Oracle® Banking Credit Facilities Process Management Cloud Service

Collateral Release User Guide

Release 14.8.1.0.0

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Oracle Banking Credit Facilities Process Management Cloud Service Collateral Release User Guide, Release 14.8.1.0.0

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Contents

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Preface

1.1 About this Guide

A brief introduction to the Collateral Release User Guide.

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

1.2 Audience

Audience of Collateral Release User Guide.

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

1.3 Common Icons in OBCFPM

List of icons commonly used in OBCFPM for quick reference.

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

Table 1-1 Common Icons

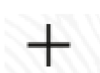
Icons	Purpose
Figure 1-1 Add Icon 	To add new record.
Figure 1-2 Edit 	To modify existing record.

Table 1-1 (Cont.) Common Icons

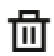
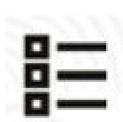
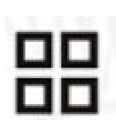
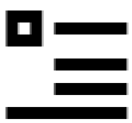
Icons	Purpose
Figure 1-3 View 	To view existing record.
Figure 1-4 Delete 	To delete a record.
Figure 1-5 Calender 	To pick start or end date.
Figure 1-6 Screen Layout 	To change the screen layout to list view.
Figure 1-7 Screen Layout to Grid View 	To change the screen layout to grid view.

Table 1-1 (Cont.) Common Icons

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

Table 1-1 (Cont.) Common Icons

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

2 Introduction

2.1 About Collateral Release Process

A brief introduction to the Collateral Release process.

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

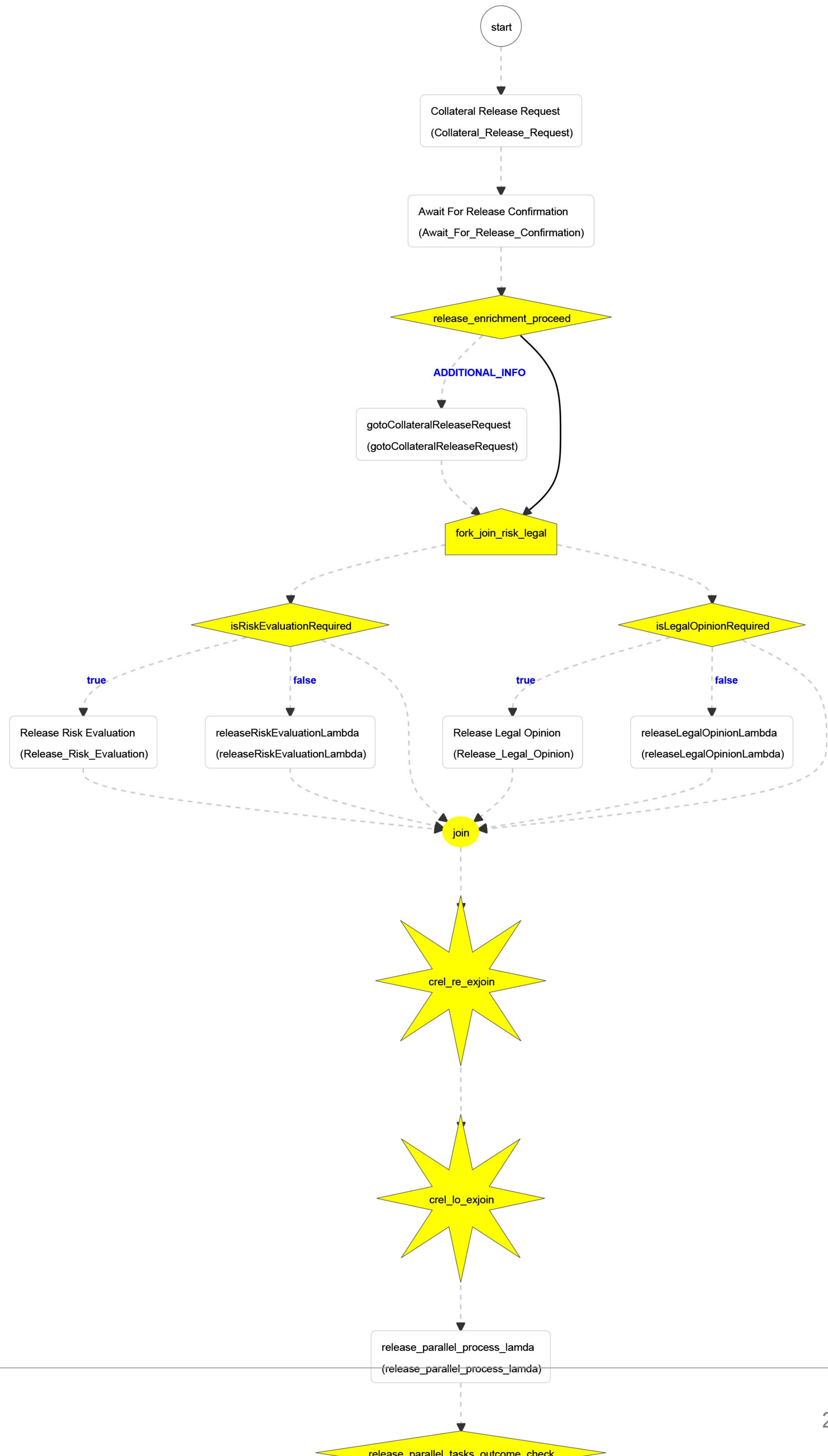
In case the underlying contracts are not fully liquidated during manual initiation of Collateral Release process, the Credit Reviewer must send the release application to the Await for Release Confirmation stage.

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

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

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

Figure 2-1 Process Flow Diagram



3
Collateral Release Request

3.1 Collateral Release Request

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

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

3.2 Release Request

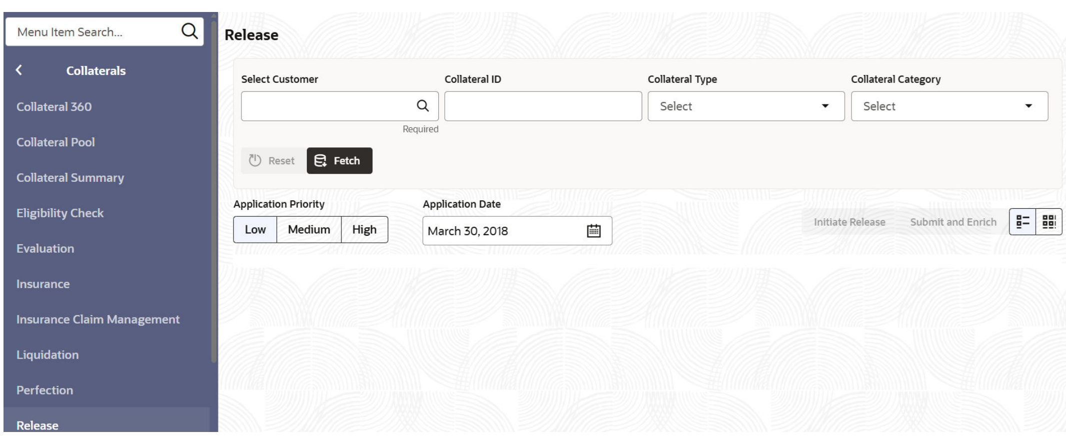
Information on the Release Request data segment in the Collateral Release Request stage.

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

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

   The **Release Initiation** screen is displayed.

   Figure 3-1   Release Initiation

2. **Fetch** the required collateral.

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

   - Selected Customer
   - Collateral ID
   - Collateral Type

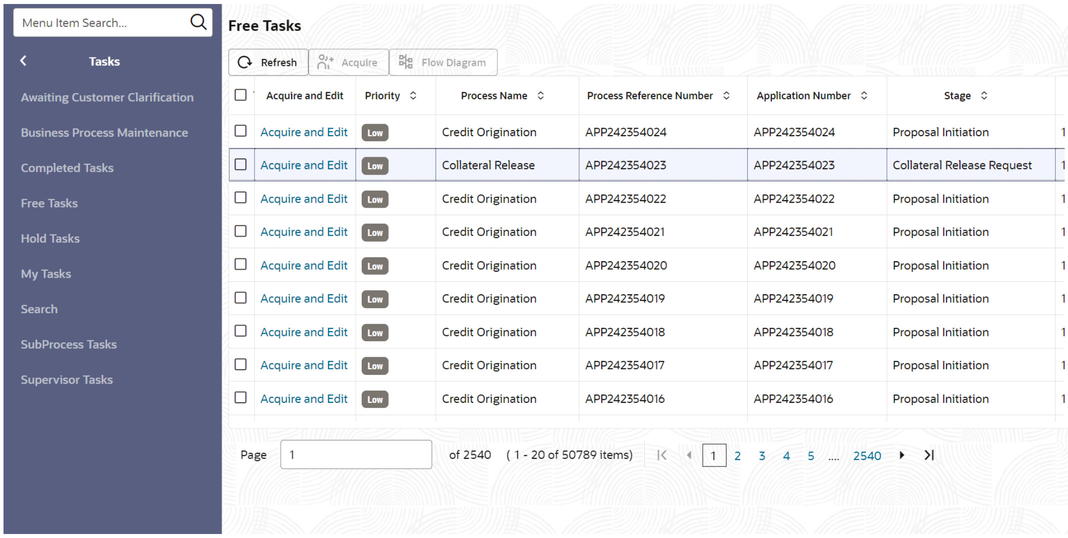
- Collateral Category

3. Select the required collateral from search result and click **Initiate Release**.

   The Collateral Release Request task is generated and listed in the Free Tasks queue.

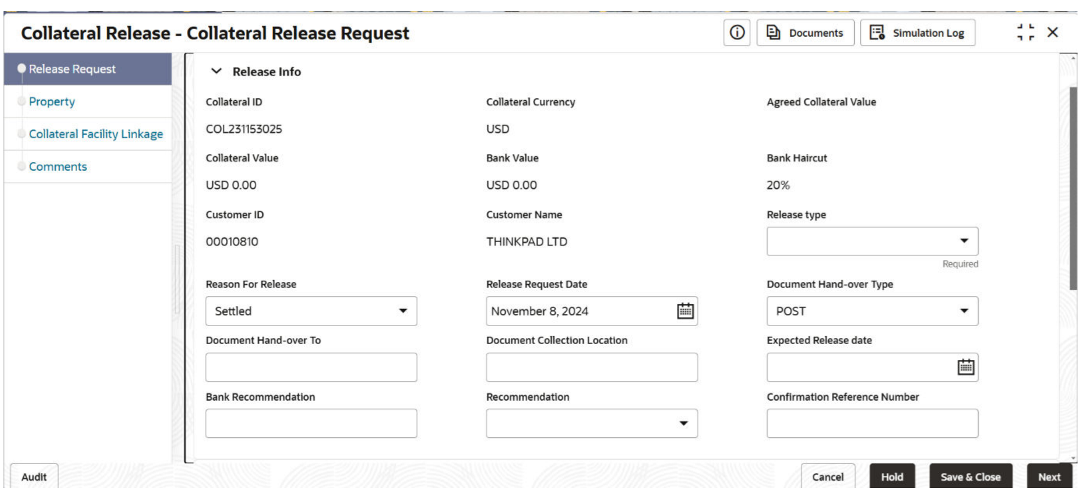
4. Navigate to Tasks > Free Tasks from the left menu.

Figure 3-2 Free Task



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

Figure 3-3 Collateral Release Request - Release Request



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

   For field level information, refer the following tables.

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

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

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

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

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

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

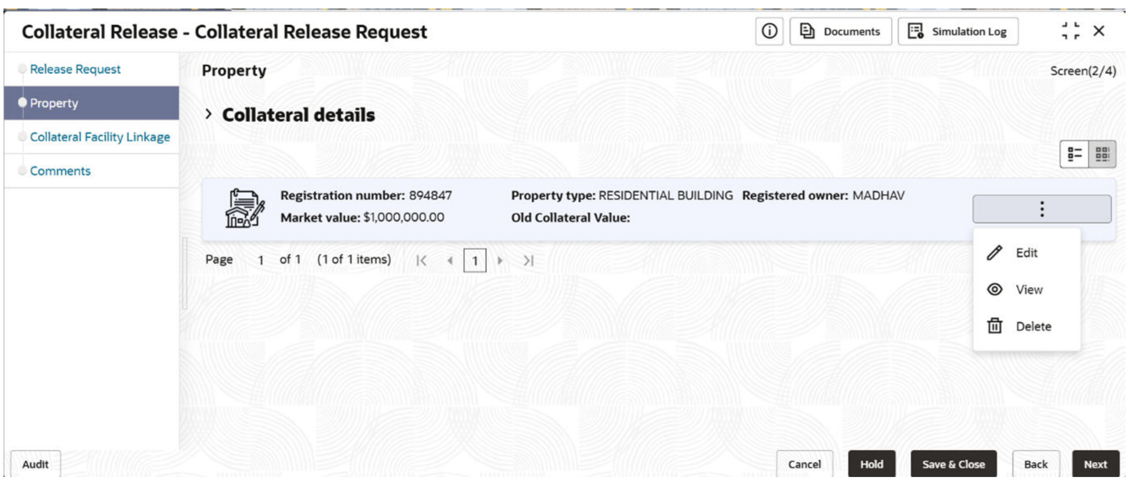
7. Click **Next**.

3.3 Property

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

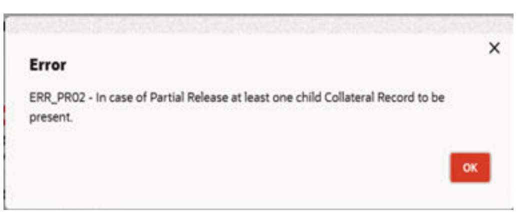
This data segment allows to modify collateral details added in the perfection / review process, and manage insurance details, covenants, and documents for the collateral.
Upon clicking **Next** in the **Collateral Release Request - Release Request** screen, the Collateral Type data segment is displayed based on the collateral selected for release.

Figure 3-4 Collateral Release Request - Property



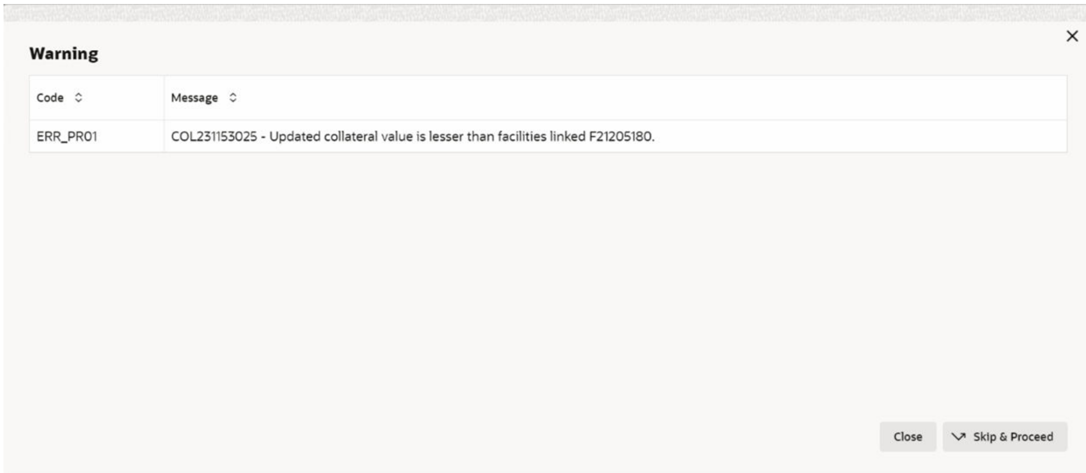
To modify the collateral details, click the action icon in the collateral record and select **Edit**.
In the Event, if there are multiple Child Collaterals available in the Collateral, then User will be able to mark either one or more child record for release. However, in case of Partial release, there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

Figure 3-5 Error



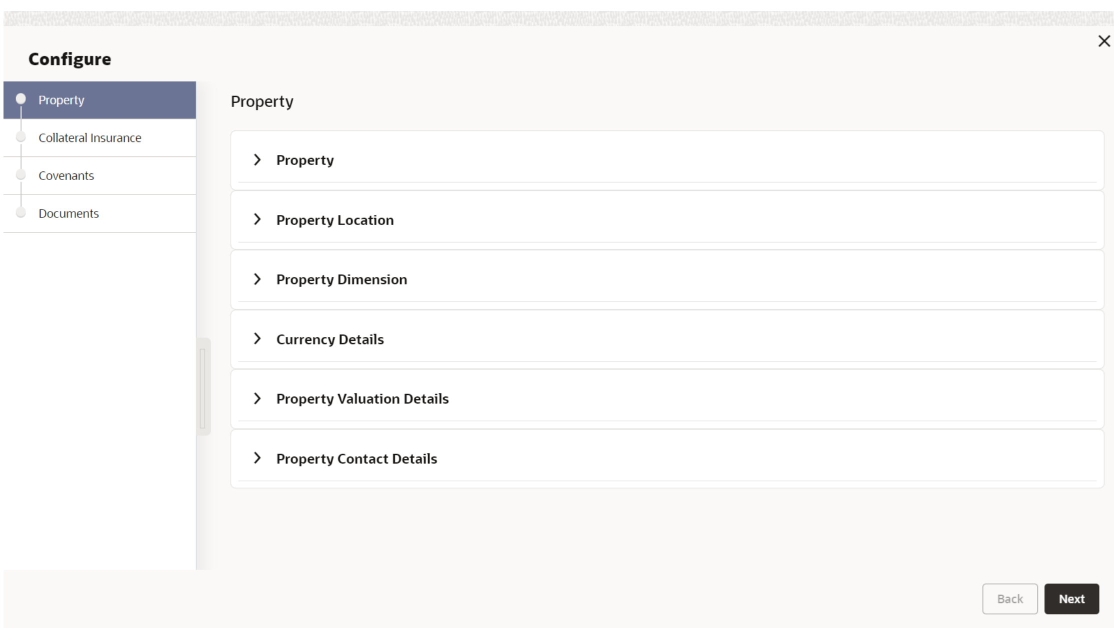
In case of Partial Collateral Release, if the Linked Facility Amount is greater than the selected linked Collateral Amount either singly or along with other Collateral, then system will provide a Warning message to the User and the User should be able to take appropriate decision.

Figure 3-6 Warning



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

Figure 3-7 Collateral Release Request - Configure - Property



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

> **Note:**
>
> For full release of collateral, the User will not be able to Edit or Modify the Collateral record.
>
> For partial release of collateral, the User will able to Edit or Modify the Collateral record.

3.4 Collateral Facility Linkage

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

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

Figure 3-8 Collateral Release - Collateral Facility Linkage Details

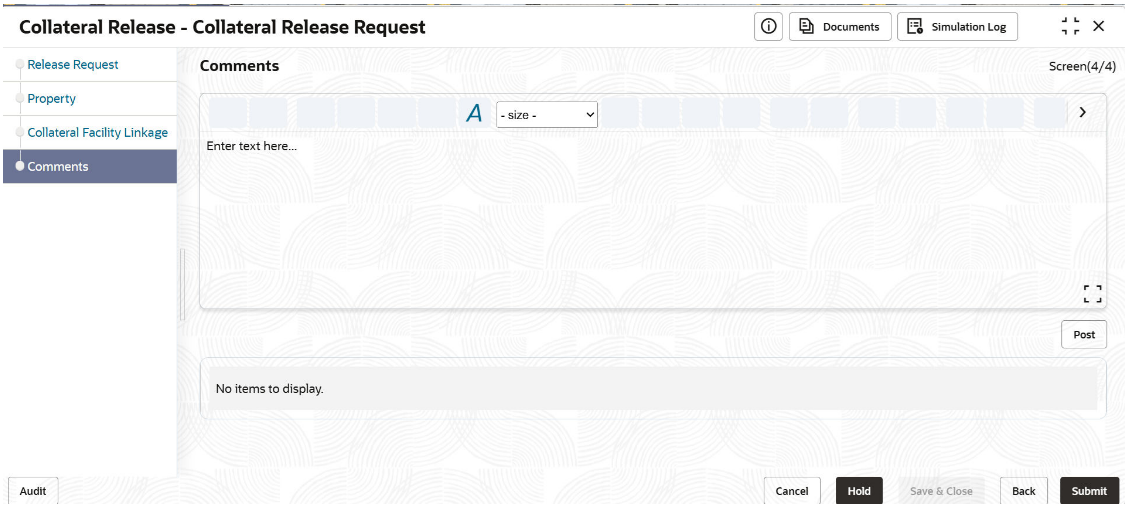
- Click **Next**.

3.5 Comments

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

The Comments data segment allows you to post your overall comments for the Collateral Release Request stage. Posting comments helps the user of next stage to better understand the application.
Upon clicking **Next** in the **Collateral Release Request - Linkage Details** screen, the Comments data segment is displayed.

Figure 3-9 Collateral Release Request - Comments

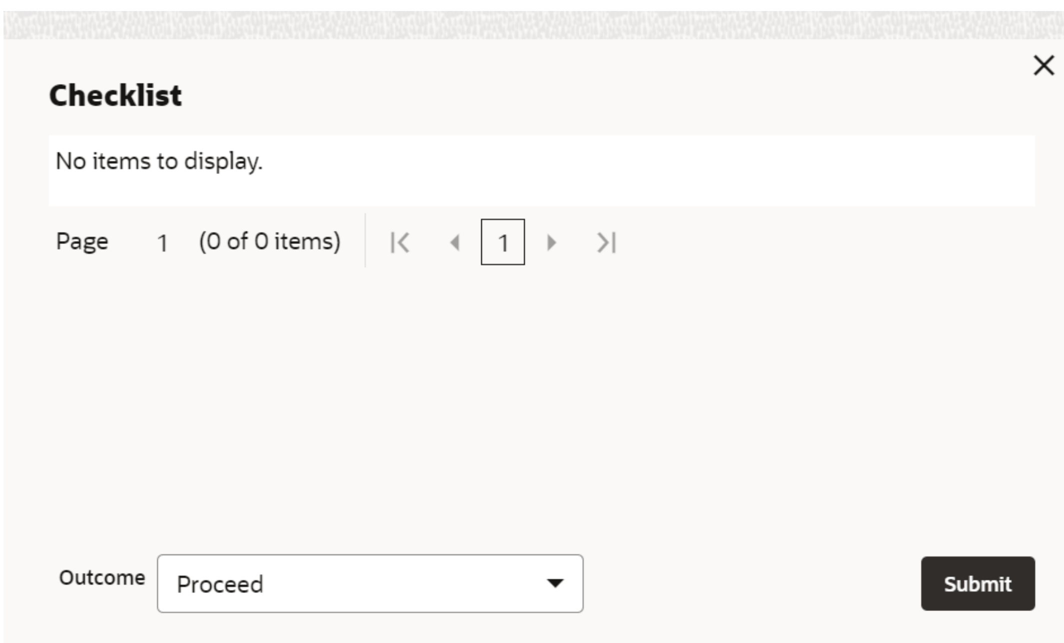


1. Type your comments for the Collateral Release Request stage in the **Comments** text box.
2. Click **Post**.

   Comments are posted below the **Comments** text box.
3. To submit the application to next stage, click **Submit**.

   The **Checklist** window is displayed.

Figure 3-10 Checklist



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

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

   The application is moved to the next stage.

4

Await for Release Confirmation

4.1 Await for Release Confirmation

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

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

4.2 Release Request

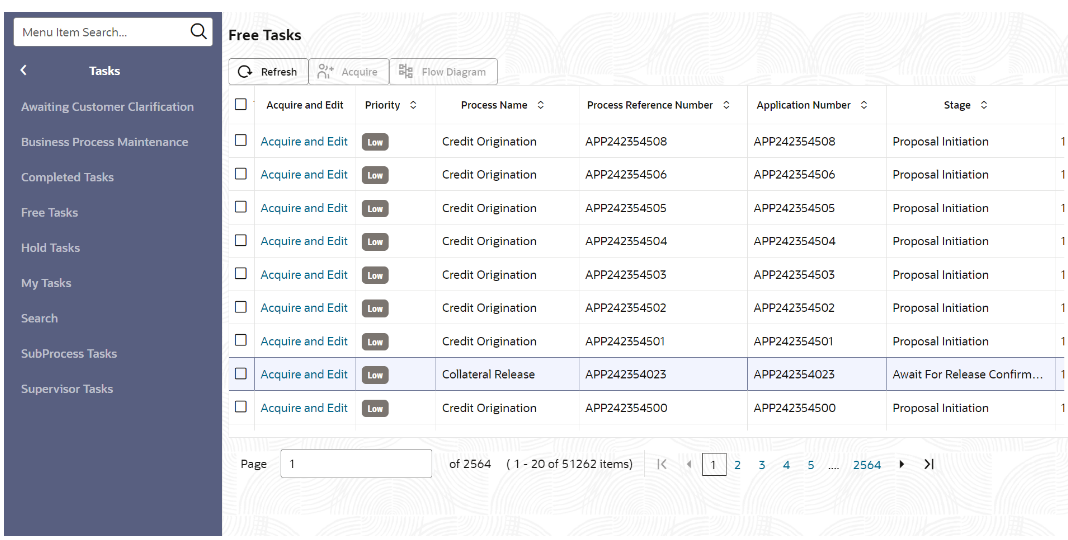
Information on the Release Request data segment in the Await for Release Confirmation stage.

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

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

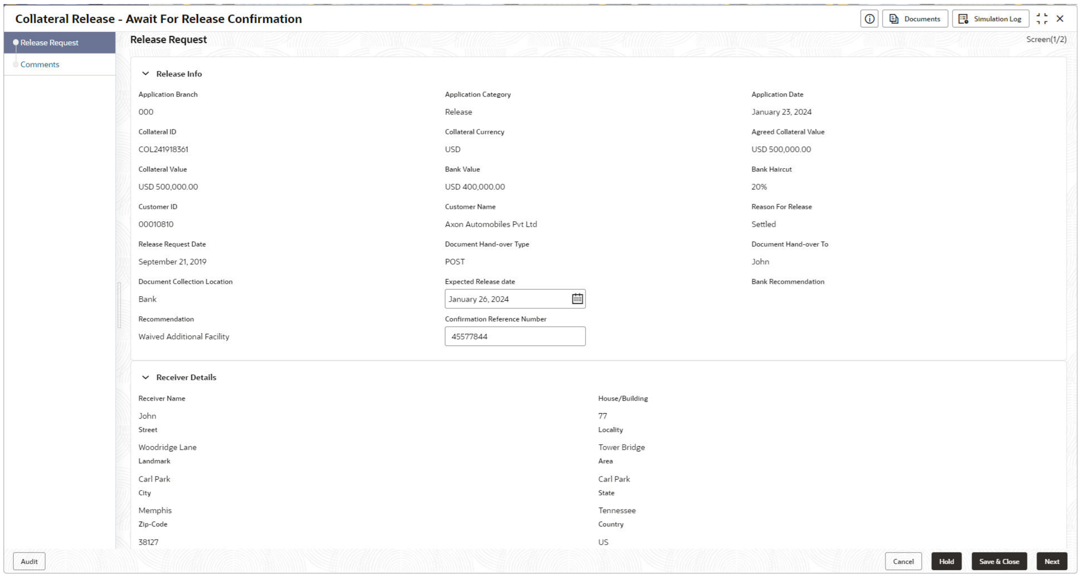
   The **Free Tasks** screen is displayed.

   Figure 4-1 Free Task

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

Figure 4-2 Await for Release Confirmation - Release Request



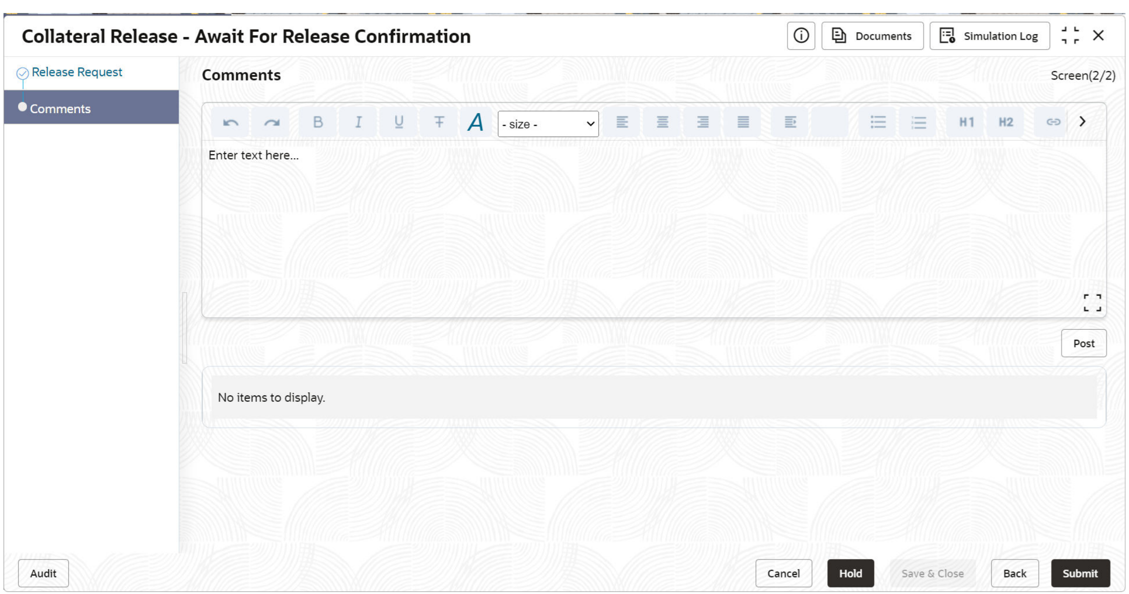
3. View the release request details and click **Next**.

4.3 Comments

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

The Comments data segment allows you to post your overall comments for the Await for Release Confirmation stage. Posting comments helps the user of next stage to better understand the application.
Upon clicking **Next** in the **Await for Release Confirmation - Release Request** screen, the Comments data segment is displayed.

Figure 4-3 Await for Release Confirmation - Comments

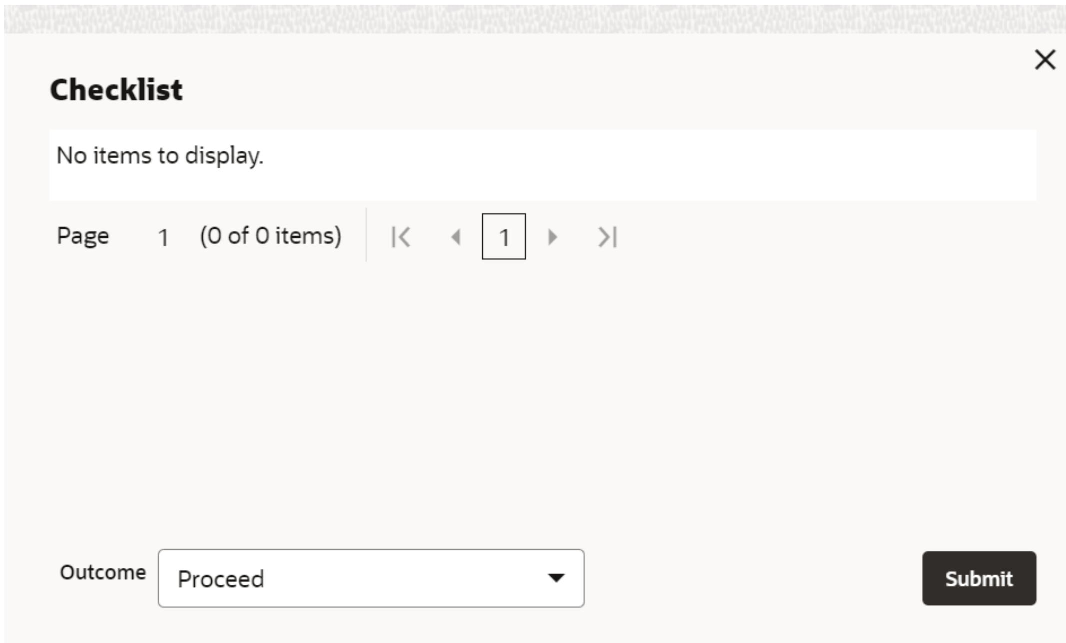


1. Type your comments for the Await for Release Confirmation stage in the **Comments** text box.
2. Click **Post**.

   Comments are posted below the **Comments** text box.
3. To submit the application to next stage, click **Submit**.

   The **Checklist** window is displayed.

Figure 4-4 Checklist



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

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

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

   - PROCEED
   - ADDITIONAL_INFO

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

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

5 Risk Evaluation

5.1 Risk Evaluation

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

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

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

- Summary
- Release Information
- Release Risk Evaluation
- Comments

5.2 Summary

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

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

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

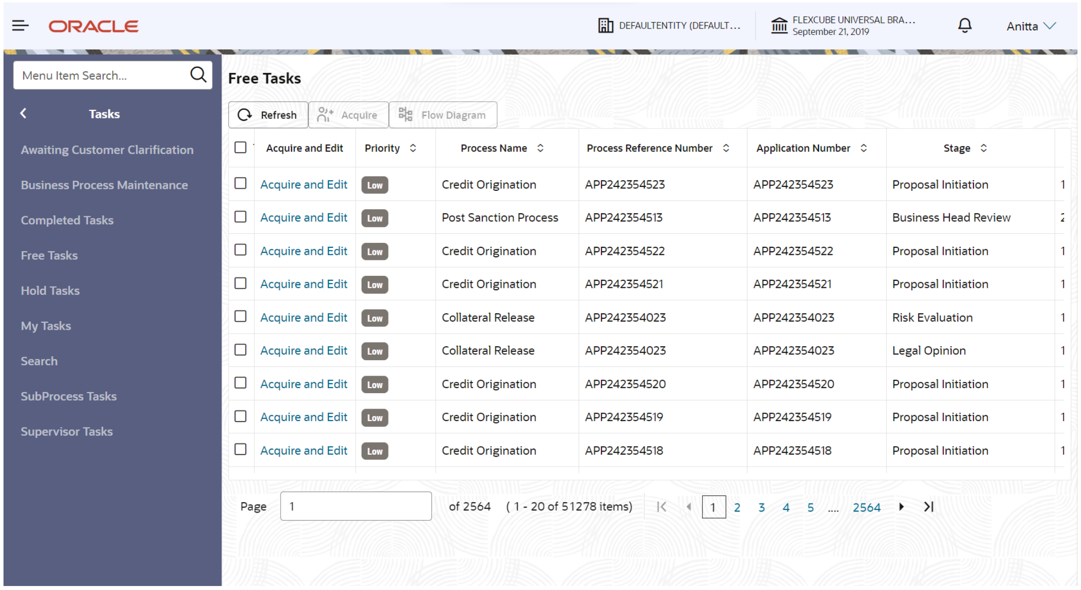
Note:

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

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

   The **Free Tasks** screen is displayed.

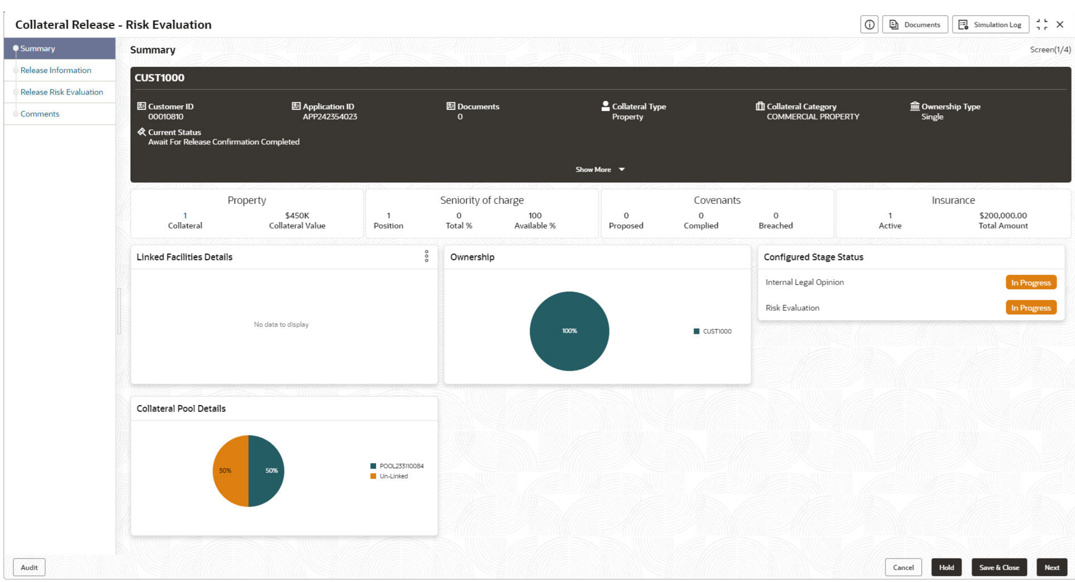
Figure 5-1 Free Task



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

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

Figure 5-2 Risk Evaluation - Summary



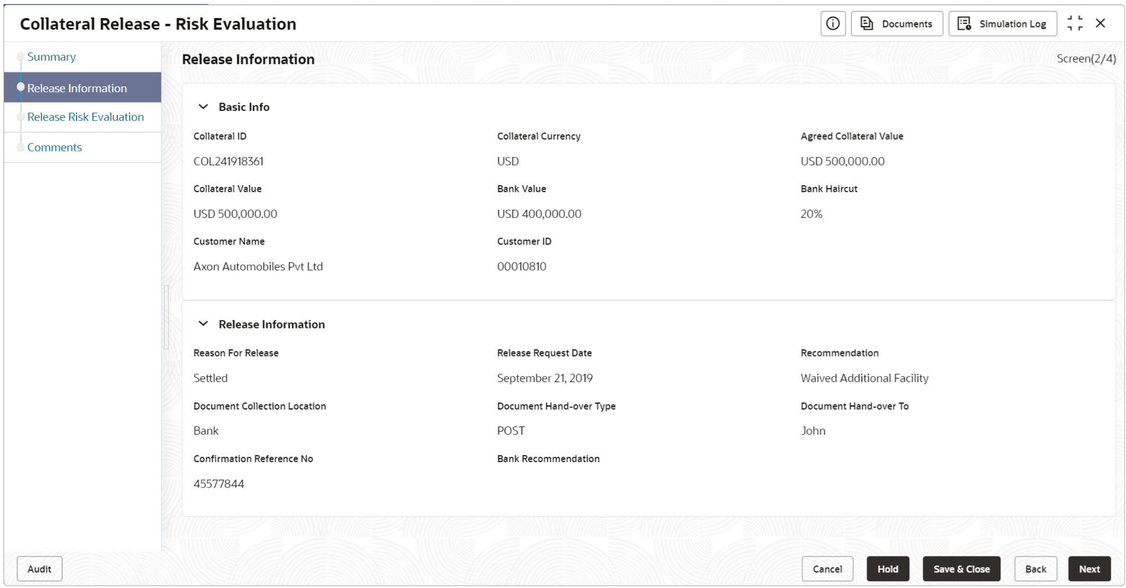
3. View the Collateral Summary and click **Next**.

5.3 Release Information

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

This data segment displays the release request details captured in the Collateral Release Request stage for reference.
Upon clicking **Next** in the **Risk Evaluation - Summary** screen, the Release Information data segment is displayed.

Figure 5-3 Risk Evaluation - Release Information



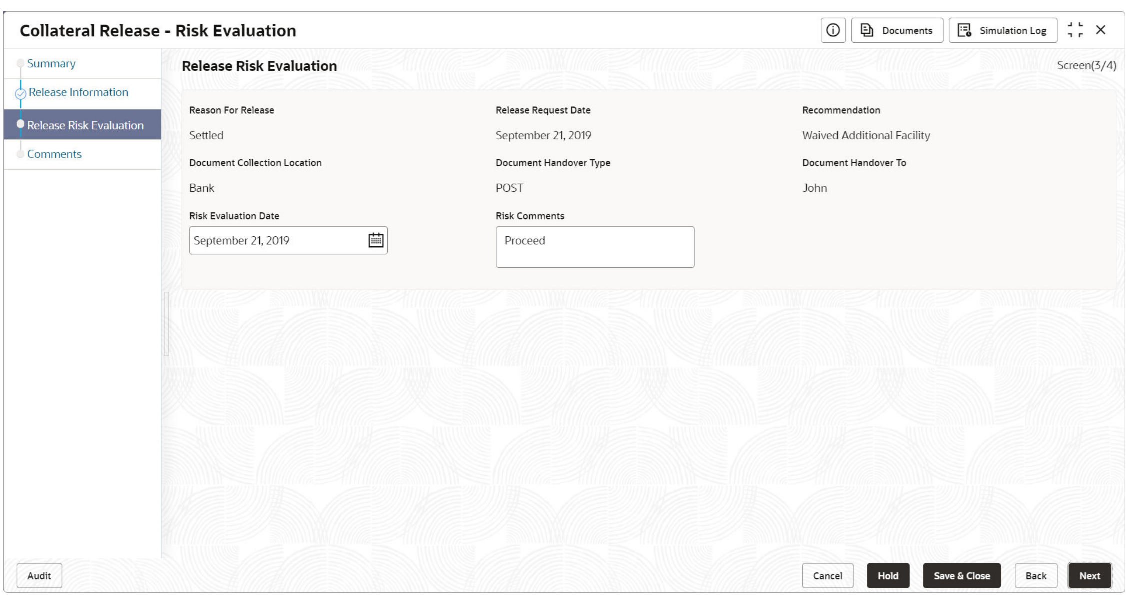
View the release request details and click **Next**.

5.4 Release Risk Evaluation

Procedure to add risk evaluation comment for collateral release.

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

Figure 5-4 Risk Evaluation - Release Risk Evaluation



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

- Reason for Release
- Release Request Date
- Recommendation
- Document Collection Location
- Document Hand-over Type
- Document Hand-over To

1. Specify the **Risk Evaluation Date**.
2. Capture the **Risk Comments** for collateral release.
3. Click **Next**.

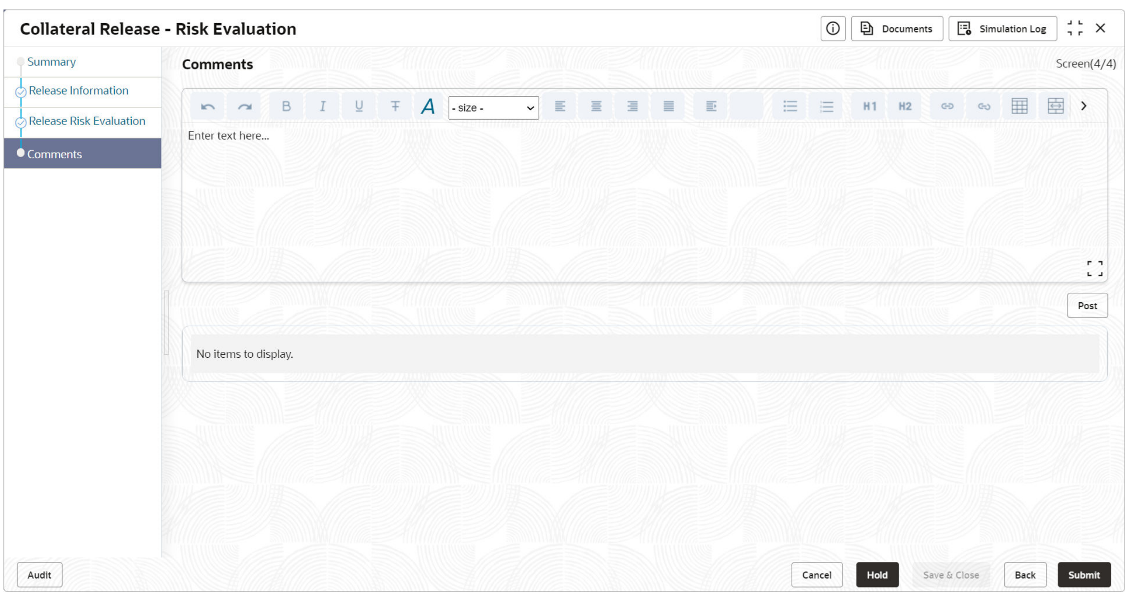
5.5 Comments

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

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

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

Figure 5-5 Risk Evaluation - Comments

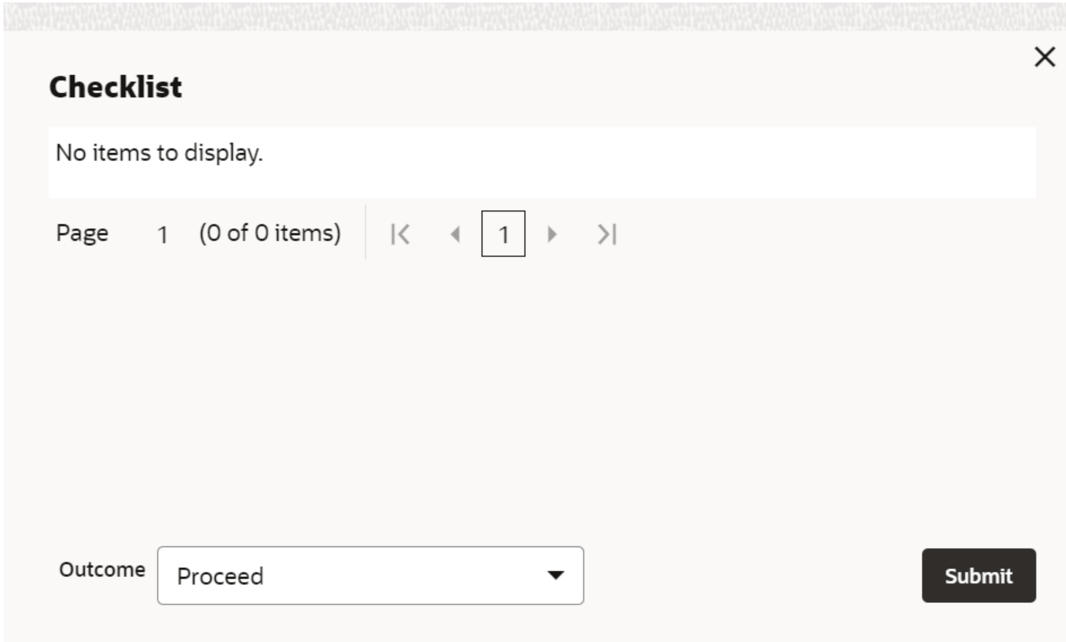


1. Type your comments for the Risk Evaluation stage in the **Comments** text box.
2. Click **Post**.

   Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.

   The Checklist window is displayed.

Figure 5-6 Checklist



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

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

   The options available in the drop down list are:

   - PROCEED
   - ADDITIONAL INFO

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

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

6

Legal Opinion

6.1 Legal Opinion

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

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

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

- Summary
- Release Information
- Release Legal Opinion
- Comments

6.2 Summary

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

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

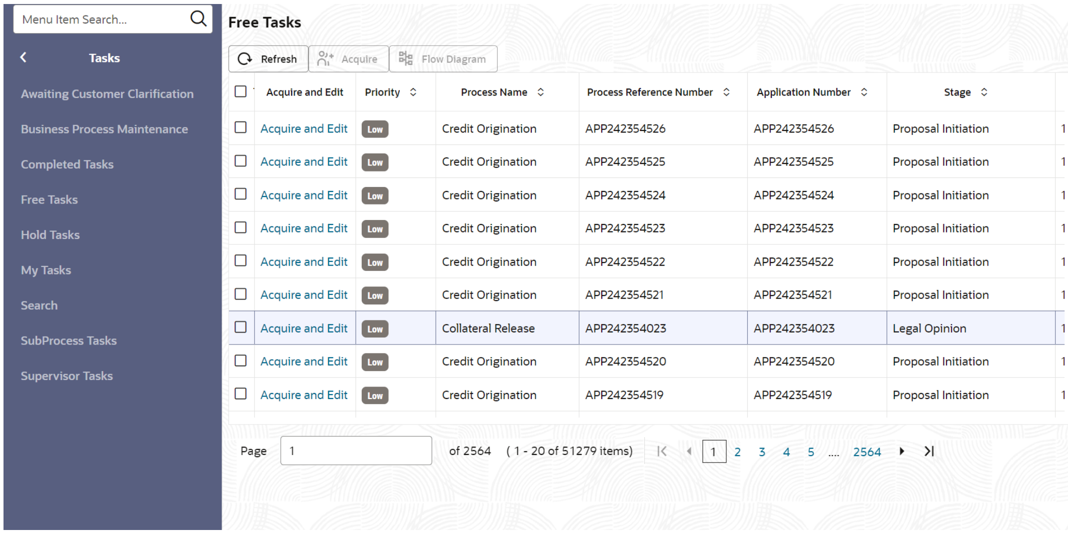
- Basic Information
- Collateral Type (Property) Details
- Linked Facilities Details
- Ownership
- Seniority of Charge
- Covenants
- Insurance
- Configured Stage Status

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

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

   The **Free Tasks** screen is displayed.

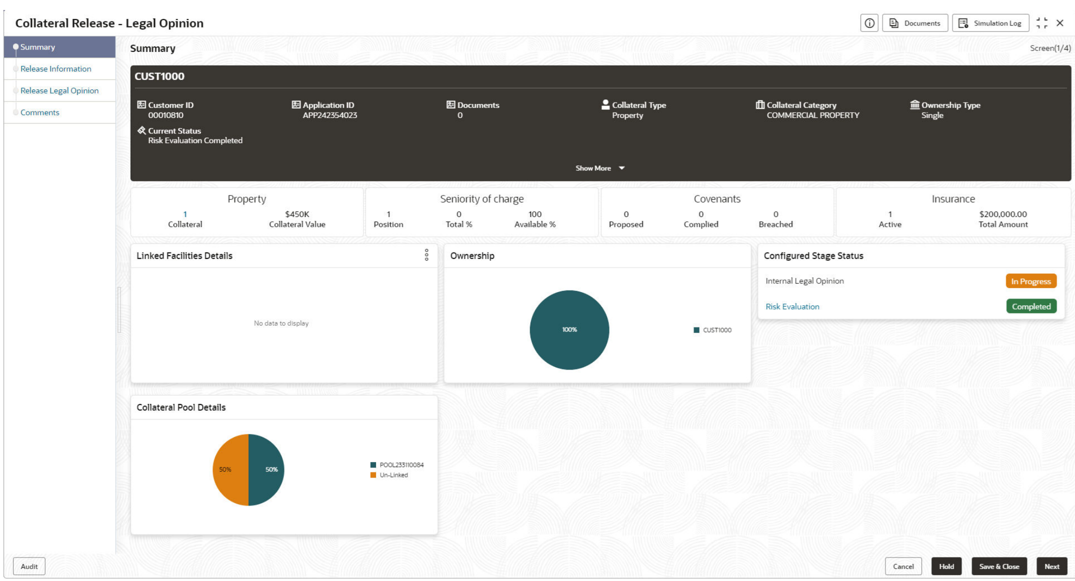
Figure 6-1 Free Task



2. Click **Acquire & Edit** in the required Legal Opinion task.

   The **Legal Opinion - Summary** screen is displayed.

Figure 6-2 Legal Opinion - Summary



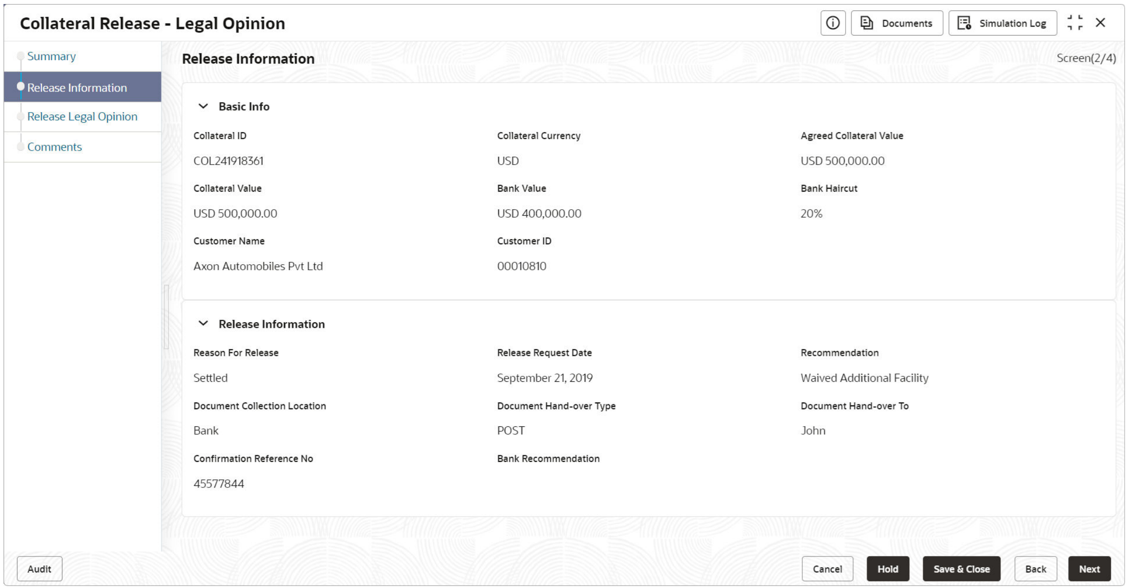
3. View the Collateral Summary and click **Next**.

6.3 Release Information

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

This data segment displays the release request details captured in the Collateral Release Request stage for reference.
Upon clicking **Next** in the **Legal Opinion - Summary** screen, the Release Information data segment is displayed.

Figure 6-3 Legal Opinion - Release Information



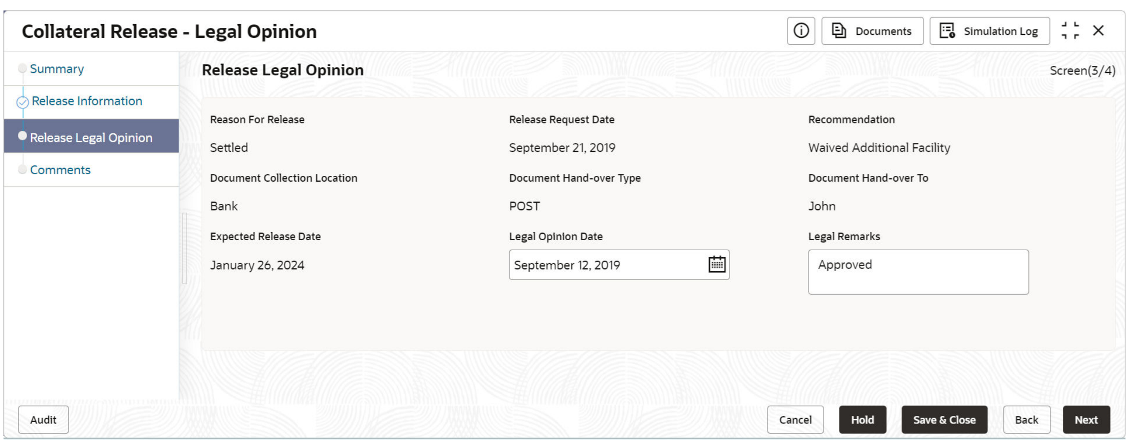
View the release request details and click **Next**.

6.4 Release Legal Opinion

Procedure to capture legal opinion for the collateral release.

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

Figure 6-4 Legal Opinion - Release Legal Opinion



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

- Reason for Release
- Release Request Date
- Recommendation

- Document Collection Location
- Document Hand-over Type
- Document Hand-over To
- Expected Release Date

1. Specify the **Legal Opinion Date**.
2. Capture the **Legal Remarks** for the collateral.
3. Click **Next**.

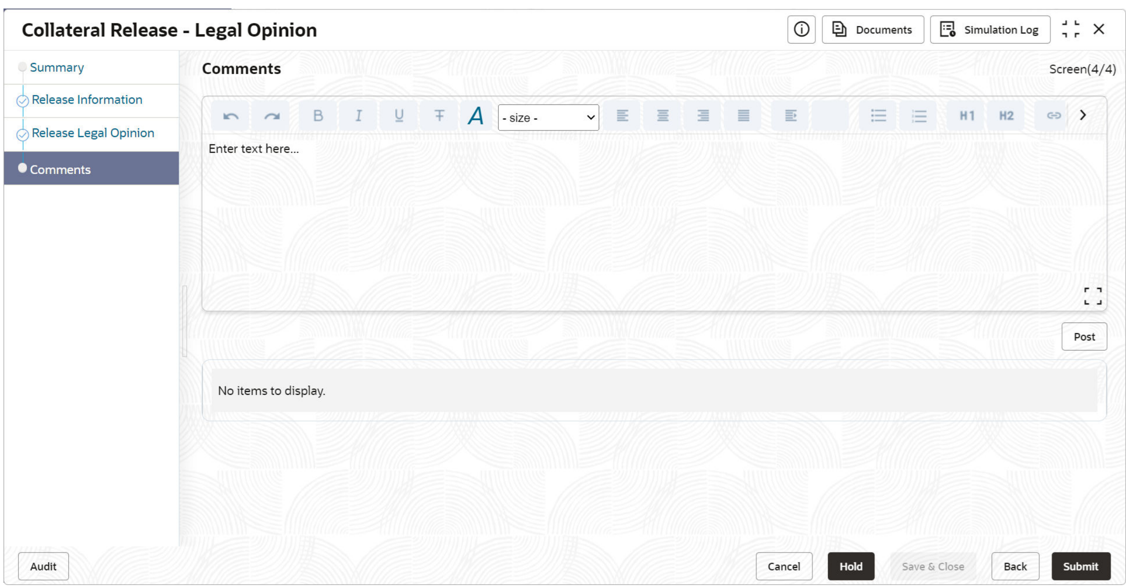
6.5 Comments

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

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

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

Figure 6-5 Legal Opinion - Comments

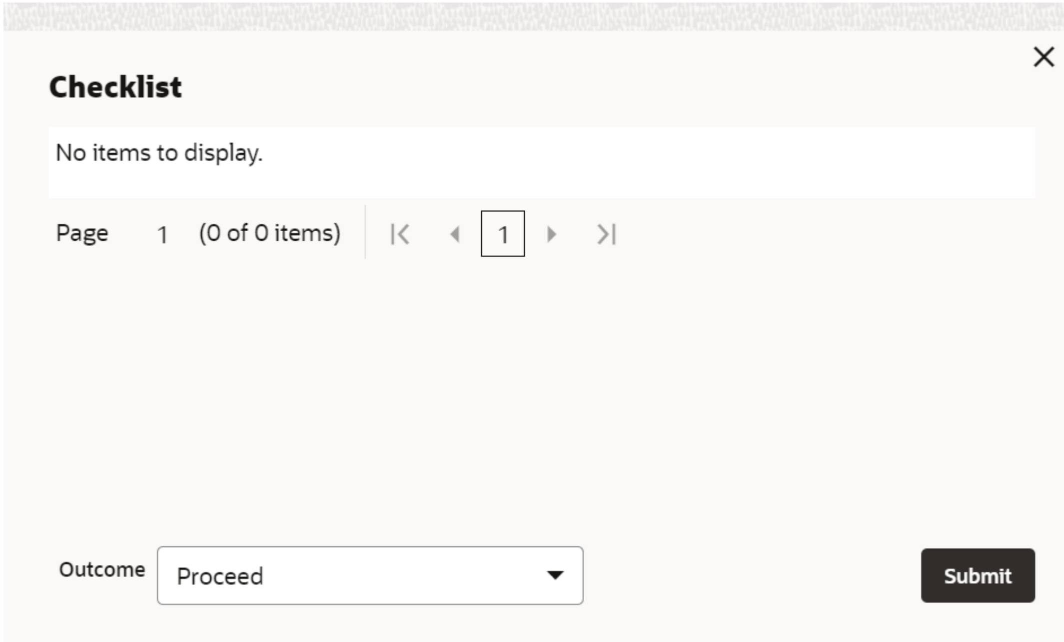


1. Type your comments for the Legal Opinion stage in the **Comments** text box.
2. Click **Post**.

   Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.

   The Checklist window is displayed.

Figure 6-6 Checklist



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

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

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

   - PROCEED
   - ADDITIONAL INFO

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

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

7 Approval

7.1 Approval

Detailed information about the Approval stage in Collateral Release process.

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

The following data segments are available in the Approval stage:

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

7.2 Release Approval

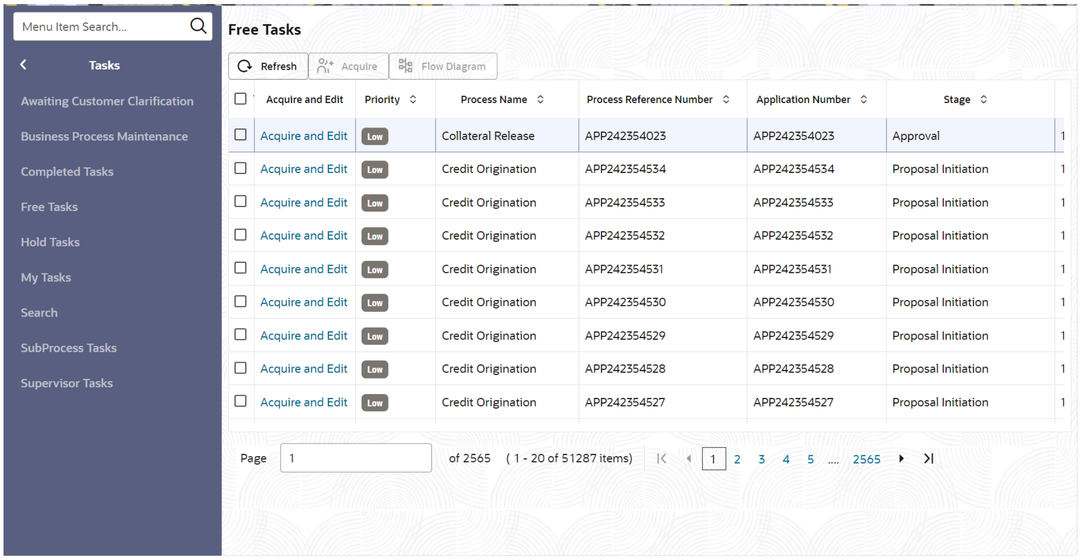
Information on the Release Approval data segment in the Approval stage.

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

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

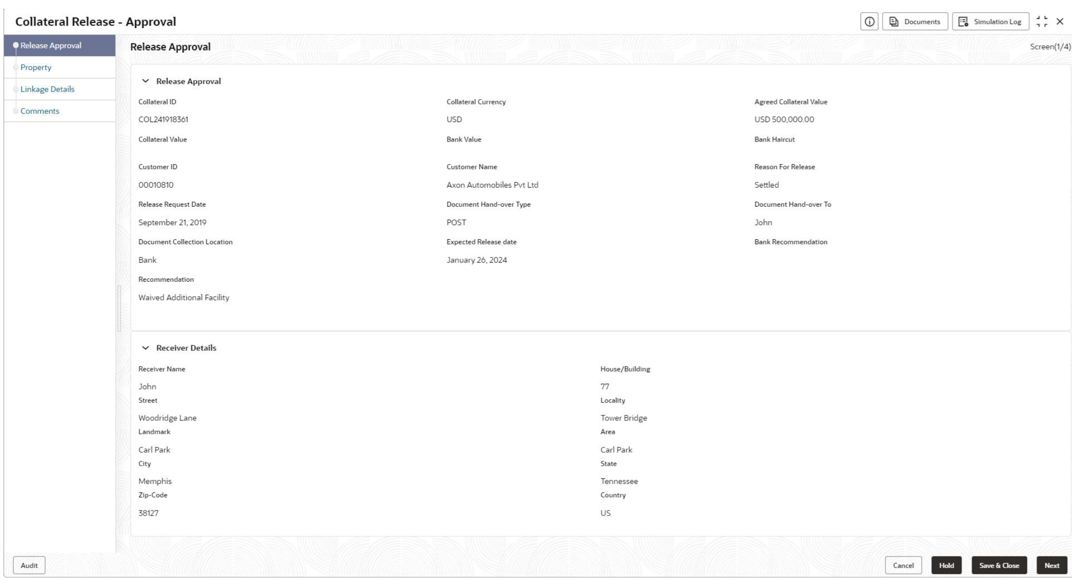
   The **Free Tasks** screen is displayed.

Figure 7-1 Free Task



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

Figure 7-2 Approval - Release Approval



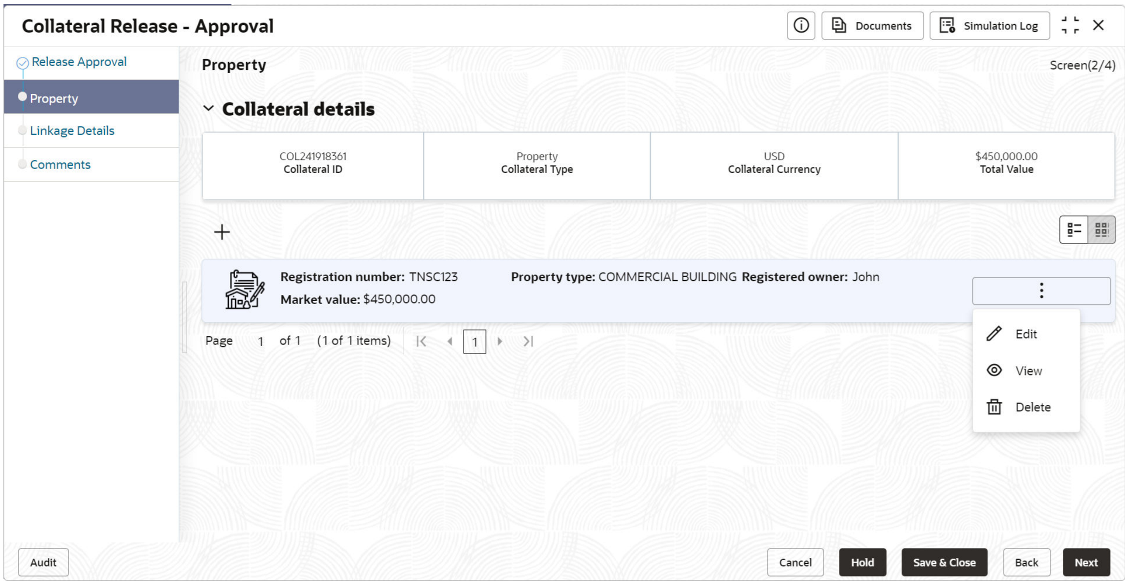
3. View the release request details and click **Next**.

7.3 Property

Information on the Property data segment in the Approval stage.

The Property data segment appears in the Approval stage in case the type of collateral selected for release is Property. If the selected collateral is of different type like Vehicle, Vehicle data segment appears instead of Property.
Upon clicking **Next** in the **Approval - Release Approval** screen, the Collateral Type data segment is displayed.

Figure 7-3 Approval - Property

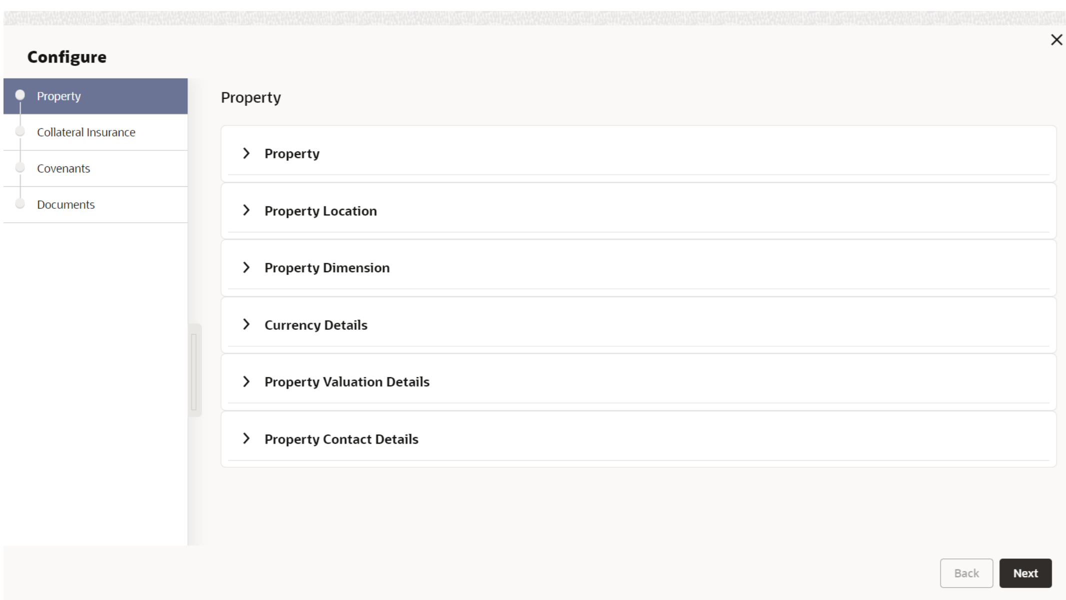


You can **Edit**, **View**, and **Delete** the collateral details before approving or rejecting the collateral release application, if required.

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

   Upon clicking Edit or View, the **Approval - Configure - Collateral Type** screen is displayed in Edit or View only mode, respectively.

Figure 7-4 Approval - Configure - Property



Note:

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

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

7.4 Linkage Details

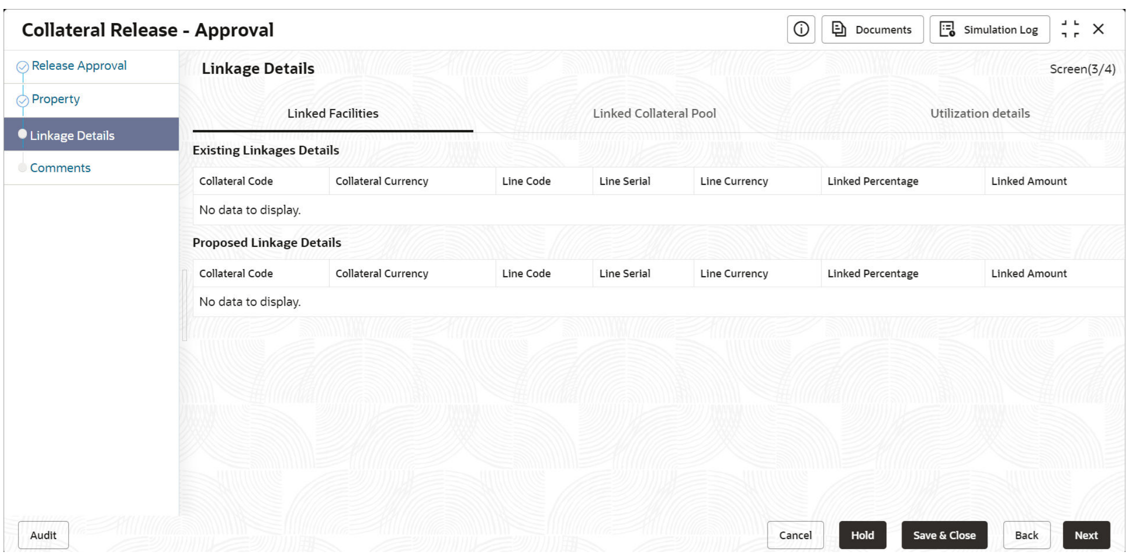
Information on the Linkage Details data segment in the Approval stage.

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

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

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

Figure 7-5 Approval - Linkage Details



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

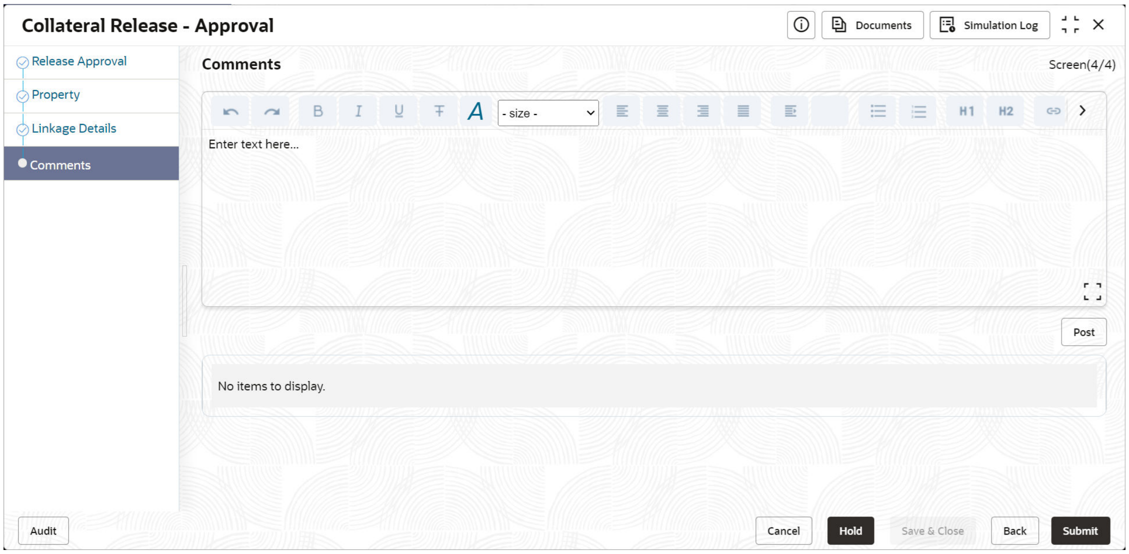
7.5 Comments

Information on the Comments data segment in the Approval stage.

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

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

Figure 7-6   Approval - Comments

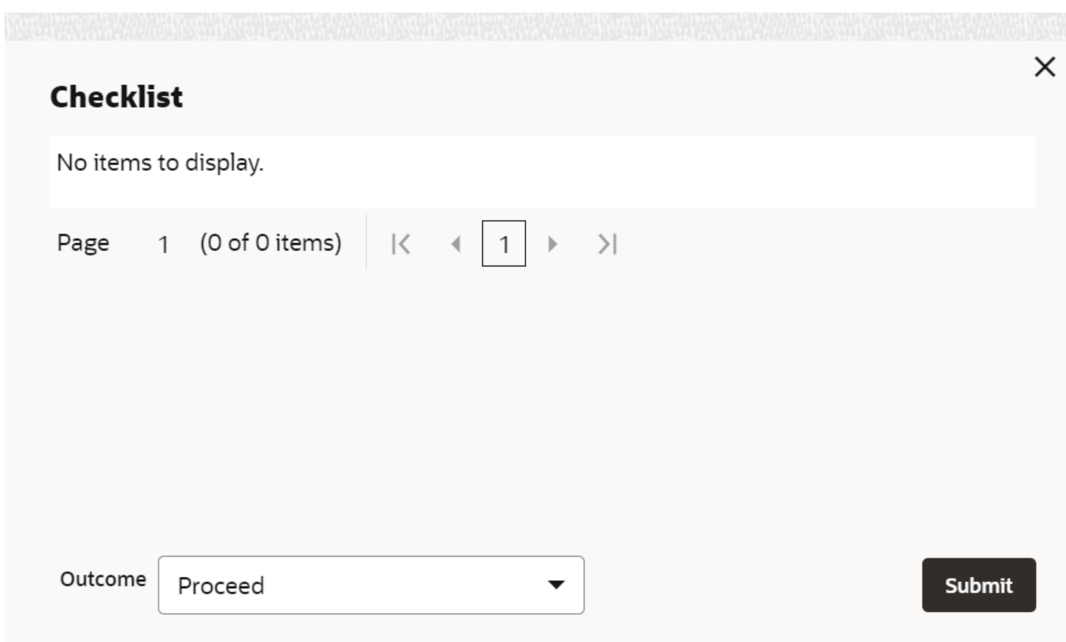


1. Type your comments for the Approval stage in the **Comments** text box.
2. Click **Post**.

   Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.

   The **Checklist** window is displayed.

   Figure 7-7   Checklist

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

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

   The options available in the drop down list are:

   - Approve
   - Reject

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

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

8
Document Retrieval

8.1 Document Retrieval

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

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

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

- Release Request
- Document Retrieval
- Comments

8.2 Release Request

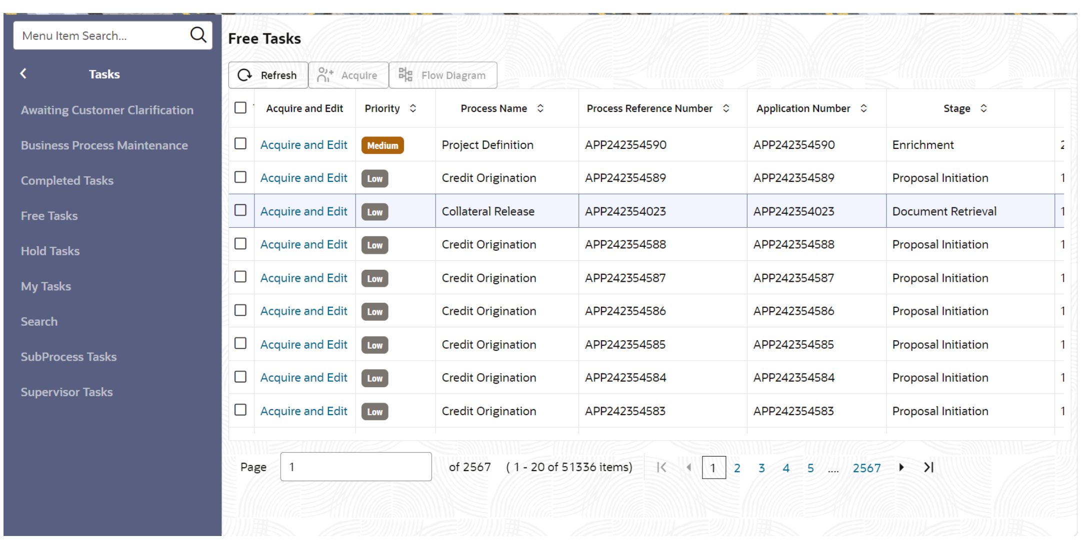
Information on the Release Request data segment in the Document Retrieval stage.

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

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

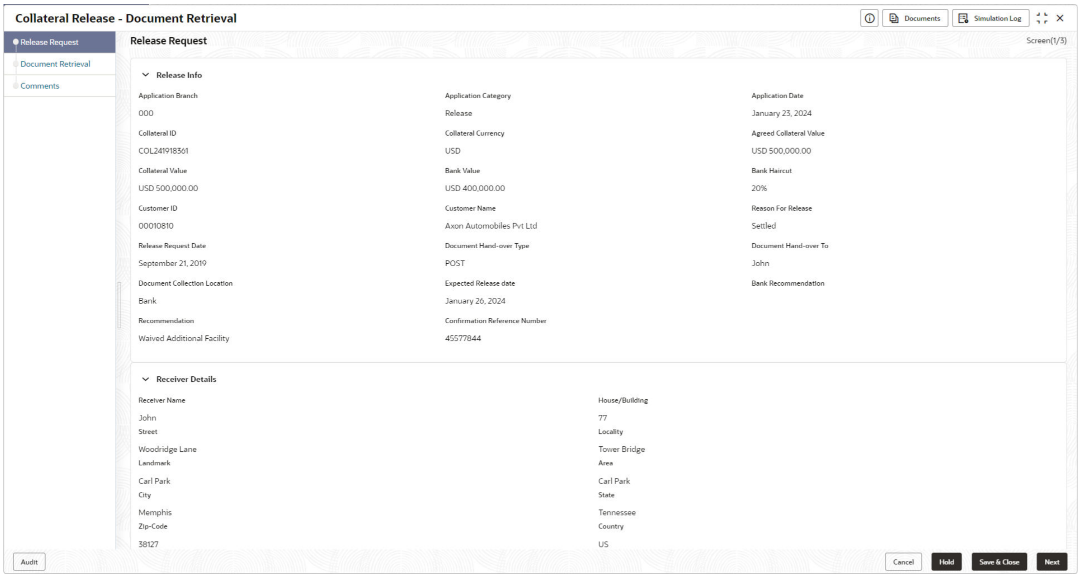
   The **Free Tasks** screen is displayed.

Figure 8-1 Free Task



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

Figure 8-2 Document Retrieval - Release Request



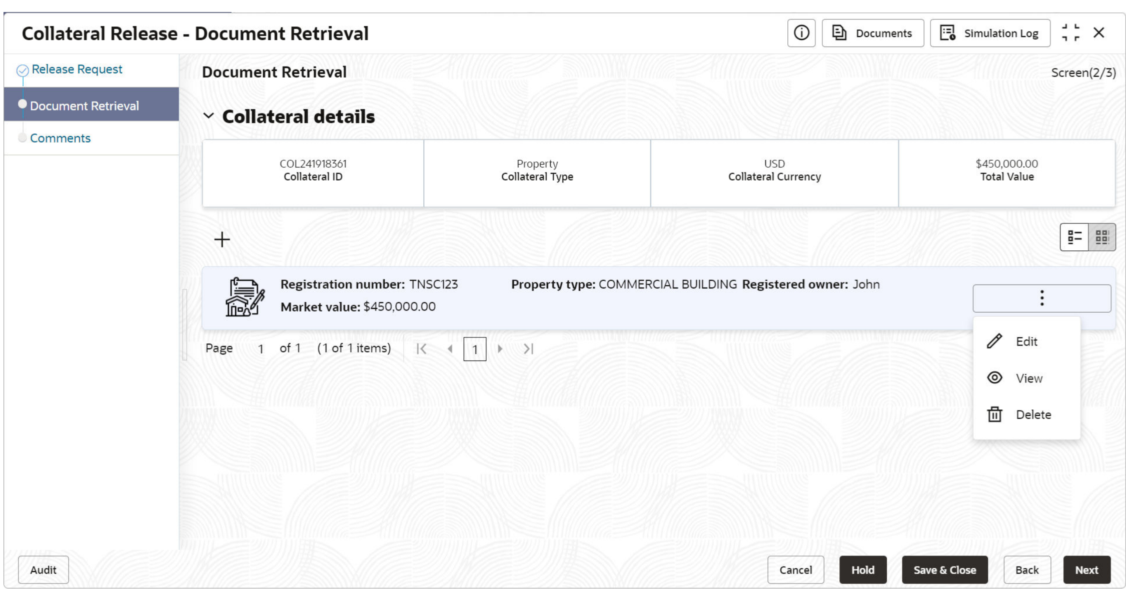
3. View the release request details and click **Next**.

8.3 Document Retrieval

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

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

Figure 8-3 Document Retrieval - Document Retrieval

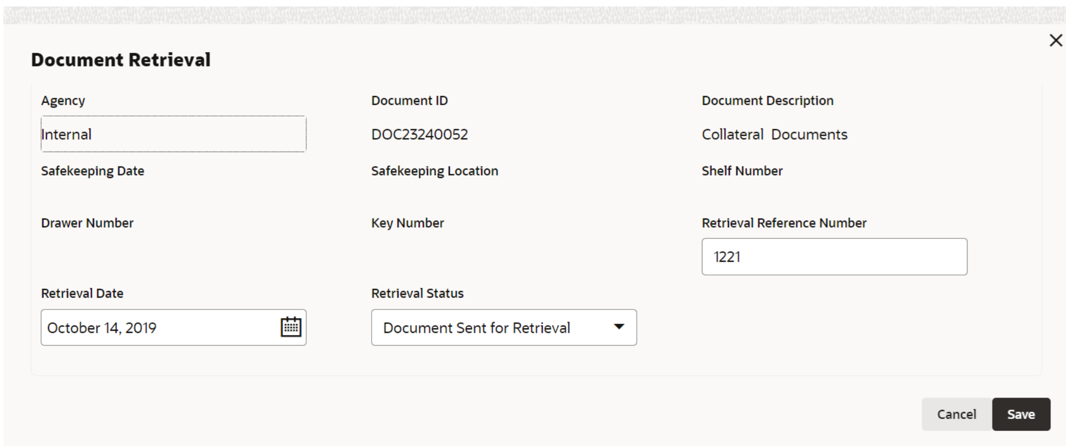


1. Click the action icon in the collateral record and select **Edit**.

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

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

Figure 8-4 Document Retrieval



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

   The retrieval details are added in the **Document Retrieval - Document Retrieval** screen.
6. After capturing the document retrieval status, click **Next**.

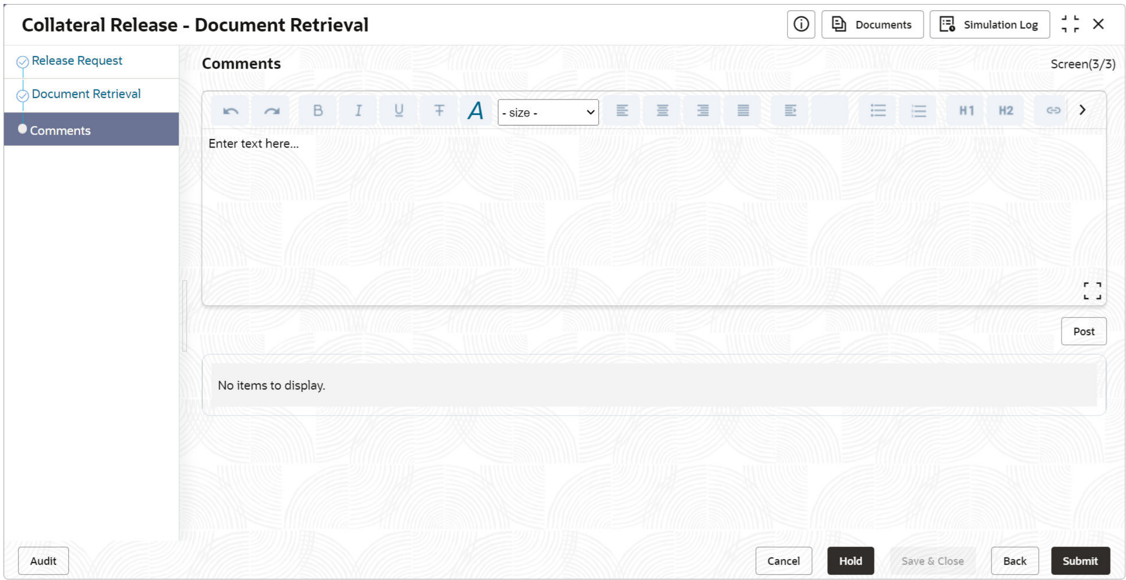
8.4 Comments

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

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

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

Figure 8-5 Document Retrieval - Comments

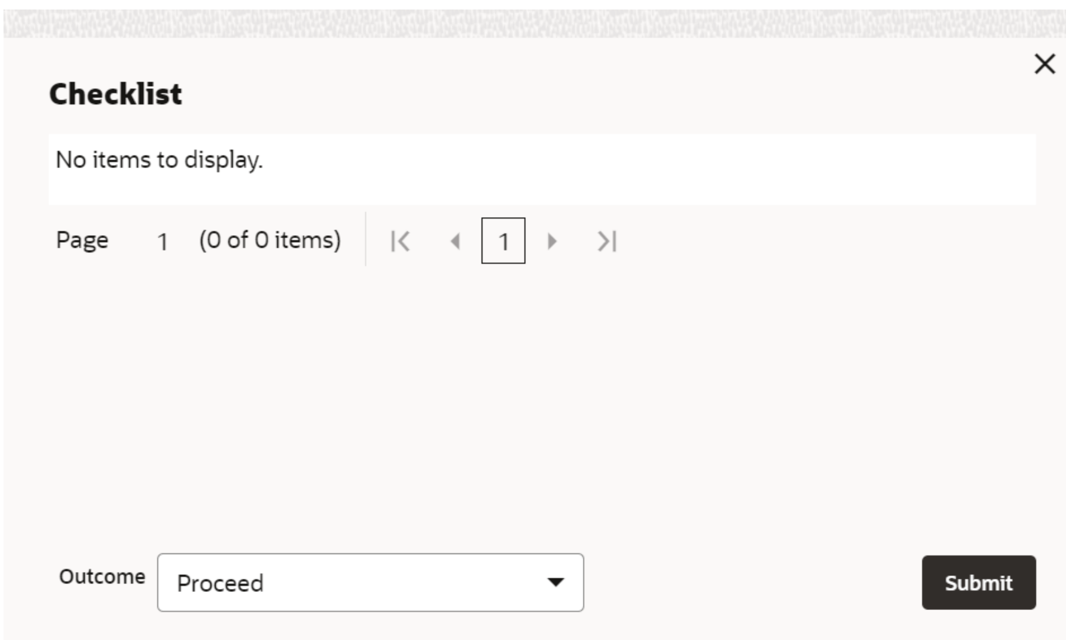


1. Type your comments for the Document Retrieval stage in the **Comments** text box.
2. Click **Post**.

   Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.

   The Checklist window is displayed.

Figure 8-6 Checklist



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

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

   The options available in the drop down list are:

   - PROCEED
   - ADDITIONAL_INFO

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

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

9 Document Deregistration

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

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

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

- Release Request
- Document Deregistration
- Comments

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

9.1 Release Request

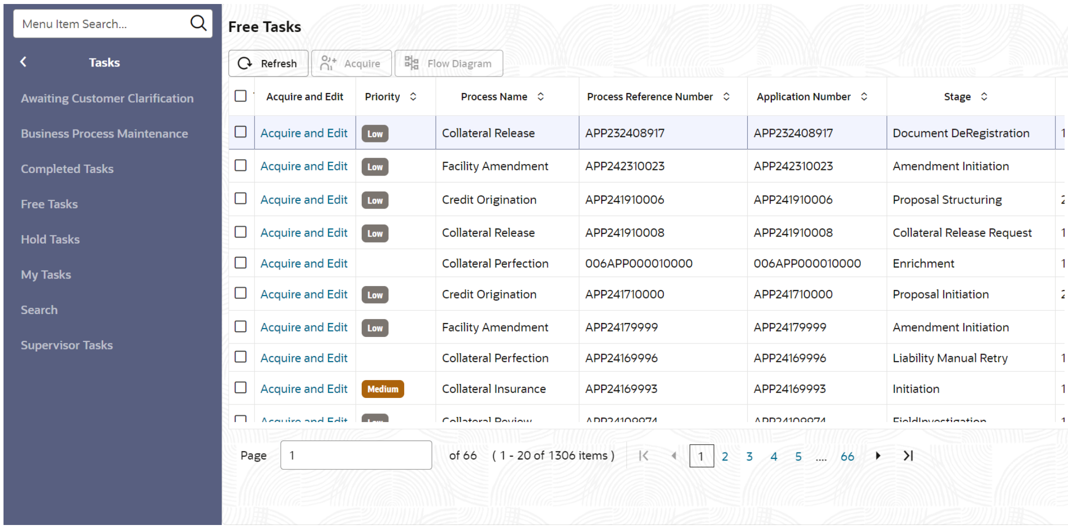
This topic provides information on the Release Request data segment in the Document Deregistration stage.

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

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

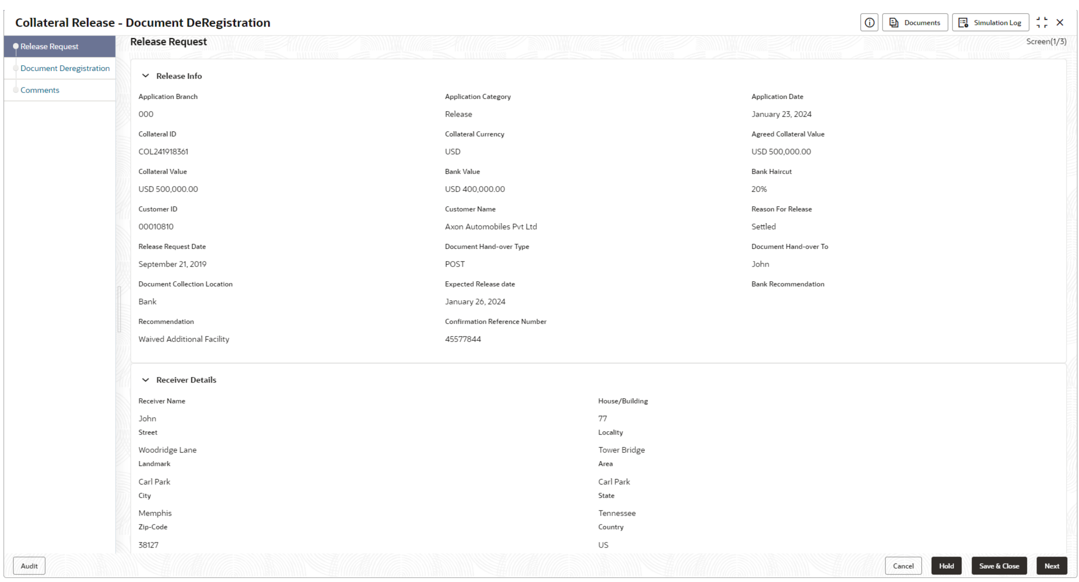
   The **Free Tasks** screen is displayed.

Figure 9-1 Free Tasks



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

Figure 9-2 Document DeRegistration - Release Request



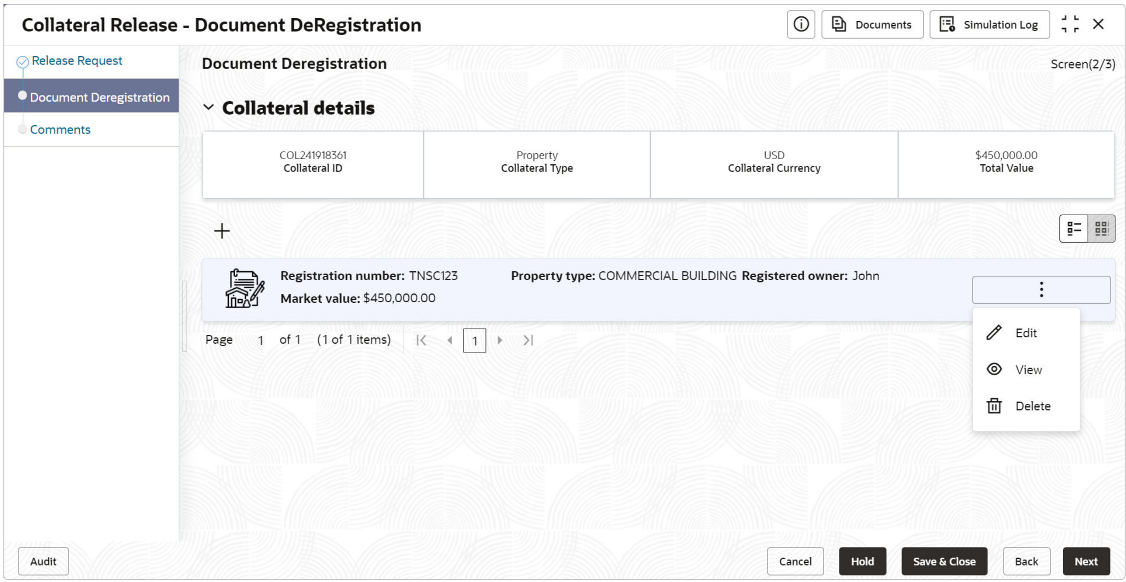
3. View the release request details and click **Next**.

9.2 Document Deregistration

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

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

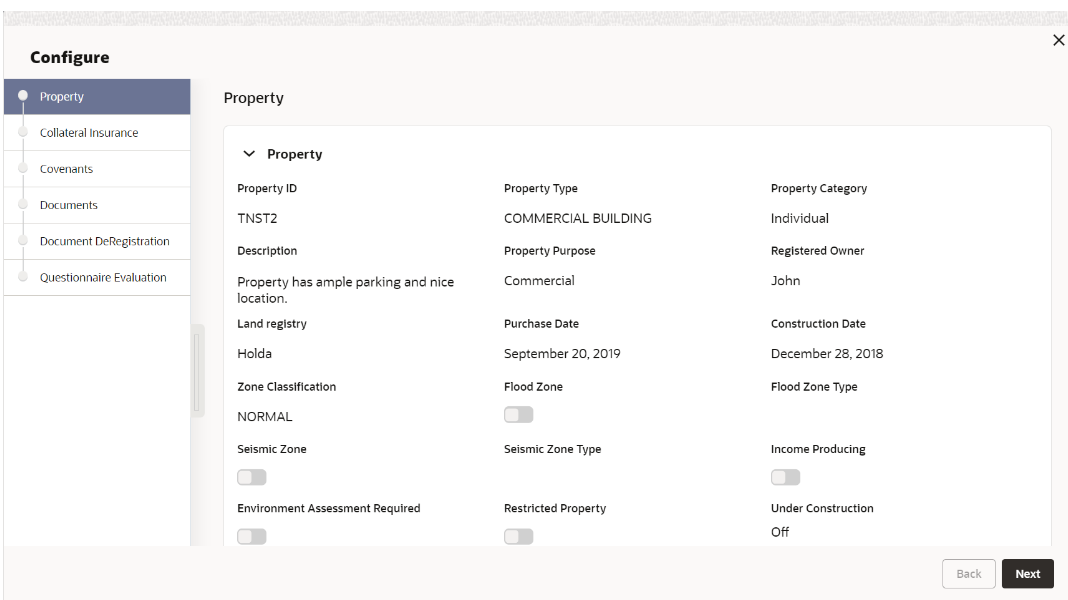
Figure 9-3 Document DeRegistration - Deregistration



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

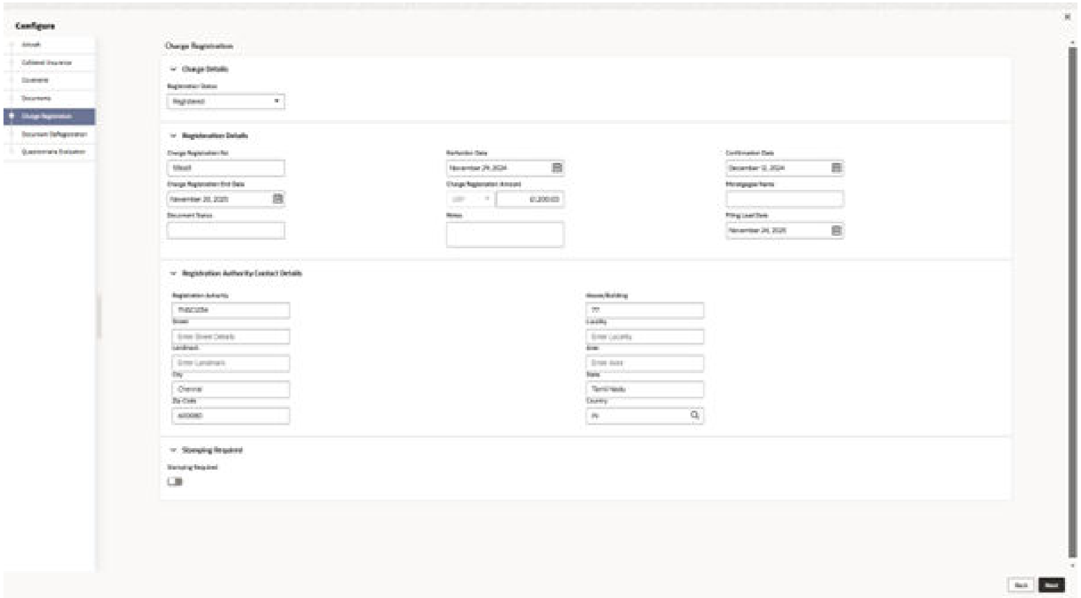
   The **Document DeRegistration - Configure** screen displays.

Figure 9-4 Document DeRegistration - Configure



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

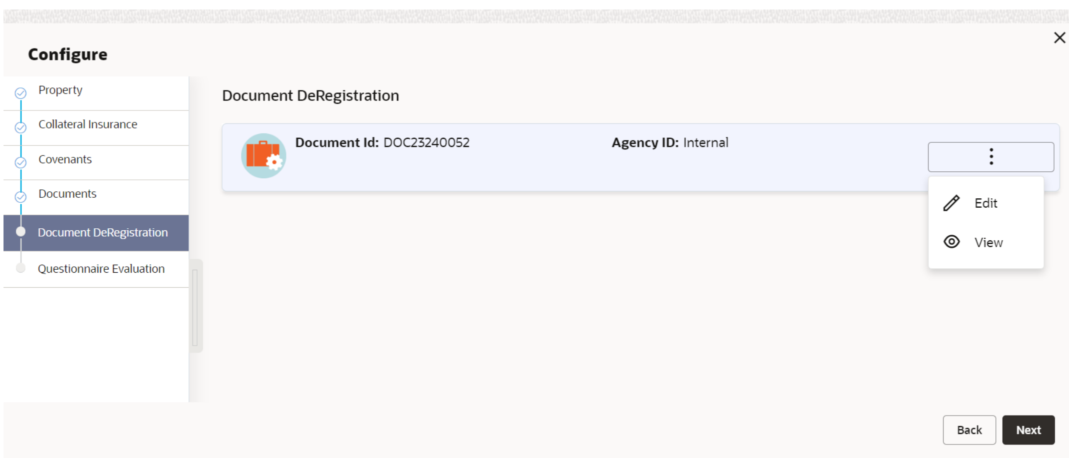
Figure 9-5 Configure



3. Click **Next** upto the **Document DeRegistration** stage.

   The **Document DeRegistration** screen displays.

Figure 9-6 Document DeRegistration - Configure - Document DeRegistration

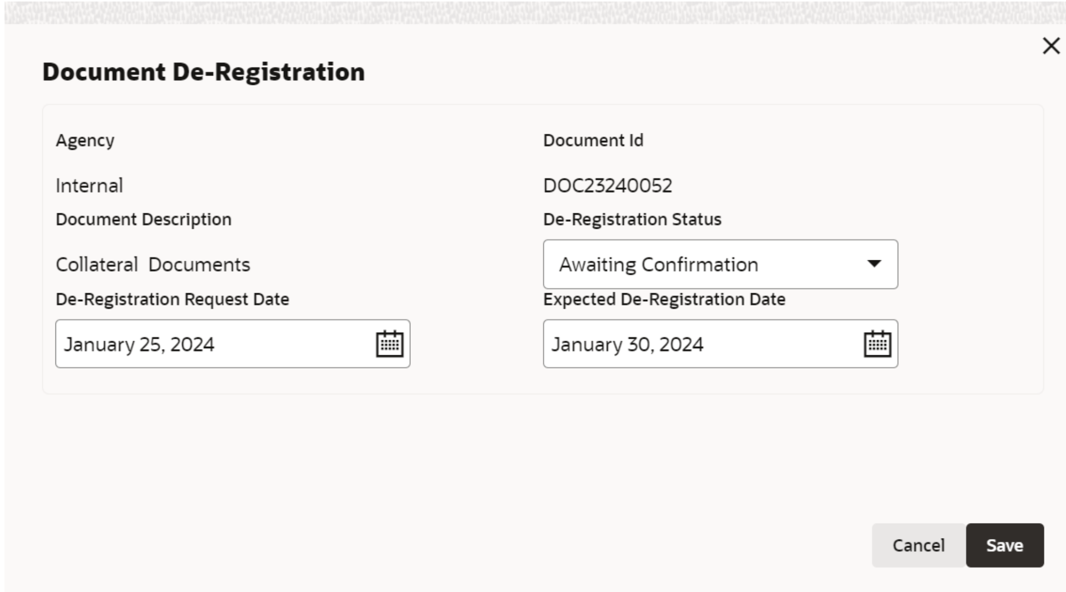


4. Click the action icon in the **Document DeRegistration** record and select **Edit**.

   The **Document De-Registration** screen displays with the following details:

   - **Agency**
   - **Document ID**
   - **Document Description**
   - **De-Registration Status**
   - **De-Registration Request Date**
   - **Expected De-Registration Date**

Figure 9-7 Document DeRegistration



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

   The available options are:

   - **Awaiting Confirmation**
   - **Document Sent for De-Registration**
   - **Document De-Registered**
6. Specify the **De-Registration Request Date**.
7. Specify the **Expected De-Registration Date**.
8. Click **Save**.

   The deregistration details are added in the **Document Deregistration - Document Deregistration** screen.
9. After capturing the document deregistration status, click **Next**.

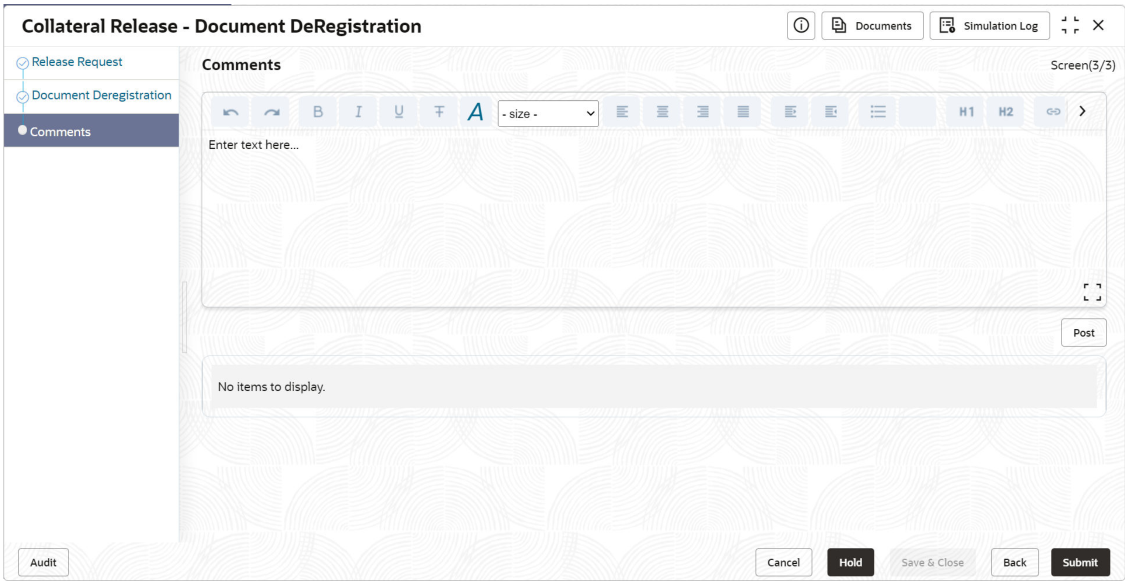
9.3 Comments

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

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

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

Figure 9-8 Document DeRegistration - Comments

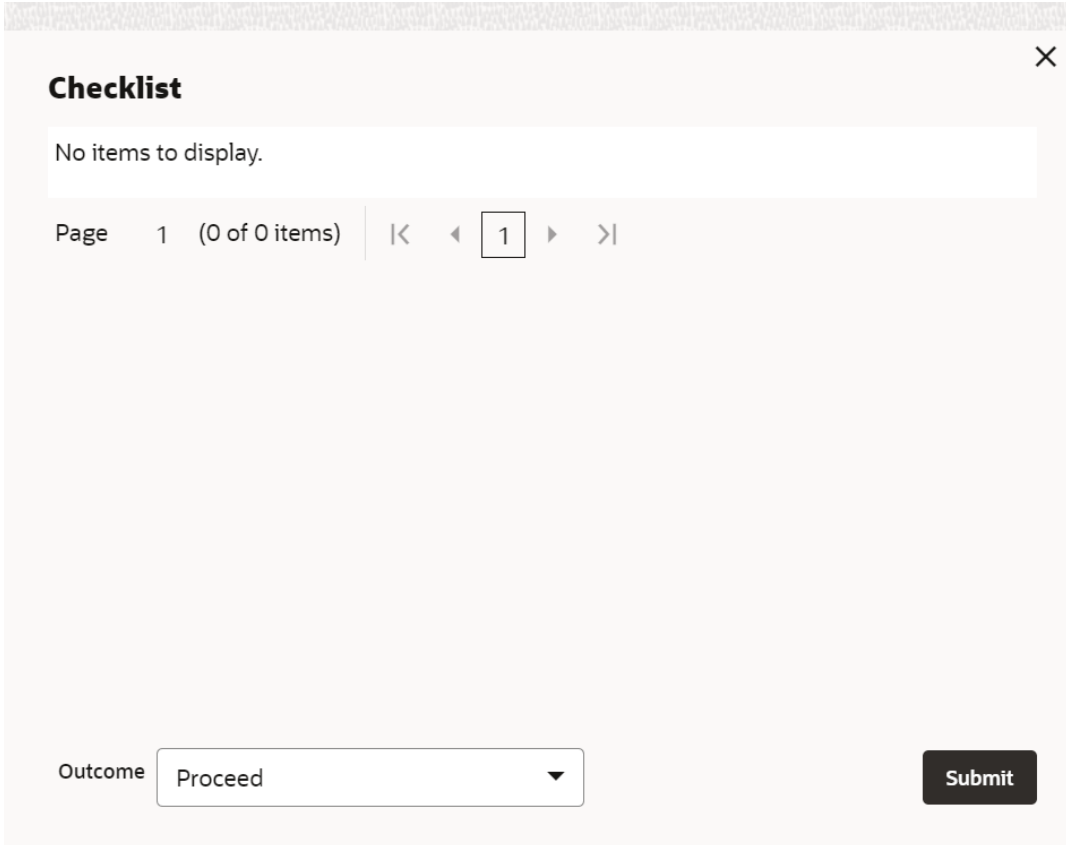


1. Type your comments for the Document DeRegistration stage in the **Comments** text box.
2. Click **Post**.

   Comments are posted and displayed below the **Comments** text box.
3. Click **Submit**.

   The Checklist window displays.

Figure 9-9 Comments Checklist



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

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

   The available options in the drop down list are:

   - **PROCEED**
   - **ADDITIONAL_INFO**

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

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

10

Await for DeRegistration Confirmation

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

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

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

- Release Request
- Document Deregistration Awaiting
- Comments

10.1 Release Request

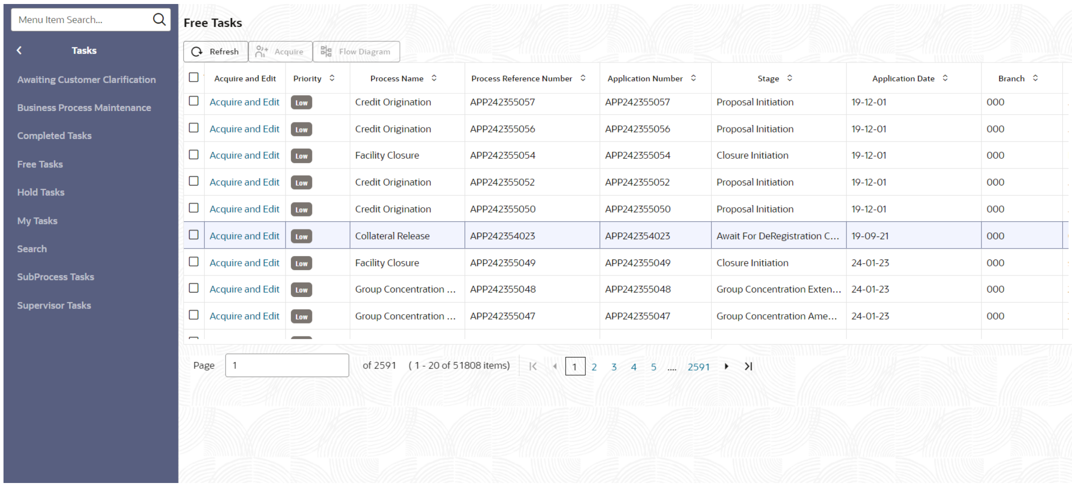
Information on the Release Request data segment in the Await For DeRegistration Confirmation stage.

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

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

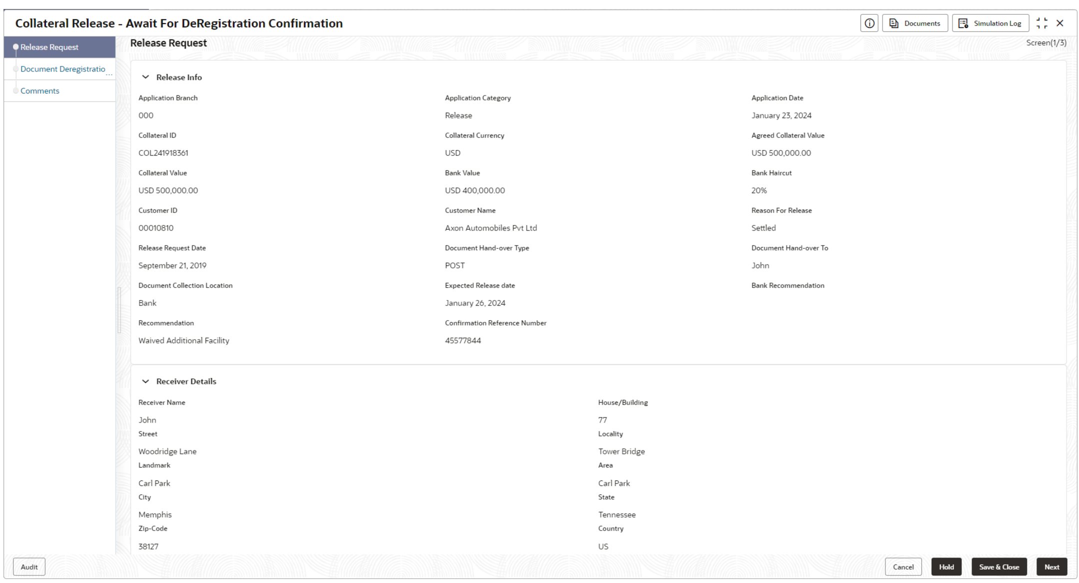
   The **Free Tasks** screen displays.

Figure 10-1 Free Task



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

Figure 10-2 Release Request



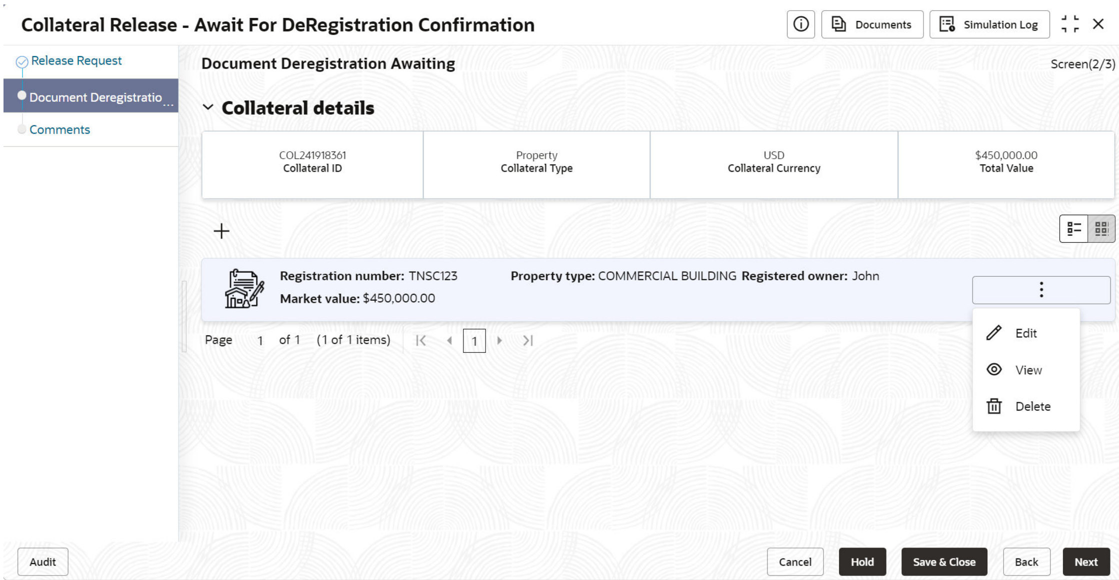
3. View the release request details and click **Next**.

10.2 Await Document Deregistration

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

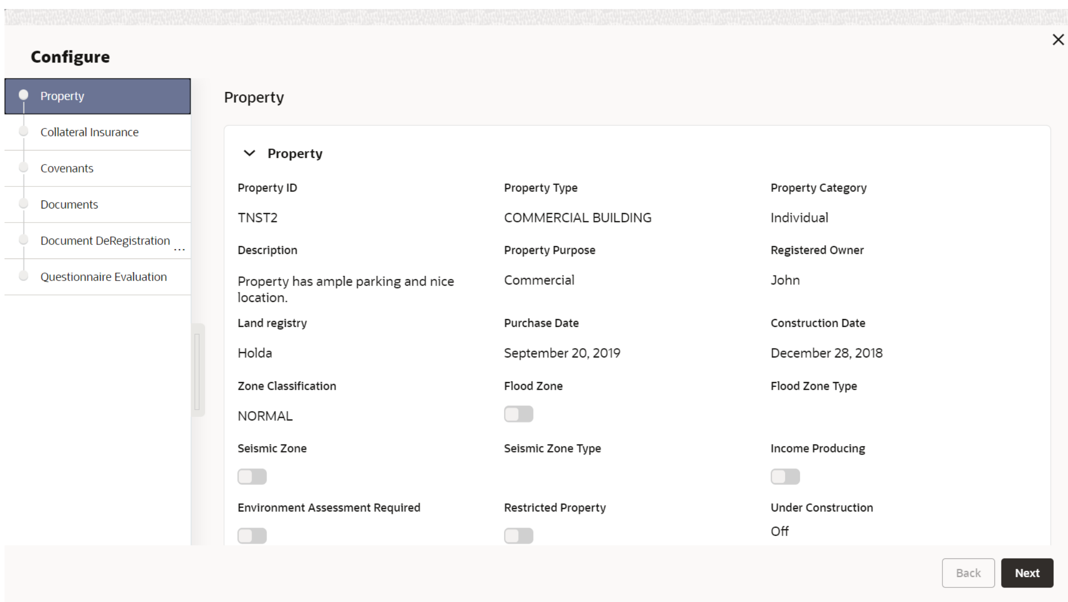
This data segment allows to capture the document deregistration confirmation status of the collateral.
Upon clicking **Next** in the **Await For DeRegistration Confirmation - Release Request** screen, the Document Deregistration Awaiting data segment is displayed.

Figure 10-3 Document Deregistartion



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

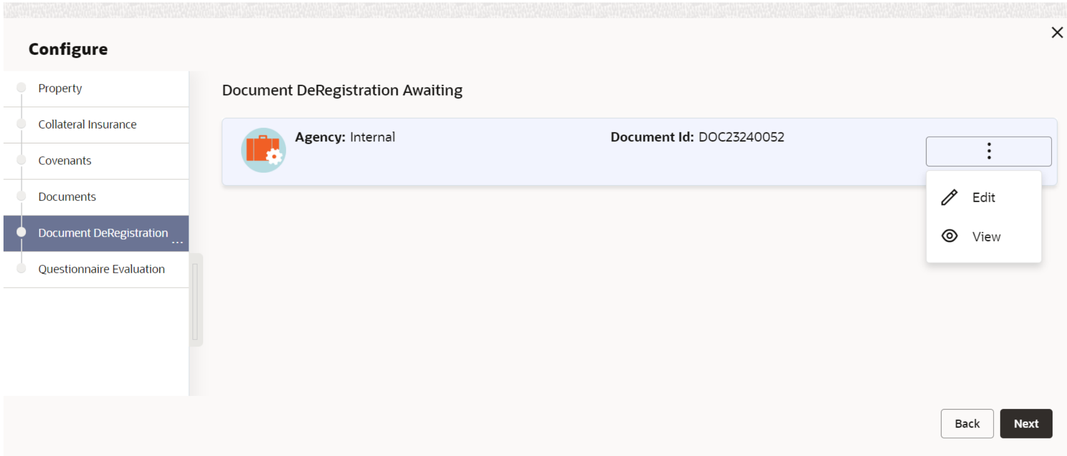
   The **Document DeRegistration Awaiting - Configure - Property** screen displays.



2. Click **Next** upto the **Document DeRegistration Awaiting** stage.

   The **Document DeRegistration Awaiting** screen displays.

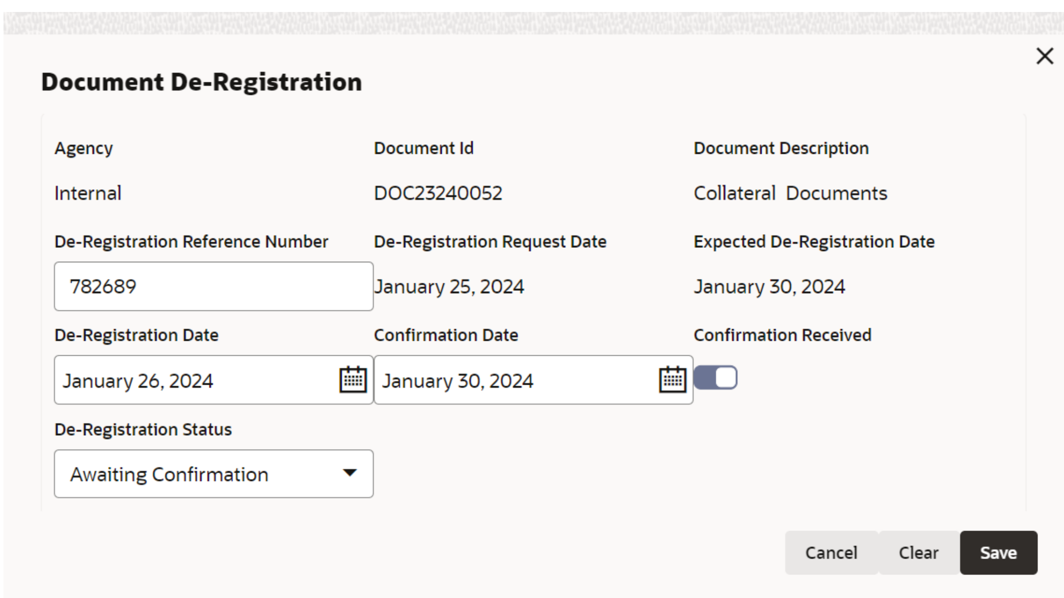
Figure 10-4 Document DeRegistartion Awaiting



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

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

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



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

   The available options are:

   - **Awaiting Confirmation**
   - **Document Sent for DeRegistration**
   - **Document DeRegistered**
8. Click **Save**.

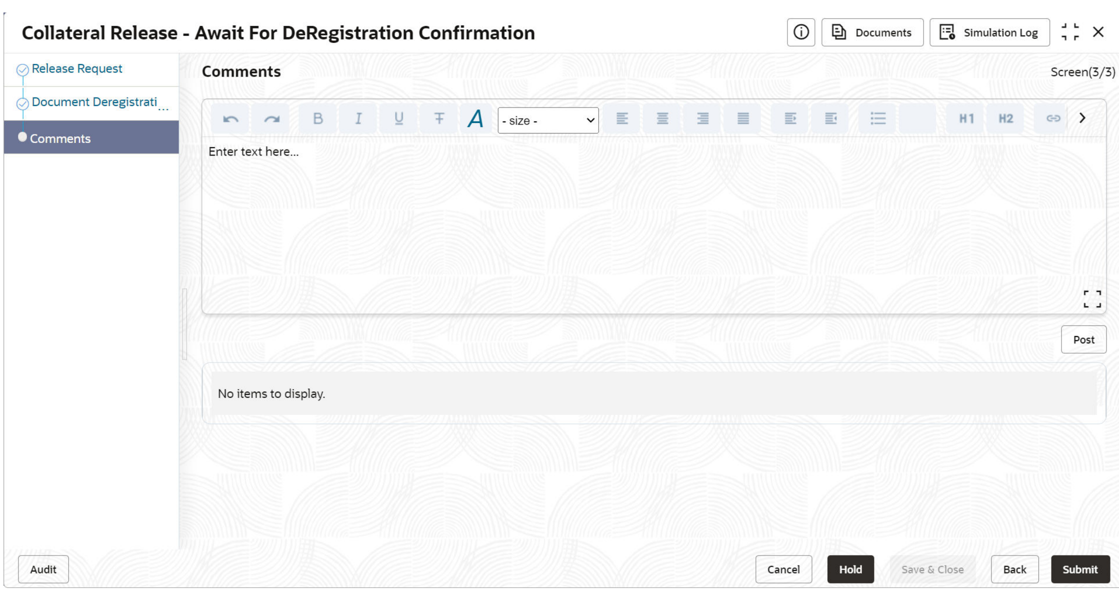
   The await document deregistration details are added in the **Await For DeRegistration Confirmation** screen.
9. After capturing the document deregistration status, click **Next**.

10.3 Comments

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

The Comments data segment allows you to post your overall comments for the Collateral Release Request stage. Posting comments helps the user of next stage to better understand the application.
Upon clicking **Next** in the **Document DeRegistartion Awaiting** screen, the Comments data segment is displayed.

Figure 10-5 Comments



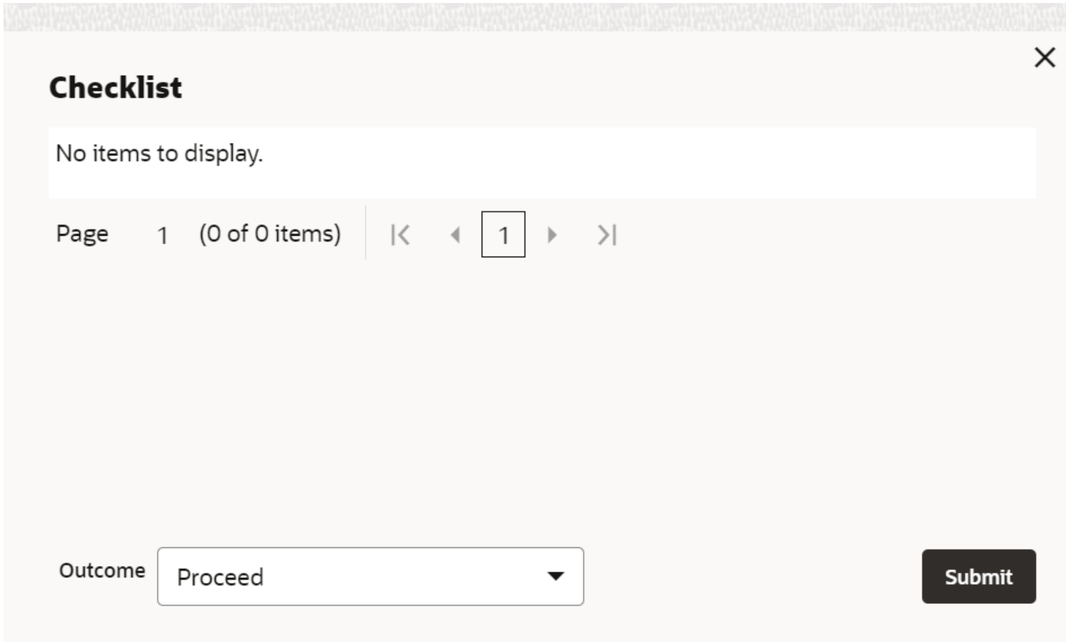
1. Type comments for the Customer Notification stage in the text box.
2. Click **Post**.

   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 10-6 Checklist



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

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

   The options available in the drop down list are:

   - **PROCEED**
   - **ADDITIONAL_INFO**

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

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

11

Customer Notification

11.1 Customer Notification

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

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

The following stages are available in the Customer Notification stage.

- Release Request
- Customer Notification
- Comments

11.2 Release Request

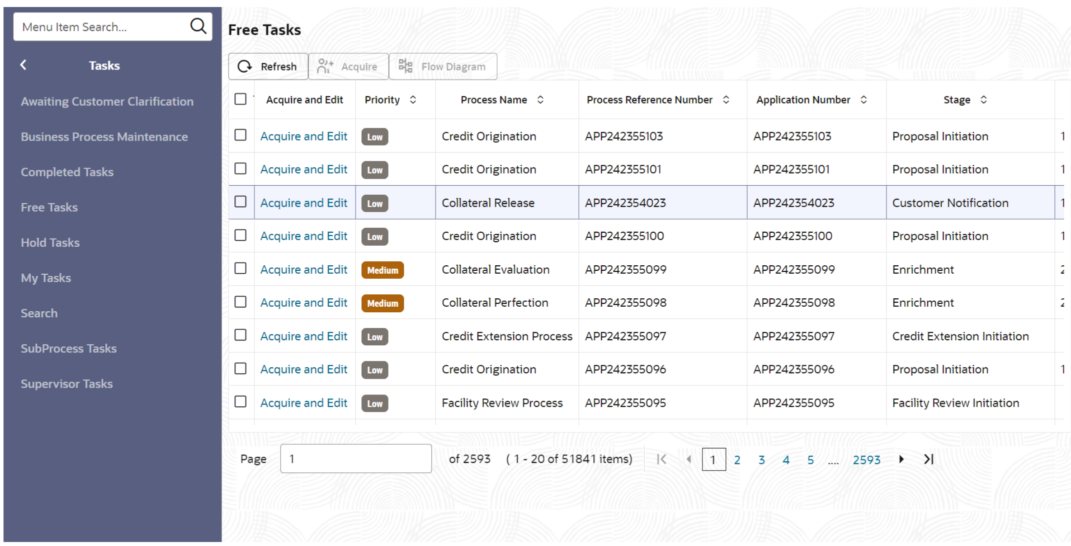
Information on the Release Request data segment in the Customer Notification stage.

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

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

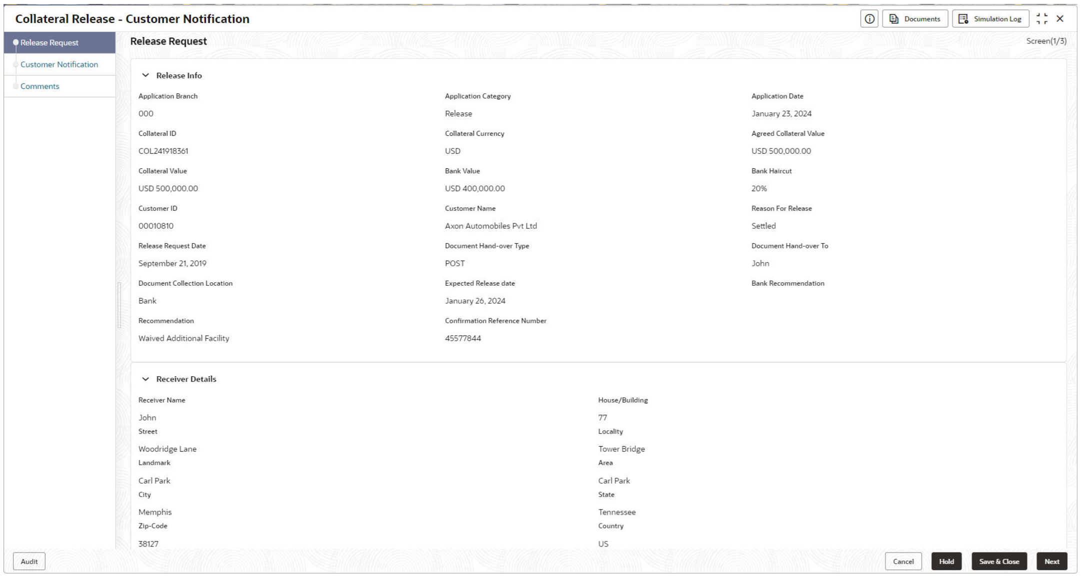
   The **Free Tasks** screen is displayed.

   Figure 11-1 Free Task

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

Figure 11-2 Customer Notification - Release Request



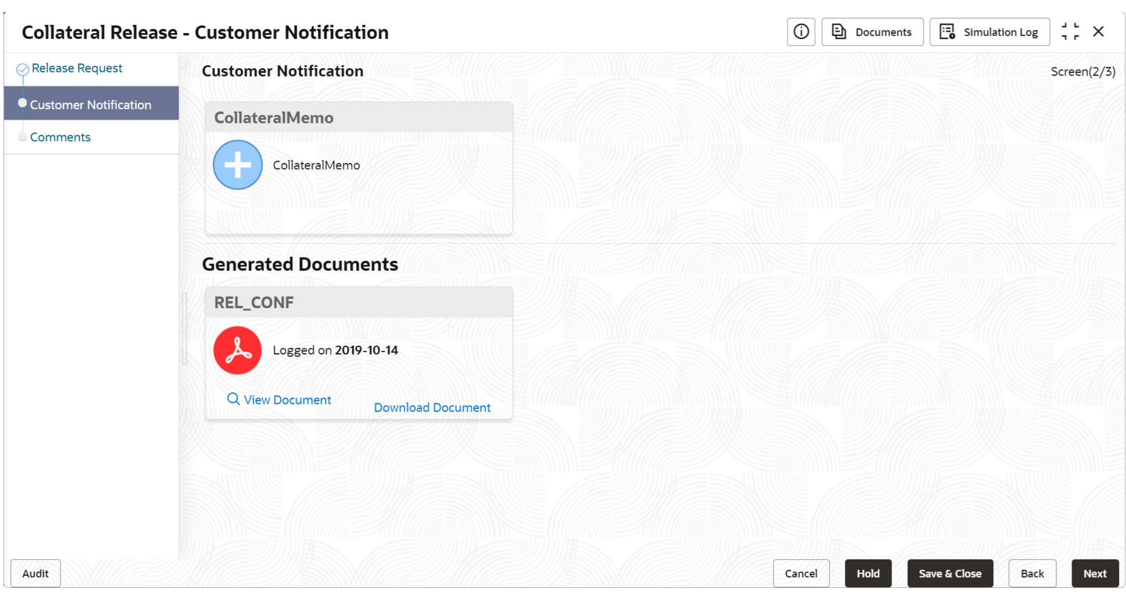
3. View the release request details and click **Next**.

11.3 Customer Notification

Procedure to generate release draft for customer acceptance.

The Customer Notification data segment allows you to configure customer's mail address and generate release draft for customer acceptance.
Upon Clicking **Next** in the **Customer Notification - Release Request** screen, the Customer Notification data segment is displayed.

Figure 11-3 Customer Notification - Customer Notification



1. Click **Generate Document**.

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

   For field level information, refer the below table.

Table 11-1 Draft Generation Details - Field Description

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

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

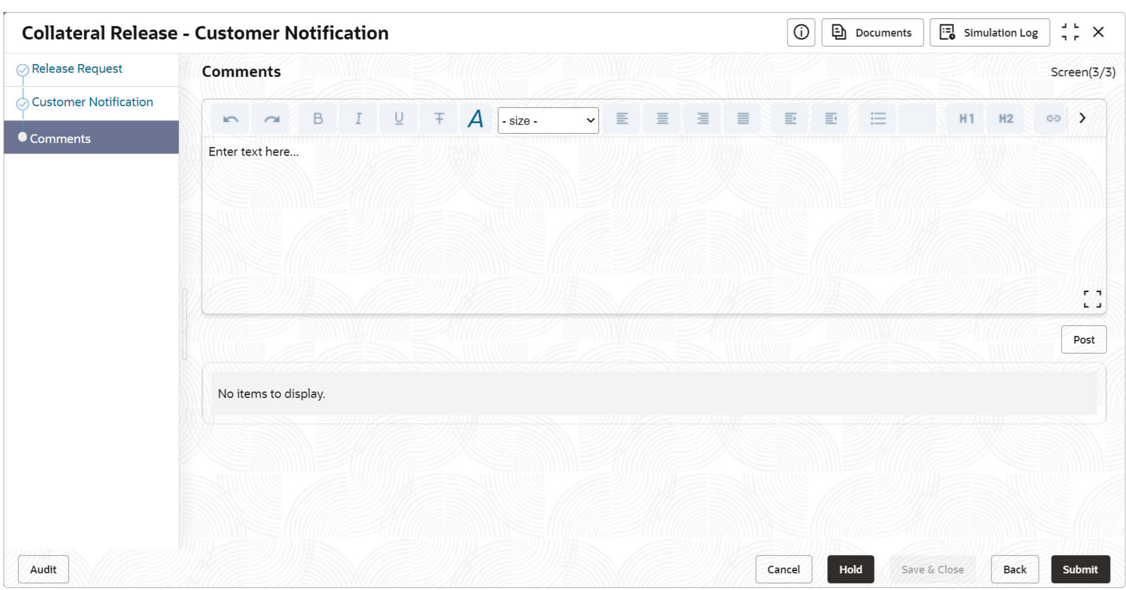
3. To view the generated draft document, click **View Document**.
4. To download the generated draft document, click **Download Document**.
5. After performing necessary actions in the **Customer Notification** screen, click **Next**.

11.4 Comments

Information about the Comments data segment in Customer Notification stage.

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

Figure 11-4 Customer Notification - Comments

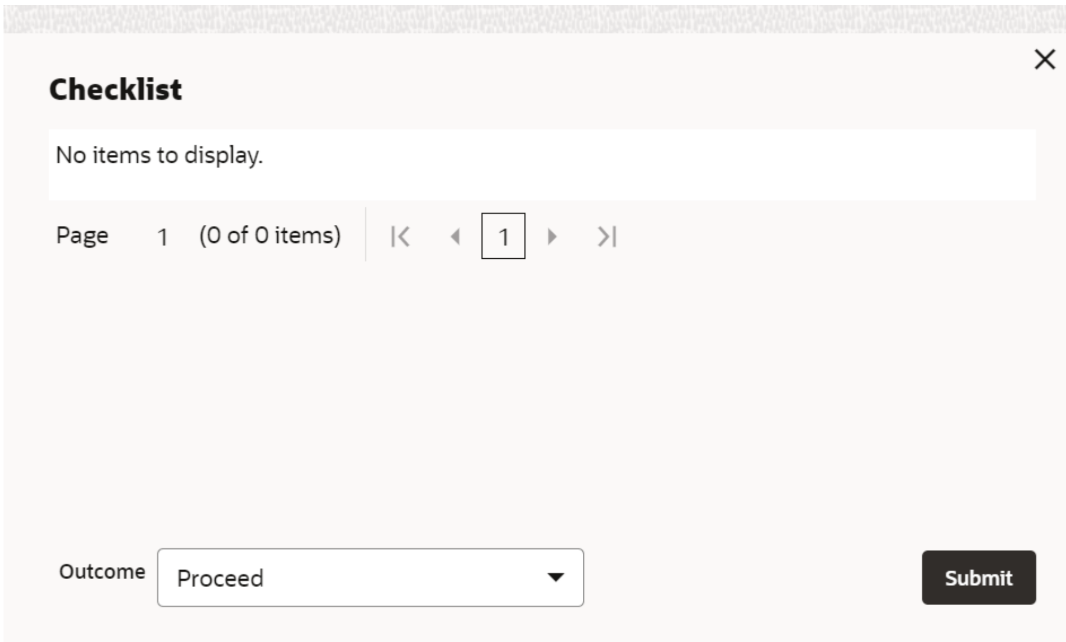


1. Type comments for the Customer Notification stage in the text box.
2. Click **Post**.

   Comments are posted below the text box.
3. To go back to the previous screen and make changes, click **Back**.
4. If changes are not required, click **Submit**.

   The **Checklists** window is displayed.

Figure 11-5 Checklist



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

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

   The options available in the drop down list are:
   - PROCEED
   - ADDITIONAL_INFO

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

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

12 Customer Acknowledgement

12.1 Customer Acknowledgement

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

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

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

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

- Release Request
- Customer Acceptance
- Comments

12.2 Release Request

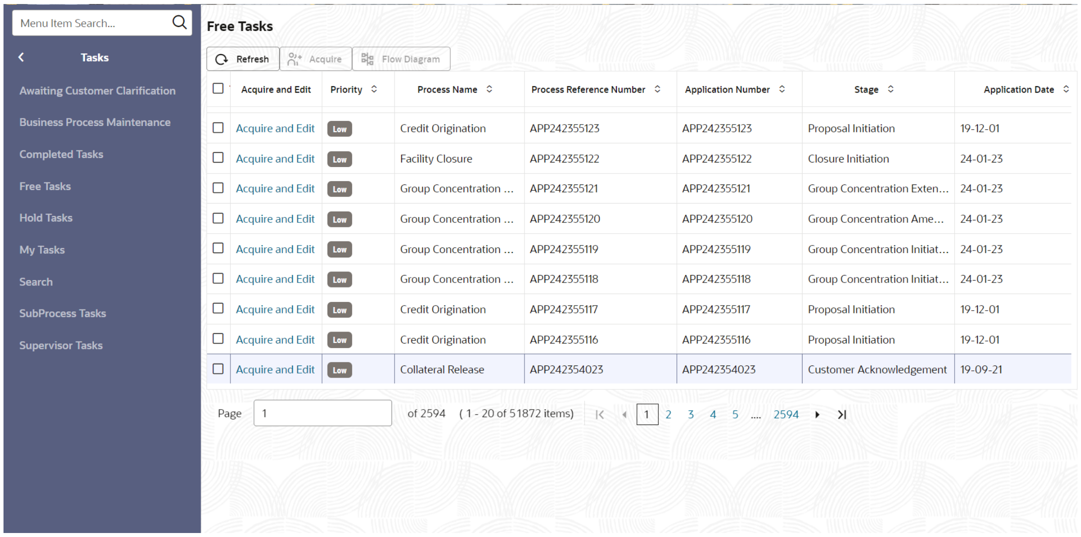
Information on the Release Request data segment in the Customer Acknowledgement stage.

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

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

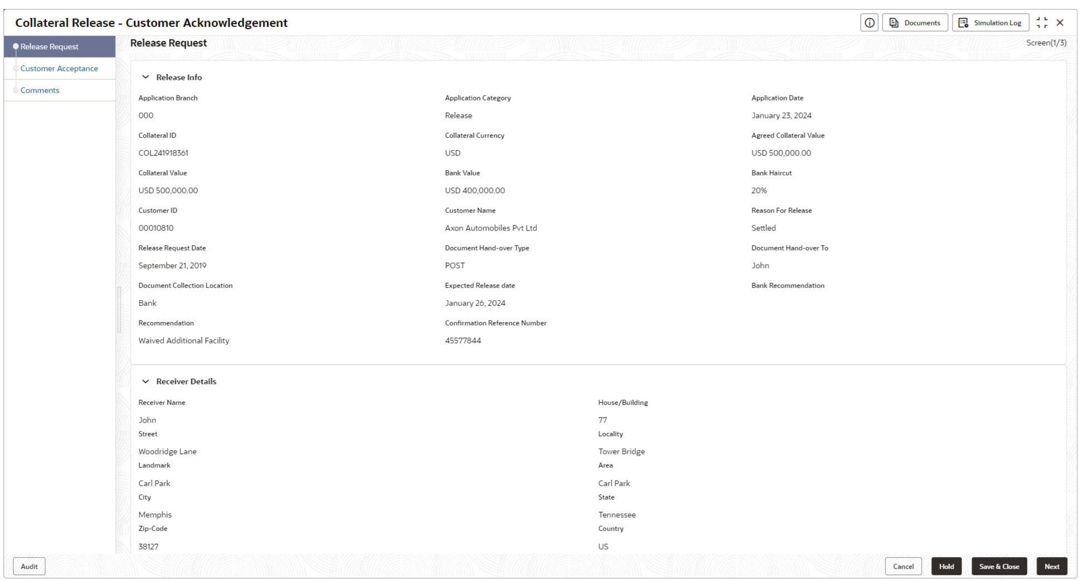
   The **Free Tasks** screen is displayed.

Figure 12-1 Customer Acknowledgement - Free Task



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

Figure 12-2 Customer Acknowledgement - Release Request



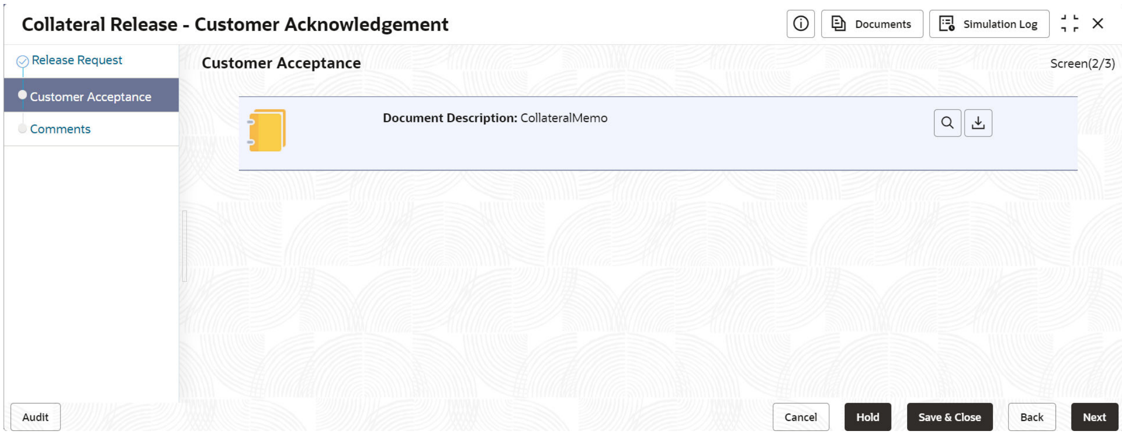
3. View the release request details and click **Next**.

12.3 Customer Acceptance

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

In this data segment, you can capture the customer decision and recommendation as well as download and view the collateral release documents sent for customer acceptance in previous stage.
Upon clicking **Next** in the **Customer Acknowledgement - Release Request** screen, the Customer Acceptance data segment is displayed.

Figure 12-3 Customer Acknowledgement - Customer Acceptance



1. Enable the **Customer Decision: Agree** flag, if the customer has accepted the release document.
2. Select the **Customer Recommendation** from the drop down list.

   The options available include but are not limited to:

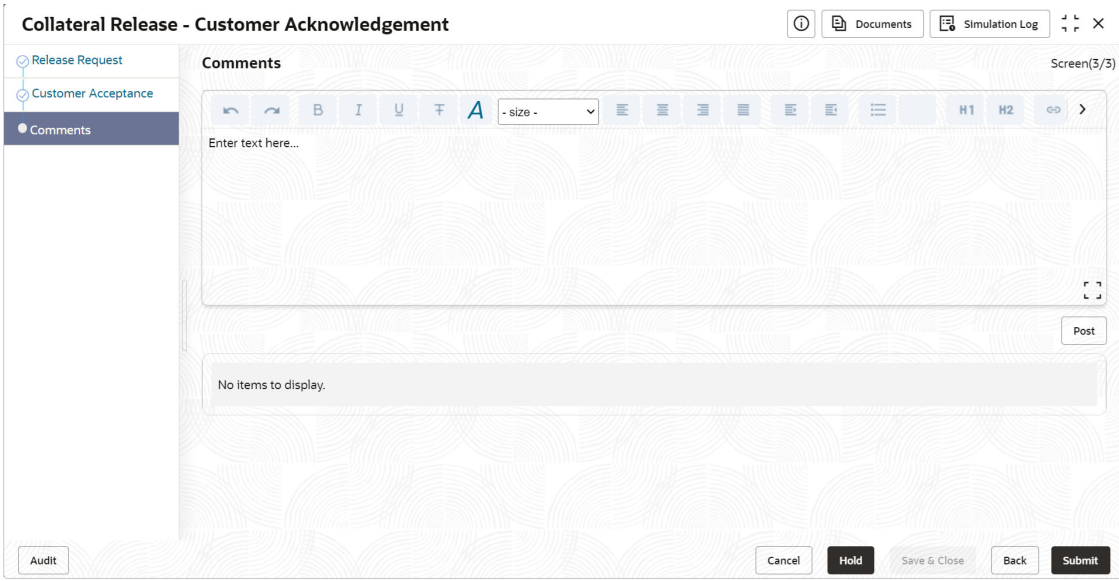
   - Reduced Facility
   - Additional Collateral
   - Additional Facility
   - Waived Additional Facility
   - Waived Additional Collateral
3. To View or Download the acceptance documents, expand the **Acceptance Documents** section and click on the required icon.
4. After performing necessary actions in the **Customer Acknowledgement - Customer Acceptance** screen, click **Next**.

12.4 Comments

Information about the Comments data segment in Customer Acknowledgement stage.

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

Figure 12-4 Customer Acknowledgement - Comments

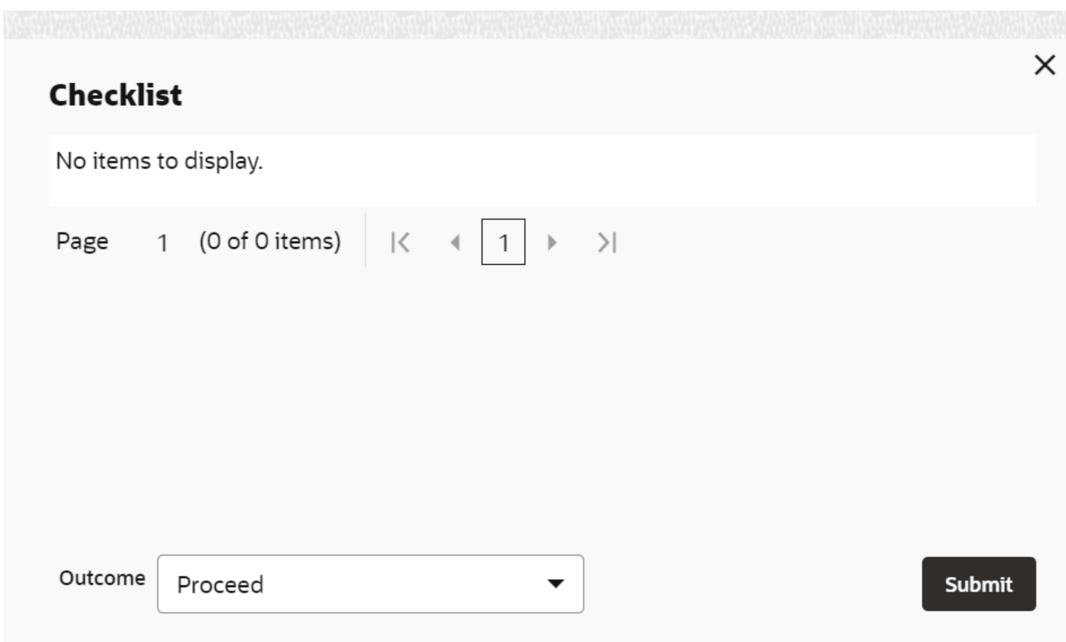


1. Type your comments for the Customer Acknowledgement stage in the text box.
2. Click **Post**.

   Comments are posted below the text box.
3. To go back to the previous screen and make changes, click **Back**.
4. If changes are not required, click **Submit**.

   The **Checklists** window is displayed.

Figure 12-5 Checklist



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

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

   The options available in the drop down list are:

   - ACCEPT
   - ADDITIONAL_INFO
   - REJECT

   If the **Outcome** is selected as **ACCEPT**, the collateral is released on clicking **Submit**.

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

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

13 Automatic Handoff

13.1 Handoff to Back Office System

Information on handoff of collateral release details.

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

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

14

Handoff - Manual Retry

14.1 Handoff - Manual Retry

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

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

14.2 Collateral Summary

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

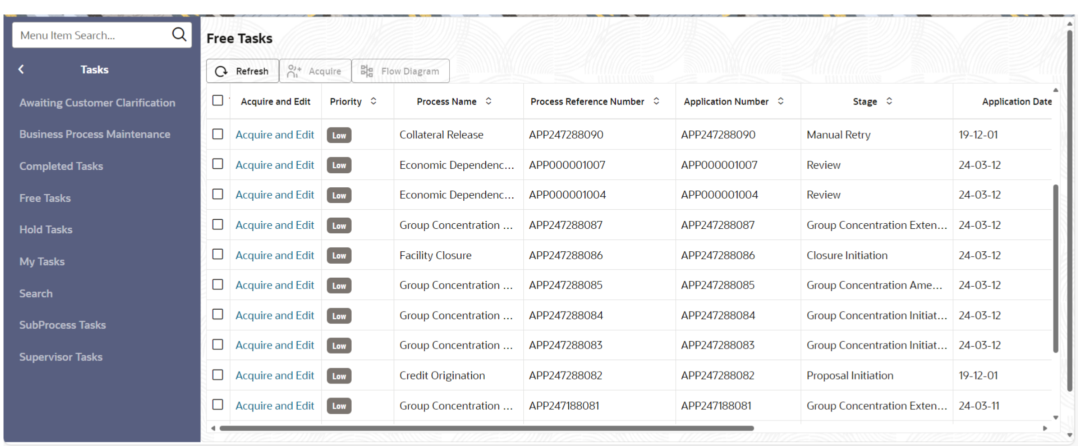
In the Collateral Summary data segment, the following collateral details captured in the Perfection / Review process are displayed.

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

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

   The **Free Tasks** screen is displayed.

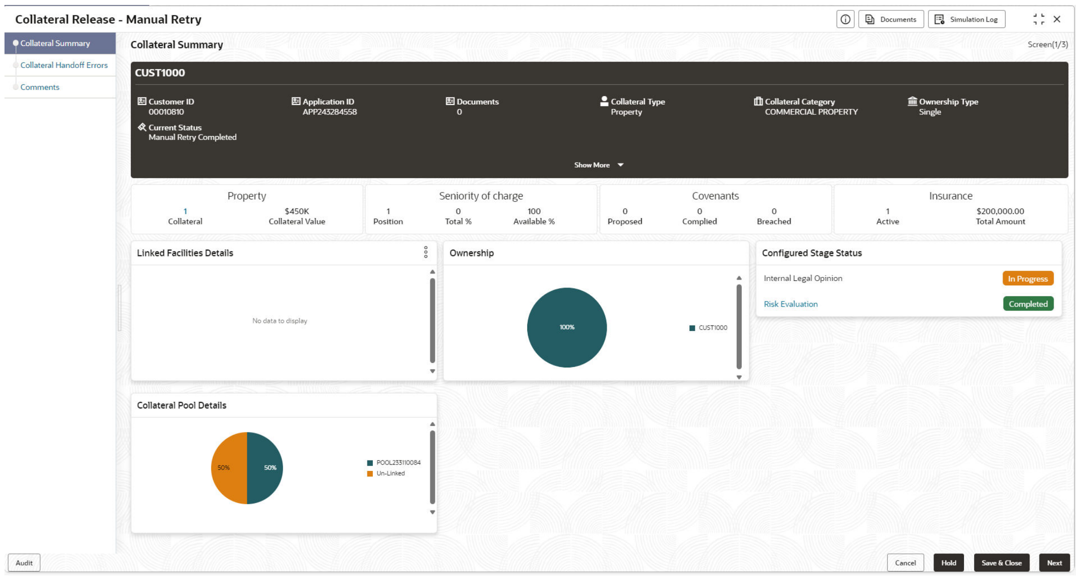
Figure 14-1 Free Task



2. Click **Acquire & Edit** in the required Manual Retry task.

   The **Manual Retry - Collateral Summary** screen is displayed.

   Figure 14-2 Manual Retry - Collateral Summary

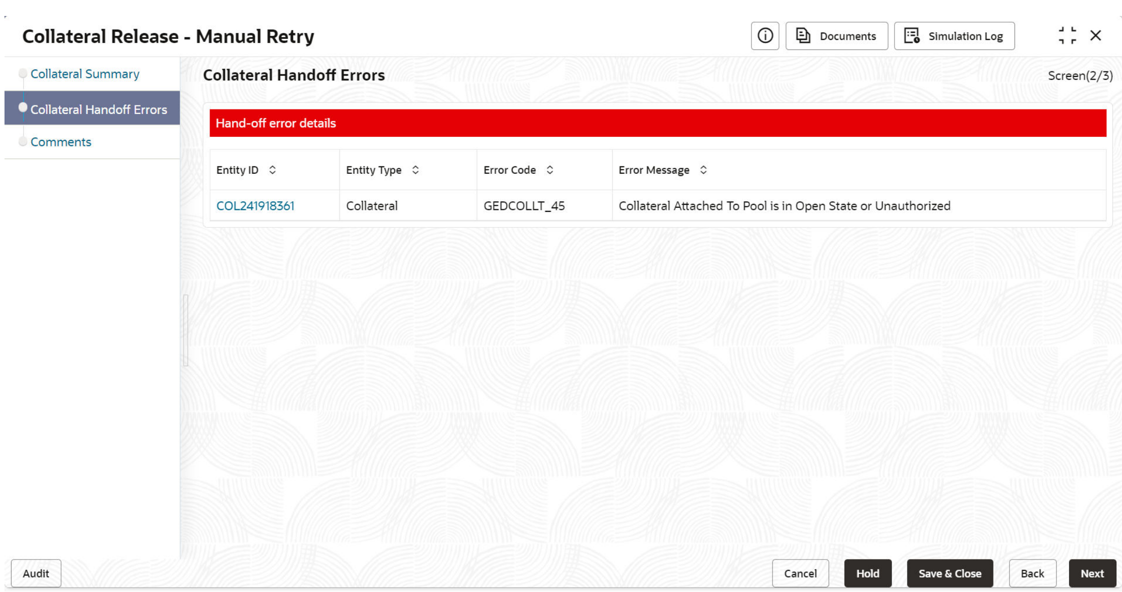
3. View the Collateral Summary and click **Next**.

14.3 Collateral Handoff Errors

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

This data segment displays the handoff error details such as Entity ID, Entity Type, Error Code, and Error Message for taking necessary action.
Upon clicking **Next** in the **Manual Retry - Collateral Summary** screen, the Collateral Handoff Errors data segment is displayed.

Figure 14-3 Manual Retry - Collateral Summary



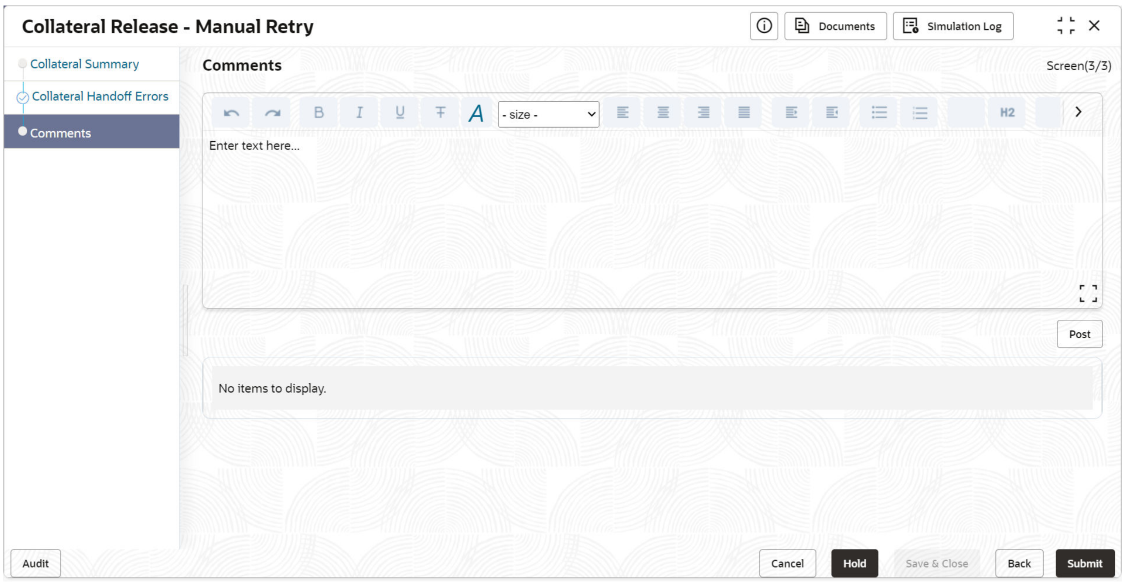
1. View the **Hand-off Error Details**.
2. Click **Next**.

14.4 Comments

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

The Comments data segment allows you to post your overall comments for the Manual Retry stage.
Upon clicking **Next** in the **Manual Retry - Property** screen, the Comments data segment is displayed.

Figure 14-4 Manual Retry - Comments

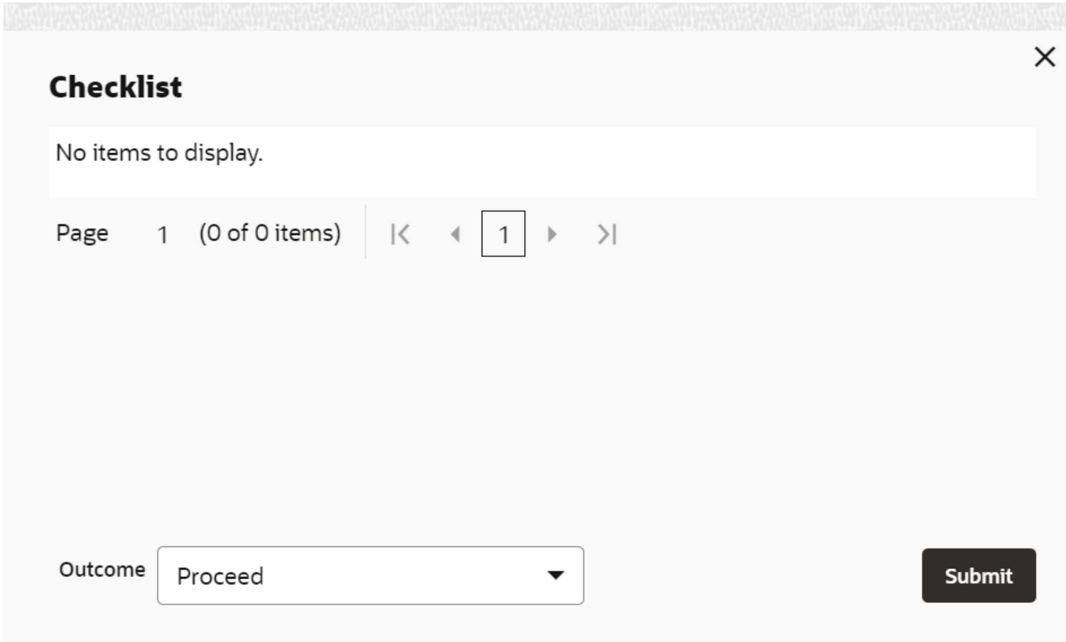


1. Type your comments for the Manual Retry stage in the **Comments** text box.
2. Click **Post**.

   Comments are posted below the **Comments** text box.
3. To manually handoff the review details, click **Submit**.

   The **Checklist** window is displayed.

Figure 14-5 Checklist



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

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

   Release details are handed off to the back office system.

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