

Oracle® Banking Credit Facilities Process Management Collateral Release User Guide



Release 14.8.1.0.0
G41999-01
October 2025

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Preface

1.1 About this Guide

A brief introduction to the Collateral Release User Guide.

This guide helps you get familiar with the Collateral Release process in OBCFPM to release customer collaterals in bank's charge.

1.2 Audience

Audience of Collateral Release User Guide.

This guide is intended for the Credit Reviewer responsible for releasing customer collaterals based on the status of collateral and its associated entities.

1.3 Common Icons in OBCFPM

List of icons commonly used in OBCFPM for quick reference.

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

Table 1-1 Common Icons

Icons	Purpose
Figure 1-1 Add Icon 	To add new record.
Figure 1-2 Edit 	To modify existing record.

Table 1-1 (Cont.) Common Icons

Icons	Purpose
Figure 1-3 View 	To view existing record.
Figure 1-4 Delete 	To delete a record.
Figure 1-5 Calender 	To pick start or end date.
Figure 1-6 Screen Layout 	To change the screen layout to list view.
Figure 1-7 Screen Layout to Grid View 	To change the screen layout to grid view.

Table 1-1 (Cont.) Common Icons

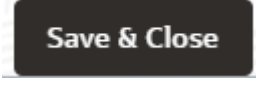
Icons	Purpose
Figure 1-8 View, Edit, and Record 	To view, edit, and delete a record..
Figure 1-9 Hold 	To hold the process.
Figure 1-10 Back 	To go back to the previous screen.
Figure 1-11 Next 	To go to the next data segment.
Figure 1-12 Save and Close 	To save and close the record.

Table 1-1 (Cont.) Common Icons

Icons	Purpose
Figure 1-13 Cancel 	To cancel the record.
Figure 1-14 Submit 	To submit the record.
Figure 1-15 Screen Layout to Tree View 	To change the screen layout to tree view.

2

Introduction

2.1 About Collateral Release Process

A brief introduction to the Collateral Release process.

Banks initiate Collateral Release process when the collateral amount or the contracts/loans associated with the collateral is fully liquidated. In OBCFPM, this process can be triggered automatically by the back office system as well as manually by the Credit Reviewer. Once the collateral release task is initiated, the task is available in the Free Tasks queue. The authorized user can acquire the task and perform release operation.

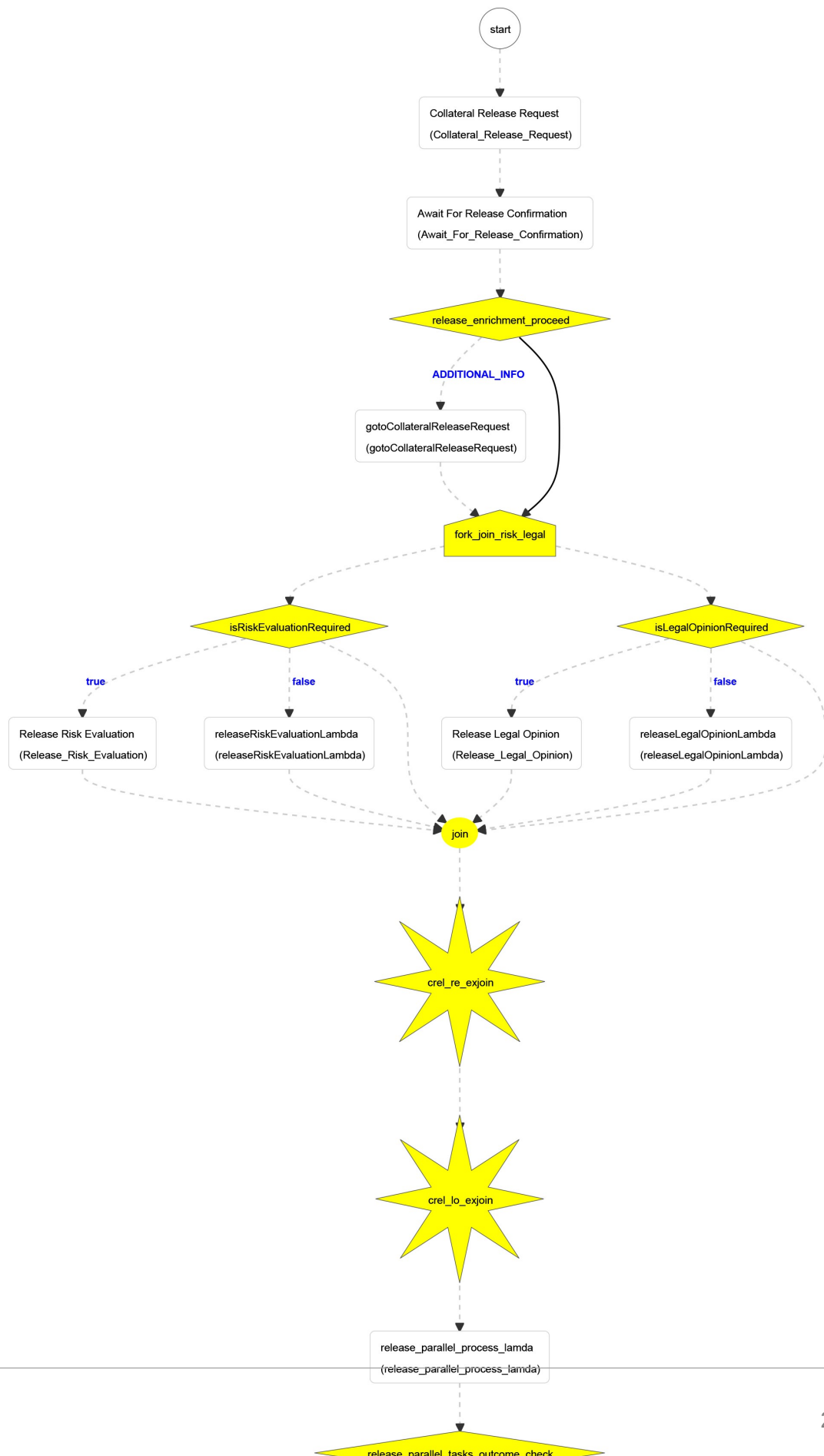
In case the underlying contracts are not fully liquidated during manual initiation of Collateral Release process, the Credit Reviewer must send the release application to the Await for Release Confirmation stage.

The Collateral Release Process can be calculated in the following ways:

- **Full Release:** A full release of collateral is a formal document confirming that a borrower has fully repaid their secured loan, and the lender no longer holds any legal claim over the asset used as collateral. It marks the completion of the loan agreement and the removal of any liens, allowing the borrower to regain full ownership of the collateral. This document is often issued for assets like vehicles or real estate and must sometimes be recorded with local authorities to update public records. It provides legal proof that the debt obligation has been satisfied, freeing the asset from any encumbrance. The lender only issues this release once the loan is paid in full and all terms of the agreement have been met. It's a critical document that protects the borrower from future claims and clears the path for clean title transfer. Overall, a full release of collateral represents the final step in closing a secured credit arrangement and restoring complete ownership to the borrower.
- **Partial Release:** The Partial Release of Collateral Letter is a legal document typically used in the context of a loan or a financial arrangement involving the use of Collateral. This letter is issued when the borrower has fulfilled a portion of their loan obligation or met certain pre-determined conditions specified in the loan agreement. The purpose of this letter is to formally intimate the release of a specific portion or type of Collateral that was pledged/lien/hypothecated/ mortgaged as security for the loan. This letter will generally outline the relevant details, such as the names and addresses of the borrower and the lender, the loan agreement reference, and a description of the Collateral being released. This letter serves to protect the interest of both parties by documenting the agreement to release a portion of the Collateral. It provides clarity and helps prevent any potential disputes or misunderstanding that may arise in the future.

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

Figure 2-1 Process Flow Diagram



3

Collateral Release Request

3.1 Collateral Release Request

Detailed information about the Collateral Release Request stage in the Collateral Release process.

This stage/task is generated once the Collateral Release process is initiated. In this stage, the collateral details and the collateral linkage details are displayed for reference. As part of release request, the Credit Reviewer must capture the collateral release details as well as the details of customer who is the recipient of collateral.

3.2 Release Request

Information on the Release Request data segment in the Collateral Release Request stage.

This data segment allows to capture the release details and the receiver details for the collateral.

1. To launch **Collateral Release Request - Release Request** screen, navigate to Collaterals > Release from the left menu.

The **Release Initiation** screen is displayed.

Figure 3-1 Release Initiation

The screenshot shows the 'Release Initiation' screen. On the left is a dark blue sidebar menu with a search bar at the top. The menu items are: Collaterals, Collateral 360, Collateral Pool, Collateral Summary, Eligibility Check, Evaluation, Insurance, Insurance Claim Management, Liquidation, Perfection, and Release (which is highlighted). The main content area is titled 'Release' and contains several input fields and buttons. At the top, there are four fields: 'Select Customer' (with a search icon), 'Collateral ID' (with a search icon and a 'Required' label below it), 'Collateral Type' (a dropdown menu), and 'Collateral Category' (a dropdown menu). Below these fields are 'Reset' and 'Fetch' buttons. Further down, there are 'Application Priority' buttons (Low, Medium, High) and an 'Application Date' field (showing 'March 30, 2018' with a calendar icon). At the bottom right, there are 'Initiate Release' and 'Submit and Enrich' buttons, followed by a small icon of a document with a checkmark.

2. **Fetch** the required collateral.

You can specify collateral details in any or all of the below fields to fetch the collateral record.

- Selected Customer
- Collateral ID
- Collateral Type

- Collateral Category
3. Select the required collateral from search result and click **Initiate Release**.
The Collateral Release Request task is generated and listed in the Free Tasks queue.
 4. Navigate to Tasks > Free Tasks from the left menu.

Figure 3-2 Free Task

Menu Item Search...

Tasks

Free Tasks

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
☐	Acquire and Edit	Low	Credit Origination	APP242354024	APP242354024	Proposal Initiation	1
☒	Acquire and Edit	Low	Collateral Release	APP242354023	APP242354023	Collateral Release Request	1
☐	Acquire and Edit	Low	Credit Origination	APP242354022	APP242354022	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354021	APP242354021	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354020	APP242354020	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354019	APP242354019	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354018	APP242354018	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354017	APP242354017	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354016	APP242354016	Proposal Initiation	1

Page 1 of 2540 (1 - 20 of 50789 items)

5. **Acquire & Edit** the required Collateral Release Request task.

Figure 3-3 Collateral Release Request - Release Request

Collateral Release - Collateral Release Request

Release Request

Property

Collateral Facility Linkage

Comments

Release Info

Collateral ID: COL231153025

Collateral Value: USD 0.00

Customer ID: 00010810

Reason For Release: Settled

Document Hand-over To:

Bank Recommendation:

Collateral Currency: USD

Bank Value: USD 0.00

Customer Name: THINKPAD LTD

Release Request Date: November 8, 2024

Document Collection Location:

Recommendation:

Agreed Collateral Value:

Bank Haircut: 20%

Release type:

Document Hand-over Type: POST

Expected Release date:

Confirmation Reference Number:

Audit

Cancel Hold Save & Close Next

6. In the above screen, specify the **Release Info** and **Receiver Details** in respective sections.

For field level information, refer the following tables.

Table 3-1 Release Request - Release Info - Field Description

Field	Description
Collateral ID	ID of the collateral selected for release is displayed.
Collateral Currency	Currency of the collateral selected for release is displayed.
Collateral Value	Value of the collateral selected for release is displayed.
Customer ID	ID of the customer to whom the collateral belongs is displayed.
Customer Name	Name of the customer to whom the collateral belongs is displayed.
Release Type	Select the release type from the drop-down list. The available options are: • Full Release of Collateral • Partial Release of Collateral
Reason for Release	Select the Reason for Release from the drop down list. The options available include but are not limited to: • Collateral Delink • Settled • Release Only
Release Request Date	Specify the collateral Release Request Date .
Document Hand-over Type	Select the Document Hand-over Type option from the drop down list. The options available are: • POST • IN_PERSON
Document Hand-over To	Specify the name of person to whom the collateral documents must be handed over.
Document Collection Location	Specify the Document Collection Location .
Expected Release Date	Specify the Expected Release Date for collateral.
Bank Recommendation	Capture Bank Recommendation for release, if any.
Recommendation	Select the release Recommendation from the drop down list. The options available are: • Reduced Facility • Additional Collateral • Additional Facility • Waived Additional Facility • Waived Additional Collateral

Table 3-2 Release Request - Receiver Details - Field Description

Field	Description
Receiver Name	Specify the collateral documents Receiver Name .
House/Building	Specify the receiver's House/Building name.
Street	Specify the Street in which the receiver's House/Building is located.
Locality	Specify the Locality of the receiver's House/Building .
Landmark	Specify the Landmark for the receiver's House/Building .

Table 3-2 (Cont.) Release Request - Receiver Details - Field Description

Field	Description
Area	Specify the Area in which the receiver's House/Building is located.
City	Specify the City in which the receiver's House/Building is located.
State	Specify the State in which the receiver's House/Building is located.
Zip-Code	Specify the Zip-Code of the receiver's location.
Country	Specify the Country in which the receiver's House/Building is located.

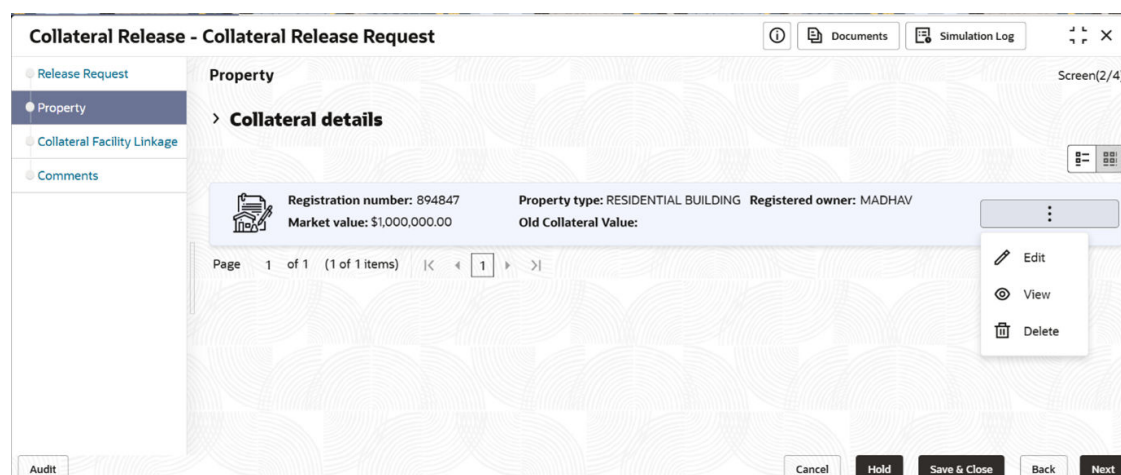
7. Click **Next**.

3.3 Property

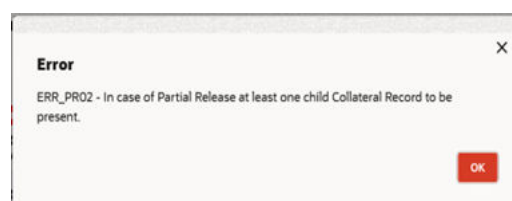
Information on the Property data segment in Collateral Release Request stage.

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

Upon clicking **Next** in the **Collateral Release Request - Release Request** screen, the Collateral Type data segment is displayed based on the collateral selected for release.

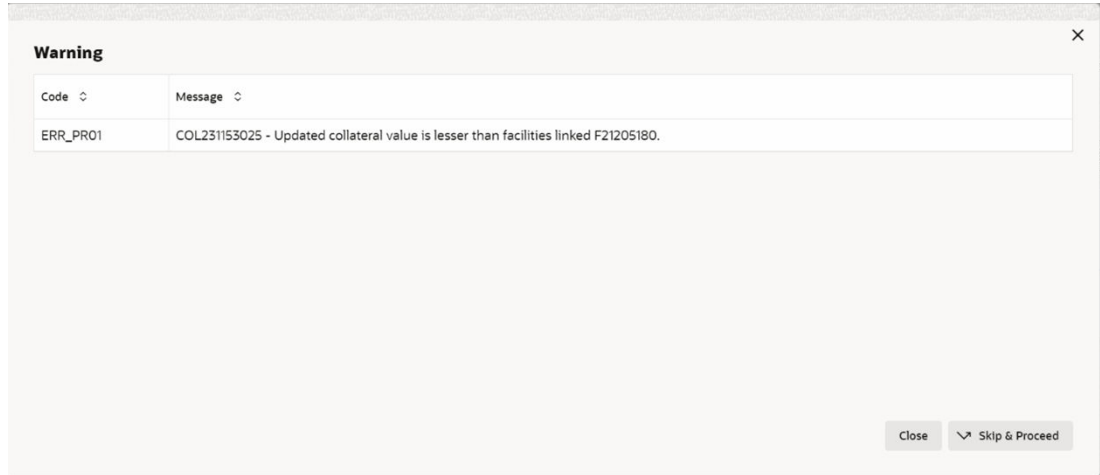
Figure 3-4 Collateral Release Request - Property

To modify the collateral details, click the action icon in the collateral record and select **Edit**. In the Event, if there are multiple Child Collaterals available in the Collateral, then User will be able to mark either one or more child record for release. However, in case of Partial release, there will be a Validation that at least one Child record to be present in the Collateral. This validation will not be applicable for Full Release of Collateral.

Figure 3-5 Error

In case of Partial Collateral Release, if the Linked Facility Amount is greater than the selected linked Collateral Amount either singly or along with other Collateral, then system will provide a Warning message to the User and the User should be able to take appropriate decision.

Figure 3-6 Warning

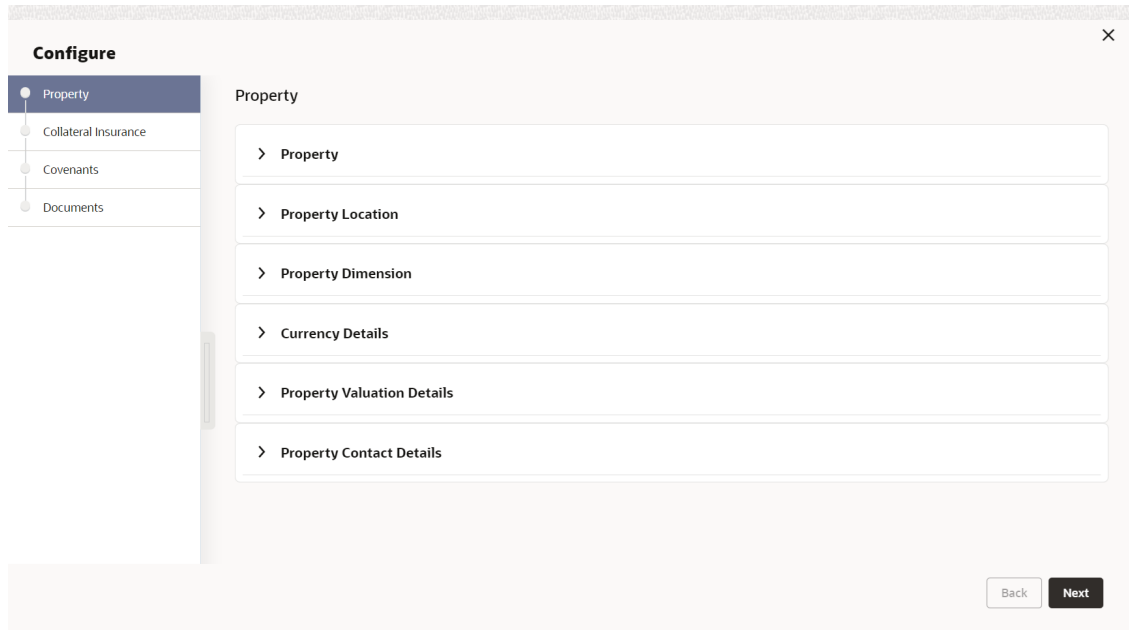


A warning dialog box titled "Warning" with a close button (X) in the top right corner. It contains a table with two columns: "Code" and "Message". The table has one row with the code "ERR_PRO1" and the message "COL231153025 - Updated collateral value is lesser than facilities linked F21205180." At the bottom right, there are two buttons: "Close" and "Skip & Proceed".

Code	Message
ERR_PRO1	COL231153025 - Updated collateral value is lesser than facilities linked F21205180.

The **Collateral Release Request - Configure - Property** screen is displayed.

Figure 3-7 Collateral Release Request - Configure - Property



The "Configure" screen for "Property" configuration. It features a sidebar with a vertical list of options: "Property", "Collateral Insurance", "Covenants", and "Documents". The "Property" option is selected and highlighted. The main content area is titled "Property" and contains a list of expandable sections: "Property", "Property Location", "Property Dimension", "Currency Details", "Property Valuation Details", and "Property Contact Details". At the bottom right, there are "Back" and "Next" buttons.



Note:

For information on actions that can be performed in the above screen, refer **Data Enrichment - Property** topic in the Collateral Review User Guide.

**Note:**

For full release of collateral, the User will not be able to Edit or Modify the Collateral record.

For partial release of collateral, the User will be able to Edit or Modify the Collateral record.

3.4 Collateral Facility Linkage

This topic describes the systematic information on the Collateral Facility Linkage data segment in the Collateral Release Request stage.

This data segment displays the following details for the collateral selected for release. Upon clicking **Next** in the **Collateral Release - Collateral Facility Linkage** screen, the Linkage Details data segment is displayed.

Figure 3-8 Collateral Release - Collateral Facility Linkage Details

Collateral Release - Collateral Release Request

Collateral Facility Linkage

Screen(3/4)

Collateral facility linkage
0% Linked percentage 100% Available percentage \$0.00 Linked amount \$60,000.00 Available amount

Type to filter

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

Page 1 of 0 (1 - 0 of 0 items)

Audit Cancel Hold Save & Close Back Next

- Click **Next**.

3.5 Comments

Information on the Comments data segment in the Collateral Release Request stage.

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

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

Figure 3-9 Collateral Release Request - Comments

The screenshot shows a web application window titled "Collateral Release - Collateral Release Request". On the left is a sidebar with a tree view containing "Release Request", "Property", "Collateral Facility Linkage", and "Comments" (which is selected). The main area is titled "Comments" and contains a large text input box with the placeholder "Enter text here...". Above the input box is a rich text editor toolbar with a font size dropdown set to "A" and a "- size -" label. To the right of the input box is a "Post" button. Below the input box is a message "No items to display." At the bottom of the window are several buttons: "Audit", "Cancel", "Hold", "Save & Close", "Back", and "Submit". The top right corner of the window shows "Screen(4/4)".

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

Figure 3-10 Checklist

The screenshot shows a "Checklist" window with a close button (X) in the top right corner. The main content area displays "No items to display." Below this is a pagination bar showing "Page 1 (0 of 0 items)" and navigation controls: "<|<" followed by a box containing "1" and ">|>". At the bottom left, there is an "Outcome" label next to a dropdown menu currently showing "Proceed". At the bottom right is a "Submit" button.

 Note:

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

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

The application is moved to the next stage.

4

Await for Release Confirmation

4.1 Await for Release Confirmation

Detailed information about the Await for Release Confirmation stage in the Collateral Release process.

Once the collateral release request is captured and the application is sent to Await for Release Confirmation stage, the Credit Reviewer must check the status of underlying contracts/loans and utilization of the collateral. If the underlying contracts/loans are fully liquidated, the action to be taken post release of the collateral must be captured and the application must be submitted to the next stage.

4.2 Release Request

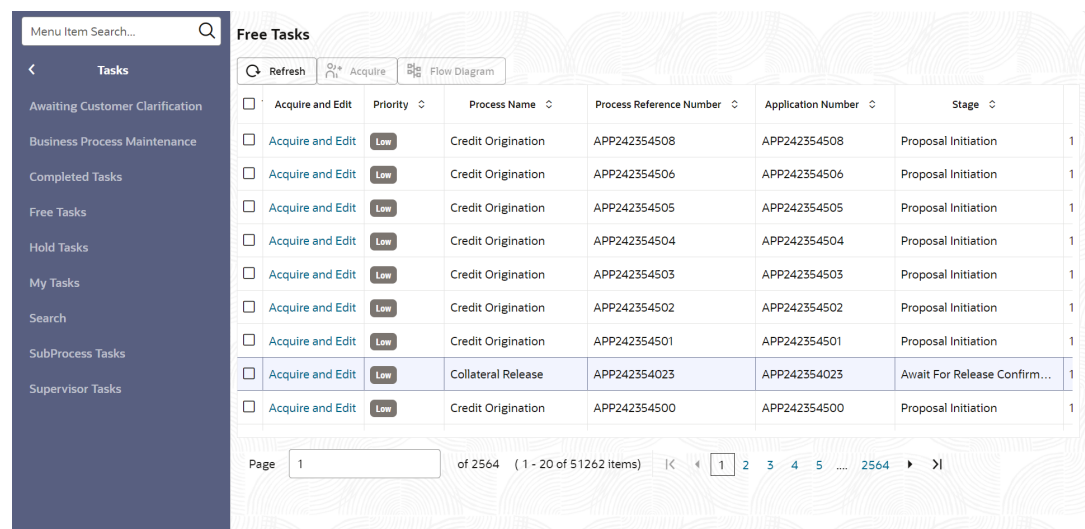
Information on the Release Request data segment in the Await for Release Confirmation stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

1. To launch **Await for Release Confirmation - Release Request** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 4-1 Free Task



	Menu Item Search...	Free Tasks
		Refresh Acquire Edit Flow Diagram
		Priority Process Name Process Reference Number Application Number Stage
☐	Acquire and Edit	Low Credit Origination APP242354508 APP242354508 Proposal Initiation 1
☐	Acquire and Edit	Low Credit Origination APP242354506 APP242354506 Proposal Initiation 1
☐	Acquire and Edit	Low Credit Origination APP242354505 APP242354505 Proposal Initiation 1
☐	Acquire and Edit	Low Credit Origination APP242354504 APP242354504 Proposal Initiation 1
☐	Acquire and Edit	Low Credit Origination APP242354503 APP242354503 Proposal Initiation 1
☐	Acquire and Edit	Low Credit Origination APP242354502 APP242354502 Proposal Initiation 1
☐	Acquire and Edit	Low Credit Origination APP242354501 APP242354501 Proposal Initiation 1
☐	Acquire and Edit	Low Collateral Release APP242354023 APP242354023 Await For Release Confirm... 1
☐	Acquire and Edit	Low Credit Origination APP242354500 APP242354500 Proposal Initiation 1

Page 1 of 2564 (1 - 20 of 51262 items) 1 2 3 4 5 ... 2564

2. **Acquire & Edit** the required Await for Release Confirmation task.

Figure 4-2 Await for Release Confirmation - Release Request

The screenshot shows the 'Release Request' tab of the 'Collateral Release - Await For Release Confirmation' screen. The interface is divided into two main sections: 'Release Info' and 'Receiver Details'.

Release Info:

Field	Value
Application Branch	000
Collateral ID	COL241918361
Collateral Value	USD 500,000.00
Customer ID	00010810
Release Request Date	September 21, 2019
Document Collection Location	Bank
Recommendation	Waived Additional Facility
Application Category	Release
Collateral Currency	USD
Bank Value	USD 400,000.00
Customer Name	Axon Automobiles Pvt Ltd
Document Hand-over Type	POST
Expected Release date	January 26, 2024
Confirmation Reference Number	45577844
Application Date	January 23, 2024
Agreed Collateral Value	USD 500,000.00
Bank Haircut	20%
Reason For Release	Settled
Document Hand-over To	John
Bank Recommendation	

Receiver Details:

Field	Value
Receiver Name	John
Street	Woodridge Lane
Landmark	Carl Park
City	Memphis
Zip Code	38127
House/Building	77
Locality	Tower Bridge
Area	Carl Park
State	Tennessee
Country	US

Buttons at the bottom: Audit, Cancel, Hold, Save & Close, Next.

3. View the release request details and click **Next**.

4.3 Comments

Information on the Comments data segment in the Await for Release Confirmation stage.

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

Upon clicking **Next** in the **Await for Release Confirmation - Release Request** screen, the Comments data segment is displayed.

Figure 4-3 Await for Release Confirmation - Comments

The screenshot shows the 'Comments' tab of the 'Collateral Release - Await For Release Confirmation' screen. The interface includes a rich text editor for posting comments.

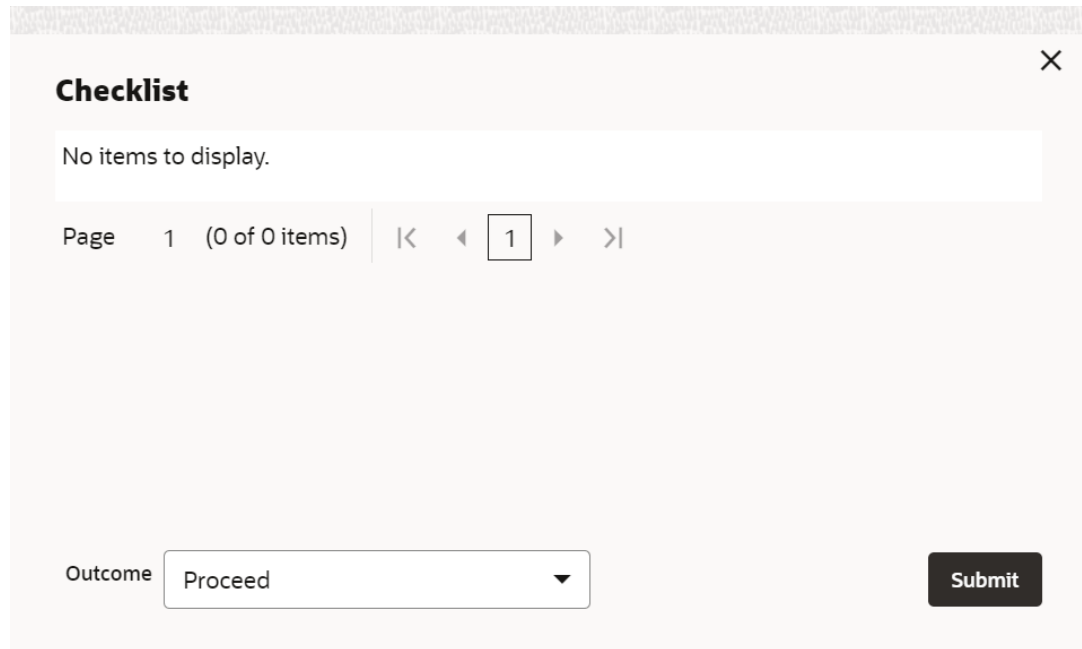
Comments Section:

- Rich text editor with toolbar (Bold, Italic, Underline, Text Color, Background Color, Bulleted List, Numbered List, Indent, Outdent, Link, Unlink, H1, H2, etc.).
- Placeholder text: "Enter text here..."
- Post button.
- Message: "No items to display."

Buttons at the bottom: Audit, Cancel, Hold, Save & Close, Back, Submit.

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

Figure 4-4 Checklist



Checklist [X]

No items to display.

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

Outcome: Proceed ▼

Submit

 Note:

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

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

The following options are available in the **Outcome** drop down list.

- PROCEED
- ADDITIONAL_INFO

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

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

5

Risk Evaluation

5.1 Risk Evaluation

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

In this stage, the Risk Officer must capture the risk evaluation comments after reviewing the collateral and its documents and analyzing the bank's exposure.

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

- Summary
- Release Information
- Release Risk Evaluation
- Comments

5.2 Summary

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

In the Summary data segment, the following collateral details captured as part of Collateral Perfection or Review process are displayed.

- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Charge
- 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.

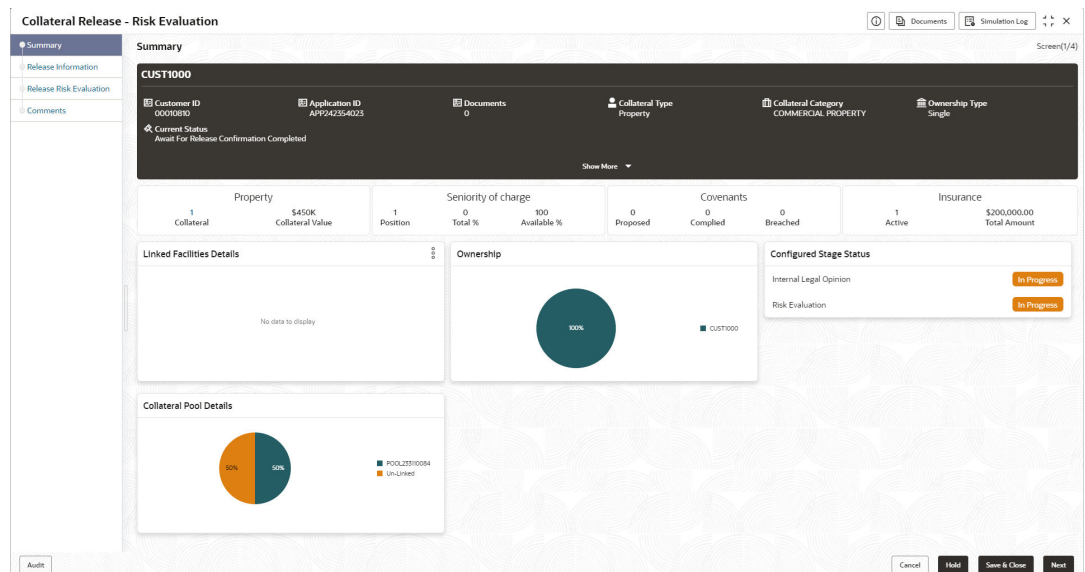
The **Free Tasks** screen is displayed.

Figure 5-1 Free Task

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
☐	Acquire and Edit	Low	Credit Origination	APP242354523	APP242354523	Proposal Initiation	1
☐	Acquire and Edit	Low	Post Sanction Process	APP242354513	APP242354513	Business Head Review	2
☐	Acquire and Edit	Low	Credit Origination	APP242354522	APP242354522	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354521	APP242354521	Proposal Initiation	1
☐	Acquire and Edit	Low	Collateral Release	APP242354023	APP242354023	Risk Evaluation	1
☐	Acquire and Edit	Low	Collateral Release	APP242354023	APP242354023	Legal Opinion	1
☐	Acquire and Edit	Low	Credit Origination	APP242354520	APP242354520	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354519	APP242354519	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354518	APP242354518	Proposal Initiation	1

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

Figure 5-2 Risk Evaluation - Summary



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

5.3 Release Information

Information on the Release Information data segment in the Risk Evaluation stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

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

Figure 5-3 Risk Evaluation - Release Information

Collateral Release - Risk Evaluation		
Screen(2/4)		
Release Information		
Basic Info		
Collateral ID	Collateral Currency	Agreed Collateral Value
COL241918361	USD	USD 500,000.00
Collateral Value	Bank Value	Bank Haircut
USD 500,000.00	USD 400,000.00	20%
Customer Name	Customer ID	
Axon Automobiles Pvt Ltd	00010810	
Release Information		
Reason For Release	Release Request Date	Recommendation
Settled	September 21, 2019	Waived Additional Facility
Document Collection Location	Document Hand-over Type	Document Hand-over To
Bank	POST	John
Confirmation Reference No	Bank Recommendation	
45577844		

View the release request details and click **Next**.

5.4 Release Risk Evaluation

Procedure to add risk evaluation comment for collateral release.

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

Figure 5-4 Risk Evaluation - Release Risk Evaluation

Collateral Release - Risk Evaluation		
Screen(3/4)		
Release Risk Evaluation		
Reason For Release	Release Request Date	Recommendation
Settled	September 21, 2019	Waived Additional Facility
Document Collection Location	Document Handover Type	Document Handover To
Bank	POST	John
Risk Evaluation Date	Risk Comments	
September 21, 2019	Proceed	

In the Release Risk Evaluation data segment, the following details are displayed.

- Reason for Release
 - Release Request Date
 - Recommendation
 - Document Collection Location
 - Document Hand-over Type
 - Document Hand-over To
1. Specify the **Risk Evaluation Date**.
 2. Capture the **Risk Comments** for collateral release.
 3. Click **Next**.

5.5 Comments

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

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

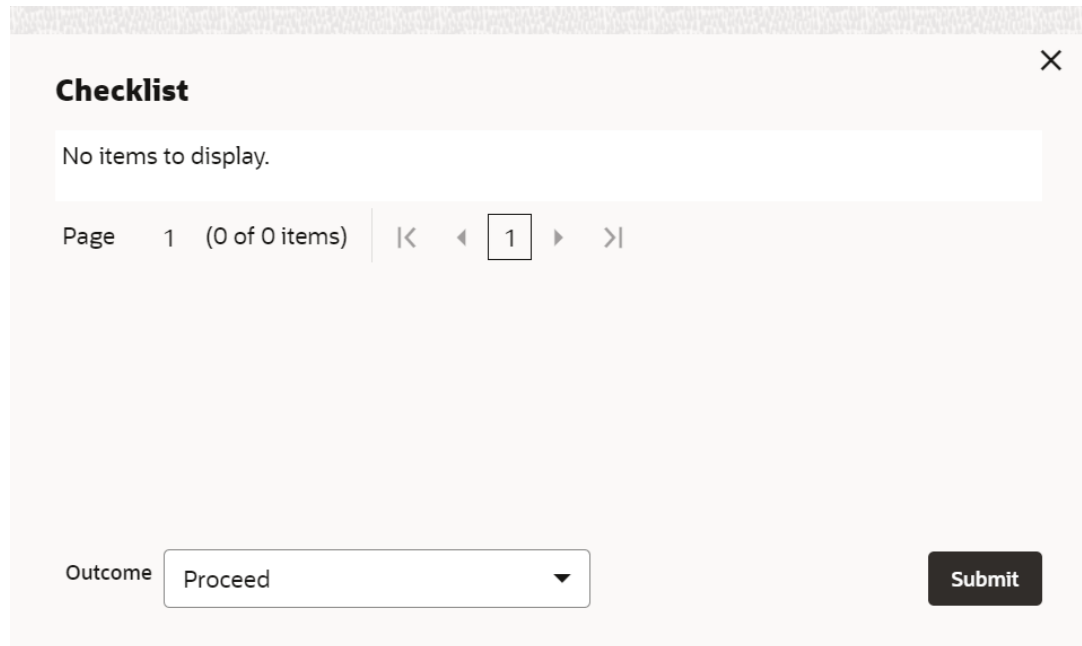
Upon clicking **Next** in the **Risk Evaluation - Release Risk Evaluation** screen, the Comments data segment is displayed.

Figure 5-5 Risk Evaluation - Comments

The screenshot displays the 'Collateral Release - Risk Evaluation' application window. On the left, a sidebar contains a navigation menu with 'Summary', 'Release Information', 'Release Risk Evaluation', and 'Comments' (the active tab). The main area is titled 'Comments' and shows a text input field with a placeholder 'Enter text here...'. Above the input field is a rich text editor toolbar with various icons for text formatting (bold, italic, underline, font color, background color, bulleted list, numbered list, link, unlink, indent, outdent, decrease indent, increase indent, undo, redo) and a font size dropdown. Below the input field, there is a 'Post' button. At the bottom of the main area, a message states 'No items to display.' The bottom of the window features a footer with buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Submit'. The top right corner of the window shows 'Screen(4/4)'.

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 5-6 Checklist



Checklist X

No items to display.

Page 1 (0 of 0 items) |< ◀ 1 ▶ >|

Outcome Proceed ▼

Submit

 Note:

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

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the 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 back to the previous stage after completion of all the parallel stages.

6

Legal Opinion

6.1 Legal Opinion

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

In this stage, the Legal Officer in the bank must capture their legal opinion for collateral release after reviewing the collateral summary and the release information.

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

- Summary
- Release Information
- Release Legal Opinion
- Comments

6.2 Summary

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

In the Summary data segment, the following collateral details captured as part of Collateral Perfection or Review process are displayed.

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



Note:

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

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

The **Free Tasks** screen is displayed.

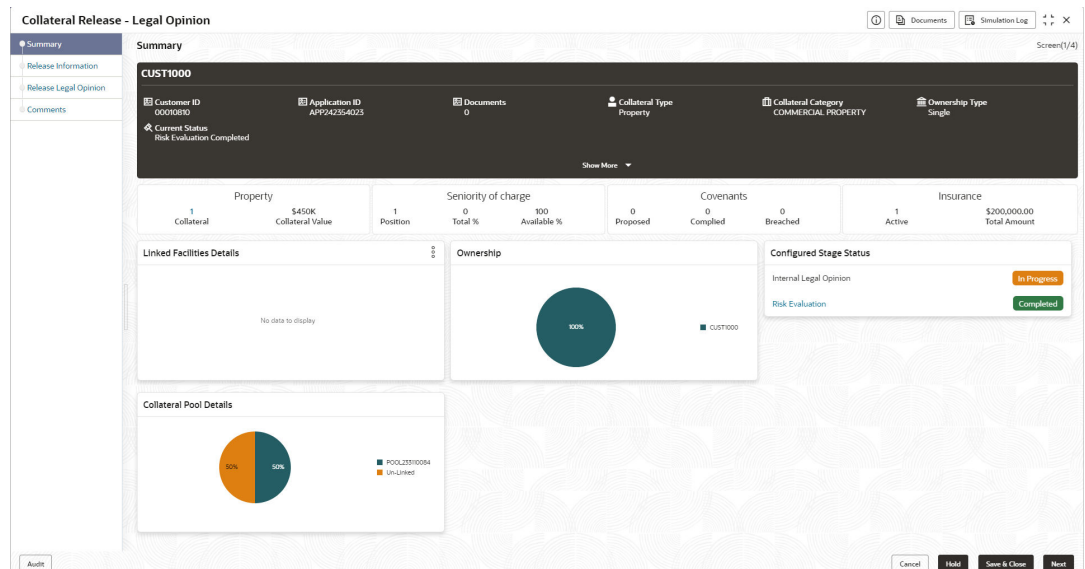
Figure 6-1 Free Task

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
☐	Acquire and Edit	Low	Credit Origination	APP242354526	APP242354526	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354525	APP242354525	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354524	APP242354524	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354523	APP242354523	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354522	APP242354522	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354521	APP242354521	Proposal Initiation	1
☐	Acquire and Edit	Low	Collateral Release	APP242354023	APP242354023	Legal Opinion	1
☐	Acquire and Edit	Low	Credit Origination	APP242354520	APP242354520	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354519	APP242354519	Proposal Initiation	1

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

Figure 6-2 Legal Opinion - Summary



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

6.3 Release Information

Information on the Release Information data segment in the Legal Opinion stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

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

Figure 6-3 Legal Opinion - Release Information

Collateral Release - Legal Opinion		
Screen(2/4)		
Release Information		
Basic Info		
Collateral ID	Collateral Currency	Agreed Collateral Value
COL241918361	USD	USD 500,000.00
Collateral Value	Bank Value	Bank Haircut
USD 500,000.00	USD 400,000.00	20%
Customer Name	Customer ID	
Axon Automobiles Pvt Ltd	00010810	
Release Information		
Reason For Release	Release Request Date	Recommendation
Settled	September 21, 2019	Waived Additional Facility
Document Collection Location	Document Hand-over Type	Document Hand-over To
Bank	POST	John
Confirmation Reference No	Bank Recommendation	
45577844		

View the release request details and click **Next**.

6.4 Release Legal Opinion

Procedure to capture legal opinion for the collateral release.

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

Figure 6-4 Legal Opinion - Release Legal Opinion

Collateral Release - Legal Opinion		
Screen(3/4)		
Release Legal Opinion		
Reason For Release	Release Request Date	Recommendation
Settled	September 21, 2019	Waived Additional Facility
Document Collection Location	Document Hand-over Type	Document Hand-over To
Bank	POST	John
Expected Release Date	Legal Opinion Date	Legal Remarks
January 26, 2024	September 12, 2019	Approved

In the Release Legal Opinion data segment, the following details are displayed.

- Reason for Release
- Release Request Date
- Recommendation

- Document Collection Location
 - Document Hand-over Type
 - Document Hand-over To
 - Expected Release Date
1. Specify the **Legal Opinion Date**.
 2. Capture the **Legal Remarks** for the collateral.
 3. Click **Next**.

6.5 Comments

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

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

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

Figure 6-5 Legal Opinion - Comments

The screenshot displays the 'Collateral Release - Legal Opinion' application window. On the left, a sidebar contains a navigation menu with 'Summary', 'Release Information', 'Release Legal Opinion', and 'Comments' (the active tab). The main content area is titled 'Comments' and features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and a 'Post' button. Below the editor is a message box stating 'No items to display.' At the bottom of the window, there is a row of buttons: 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Submit'.

1. 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 6-6 Checklist

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

 Note:

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

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

The options available in the **Outcome** drop down list are:

- PROCEED
- ADDITIONAL INFO

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

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

7

Approval

7.1 Approval

Detailed information about the Approval stage in Collateral Release process.

In this stage, the Credit Approver in bank must review the collateral details along with the Legal Opinion from Legal department and the Risk Comments from Risk department and take necessary action to approve or reject the Collateral release application.

The following data segments are available in the Approval stage:

- Release Approval
- Property
- Document Safekeeping
- Linkage Details
- Comments

7.2 Release Approval

Information on the Release Approval data segment in the Approval stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

1. To launch **Approval - Release Approval** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 7-1 Free Task

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
☐	Acquire and Edit	Low	Collateral Release	APP242354023	APP242354023	Approval	1
☐	Acquire and Edit	Low	Credit Origination	APP242354534	APP242354534	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354533	APP242354533	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354532	APP242354532	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354531	APP242354531	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354530	APP242354530	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354529	APP242354529	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354528	APP242354528	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP242354527	APP242354527	Proposal Initiation	1

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

Figure 7-2 Approval - Release Approval

Collateral Release - Approval

Release Approval

Collateral ID: COL241918361

Collateral Value: USD

Customer ID: 00010810

Release Request Date: September 21, 2019

Document Collection Location: Bank

Recommendation: Waived Additional Facility

Collateral Currency: USD

Bank Value: USD 500,000.00

Customer Name: Axon Automobiles Pvt Ltd

Document Hand-over Type: POST

Expected Release date: January 20, 2024

Reason For Release: Settled

Document Hand-over To: John

Bank Recommendation: Bank Recommendation

Receiver Details

Receiver Name: John

Street: Woodridge Lane

Landmark: Carl Park

City: Memphis

Zip-Code: 38127

House/Building: 77

Locality: Tower Bridge

Area: Carl Park

State: Tennessee

Country: US

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

3. View the release request details and click **Next**.

7.3 Property

Information on the Property data segment in the Approval stage.

The Property data segment appears in the Approval stage in case the type of collateral selected for release is Property. If the selected collateral is of different type like Vehicle, Vehicle data segment appears instead of Property.

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

Figure 7-3 Approval - Property

The screenshot shows the 'Collateral Release - Approval' interface. On the left, a sidebar contains 'Release Approval', 'Property', 'Linkage Details', and 'Comments'. The main area is titled 'Property' and shows 'Collateral details' with a table of four items: 'COL241918361 Collateral ID', 'Property Collateral Type', 'USD Collateral Currency', and '\$450,000.00 Total Value'. Below this is a list of collateral records with a plus icon to add more. The first record shows 'Registration number: TNSCI23', 'Market value: \$450,000.00', and 'Property type: COMMERCIAL BUILDING Registered owner: John'. A context menu with 'Edit', 'View', and 'Delete' options is open over the record. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

You can **Edit**, **View**, and **Delete** the collateral details before approving or rejecting the collateral release application, if required.

1. Click the action icon in the collateral record and select the required option.
Upon clicking Edit or View, the **Approval - Configure - Collateral Type** screen is displayed in Edit or View only mode, respectively.

Figure 7-4 Approval - Configure - Property

The screenshot shows the 'Configure' screen for property details. On the left, a sidebar contains 'Property', 'Collateral Insurance', 'Covenants', and 'Documents'. The main area is titled 'Property' and contains a list of expandable sections: 'Property', 'Property Location', 'Property Dimension', 'Currency Details', 'Property Valuation Details', and 'Property Contact Details'. At the bottom right, there are 'Back' and 'Next' buttons.

Note:

For information on modifying collateral details, refer Collateral Evaluation User Guide.

2. After performing necessary actions in the **Approval - Property** screen, click **Next**.

7.4 Linkage Details

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

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

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

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

Figure 7-5 Approval - Linkage Details

Collateral Release - Approval Screen(3/4)

Linkage Details

Linked Facilities Linked Collateral Pool Utilization details

Existing Linkages Details

Collateral Code	Collateral Currency	Line Code	Line Serial	Line Currency	Linked Percentage	Linked Amount
No data to display.						

Proposed Linkage Details

Collateral Code	Collateral Currency	Line Code	Line Serial	Line Currency	Linked Percentage	Linked Amount
No data to display.						

Audit Cancel Hold Save & Close Back Next

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

7.5 Comments

Information on 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 - Linkage Details** screen, the Comments data segment is displayed.

Figure 7-6 Approval - Comments

The screenshot shows a web application window titled "Collateral Release - Approval". On the left is a sidebar with a navigation menu containing "Release Approval", "Property", "Linkage Details", and "Comments" (which is selected). The main area is titled "Comments" and contains a rich text editor with a toolbar (bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, indent, outdent, undo, redo) and a text input area with the placeholder "Enter text here...". Below the editor is a "Post" button. Underneath the post area, a message states "No items to display." At the bottom of the window, there is an "Audit" button on the left and a group of buttons on the right: "Cancel", "Hold", "Save & Close", "Back", and "Submit".

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 7-7 Checklist

The screenshot shows a modal window titled "Checklist" with a close button (X) in the top right corner. The main content area contains the text "No items to display." Below this is a pagination control showing "Page 1 (0 of 0 items)" and navigation arrows. At the bottom left, there is an "Outcome" label next to a dropdown menu currently set to "Proceed". At the bottom right is a "Submit" button.

 Note:

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

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

The options available in the drop down list are:

- Approve
- Reject

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

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

8

Document Retrieval

8.1 Document Retrieval

Detailed information about the Document Retrieval stage in Collateral Release process.

After getting approval for the collateral release, the Document Officer must retrieve the collateral documents from the safekeeping location and capture the retrieval status in the system.

The following data segments are available in the Document Retrieval stage:

- Release Request
- Document Retrieval
- Comments

8.2 Release Request

Information on the Release Request data segment in the Document Retrieval stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

1. To launch **Document Retrieval - Release Request** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 8-1 Free Task

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
☐	Acquire and Edit	Medium	Project Definition	APP242354590	APP242354590	Enrichment
☐	Acquire and Edit	Low	Credit Origination	APP242354589	APP242354589	Proposal Initiation
☐	Acquire and Edit	Low	Collateral Release	APP242354023	APP242354023	Document Retrieval
☐	Acquire and Edit	Low	Credit Origination	APP242354588	APP242354588	Proposal Initiation
☐	Acquire and Edit	Low	Credit Origination	APP242354587	APP242354587	Proposal Initiation
☐	Acquire and Edit	Low	Credit Origination	APP242354586	APP242354586	Proposal Initiation
☐	Acquire and Edit	Low	Credit Origination	APP242354585	APP242354585	Proposal Initiation
☐	Acquire and Edit	Low	Credit Origination	APP242354584	APP242354584	Proposal Initiation
☐	Acquire and Edit	Low	Credit Origination	APP242354583	APP242354583	Proposal Initiation

Page 1 of 2567 (1 - 20 of 51336 items)

2. **Acquire & Edit** the required Document Retrieval task.

Figure 8-2 Document Retrieval - Release Request

Collateral Release - Document Retrieval Screen(1/3)

Release Request

Release Info

Application Branch	000	Application Category	Release	Application Date	January 23, 2024
Collateral ID	COL241918361	Collateral Currency	USD	Agreed Collateral Value	USD 500,000.00
Collateral Value	USD 500,000.00	Bank Value	USD 400,000.00	Bank Haircut	20%
Customer ID	00010810	Customer Name	Avon Automobiles Pvt Ltd	Reason For Release	Settled
Release Request Date	September 21, 2019	Document Hand-over Type	POST	Document Hand-over To	John
Document Collection Location	Bank	Expected Release date	January 26, 2024	Bank Recommendation	
Recommendation	Waived Additional Facility	Confirmation Reference Number	45577844		

Receiver Details

Receiver Name	John	House/Building	77
Street	Woodridge Lane	Locality	Tower Bridge
Landmark	Carl Park	Area	Carl Park
City	Memphis	State	Tennessee
Zip-Code	38127	Country	US

Audit Cancel Hold Save & Close Next

3. View the release request details and click **Next**.

8.3 Document Retrieval

Information on the Document Retrieval data segment in the Document Retrieval stage.

This data segment allows to capture the document retrieval status of the collateral. Upon clicking **Next** in the **Document Retrieval - Release Request** screen, the Document Retrieval data segment is displayed.

Figure 8-3 Document Retrieval - Document Retrieval

Collateral Release - Document Retrieval Screen(2/3)

Document Retrieval

Collateral details

COL241918361 Collateral ID	Property Collateral Type	USD Collateral Currency	\$450,000.00 Total Value
-------------------------------	-----------------------------	----------------------------	-----------------------------

+ 8= 8=

Registration number: TNSC123 Property type: COMMERCIAL BUILDING Registered owner: John
Market value: \$450,000.00

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

Edit View Delete

Audit Cancel Hold Save & Close Back Next

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

The **Document Retrieval** screen with the following collateral safekeeping details is displayed.

- Agency
- Document ID
- Document Description
- Safekeeping Date
- Safekeeping Location
- Shelf Number
- Drawer Number
- Key Number

Figure 8-4 Document Retrieval

The screenshot shows a 'Document Retrieval' form with the following fields and values:

Field	Value
Agency	Internal
Document ID	DOC23240052
Document Description	Collateral Documents
Safekeeping Date	
Safekeeping Location	
Shelf Number	
Drawer Number	
Key Number	
Retrieval Reference Number	1221
Retrieval Date	October 14, 2019
Retrieval Status	Document Sent for Retrieval

Buttons: Cancel, Save

2. Specify a unique number for document retrieval in the **Retrieval Reference Number** field.
3. Specify the **Retrieval Date**.
4. Select the **Retrieval Status** from the drop down list.
5. Click **Save**.

The retrieval details are added in the **Document Retrieval - Document Retrieval** screen.

6. After capturing the document retrieval status, click **Next**.

8.4 Comments

Information on the Comments data segment in the Document Retrieval stage.

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

Upon clicking **Next** in the **Document Retrieval - Document Retrieval** screen, the Comments data segment is displayed.

Figure 8-5 Document Retrieval - Comments

The screenshot shows a web application window titled "Collateral Release - Document Retrieval". On the left is a sidebar with three items: "Release Request", "Document Retrieval", and "Comments" (which is selected). The main area is titled "Comments" and contains a rich text editor with a toolbar (bold, italic, underline, text color, background color, bulleted list, numbered list, indent, outdent, link, unlink, H1, H2, etc.) and a text input area with the placeholder "Enter text here...". Below the editor is a "Post" button. At the bottom of the main area is a message "No items to display." The window has a top bar with "Documents" and "Simulation Log" tabs, and a bottom bar with "Audit", "Cancel", "Hold", "Save & Close", "Back", and "Submit" buttons. The text "Screen(3/3)" is in the top right corner.

1. Type your comments for the Document Retrieval 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 8-6 Checklist

The screenshot shows a "Checklist" window with a close button (X) in the top right corner. The main area contains the text "No items to display." Below this is a pagination bar showing "Page 1 (0 of 0 items)" and navigation buttons (first, previous, 1, next, last). At the bottom, there is an "Outcome" label, a dropdown menu currently showing "Proceed", and a "Submit" button.

 Note:

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

4. Manually verify all the checklist and enable the corresponding check box.
5. Select the 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 back to the previous stage on clicking **Submit**.

9

Document Deregistration

This topic provides detailed information about the Document De-registration stage in Collateral Release process.

After retrieving the document details, the Document Officer will verify the document details and remove the registered documents linked to the collateral.

The following data segments are available in the Document DeRegistration stage:

- Release Request
- Document Deregistration
- Comments
- [Release Request](#)
This topic provides information on the Release Request data segment in the Document Deregistration stage.
- [Document Deregistration](#)
This topic provides information on the Document Deregistration data segment in the Document DeRegistration stage.
- [Comments](#)
This topic provides information on the Comments data segment in the Document Deregistration stage.

9.1 Release Request

This topic provides information on the Release Request data segment in the Document Deregistration stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

1. To launch **Document DeRegistration - Release Request** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 9-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
☐	Low	Collateral Release	APP232408917	APP232408917	Document DeRegistration
☐	Low	Facility Amendment	APP242310023	APP242310023	Amendment Initiation
☐	Low	Credit Origination	APP241910006	APP241910006	Proposal Structuring
☐	Low	Collateral Release	APP241910008	APP241910008	Collateral Release Request
☐	Low	Collateral Perfection	006APP000010000	006APP000010000	Enrichment
☐	Low	Credit Origination	APP241710000	APP241710000	Proposal Initiation
☐	Low	Facility Amendment	APP24179999	APP24179999	Amendment Initiation
☐	Low	Collateral Perfection	APP24169996	APP24169996	Liability Manual Retry
☐	Medium	Collateral Insurance	APP24169993	APP24169993	Initiation
☐	Low	Collateral Release	APP24100074	APP24100074	Enrichment

2. Select **Acquire and Edit** check box for the required Document Deregistration task.

Figure 9-2 Document DeRegistration - Release Request

Release Info	Receiver Details	Release Request
Application Branch 000	Receiver Name John Street Woodridge Lane Landmark Carl Park City Memphis Zip-Code 38127	Application Category Release Collateral Currency USD Bank Value USD 400,000.00 Customer Name Axon Automobiles Pvt Ltd Document Hand-over Type POST Expected Release date January 26, 2024 Confirmation Reference Number 45577844 Bank Recommendation Bank Recommendation

3. View the release request details and click **Next**.

9.2 Document Deregistration

This topic provides information on the Document Deregistration data segment in the Document DeRegistration stage.

This data segment allows to capture the document deregistration status of the collateral. Upon clicking **Next** in the **Document Deregistration - Release Request** screen, the Document Deregistration data segment is displayed.

Figure 9-3 Document DeRegistration - Deregistration

Collateral Release - Document DeRegistration

Release Request
Document Deregistration
Comments

Document Deregistration

Collateral details

COL241918361 Collateral ID	Property Collateral Type	USD Collateral Currency	\$450,000.00 Total Value
-------------------------------	-----------------------------	----------------------------	-----------------------------

+

Registration number: TN5C123
Market value: \$450,000.00
Property type: COMMERCIAL BUILDING
Registered owner: John

Page 1 of 1 (1 of 1 items)

Edit
View
Delete

Audit Cancel Hold Save & Close Back Next

1. Click the action icon in the collateral record and select **Edit**.
The **Document DeRegistration - Configure** screen displays.

Figure 9-4 Document DeRegistration - Configure

Configure

Property
Collateral Insurance
Covenants
Documents
Document DeRegistration
Questionnaire Evaluation

Property

Property

Property ID	Property Type	Property Category
TN5T2	COMMERCIAL BUILDING	Individual
Description	Property Purpose	Registered Owner
Property has ample parking and nice location.	Commercial	John
Land registry	Purchase Date	Construction Date
Holda	September 20, 2019	December 28, 2018
Zone Classification	Flood Zone	Flood Zone Type
NORMAL	☐	
Seismic Zone	Seismic Zone Type	Income Producing
☐		☐
Environment Assessment Required	Restricted Property	Under Construction
☐	☐	Off

Back Next

2. In case of Partial release of Collateral, the Charge Perfection screen needs to be made available to enable the User to modify the Charge Amount which is required to be discharged on account of partial release of Collateral.

Figure 9-5 Configure

3. Click **Next** up to the **Document DeRegistration** stage.
The **Document DeRegistration** screen displays.

Figure 9-6 Document DeRegistration - Configure - Document DeRegistration

4. Click the action icon in the **Document DeRegistration** record and select **Edit**.
The **Document De-Registration** screen displays with the following details:
 - **Agency**
 - **Document ID**
 - **Document Description**
 - **De-Registration Status**
 - **De-Registration Request Date**
 - **Expected De-Registration Date**

Figure 9-7 Document DeRegistration

The screenshot shows a 'Document De-Registration' form with a close button (X) in the top right corner. The form is divided into two columns. The left column contains: 'Agency' (Internal), 'Document Description' (Collateral Documents), and 'De-Registration Request Date' (January 25, 2024) with a calendar icon. The right column contains: 'Document Id' (DOC23240052), 'De-Registration Status' (Awaiting Confirmation with a dropdown arrow), and 'Expected De-Registration Date' (January 30, 2024) with a calendar icon. At the bottom right, there are 'Cancel' and 'Save' buttons.

Agency	Document Id
Internal	DOC23240052
Document Description	De-Registration Status
Collateral Documents	Awaiting Confirmation
De-Registration Request Date	Expected De-Registration Date
January 25, 2024	January 30, 2024

Cancel Save

5. Select the **De-Registration Status** from the drop down list.

The available options are:

- **Awaiting Confirmation**
- **Document Sent for De-Registration**
- **Document De-Registered**

6. Specify the **De-Registration Request Date**.
7. Specify the **Expected De-Registration Date**.
8. Click **Save**.

The deregistration details are added in the **Document Deregistration - Document Deregistration** screen.

9. After capturing the document deregistration status, click **Next**.

9.3 Comments

This topic provides information on the Comments data segment in the Document Deregistration stage.

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

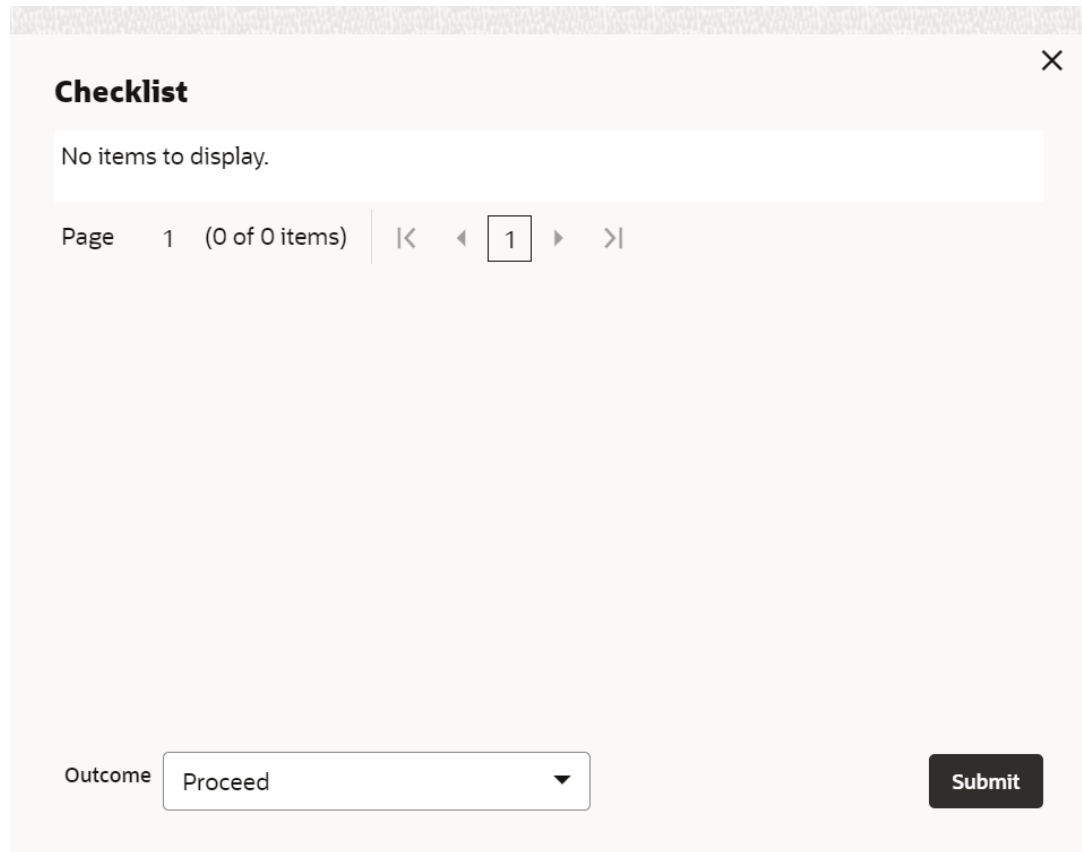
Upon clicking **Next** in the **Document DeRegistration - Document Deregistration** screen, the Comments data segment is displayed.

Figure 9-8 Document DeRegistration - Comments

The screenshot shows a web application window titled "Collateral Release - Document DeRegistration". On the left is a sidebar with three items: "Release Request", "Document Dereistration", and "Comments" (which is selected and highlighted in blue). The main area is titled "Comments" and contains a rich text editor with a toolbar (undo, redo, bold, italic, underline, link, unlink, font color, background color, bulleted list, numbered list, indent, outdent, decrease indent, increase indent, link, unlink, source code, and a right-aligned section with H1, H2, and a right arrow). Below the editor is a "Post" button. Underneath the post button is a grey box with the text "No items to display." At the bottom of the window are five buttons: "Audit", "Cancel", "Hold", "Save & Close", and "Submit". The top right corner of the window has icons for "Documents", "Simulation Log", and window controls. The text "Screen(3/3)" is visible in the top right corner of the main content area.

1. Type your comments for the Document DeRegistration 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 displays.

Figure 9-9 Comments Checklist



The screenshot shows a 'Checklist' dialog box with a close button (X) in the top right corner. Inside the dialog, there is a text area that says 'No items to display.' Below this is a pagination control showing 'Page 1 (0 of 0 items)' with navigation arrows and a box containing the number '1'. At the bottom left, there is a label 'Outcome' followed by a dropdown menu currently showing 'Proceed'. At the bottom right is a dark 'Submit' button.

 Note:

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

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

The available options 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 back to the previous stage on clicking **Submit**.

Await for DeRegistration Confirmation

This topic describes the information about stages in Await for DeRegistration Confirmation.

Following the DeRegistration stage, the document officer will validate the correct documents have been deregistered and give confirmation on the same.

The following data segments are available in the Document Await For DeRegistration Confirmation stage:

- Release Request
- Document Deregistration Awaiting
- Comments
- [Release Request](#)
Information on the Release Request data segment in the Await For DeRegistration Confirmation stage.
- [Await Document Deregistration](#)
Information on the Document Await Document Deregistration data segment in the Document Await For DeRegistration Confirmation stage.
- [Comments](#)
Information on the Comments data segment in the Collateral Release Request stage.

10.1 Release Request

Information on the Release Request data segment in the Await For DeRegistration Confirmation stage.

This data segment allows for capturing the document registration confirmation status of the collateral.

1. To launch **Await for DeRegistration Confirmation - Release Request** screen, navigate to Tasks and click Free Tasks from the left menu.

The **Free Tasks** screen displays.

Figure 10-1 Free Task

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Acquire and Edit	Low	Credit Origination	APP242355057	APP242355057	Proposal Initiation	19-12-01	000
☐	Acquire and Edit	Low	Credit Origination	APP242355056	APP242355056	Proposal Initiation	19-12-01	000
☐	Acquire and Edit	Low	Facility Closure	APP242355054	APP242355054	Closure Initiation	19-12-01	000
☐	Acquire and Edit	Low	Credit Origination	APP242355052	APP242355052	Proposal Initiation	19-12-01	000
☐	Acquire and Edit	Low	Credit Origination	APP242355050	APP242355050	Proposal Initiation	19-12-01	000
☒	Acquire and Edit	Low	Collateral Release	APP242354023	APP242354023	Await For DeRegistration C...	19-09-21	000
☐	Acquire and Edit	Low	Facility Closure	APP242355049	APP242355049	Closure Initiation	24-01-23	000
☐	Acquire and Edit	Low	Group Concentration ...	APP242355048	APP242355048	Group Concentration Exten...	24-01-23	000
☐	Acquire and Edit	Low	Group Concentration ...	APP242355047	APP242355047	Group Concentration Arme...	24-01-23	000

2. Select **Acquire and Edit** check box for the required DeRegistration Confirmation task.

Figure 10-2 Release Request

Collateral Release - Await For DeRegistration Confirmation

Release Request

Release Info

Application Branch	Application Category	Application Date
000	Release	January 28, 2024
Collateral ID	Collateral Currency	Agreed Collateral Value
COL241918361	USD	USD 500,000.00
Collateral Value	Bank Value	Bank Hecut
USD 500,000.00	USD 400,000.00	20%
Customer ID	Customer Name	Reason For Release
00010810	Avon Automobiles Pvt Ltd	Settled
Release Request Date	Document Hand-over Type	Document Hand-over To
September 21, 2019	POST	John
Document Collection Location	Expected Release date	Bank Recommendation
Bank	January 20, 2024	
Recommendation	Confirmation Reference Number	
Waived Additional Facility	45577844	

Receiver Details

Receiver Name	House/Building
John	77
Street	Locality
Woodridge Lane	Tower Bridge
Landmark	Area
Carl Park	Carl Park
City	State
Memphis	Tennessee
Zip-Code	Country
38127	US

Buttons: Audit, Cancel, Hold, See It Close, Next

3. View the release request details and click **Next**.

10.2 Await Document Deregistration

Information on the Document Await Document Deregistration data segment in the Document Await For DeRegistration Confirmation stage.

This data segment allows to capture the document deregistration confirmation status of the collateral.

Upon clicking **Next** in the **Await For DeRegistration Confirmation - Release Request** screen, the Document Deregistration Awaiting data segment is displayed.

Figure 10-3 Document Deregistration

Collateral Release - Await For DeRegistration Confirmation

Screen(2/3)

Document Deregistration Awaiting

Collateral details

Collateral ID	Property Collateral Type	USD Collateral Currency	Total Value
COL241918361			\$450,000.00

Registration number: TNSCI23 Property type: COMMERCIAL BUILDING Registered owner: John
Market value: \$450,000.00

Page 1 of 1 (1 of 1 items)

Edit View Delete

Audit Cancel Hold Save & Close Back Next

1. Click the action icon in the collateral record and select **Edit**.
The **Document DeRegistration Awaiting - Configure - Property** screen displays.

Configure

Property

Property

Property ID	Property Type	Property Category
TNST2	COMMERCIAL BUILDING	Individual

Description	Property Purpose	Registered Owner
Property has ample parking and nice location.	Commercial	John

Land registry	Purchase Date	Construction Date
Holda	September 20, 2019	December 28, 2018

Zone Classification	Flood Zone	Flood Zone Type
NORMAL	☐	

Seismic Zone	Seismic Zone Type	Income Producing
☐		☐

Environment Assessment Required	Restricted Property	Under Construction
☐	☐	Off

Back Next

2. Click **Next** up to the **Document DeRegistration Awaiting** stage.
The **Document DeRegistration Awaiting** screen displays.

Figure 10-4 Document DeRegistration Awaiting

The screenshot shows a 'Configure' window with a sidebar on the left containing a list of items: Property, Collateral Insurance, Covenants, Documents, Document DeRegistration (highlighted), and Questionnaire Evaluation. The main area is titled 'Document DeRegistration Awaiting' and displays a record for 'Agency: Internal' with 'Document Id: DOC23240052'. To the right of the record is a vertical ellipsis menu with 'Edit' and 'View' options. At the bottom right are 'Back' and 'Next' buttons.

3. Click the action icon in the Document DeRegistration Awaiting record and select **Edit**.

The **Document DeRegistration** screen displays with the following details.

- **Agency**
- **Document ID**
- **Document Description**
- **De-Registration Reference Number**
- **De-Registration Request Date**
- **Expected De-Registration Date**
- **De-Registration Date**
- **Confirmation Date**
- **Confirmation Received**
- **De-Registration Status**

The screenshot shows the 'Document De-Registration' screen with a close button (X) in the top right corner. The screen displays the following details:

Agency	Document Id	Document Description
Internal	DOC23240052	Collateral Documents
De-Registration Reference Number	De-Registration Request Date	Expected De-Registration Date
782689	January 25, 2024	January 30, 2024
De-Registration Date	Confirmation Date	Confirmation Received
January 26, 2024	January 30, 2024	☒
De-Registration Status		
Awaiting Confirmation		

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

4. Specify a unique number for await document deregistration in the **De-Registration Reference Number** field.
5. Specify the **De-Registration Date**.
6. Specify the **Confirmation Date**.
7. Select the **De-Registration Status** from the drop down list.

The available options are:

- **Awaiting Confirmation**
- **Document Sent for DeRegistration**
- **Document DeRegistered**

8. Click **Save**.

The await document deregistration details are added in the **Await For DeRegistration Confirmation** screen.

9. After capturing the document deregistration status, click **Next**.

10.3 Comments

Information on the Comments data segment in the Collateral Release Request stage.

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

Upon clicking **Next** in the **Document DeRegistration Awaiting** screen, the Comments data segment is displayed.

Figure 10-5 Comments

The screenshot displays a web application window titled "Collateral Release - Await For DeRegistration Confirmation". On the left, a sidebar contains a navigation menu with three items: "Release Request", "Document Deregistrati...", and "Comments", with "Comments" currently selected. The main content area is titled "Comments" and includes a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and table. Below the toolbar is a large text input area with the placeholder text "Enter text here...". To the right of the text area is a "Post" button. Below the text area, a message states "No items to display." At the bottom of the screen, there is a footer bar with buttons for "Audit", "Cancel", "Hold", "Save & Close", "Back", and "Submit". The top right corner of the window shows tabs for "Documents" and "Simulation Log", along with window control icons. The text "Screen(3/3)" is visible in the top right corner of the main content area.

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 10-6 Checklist

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

 Note:

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

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

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

11

Customer Notification

11.1 Customer Notification

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

In this stage, the Credit Officer must generate the release documents and send it for customer agreement.

The following stages are available in the Customer Notification stage.

- Release Request
- Customer Notification
- Comments

11.2 Release Request

Information on the Release Request data segment in the Customer Notification stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

1. To launch **Customer Notification - Release Request** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 11-1 Free Task

Menu Item Search...

Tasks

Free Tasks

Refresh Acquire Edit Flow Diagram

	Priority	Process Name	Process Reference Number	Application Number	Stage
Acquire and Edit Low	Credit Origination	APP242355103	APP242355103	Proposal Initiation	1
Acquire and Edit Low	Credit Origination	APP242355101	APP242355101	Proposal Initiation	1
Acquire and Edit Low	Collateral Release	APP242354023	APP242354023	Customer Notification	1
Acquire and Edit Low	Credit Origination	APP242355100	APP242355100	Proposal Initiation	1
Acquire and Edit Medium	Collateral Evaluation	APP242355099	APP242355099	Enrichment	2
Acquire and Edit Medium	Collateral Perfection	APP242355098	APP242355098	Enrichment	2
Acquire and Edit Low	Credit Extension Process	APP242355097	APP242355097	Credit Extension Initiation	
Acquire and Edit Low	Credit Origination	APP242355096	APP242355096	Proposal Initiation	1
Acquire and Edit Low	Facility Review Process	APP242355095	APP242355095	Facility Review Initiation	

Page 1 of 2593 (1 - 20 of 51841 items)

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

Figure 11-2 Customer Notification - Release Request

Collateral Release - Customer Notification Screen(1/3)

Release Request

Release Info

Application Branch	000	Application Category	Release	Application Date	January 23, 2024
Collateral ID	COL241918361	Collateral Currency	USD	Agreed Collateral Value	USD 500,000.00
Collateral Value	USD 500,000.00	Bank Value	USD 400,000.00	Bank Haircut	20%
Customer ID	00010810	Customer Name	Axon Automobiles Pvt Ltd	Reason For Release	Settled
Release Request Date	September 21, 2019	Document Hand-over Type	POST	Document Hand-over To	John
Document Collection Location	Bank	Expected Release Date	January 26, 2024	Bank Recommendation	
Recommendation	Waived Additional Facility	Confirmation Reference Number	45577844		

Receiver Details

Receiver Name	John	House/Building	77
Street	Woodridge Lane	Locality	Tower Bridge
Landmark	Carl Park	Area	Carl Park
City	Memphis	State	Tennessee
Zip Code	38127	Country	US

Audit Cancel Hold Save & Close Next

3. View the release request details and click **Next**.

11.3 Customer Notification

Procedure to generate release draft for customer acceptance.

The Customer Notification data segment allows you to configure customer's mail address and generate release draft for customer acceptance.

Upon Clicking **Next** in the **Customer Notification - Release Request** screen, the Customer Notification data segment is displayed.

Figure 11-3 Customer Notification - Customer Notification

Collateral Release - Customer Notification Screen(2/3)

Customer Notification

CollateralMemo

+ CollateralMemo

Generated Documents

REL_CONF

Logged on 2019-10-14

View Document Download Document

Audit Cancel Hold Save & Close Back Next

1. Click **Generate Document**.

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

For field level information, refer the below table.

Table 11-1 Draft Generation Details - Field Description

Field	Description
Communication Type	By default, 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 as shown below.

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

11.4 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 11-4 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 11-5 Checklist

The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. Inside the window, there is a text box containing the message "No items to display." Below the text box is a pagination control showing "Page 1 (0 of 0 items)" and navigation icons. At the bottom of the window, there is a label "Outcome" followed by a dropdown menu currently showing "Proceed" and a "Submit" button.

 Note:

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

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

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

12

Customer Acknowledgement

12.1 Customer Acknowledgement

Detailed information about the Customer Acknowledgement stage in Collateral Release process.

In this stage, the Credit Officer must capture the customer acceptance status once the customer has reviewed the release documents and perform any of the following task based on customer acceptance.

- Send the application to Approval stage
- Accept or reject the collateral agreement on behalf of customer

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

- Release Request
- Customer Acceptance
- Comments

12.2 Release Request

Information on the Release Request data segment in the Customer Acknowledgement stage.

This data segment displays the release request details captured in the Collateral Release Request stage for reference.

1. To launch **Customer Acknowledgement - Release Request** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 12-1 Customer Acknowledgement - Free Task

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐	Low	Credit Origination	APP242355123	APP242355123	Proposal Initiation	19-12-01
☐	Low	Facility Closure	APP242355122	APP242355122	Closure Initiation	24-01-23
☐	Low	Group Concentration ...	APP242355121	APP242355121	Group Concentration Exten...	24-01-23
☐	Low	Group Concentration ...	APP242355120	APP242355120	Group Concentration Ame...	24-01-23
☐	Low	Group Concentration ...	APP242355119	APP242355119	Group Concentration Initiat...	24-01-23
☐	Low	Group Concentration ...	APP242355118	APP242355118	Group Concentration Initiat...	24-01-23
☐	Low	Credit Origination	APP242355117	APP242355117	Proposal Initiation	19-12-01
☐	Low	Credit Origination	APP242355116	APP242355116	Proposal Initiation	19-12-01
☐	Low	Collateral Release	APP242354023	APP242354023	Customer Acknowledgement	19-09-21

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

Figure 12-2 Customer Acknowledgement - Release Request

Release Request	
Release Info	Receiver Details
Application Branch 000	Receiver Name John
Collateral ID COL241918361	Street Woodridge Lane
Collateral Value USD 500,000.00	Landmark Carl Park
Customer ID 00010810	City Memphis
Release Request Date September 21, 2019	State Tennessee
Document Collection Location Bank	Zip Code 38127
Recommendation Waived Additional Facility	House/Building 77
	Locality Tower Bridge
	Area Carl Park
	Country Tennessee
	US US

3. View the release request details and click **Next**.

12.3 Customer Acceptance

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

In this data segment, you can capture the customer decision and recommendation as well as download and view the collateral release documents sent for customer acceptance in previous stage.

Upon clicking **Next** in the **Customer Acknowledgement - Release Request** screen, the Customer Acceptance data segment is displayed.

Figure 12-3 Customer Acknowledgement - Customer Acceptance

1. Enable the **Customer Decision: Agree** flag, if the customer has accepted the release document.
2. Select the **Customer Recommendation** from the drop down list.
The options available include but are not limited to:
 - Reduced Facility
 - Additional Collateral
 - Additional Facility
 - Waived Additional Facility
 - Waived Additional Collateral
3. To View or Download the acceptance documents, expand the **Acceptance Documents** section and click on the required icon.
4. After performing necessary actions in the **Customer Acknowledgement - Customer Acceptance** screen, click **Next**.

12.4 Comments

Information about the Comments data segment in Customer Acknowledgement stage.

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

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

Figure 12-4 Customer Acknowledgement - Comments

The screenshot shows a web application window titled "Collateral Release - Customer Acknowledgement". On the left is a sidebar with three items: "Release Request", "Customer Acceptance", and "Comments" (which is selected). The main area is titled "Comments" and contains a rich text editor with a toolbar (bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, H1, H2, and a right arrow). Below the editor is a "Post" button. Underneath the post area is a message "No items to display." At the bottom of the window are buttons for "Audit", "Cancel", "Hold", "Save & Close", "Back", and "Submit". The top right corner shows "Screen(3/3)".

1. Type your comments for the Customer Acknowledgement 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 12-5 Checklist

The screenshot shows a "Checklist" window with a close button (X) in the top right corner. The main content area says "No items to display." Below this is a pagination bar showing "Page 1 (0 of 0 items)" and navigation icons (back, first, 1, second, forward). At the bottom, there is an "Outcome" dropdown menu currently set to "Proceed" and a "Submit" button.

 Note:

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

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 is released on clicking **Submit**.

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

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

13

Automatic Handoff

13.1 Handoff to Back Office System

Information on handoff of collateral release details.

After successful completion of Customer Acknowledgement task, the collateral release details are automatically handed off to the back office system (OBELCM). In case of any failure, the Manual Retry task is generated and listed in Free Tasks queue.

currently as part of full Release of Collateral, the ELCM “Collateral Close Service” is called and the Collateral record is closed in ELCM. However, if the User selects the option as “Partial Release” of Collateral, then the ELCM “Collateral Modify Service” needs to be called and the Collateral record to be modified.

14

Handoff - Manual Retry

14.1 Handoff - Manual Retry

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

The Manual Retry task allows you to manually fix the handoff errors by viewing handoff error details and retry the handoff.

14.2 Collateral Summary

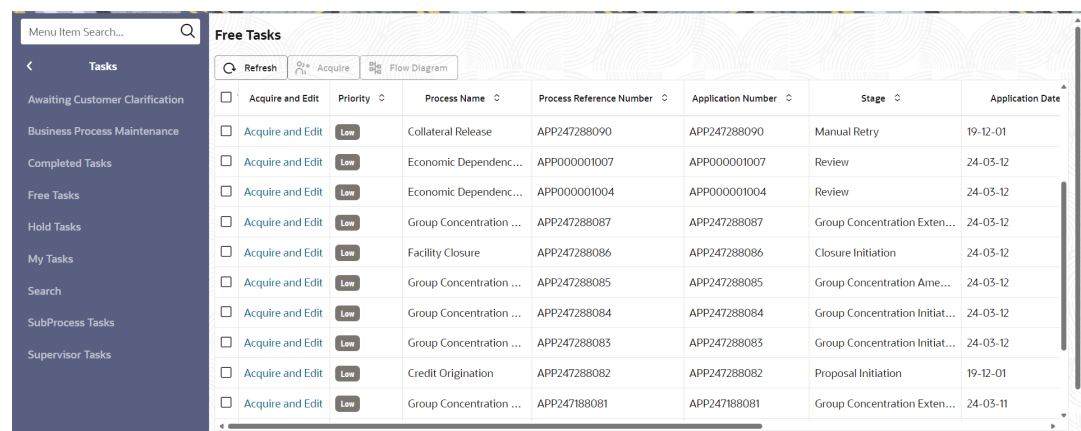
Information on the Collateral Summary data segment in Manual Retry stage.

In the Collateral Summary data segment, the following collateral details captured in the Perfection / Review process are displayed.

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

The **Free Tasks** screen is displayed.

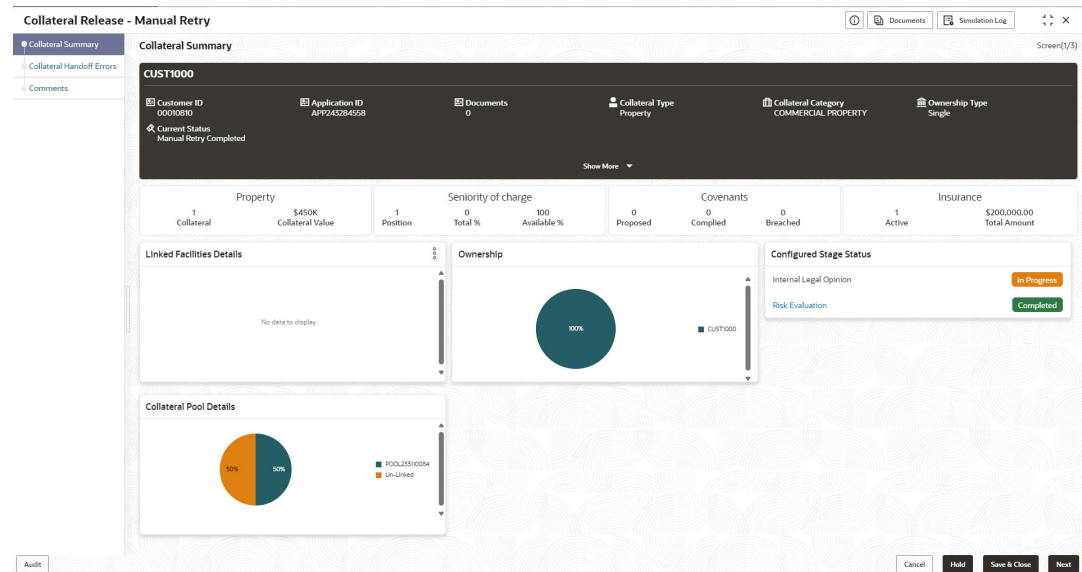
Figure 14-1 Free Task



	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire and Edit	Collateral Release	APP247288090	APP247288090	Manual Retry	19-12-01
☐ Acquire and Edit	Economic Dependenc...	APP000001007	APP000001007	Review	24-03-12
☐ Acquire and Edit	Economic Dependenc...	APP000001004	APP000001004	Review	24-03-12
☐ Acquire and Edit	Group Concentration ...	APP247288087	APP247288087	Group Concentration Exten...	24-03-12
☐ Acquire and Edit	Facility Closure	APP247288086	APP247288086	Closure Initiation	24-03-12
☐ Acquire and Edit	Group Concentration ...	APP247288085	APP247288085	Group Concentration Ame...	24-03-12
☐ Acquire and Edit	Group Concentration ...	APP247288084	APP247288084	Group Concentration Initiat...	24-03-12
☐ Acquire and Edit	Group Concentration ...	APP247288083	APP247288083	Group Concentration Initiat...	24-03-12
☐ Acquire and Edit	Credit Origination	APP247288082	APP247288082	Proposal Initiation	19-12-01
☐ Acquire and Edit	Group Concentration ...	APP247188081	APP247188081	Group Concentration Exten...	24-03-11

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

Figure 14-2 Manual Retry - Collateral Summary



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

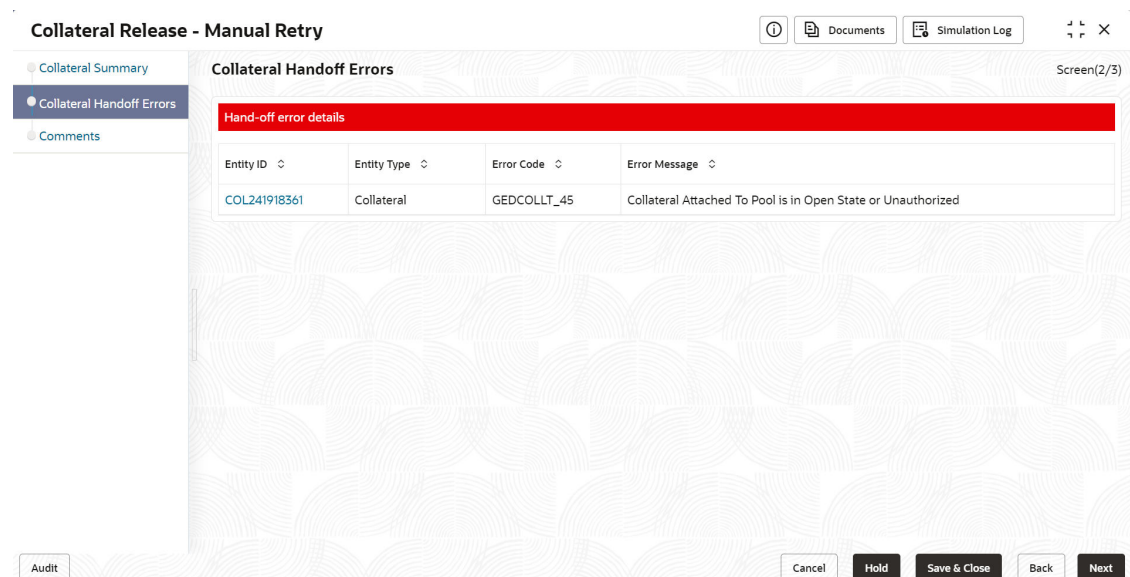
14.3 Collateral Handoff Errors

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

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

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

Figure 14-3 Manual Retry - Collateral Summary



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

14.4 Comments

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

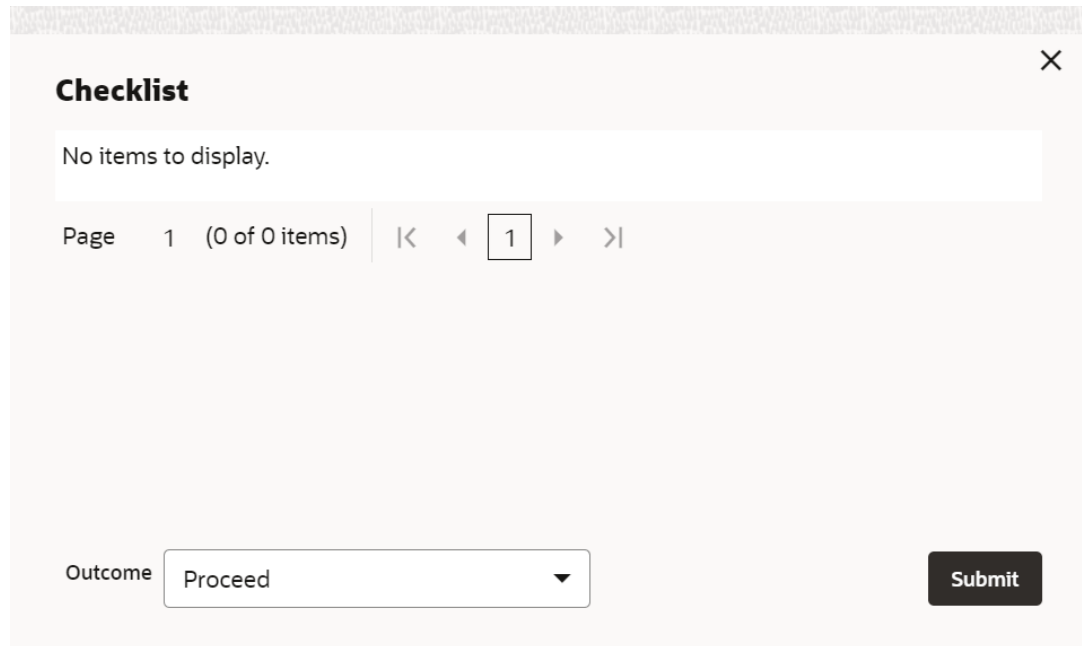
The Comments data segment allows you to post your overall comments for the Manual Retry stage.

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

Figure 14-4 Manual Retry - Comments

The screenshot shows a software interface titled "Collateral Release - Manual Retry". On the left is a sidebar with three items: "Collateral Summary", "Collateral Handoff Errors", and "Comments" (which is selected and highlighted). The main area is titled "Comments" and contains a rich text editor with a toolbar (including undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and indent) and a large text input area with the placeholder "Enter text here...". Below the text area is a "Post" button. At the bottom of the main area, a message box says "No items to display." The bottom of the window has a footer with buttons: "Audit", "Cancel", "Hold", "Save & Close", "Back", and "Submit". The top right corner of the window shows "Screen(3/3)".

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

Figure 14-5 Checklist

Checklist X

No items to display.

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

Outcome Proceed ▼

Submit

 Note:

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

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

Release details are handed off to the back office system.

 Note:

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