

Oracle® Banking Credit Facilities Process Management Collateral Review User Guide



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Preface

1.1 Purpose

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

1.2 Audience

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

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <https://www.oracle.com/corporate/accessibility/>.

Access to Oracle Support

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

1.4 Critical Patches

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

1.5 Diversity and Inclusion

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

1.6 Conventions

The following text conventions are used in this document:

Table 1-1 Conventions

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

1.7 Related Resources

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

- End user license agreement.
- Oracle Banking Enterprise Limits and Collateral Management User Manuals.

1.8 Screenshot Disclaimer

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

1.9 Acronyms and Abbreviations

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

Table 1-2 Acronyms and Abbreviations

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

1.10 Basic Actions

Table 1-3 Basic Actions

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

Table 1-3 (Cont.) Basic Actions

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

1.11 Icons

The following icons are used in the screens.

Table 1-4 Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize
	Close

Table 1-4 (Cont.) Icons - Common

Symbol/Icon	Function
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view

Table 1-4 (Cont.) Icons - Common

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

Table 1-5 Symbols and Icons - Audit Details

Symbol/Icon	Function
	A user
	Date and time

Table 1-5 (Cont.) Symbols and Icons - Audit Details

Symbol/Icon	Function
	Unauthorized or Closed status
	Authorized or Open status

Table 1-6 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	Authorized status

2

Introduction

2.1 About Collateral Review Process

A brief introduction to the Collateral Review process.

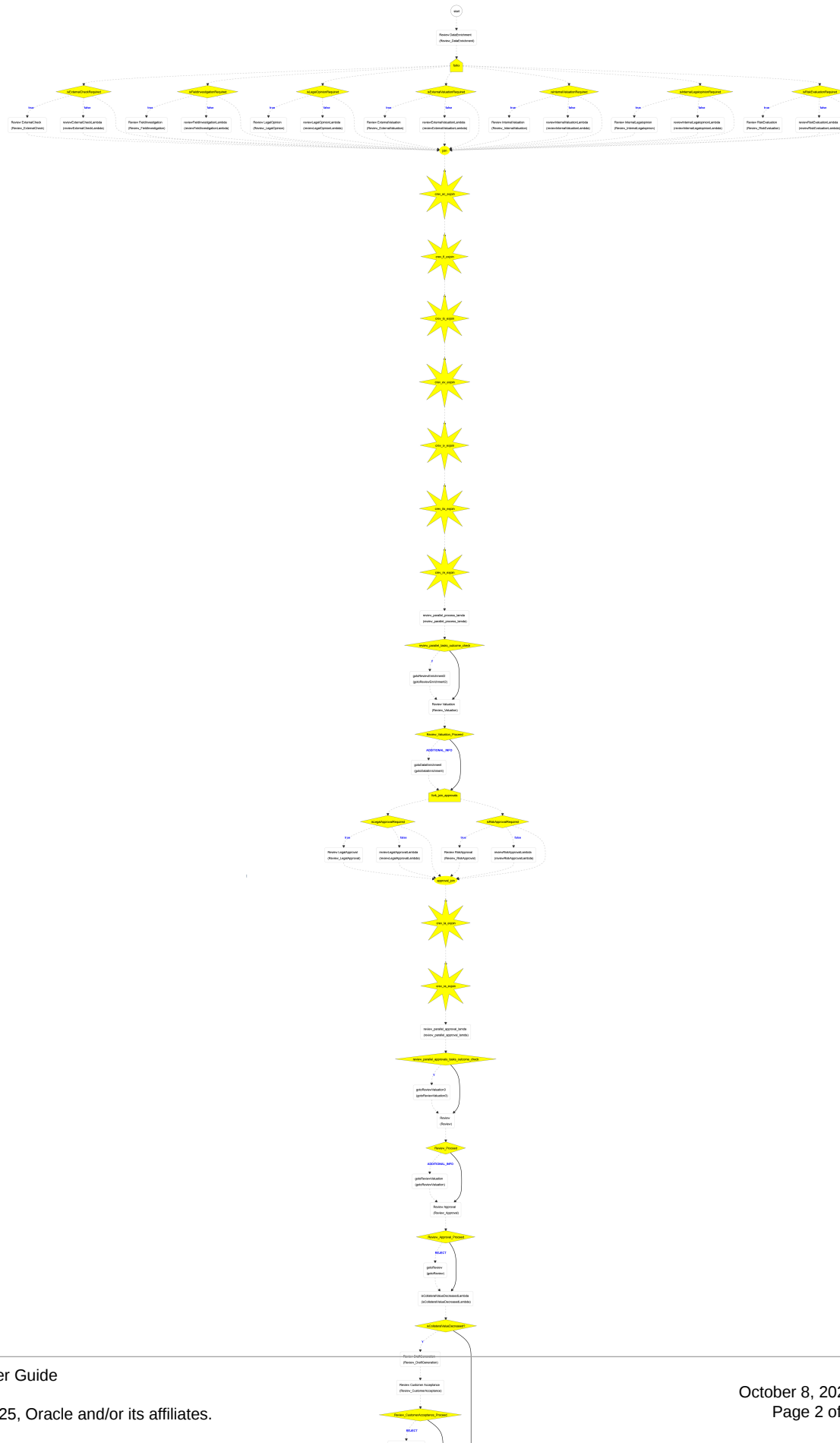
As part of Credit Portfolio management, the banks undertake periodic / Event Triggered Review of collateral of its customers. This ensures that the bank can control and mitigate the inherent credit risk involved in collateral management.

The Collateral Review process can be triggered manually by the Credit Officer as well as automatically by the back office system (OBELCM). The various activities performed in the Collateral Review process are:

- Capturing application details
- Uploading related Mandatory and Non Mandatory documents
- Verifying documents and capture collateral details
- Capturing Internal/External Legal Opinion
- Performing Risk Evaluation
- Performing Internal/External Valuation of Collateral
- Performing Field Investigation
- Generating Collateral Agreement
- Receiving customer acceptance of Collateral Agreement
- Collateral Safekeeping

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

Figure 2-1 Process Flow Diagram



3

Data Enrichment

3.1 Data Enrichment

Detailed information about the Data Enrichment stage in the Collateral Review process.

In this stage, the Credit Officer can capture collateral details such as basic information, information specific to collateral type, and insurance details, upload collateral documents, and manage Covenants for the collateral.

The data segments available in the Data Enrichment stage are:

- Review Initiation
- Collateral Type (Property)
- Linked Customers
- Comments

3.2 Review Initiation

This topic describes information on the Review Initiation data segment in Data Enrichment stage.

This data segment allows to add the review details and basic information about the collateral as a part of review initiation.

1. From **Collaterals**, click **Review**.

The **Review Initiation** screen is displayed.

Figure 3-1 Review Initiation

The screenshot displays the 'Review Initiation' screen. On the left is a sidebar with a search bar and a list of navigation items: Collaterals, Collateral 360, Collateral Pool, Collateral Summary, Eligibility Check, Evaluation, Insurance, Liquidation, Perfection, Release, Review, Simplified Amend, and Substitution. The 'Review' item is selected. The main area has a header with 'Selected Customer' (00010810), 'Collateral ID', 'Collateral Type' (dropdown), and 'Collateral Category' (dropdown). Below the header are 'Reset' and 'Fetch' buttons. A table lists collateral items with columns for Collateral ID, Collateral Type, Collateral Value, Collateral Status, Collateral Category, Available Amount, Facility Linkage, Customer Name, and Limit Contribution. The table contains four rows of data, each with a checkbox and a 'Review Initiated' button.

Collateral ID	Collateral Type	Collateral Value	Collateral Status	Collateral Category	Available Amount	Facility Linkage	Customer Name	Limit Contribution
000COLL24814	Machine	\$230,000.00	Active	MACHINERY	\$207,000.00	No	THINKPAD LTD	\$207,000.00
000COLL24816	Machine	\$230,000.00	Active	MACHINERY	\$207,000.00	No	THINKPAD LTD	\$207,000.00
000COLL27367	Inventory	\$1,570,000.00	Active	INVENTORY	\$1,413,000.00	No	THINKPAD LTD	\$1,413,000.00
COL125123456	Aircraft	\$14,000.00	Active	PASSENGER AIRCRAFT	\$12,600.00	No	THINKPAD LTD	\$12,600.00

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 Review**.
The Collateral Release Review task is generated and listed in the Free Tasks queue.
 4. From **Tasks**, click **Free Tasks**.

Figure 3-2 Free Task

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	Approval	1
☐	Acquire and Edit	Low	Credit Origination	APP241936500	APP241936500	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241936499	APP241936499	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241936498	APP241936498	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241936497	APP241936497	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241936496	APP241936496	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241936495	APP241936495	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241936494	APP241936494	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241936493	APP241936493	Proposal Initiation	1

Page 1 of 1672 (1 - 20 of 33433 items)

5. Upon clicking Initiate Review in the Review Initiation screen, the Enrichment - Review Initiation screen is displayed.

Figure 3-3 Enrichment - Review Initiation

Collateral Review - DataEnrichment

Review Details

Review Date: October 10, 2019

Reason For Review: Collateral due for review

Customer details

Customer ID: 00010810

Customer Name: Axon Automobiles Pvt Ltd

Liability number: 00010810

Collateral details

Collateral ID: COL241918361

Collateral Type: USD

Collateral Category: COMMERCIAL PROPERTY

Collateral Subcategory: Select

Collateral Description: Property as a collateral for new facility

Collateral Currency: USD

Agreed Collateral Value: USD \$500,000.00

Purpose Of Collateral: New Facility

Applicable Business: LT_Lending

Charge Type: Lien

LTV Percentage: 100

Collateral Value: USD 500,000.00

Bank Value: USD 400,000.00

Collateral Status: Not Submitted

Document Status: Not Submitted

Charge Registration Required: Yes

Charge Renewal Frequency: Yearly

Fee Class Code: 5

Collateral Start and End Date: September 2

Seniority of Charge: Exclusive

Bank haircut: 20%

External Collateral ID: 10

Filing Lead Days: 10

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

6. Provide all the details in the **Enrichment - Review Initiation** screen.

For field level information, refer the following tables.

Table 3-1 Enrichment - Review Initiation - Field Description

Field	Description
Review Date	Specify the date on which the Collateral Review process is initiated.
Reason for Review	Specify the reason for initiating Collateral Review process.

Table 3-2 Enrichment - Review Initiation - Customer Details - Field Description

Field	Description
Customer ID	The system displays the Customer ID linked to the selected collateral.
Customer Name	The system displays the Customer Name linked to the selected collateral.

Table 3-3 Enrichment - Review Initiation - Collateral Details - Field Description

Field	Description
Collateral Type	Type of the selected collateral is displayed.
Agreed Collateral Value	Collateral value agreed at the time of perfection is displayed.
Purpose of Collateral	Purpose of Collateral mentioned at the time of collateral perfection is displayed.
Collateral Description	Description maintained for the collateral in the Perfection process is displayed.
Seniority of Charge	Seniority of Charge specified at the time of perfection is displayed.
Collateral Start and End Date	Collateral Start and End Date specified at the time of perfection is displayed.
Ownership Type	Ownership Type specified at the time of perfection is displayed.
Is Sharable Across Customers?	This flag if enabled indicates that the collateral is sharable across customers.
Applicable Business	This indicates Applicable Business for the collateral.
Bank Value	Bank value of the collateral is displayed.
Market Value	Market Value of the collateral is displayed.
Bank Haircut	This indicates Bank Haircut for the collateral category.
Category Haircut	This indicates market haircut for the collateral category.
Exposure Type	Exposure Type specified at the time of perfection is displayed.

Note

You can modify collateral details in the **Enrichment - Review Initiation** screen, if the fields are configured as editable in Business Process maintenance.

7. After capturing all the details, click **Next**.

3.3 Property

Information on the Property data segment in Data Enrichment stage.

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

Upon clicking **Next** in the **Enrichment - Review Initiation** screen, the Collateral Type data segment is displayed based on the collateral selected for review.

Figure 3-4 Enrichment - Property

The screenshot shows the 'Collateral Review - DataEnrichment' interface. On the left, a sidebar contains links for 'Review Initiation', 'Property' (selected), 'Linkage Details', and 'Comments'. The main area is titled 'Property' and shows 'Collateral details' in a table:

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

Below the table, there is a '+' icon and a list of items. The first item is expanded, showing:

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

An action menu is visible on the right of the list item, containing 'Edit', 'View', and 'Delete' options. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

To modify the collateral details, click the action icon in the collateral record and select **Edit**. The **Enrichment - Configure - Property** screen is displayed.

Figure 3-5 Enrichment - Configure - Property

Configure

Property

Collateral Insurance

Covenants

Documents

Property

Property ID: TNST2

Property Type: COMMERCIAL BUILDING

Property Category: Individual

Description: Property has ample parking and nice location.

Property Purpose: Commercial

Registered Owner: John

Land registry: Holda

Purchase Date: September 20, 2019

Construction Date: December 28, 2018

Zone Classification: NORMAL

Flood Zone: ☐

Flood Zone Type:

Seismic Zone: ☐

Seismic Zone Type:

Income Producing: ☐

Environment Assessment Required: ☐

Restricted Property: ☐

Under Construction: ☐

Nature Of Property: Fee Simple

Property Status: Self Owned

Wall Material: Concrete

Roof Type: Built-up Roof

Registration Date: September 21, 2019

Property Value: USD \$500,000.00

Adverse Comments: Lacks essential amenities

> Property Location

> Property Dimension

> Currency Details

> Property Valuation Details

> Property Contact Details

Back Next

- [Adding Property Details](#)
Procedure to add/modify property details.
- [Managing Collateral Insurance Details](#)
Procedure to add, edit, view and delete collateral insurance details.
- [Managing Covenants](#)
Procedure to Add, Edit, and Delete covenants for the collateral.
- [Managing Collateral Documents](#)
Procedure to Edit, Download, Delete, and Remove documents.

3.3.1 Adding Property Details

Procedure to add/modify property details.

1. Provide/modify the property details about property in the **Enrichment - Configure - Property** screen.

For field level information, refer the following tables.

Table 3-4 Configure - Property - Field Description

Field	Description
Property ID	Specify the Property ID .
Property Type	Select the Property Type from the drop down list. The options available include but are not limited to: • Residential Building • Residential Plot
Property Category	Select the Property Category from the drop down list. The options available include but are not limited to: • Individual • Corporate
Description	Provide a brief description about the property.
Property Purpose	Select the purpose of the property from the drop down list. The options available include but are not limited to: • Personal • Commercial
Registered Owner	Specify the name of Registered Owner of the property.
Land Registry	Specify the property Land Registry details.
Purchase Date	Specify the date on which the property was purchased.
Zone Classification	Select the Zone Classification from the drop down list. The options available include but are not limited to: • EARTH QUAKE ZONE • FLOOD ZONE • NORMAL
Flood Zone	Enable this flag, if the property is in flood zone.
Flood Zone Type	Select the Flood Zone Type from the drop down list, if the Flood Zone flag is enabled. The options available include but are not limited to: • Zone1 • Zone2 • Zone3a • Zone3b
Seismic Zone	Enable this flag, if the property is in seismic zone.

Table 3-4 (Cont.) Configure - Property - Field Description

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

Table 3-4 (Cont.) Configure - Property - Field Description

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

Figure 3-6 Configure - Property Location

▼ Property Location

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

Table 3-5 Configure - Property Location - Field Description

Field	Description
Registration Number	Specify the property Registration Number .
House/Building	Specify the House/Building name.

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

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

Figure 3-7 Configure - Property - Currency Details

▼ Currency Details

Currency

USD

Amount in Collateral Currency

USD 0.00

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

Field	Description
Currency	The system displays the collateral Currency in this field.
Amount in Collateral Currency	Property Value is displayed in collateral currency in case the property value is not specified in collateral currency.

Figure 3-8 Configure - Property - Property Dimension

Property Dimension

Number Of Rooms

3

Area Of Land

10,000

Number Of Garages

1

Property Units

Square Meter

Number Of Stories

5

Total Dimension Length

30

Property Size

1,006

Total Dimension Width

30

Dimension Details

Floor Number

Dimension Length

Dimension Width

NEW

Floor Number: 3

Dimension Length: 60

Dimension Width: 60

Table 3-7 Configure - Property Dimension - Field Description

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

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

Figure 3-9 Configure - Property Dimension - Added

▼ Property Dimension

Number of Rooms

3

Property Units

Square Meter ▼

Property Size

1,006

Area Of Land

10,000

Number Of Stories

5

Number Of Garages

1

Total Dimension Length

30

Total Dimension Width

30

Dimension Details
Floor Number

3

Dimension Length

60

Dimension Width

60



No items to display.

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

Figure 3-10 Configure - Property Valuation Details

▼ Property Valuation Details

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

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

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

Figure 3-11 Configure - Property Contact Details

Property ×

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

Cancel Add

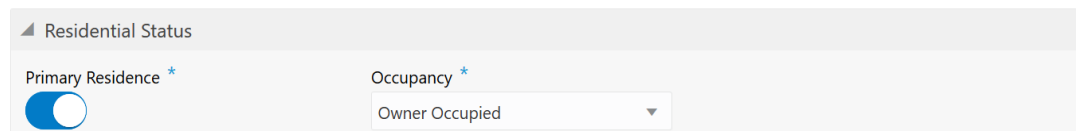
Table 3-9 Configure - Property Contact Details - Field Description

Field	Description
Contact Person	Select the Contact Person from the drop down list. The options available include but are not limited to: • Tenant • Builder • Real Estate Vendor • Owner • Others

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

Field	Description
First Name	Specify the First Name of the contact person in the property.
Last Name	Specify the Last Name of the contact person in the property.
Mobile	Specify the mobile number of the contact person in the property.
Work Phone	Specify the work phone number of the contact person in the property.
Home Phone	Specify the home phone number of the contact person in the property.
Email ID	Specify the Email ID of the contact person in the property.

Figure 3-12 Configure - Property - Residential Status



Residential Status

Primary Residence * ☒

Occupancy * Owner Occupied

Table 3-10 Configure - Property - Residential Status - Field Description

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

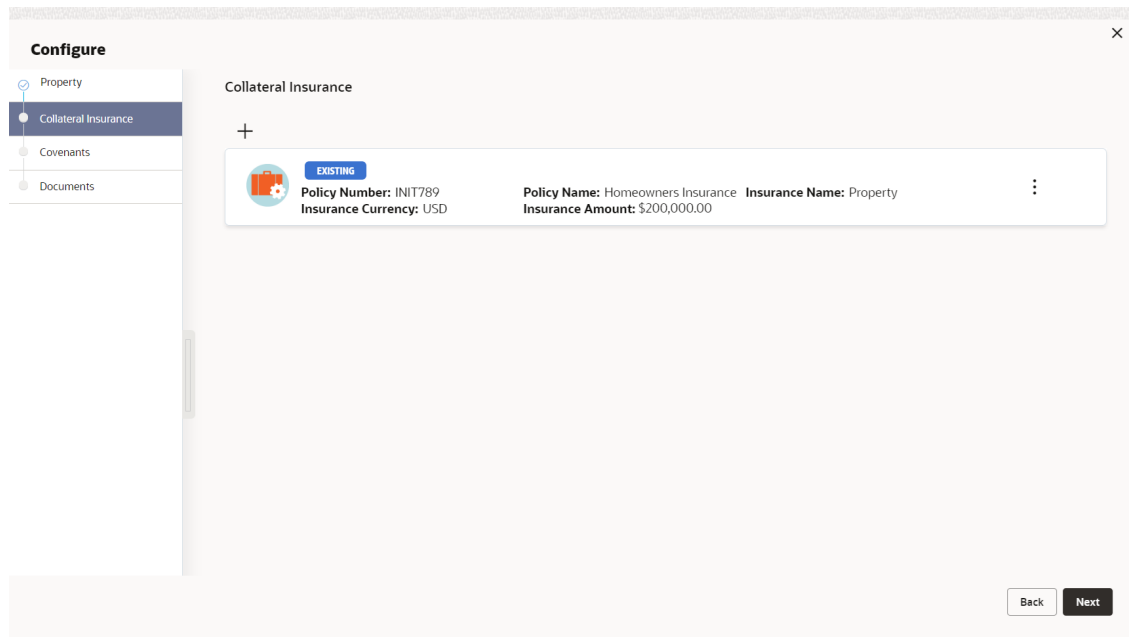
2. After adding/modifying the property details, click **Next**.

The **Enrichment - Configure - Collateral Insurance** screen is displayed.

3.3.2 Managing Collateral Insurance Details

Procedure to add, edit, view and delete collateral insurance details.

Figure 3-13 Enrichment - Configure - Collateral Insurance



1. To add insurance details, click + the add icon.
The following window is displayed.

Figure 3-14 Collateral Details

The screenshot shows a web form titled "Collateral Details". It is divided into two main sections: "Insurance Basic Details" and "Insurance Premium Details".

Insurance Basic Details:

- Policy Number ***: Text input with value "45678043687".
- Policy Name ***: Text input with value "Contract Policy".
- Insurance Provider ***: Text input with value "First Bank".
- Insurance Name**: Text input with value "Contract Insurance".
- Insurance Type**: Dropdown menu with value "Asset Insurance".
- Policy Status**: Dropdown menu with value "Inforced".
- Insurance Currency ***: Text input with value "INR" and a search icon.
- Insurance Amount ***: Text input with value "₹100,000.00".
- Start Date ***: Date picker with value "May 1, 2020".
- End Date ***: Date picker with value "May 1, 2021".
- Grace Days**: Spinners with value "10".
- Notice Days**: Spinners with value "10".
- Policy Assigned To Bank**: Dropdown menu with value "Yes".

Insurance Premium Details:

- Premium Currency ***: Text input with value "INR" and a search icon.
- Premium Amount ***: Text input with value "₹9,000.00".
- Premium Frequency**: Dropdown menu with value "Monthly".
- Premium End Date ***: Date picker with value "May 1, 2021".

Remarks: A large text area for additional notes.

At the bottom right, there are three buttons: "Add", "Cancel", and "Clear".

- Specify all the details in the **Insurance Details** screen.

For field level information, refer the following tables.

Table 3-11 Insurance Basic Details - Field Description

Fields/ Icons	Description
Policy Number	Specify the insurance Policy Number .
Policy Name	Specify the insurance Policy Name .
Insurance Provider	Specify the name of Insurance Provider .
Insurance Name	Specify the name of insurance.
Insurance Type	Select the Insurance Type from the drop down list. The options available include but are not limited to: - Asset Insurance - Life Insurance - Corporate Insurance - Borrower Insurance
Policy Status	Select the Policy Status from the drop down list. The options available include but are not limited to: - Inforced - Lapsed - Paidup
Insurance Amount	Specify the Insurance Amount in selected insurance currency.
Start Date	Click the calendar icon and select the insurance Start Date .
End Date	Click the calendar icon and select the insurance End Date .

Table 3-11 (Cont.) Insurance Basic Details - Field Description

Fields/ Icons	Description
Grace Days	Specify the Grace Days for making insurance premium payment.
Notice Days	Specify the Notice Days for insurance premium payment.
Policy Assigned To Bank	Specify if the policy is assigned to your bank by selecting required option from the Policy Assigned To Bank drop down list.

Table 3-12 Collateral Details - Insurance Premium Details - Field Description

Fields/ Icons	Description
Premium Currency	Click the search icon in the Premium Currency field and select the currency in which insurance premium is paid.
Premium Amount	Specify the Premium Amount in selected premium currency.
Premium Frequency	Select the Premium Frequency from the drop down list.
Premium End Date.	Click the calendar icon and select the Premium End Date.
Remarks	Type Remarks about the insurance, if any.

- Click **Add**. The insurance details are added and displayed in the **Enrichment - Configure - Collateral Insurance** screen.

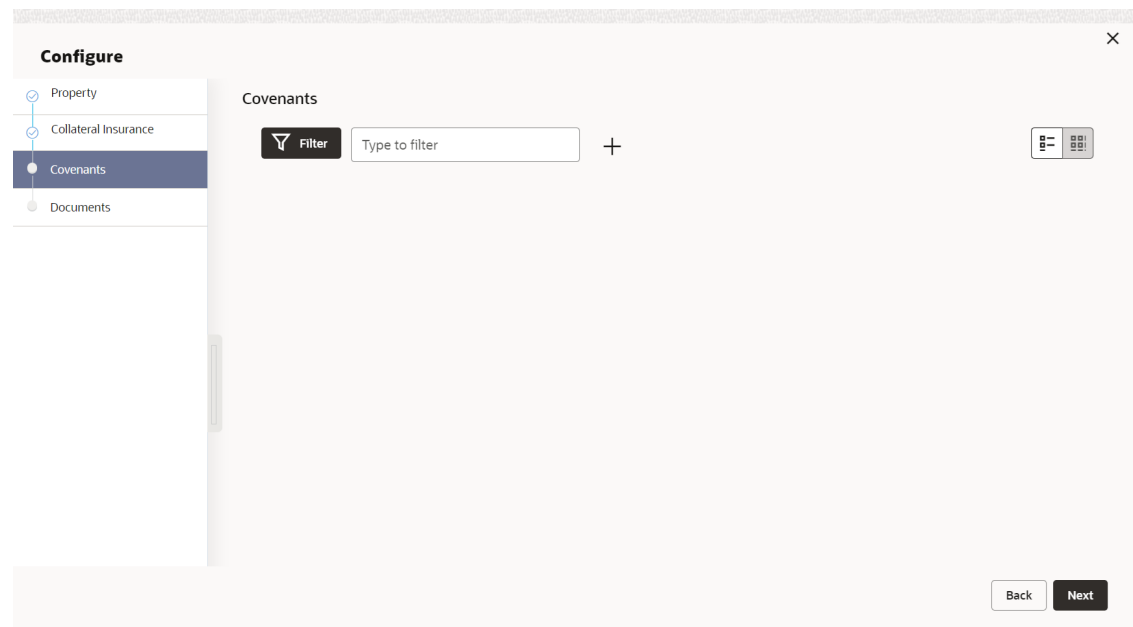
You can **Edit**, **View**, or **Delete** the insurance record by clicking on the action icon and selecting the required option.

- After performing necessary actions, click **Next** in the **Enrichment - Configure - Collateral Insurance** screen.

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

3.3.3 Managing Covenants

Procedure to Add, Edit, and Delete covenants for the collateral.

Figure 3-15 Enrichment - Configure - Covenants

1. To add new covenant, click the add icon.
The **Covenant Details** screen is displayed.

Figure 3-16 Covenant Details

The screenshot displays the 'Covenant Details' form. At the top, there are three input fields: 'Covenant Code' with a search icon and 'Required' label, 'Covenant Name' with placeholder text 'Enter Covenant Name' and 'Required' label, and 'Description' with placeholder text 'Enter Description' and 'Required' label. Below these is a 'Classification Type' dropdown menu with 'Select Classification Type' and a 'Required' label. Underneath is a list of expandable sections: 'Covenant Details', 'Monitoring Information Details', 'Formula Details', 'Schedule Details', 'Others', and 'Linkage Details'. At the bottom right are 'Cancel' and 'Create' buttons.

For RSO Covenant Details, additional placeholder fields can be configured in Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual.

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

- Text
- Numeric
- Boolean
- Date

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

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

The **Covenant Details** screen displays.

Figure 3-17 Covenant Details

Covenant Details

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

> Monitoring Information Details

> Formula Details

Cancel Create

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

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

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

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

For field level information, refer the following tables.

Table 3-13 Covenant Details - Field Description

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

Figure 3-18 Covenant Details

▼ Covenant Details

Covenant Type
Select Covenant Type
Required

Revision Frequency
Select Frequency
Required

Notice Days
Enter Notice Days
Required

Start Date
Required

End Date
Required

First Review Date
Required

Grace Days
Enter Grace Days

Table 3-14 Covenant Details - Covenant Details - Field Description

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

Figure 3-19 Monitoring Information

Monitoring Information Details

Select

Table 3-15 Covenant Details - Monitoring Information Details - Field Description

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

Figure 3-20 Formula Details

Formula Details

Formula
(OR)

Target Type: Ratio

Target Condition: Between

Target From value: 10

Target To value: 20

Table 3-16 Covenant Details - Formula Details - Field Description

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

Table 3-16 (Cont.) Covenant Details - Formula Details - Field Description

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

Note

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

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

Figure 3-21 Others

The screenshot shows a form titled 'Others'. It contains three main sections: 'Compliance Status' with radio buttons for 'Met' and 'Breached'; 'Covenant Status' with a dropdown menu labeled 'Select Waiver Status'; and 'Last Check Value' with a text input field labeled 'Last Checked Value'. Below these is a 'Remarks' section with a large text area.

Table 3-17 Covenant Details - Others - Field Description

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

4. Click **Create**.

Covenant details are added and displayed in the **Enrichment - Configure - Covenants** screen.

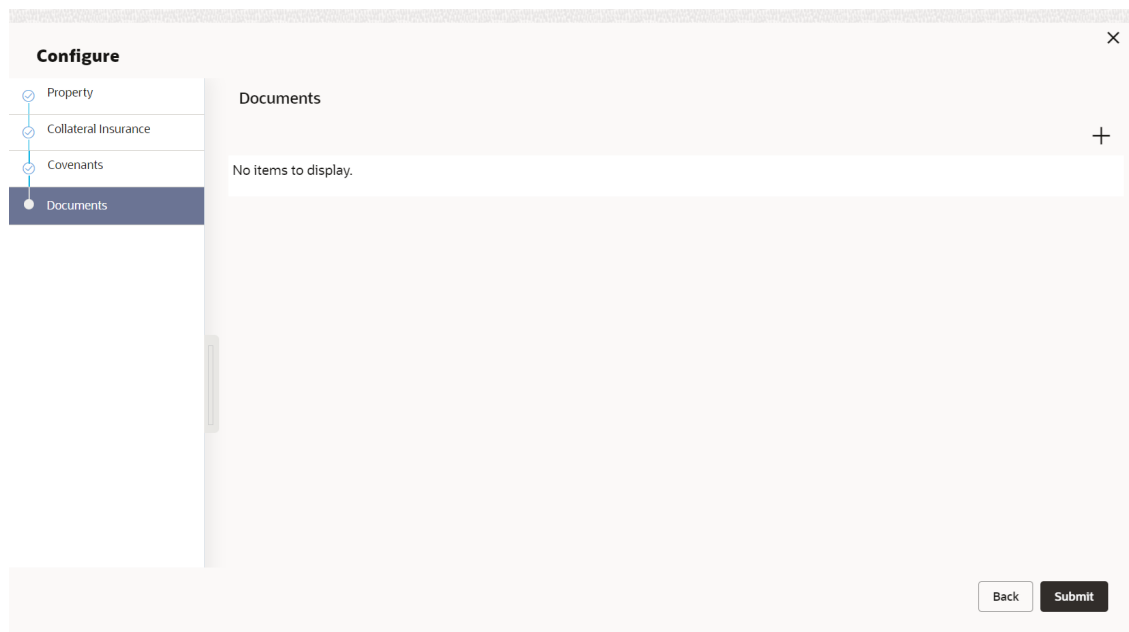
5. To edit the added covenant, select the covenant record and click the **Edit** icon.
6. To delete the added covenant, select the covenant record and click the **Delete** icon.
7. After performing necessary actions in the **Enrichment - Configure - Covenants** screen, click **Next**.

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

3.3.4 Managing Collateral Documents

Procedure to Edit, Download, Delete, and Remove documents.

Figure 3-22 Enrichment - Configure - Documents



1. To upload new documents, click **Add New Documents**.

The **Document Upload** screen is displayed.

Figure 3-23 Document Upload

2. Provide all the details for adding document.

For field level information, refer the below table.

Table 3-18 Document Upload - Field Description

Field	Description
Document Type	Search and select the type of document to be uploaded.
Document Type Description	Description maintained for the selected Document Type is displayed.
Document Code	Search and select the Document Code from the list of document codes maintained in the system.
Document Code Description	Description maintained for the selected Document Code is displayed.
Document Expiry Date	Specify the date till which the document to be uploaded is valid.
Remarks	Capture Remarks for the document, if any.
Drop files here or click to select	In this section, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

3. Click **Upload**.

The document is uploaded and displayed in **Enrichment - Configure - Documents** screen.

4. To modify the document details, click the action icon in document record and select **Edit**.
5. To download the uploaded document, click the action icon in document record and select **Download**.
6. To delete the document record, click the action icon in record and select **Delete**.
7. To remove the uploaded document, click the action icon in document record and select **Remove Document**.
8. After performing necessary actions in the **Enrichment - Configure - Documents** screen, click **Submit**.

3.4 Substitution Linkages

Information on the Substitution Linkages data segment in the Data Enrichment stage.

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

- **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 **Enrichment - Property** screen, the Substitution Linkages data segment is displayed.

Figure 3-24 Enrichment - Substitution Linkages

Collateral Review - DataEnrichment

Substitution Linkages

Screen (3 / 4)

Linked Facilities Linked Collateral Pool Utilization details

Existing Linkages Details

Collateral Code	Collateral Currency	Line Code	Line Serial	Line Currency	Linked Percentage	Linked Amount
ROADROLLER	USD	12.12		USD	23	\$23,423,434.34

Proposed Linkage Details

Collateral Code	Collateral Currency	Line Code	Line Serial	Line Currency	Linked Percentage	Linked Amount
ROLLER	USD	12.12		USD	23	\$23,423,434.34

Hold Back Next Save & Close Cancel

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

3.5 Comments

Information on the Comments data segment in the Data Enrichment stage.

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

Figure 3-25 Enrichment - Comments

The screenshot shows a web application window titled "Collateral Review - DataEnrichment". On the left is a sidebar with a navigation menu containing "Review Initiation", "Miscellaneous", "Substitution Linkages", and "Comments" (which is selected). The main area is titled "Comments" and includes a rich text editor with a toolbar (bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, indent, outdent, undo, redo, and a "GO" button). Below the editor is a "Post" button. At the bottom of the main area, a message states "No items to display." At the very bottom of the window is a row of buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

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

Figure 3-26 Enrichment - Checklist

The screenshot shows a modal window titled "Checklist" with a close button (X) in the top right corner. Inside the window, a message states "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 "Approve". 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

External Check

4.1 External Check

Detailed information about the External Check stage in Collateral Review process.

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

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

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

- Summary
- External Check
- Comments

4.2 Summary

Information on the Summary data segment in External Check stage.

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

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

Note

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

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

The **Free Tasks** screen is displayed.

Figure 4-1 Free Tasks

Menu Item Search...

Tasks

Awaiting Customer Clarification

Business Process Maintenance

Completed Tasks

Free Tasks

Hold Tasks

My Tasks

Search

SubProcess Tasks

Supervisor Tasks

Free Tasks

Refresh

Acquire

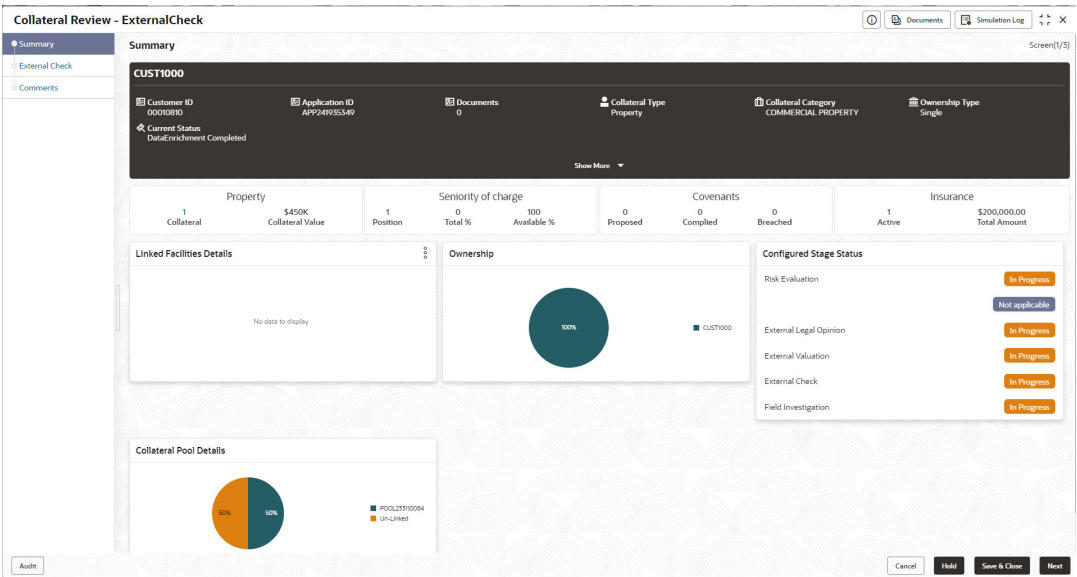
Flow Diagram

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
☐	Acquire and Edit	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	ExternalCheck	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	External Valuation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	FieldInvestigation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	LegalOpinion	1
☐	Acquire and Edit	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation	1

Page 1 of 1627 (1 - 20 of 32534 Items)

2.
- Click **Acquire & Edit** in the required External Check task.
The **External Check - Summary** screen is displayed.

Figure 4-2 External Check - Summary



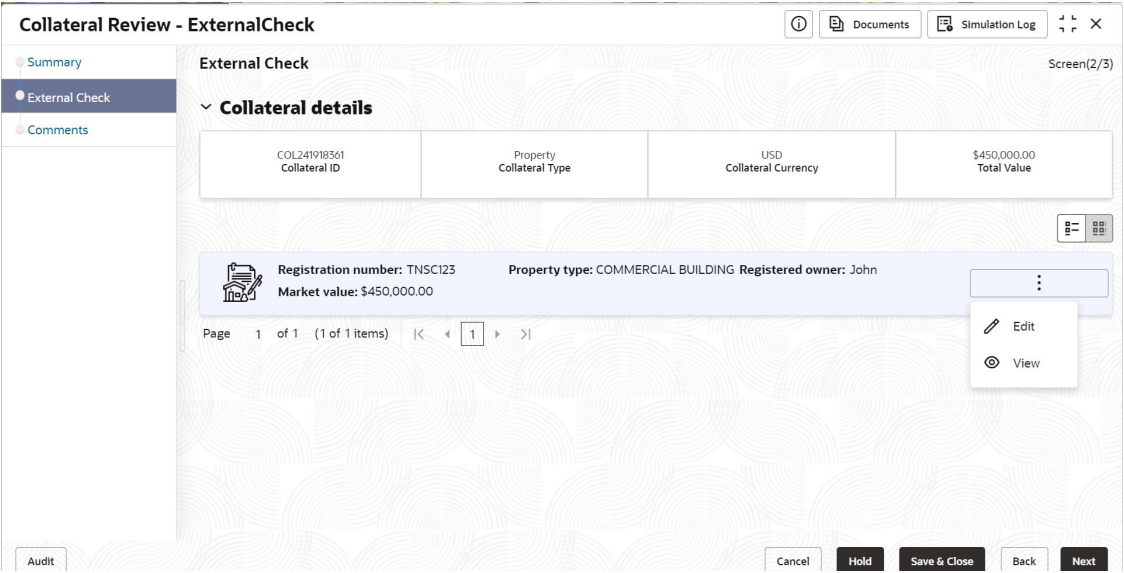
3.
- View the Collateral Summary and click **Next**.

4.3 External Check

Procedure to add external check details.

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

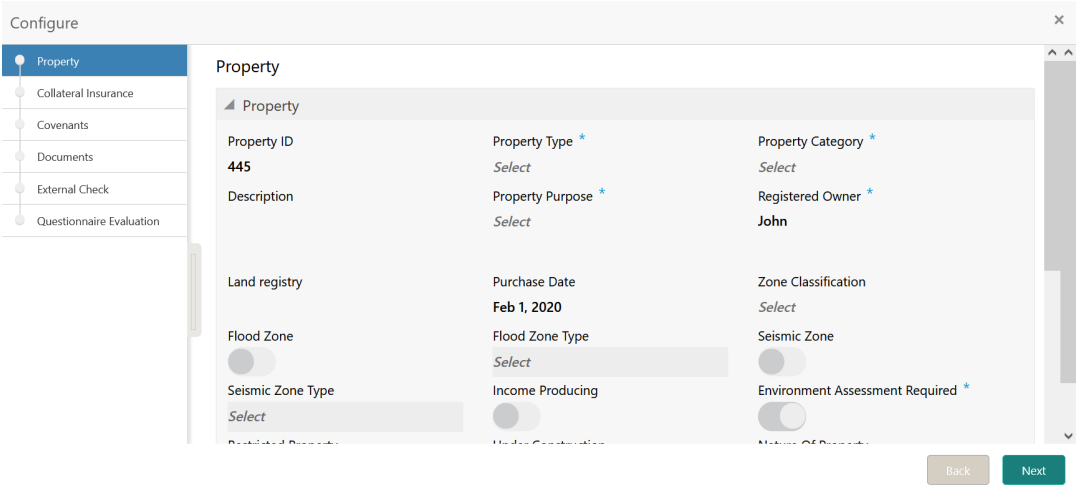
Figure 4-3 External Check



To capture the external check details for the collateral:

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

Figure 4-4 External Check - Configure - Collateral Type



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

Figure 4-5 External Check - Configure - External Check

The screenshot shows a 'Configure' window with a sidebar on the left containing a list of items: Property, Collateral Insurance, Covenants, Documents, External Check (highlighted in blue), and Questionnaire Evaluation. The main area is titled 'External Check' and contains a green plus icon and the text 'No items to display.' At the bottom right, there are 'Back' and 'Next' buttons.

3. Click the add icon in the **External Check - Configure - External Check** screen.
The **External Check Details** window is displayed.

Figure 4-6 External Check Details

The screenshot shows the 'External Check Details' window with two columns of fields. The left column includes: Agency (EV06), External Check Outcome (Approved), Asset ID (4567), Security Interest Creation Date (Mar 3, 2022), Underlying Document Date (Mar 3, 2022), Underlying Document (Deed of Hypothecation), and External Check Status (Creation). The right column includes: External Check Date (May 1, 2018), Remarks (Proceed), Security Interest ID (5778), Amount of Charge (500000), Charge Release Date (Mar 31, 2022), and Charge Holder Name (John). At the bottom right, there are 'Add', 'Cancel', and 'Clear' buttons.

4. Capture the external check details in the above screen.
For field level explanation, refer the below table.

Table 4-1 External Check Details - Field Description

Field	Description
Agency	Select the Agency from which the collateral registration details are obtained.

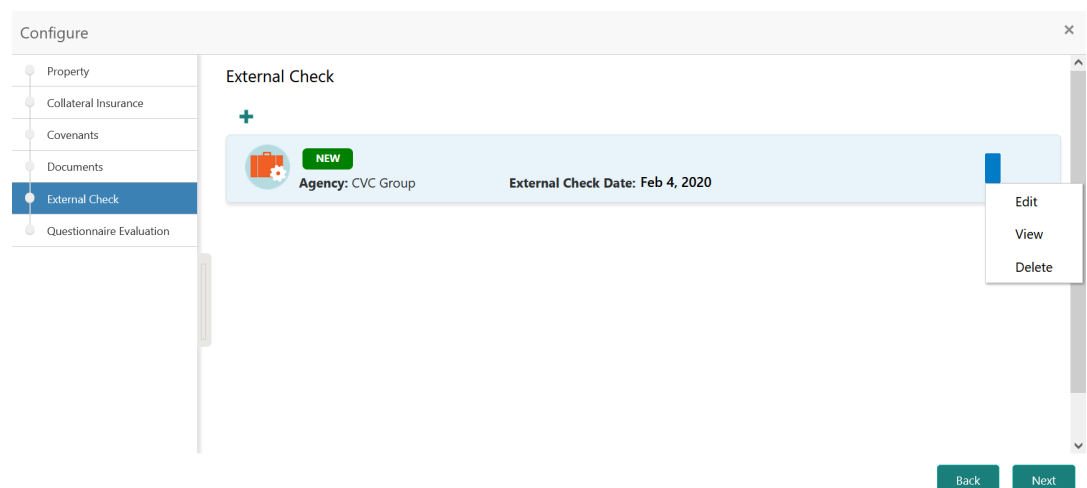
Table 4-1 (Cont.) External Check Details - Field Description

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

5. Click **Add** in the **External Check Details** window.

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

Figure 4-7 External Check - Configure - External Check Details



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

6. After capturing the external check details, click **Next**.

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

Figure 4-8 External Check - Configure - Questionnaire Evaluation

The screenshot shows a 'Configure' window with a sidebar on the left containing a list of categories: Property, Collateral Insurance, Covenants, Documents, External Check, and Questionnaire Evaluation. The 'Questionnaire Evaluation' category is selected and highlighted. The main content area is titled 'Questionnaire Evaluation' and contains four questionnaire tiles arranged in a 2x2 grid. Each tile has a title bar with a three-dot menu icon, a main content area, and an 'Evaluate' button at the bottom. The tiles are: 'Documentation', 'Ownership', 'DistressSale Situation', and 'Economic View'. At the bottom right of the window are 'Back' and 'Submit' buttons.

Note

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

7. Click **Evaluate** in any of the tile.
The **Questionnaire** window is displayed.

Figure 4-9 Questionnaire

The screenshot shows a 'Value Risk' questionnaire window. On the left, there is a 'Score' box displaying the number '5'. The main area contains a question: 'What is the current trend of the collateral value'. Below the question are two radio button options: 'Appreciating' (which is selected) and 'Depreciating'. At the bottom of the question area, it says 'Showing 1 of 3'. At the bottom right of the window are 'Submit' and 'Cancel' buttons.

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

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

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

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

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

4.4 Comments

Information on the Comments data segment in the External Check stage.

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

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

Figure 4-10 External Check - Comments

The screenshot shows a web application window titled "Collateral Review - ExternalCheck". On the left is a sidebar with three items: "Summary", "External Check", and "Comments", with "Comments" 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 are several 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 External Check stage in the **Comments** text box.
2. Click **Post**.
Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.
The Checklist window is displayed.

Figure 4-11 Checklist

Checklist

☐ Enrich Approval

Remarks:



* ☒ Tax rcpt

Remarks:



Page 1 of 1 (1-2 of 2 items)   1  

Save Checklist

* Outcome

Submit

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL_INFO

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

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

5

External Valuation

5.1 External Valuation

Detailed information about the External Valuation stage in the Collateral Review process.

In addition to internal valuations performed by the bank users, the collaterals are valued by the third-party external agencies with expertise in the field to determine the final collateral value.

In this stage, the Credit Officer or the user authorized to edit the External Valuation task must capture the valuation details from the external agencies.

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

- Summary
- External Valuation
- Comments

5.2 Summary

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

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

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

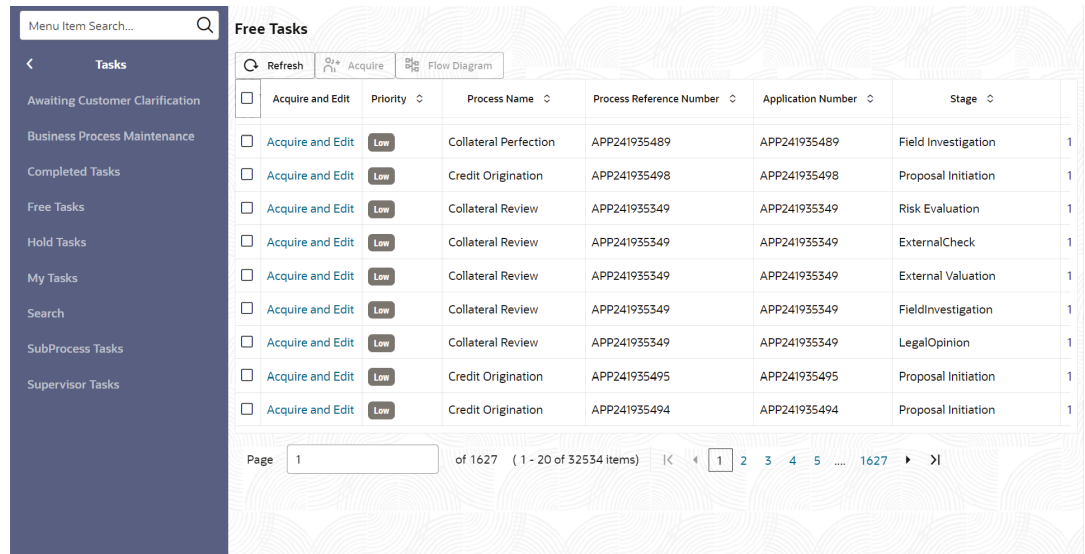
Note

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

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

The **Free Tasks** screen is displayed.

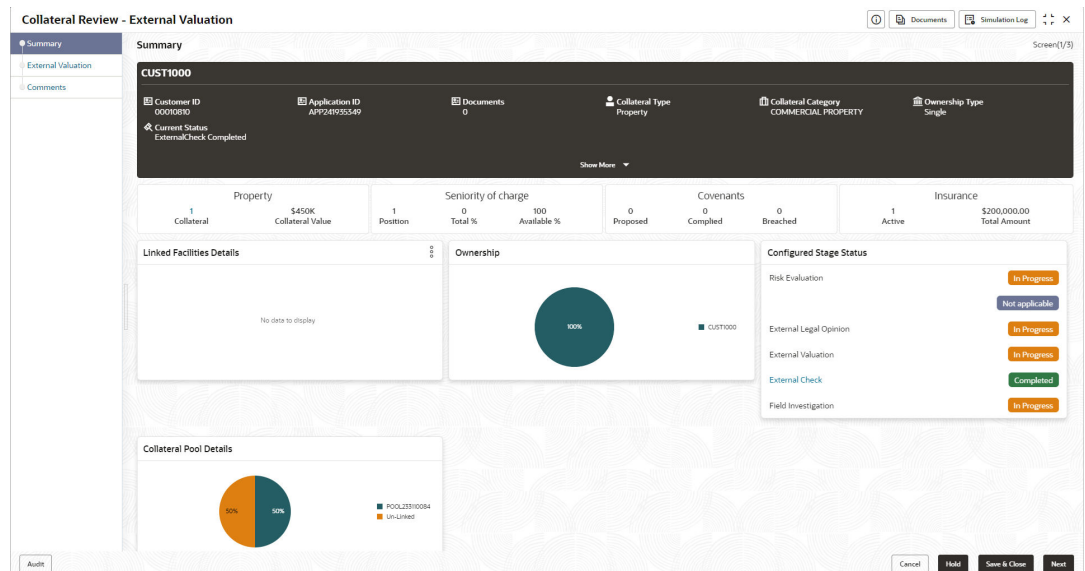
Figure 5-1 Free Tasks



	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
☐	Acquire and Edit	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	ExternalCheck	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	External Valuation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	FieldInvestigation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	LegalOpinion	1
☐	Acquire and Edit	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation	1

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

Figure 5-2 External Valuation - Summary



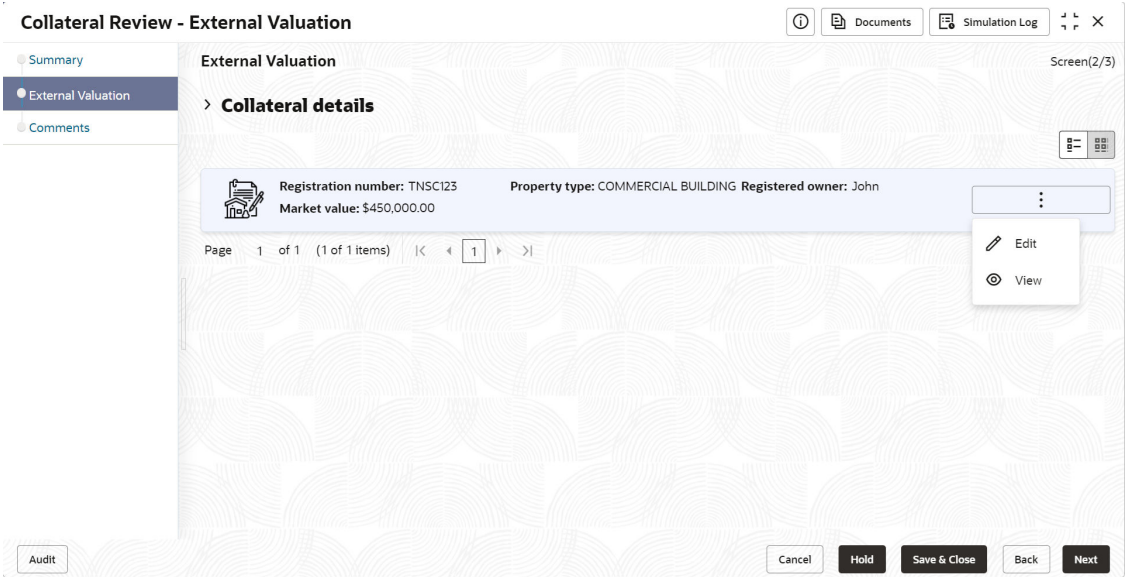
- View the collateral summary and click **Next**.

5.3 External Valuation

Procedure to add external valuation details for the collateral.

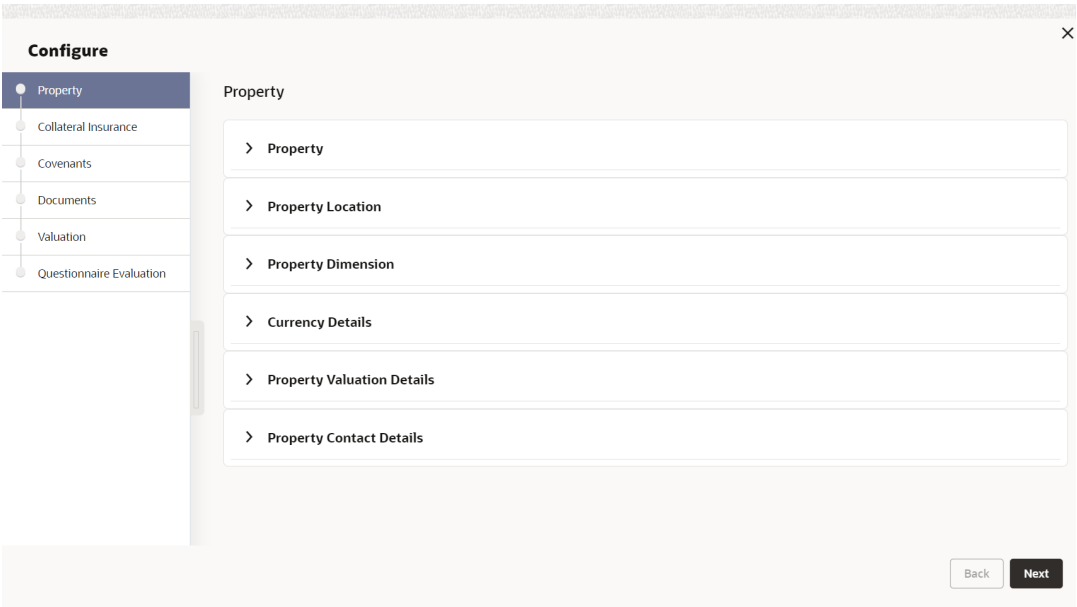
Upon clicking **Next** in the **External Valuation - Summary** screen, the External Valuation data segment is displayed.

Figure 5-3 External Valuation - External Valuation

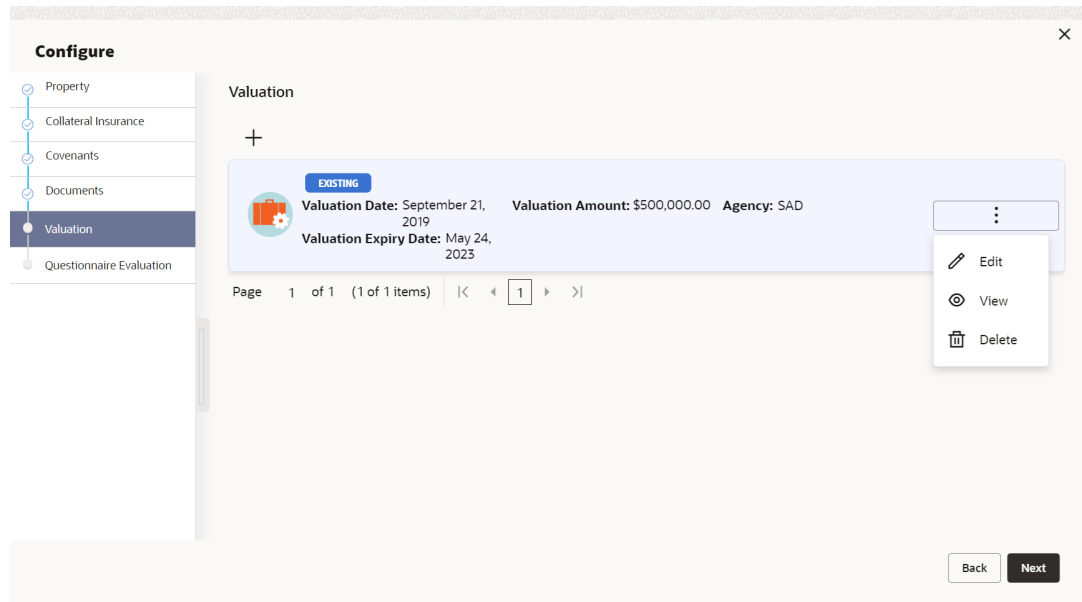


1. Click the action icon in the required collateral record and select **Edit**.
The **External Valuation - Configure - Collateral Type** screen is displayed based on the selected collateral.

Figure 5-4 External Valuation - Configure - Collateral Type



- For information on the **Property**, **Collateral Insurance**, **Covenants** and **Documents** menus, refer the **Data Enrichment** chapter.
2. Click **Next** and navigate to **Valuation** menu.

Figure 5-5 External Valuation - Configure - Valuation

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

Figure 5-6 External Valuation Details

External Valuation Details ✕

Basic Details

Agency *
OTHR 🔍

Valuation Type *
External ▼

Valuation Frequency *
Yearly ▼

Valuation Expiry Date
Mar 31, 2023 📅

Valuation Amount *
USD ▼ \$500,000.00

Deviation Approval As Per Bank Policy

Estimated Life Span Of Asset
20 ▼ ▲

Other Agency Name *
SAS

Valuation Date *
May 7, 2018 📅

Frequency Unit
2 ▼ ▲

Next Valuation Date
May 7, 2020

Insurable Value
\$300,000.00

Estimated Age Of Asset *
5 ▼ ▲

▶ Immovable Collateral Valuation Details

▶ Immovable Collateral Area Details

Remarks

Valuer Remarks

Add

Cancel

Clear

4. Specify all the details in the **External Valuation Details** window.

For field level explanation, refer the below table.

Table 5-1 Basic Details - Field Description

Field	Description
Agency	Select the Agency which performed external valuation.
Valuation Type	Select the Valuation Type as External.
Valuation Date	Specify the date on which the external valuation is carried out.
Valuation Frequency	Select the Valuation Frequency from the drop down list.

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Table 5-1 (Cont.) Basic Details - Field Description

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

Figure 5-7

▲ Immovable Collateral Valuation Details

Type Of Property 	Date Of Property Visit
Number Of Blocks/Wings 	Number Of Stories
Number Of Units Per Floor 	Age Of The Property
Residual Life 	Sanctioned Plans Details
Construction Permission / Commencement Certificate 	Permissible Usage As Per Sanctioned/Approved Plan
Deviations If Any 	Land Rate
Construction Rate 	Amenity Value
Total Fair Market Value 	Forced/Distress Sale Value
Realizable Value 	Ready Reckoner Rate / Circle Rate
Stage Of Construction 	Negative Remarks

Table 5-2 Immovable Collateral Valuation Details - Field Description

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

Figure 5-8

Table 5-3 Immovable Collateral Area Details - Field Description

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

5. Click **Add**.

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

Figure 5-9 External Valuation - Configure - Valuation Added

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

6. Click **Next** in the **External Valuation - Configure - Valuation** screen.

The **External Valuation - Configure - Questionnaire Evaluation** screen is displayed. For information on questionnaire based evaluation, refer **External Check** chapter.

Note

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

7. After performing necessary actions in the External Valuation data segment, click **Next**.

5.4 Comments

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

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

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

Figure 5-10 External Valuation - Comments

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

Figure 5-11 Checklist

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

- ADDITIONAL INFO

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

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

6

Field Investigation

6.1 Field Investigation

Detailed information about the Field Investigation stage in Collateral Review process.

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

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

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

- Summary
- Field Investigation
- Comments

6.2 Summary

Information on the Summary data segment in Field Investigation stage.

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

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

Note

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

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

The **Free Tasks** screen is displayed.

Figure 6-1 Free Tasks

Menu Item Search...	Free Tasks
Tasks	Refresh Acquire Edit Flow Diagram
Awaiting Customer Clarification	☐ Acquire and Edit Priority Process Name Process Reference Number Application Number Stage
Business Process Maintenance	☐ Acquire and Edit Low Collateral Perfection APP241935489 APP241935489 Field Investigation 1
Completed Tasks	☐ Acquire and Edit Low Credit Origination APP241935498 APP241935498 Proposal Initiation 1
Free Tasks	☐ Acquire and Edit Low Collateral Review APP241935349 APP241935349 Risk Evaluation 1
Hold Tasks	☐ Acquire and Edit Low Collateral Review APP241935349 APP241935349 ExternalCheck 1
My Tasks	☐ Acquire and Edit Low Collateral Review APP241935349 APP241935349 External Valuation 1
Search	☐ Acquire and Edit Low Collateral Review APP241935349 APP241935349 FieldInvestigation 1
SubProcess Tasks	☐ Acquire and Edit Low Collateral Review APP241935349 APP241935349 LegalOpinion 1
Supervisor Tasks	☐ Acquire and Edit Low Credit Origination APP241935495 APP241935495 Proposal Initiation 1
	☐ Acquire and Edit Low Credit Origination APP241935494 APP241935494 Proposal Initiation 1
	Page 1 of 1627 (1 - 20 of 32534 Items) < 1 2 3 4 5 ... 1627 >

2. Click **Acquire & Edit** in the required Field Investigation task.

The **Field Investigation - Summary** screen is displayed.

Figure 6-2 Field Investigation - Summary

Collateral Review - FieldInvestigation

Summary

CUSTOMER ID: CUST1000

Application ID: APP241935349

Documents: 0

Collateral Type: Property

Collateral Category: COMMERCIAL PROPERTY

Ownership Type: Single

Current Status: External Valuation Completed

Property	Seniority of charge	Covenants	Insurance
1 Collateral	0 Total %	0 Proposed	1 Active
\$450K Collateral Value	100 Available %	0 Breached	\$300,000.00 Total Amount

Linked Facilities Details: No data to display

Ownership: 100% In Progress

Configured Stage Status:

- Risk Evaluation: In Progress
- External Legal Opinion: In Progress
- External Valuation: Completed
- External Check: Completed
- Field Investigation: In Progress

Collateral Pool Details: 100% In Progress

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

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

6.3 Field Investigation

Procedure to add field investigation details.

Upon clicking **Next** in the **Field Investigation - Summary** screen, the Field Investigation data segment is displayed.

Figure 6-3 Field Investigation

Collateral Review - FieldInvestigation

Summary
Field Investigation
Comments

Field Investigation

Collateral details

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

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

Page 1 of 1 (1 of 1 items)

Edit
View

Audit Cancel Hold Save & Close Back Next

To capture the field investigation details for the collateral:

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

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

Figure 6-4 Field Investigation - Configure - Collateral Type

Configure

Property
Collateral Insurance
Covenants
Documents
Field Investigation
Questionnaire Evaluation

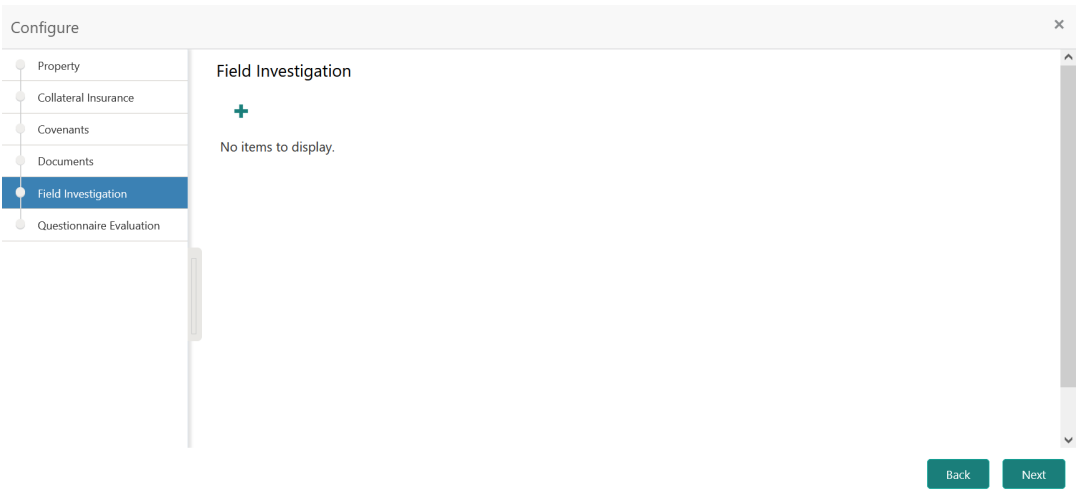
Property

Property ID: 445
Property Type: Select
Property Category: Select
Description
Property Purpose: Select
Registered Owner: John
Land registry
Purchase Date: Feb 1, 2020
Zone Classification: Select
Flood Zone: ☐
Flood Zone Type: Select
Seismic Zone: ☐
Seismic Zone Type: Select
Income Producing: ☐
Environment Assessment Required: ☐

Back Next

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

Figure 6-5 Field Investigation - Configure - Field Investigation



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

Figure 6-6 Field Investigation Details

A screenshot of a software window titled 'Field Investigation Details'. It contains four input fields arranged in a 2x2 grid. The top-left field is 'Field Investigation Agency *' with a dropdown menu showing 'Select'. The top-right field is 'Field Investigation Date *' with a calendar icon. The bottom-left field is 'Field Investigation Outcome *' with a text area. The bottom-right field is 'Field Investigation Remarks *' with a text area. At the bottom right of the window are three buttons: 'Add', 'Cancel', and 'Clear'.

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

Table 6-1 Field investigation Details - Field Description

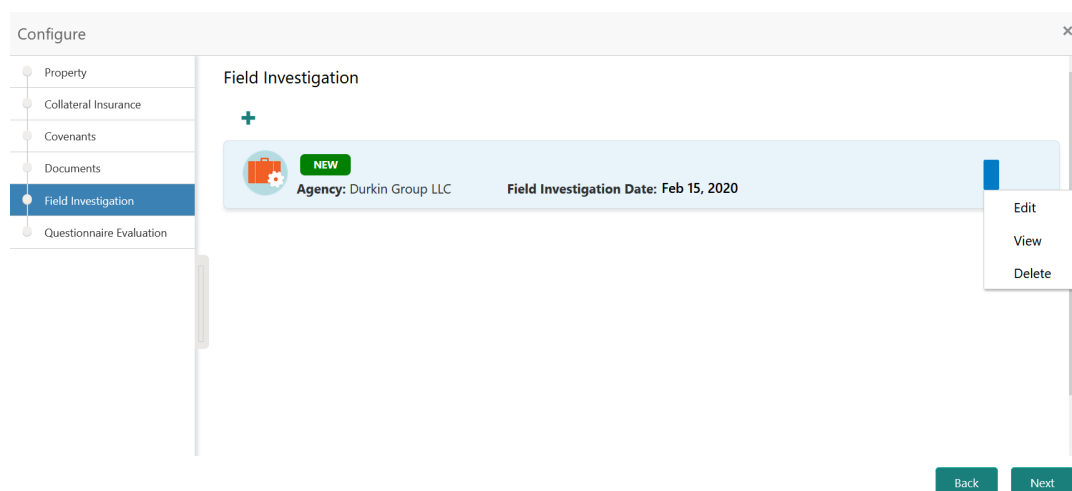
Field	Description
Field Investigation Agency	Select the agency which carried out the field investigation for the collateral.

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

Field	Description
Field Investigation Date	Specify the date on which the field investigation is carried out.
Field Investigation Outcome	Specify the Field Investigation Outcome .
Field Investigation Remarks	Capture the Field Investigation Remarks for the collateral.

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

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

Figure 6-7 Field Investigation - Configure - Investigation Details Added

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

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

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

Note

For information on questionnaire based evaluation, refer the **External Check** chapter.

- After performing necessary actions in the **Field Investigation** screen, click **Next**.

6.4 Comments

Information on the Comments data segment in the Field Investigation stage.

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

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

Figure 6-8 Field Investigation - Comments

The screenshot shows a web application window titled "Collateral Review - FieldInvestigation". On the left is a sidebar with a tree view containing "Summary", "Field Investigation", and "Comments". The "Comments" item 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, table, grid, etc.) and a text input area with the placeholder "Enter text here...". Below the editor is a "Post" button. Underneath the post area, a message states "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(5/5)".

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

Figure 6-9 Checklist

The screenshot shows a "Checklist" window with a close button (X) in the top right. It contains a list of items, each with a checkbox, a label, a "Remarks:" field, and a comment icon (speech bubble). The first item is "Enrich Approval" with an unchecked checkbox. The second item is "* Tax rcpt" with a checked checkbox. Below the list is a pagination bar showing "Page 1 of 1 (1-2 of 2 items)" and navigation arrows. At the bottom left is a "Save Checklist" button. At the bottom right, there is a field for "* Outcome" with a dropdown menu showing "Enter Out..." and a "Submit" button.

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL_INFO

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

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

7

Legal Opinion

7.1 Legal Opinion

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

In general, banks capture internal as well as external legal opinions for the collateral in order to precisely ascertain the level of security the collateral provides the bank. In this stage, the Credit Officer or the user authorized to edit the Legal Opinion task in bank must capture legal opinion for the collateral from the external agencies.

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

- Summary
- External Legal Opinion
- Comments

7.2 Summary

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

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

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

Note

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

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

The **Free Tasks** screen is displayed.

Figure 7-1 Free Tasks

Menu Item Search...

Tasks

Awaiting Customer Clarification

Business Process Maintenance

Completed Tasks

Free Tasks

Hold Tasks

My Tasks

Search

SubProcess Tasks

Supervisor Tasks

Free Tasks

Refresh

Acquire

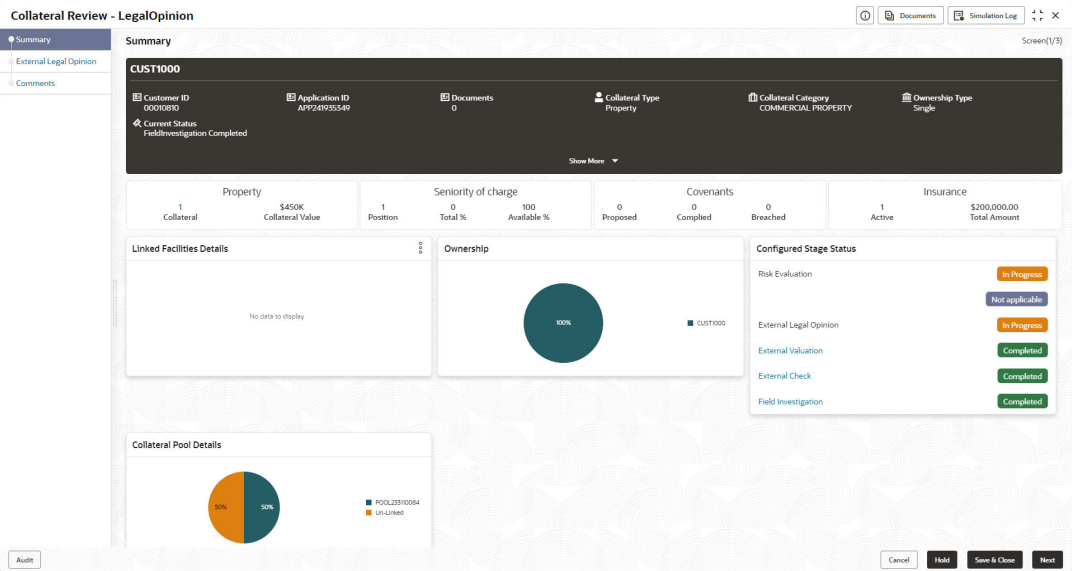
Flow Diagram

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
☐	Acquire and Edit	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	ExternalCheck	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	External Valuation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	FieldInvestigation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	LegalOpinion	1
☐	Acquire and Edit	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation	1

Page 1 of 1627 (1 - 20 of 32534 Items)

2.
- Click **Acquire & Edit** in the required Legal Opinion task.
The **Legal Opinion - Summary** screen is displayed.

Figure 7-2 Legal Opinion - Summary



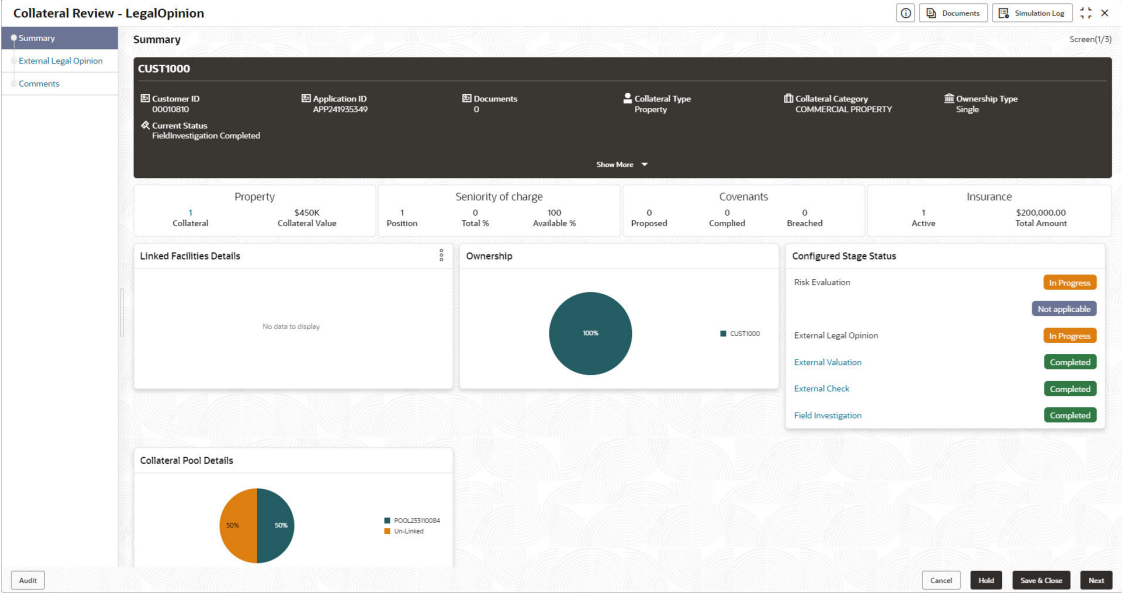
3.
- View the Collateral Summary and click **Next**.

7.3 Legal Opinion

Procedure to capture external legal opinion for the collateral.

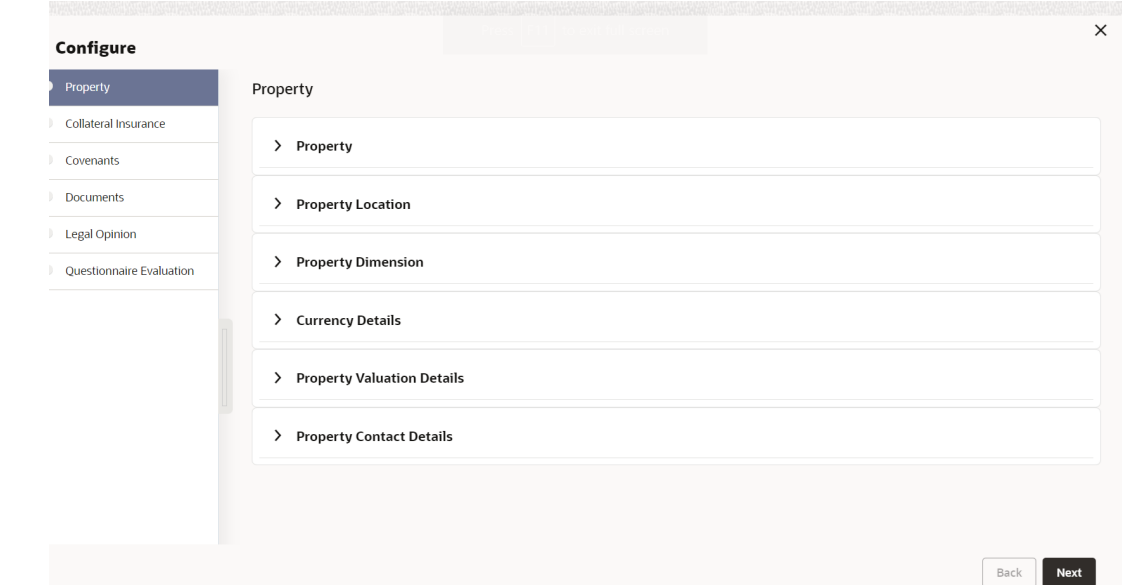
Upon clicking **Next** in the **Legal Opinion - Summary** screen, the External Legal Opinion / Legal Opinion data segment is displayed.

Figure 7-3 Legal Opinion - Legal Opinion

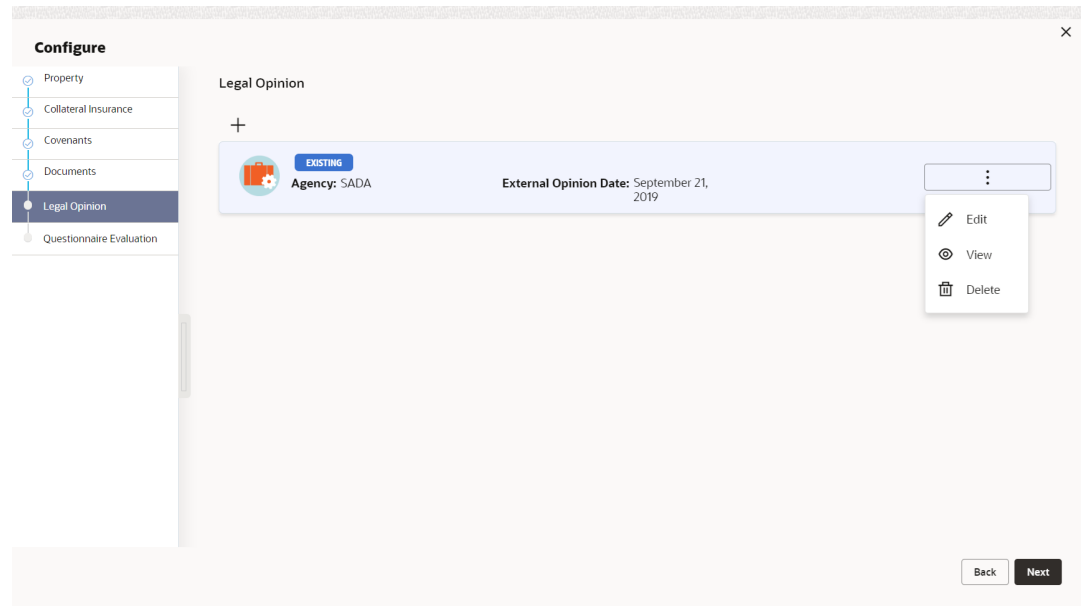


1. Click the action icon in the required collateral record and select **Edit**.
The **Legal Opinion - Configure - Collateral Type** screen is displayed based on the selected collateral.

Figure 7-4 Legal Opinion - Configure - Property



- For information on the **Property**, **Covenants**, and **Documents** menus, refer the **Data Enrichment** chapter.
2. Click **Next** and navigate to **Legal Opinion** menu.

Figure 7-5 Legal opinion - Configure - Legal Opinion

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

Figure 7-6 External Legal Opinion Details

External Legal Opinion Details ×

Common Details

Construction Stage

Complete

External Opinion Date *

Mar 4, 2022

Mortgage Created By

Others

Date of Mortgage

Title Deeds Custody

Holding

Freehold

Date of Agreement

May 7, 2018

Type of Transaction

New To Bank

Type of Mortgage

Registered

Agency *

LO02

Registration Number

Mortgage Creation

Enhancement

Negative Lien

NOC Details

NOC to Mortgage received

No

Authority for Tripartite Agreement

Date of Title Search Report

NOC to Mortgage issued by

Title Documents submitted

NOC Deviation

Tripartite Agreement with Authority received

No

Empanelled Approval Done

Legal Audit

Legal Audit Applicable *

Next Legal Audit Due

Legal Firm Opinion *

Approved

Legal Audit Done

Deviations if any

Final Recommendation *

Proceed

Date of Audit Report

Remarks

Add Cancel Clear

4. Specify the external legal opinion details.
For field level explanation, refer the below table.

Table 7-1 Common Details - Field Description

Field	Description
Construction Stage	Select the stage of construction from the drop down list. The options available are: - Complete - Under Construction
Holding	Specify if the property is Freehold or Leasehold.
Agency	Select the Agency from which the legal opinion is obtained.
External Opinion Date	Specify the date on which the external legal opinion is captured.
Date of Agreement	Specify the date of lease agreement.
Registration Number	Specify the property Registration Number .

Table 7-1 (Cont.) Common Details - Field Description

Field	Description
Mortgage Created By	Select the bank or security trustee who created the mortgage. The options available in the drop down list are: • Own Bank • Others
Type of Transaction	Specify whether the customer is New To Bank or Existing customer.
Mortgage Creation	Select the Mortgage Creation as Fresh or Enhancement of existing mortgage value.
Date of Mortgage	Specify the mortgage creation date.
Type of Mortgage	Specify the type of mortgage as Equitable or Registered .
Negative Lien	Specify whether negative lien is executed covering the collateral by selecting Yes or No from the drop down list.
Title Deeds Custody	Specify the name of bank which is holding the title deeds.

Table 7-2 NOC Details - Field Description

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

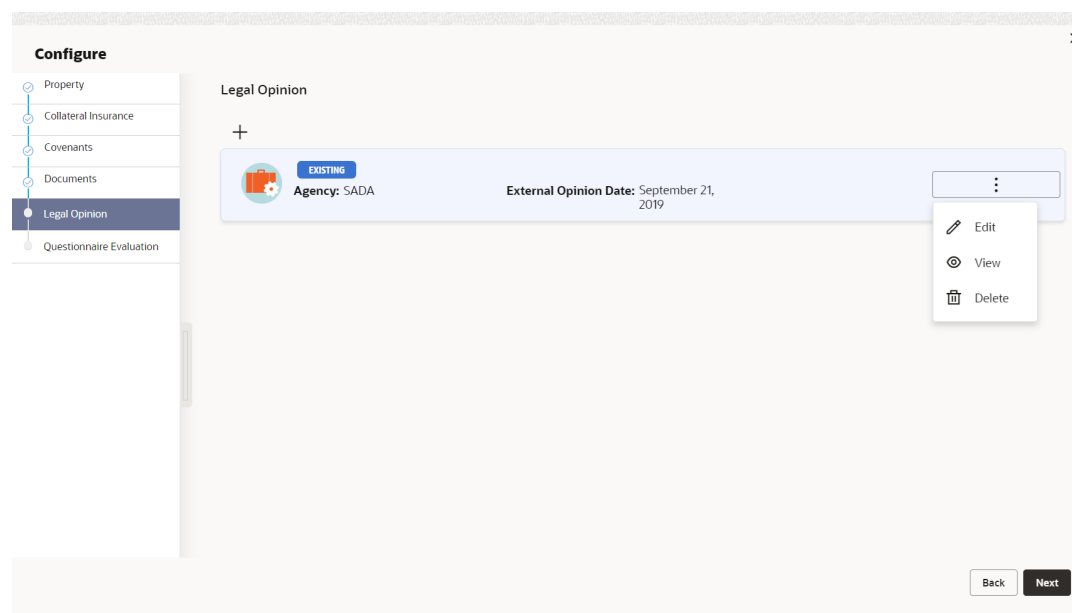
Table 7-3 Legal Audit - Field Description

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

5. Click **Add**.

The external legal opinion is added and displayed as shown below.

Figure 7-7 Legal Opinion - Configure - Legal Opinion Added



You can **Edit**, **View**, or **Delete** the added external legal opinion by clicking the action icon in the corresponding record and selecting the required option.

6. After adding the external legal opinion, click **Next**.

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

Note

For information on questionnaire based evaluation, refer the **External Check** chapter.

7. After performing necessary actions in the External Legal Opinion/Legal Opinion data segment, click **Next**.

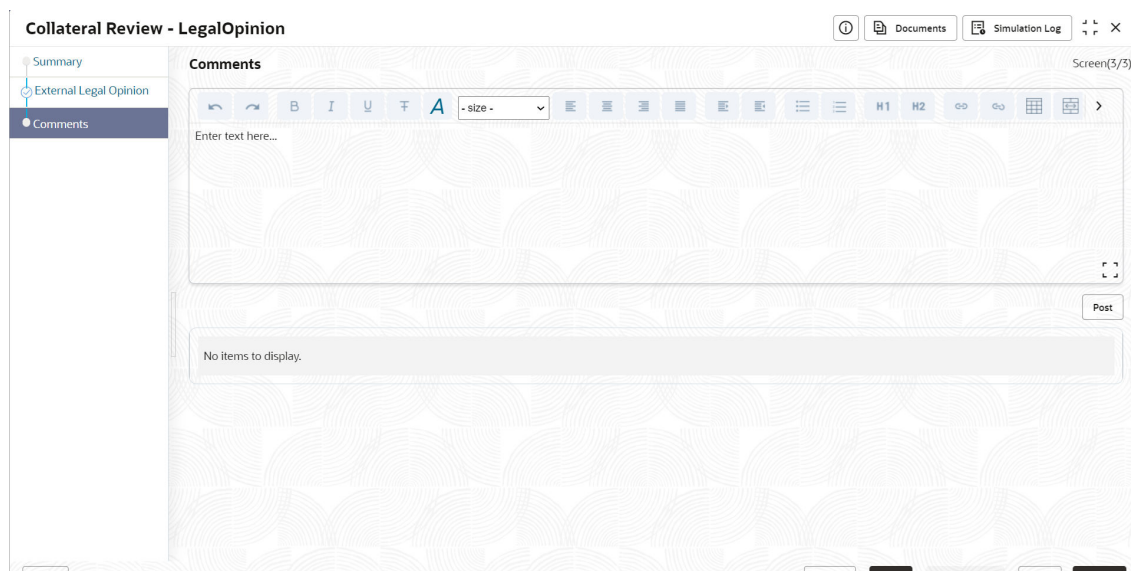
7.4 Comments

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

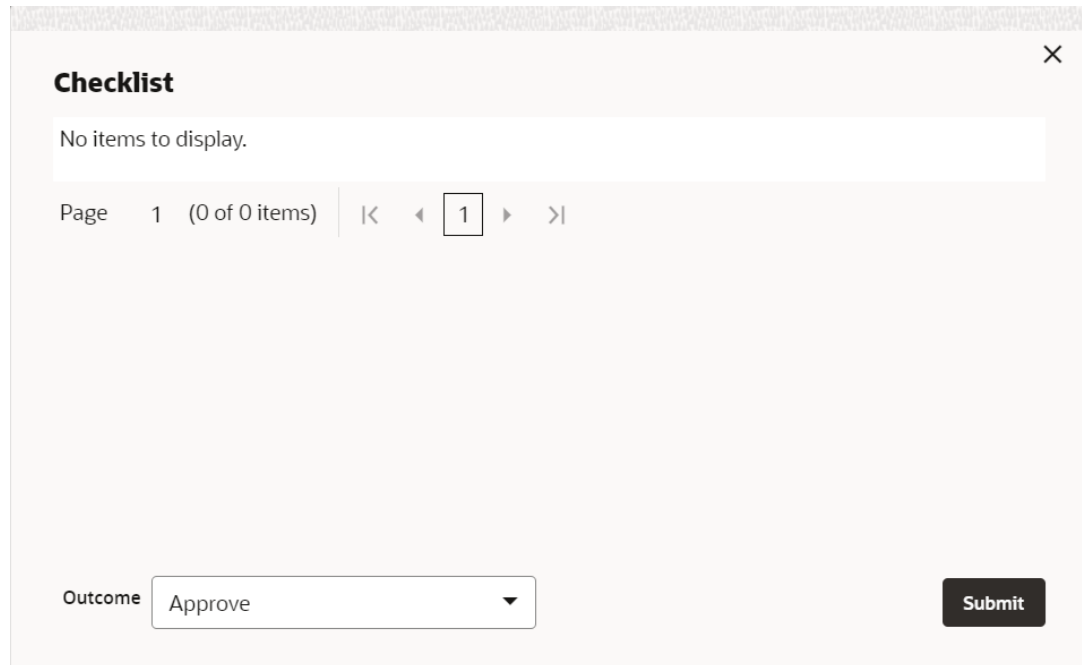
The Comments data segment allows you to post overall comments for the Legal Opinion stage. Posting comments helps the user of next stage to better understand the application.

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

Figure 7-8 Legal Opinion - Comments



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

Figure 7-9 ChecklistThe screenshot shows a modal window titled "Checklist" with a close button (X) in the top right corner. Inside the modal, there is a text box that says "No items to display." Below this, there is a pagination bar showing "Page 1 (0 of 0 items)" and navigation icons. At the bottom of the modal, there is a label "Outcome" followed by a dropdown menu currently showing "Approve" with a downward arrow. To the right of the dropdown is a dark "Submit" button.

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

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

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

8

Risk Evaluation

8.1 Risk Evaluation

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

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

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

- Summary
- Risk Evaluation
- Comments

8.2 Summary

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

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

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

Note

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

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

The **Free Tasks** screen is displayed.

Figure 8-1 Free Tasks

Menu Item Search...

Tasks

Awaiting Customer Clarification

Business Process Maintenance

Completed Tasks

Free Tasks

Hold Tasks

My Tasks

Search

SubProcess Tasks

Supervisor Tasks

Free Tasks

Refresh

Acquire

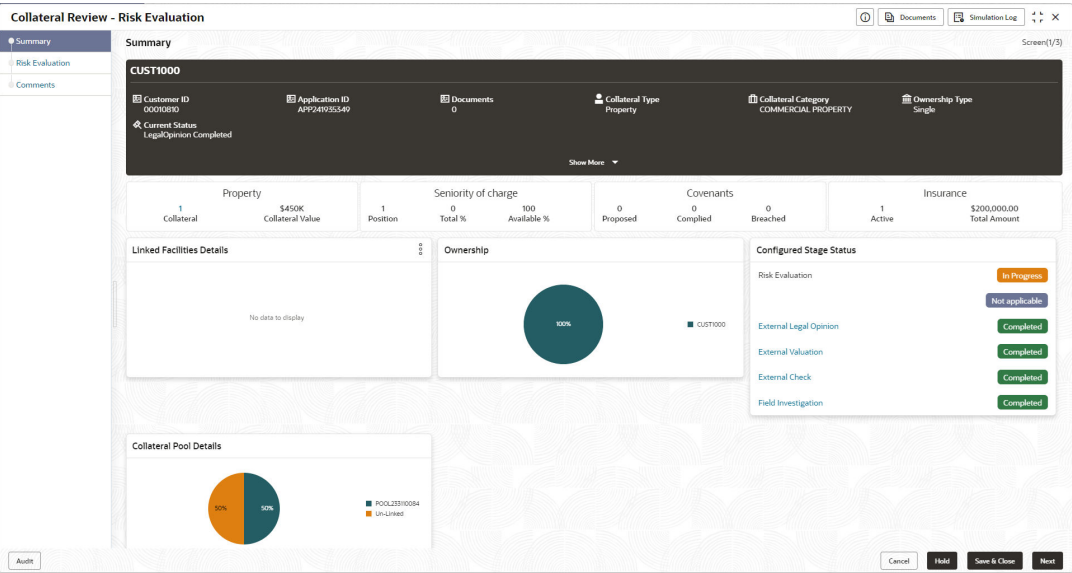
Flow Diagram

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
☐	Acquire and Edit	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	ExternalCheck	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	External Valuation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	FieldInvestigation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	LegalOpinion	1
☐	Acquire and Edit	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation	1

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2.
- Click **Acquire & Edit** in the required Risk Evaluation task.
The **Risk Evaluation - Summary** screen is displayed.

Figure 8-2 Risk Evaluation - Summary



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

8.3 Risk Evaluation

Procedure to add risk evaluation details for the collateral.

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

Figure 8-3 Risk Evaluation - Risk Evaluation

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

Summary
● **Risk Evaluation**
Comments

Risk Evaluation

▼ **Collateral details**

COL24919361 Collateral ID	Property Collateral Type	USD Collateral Currency	\$450,000.00 Total Value
------------------------------	-----------------------------	----------------------------	-----------------------------

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

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

Edit
View

Audit Cancel Hold Save & Close Back Next

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

Figure 8-4 Risk Evaluation - Configure - Property

Configure ✕

Property
Collateral Insurance
Covenants
Documents
Risk Evaluation
Questionnaire Evaluation

Property

> Property

> Property Location

> Property Dimension

> Currency Details

> Property Valuation Details

> Property Contact Details

Back Next

- For information on the **Property**, **Covenants**, and **Documents** menus, refer the **Data Enrichment** chapter.
2. Click **Next** and navigate to **Risk Evaluation** menu.

Figure 8-5 Risk Evaluation - Configure - Risk Evaluation

Configure

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

Risk Evaluation

+

EXISTING

Risk Type: Currency Risk **Severity:** Low

Remarks

Final Recommendation

Proceed

Back Next

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

Figure 8-6 Risk Evaluation Details

Risk Evaluation Details

Risk Type

Currency Risk

Severity

Low

Comments

Not much risk involved

Approver Comments

Go

Cancel

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

Table 8-1 Risk Evaluation Details - Field Description

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

5. Click **Add**.

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

Figure 8-7 Risk Evaluation - Configure - Risk Evaluation Added

The screenshot shows a web application interface for configuring risk evaluations. On the left is a sidebar with a 'Configure' header and a list of options: Property, Collateral Insurance, Covenants, Documents, Risk Evaluation (highlighted), and Questionnaire Evaluation. The main area is titled 'Risk Evaluation' and contains a '+' icon to add new records. Below this, a record is displayed with a red 'EXISTING' status icon, 'Risk Type: Currency Risk', and 'Severity: Low'. There are three action icons (edit, view, delete) to the right of the record. Below the record are two text input fields: 'Remarks' and 'Final Recommendation', with 'Proceed' entered in the latter. At the bottom right are 'Back' and 'Next' buttons.

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

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

The **Risk Evaluation - Configure - Questionnaire Evaluation** screen is displayed. For information on questionnaire based evaluation, refer the **External Check** chapter.

8. After performing necessary actions in the **Risk Evaluation - Risk Evaluation** screen, click **Next**.

8.4 Comments

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

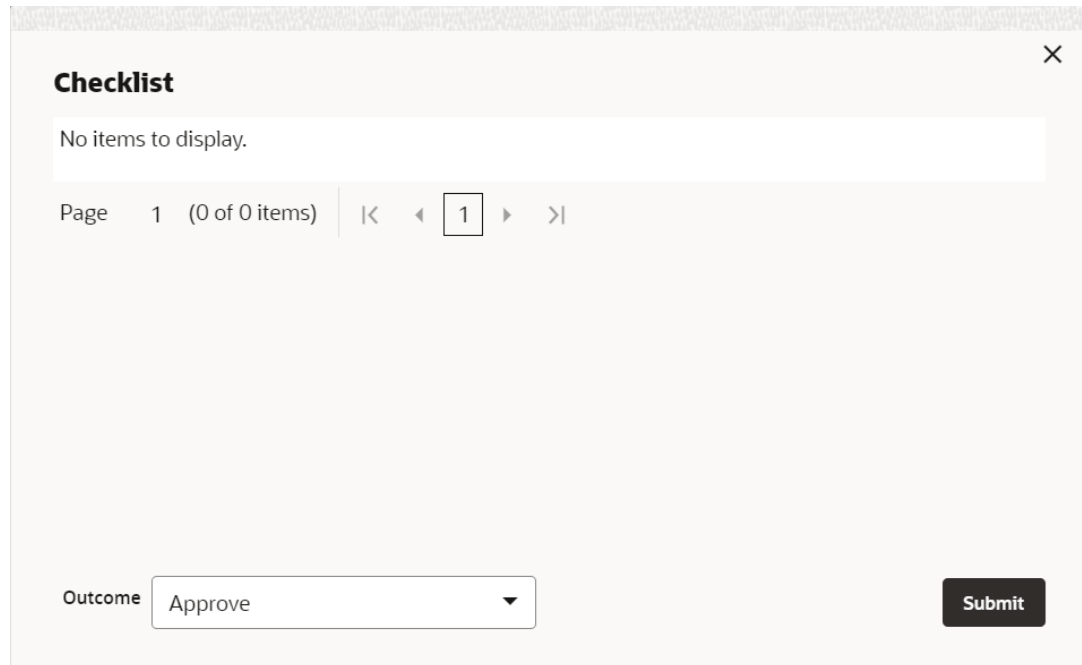
The Comments data segment allows you to post overall comments for the Risk Evaluation stage. Posting comments helps the user of next stage to better understand the application.

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

Figure 8-8 Risk Evaluation - Comments

The screenshot displays the 'Collateral Review - Risk Evaluation' application window. On the left, a sidebar contains three items: 'Summary', 'Risk Evaluation', and 'Comments', with 'Comments' selected. The main 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 H1/H2 headings) and a text input field 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 row of buttons on the right: 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Submit'. The top right corner of the window shows 'Screen(3/3)'.

1. Type your comments for the 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 8-9 ChecklistThe screenshot shows a modal window titled "Checklist" with a close button (X) in the top right corner. Inside the modal, there is a text box containing "No items to display." Below this, there is a pagination bar showing "Page 1 (0 of 0 items)" and navigation icons. At the bottom of the modal, there is an "Outcome" label followed by a dropdown menu currently showing "Approve" with a downward arrow. To the right of the dropdown is a dark "Submit" button.

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

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

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

9

Collateral Approval

9.1 Collateral Approval

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

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

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

- Summary
- Collateral Review
- Linkage Details
- Comments

9.2 Summary

Information on the Summary data segment in Collateral Approval stage.

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

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

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

The **Free Tasks** screen is displayed.

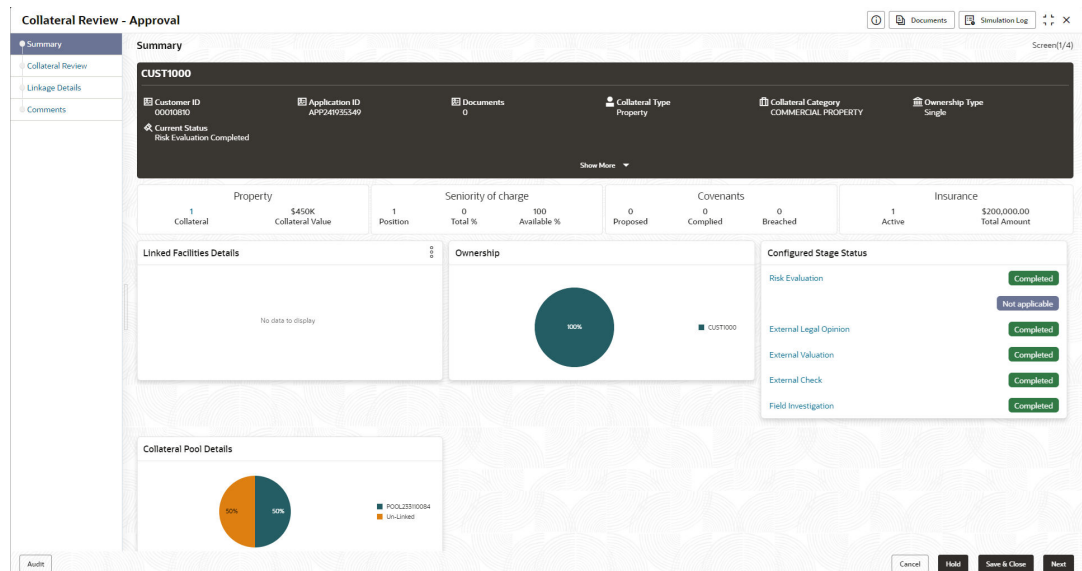
Figure 9-1 Free Tasks

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
☐	Acquire and Edit	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	ExternalCheck	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	External Valuation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	FieldInvestigation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	LegalOpinion	1
☐	Acquire and Edit	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation	1

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

Figure 9-2 Approval - Summary



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

9.3 Collateral Review

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

In this data segment, the following details are displayed along with the collateral details captured in the previous stages.

- Impact on Collateral Value - The system displays whether the collateral value is increased or decreased

- **Review Recommendation** - The system displays the recommendation based on the revised collateral value
- **Valuation Amount** - The system displays the latest collateral valuation amount

The Credit Approver must go through the collateral details and recommendation to make final decision of approving or rejecting the collateral.

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

Figure 9-3 Approval - Collateral Review

Collateral Review - Approval

Summary | **Collateral Review** | Linkage Details | Comments

Collateral Review Screen(2/4)

CUST1000

Customer ID: 00010810 | Application ID: APP241955349 | Documents: 0 | Collateral Type: Property | Collateral Category: COMMERCIAL PROPERTY | Ownership Type: Single

Current Status
Risk Evaluation Completed

Show More

Approval

Impact On Collateral Value	Review Recommendation	Valuation Amount
Increased		USD 500,000.00
Review Date	Reason For Review	Bank Value
October 10, 2019	Collateral due for review	USD 400,000.00
Bank Haircut		
20%		

Audit | Cancel | Hold | Save & Close | Back | Next

After viewing the collateral details and recommendation, click **Next**.

9.4 Linkage Details

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

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

- **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 - Collateral Review** screen, the Linkage Details data segment is displayed.

Figure 9-4 Approval - Linkage Details

Collateral Review - Approval

DocumentsSimulation Log

SummaryCollateral ReviewLinkage DetailsComments

Linkage Details

Collateral facility linkage

100%Linked percentage

0%Available percentage

\$20,000,000.00Linked amount

\$0.00Available amount

Type to filter

	Facility ID	Line code	Facility description	Facility Currency	Facility amount	Collateral value	Amount basis	Linked percentage	Linked amount	Order number
LINKED	F2382973	TP1	1	USD	\$75,000,000.00	\$20,000,000.00	Percentage	100%	\$20,000,000.00	26

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

Audit

CancelHoldSave & CloseBackNext

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

9.5 Comments

Information on the Comments data segment in the Collateral Approval stage.

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

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

Figure 9-5 Approval - Comments

Collateral Review - Approval

DocumentsSimulation Log

SummaryCollateral ReviewLinkage DetailsComments

Comments

Enter text here...

Post

No items to display.

Audit

CancelHoldSave & CloseBackSubmit

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

Figure 9-6 Checklist

Checklist

☐ Enrich Approval	Remarks:	
* ☒ Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items) | < 1 >

Save Checklist

* Outcome *Enter Out...* ▼ **Submit**

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

The options available in the drop down list are:

- Approve
- Reject

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

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

10

Customer Notification

10.1 Customer Notification

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

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

The following stages are available in the Customer Notification stage.

- Draft Generation
- Comments

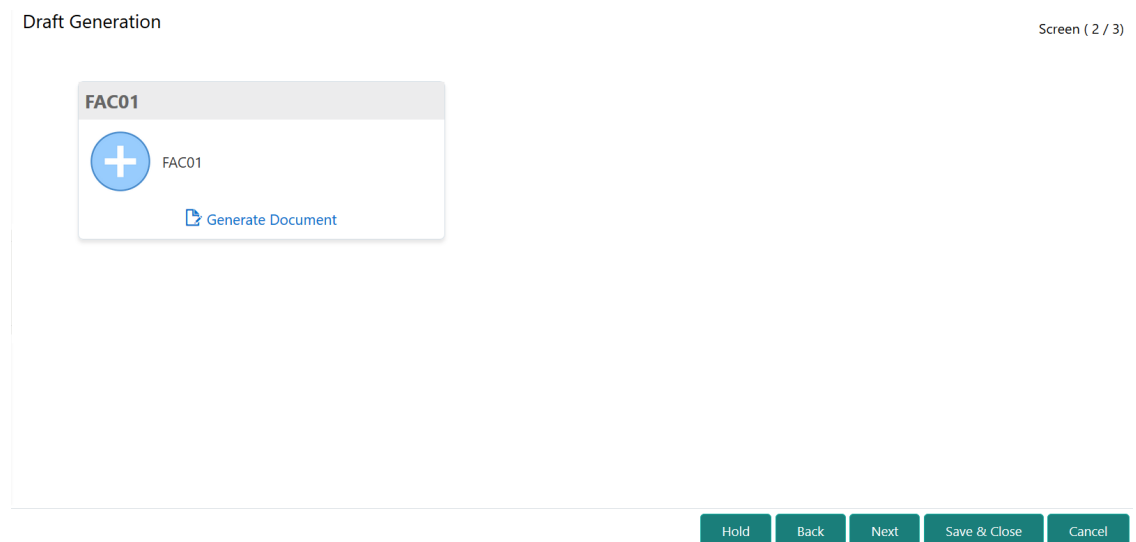
10.2 Draft Generation

Procedure to generate review draft for customer acceptance.

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

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

Figure 10-1 Draft Generation



1. Click **Generate Document**.

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

Figure 10-2 Draft Generation Details

Draft Generation Details

Communication Type

Email

E-Mail CC

john_doe@example.com

E-Mail To *

john_doe@example.com

Subject *

Proposal draft

Cancel

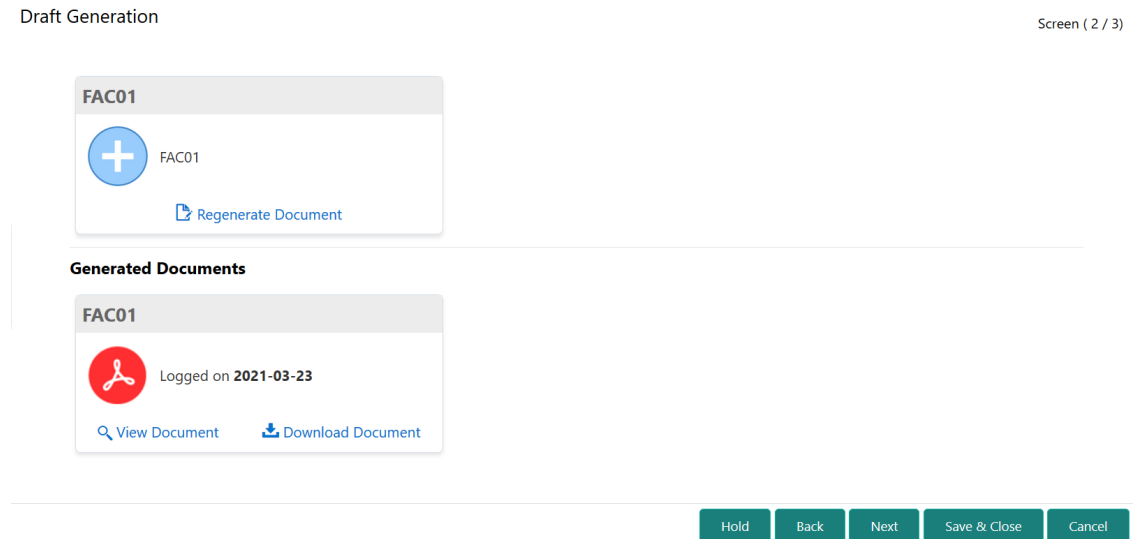
Generate

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

Table 10-1 Draft Generation Details - Field Description

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

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

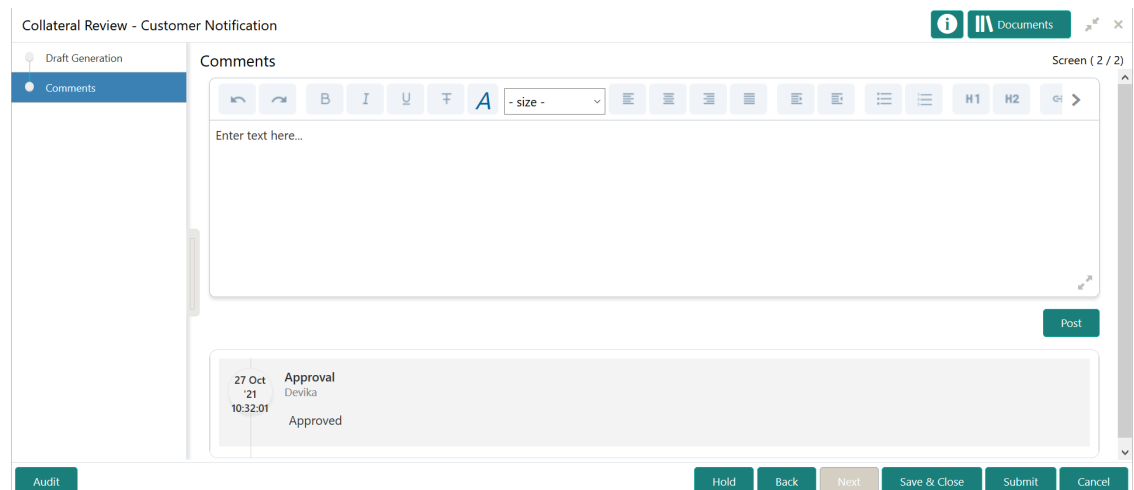
Figure 10-3 Draft Generation - Completed

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

10.3 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.

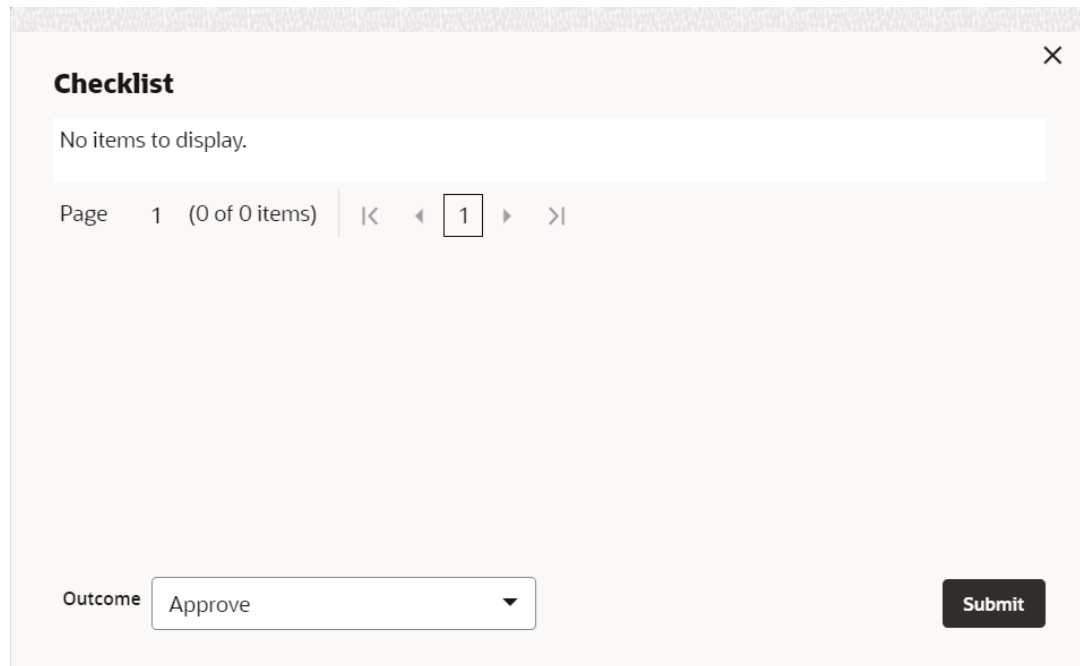
Figure 10-4 Customer Notification - Comments

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 10-5 Customer Notification - Checklist



Checklist X

No items to display.

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

Outcome Approve ▼

Submit

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL_INFO

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

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

11

Customer Agreement

11.1 Customer Agreement

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

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

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

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

- Customer Acceptance
- Comments

11.2 Customer Acceptance

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

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

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

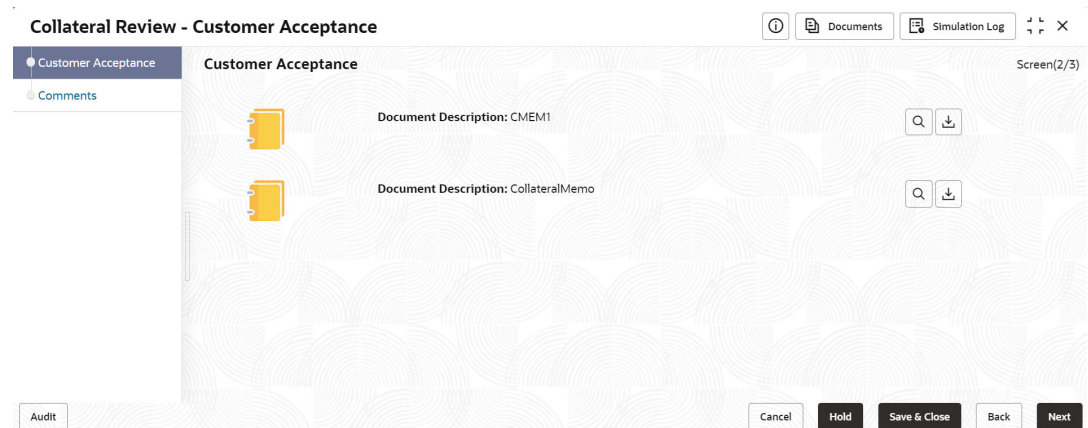
The **Free Tasks** screen is displayed.

Figure 11-1 Free Tasks

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
☐	Acquire and Edit	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	ExternalCheck	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	External Valuation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	FieldInvestigation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	LegalOpinion	1
☐	Acquire and Edit	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation	1

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

Figure 11-2 Customer Agreement - Customer Acceptance



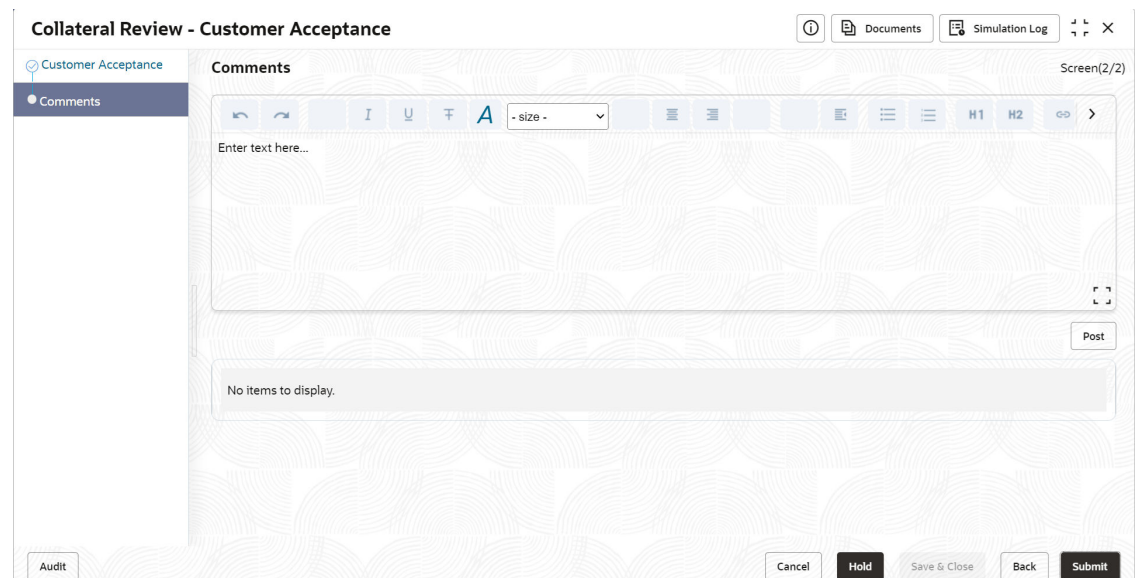
3. To download the collateral valuation document, click the download icon.
4. To go to the next data segment, click **Next**.

11.3 Comments

Information about the Comments data segment in Customer Agreement stage.

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

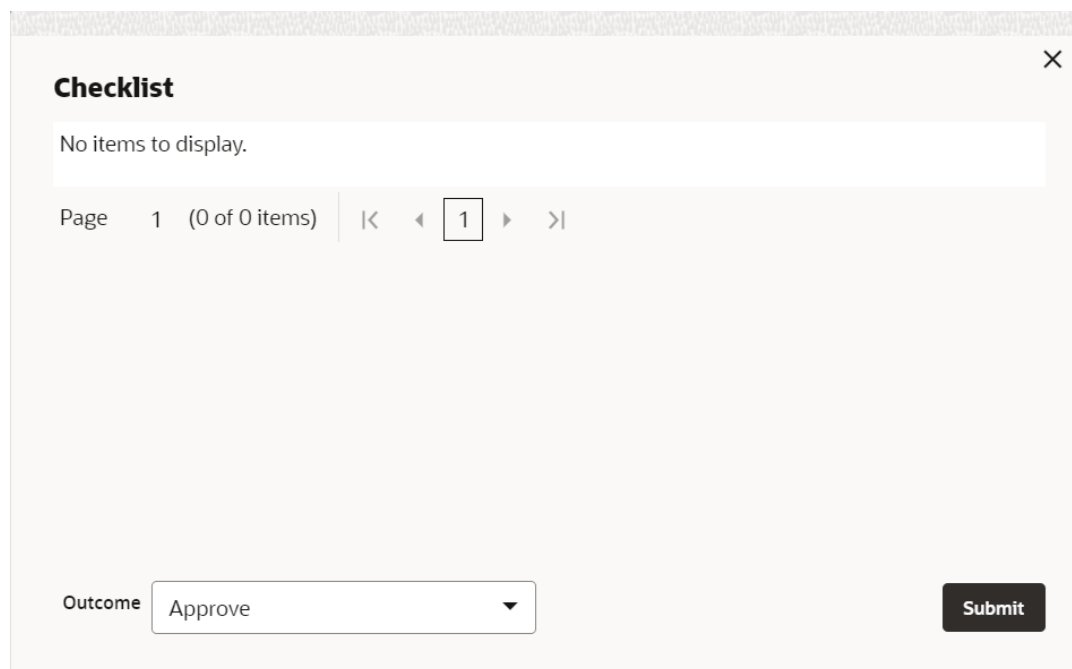
Figure 11-3 Customer Agreement - Comments



1. Type comments for the Customer Agreement stage in the text box.

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

Figure 11-4 Customer Agreement - Checklist



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

The options available in the drop down list are:

- ACCEPT
- ADDITIONAL_INFO
- REJECT

If the **Outcome** is selected as **ACCEPT**, the Collateral Review process is completed on clicking **Submit**.

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

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

12

Safekeeping

12.1 Safekeeping

Detailed information about the Safekeeping stage in Collateral Review process.

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

The following data segments are available in the Safekeeping stage:

- Collateral Summary
- Collateral Safekeeping
- Comments

12.2 Collateral Summary

Information on the Collateral Summary data segment in Safekeeping stage.

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

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

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

The **Free Tasks** screen is displayed.

Figure 12-1 Free Tasks

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
☐	Acquire and Edit	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	ExternalCheck	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	External Valuation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	FieldInvestigation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	LegalOpinion	1
☐	Acquire and Edit	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation	1

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

Figure 12-2 Safekeeping - Collateral Summary

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

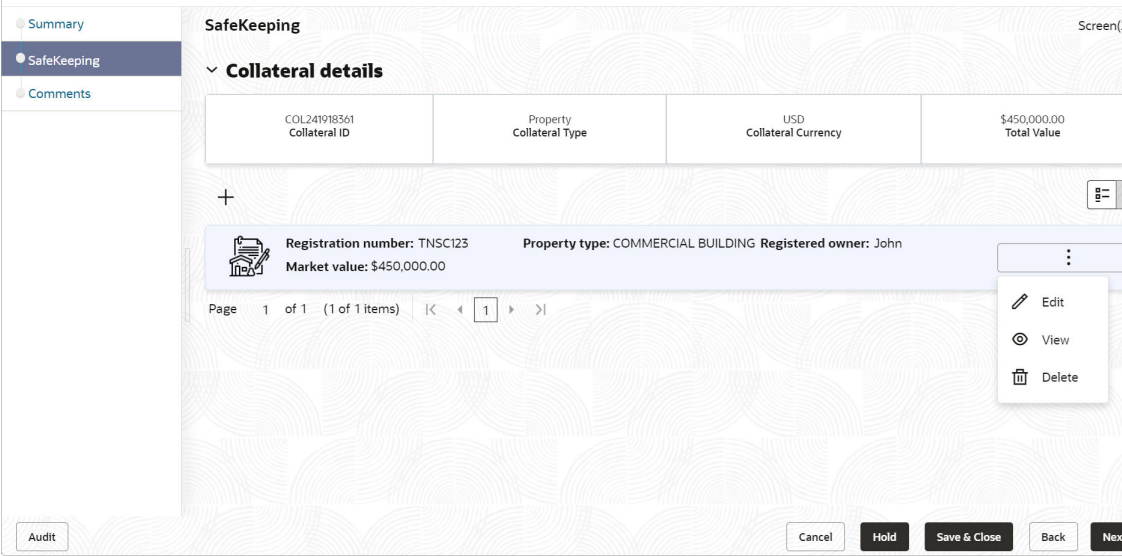
12.3 Collateral Safekeeping

Procedure to add collateral safekeeping details.

Collateral Safekeeping details captured in the Collateral Perfection process are displayed in this data segment, you can add new safekeeping details or modify the existing record, if required.

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

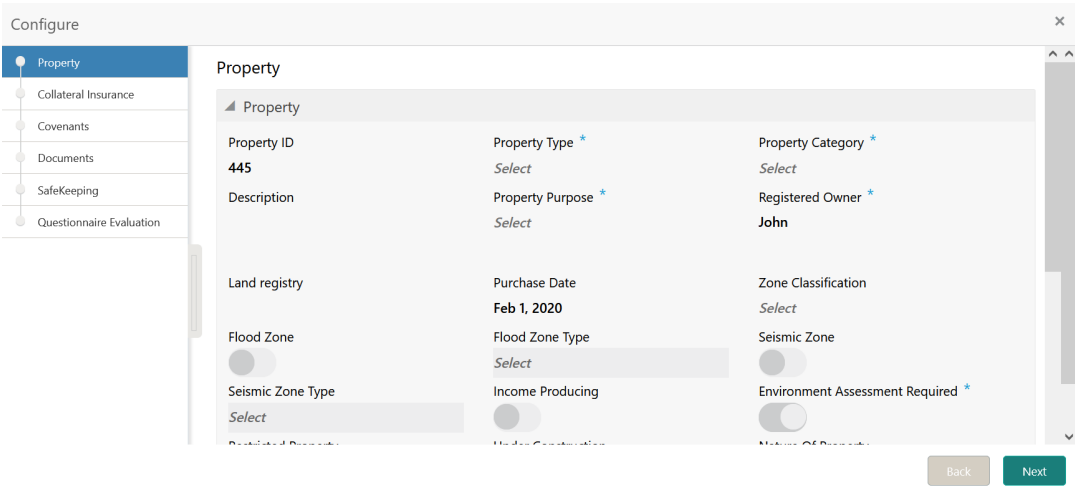
Figure 12-3 Safekeeping - Collateral Safekeeping



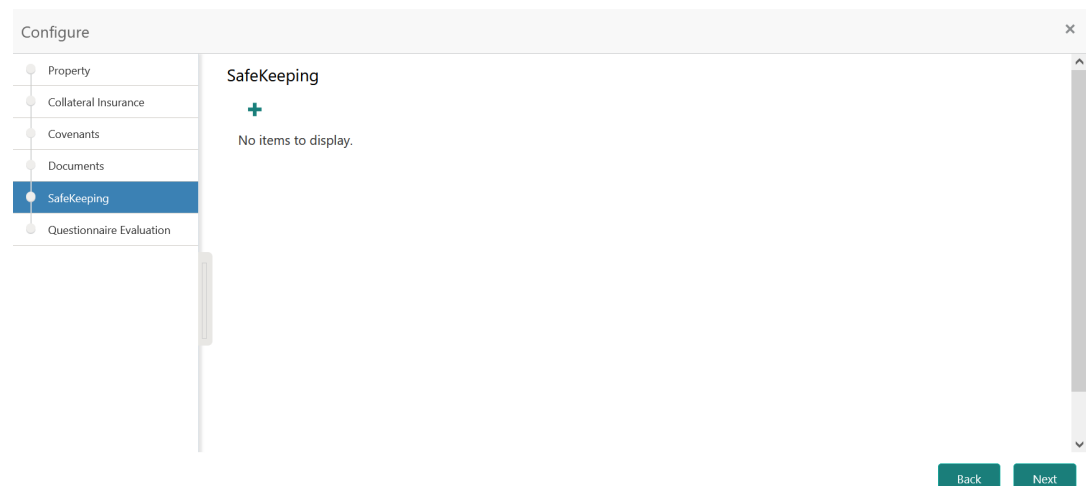
To capture safekeeping details for the collateral:

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

Figure 12-4 Safekeeping - Configure - Collateral Type



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

Figure 12-5 Safekeeping - Configure - Safekeeping

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

Figure 12-6 Document Safekeeping

Document Id	Document Title	Document Description	Document Status	Remove
No data to display.				

Safekeeping Reference Number *
 REF007

Agency Id *
 DBI Trusteeship Services Limited

Safekeeping Location
 Banglore

Shelf Number
 201A

Key Number
 007

Confirmation Date
 05/29/18

Safekeeping Type *
 External

Safekeeping Request Date *
 05/22/18

Safekeeping Room
 B5

Drawer Number
 A2

Is Confirmation Received *
☒

Ok Cancel

4. Select the documents for safekeeping in the above screen.
5. Capture the document safekeeping details.

For field level explanation, refer the below table.

Table 12-1 Document Safekeeping - Field Description

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

- Click **Ok** in the **Document Safekeeping** window.

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

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

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

12.4 Comments

Information on the Comments data segment in the Safekeeping stage.

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

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

Figure 12-7 Safekeeping - Comments

The screenshot shows a web application window titled "Collateral Review - Safekeeping". On the left is a sidebar with a tree view containing "Summary", "SafeKeeping", and "Comments", with "Comments" 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, undo, redo) 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." in a grey box. 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 Safekeeping 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 12-8 Checklist

The screenshot shows a "Checklist" window with a close button (X) in the top right. It contains a list of items, each with a checkbox, a label, a "Remarks:" field, and a speech bubble icon. The first item is "Enrich Approval" with an unchecked checkbox. The second item is "* Tax rcpt" with a checked checkbox. Below the list is a pagination bar showing "Page 1 of 1 (1-2 of 2 items)" and navigation buttons (K, <, 1, >, >K). At the bottom left is a "Save Checklist" button. At the bottom right is a "Submit" button. Below the "Submit" button is a field for "* Outcome" with a dropdown menu showing "Enter Out..." and a "Submit" button.

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

The Collateral Review details are handed off to the Back office System (OBELCM) and the process is completed. In case of any failure in handoff, the system generates Handoff - Manual Retry task and lists in the Free Task queue. You must fix the handoff errors and retry the handoff.

13

Handoff - Manual Retry

13.1 Handoff - Manual Retry

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

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

13.2 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 previous stages / perfection 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 13-1 Free Tasks

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
☐	Acquire and Edit	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	ExternalCheck	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	External Valuation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	FieldInvestigation	1
☐	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	LegalOpinion	1
☐	Acquire and Edit	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation	1
☐	Acquire and Edit	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation	1

Page 1 of 1627 (1 - 20 of 32534 Items)

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

Figure 13-2 Manual Retry - Collateral Summary

Collateral Review - Manual Retry

Collateral Summary

VOLTASI

Customer ID: 0001447 | Application ID: APP24193520 | Documents: 0 | Collateral Type: Property | Collateral Category: COMMERCIAL PROPERTY | Ownership Type: Single

Current Status: Approval Completed

Collateral Currency: USD | Agreed Collateral Value: \$1,000,000.00 | Available From: Sep 21, 2019 | Available Till: Dec 9, 2020 | Applicable Business: LT_Lending | Exposure Type: -

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

Property: 1 Collateral | \$570K Collateral Value | Seniority of charge: 1 Position | 0 Total % | 100 Available % | Covenants: 0 Proposed | 0 Complied | 0 Breached | Insurance: 1 Active | \$500,000.00 Total Amount

Linked Facilities Details: No data to display

Ownership: 100% VOLTASI

Configured Stage Status:

- Risk Evaluation: Completed
- External Legal Opinion: Completed
- External Valuation: Completed
- External Check: Completed
- Field Investigation: Completed

Audit | Cancel | Hold | Save & Close | Next

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

13.3 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 13-3 Manual Retry - Collateral Handoff Errors

The screenshot shows the 'Collateral Review - Manual Retry' window. On the left is a sidebar with navigation links: Collateral Summary, Collateral Handoff Errors (selected), Basic Info, Property, and Comments. The main area is titled 'Collateral Handoff Errors' and contains a red header 'Hand-off error details'. Below this is a table with two rows of error details.

Entity ID	Entity Type	Error Code	Error Message
COL231040599	Collateral	GCDCOLLT169	Hence Charge Perfection record cannot be added.
COL231040599	Collateral	EL-COLL-26	Charge Registration Required is not Enabled

At the bottom of the window are buttons: Audit, Cancel, Hold, Save & Close, Back, and Next.

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

13.4 Basic Info

Information on the Basic Info data segment in Manual Retry stage.

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

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

Figure 13-4 Manual Retry - Basic Info

The screenshot shows the 'Collateral Review - Manual Retry' window with the 'Basic Info' tab selected. The sidebar on the left has 'Basic Info' highlighted. The main area is titled 'Basic Info' and contains several sections of form fields.

Customer details

- Customer ID: 0001447
- Customer Name: VOLTAS1
- Liability number: 0001447

Collateral details

- Collateral ID: COL24316917
- Collateral Description: A comfortable home with a spacious backyard and modern amenities.
- Purpose Of Collateral: New Facility
- LTV Percentage: 100
- Collateral Status: Work In Progress
- Charge Registration Required: ☐
- Collateral Type: Property
- Collateral Currency: USD
- Applicable Business: LT_Lending
- Collateral Value: USD 3,000,000.00
- Document Status: Not Submitted
- Charge Renewal Frequency: Yearly
- Collateral Category: COMMERCIAL PROPERTY
- Agreed Collateral Value: USD \$1,000,000.00
- Charge Type: Pledge
- Bank Value: USD 2,400,000.00
- Fee Class Code:
- Units: 10
- Collateral Subcategory: Select
- Collateral Start and End Date: September 2 to December 9
- Seniority of Charge: First
- Bank haircut: 20%
- External Collateral ID:
- Filing Lead Days: 10

Ownership details

- Ownership Type: Single
- Shareable Across Customers: ☐

Revaluation Details

- Revaluation Type: Manual

At the bottom of the window are buttons: Audit, Cancel, Hold, Save & Close, Back, and Next.

1. Modify the necessary details.

Note

For information on fields in the Basic Info data segment, refer **Review Initiation** topic in the **Data Enrichment** chapter.

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

13.5 Property

Information on the Property data segment in Manual Retry stage.

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

Upon clicking **Next** in the **Manual Retry - Basic Info** screen, the Collateral Type data segment is displayed based on the collateral selected for review.

Figure 13-5 Manual Retry - Property

To modify the collateral details, click the action icon in the collateral record and select **Edit**. The **Enrichment - Configure - Property** screen is displayed.

Figure 13-6 Enrichment - Configure - Property

Configure

Property
Collateral Insurance
Covenants
Documents

Property

Property

Property ID

TNST2

Description

Property has ample parking and nice location.

Land registry

Holda

Zone Classification

NORMAL

Seismic Zone

Environment Assessment Required

Nature Of Property

Fee Simple

Roof Type

Built-up Roof

Adverse Comments

Lacks essential amenities

Property Type

COMMERCIAL BUILDING

Property Purpose

Commercial

Purchase Date

September 20, 2019

Flood Zone

Seismic Zone Type

Restricted Property

Property Status

Self Owned

Registration Date

September 21, 2019

Property Category

Individual

Registered Owner

John

Construction Date

December 28, 2018

Flood Zone Type

Income Producing

Under Construction

Wall Material

Concrete

Property Value

USD

\$500,000.00

Property Location

Property Dimension

Currency Details

Property Valuation Details

Property Contact Details

Back

Next

Note

For detailed information on **Property**, **Collateral Insurance**, **Covenants**, and **Documents** menus, refer **Property** topic in **Data Enrichment** chapter.

13.6 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 13-7 Manual Retry - Comments

The screenshot shows a web application window titled "Collateral Review - Manual Retry". On the left is a sidebar with a list of navigation items: "Collateral Summary", "Collateral Handoff Errors", "Basic Info", "Property", and "Comments". The "Comments" item is selected and highlighted. The main content area is titled "Comments" and contains a rich text editor with a toolbar (including undo, redo, bold, italic, underline, link, unlink, bulleted list, numbered list, indent, outdent, and text color) and a large text input area with the placeholder text "Enter text here...". Below the text input area is a "Post" button. At the bottom of the main content area, there is a message box that says "No items to display." At the bottom of the window, there is a footer bar with buttons: "Audit", "Cancel", "Hold", "Save & Close", "Back", and "Submit". The window also has standard OS controls (minimize, maximize, close) in the top right corner.

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 13-8 Enrichment - Checklist

Checklist X

No items to display.

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

Outcome Approve ▼

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**.

Review details are handed off to the back office system.

Note

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