
Date of Deposit	Specify the Date of Deposit .
Maturity Date	Specify the deposit Maturity Date .
Deposit Status	Select the Deposit Status from the drop-down list. The available options are: • Deposit Active • Deposit Proposed • Deposit Partially Redeemed
Is Auto Renewal	Enable this flag, if auto renewal is applicable for the deposit.

Figure 3-32 Configure - Deposits - Branch Details

✓ Deposit Branch Details

Bank name
HDFC

Branch
Memphis

Street
Woodridge Lane

Landmark
Enter Landmark

City
Memphis

Zip-Code
38127

House/Building
776

Locality
Tower Bridge

Area
Enter Area

State
Tennessee

Country
US

Table 3-25 Deposit Branch Details - Field Description

Field	Description
Bank Name	Specify the name of deposit bank.
Deposit Branch Name	Specify the name of deposit branch.
House/Building	Specify the House/Building in which the bank branch is located.
Street	Specify the Street in which the bank branch is located.

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

Field	Description
Locality	Specify the Locality of the deposit bank branch.
Landmark	Specify the Landmark for the deposit bank branch.
Area	Specify the Area in which the bank branch is located.
City	Specify the City in which the bank branch is located.
State	Specify the State in which the bank branch is located.
Zip-Code	Specify the Zip-Code of the bank branch location.
Country	Specify the Country in which the bank branch is located.

Figure 3-33 Configure - Deposits - Lien Details

Deposit Lien Details

Lien Reference Number

Lien Status Select ▼

Lien Amount

Lien Date 

Table 3-26 Deposit Lien Details - Field Description

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

- Click **Next** to navigate to the next data segment.

3.4.9 Crop

This topic provides systematic instructions about the Crop data segment in Evaluation Enrichment stage.

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

Figure 3-34 Enrichment - Crop

Collateral Evaluation - Evaluation Enrichment

Collateral Initiation
Collateral Ownership
Crop
Comments

Crop

Screen(3/6)

Collateral details

000COLL25006 Collateral ID	Crop Collateral Type	USD Collateral Currency	\$10,000.00 Total Value
-------------------------------	-------------------------	----------------------------	----------------------------

+

 Crop type: RICE
Crop value: \$1268.31

Crop grown area: 30000

Total produce: 40000

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

Audit

Cancel Hold Save & Close Back Next

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

Figure 3-35 Configure - Crop Details

▼ Crop Details

Entity reference number 67728	Crop type RICE	Land location Tamil Nadu
Collateral document location Tamil Nadu	Total area 40,000	Area in Acres
Crop grown area 30,000	Land type Irrigated	Total produce 40,000
Produce in Metric Tonnes	Currency INR	Crop value INR ₹100,000.00
Amount in Collateral Currency USD 1,268.39	Market price INR ₹98,000.00	Minimum support price INR ₹50,000.00
Crop harvest season January	Crop shelf life (in days) 60	End date February 1, 2024
Selective control Cereals	Description Description	

2. Provide the crop details in the **Configure - Crop** screen.
For more information on fields, refer to the field description table below.

Table 3-27 Basic Details - Field Description

Field	Description
Entity Reference Number	Specify the Entity Reference Number.

Table 3-27 (Cont.) Basic Details - Field Description

Field	Description
Crop Type	Select the crop type from the drop- down list. The available options are: • Jowar • Maize • Mango • Rice
Land Location	Specify the land location.
Collateral Document Location	Select the collateral document location.
Total Area	Specify the total area.
Area in	Select the area from the drop-dow list. The available ptions are: • Acres • Hectares
Crop Grown Area	Specify the crop grown area.
Land Type	Select the land type from the drop-down list. The available options are: • Irrigated • Rainfed
Total Produce	Specift the total land produced.
Produce in	Select the produce crop options from the drop-down list. The available options are: • Kilograms • Litres • Mteric Tonnes • Pound • Quintals • Tonnes
Currency	Search the currency type from the currency code.
Crop Value	Specify the Crop Value here. Crop value cannot be zero or negative value. Crop value is updated as collateral value.
Amount in Collateral Currency	Specify the amount in collateral currency. When different currencies are involved, collateral value in crop currency is converted to collateral currency as per rate configured.
Market Price	Specify the market price.
Minimum Support Price	Specify the minimum support price.
Crop Harvest Season	Select the season of crop harvest from the drop-down list.
Crop Shelf Life(in days)	Crop shelf life (in days) is captured at crop collateral level. Negative value is not allowed in this field.
End Date	End date cannot be Back dated or Current dated.
Selective Control	Select the options from the drop-down list. The available options are: • Cereals • Oil seeds • Pulses
Description	Specify the description about the crop.

Figure 3-36 Configure - Crop - Storage Details

▼ Storage Details

Storage Location

warehouse

Storage Charges

5,000

Insurance Coverage

20,000

Table 3-28 Crop - Storage Details

Field	Description
Storage Location	Specify the location where the crop is stored.
Storage Charges	Specify the storage location charge.
Insurance Coverage	Specify the Insurance Coverage amount. Negative value is not allowed in this field.

3. Click **Next** to navigate to the next data segment.

3.4.10 Funds

This topic provides systematic instructions about the Funds data segment in Evaluation Enrichment stage.

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

Figure 3-37 Enrichment - Fund

Collateral Evaluation - Evaluation Enrichment Screen(3/4)

Fund

▼ **Collateral details**

COL24455429 Collateral ID	Fund Collateral Type	USD Collateral Currency	\$123,150.00 Total Value
------------------------------	-------------------------	----------------------------	-----------------------------

+

	Folio number: 6678832 Unit value: \$123.15	Fund name: Frontline Number of units: 1000	Security code: MICROSOFTFUND
--	---	---	------------------------------

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

Audit Cancel Hold Save & Close Back Next

To add the Fund type collateral:

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

Figure 3-38 Configure - Fund

2. Provide the fund details in the **Configure - Fund** screen.
For more information on fields, refer to the field description table below.

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

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

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

Note

This topic contains Fund related fields. For other information, refer **Vehicle** topic in the **Enrichment** section.

3.4.11 Guarantee

This topic provides systematic instructions about the Guarantee data segment in Evaluation Enrichment stage.

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

Figure 3-39 Enrichment - Guarantee

The screenshot displays the 'Collateral Evaluation - Evaluation Enrichment' interface. On the left, a sidebar contains navigation links: 'Collateral Initiation', 'Collateral Ownership', 'Guarantee' (selected), and 'Comments'. The main area is titled 'Guarantee' and shows 'Screen(3/4)'. Under the 'Collateral details' section, there is a table with the following data:

COL24453431 Collateral ID	Guarantee Collateral Type	INR Collateral Currency	₹1,000,000.00 Total Value
------------------------------	------------------------------	----------------------------	------------------------------

Below the table, there is a '+' icon and a document icon. A details row shows:

- Beneficiary: John
- Reference number: 6543562
- Issued date: December 27, 2017
- Expiry date: February 11, 2020
- Amount: ₹1,000,000.00

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

To add the Guarantee type collateral:

1. Click the add icon.

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

Figure 3-40 Configure - Guarantee

The screenshot shows the 'Configure - Guarantee' interface. On the left is a sidebar with three items: 'Guarantee' (selected), 'Covenants', and 'Documents'. The main content area is titled 'Guarantee' and contains five expandable sections, each with a right-pointing chevron: 'Guarantee Details', 'Guarantee Type Details', 'Guarantor Details', 'Charge Details', and 'Guarantee Issuer Details'. At the bottom right of the main area are two buttons: 'Back' and 'Next'.

2. Provide the guarantee details in the **Configure - Guarantee** screen.
For more information on fields, refer to the field description table below.

Table 3-30 Configure - Guarantee - Guarantee Details - Field Description

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

Figure 3-41 Configure - Guarantee Type Details

▼ Guarantee Type Details

Guarantee type

Financial ▼

Financial Contract Details

Table 3-31 Configure - Guarantee Type Details - Field Description

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

Figure 3-42 Configure - Guarantor Details

▼ Guarantor Details

Guarantor ID

566

Guarantor details

Franklin

Table 3-32 Configure - Guarantor Details - Field Description

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

Figure 3-43 Configure - Guarantee - Charge Details

▼ Charge Details

Charge currency

INR

Charge amount

INR ▼

₹10,000.00

Charge account number

567893456672

Table 3-33 Configure - Guarantor - Charge Details - Field Description

Field	Description
Charge Currency	Guarantee Currency selected in Guarantee Details section is displayed as the Charge Currency .

Table 3-33 (Cont.) Configure - Guarantor - Charge Details - Field Description

Field	Description
Charge Amount	Specify the Charge Amount .
Charge Account Number	Specify the Charge Account Number .

Figure 3-44 Configure - Guarantee Issuer Details

▼ Guarantee Issuer Details

Issuer Details Sebastian Street Anna Street Landmark Enter Landmark City Chennai Zip-Code 600086	House/Building 58 Locality Teynampet Area Enter Area State Tamil Nadu Country IN
--	--

Table 3-34 Configure - Guarantee Issuer Details - Field Description

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

Note

This topic contains Guarantee related fields. For other information, refer **Vehicle** topic in the **Enrichment** section.

3.4.12 Insurance

This topic provides systematic instructions about the Insurance data segment in Evaluation Enrichment stage.

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

Figure 3-45 Configure - Insurance

Collateral Evaluation - Enrichment Screen(3/4)

Insurance

Collateral details

COL24463473 Collateral ID	Insurance Collateral Type	USD Collateral Currency	\$0.00 Total Value
------------------------------	------------------------------	----------------------------	-----------------------

No items to display.

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

Audit Cancel Hold Save & Close Back Next

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

Figure 3-46 Insurance Details

Insurance Details

Policy No: 83939

Name of the Policy: Property

Insurance Type: Asset Insurance

Beneficiary: Michel

Name Of Policy Holder: John

Policy Issue Date: December 11, 2019

Policy Start Date: December 13, 2019

Policy End Date: February 20, 2024

Assignment Date: February 6, 2024

Policy Status: Inforce

Currency: USD

Insurance Surrender Value: USD \$100,000.00

Amount in Collateral Currency: USD 100,000.00

Insurance Amount: USD \$200,000.00

Policy Tenure (In years): 5

Premium Amount: USD \$20,000.00

Insurance Stamp Duty Amount: USD \$2,000.00

Policy Tax Amount: USD \$10,000.00

Date of Agreement: Dec 9, 2019

2. Provide all the details about the insurance in the **Configure - Insurance** screen.
For more information on fields, refer the field description table below.

Table 3-35 Configure - Insurance- Insurance Details - Field Description

Field	Description
Policy Number	Specify the insurance policy number.
Name of the Policy	Specify the policy name.
Insurance Type	Select the type of insurance from the dropdown list. The available options are: • Asset Insurance • Borrower Insurance • Corporate Insurance • Life Insurance
Beneficiary	Specify the beneficiary name.
Name of Policy Holder	Specify the name of policy holder.
Policy Issue Date	Specify the issue date of the policy. Policy issue date cannot be after policy start date.
Policy Start Date	Specify the start date of the policy. Policy start date cannot be future date.
Policy End Date	Specify the policy end date.
Assignment Date	Specify the date of assigning the policy to the bank. Assignment date cannot be prior to policy start date and also future dated. Assignment date cannot be prior to policy issue date. Assignment date cannot be after policy end date
Policy Status	Select the status of policy from the drop-down list. The available options are: • Inforce • Paidup
Currency	select the currency from the option list. The currency gets populated based on the currency code selected.
Insurance Surrender Value	Insurance surrender value is considered for updating collateral value.
Amount in Collateral Currency	Wherever life insurance value currency is different from collateral currency, life insurance value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Insurance Amount	Specify the sum assured amount
Policy Tenure(in years)	Select the policy tenure in years.
Premium Amount	Specify the premium amount.
Insurance Stamp Duty Amount	Specify the insurance stamp duty amount.
Policy Discount Amount	Specify the policy discount amount.
Policy Tax Amount	Specify the policy tax amount.
Date of Agreement	Specify the date on which the bank and the customer signed the collateral agreement.

Figure 3-47 Issuer Details

▼ Insurer Details

Insurer Name

LIC OF INDIA

House/Building

776

Street

Woodridge Lane

Landmark

Enter Landmark

City

Memphis

Zip-Code

38127

Locality

Tower Bridge

Area

Enter Area

State

Tennessee

Country

US

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

Field	Description
Issuer Name	Specify the issure name.
House/ Building	Specify the house name or building name.
Street	Specify the street name.
Locality	Specify the locality.
Landmark	Specify the landmark..
Area	Specify the area name.
City	Specify the city name.
State	Specify the state name.
Zipcode	Specify the zipcode.
Country	Specify the country name.

Figure 3-48 Renewal Details

▼ Renewal Details

Renewal Frequency

Yearly

Next Renewal Date

December 30, 2020

Table 3-37 Configure - Insurance - Renewal Details - Field Description

Field	Description
Renewal Frequency	Select the renewal frequency from the drop down list. The available options are: • Monthly • Quarterly • Yearly • Semi Annual
Next Renewal Date	Specify the next renewal date.

Figure 3-49 Lien Details

▼ Lien Details

Insurance Lien Reference Number: 738838

Insurance Lien Date: February 7, 2024

Lien Status: Lien Marked

Insurance Undertaking: ☐

Annual Confirmation Required: ☐

Remarks: Insurance for property

Table 3-38 Configure - Insurance- Lien Details - Field Description

Field	Description
Insurance Lien Reference Number	Specify the insurance lien reference number.
Insurance Lien Date	Specify the insurance lien date.
Lien Status	Specify the lien status.
Insurance Undertaking	Select insurance undertaking.
Annual Confirmation Required	Enable the toggle, if annual confirmation required.
Remarks	Specify the remarks, if any.

3. Click **Next** to navigate to the next data segment.

3.4.13 Intangible Assets

This topic provides systematic instructions about the Intangible Assets data segment in Evaluation Enrichment stage.

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

Figure 3-50 Enrichment - Intangible Assets

1. Click the add icon.

The **Configure - Intangible Assets** screen is displayed.

Figure 3-51 Configure - Intangible Assets

2. Provide the Intangible Assets details in the **Configure - Intangible Assets** screen.
For more information on fields, refer to the field description table below.

Table 3-39 Basic Details - Field Description

Field	Description
Reference Number	Specify the Reference Number.
Date of Agreement	Select the date of agreement of the asset.
Local Currency	Specify the local currency.

Table 3-39 (Cont.) Basic Details - Field Description

Field	Description
Collateral Value	Select the collateral value.
Amount in Collateral Currency	Specify the amount in collateral currency
Revaluation Base Value	Select the revaluation base value
Remarks	Specify the remarks, if any.

3.4.14 Inventory Details

This topic provides systematic instructions about the Inventory data segment in Evaluation Enrichment stage.

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

Figure 3-52 Enrichment - Inventory

The screenshot shows the 'Collateral Evaluation - Evaluation Enrichment' interface. On the left, a navigation pane lists 'Collateral Initiation', 'Collateral Ownership', 'Inventory' (selected), and 'Comments'. The main area is titled 'Inventory' and shows 'Screen(3/4)'. Under 'Collateral details', a table displays the following information:

COL24463475 Collateral ID	Inventory Collateral Type	USD Collateral Currency	\$28,538.81 Total Value
------------------------------	------------------------------	----------------------------	----------------------------

Below the table, there is a summary section with the following details:

- Entity reference number: 67728
- Currency: INR
- Cost of finished goods: ₹1,000,000.00
- Total inventory cost value: ₹2,500,000.00

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

1. Click the add icon.

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

Figure 3-53 Configure - Inventory

2. Provide all the details about the inventory in the **Configure - Inventory** screen.
For more information on fields, refer the field description table below.

Table 3-40 Inventory Details - Field Description

Field	Descriptions
Entity Reference Number	Specify the entity reference number.
Currency	Click the  icon and select the currency code from the list.
Cost of finished goods	The cost of finished goods is derived from product details.
Cost of Work in process	Specify the cost of work in process.
Cost of Raw Materials	Specify the cost of raw materials.
Obsolete Inventory Cost	Specify the obsolete inventory cost.
Total Lien Amount	Displays the total lien amount.
Total inventory cost	Displays the total inventory cost.
Total Amount In Child Currency	Displays the total amount in child currency.
Amount in Collateral Currency	Displays the amount in collateral category.

Figure 3-54 Inventory - Storage Details

Table 3-41 Storage Details

Field	Description
Stoarge Location	Specify the storage location.
Storage Charges	Specify the storage charges.
Insurance Coverage	Specify the insurance coverage.



3. Click in product details.
The **Inventory Details** screen displays.

Figure 3-55 Inventory Details

Inventory Details

Inventory Details

Product Code

783

Product Description

SonyPlayStation5

Price Per Unit

INR

₹50,000.00

Stock Quantity

20

Total Value Of Stock

INR 1,000,000.00

Lien Details

No items to display.

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

Cancel

Clear

Add

Table 3-42 Inventory Details

Field	Description
Product Code	Specify the product code.
Product Description	Specify the product description.
Price Per Unit	Specify the price per unit.
Stock Quantity	Specify the stock quantity.
Total Value of Stock	Displays the total value of stock.



4. Click in Lien Details.
The **Lien Details** screen displays.

Figure 3-56 Inventory - Lien Details

Reference number

7838399

Lien Start Date

December 4, 2019

Lien %

60

Settled Amount

INR

₹400,000.00

Lien Entity Name

Bond

Lien End Date

February 8, 2024

Pledge Amount

INR 600,000.00

Outstanding Amount

INR 200,000.00

Cancel

Clear

Add

Table 3-43 Lien Details

Field	Description
Reference Number	Specify the reference number.
Lien Entity Name	Specify the lien entity name.
Lien Start Date	Select the start date. Lien start date cannot be future dated.
Lien End Date	Select the end date. Lien end date cannot be back dated. Lien end date cannot be after collateral end date.
Lien %	Specify the lien %. Based on lien percentage entered, pledge amount is calculated (percent of total stock value of the particular product).
Pledge Amount	Displays the pledge amount.
Settled Amount	Specify the settled amount
Outstanding Amount	Displays the outstanding amount. Outstanding amount is calculated as pledge amount – settled amount. Total outstanding amount of multiple lien across multiple products is updated as total lien amount

- Click **Add** to add the details and click **Next** to navigate to the next data segment.

3.4.15 Machine

This topic provides systematic instructions about the Machine data segment in Evaluation Enrichment stage.

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

Figure 3-57 Enrichment - Machine

The screenshot shows the 'Collateral Evaluation - Evaluation Enrichment' interface. On the left, a sidebar contains navigation links: 'Collateral Initiation', 'Collateral Ownership', 'Machine' (selected), and 'Comments'. The main area is titled 'Machine' and shows 'Collateral details' with a table containing four columns: 'COL24453435 Collateral ID', 'Machine Collateral Type', 'USD Collateral Currency', and '\$0.00 Total Value'. Below the table, there is a '+ No items to display.' message and a pagination bar showing 'Page 1 (0 of 0 items)'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

To add the Machine type collateral:

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

Figure 3-58 Configure - Machine

The screenshot shows the 'Configure - Machine' screen. On the left, a sidebar contains navigation links: 'Machine' (selected), 'Collateral Insurance', 'Covenants', and 'Documents'. The main area is titled 'Machine' and contains three expandable sections: 'Basic Details', 'Machine Details', and 'Location Details'. Below these sections is a 'Remarks' field. At the bottom right, there are 'Back' and 'Next' buttons.

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

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

Field	Description
Serial Number	Specify the machine Serial Number .
Manufacturer	Specify the machine manufacturer name.
Machine Details	Specify the machine type.
Industrial Type	Specify the industry in which the machine is used. The options available in the drop down list include but are not limited to: • Agriculture Industry • Allied Industry • Automobile Industry • Banking • Fishing Industry
Manufactured Year	Specify the year in which the machine was manufactured.
Purchased Date	Specify the date on which the machine was purchased.
Quantity	Specify the Quantity of machine to be added as collateral.
Currency	The system displays the collateral currency in this field.
Amount in Collateral Currency	The machine value is converted to collateral currency and displayed in this field.
Revaluation Base Value	Revaluation Base Value set for the selected collateral type is displayed.
Third Party Charge Amount	Select the currency and specify the Third Party Charge Amount .
Machinery Condition	Specify the condition of the machines.
Intended Use	Specify the purpose for which the machine is used.
Registered Owner	Specify the name of Registered Owner of the machine.
Registration Number	Specify the machine Registration Number .

Figure 3-59 Configure - Machine - Type Details

Machine Details

Machine Model Number	Machinery Type	Type Of Raw Material Used
83	Used	Steel
Units Production Per Hour	Per Unit Production Cost	Turnover that can be Achieved
20	USD \$80,000.00	USD \$100,000.00

Table 3-45 Configure - Machine - Type Details - Field Description

Field	Description
Machine Model Number	Specify the Machine Model Number .
Machinery Type	Select the Machinery Type from the drop down list. The options available include but are not limited to: • New • Used • Leased
Type of Raw Material Used	Select the Type of Raw Material Used for manufacturing the machine.

Table 3-45 (Cont.) Configure - Machine - Type Details - Field Description

Field	Description
Units Production Per Hour	Specify the number of machinery units produced per hour.
Per Unit Production Cost	Specify the Per Unit Production Cost of the machine.
Turnover that can be Achieved	Specify the Turnover that can be Achieved with the machine.

Figure 3-60 Configure - Machine - Location Details

▼ Location Details

Machine Details	House/Building
TNSUV123	776
Street	Locality
Woodridge Lane	Tower Bridge
Landmark	Area
Enter Landmark	Enter Area
City	State
Memphis	Tennessee
Zip-Code	Country
38127	US 

Table 3-46 Configure - Machine - Location Details - Field Description

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

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

 Note

This topic contains Machine related fields. For more information, refer **Vehicle** topic in the **Enrichment** section.

3.4.16 Miscellaneous Details

This topic provides systematic instructions about the Miscellaneous data segment in Evaluation Enrichment stage.

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

Figure 3-61 Miscellaneous Details

Collateral Evaluation - Evaluation Enrichment

Collateral Initiation
Collateral Ownership
Miscellaneous
Comments

Miscellaneous

Screen(3/4)

▼ **Collateral details**

COL24463479 Collateral ID	Miscellaneous Collateral Type	USD Collateral Currency	\$0.00 Total Value
------------------------------	----------------------------------	----------------------------	-----------------------

+

No items to display.

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

Audit Cancel Hold Save & Close Back Next

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

Figure 3-62 Configure - Miscellaneous

Configure

Miscellaneous Collateral
Collateral Insurance
Covenants
Documents

Miscellaneous Collateral

▼ **Collateral Notes**

Collateral Notes 1
Machinery worth 100000 bought on 2023.

Collateral Notes 2
Inventory

Collateral Notes 3
Vehicle

Collateral Notes 4

Collateral Notes 5

Remarks

Back Next

For more information on fields, refer to the field description table.

Table 3-47 Miscellaneous Details - Field Description

Field	Description
Collateral Notes 1	Specify the notes for the collateral 1.
Collateral Notes 2	Specify the notes for the collateral 2.
Collateral Notes 3	Specify the notes for the collateral 3.
Collateral Notes 4	Specify the notes for the collateral 4.
Collateral Notes 5	Specify the notes for the collateral 5.
Remarks	Specify the remarks for the collateral.

- Click **Next** to navigate to the next data segment.

3.4.17 Perishables Details

This topic provides systematic instructions about the Perishables data segment in Evaluation Enrichment stage.

In this section, customer collateral of type perishables can be maintained. Perishables can be of fruit, flower and vegetables. When multiple perishables records are included as part of one customer collateral, sum of item values of all crops are updated as collateral value.

When multiple perishables records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value is updated as zero. However, when a particular perishables linked to a collateral reaches end date first, then the collateral value is reduced to this extent.

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

Figure 3-63 Enrichment - Perishable

Collateral Evaluation - Evaluation Enrichment

Collateral Initiation
Collateral Ownership
Perishable
Comments

Perishable

Screen(3/4)

☒ **Collateral details**

COL24463483 Collateral ID	Perishable Collateral Type	USD Collateral Currency	\$0.00 Total Value
------------------------------	-------------------------------	----------------------------	-----------------------

+

No Items to display.

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

Audit Cancel Hold Save & Close Back Next

- Click the add icon.
- On **Perishables** screen , click the **Perishables Details** tab.

The **Perishables Details** screen is displayed.

Figure 3-64 Configure - Perishable

Configure

- Perishable
- Collateral Insurance
- Covenants
- Documents

Perishable

Perishable Details

Entity reference number: 67728

Total Produce: 5,000

Currency: USD

Shelf Life (In Days): 30

Harvested Date: December 2, 2019

Item Type: Fruits

Produce In: Kg

Item Value: USD \$10,000.00

Shelf Life End Date: April 2, 2020

End Date: February 19, 2020

Item: Litchi

Market Price: USD \$15,000.00

Amount in Collateral Currency: USD 10,000.00

Residual Value: USD \$2,000.00

> Storage Details

Remarks

Back Next

For more information on fields, refer to the field description table.

Table 3-48 Currency Details - Field Description

Fields	Description
Entity Reference Number	If the collateral being is enabled for manual revaluation, then click the  icon and select the currency from the option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Item Type	Select the item type drop-down list. The available options are: - Flowers - Fruits - Vegetables
Item	Specify the item.
Total Produce	Specify the total produce value.
Produce In	Select the option from the drop down list. the available options are: - Kg - Pound - Quintals - Tonnes
Market Price	Specify the market price.
Currency	Search the currency code from the list.
Item Value	Specify the value of the item.
Amount in Collateral Currency	Wherever property value currency is different from collateral currency, property value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Shelf Life(In Days)	Specifies the total number of days a product or item remains safe, or suitable for use under recommended storage conditions.
Shelf Life End Date	Specify the shelf life end date.

Table 3-48 (Cont.) Currency Details - Field Description

Fields	Description
Residual Value	Specift the residual value.
Harvest Date	Select the harvest date.
End Date	Select the end date.

Figure 3-65 Storgae Details

▼ Storage Details

Storage Location Cool environment	Storage Charges 5,000	Insurance Coverage 7,000
--------------------------------------	--------------------------	-----------------------------

Table 3-49 Storage Details

Field	Description
Storage Location	Specify the storage location.
Storage Charges	Specify the storage charges.
Insurance Coverage	Specify the insurance coverage
Remarks	Specify the remarks, if any.

- Click **Next** to navigate to the next data segment.

3.4.18 Post-Dated Cheque

This topic provides systematic instructions about the Post-Dated Cheque data segment in Evaluation Enrichment stage.

The Post Dated Cheque data segment appears in case **Post-Dated Cheque** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-66 Enrichment - Post-Dated Cheque

Collateral Evaluation - Evaluation Enrichment

Collateral Initiation
Collateral Ownership
● **PDC**
Comments

PDC

▼ **Collateral details**

COL24463481 Collateral ID	PDC Collateral Type	USD Collateral Currency	\$0.00 Total Value
------------------------------	------------------------	----------------------------	-----------------------

+

No items to display.

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

Audit Cancel Hold Save & Close Back Next

1. Click the add icon.
The **Post-Dated Cheque** screen is displayed.

Figure 3-67 Configure - Post-Dated Cheque

For more information on fields, refer to the field description table.

Table 3-50 Post-Dated Cheque Details - Field Description

Field	Descriptions
Instrument Type	Select the instrument type from the drop-down list. The available options are: • For Payment • Security Checks
Instrument Purpose	Specify the instrument purpose.
Instrument Status	Select the instrument status from the drop-down list.
Held Details	Docket number or the name of department where post dated cheques are to be stored.
Bank Account	Bank account number to which the entity cheque amount is to be drawn.
Account Type	Select the type of the bank account to which the entity cheque amount is to be drawn. The options available are: • Savings • Current • Overdraft
Customer Number	Customer number (alphanumeric) of the entity issuing the cheque.
Drawer	Name of the Entity issuing the cheque. The user can select the Drawer from drop-down list or manually enter the entity name.
Drawee	Name of the bank at which the cheque issued by the entity is to be drawn.
Bank Name	Specify the bank name.

Table 3-50 (Cont.) Post-Dated Cheque Details - Field Description

Field	Descriptions
Drawee Branch	Branch name of the bank at which the cheque issued by the entity is to be drawn.
Payee	Specify the payee details.
Instrument Number	Specify the instrument number.
Instrument Date	Specify the instrument date.
Currency	Select the currency code from the list.
Instrument Amount	Specify the instrument number.
Amount in Collateral Category	Specify the amount in collateral category.
Routing Number	Specify the routing number.
Docket Number	Specify the docket number.
Remarks	Specify the remarks, if any.

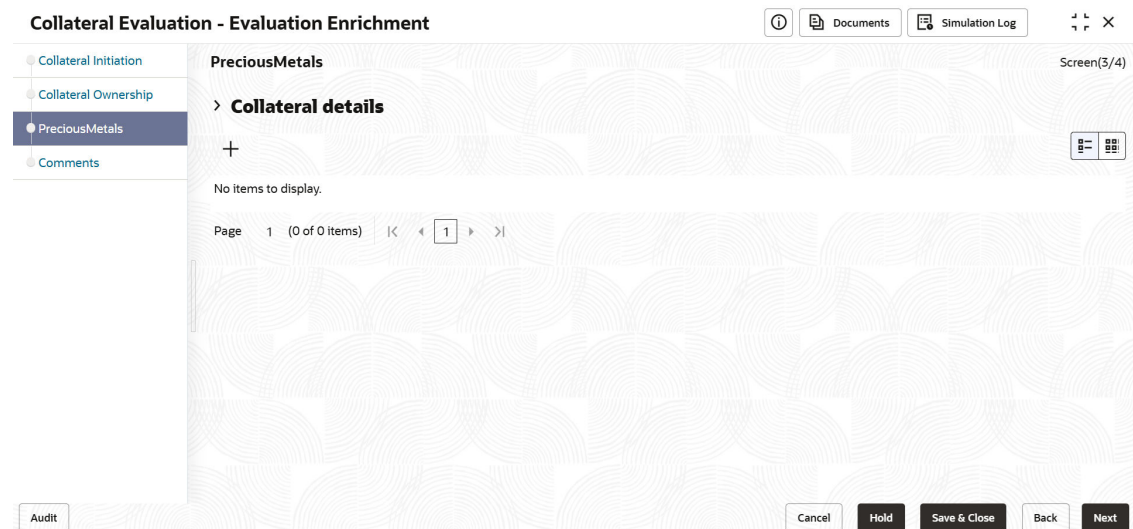
- Click **Next** to navigate to the next data segment.

3.4.19 Precious Metals

This topic provides systematic instructions about the Precious Metals data segment in Evaluation Enrichment stage.

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

Figure 3-68 Enrichment - Precious Metals



- Click the add icon.
The **Configure - Precious Metals** window is displayed.

Figure 3-69 Configure - Precious Metals

2. Provide the precious metal details in the **Configure - Precious Metal** screen.
For more information on fields, refer to the field description table below.

Table 3-51 Configure - Precious Metals - Field Description

Field	Description
Precious Metal Type	Select the Precious Metal Type from the drop down list. The available options include but are not limited to: • Gold • Palladium • Silver • Platinum
Precious Metal Forms	Select the Precious Metal Forms from the drop down list. The available options include but are not limited to: • Jewel • Biscuits • Coins • Stones • Bullion
Serial Number	Specify the Serial Number of the precious metal.
Purity	Specify the Purity of the precious metal.
Unit of Weight	Select the unit in which the precious metal is weighed from the Unit of Weight drop down list.
Weight	Specify the precious metal Weight .
Unit Rate	Select the currency from the drop down list and specify the Unit Rate (market value per unit) of precious metal.
Currency	Search and select the collateral Currency .
Amount in Collateral Currency	The system multiplies the Weight of precious metal with the Unit Rate and displays the total value of precious metal in collateral currency.

Table 3-51 (Cont.) Configure - Precious Metals - Field Description

Field	Description
Purchase Value	Select the currency from the drop down list and specify the Purchase Value of precious metal.
Storage Details	Specify the storage location of the precious metal.
Valuation Currency	The currency in which the precious metal is valued is displayed in this field.
Valuation Amount	The system multiplies the Weight of precious metal with the Unit Rate and displays the total value of precious metal in valuation currency.
Description	Provide a brief description about the precious metal.
Remarks	Capture Remarks for the precious metal, if any.

Note

This topic contains Precious Metal related fields. For more information, refer **Vehicle** topic in the **Enrichment** section.

3.4.20 Promissory Note

This topic provides systematic instructions about the Promissory Note data segment in Evaluation Enrichment stage.

The promissory note data segment appears in case **Promissory Note** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-70 Enrichment - Promissory Note

Collateral Evaluation - Evaluation Enrichment

Collateral Initiation
Collateral Ownership
Promissory Note
Comments

Promissory Note Screen(3/4)

▼ **Collateral details**

COL24463491 Collateral ID	Promissory Note Collateral Type	USD Collateral Currency	\$0.00 Total Value
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+

No items to display.

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

Audit Cancel Hold Save & Close Back Next

1. Click the add icon.

The **Promissory Note** screen is displayed.

Figure 3-71 Configure - Promissory Note

Configure

Promissory Note

Promissory Note Details

Promissory Note Type: Secured

Reference Number: 63748

Maker: John

Payee: AXIS

Holder: TATA

Place: Memphis

Execution Date: February 1, 2024

Limitation Period: 10

Limitation Review Date: February 11, 2024

Limitation Expiry Date: December 1, 2024

Currency: USD

Consideration Amount: USD \$100,000.00

Amount in Collateral Currency: USD 100,000.00

Status: Active

Remarks:

Back Next

Table 3-52 Promissory Note - Field Description

Field	Description
Promissory Note Type	Specify the type of the promissory note.
Reference Number	Specify the reference number of the promissory note.
Maker	Specify the name of the entity that provides the promissory note.
Payee	Specify the name of the payee that receives the promissory note.
Holder	Specify the name of the promissory note holder, if holder is endorsed by the payee.
Place	Specify the place or address where the promissory note is executed.
Execution Date	Specify the execution date of the promissory note.
Limitation period	Specify the validity of the promissory note in months.
Limitation review date	Specify the review date of the promissory note.
Limitation expiry date	Specify the expiry date of the promissory note.
Currency	Click the  icon and select the currency of the promissory note.
Consideration Amount	Specify the full amount mentioned in the promissory note.
Amount in Collateral Currency	Specify the promissory note consideration amount converted to collateral currency, if the promissory note currency and the collateral currency are different.
Status	Status of the promissory note from the drop-down list. The options available are: Active: During new collateral creation process of promissory notes, the Status will be selected as Active by default. Cancelled: After saving the collateral, the user can manually mark / update the Status as Cancelled at any point during the collateral life cycle. Expired: After saving the collateral, the Status can be marked / updated as Expired either manually by user or through automatic update based on the date captured as expired at any point during the collateral life cycle.

Table 3-52 (Cont.) Promissory Note - Field Description

Field	Description
Remarks	Specify the additional details of the promissory notes, if any.

- Click **Next** to navigate to the next data segment.

3.4.21 Property

This topic provides systematic instructions about the Property data segment in Evaluation Enrichment stage.

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

Figure 3-72 Enrichment - Property

Collateral Evaluation - Evaluation Enrichment

Property

Collateral Details

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

+ Add

No items to display.

Page 1 (0 of 0 items)

Audit Hold Back Next Save & Close Cancel

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

Figure 3-73 Configure - Property

2. Provide all the details about the vehicle in the **Configure - Vehicle** screen.
For more information on fields, refer to the field description table below.

Table 3-53 Configure - Property - Field Description

Field	Description
Property ID	Specify the Property ID .
Property Type	Select the Property Type from the drop down list. The available options include but are not limited to: • Residential Building • Residential Plot
Property Category	Select the Property Category from the drop down list. The available options include but are not limited to: • Individual • Corporate
Description	Specify the description about the property.
Property Purpose	Select the purpose of the property from the drop down list. The available options include but are not limited to: • Personal • Commercial
Registered Owner	Specify the name of Registered Owner of the property.
Land Registry	Specify the property Land Registry details.
Purchase Date	Specify the date on which the property was purchased.
Zone Classification	Select the Zone Classification from the drop down list. The available options include but are not limited to: • Earth Quake Zone • Flood Zone • Normal
Flood Zone	Enable this flag, if the property is in flood zone.

Table 3-53 (Cont.) Configure - Property - Field Description

Field	Description
Flood Zone Type	Select the Flood Zone Type from the drop down list, if the Flood Zone flag is enabled. The available options include but are not limited to: • Zone1 • Zone2 • Zone3a • Zone3b
Seismic Zone	Enable this flag, if the property is in seismic zone.
Seismic Zone Type	Select the Seismic Zone Type from the drop down list, if the Seismic Zone flag is enabled. The available options include but are not limited to: • Low Damage Risk • Moderate Damage Risk • High Damage Risk • Highest Damage Risk
Income Producing	Enable this flag, if the property is producing income through rent or lease.
Environment Assessment Required	Enable this flag, if environment assessment is required for the property.
Restricted Property	Enable this flag, if the property is restricted by government authorities.
Under Construction	Enable this flag, if the property is under construction.
Nature of Property	Select the Nature of Property from the drop down list. The available options include but are not limited to: • Fee Simple • Leasehold
Property Status	Select the Property Status from the drop down list. The available options include but are not limited to: • Rented • Leased • Self Owned
Wall Material	Select the property Wall Material from the drop down list. The available options include but are not limited to: • Asbestos • Bamboo • Brick Veneer • Clay • Concrete • Double Brick • Mud Brick • Polystyrene • Steel • Stone • Timber • Others

Table 3-53 (Cont.) Configure - Property - Field Description

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

Figure 3-74 Configure - Property Location

▼ Property Location

Registration Number	House/Building
56788	776
Street	Locality
Woodridge Lane	Tower Bridge
Landmark	Area
Enter Landmark	Carl Park
City	State
Memphis	Tennessee
Zip-Code	Country
38127	US Q

Table 3-54 Configure - Property Location - Field Description

Field	Description
Registration Number	Specify the property Registration Number .
House/Building	Specify the House/Building name.
Street	Specify the Street in which the property is located.
Locality	Specify the Locality of the property.
Landmark	Specify the Landmark for the property.

Table 3-54 (Cont.) Configure - Property Location - Field Description

Field	Description
Area	Specify the Area in which the property is located.
City	Specify the City in which the property is located.
State	Specify the State in which the property is located.
Zip-Code	Specify the Zip-Code of the property area.
Country	Specify the Country in which the property is located.

Figure 3-75 Configure - Property - Currency Details

▼ Currency Details

Currency

USD

Amount in Collateral Currency

USD 0.00

Table 3-55 Configure - Property - Currency Details - Field Description

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

Figure 3-76 Configure - Property - Property Dimension

▼

Property Dimension

Number of Rooms

3

Area Of Land

10,000

Number Of Garages

1

Dimension Details

Floor Number

Property Units

Square Meter

▼

Number Of Stories

5

Total Dimension Length

30

Dimension Length

Property Size

1,006

Total Dimension Width

30

Dimension Width

+



NEW

Floor Number: 3

Dimension Length: 60

Dimension Width: 60

⋮

Table 3-56 Configure - Property Dimension - Field Description

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

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

Figure 3-77 Configure - Property Dimension - Added

▼ Property Dimension

Number of Rooms

3

Property Units

Square Meter ▼

Property Size

1,006

Area Of Land

10,000

Number Of Stories

5

Number Of Garages

1

Total Dimension Length

30

Total Dimension Width

30

Dimension Details

Floor Number

3

Dimension Length

60

Dimension Width

60



No items to display.

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

Figure 3-78 Configure - Property Valuation Details

▼ Property Valuation Details

Basis property Value	Market Value	Valuation Date
Market Value	USD \$900,000.00	September 19, 2019
Valuation Source	Valuation Amount	Other Lenders Charge Amount
Field valuation	USD \$800,000.00	USD \$20,000.00

Table 3-57 Configure - Property Valuation Details - Field Description

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

Figure 3-79 Configure - Property Contact Details

Property ×

Contact Person	First Name	Last Name
Builder	David	John
Mobile	Work Phone	Home Phone
67845637		
Email ID		
david.john@gmail.com		

Cancel Add

Table 3-58 Configure - Property Contact Details - Field Description

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

Table 3-58 (Cont.) Configure - Property Contact Details - Field Description

Field	Description
Home Phone	Specify the home phone number of the contact person in the property.
Email ID	Specify the Email ID of the contact person in the property.

Figure 3-80 Configure - Property - Residential Status
Table 3-59 Configure - Property - Residential Status - Field Description

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

Note

This topic contains property related fields. For other information, refer **Vehicle** topic in the **Enrichment** section.

3.4.22 Ship

This topic provides systematic instructions about the Ship data segment in Evaluation Enrichment stage.

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

Figure 3-81 Enrichment - Ship

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

Figure 3-82 Configure - Ship

2. Provide all the ship details in the **Configure - Ship** screen.
For more information on fields, refer to the field description table below.

Table 3-60 Configure - Ship Details - Field Description

Field	Description
Water Vessel Name	Specify the name of the water vessel.
Type	Select the Type of water vessel from the drop down list. The available options include but are not limited to: • General Cargo Vessels • Container Ships • Dry Bulk Carriers • Multi Purpose Vessels • Reefer Ships • Ferries • Freight • Ro-Pax • Pure Car Carriers • Combined Carriers • Ocean Liners • Cruise Ships • Fishing Vessel • High Speed Craft • Tankers • Passenger • Roll On Roll Off

Table 3-60 (Cont.) Configure - Ship Details - Field Description

Field	Description
Navigational Limits	Select the Navigational Limits from the drop-down list. The available options are: • Inland Lakes • Inland Rivers • Oceans • Seas
Powered By	Specify the power source of the water vessel by selecting an option from the Powered By drop down list. The available options are: • Fuel • Sail
Fuel Type	If Fuel is selected as power source, select the Fuel Type from the drop-down list. The available options are: • Diesel • Gasoline
Water Vessel Intended Use	Select the Water Vessel Intended Use from the drop-down list. The available options are: • Commercial • Personal • Recreational
Water Vessel Condition	Select the Water Vessel Condition from the drop down list. The available options are: • Average • Damaged • Exceptional • Good
Water Vessel Location	Search and select the Water Vessel Location .
Currency	Specify the Currency in which the water vessel is valued.
Basis Vessel Value	Select the Basis Vessel Value as Invoice or Market Value from the drop-down list. The available options are: • Invoice Value • Market Value
Invoice Value	Specify the Invoice Value if Invoice Value is selected as Basis Vessel Value . Otherwise, specify the Market Value .
Amount in Collateral Currency	Water vessel value is converted to collateral currency and displayed in this field, if the vessel value currency is different from the collateral currency.
Revaluation Base Value	Invoice or market value is displayed as the base value for revaluation.
Port of Registry	Specify the Port of Registry of the water vessel.
Registration Number	Specify the water vessel Registration Number .
Number of Hull Units	Specify the Number of Hull Units available in the water vessel.
Number of Vessel Decks	Specify the number of decks available in the water vessel.
Manufactured Date	Specify the date on which the water vessel is manufactured.
Manufacturer Name	Specify the water vessel Manufacturer Name .
State or Territory Vessel Operates In	Specify the state or territory in which the water vessel is operating.
Motor Number	Specify the Motor Number of the water vessel.
TEU	Specify the twenty-foot equivalent unit (TEU) of the water vessel capacity.

Table 3-60 (Cont.) Configure - Ship Details - Field Description

Field	Description
Water Vessel License Number	Specify the Water Vessel License Number .
License Details	Capture all the license details in this field.
Water Vessel Description	Provide a description about the water vessel.

Figure 3-83 Configure - Ship Dimensions

▼ Ship Dimensions

Dimension Unit Feet ▼	Water Vessel Length 883	Water Vessel Beam 93
Water Vessel Height 175	Displacement Unit Tons ▼	Water Vessel Displacement 52310

Table 3-61 Configure - Ship Dimensions - Field Description

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

Figure 3-84 Configure - Ship Tonnage

▼ Ship Tonnage

Water Vessel Size Panamax ▼	Deadweight Tonnage 46328	Gross Register Tonnage 22528
Water Vessel Tonnage 20222	Net Registered Tonnage 25003	

Table 3-62 Configure - Ship Tonnage - Field Description

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

Note

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

3.4.23 Stocks

This topic provides systematic instructions the Stocks data segment in Evaluation Enrichment stage.

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

Figure 3-85 Enrichment - Stock

The screenshot displays the 'Collateral Evaluation - Evaluation Enrichment' window. On the left, a sidebar shows navigation options: 'Collateral Initiation', 'Collateral Ownership', 'Stock' (selected), and 'Comments'. The main area is titled 'Stock' and shows 'Collateral details'. A table lists the following information:

COL24453410 Collateral ID	Stock Collateral Type	USD Collateral Currency	\$0.00 Total Value
------------------------------	--------------------------	----------------------------	-----------------------

Below the table, it states 'No items to display.' and shows a pagination bar for 'Page 1 (0 of 0 items)'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'. The top right corner includes icons for 'Documents', 'Simulation Log', and window controls, along with the text 'Screen(3/4)'.

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

Figure 3-86 Configure - Stock Details

▼ Stock Details

Folio number

589900

Security code

ALPHASTOCK

Issuer name

Alphabet Inc Class A

Issuer reference number

ALPHABET

Security description

ALPHASTOCK

Holder

John

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

Table 3-63 Configure - Stock - Stock Details - Field Description

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

Figure 3-87 Configure - Stock - Pricing Details

▲ Pricing Details

Brokerage Id

56890

Rating Agency

Moody's

Unit Value

AED4.58

Total Stock Amount

AED274.80

Brokerage Name

Rating

AAA

Quantity *

60

Amount in Collateral Currency

USD208.85

Currency

AED

Price Code *

UH

Electronic Mode

Remarks

Back

Next

Table 3-64 Configure - Stock - Pricing Details - Field Description

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

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

Note

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

3.4.24 Vehicle

This topic provides systematic instructions about the Vehicle data segment in Evaluation Enrichment stage.

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

Figure 3-88 Enrichment - Vehicle

Collateral Evaluation - Enrichment

Collateral Initiation
Collateral Ownership
Vehicle
Comments

Vehicle

Screen(3/4)

Collateral details

COL242919905 Collateral ID	Vehicle Collateral Type	USD Collateral Currency	\$0.00 Total Value
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No items to display.

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

Audit Cancel Hold Save & Close Back Next

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

Figure 3-89 Configure - Vehicle

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

Table 3-65 Configure - Vehicle - Basic Details - Field Description

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

Table 3-65 (Cont.) Configure - Vehicle - Basic Details - Field Description

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

Figure 3-90 Configure - Vehicle - Commercial Vehicle Details

Commercial Vehicle Details

Sub-Type	Purpose of Vehicle	Unit of Capacity
Four Wheeler	Goods transportation	Tonnes
Vehicle Classification	Body Type	Vehicle Capacity
Truck	Flatbed Truck	2
Number Of Wheels		
4		

Table 3-66 Configure - Vehicle - Commercial Vehicle Details - Field Description

Field	Description
Sub-Type	Specify the Vehicle Sub-Type from the drop down list. The available options are: • Four Wheeler • Heavy Commercial Vehicles • Light Commercial Vehicles • Three Wheeler • Two Wheeler
Purpose of Vehicle	Specify the purpose of vehicle is used.
Unit of Capacity	Specify the Unit in which vehicle capacity is measured.

Table 3-66 (Cont.) Configure - Vehicle - Commercial Vehicle Details - Field Description

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

Figure 3-91 Configure - Vehicle - Invoice Details

▼ Invoice Details

Currency	Valuation Date	Valuation Amount
USD 	September 20, 2019 	USD ▼ \$60,000.00
Resale Value	Amount in Collateral Currency	Revaluation Base Value
USD ▼ \$50,000.00	USD 60,000.00	USD 60,000.00
Description		
Vehicle Purchased on 2019 Intra Model in Tata		

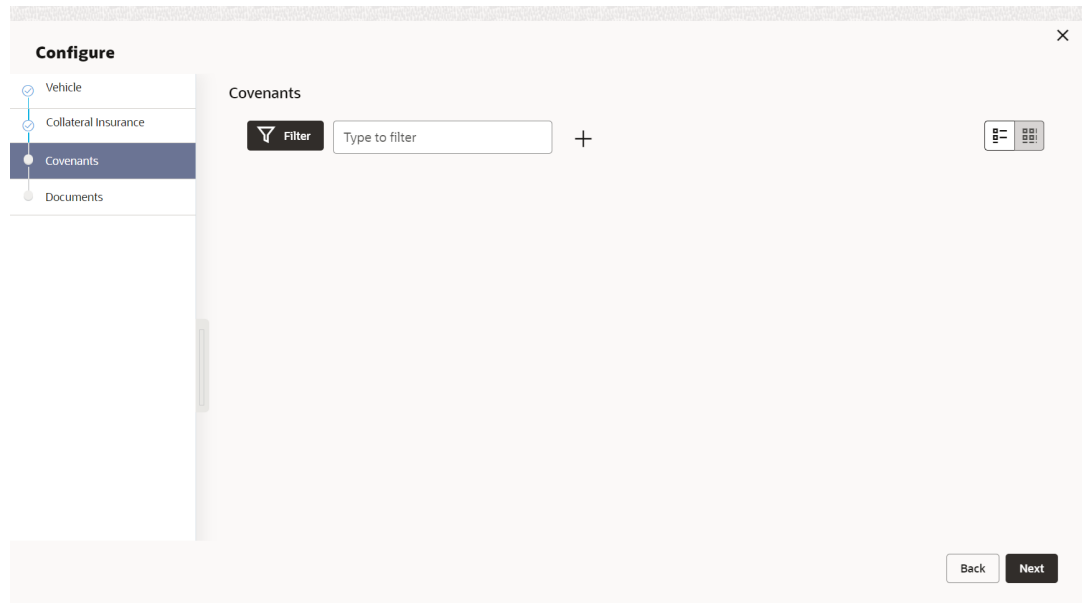
Table 3-67 Configure - Vehicle - Invoice Details - Field Description

Field	Description
Currency	Specify the Currency in which invoice is prepared.
Invoice value	Specify the Invoice value of the vehicle.
Resale value	Specify the Resale Value of the vehicle.
Amount in Collateral Currency	The system converts and displays the vehicle value in collateral currency.
Revaluation Base Value	The system calculates and displays the Revaluation Base Value in this field.
Description	Specify the brief description about the vehicle.

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

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

Figure 3-92 Configure - Vehicle - Covenants



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

Figure 3-93 Enrichment - Vehicle - Collateral Added

Collateral Evaluation - Enrichment Screen(3/4)

Vehicle

Collateral details

COL242919905 Collateral ID	Vehicle Collateral Type	USD Collateral Currency	\$60,000.00 Total Value
-------------------------------	----------------------------	----------------------------	----------------------------

+

Registration number: 5678899 Registration date: September 18, 2019 Vehicle type: Four Wheeler
Vin number: 234675UDE67

Page 1 of 1 (1 of 1 items)

Audit Cancel Hold Save & Close Back Next

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

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

3.5 Comments

This topic provides systematic instructions about the Comments data segment in the Evaluation Enrichment stage.

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

Figure 3-94 Enrichment - Comments

Collateral Evaluation - Evaluation Enrichment Screen(4/4)

Comments

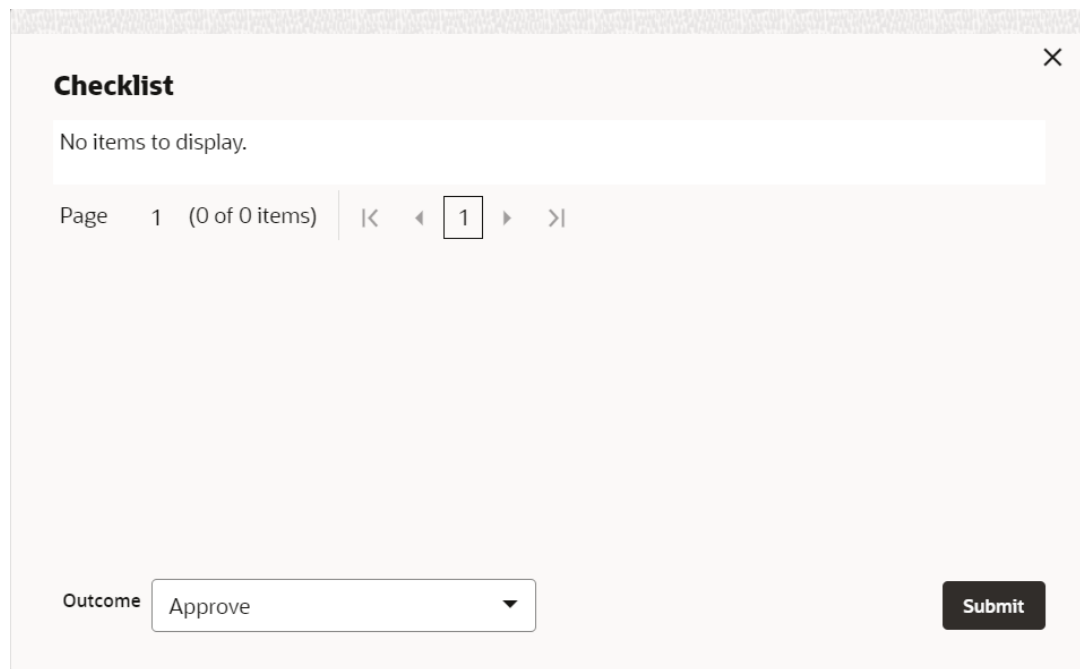
Testing

No items to display.

Audit Cancel Hold Save & Close Back Submit

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

Figure 3-95 Enrichment - Checklist



Checklist [X]

No items to display.

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

Outcome: Approve [v]

Submit

Note

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

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the **Outcome** as **PROCEED** and click **Submit**.
The application is moved to the next stage.

4

Valuation

This topic provides detailed information about the Valuation stage in Collateral Evaluation process.

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

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

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

The following data segments are available in the Valuation stage:

- **Collateral Summary**
- **Internal Valuation**
- **Comments**
- [Collateral Summary](#)
This topic describes information about the Collateral Summary data segment in the Valuation stage.
- [Internal Valuation](#)
This topic provides systematic instructions about Procedure to add internal valuation details.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Valuation stage.

4.1 Collateral Summary

This topic describes information about the Collateral Summary data segment in the Valuation stage.

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

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

- Configured Stage Status

Note

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

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

The **Free Tasks** screen is displayed.

Figure 4-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐	Low	Collateral Evaluation	APP245410396	APP245410396	Valuation	19-12-16
☐	Low	Collateral Evaluation	APP245410396	APP245410396	RiskEvaluation	19-12-16
☐	Low	Collateral Evaluation	APP245410396	APP245410396	LegalOpinion	19-12-16
☐		Collateral Perfection	APP245410394	APP245410394	Enrichment	19-12-16
☐		Collateral Review	APP245410393	APP245410393	DataEnrichment	24-02-23
☐		Collateral Perfection	APP245410391	APP245410391	Enrichment	19-12-16
☐		Collateral Perfection	APP245410385	APP245410385	Enrichment	19-12-16
☐		Collateral Perfection	APP245410383	APP245410383	Enrichment	19-12-16
☐		Collateral Perfection	APP245410382	APP245410382	Enrichment	19-12-16
☐		Collateral Perfection	APP245410381	APP245410381	Enrichment	19-12-16

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

Figure 4-2 Valuation - Collateral Summary

Collateral Evaluation - Valuation

Summary

THINKPAD LTD

Customer ID: 00010810 | Application ID: APP245410396 | Documents: 0 | Collateral Type: Vehicle | Collateral Category: GOODS VEHICLE | Ownership Type: Single

Current Status: Evaluation Enrichment Completed

Collateral Currency: USD | Agreed Collateral Value: \$10,000.00 | Available From: Dec 16, 2019 | Available Till: | Applicable Business: | Exposure Type: Country,Currency,Industry

Charge Type: | Purpose Of Collateral: New Facility | Shareable Across Customers: No

Vehicle: 1 Collateral | \$10K Collateral Value | Seniority of charge: 1 Position | 0 Total % | 100 Available % | Covenants: 1 Proposed | 0 Complied | 0 Breached | Insurance: 1 Active | \$20,000.00 Total Amount

Linked Facilities Details: No data to display

Ownership: 100% THINKPAD LTD

Configured Stage Status:

- Risk Evaluation: In Progress
- Internal Legal Opinion: In Progress
- Internal Valuation: In Progress

Audit | Cancel | Hold | Save & Close | Next

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

4.2 Internal Valuation

This topic provides systematic instructions about Procedure to add internal valuation details.

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

Figure 4-3 Valuation - Internal Valuation

The screenshot shows the 'Collateral Evaluation - Valuation' application window. On the left is a sidebar with 'Summary', 'Internal Valuation' (selected), and 'Comments'. The main area is titled 'Internal Valuation' and shows a table of collateral details. The table has columns for 'Collateral ID', 'Collateral Type', 'Collateral Currency', and 'Total Value'. One record is visible with ID 'COL24543625', Type 'Vehicle', Currency 'USD', and Value '\$10,000.00'. Below the table, a detailed view of the selected vehicle is shown, including 'Registration number: 5678899', 'Registration date: December 1, 2019', 'Vehicle type: Four Wheeler', and 'Vin number: 234675UDE67'. A context menu is open over this record with options 'Edit', 'View', and 'Delete'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

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

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

Figure 4-4 Valuation - Configure - Vehicle

Configure

Vehicle

Collateral Insurance

Covenants

Documents

Internal Valuation

Questionnaire Evaluation

Vehicle

Basic Details

Vehicle Type

Registration Number

Model

5678899

Intra

Year of Manufacture

Registration Date

Make

2018

December 1, 2019

Tata

Vehicle Condition

Engine Type

Engine Number

788

Chassis Number

Leased

Vehicle Identification Number

234675UDE67

Owner

Registration Authority

Kilometer/Miles

John

DMV

Trim

Date of Agreement

Back

Next

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

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

Figure 4-5 Valuation - Configure - Internal Valuation

Configure

Vehicle

Collateral Insurance

Covenants

Documents

Internal Valuation

Questionnaire Evaluation

Internal Valuation

Valuation Date

Valuation Team

Valuation Amount

December 16, 2019

Operations team

USD

\$9,000.00

Valuation Expiry Date

February 21, 2024

Valuer Remarks

Vehicle is in good condition.

Back

Next

- 3. Specify the internal valuation details.
For more information on fields, refer to the field description table below.

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

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

4. Click **Next**.

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

Figure 4-6 Valuation - Configure - Questionnaire Evaluation
Note

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

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

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

4.3 Comments

This topic provides systematic instructions about the Comments data segment in the Valuation stage.

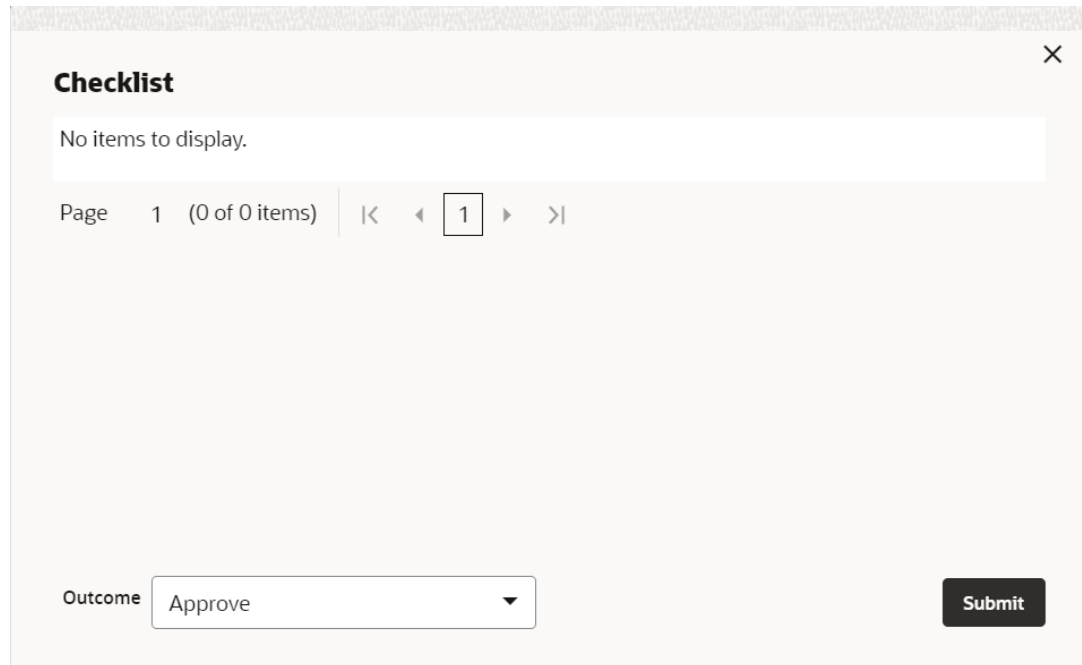
The Comments data segment allows you to post overall comments for the Valuation stage. Posting comments helps the user of next stage to better understand the application.

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

Figure 4-7 Valuation - Comments

The screenshot displays the 'Collateral Evaluation - Valuation' application window. On the left, a sidebar contains three items: 'Summary', 'Internal Valuation', and 'Comments', with 'Comments' selected. The main area is titled 'Comments' and includes a rich text editor with a toolbar (undo, redo, bold, italic, underline, text color, background color, font size, bulleted list, numbered list, link, unlink, H1, H2, and a right arrow). Below the editor is a large text input area with the placeholder 'Enter text here...'. A 'Post' button is located at the bottom right of the input area. Below the input area, a message states 'No items to display.' At the bottom of the window, there is an 'Audit' button on the left and a row of buttons on the right: 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Submit'. The top right corner of the window shows 'Screen(3/3)'.

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

Figure 4-8 ChecklistThe 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 containing "No items to display." Below this is a pagination bar showing "Page 1 (0 of 0 items)" and navigation icons. At the bottom left, there is a label "Outcome" followed by a dropdown menu currently showing "Approve". At the bottom right, there is a dark "Submit" button.

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

The options available in the drop down list are:

- **PROCEED**
- **ADDITIONAL INFO**

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

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

5

Risk Evaluation

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

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

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

- Collateral Summary
- Risk Evaluation
- Comments
- [Summary](#)
This topic provides systematic instructions about the Summary data segment in the Risk Evaluation stage.
- [Risk Evaluation](#)
This topic provides systematic instructions about the procedure to add risk evaluation details for the collateral.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Risk Evaluation stage.

5.1 Summary

This topic provides systematic instructions about the Summary data segment in the Risk Evaluation stage.

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

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

Note

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

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

The **Free Tasks** screen is displayed.

Figure 5-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐	Low	Collateral Evaluation	APP245410396	APP245410396	Valuation	19-12-16
☐	Low	Collateral Evaluation	APP245410396	APP245410396	RiskEvaluation	19-12-16
☐	Low	Collateral Evaluation	APP245410396	APP245410396	LegalOpinion	19-12-16
☐		Collateral Perfection	APP245410394	APP245410394	Enrichment	19-12-16
☐		Collateral Review	APP245410393	APP245410393	DataEnrichment	24-02-23
☐		Collateral Perfection	APP245410391	APP245410391	Enrichment	19-12-16
☐		Collateral Perfection	APP245410385	APP245410385	Enrichment	19-12-16
☐		Collateral Perfection	APP245410383	APP245410383	Enrichment	19-12-16
☐		Collateral Perfection	APP245410382	APP245410382	Enrichment	19-12-16
☐		Collateral Perfection	APP245410381	APP245410381	Enrichment	19-12-16

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

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

Figure 5-2 Risk Evaluation - Summary

Collateral Evaluation - RiskEvaluation

Summary

THINKPAD LTD

Customer ID: 00019810 | Application ID: APP245410396 | Documents: 0 | Collateral Type: Vehicle | Collateral Category: GOODS VEHICLE | Ownership Type: Single

Current Status: Valuation Completed

Collateral Currency: USD | Agreed Collateral Value: \$10,000.00 | Available From: Dec 16, 2019 | Available Till: | Applicable Business: | Exposure Type: Country,Currency,Industry

Charge Type: | Purpose Of Collateral: New Facility | Shareable Across Customers: No

Vehicle: 1 Collateral | \$10K Collateral Value | Seniority of charge: 1 Position | 0 Total % | 100 Available % | Covenants: 1 Proposed | 0 Complied | 0 Breached | Insurance: 1 Active | \$20,000.00 Total Amount

Linked Facilities Details: No data to display

Ownership: 100% THINKPAD LTD

Configured Stage Status:

- Risk Evaluation: In Progress
- Internal Legal Opinion: In Progress
- Internal Valuation: Completed

Audit | Cancel | Hold | Save & Close | Next

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

5.2 Risk Evaluation

This topic provides systematic instructions about the procedure to add risk evaluation details for the collateral.

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

Figure 5-3 Risk Evaluation - Risk Evaluation

Collateral Evaluation - RiskEvaluation

Summary
Risk Evaluation
Comments

Risk Evaluation Screen(2/3)

Collateral details

COL24543625 Collateral ID	Vehicle Collateral Type	USD Collateral Currency	\$10,000.00 Total Value
------------------------------	----------------------------	----------------------------	----------------------------

Registration number: 5678899
Registration date: December 1, 2019
Vehicle type: Four Wheeler
Vin number: 234675UDE67

Page 1 of 1 (1 of 1 items)

Audit

Cancel Hold Save & Close Back Next

1. Click the action icon in the required collateral record and select **Edit**.
The **Risk Evaluation - Configure - Collateral Type** screen is displayed based on the selected collateral.

Figure 5-4 Risk Evaluation - Configure - Vehicle

Basic Details		
Vehicle Type	Registration Number	Model
	5678899	Intra
Year of Manufacture	Registration Date	Make
2018	December 1, 2019	Tata
Vehicle Condition	Engine Type	Engine Number
		788
Chassis Number	Leased	Vehicle Identification Number
		234675UDE67
Owner	Registration Authority	Kilometer/Miles
John	DMV	
Trim	Date of Agreement	

Back Next

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

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

Figure 5-5 Risk Evaluation - Configure - Risk Evaluation

Risk Evaluation	
+	
No items to display.	
Remarks	
Final Recommendation	

Back Next

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

Figure 5-6 Risk Evaluation Details

Risk Evaluation Details

X

Risk Type

Natural Hazardous Risk ▼

Severity

Low

Comments

Approver Comments

proceed

Cancel

Clear

Add

4. Specify all the details in the **Risk Evaluation Details** window.
- For more information on fields, refer to the field description table below.

Table 5-1 Risk Evaluation Details - Field Description

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

5. Click **Add**.
- The risk evaluation details are added and displayed as shown below.

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

The screenshot shows a web application interface. On the left is a vertical sidebar titled 'Configure' with a list of items: Vehicle, Collateral Insurance, Covenants, Documents, Risk Evaluation (highlighted with a blue bar), and Questionnaire Evaluation. The main area is titled 'Risk Evaluation' and contains a '+' icon, the text 'No items to display.', a 'Remarks' text input field, and a 'Final Recommendation' text input field with a 'Required' label. At the bottom right are 'Back' and 'Next' buttons.

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

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

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

Figure 5-8 Risk Evaluation - Configure - Questionnaire Evaluation

The screenshot shows a web application interface. On the left is a vertical sidebar titled 'Configure' with a list of items: Vehicle, Covenants, Documents, Risk Evaluation (checked with a blue circle), and Questionnaire Evaluation (highlighted with a blue bar). The main area is titled 'Questionnaire Evaluation' and displays three cards: 'Liquidity' with an 'Evaluate' button, 'RiskEvaluation' with a score of 4 and an 'Edit' button, and 'Value Risk' with a score of 3. A 'Comments' button is also visible. At the bottom right are 'Back' and 'Submit' buttons.

Note

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

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

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

5.3 Comments

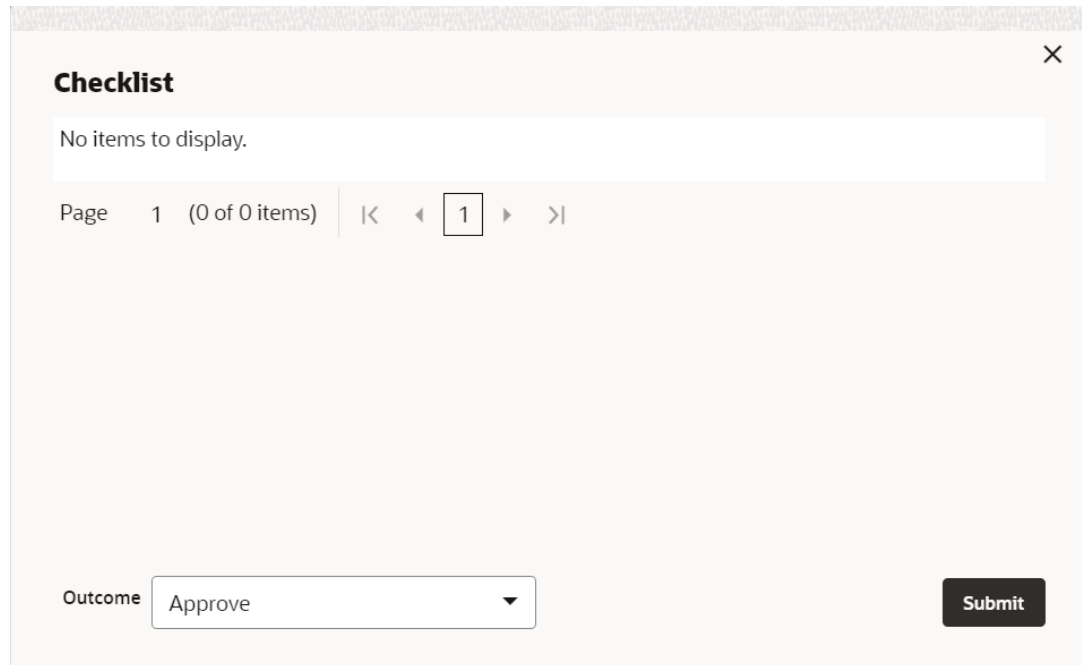
This topic provides systematic instructions about the Comments data segment in the Risk Evaluation stage.

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

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

Figure 5-9 Risk Evaluation - Comments

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

Figure 5-10 Checklist

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 area 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 an "Outcome" label followed by a dropdown menu currently showing "Approve" with a downward arrow. To the right of the dropdown is a dark "Submit" button.

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

The available options are:

- **PROCEED**
- **ADDITIONAL INFO**

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

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

6

Legal Opinion

This topic provides detailed information about the Legal Opinion stage in the Collateral Evaluation Process.

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

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

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

- **Collateral Summary**
- **Legal Opinion**
- **Comments**
- [Collateral Summary](#)
This topic provides systematic instructions about the Collateral Summary data segment in the Legal Opinion stage.
- [Legal Opinion](#)
This topic provides systematic instructions to capture legal opinion for the collateral.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Legal Opinion stage.

6.1 Collateral Summary

This topic provides systematic instructions about the Collateral Summary data segment in the Legal Opinion stage.

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

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

- Configured Stage Status

Note

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

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

The **Free Tasks** screen is displayed.

Figure 6-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐	Low	Collateral Evaluation	APP245410396	APP245410396	Valuation	19-12-16
☐	Low	Collateral Evaluation	APP245410396	APP245410396	RiskEvaluation	19-12-16
☐	Low	Collateral Evaluation	APP245410396	APP245410396	LegalOpinion	19-12-16
☐		Collateral Perfection	APP245410394	APP245410394	Enrichment	19-12-16
☐		Collateral Review	APP245410393	APP245410393	DataEnrichment	24-02-23
☐		Collateral Perfection	APP245410391	APP245410391	Enrichment	19-12-16
☐		Collateral Perfection	APP245410385	APP245410385	Enrichment	19-12-16
☐		Collateral Perfection	APP245410383	APP245410383	Enrichment	19-12-16
☐		Collateral Perfection	APP245410382	APP245410382	Enrichment	19-12-16
☐		Collateral Perfection	APP245410381	APP245410381	Enrichment	19-12-16

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

Figure 6-2 Legal Opinion - Collateral Summary

Collateral Evaluation - LegalOpinion

Summary

THINKPAD LTD

Customer ID: 00010810 | Application ID: APP245410396 | Documents: 0 | Collateral Type: Vehicle | Collateral Category: GOODS VEHICLE | Ownership Type: Single

Current Status: RiskEvaluation Completed

Collateral Currency: USD | Agreed Collateral Value: \$10,000.00 | Available From: Dec 16, 2019 | Available Till: | Applicable Business: | Exposure Type: Country,Currency,Industry

Charge Type: | Purpose Of Collateral: New Facility | Shareable Across Customers: No

Vehicle: 1 Collateral | \$10K Collateral Value | Seniority of charge: 1 Position | 0 Total % | 100 Available % | Covenants: 1 Proposed | 0 Complied | 0 Breached | Insurance: 1 Active | \$20,000.00 Total Amount

Linked Facilities Details: No data to display

Ownership: 100% THINKPAD LTD

Configured Stage Status:

- Risk Evaluation: Completed
- Internal Legal Opinion: In Progress
- Internal Valuation: Completed

Audit | Cancel | Hold | Save & Close | Next

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

6.2 Legal Opinion

This topic provides systematic instructions to capture legal opinion for the collateral.

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

Figure 6-3 Legal Opinion - Legal Opinion

Collateral Evaluation - LegalOpinion ⓘ Documents Simulation Log Screen(2/3)

Summary
Internal Legal Opinion
Comments

Internal Legal Opinion

▼ **Collateral details**

COL24543625 Collateral ID	Vehicle Collateral Type	USD Collateral Currency	\$10,000.00 Total Value
------------------------------	----------------------------	----------------------------	----------------------------

Registration number: 5678899 Registration date: December 1, 2019 Vehicle type: Four Wheeler
Vin number: 234675UDE67

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

Edit
View

Audit Cancel Hold Save & Close Back Next

1. Click the action icon in the required collateral record and select **Edit**.
The **Legal Opinion - Configure - Collateral Type** screen is displayed based on the selected collateral.

Figure 6-4 Legal Opinion - Configure - Vehicle

Configure

- Vehicle
- Collateral Insurance
- Covenants
- Documents
- Internal Legal Opinion
- Questionnaire Evaluation

Vehicle

Basic Details

Vehicle Type	Registration Number	Model
	5678899	Intra
Year of Manufacture	Registration Date	Make
2018	December 1, 2019	Tata
Vehicle Condition	Engine Type	Engine Number
		788
Chassis Number	Leased	Vehicle Identification Number
		234675UDE67
Owner	Registration Authority	Kilometer/Miles
John	DMV	
Trim	Date of Agreement	

Back Next

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

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

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

Configure

- Vehicle
- Collateral Insurance
- Covenants
- Documents
- Internal Legal Opinion
- Questionnaire Evaluation

Internal Legal Opinion

Legal Opinion Date	Legal Opinion
December 16, 2019	Legal verification done

Back Next

- Specify the legal opinion details.

For field level information, refer the below table.

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

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

4. Click **Next**.

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

Figure 6-6 Legal Opinion - Configure - Questionnaire Evaluation

The screenshot shows a 'Configure' window with a sidebar on the left containing a list of items: Vehicle, Covenants, Documents, Internal Legal Opinion, and Questionnaire Evaluation. The 'Questionnaire Evaluation' item is selected and highlighted in blue. The main content area is titled 'Questionnaire Evaluation' and contains three tiles. The first tile is 'Value Risk' with an 'Evaluate' button. The second tile is 'Legal Evaluation' with an 'Evaluate' button. The third tile is 'RiskEvaluation' with an 'Evaluate' button. At the bottom right of the window are two buttons: 'Back' and 'Submit'.

Note

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

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

The **Questionnaire** window is displayed.

Figure 6-7 Questionnaire

Value Risk

Score **3**

What is the current trend of the collateral value

☐ Appreciating

☒ Depreciating

Showing 1 of 3

Submit Cancel

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

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

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

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

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

6.3 Comments

This topic provides systematic instructions about the Comments data segment in the Legal Opinion stage.

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

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

Figure 6-8 Legal Opinion - Comments

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

Figure 6-9 Checklist

4. Verify all the checklist and enable the corresponding check box.

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

The available options are:

- **PROCEED**
- **ADDITIONAL INFO**

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

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

7

Review and Recommendation

7.1 Review and Recommendation

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

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

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

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

- Summary
- Collateral Review
- Comments
- [Summary](#)
Information about the Summary data segment in the Review and Recommendation stage.
- [Collateral Review](#)
Information about the Collateral Review data segment in the Review and Recommendation stage.
- [Comments](#)
Information about the Comments data segment in the Review and Recommendation stage.

7.1.1 Summary

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

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

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

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

Figure 7-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐	Low	Collateral Evaluation	APP245410396	APP245410396	Valuation	19-12-16
☐	Low	Collateral Evaluation	APP245410396	APP245410396	RiskEvaluation	19-12-16
☐	Low	Collateral Evaluation	APP245410396	APP245410396	LegalOpinion	19-12-16
☐		Collateral Perfection	APP245410394	APP245410394	Enrichment	19-12-16
☐		Collateral Review	APP245410393	APP245410393	DataEnrichment	24-02-23
☐		Collateral Perfection	APP245410391	APP245410391	Enrichment	19-12-16
☐		Collateral Perfection	APP245410385	APP245410385	Enrichment	19-12-16
☐		Collateral Perfection	APP245410383	APP245410383	Enrichment	19-12-16
☐		Collateral Perfection	APP245410382	APP245410382	Enrichment	19-12-16
☐		Collateral Perfection	APP245410381	APP245410381	Enrichment	19-12-16

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

Figure 7-2 Review and Recommendation - Summary

Collateral Evaluation - Review And Recommendation

Summary

THINKPAD LTD

Customer ID: 00010810 | Application ID: APP245410396 | Documents: 0 | Collateral Type: Vehicle | Collateral Category: GOODS VEHICLE | Ownership Type: Single

Current Status: LegalOpinion Completed

Collateral Currency: USD | Agreed Collateral Value: \$10,000.00 | Available From: Dec 16, 2019 | Available Till: | Applicable Business: | Exposure Type: Country/Currency/Industry

Charge Type: | Purpose Of Collateral: New Facility | Shareable Across Customers: No

Vehicle: 1 Collateral | \$10K Collateral Value | Seniority of charge: 0 Position | 100 Total % | 100 Available % | Covenants: 0 Proposed | 0 Compiled | 0 Breached | Insurance: 1 Active | \$20,000.00 Total Amount

Linked Facilities Details: No data to display

Ownership: 100% THINKPAD LTD

Configured Stage Status:

- Risk Evaluation: Completed
- Internal Legal Opinion: Completed
- Internal Valuation: Completed

Audit | Cancel | Hold | Save & Close | Next

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

7.1.2 Collateral Review

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

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

Figure 7-3 Review and Recommendation - Collateral Review

The screenshot displays the 'Collateral Evaluation - Review And Recommendation' interface. On the left, a sidebar contains 'Summary', 'Collateral Review' (selected), and 'Comments'. The main area is titled 'Collateral Review' and shows details for 'THINKPAD LTD'. Fields include Customer ID (00010810), Application ID (APP245410396), Documents (0), Collateral Type (Vehicle), Collateral Category (GOODS VEHICLE), and Ownership Type (Single). The Current Status is 'LegalOpinion Completed'. Below this is the 'Final Recommendation' section with fields for Review Done On (February 23, 2024), Review Done By (HARINI), Valuation Currency (USD), Valuation Amount (USD 9,000.00), Bank Value (USD 8,100.00), Bank Haircut (10%), and a Recommendation field containing 'Proceed'. At the bottom right are buttons for 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

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

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

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

2. Click **Next**.

7.1.3 Comments

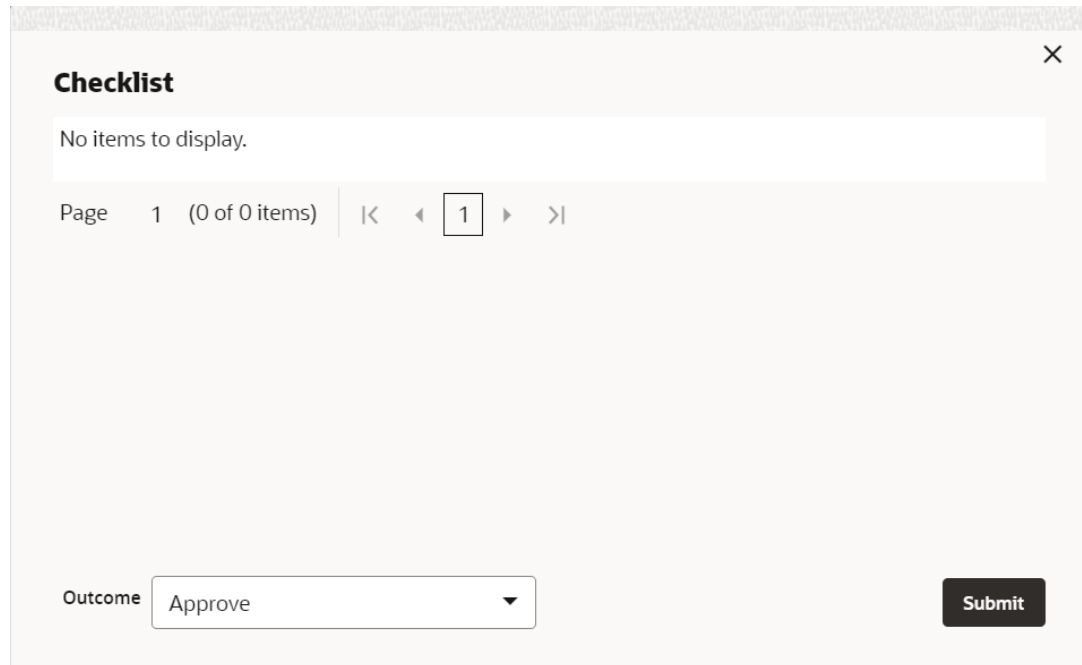
Information about the Comments data segment in the Review and Recommendation stage.

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

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

Figure 7-4 Review and Recommendations - Comments

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

Figure 7-5 ChecklistThe 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 left, there is a label "Outcome" followed by a dropdown menu currently showing "Approve". At the bottom right, there is a dark "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 the **Outcome**, the application is moved to the next stage on clicking **Submit**.

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

8

Approval

8.1 Approval

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

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

The following data segments are available in the Approval stage.

- Summary
- Collateral Review
- Comments
- [Summary](#)
Information about the Summary data segment in the Approval stage.
- [Collateral Review](#)
Information about the Collateral Review data segment in the Approval stage.
- [Comments](#)
Information about the Comments data segment in the Approval stage.

8.1.1 Summary

Information about the Summary data segment in the Approval stage.

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

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

The **Free Tasks** screen is displayed.

Figure 8-1 Free Tasks

The screenshot shows a 'Free Tasks' window with a search bar and a list of tasks. The tasks are for 'Collateral Evaluation' and 'Collateral Perfection'. The 'Collateral Evaluation' tasks are marked as 'Low' priority. The 'Collateral Perfection' tasks are marked as 'High' priority. The tasks are listed in a table with columns: Task, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date.

Task	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire and Edit	Low	Collateral Evaluation	APP245410396	APP245410396	Valuation	19-12-16
Acquire and Edit	Low	Collateral Evaluation	APP245410396	APP245410396	RiskEvaluation	19-12-16
Acquire and Edit	Low	Collateral Evaluation	APP245410396	APP245410396	LegalOpinion	19-12-16
Acquire and Edit		Collateral Perfection	APP245410394	APP245410394	Enrichment	19-12-16
Acquire and Edit		Collateral Review	APP245410393	APP245410393	DataEnrichment	24-02-23
Acquire and Edit		Collateral Perfection	APP245410391	APP245410391	Enrichment	19-12-16
Acquire and Edit		Collateral Perfection	APP245410385	APP245410385	Enrichment	19-12-16
Acquire and Edit		Collateral Perfection	APP245410383	APP245410383	Enrichment	19-12-16
Acquire and Edit		Collateral Perfection	APP245410382	APP245410382	Enrichment	19-12-16
Acquire and Edit		Collateral Perfection	APP245410381	APP245410381	Enrichment	19-12-16

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

Figure 8-2 Approval - Summary

The screenshot shows the 'Approval - Summary' screen for 'THINKPAD LTD'. The screen displays various details about the collateral evaluation, including Customer ID, Application ID, Documents, Collateral Type, Collateral Category, and Ownership Type. It also shows the Current Status, Collateral Currency, Agreed Collateral Value, Available From, Available Till, Applicable Business, and Exposure Type. The screen is divided into sections for Vehicle, Seniority of charge, Covenants, Insurance, and Ownership. The Ownership section shows a 100% ownership by THINKPAD LTD. The Configured Stage Status section shows that Risk Evaluation, Internal Legal Opinion, and Internal Valuation are all Completed.

Section	Item	Value
THINKPAD LTD	Customer ID	00010810
	Application ID	APP245410396
	Documents	0
	Collateral Type	Vehicle
Collateral Category	GOODS VEHICLE	
	Ownership Type	Single
Current Status	Review And Recommendation Completed	
	Collateral Currency	USD
Agreed Collateral Value	\$10,000.00	
	Available From	Dec 16, 2019
Available Till		
	Applicable Business	
Exposure Type	Country,Currency,Industry	
	Charge Type	
Purpose Of Collateral	New Facility	
	Shareable Across Customers	No
Vehicle	Collateral	1
	Collateral Value	\$10K
Seniority of charge	Position	1
	Total %	100
Covenants	Proposed	1
	Complied	0
Insurance	Breached	0
	Active	1
Ownership	Total Amount	\$20,000.00
	Ownership	100%
Configured Stage Status	Risk Evaluation	Completed
	Internal Legal Opinion	Completed
	Internal Valuation	Completed

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

8.1.2 Collateral Review

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

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

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

Figure 8-3 Approval - Collateral Review

Collateral Evaluation - Approval

DocumentsSimulation Log

Screen(2/3)

Summary

Collateral Review

Comments

THINKPAD LTD

Customer ID00010810

Application IDAPP245490396

Documents0

Collateral TypeVehicle

Collateral CategoryGOODS VEHICLE

Ownership TypeSingle

Current Status

Review And Recommendation Completed

Collateral CurrencyUSD

Agreed Collateral Value\$10,000.00

Available FromDec 16, 2019

Available Till

Applicable Business-

Exposure TypeCountry,Currency,Industry

Charge Type-

Purpose Of CollateralNew Facility

Shareable Across CustomersNo

Show Less

Final Recommendation

Review Done OnFebruary 23, 2024

Review Done ByHARINI

Valuation CurrencyUSD

Valuation AmountUSD 9,000.00

Bank ValueUSD 8,100.00

Bank Haircut10%

Recommendation

Proceed

AuditCancelHoldSave & CloseBackNext

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

8.1.3 Comments

Information about the Comments data segment in the Approval stage.

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

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

Figure 8-4 Approval - Comments

Collateral Evaluation - Approval

DocumentsSimulation Log

Screen(3/3)

Summary

Collateral Review

Comments

Comments

Enter text here...

Post

No items to display.

AuditCancelHoldSave & CloseBackSubmit

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

Figure 8-5 Checklist

Checklist [X]

No items to display.

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

Outcome: Approve [v]

Submit

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

The options available in the drop down list are:

- APPROVE
- REJECT

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

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

9

Customer Notification

9.1 Customer Notification

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

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

The following stages are available in the Customer Notification stage.

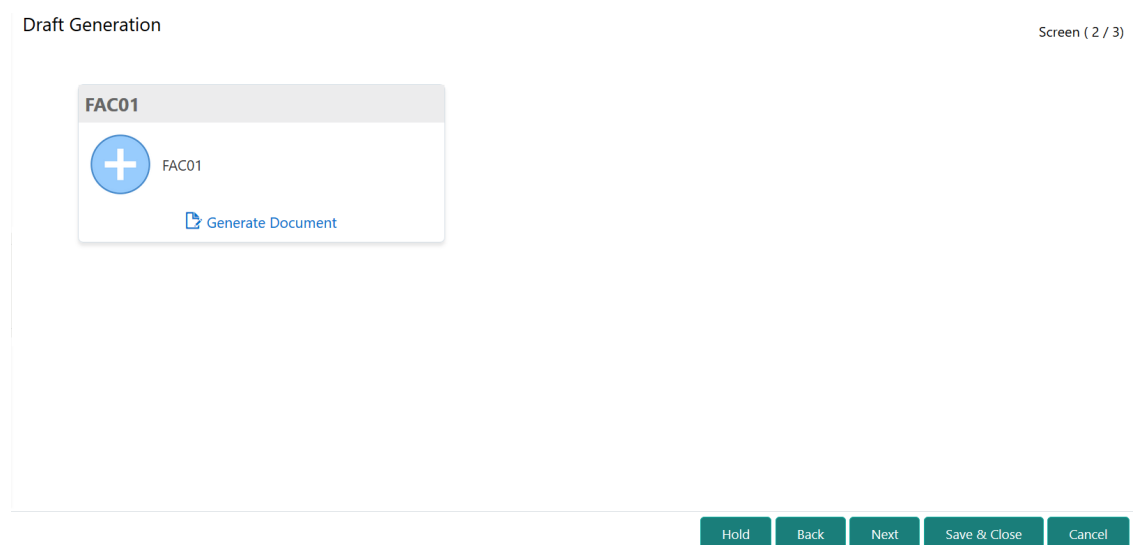
- Draft Generation
- Comments
- [Draft Generation](#)
Procedure to generate evaluation draft for customer acceptance.
- [Comments](#)
Information about the Comments data segment in Customer Notification stage.

9.1.1 Draft Generation

Procedure to generate evaluation draft for customer acceptance.

The Draft Generation data segment in Customer Notification stage allows you to configure customer's mail address and generate evaluation draft for customer acceptance. To launch the **Customer Notification - Draft Generation** screen, navigate to Tasks > Free Tasks from the left menu and click **Acquire & Edit** in the required Draft Generation task.

Figure 9-1 Draft Generation



1. Click **Generate Document**.

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

Figure 9-2 Draft Generation Details

Draft Generation Details

Communication Type
Email

E-Mail To *

john_doe@example.com

E-Mail CC

john_doe@example.com

Subject *

Proposal draft

Cancel Generate

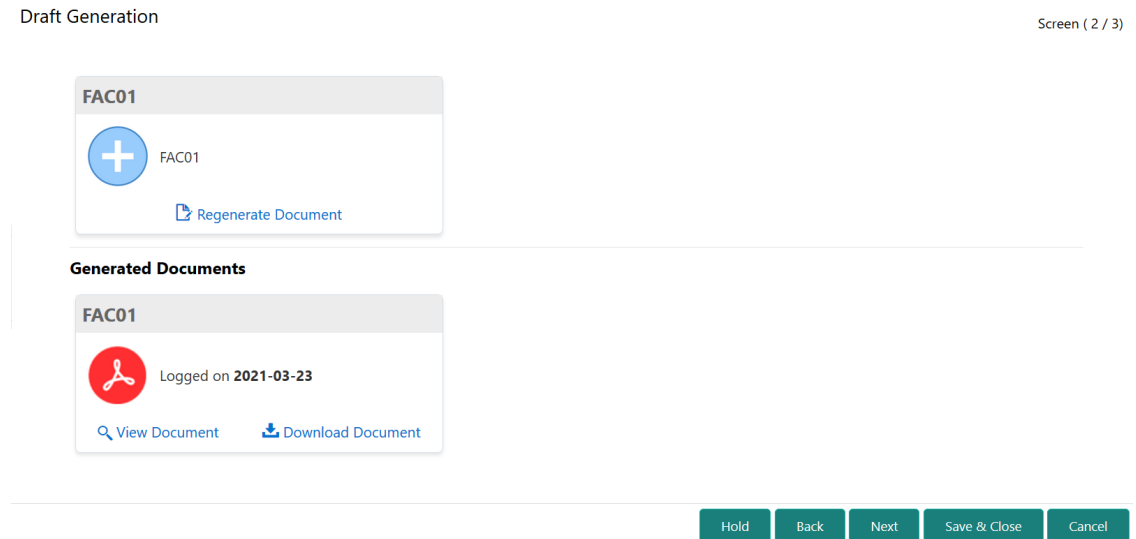
2. Specify all the details in the **Draft Generation Details** window.

For field level information, refer the below table.

Table 9-1 Draft Generation Details - Field Description

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

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

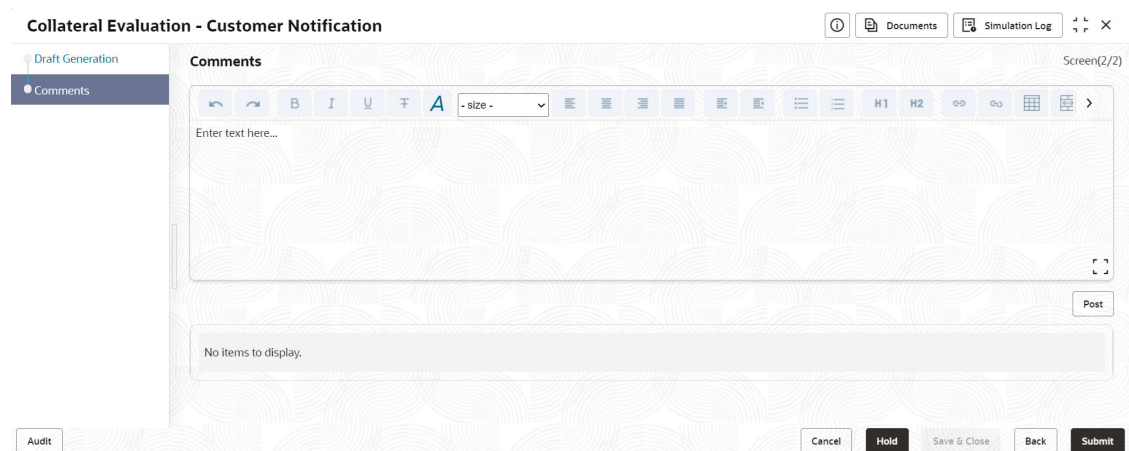
Figure 9-3 Draft Generation - Completed

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

9.1.2 Comments

Information about the Comments data segment in Customer Notification stage.

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

Figure 9-4 Customer Notification - Comments

1. Type comments for the Customer Notification stage in the text box.
 2. Click **Post**.
- Comments are posted below the text box.

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

Figure 9-5 Customer Notification - Checklist

Checklist X

No items to display.

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

Outcome Approve ▼

Submit

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL_INFO

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

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

10

Customer Agreement

10.1 Customer Agreement

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

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

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

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

- Customer Acceptance
- Comments

- [Customer Acceptance](#)

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

- [Comments](#)

Information about the Comments data segment in Customer Agreement stage.

10.1.1 Customer Acceptance

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

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

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

The **Free Tasks** screen is displayed.

Figure 10-1 Free Tasks

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Low	Collateral Evaluation	APP245410396	APP245410396	Valuation	19-12-16
Low	Collateral Evaluation	APP245410396	APP245410396	RiskEvaluation	19-12-16
Low	Collateral Evaluation	APP245410396	APP245410396	LegalOpinion	19-12-16
	Collateral Perfection	APP245410394	APP245410394	Enrichment	19-12-16
	Collateral Review	APP245410393	APP245410393	DataEnrichment	24-02-23
	Collateral Perfection	APP245410391	APP245410391	Enrichment	19-12-16
	Collateral Perfection	APP245410385	APP245410385	Enrichment	19-12-16
	Collateral Perfection	APP245410383	APP245410383	Enrichment	19-12-16
	Collateral Perfection	APP245410382	APP245410382	Enrichment	19-12-16
	Collateral Perfection	APP245410381	APP245410381	Enrichment	19-12-16

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

Figure 10-2 Customer Agreement - Customer Acceptance

Collateral Evaluation - Customer Agreement

Customer Acceptance

Comments

Proposal Documents
Document Description: Proposal Documents

Audit Hold Back Next Save & Close Cancel

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

10.1.2 Comments

Information about the Comments data segment in Customer Agreement stage.

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

Figure 10-3 Customer Agreement - Comments

Collateral Evaluation - Customer Agreement

Customer Acceptance

Comments

Screen (2 / 2)

Enter text here...

Post

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

Audit

Hold Back Next Save & Close Submit Cancel

1. Type comments for the Customer Agreement stage in the text box.
2. Click **Post**.
Comments are posted below the text box.
3. To go back to the previous screen and make changes, click **Back**.
4. If changes are not required, click **Submit**.
The **Checklists** window is displayed.

Figure 10-4 Customer Agreement - Checklist

Checklist

No items to display.

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

Outcome Approve

Submit

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

The options available in the drop down list are:

- ACCEPT
- ADDITIONAL_INFO
- REJECT

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

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

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

11

Appendix I

11.1 Annexure I

Procedure to add and manage covenants.

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

Figure 11-1 Covenant Details

The screenshot shows a web form titled "Covenant Details". It contains several input fields: "Covenant Code" (with a search icon and "Required" label), "Covenant Name" (with placeholder text "Enter Covenant Name" and "Required" label), and "Description" (with placeholder text "Enter Description" and "Required" label). Below these is a "Classification Type" dropdown menu with the text "Select Classification Type" and a "Required" label. At the bottom of the form, there is a list of expandable sections: "Covenant Details", "Monitoring Information Details", "Formula Details", "Schedule Details", "Others", and "Linkage Details". In the bottom right corner, there are two buttons: "Cancel" and "Create".

For process Covenant Details, user can set up extra placeholder fields in the Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual.

The system supports configuration of up to 20 fields each for the following data types:

- Text
- Numeric
- Boolean
- Date

Each field type allows a minimum of 0 and a maximum of 20 fields per Covenant details, based on the requirements. These fields displays in the Covenant Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard condition details fields.

For example, we maintained 20 additional fields each for text, numeric, boolean, and date.

The **Covenant Details** screen displays.

Figure 11-2 Covenant Details

Covenant Details

Covenant Type Select Covenant Type Required	Revision Frequency Select Frequency Required	Notice Days Enter Notice Days Required	Start Date Required
End Date Required	First Review Date Required	Grace Days Enter Grace Days	
Addition Text 1	Addition Text 2	Addition Text 3	Addition Text 4
Addition Text 5	Addition Text 6	Addition Text 7	Addition Text 8
Addition Text 9	Addition Text 10	Addition Text 11	Addition Text 12
Addition Text 13	Addition Text 14	Addition Text 15	Addition Text 16
Addition Text 17	Addition Text 18	Addition Text 19	Addition Text 20
Additional Number 1	Additional Number 2	Additional Number 3	Additional Number 4
Additional Number 5	Additional Number 6	Additional Number 7	Additional Number 8
Additional Number 9	Additional Number 10	Additional Number 11	Additional Number 12
Additional Number 13	Additional Number 14	Additional Number 15	Additional Number 16
Additional Number 17	Additional Number 18	Additional Number 19	Additional Number 20
Additional Date 1	Additional Date 2	Additional Date 3	Additional Date 4
Additional Date 5	Additional Date 6	Additional Date 7	Additional Date 8
Additional Date 9	Additional Date 10	Additional Date 11	Additional Date 12
Additional Date 13	Additional Date 14	Additional Date 15	Additional Date 16
Additional Date 17	Additional Date 18	Additional Date 19	Additional Date 20
Additional Flag 1 ☐ Yes	Additional Flag 2 ☐ Yes	Additional Flag 3 ☐ Yes	Additional Flag 4 ☐ Yes
Additional Flag 5 ☐ Yes	Additional Flag 6 ☐ Yes	Additional Flag 7 ☐ Yes	Additional Flag 8 ☐ Yes
Additional Flag 9 ☐ Yes	Additional Flag 10 ☐ Yes	Additional Flag 11 ☐ Yes	Additional Flag 12 ☐ Yes
Additional Flag 13 ☐ Yes	Additional Flag 14 ☐ Yes	Additional Flag 15 ☐ Yes	Additional Flag 16 ☐ Yes
Additional Flag 17 ☐ Yes	Additional Flag 18 ☐ Yes	Additional Flag 19 ☐ Yes	Additional Flag 20 ☐ Yes

> Monitoring Information Details

> Formula Details

Cancel Create

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

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

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

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

For field level information, refer the following tables.

Table 11-1 Covenant Details - Field Description

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

Figure 11-3 Covenant Details

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

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

Figure 11-4 Monitoring Information

Monitoring Information Details

Select

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

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

Figure 11-5 Formula Details

Formula Details

Formula
(OR)

Target Type: Ratio

Target Condition: Between

Target From value: 10

Target To value: 20

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

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

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

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

Note

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

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

Figure 11-6 Schedule Details
Figure 11-7 Revised Target

For more information on fields, refer to the field description table below.

Table 11-5 Revised Target

Field	Description
Start Date	Specify the end date.
End Date	Specify the start date.
Revised Target Value	Specify the revision target value to be revised for the selection revision period.
Is waived?	Specify the waive to schedules which is under the given revision date range.

Figure 11-8 Others

Others

Compliance Status
☐ Met ☐ Breached

Covenant Status
 Select Waiver Status

Last Check Value
 Last Checked Value

Remarks

Table 11-6 Covenant Details - Others - Field Description

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

4. Click **Create**.

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

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

12

Appendix II

12.1 Annexure II

Procedure to add and manage documents.

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

The **Document Details** window is displayed.

Figure 12-1 Document Details

The screenshot shows a window titled "Document" with a close button (X) in the top right corner. The window contains several input fields and a file upload area. The fields are arranged in two columns. The left column includes "Document Type" (a dropdown menu with "Closure Documents" selected), "Document Title" (a text input field with "Facility Payment Bills"), and "Remarks" (a text input field with "Paid"). The right column includes "Document Code" (a dropdown menu with "Closure Documents" selected), "Document Description" (a large text input field), and "Document Expiry Date" (a date input field with "Mar 21, 2020" and a calendar icon). Below these fields is a dashed box containing the text "Drop files here or click to select". Underneath this box, it says "Selected files: [\"pdf-PDF-Invoice3.pdf\"]". At the bottom right of the window is a green "Upload" button.

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

Table 12-1 Document Details - Field Description

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

Note

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

3. Click **Upload**.

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

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