

Oracle® Banking Credit Facilities Process Management Cloud Service Collateral Insurance 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

Meaning	
B	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>i</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>m</code>	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

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

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.
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 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-4 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record

Table 1-4 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	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
	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

Initiation

2.1 Insurance Initiation

Detailed information about the Insurance Initiation stage in Collateral Insurance process.

In this stage, the user authorized to initiate the Collateral Insurance process must update or add latest insurance details for the collateral and send it for approval.

The following data segments are available in the Insurance Initiation stage:

- Basic Info
- Collateral Type (Property)
- Comments

2.2 Basic Info

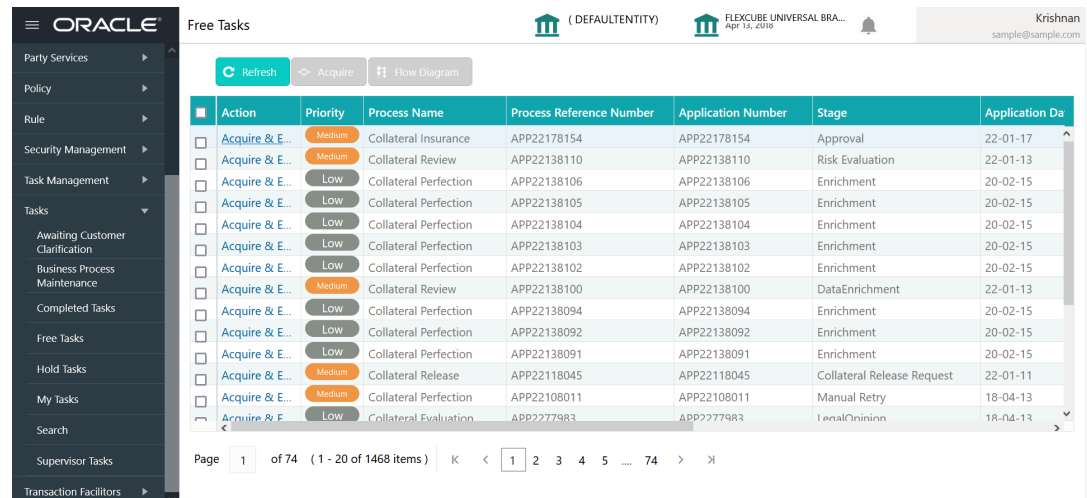
Information on the Basic Info data segment in Insurance Initiation stage.

This data segment displays basic collateral details captured as part of Collateral Perfection or Review process. You can modify the applicable details, if required.

1. To launch the **Initiation - Basic Info** screen, navigate to Tasks > Free Tasks from the left menu.

The **Free Tasks** screen is displayed.

Figure 2-1 Free Tasks



The screenshot shows the Oracle Free Tasks screen. The left sidebar contains a navigation menu with options like Party Services, Policy, Rule, Security Management, Task Management, Tasks, Awaiting Customer Clarification, Business Process Maintenance, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitators. The main area displays a table of tasks. The table has columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The tasks listed include Collateral Insurance, Collateral Review, Collateral Perfection, and Collateral Release, with various application numbers and stages like Approval, Risk Evaluation, Enrichment, and Manual Retry. The bottom of the screen shows pagination information: Page 1 of 74 (1 - 20 of 1468 items).

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & E...	Medium	Collateral Insurance	APP22178154	APP22178154	Approval	22-01-17
☐ Acquire & E...	Medium	Collateral Review	APP22138110	APP22138110	Risk Evaluation	22-01-13
☐ Acquire & E...	Low	Collateral Perfection	APP22138106	APP22138106	Enrichment	20-02-15
☐ Acquire & E...	Low	Collateral Perfection	APP22138105	APP22138105	Enrichment	20-02-15
☐ Acquire & E...	Low	Collateral Perfection	APP22138104	APP22138104	Enrichment	20-02-15
☐ Acquire & E...	Low	Collateral Perfection	APP22138103	APP22138103	Enrichment	20-02-15
☐ Acquire & E...	Low	Collateral Perfection	APP22138102	APP22138102	Enrichment	20-02-15
☐ Acquire & E...	Medium	Collateral Review	APP22138100	APP22138100	DataEnrichment	22-01-13
☐ Acquire & E...	Low	Collateral Perfection	APP22138094	APP22138094	Enrichment	20-02-15
☐ Acquire & E...	Low	Collateral Perfection	APP22138092	APP22138092	Enrichment	20-02-15
☐ Acquire & E...	Low	Collateral Perfection	APP22138091	APP22138091	Enrichment	20-02-15
☐ Acquire & E...	Medium	Collateral Release	APP22118045	APP22118045	Collateral Release Request	22-01-11
☐ Acquire & E...	Medium	Collateral Perfection	APP22108011	APP22108011	Manual Retry	18-04-13
☐ Acquire & F...	Low	Collateral Evaluation	APP2277983	APP2277983	LegalOpinion	18-04-13

2. **Acquire & Edit** the required Insurance Initiation task.

Figure 2-2 Initiation - Basic Info

Collateral Insurance - Initiation

Basic Info

Customer details

Customer ID: CUST1000

Customer Name: CUST1000

Collateral details

Collateral ID: COL2242073

Collateral Type: Property

Collateral Category: RESIDENTIAL PROPERTY

Collateral Subcategory:

Collateral Description: Description1

Collateral Currency: USD

Agreed Collateral Value: USD \$100,000.00

Collateral Start and End Date: Jan 3, 2022 to Jan 3, 2022

Purpose Of Collateral: New Facility

Charge Type: Pledge

Seniority of Charge: First

LTV Percentage: 100

Bank Haircut: 10%

Collateral Status: Active

Document Status: Not Submitted

Fee Class Code:

External Collateral ID:

Ownership details

Ownership Type: Single

Shareable Across Customers: ☐

Revaluation Details

Revaluation Type: Manual

Audit

Hold Back Next Save & Close Cancel

3. View / modify the necessary details.

Note:

For information on fields in the Basic Info data segment, refer **Collateral Perfection or Review User Guide**.

4. After performing necessary actions in the **Initiation - Basic Info** screen, click **Next**.

2.3 Property

Procedure to add or update insurance details.

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

Note:

In this guide, only the procedure to add and update insurance details is provided. For information on collateral specific fields, managing covenants, and uploading documents, refer **Collateral Evaluation User Guide**.

Upon clicking **Next** in the **Initiation - Basic Info** screen, the Collateral Type data segment is displayed based on the collateral selected at the time of insurance process initiation.

Figure 2-3 Initiation - Property

Collateral Insurance - Initiation

Property

Screen (2 / 3)

Collateral Details

COL2242073 Collateral ID	Property Collateral Type	USD Collateral Currency	\$10,000.00 Total Value
-----------------------------	-----------------------------	----------------------------	----------------------------

+

Registration Number: REGN9000121
Market Value: \$10,000.00

Property Type: COMMERCIAL BUILDING
Registered Owner: REGN9000111

Page 1 of 1 (1 of 1 items)

Edit
View
Delete

Audit

Hold Back Next Save & Close Cancel

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

Figure 2-4 Initiation - Configure - Property

Configure

Property

Property ID

Description

Land registry

Flood Zone

Seismic Zone Type

Restricted Property

Property Status

Registration Date

Property Type

Property Purpose

Purchase Date

Flood Zone Type

Income Producing

Under Construction

Wall Material

Property Value

Property Category

Registered Owner

Zone Classification

Seismic Zone

Environment Assessment Required

Nature Of Property

Roof Type

Adverse Comments

Property Location

Currency Details

Property Dimension

Property Valuation Details

Property Contact Details

Residential Status

Back Next

2. Click **Next** and navigate to **Collateral Insurance** menu.

Figure 2-5 Initiation - Configure - Collateral Insurance

Configure

Property
Collateral Insurance
Covenants
Documents

Collateral Insurance

+ EXISTING

Policy Number: LICINDIA Insurance Currency: USD Policy Name: SDDD Insurance Amount: \$3,500.00 Insurance Name: dfadfadffd

View
Edit
Delete

Back Next

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

Figure 2-6 Collateral Details

Collateral Details

Insurance Basic Details

Policy Number * 45678043687 Policy Name * Contract Policy Insurance Provider * First Bank

Insurance Name Contract Insurance Insurance Type Asset Insurance Policy Status Inforced

Insurance Currency * INR Insurance Amount * ₹100,000.00 Start Date * May 1, 2020

End Date * May 1, 2021 Grace Days 10 Notice Days 10

Policy Assigned To Bank Yes

Insurance Premium Details

Premium Currency * INR Premium Amount * ₹9,000.00 Premium Frequency Monthly

Premium End Date * May 1, 2021

Remarks

Add Cancel Clear

4. Specify all the details in the **Insurance Details** screen.
For field level information, refer the following tables.

Table 2-1 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 .
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 2-2 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 **Initiation - Configure - Collateral Insurance** screen.
- To **Edit**, **View**, or **Delete** the existing collateral insurance details, click the action icon in the insurance record and select the required option.
- After performing necessary actions in the configuration window, click **Submit**.
The **Configuration** screen is closed.
- To go to the next data segment, click **Next** in the **Initiation - Collateral Type (Property)** screen.

2.4 Comments

Information on the Comments data segment in the Insurance Initiation stage.

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

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

Figure 2-7 Initiation - Comments

The screenshot displays the 'Collateral Insurance - Initiation' application window. On the left, a sidebar contains three tabs: 'Basic Info', 'Property', and 'Comments', with 'Comments' currently selected. The main area is titled 'Comments' and features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, H1, H2, and a 'Post' button. Below the editor is a message box stating 'No items to display.' At the bottom of the window, a navigation bar includes buttons for 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'. The 'Next' button is highlighted in a darker shade.

1. Type your comments for the Initiation 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 2-8 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 **Outcome** as **Proceed**.
6. Click **Submit**.

The application is moved to the Approval stage.

3

Approval

3.1 Insurance Approval

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

In this stage, the user authorized to edit the Insurance Approval task must review the collateral insurance details captured in the Initiation stage and take necessary action to approve or reject the application.

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

- Basic Info
- Collateral Type (Property)
- Comments

3.2 Basic Info

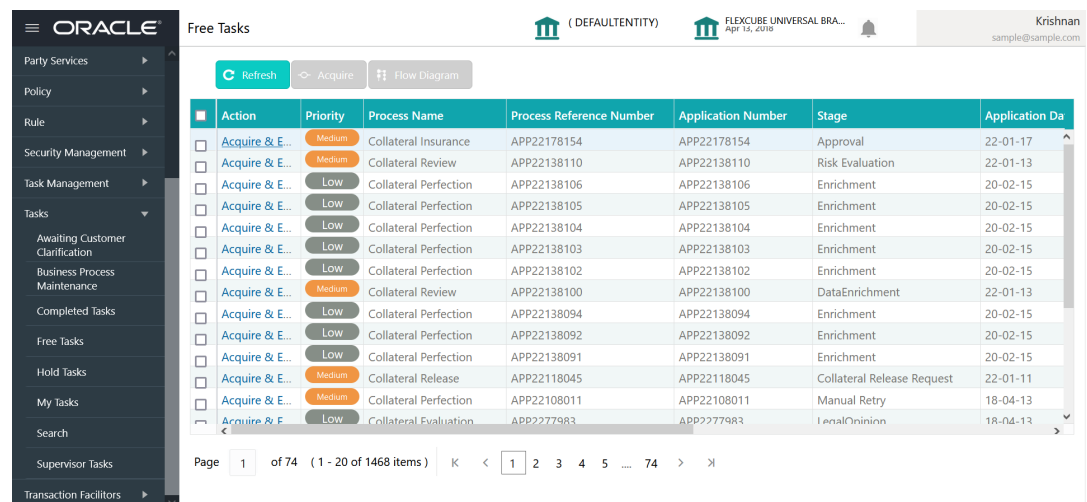
Information on the Basic Info data segment in Insurance Approval stage.

This data segment displays basic collateral details captured as part of Collateral Perfection or Review process. You can modify the applicable details, if required.

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

The **Free Tasks** screen is displayed.

Figure 3-1 Free Tasks



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & E...	Medium	Collateral Insurance	APP22178154	APP22178154	Approval	22-01-17
☐ Acquire & E...	Medium	Collateral Review	APP22138110	APP22138110	Risk Evaluation	22-01-13
☐ Acquire & E...	Low	Collateral Perfection	APP22138106	APP22138106	Enrichment	20-02-15
☐ Acquire & E...	Low	Collateral Perfection	APP22138105	APP22138105	Enrichment	20-02-15
☐ Acquire & E...	Low	Collateral Perfection	APP22138104	APP22138104	Enrichment	20-02-15
☐ Acquire & E...	Low	Collateral Perfection	APP22138103	APP22138103	Enrichment	20-02-15
☐ Acquire & E...	Low	Collateral Perfection	APP22138102	APP22138102	Enrichment	20-02-15
☐ Acquire & E...	Medium	Collateral Review	APP22138100	APP22138100	DataEnrichment	22-01-13
☐ Acquire & E...	Low	Collateral Perfection	APP22138094	APP22138094	Enrichment	20-02-15
☐ Acquire & E...	Low	Collateral Perfection	APP22138092	APP22138092	Enrichment	20-02-15
☐ Acquire & E...	Low	Collateral Perfection	APP22138091	APP22138091	Enrichment	20-02-15
☐ Acquire & E...	Medium	Collateral Release	APP22118045	APP22118045	Collateral Release Request	22-01-11
☐ Acquire & E...	Medium	Collateral Perfection	APP22108011	APP22108011	Manual Retry	18-04-13
☐ Acquire & E...	Low	Collateral Evaluation	APP2277983	APP2277983	LegalOpinion	18-04-13

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

Figure 3-2 Approval - Basic Info

Collateral Insurance - Approval

Basic Info

Screen (1 / 3)

Customer details

Customer ID: CUST1000 Customer Name: CUST1000

Collateral details

Collateral ID: COL2242073 Collateral Type: Property Collateral Category: RESIDENTIAL PROPERTY

Collateral Subcategory: Collateral Description: Description1 Collateral Currency: USD

Agreed Collateral Value: USD \$100,000.00 Collateral Start and End Date: Jan 3, 2022 to Jan 3, 2022 Purpose Of Collateral: New Facility

Applicable Business: LT_Lending Charge Type: Pledge Seniority of Charge: First

LTV Percentage: 100 Bank Haircut: 10% Collateral Status: Active

Document Status: Not Submitted Fee Class Code: External Collateral ID:

Ownership details

Ownership Type: Single Shareable Across Customers: ☐

Revaluation Details

Revaluation Type: Automatic Revaluation Method: Custom Revaluation Frequency: Yearly Revaluation Start Month: February

Revaluation Day: 1

Audit Hold Back Next Save & Close Cancel

- View / modify the necessary details.

 Note:

For information on fields in the Basic Info data segment, refer **Collateral Perfection or Review User Guide**.

- After performing necessary actions in the **Approval - Basic Info** screen, click **Next**.

3.3 Property

Information on the Property data segment in the Insurance Approval stage.

This data segment allows to view the collateral insurance details captured in the Insurance Initiation stage.

Upon clicking **Next** in the **Approval - Basic Info** screen, the Collateral Type data segment is displayed based on the collateral selected at the time of insurance process initiation.

Figure 3-3 Approval - Property

Collateral Insurance - Approval

Property

Screen (2 / 3)

Collateral Details

COL2242073 Collateral ID	Property Collateral Type	USD Collateral Currency	\$10,000.00 Total Value
-----------------------------	-----------------------------	----------------------------	----------------------------

Registration Number: REGN9000121 Property Type: COMMERCIAL BUILDING Registered Owner: REGN9000111
Market Value: \$10,000.00

Page 1 of 1 (1 of 1 items)

Edit
View
Delete

Audit Hold Back Next Save & Close Cancel

1. Click the action icon in the collateral record and select **View**.
The **Approval - Configure - Collateral Type** screen is displayed in view only mode.

Figure 3-4 Approval - Configure - Property

Configure

Property

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

Back Next

2. Click **Next** and navigate to the **Collateral Insurance** menu.
3. View the insurance details by clicking the action icon in insurance record and selecting **View** option.
4. After viewing the necessary details, exit the configuration screen and click **Next** in the **Approval - Collateral Type** screen.

3.4 Comments

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

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

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

Figure 3-5 Approval - Comments

The screenshot shows a web application interface for 'Collateral Insurance - Approval'. On the left is a sidebar with a tree view containing 'Basic Info', 'Property', and 'Comments' (which is selected and highlighted in blue). The main area is titled 'Comments' and includes a rich text editor with a toolbar (undo, redo, bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, indent, outdent, decrease indent, increase indent, H1, H2, and a right arrow). Below the editor is a 'Post' button. Underneath the post area is a message 'No items to display.' at the bottom of a list container. At the very bottom of the screen is a navigation bar with buttons: 'Audit', 'Hold', 'Back', 'Next' (highlighted in orange), 'Save & Close', 'Submit', and 'Cancel'. In the top right corner, there are icons for information and documents, and a 'Screen (3 / 3)' indicator.

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 3-6 Checklist

The screenshot shows a 'Checklist' window with a title bar and a close button. It contains two checklist items. The first item is 'Enrich Approval' with an unchecked checkbox and a 'Remarks:' label followed by a speech bubble icon. The second item is '* Tax rcpt' with a checked checkbox and a 'Remarks:' label followed by a speech bubble icon. Below the items is a pagination bar showing 'Page 1 of 1 (1-2 of 2 items)' and navigation arrows. A 'Save Checklist' button is located below the pagination. At the bottom of the window, there is an '* Outcome' label, a dropdown menu with 'Enter Out...' selected, 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:

- Approve
- Reject

If **Approve** is selected as the **Outcome**, the Collateral Insurance process is completed on clicking **Submit**.

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

4

Handoff - Manual Retry

4.1 Handoff - Manual Retry

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

Collateral insurance details are automatically handed off to the back office system on submitting the Insurance Approval 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.

4.2 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
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 4-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Medium	Collateral Insurance	APP22178154	APP22178154	Approval	22-01-17
Acquire & Edit	Medium	Collateral Review	APP22138110	APP22138110	Risk Evaluation	22-01-13
Acquire & Edit	Low	Collateral Perfection	APP22138106	APP22138106	Enrichment	20-02-15
Acquire & Edit	Low	Collateral Perfection	APP22138105	APP22138105	Enrichment	20-02-15
Acquire & Edit	Low	Collateral Perfection	APP22138104	APP22138104	Enrichment	20-02-15
Acquire & Edit	Low	Collateral Perfection	APP22138103	APP22138103	Enrichment	20-02-15
Acquire & Edit	Low	Collateral Perfection	APP22138102	APP22138102	Enrichment	20-02-15
Acquire & Edit	Medium	Collateral Review	APP22138100	APP22138100	DataEnrichment	22-01-13
Acquire & Edit	Low	Collateral Perfection	APP22138094	APP22138094	Enrichment	20-02-15
Acquire & Edit	Low	Collateral Perfection	APP22138092	APP22138092	Enrichment	20-02-15
Acquire & Edit	Low	Collateral Perfection	APP22138091	APP22138091	Enrichment	20-02-15
Acquire & Edit	Medium	Collateral Release	APP22118045	APP22118045	Collateral Release Request	22-01-11
Acquire & Edit	Medium	Collateral Release	APP22108011	APP22108011	Manual Retry	18-04-13
Acquire & Edit	Low	Collateral Evaluation	APP2277983	APP2277983	Legal Opinion	18-04-13

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

Figure 4-2 Manual Retry - Collateral Summary

Customer ID	Application ID	Current Status	Documents	Collateral Type	Collateral Category	Ownership Type
CUST1000	APP22178154		0	Property	RESIDENTIAL PROPERTY	Single

Basic Information

COL2242073

Description1

Collateral Currency	Agreed Collateral Value	Held Collateral Value	Available From	Available Till	Applicable Business
USD	\$100,000.00		2022-01-03	2022-01-03	LT_Lending

Exposure Type	Charge Type	Purpose Of Collateral	Shareable Across Customers
-	Pledge	New Facility	No

Property	Linked Facilities Details	Ownership
1 Collateral	No data to display	No data to display
\$10K Collateral Value		

Seniority of charge	Covenants	Insurance
1 Position	0 Covenants proposed Standard Covenants Applicable	1 Active Insurance
0 Total Percentage	100 Percentage Available	USD 3,500.00 Total Insurance Amount

Configured Stage Status

Hold Back Next Save & Close Cancel

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

4.3 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 4-3 Manual Retry - Collateral Handoff Errors

The screenshot shows a web application interface titled "Collateral Insurance - Manual Retry". On the left is a sidebar with a vertical list of menu items: "Collateral Summary", "Collateral Handoff Errors" (which is highlighted with a blue background), "Basic Info", "Property", and "Comments". The main content area is titled "Collateral Handoff Errors" and displays a table with the heading "Hand-Off Error Details". The table has four columns: "Entity ID", "Entity Type", "Error Code", and "Error Message". A single row of data is visible with the following values: "COL2242073" for Entity ID, "Collateral" for Entity Type, "EL-COLL-65" for Error Code, and "when Haircut Decrease flag is disabled." for Error Message. At the bottom of the screen, there is a row of buttons: "Audit", "Hold", "Back", "Next", "Save & Close", and "Cancel". The "Next" button is highlighted in green. In the top right corner of the main area, there are icons for "Documents" and a "Screen (2 / 5)" indicator.

Entity ID	Entity Type	Error Code	Error Message
COL2242073	Collateral	EL-COLL-65	when Haircut Decrease flag is disabled.

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

4.4 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 4-4 Manual Retry - Basic Info

Collateral Review - Manual Retry Documents Screen (3 / 5)

Basic Info

Customer details

Customer ID: CUST1000 Customer Name: CUST1000

Collateral details

Collateral ID: COL2242073 Collateral Type: Collateral Category: RESIDENTIAL PROPERTY

Collateral Subcategory: Collateral Description: Description1 Collateral Currency: USD

Agreed Collateral Value: USD \$100,000.00 Collateral Start and End Date: Jan 3, 2022 Jan 3, 2022 Purpose Of Collateral: New Facility

Applicable Business: LT_Lending Charge Type: Pledge Seniority of Charge: First

LTV Percentage: 100 Bank Haircut: 10% Collateral Status: Active

Document Status: Not Submitted Fee Class Code: External Collateral ID:

Ownership details

Ownership Type: Single Shareable Across Customers: ☐

Revaluation Details

Revaluation Type: Manual

Audit Hold Back Next Save & Close Cancel

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**.

4.5 Property

Information on the Property data segment in Manual Retry stage.

This data segment allows to modify insurance details added in the previous stages. 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 at the time of Insurance process initiation.

Figure 4-5 Manual Retry - Property

Collateral Insurance - Manual Retry

Property

Screen (4 / 5)

Collateral Details

COL2242073 Collateral ID	Property Collateral Type	USD Collateral Currency	\$10,000.00 Total Value
-----------------------------	-----------------------------	----------------------------	----------------------------

+

Registration Number: REGN9000121 Property Type: COMMERCIAL BUILDING Registered Owner: REGN9000111
Market Value: \$10,000.00

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

Edit
View
Delete

Audit Hold Back Next Save & Close Cancel

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

Figure 4-6 Manual Retry - Configure - Property

Configure

Property

Collateral Insurance

Covenants

Documents

Property

Property

Property ID

PROP1234

Description

Commercial Building

Land registry

Flood Zone

☐

Seismic Zone Type

Select

Restricted Property

☐

Property Status

Rented

Registration Date

Apr 11, 2018

Property Type

COMMERCIAL BUILDING

Property Purpose

Personal

Purchase Date

Apr 4, 2018

Flood Zone Type

Select

Income Producing

☐

Under Construction

☐

Wall Material

Asbestos

Property Value

USD

\$1,000.00

Property Category

Individual

Registered Owner

John Doe

Zone Classification

Select

Seismic Zone

☐

Environment Assessment Required

☐

Nature Of Property

Fee Simple

Roof Type

Ashpalt Shingles

Adverse Comments

Property Location

Currency Details

Property Dimension

Property Valuation Details

Property Contact Details

Back

Next

**Note:**

For detailed information on collateral specific fields, **Collateral Insurance**, **Covenants**, and **Documents** menus, refer **Collateral Review User Guide**.

4.6 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 4-7 Manual Retry - Comments

The screenshot shows a web application interface for 'Collateral Insurance - Manual Retry'. On the left is a sidebar with a navigation menu containing 'Collateral Summary', 'Collateral Handoff Errors', 'Basic Info', 'Property', and 'Comments' (which is selected and highlighted in blue). The main area is titled 'Comments' and features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and heading styles (H1, H2). Below the toolbar is a large text input area with the placeholder 'Enter text here...'. To the right of the input area is a 'Post' button. Below the input area is a message box that says 'No items to display.' At the bottom of the interface is a row of buttons: 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'. In the top right corner, there are icons for help and documents, and a tab labeled 'Documents'.

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 4-8 Enrichment - Checklist

The screenshot shows a 'Checklist' window with a title bar and a close button. Inside, there is a single checklist item 'Doc Upload' with a checked checkbox. To the right of the item is a 'Remarks:' label and a speech bubble icon. Below the checklist item is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and navigation arrows. At the bottom of the window is a 'Save Checklist' button.

* Outcome PROCEED ▼

Submit

 Note:

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

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