Oracle® Banking Enterprise Limits and Collateral Management Cloud Service

Enterprise Collateral Management User Guide

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1 Preface

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- Diversity and Inclusion
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- Screenshot Disclaimer
- Symbols and Icons
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1.1 Purpose

This guide helps you understand the guiding rules for Oracle Banking Enterprise Limits and Collateral Management licensing, the components included in the license and the units that are separately licensed.

This guide also provides information on the third party software packaged along with Oracle Banking Enterprise Limits and Collateral Management.

1.2 Before You Begin

Refer to the Getting Started User Guide for information on common functionalities like login, navigation, and general settings. Reviewing that guide is advisable before proceeding with this document.

1.3 Prerequisite

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

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1.4 Acronyms and Abbreviations

Table 1-1 Acronyms and Abbreviations

Acronyms	Abbreviations
DDA	System that holds the CASA account and balances
OBELCM	Oarcle Banking Enterprise Limits and Collateral Management
ECA	External Credit Approval
FCUBS	Oracle FLEXCUBE Universal Banking Solution
GW	Gateway
HTTP	Hyper Text Transfer Protocol
ID	Identification Number
ORMB	Oracle Revenue and Billing Management
UI	User Interface
VD	Value Date
XML	eXtensible Mark-up Language
OBELM	Oracle Banking Enterprise Limits Management
URL	Uniform Resource Locator

1.5 Audience

Intended audience of the Enterprise Limits Management User Guide.

Table 1-2 Intended Audience

Role	Function
Back office data entry clerk	Input functions for funds.
Back office managers/officers	Authorization functions.
Product Managers	Product definition and authorization.
End of day operators	Processing during end of day / beginning of day.

1.6 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 make sure effective security, as strongly recommended by Oracle Software Security Assurance.

1.7 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.

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Convention	Meaning
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.8 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.

1.9 Documentation Accessibility

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

Access to Oracle Support

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

1.10 Related Documents

For more information refer to the Oracle Banking Enterprise Limits and Collaterals User Manuals on:

- User Defined Fields User Guide
- Enterprise Limits and Collaterals Common User Guide

1.11 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.

1.12 Symbols and Icons

Table 1-3 Icons

Icons	Function
	Perform search

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Table 1-3 (Cont.) Icons

Icons	Function
	Minimize
	Navigate to the next record
	Navigate to the previous record
	Toggle OFF
	Toggle ON
	Delete
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	List view
	Maximize
	Navigate to the first record
	Navigate to the last record
	Advance search
	Search record
	Save the record
	Reset the record
	Clear the record

Table 1-4 Symbols and Icons - Audit Details

Icons	Function
	A user
	Branch details
	Date and Time

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1.13 Module Post-Requisites

After finishing all the requirements, please log out from the Homescreen. Preface Configuration User.

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2 Collaterals

This topic provides information about the Collaterals.

The Collateral Management module in Oracle Enterprise Collateral Management is designed to efficiently track, manage, and monitor all collateral assets pledged by borrowers against banking facilities. This module forms a core part of risk mitigation and credit management for financial institutions.

The key features are:

- **Collateral Recording**: Supports the creation and maintenance of detailed records for all types of Collateral (e.g. Cash, Real Estate, Securities, Guarantees and so on)
- **Collateral Valuation**: Facilitates the capture of collateral value and periodic revaluation to ensure accurate Loan-to-Value (LTV) ratios.
- **Lien/Charge Creation**: Allows linking of collaterals to specific facilities/loans and creation of charges or liens, ensuring legal enforceability.
- **Collateral Pools & Sharing**: Enables pooling of collateral to support multiple credit facilities, and management of shared collateral scenarios.
- **Monitoring & Alerts**: Automates triggers for revaluation, collateral expiry/renewal, and regulatory compliances.
- **Integration**: Tightly integrated with lending, limits, and risk modules for streamlined processing and reporting.

Benefits:

- **Risk Management**: Better control on secured exposures, helping limit credit risk and meet regulatory guidelines.
- **Operational Efficiency**: Automated processes for management, monitoring, and reporting reduce manual intervention.
- **Comprehensive Audit Trail**: Maintains historical transaction logs and documentation for compliance and audit purposes.

The topic covered in this User manual provides information about the Collaterals. The functions and actions provided by the Oracle Banking Enterprise Collateral Management are explained below. All functions explained in this document comes under Collaterals in the Menu Browser.

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3 Maintenances

This topic provides information about Maintenances.

- Collateral Types
  This topic provides information about the Collateral Types.
- Collateral Category
  This topic offers structured guidance on maintaining Collateral Category Maintenance.
- Mask Code Maintenance
  This topic provides information on mask code maintenance.
- Charge Type Maintenance
  This topic provides systematic information on maintaining charge type.
- Issuer Maintenance
  This topic provides systematic instructions on issuer maintenance.
- Securities
  This topic provides systematic instructions about securities maintenance.
- Valuation Details Maintenance
  This topic provides systematic instructions on Valuation Details Maintenance.
- Insurance Company Maintenance
  This topic provides systematic instructions on Maintaining Insurance Company Details.
- Insurance Type Maintenance
  This topic provides systematic instructions on Maintaining Insurance Types.
- Collateral Dedupe Maintenance
  This topic describes about the systematic instructions on collateral dedupe maintenance.
- Collaterals Maintenance
  This topic offers structured guidance on Collateral Maintenance.
- Adhoc Collaterals Revaluation
  This topic provides information on adhoc revaluation of collaterals.

3.1 Collateral Types

This topic provides information about the Collateral Types.

Following collateral types are supported in OBELCM and same are factory shipped:

- Account Receivable
- Account Contracts
- Agriculture
- Aircraft
- Bill of Exchange
- Bond
- Commercial Paper

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- Commodity
- Corporate Deposit
- Fund
- General
- Guarantee
- Inventory
- Life Insurance
- Machinery
- Obligation
- Other Bank Deposit
- Perishable
- Postdated Cheque
- Precious Metal
- Promissory Note
- Property
- Stock
- Vehicle
- Vessel

3.2 Collateral Category

This topic offers structured guidance on maintaining Collateral Category Maintenance.

1. From **Menu**, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenance, select **Collateral Category**.
3. Under Collateral Category, select **Collateral Category Maintenances**.

   The **Collateral Category Maintenances** screen is displayed.

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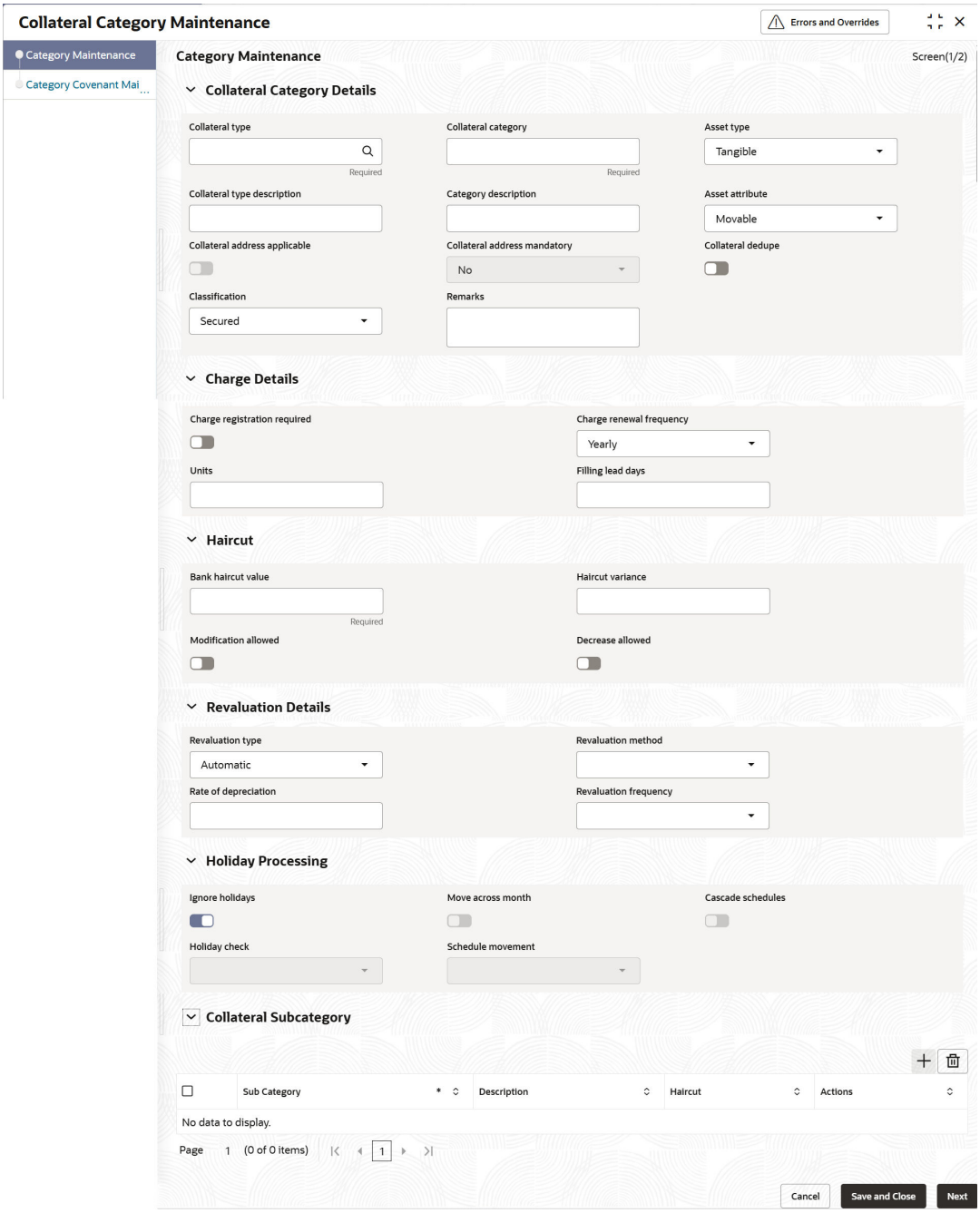
Figure 3-1 Collateral Category Maintenances



4. On **Collateral Category Maintenances** screen, specify the fields.

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> **Note**
>
> The categories for the below mentioned Collateral Types are factory shipped:
>
> - Agriculture
> - Aircraft
> - Vessels
> - Vehicles
> - Property
>
> The user will not be able to add any new Collateral Category for the above-mentioned Collateral Types. Only the existing categories values can be modified.

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

Table 3-1 Collateral Categories - Field Description.

Field	Description
Collateral Type	Click the icon and select the collateral type from the list..
Collateral Category	The Collateral Category created for the selected Collateral Type can be specified in this field. For Factory shipped Collateral Category, the user can modify the categories for the selected Collateral type by clicking the icon in a modification mode. The system displays the possible values for selected Collateral Type. **Note:** • User defined category is applicable only for Vehicle and Property types of collateral. • Collateral category for factory shipped collateral types can be selected for the collateral type selected.
Asset Type	Select the asset type from the list. The available options are: • **Tangible** • **Intangible**
Collateral Type Description	Displays the description of the selected Collateral Type.
Collateral Category Description	Specify the description for the Collateral Category.
Asset Attribute	Select the attribute from the list. The available options are: • **Movable** • **Immovable**
Collateral Address Applicable	Switch to Select the **Collateral Address Applicable** field in the "**Collateral Category**" Screen for property type of collaterals. • Selection is optional at category level. It is a check box • By default, it is un-checked. If you select **Collateral Address Applicable** check box, then **Collateral Address Mandatory** additional field will be available for selection.

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Table 3-1 (Cont.) Collateral Categories - Field Description.

Field	Description
Collateral Address Mandatory	It is a is a drop-down list with option Yes/No. By default, value is selected as **No**. This value can be modified by the user. **Note:** • The above fields will indicate, if the **Collateral Address** needs to be captured or not while creating/ updating the property collateral record. • If this check-box is selected, then while creating the property collateral record the system will validate whether address is captured in address panel of property collateral type. • **Collateral Address Applicable** and **Collateral Address Mandatory** fields can be updated in the collateral category. Refer to **Property Details - Common** for more information.
Collateral Dedupe	Select this check box if you want to perform collateral dedupe validation for the selected collateral type and category combination during collateral creation. **Note: Collateral Dedupe** validation can be performed only for the following collateral types: • **Property** • **Vehicle** • **Agriculture** • **Aircraft** • **Vessel**
Classification	Select the classification type from the list. The available options are: • **Secured** • **Unsecured** • **Liquid** **Note**: By default, secured option is selected.
Remarks	Specify the **Remarks** for the collateral type and category combination, if any.
Charge Registration Required	Select this toggle to record the charge details of collateral. Post charge registration, a notice containing the required details can be sent to the appropriate registration authority. A filing statement can also be submitted to the registrar for charge creation.
Charge Renewal Frequency	Select the charge renewal frequency from the drop-down list. The available options are: • **Daily** • **Weekly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
Units	Specify the units. For example, if **Frequency** is selected as **Monthly** and **Unit** is selected as **2**, then the system updates the charge end date considering perfection date + 2 months.
Filing Lead Days	Specify the lead days. The number of days before the charge expiry date during which charge can be renewed.
Haircut	Specify the Haircut details under this section.

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Table 3-1 (Cont.) Collateral Categories - Field Description.

Field	Description
Bank Haircut Value	Specify the haircut value set by the bank for the selected collateral type and category combination. Bank Haircut Value can be any value between 0 to 100. **Note**: The Haircut mentioned here will be defaulted on Collateral Maintenance screen which can be increased or decreased based on the Modification Allowed and Decrease Allowed parameters
Haircut Variance	Specify the haircut variance allowed for the **Bank Haircut Value**, in case the **Modification Allowed** toggle is enabled. This is mandatory when **Modification Allowed** is enabled. Haircut variance can be any value between 0 to 100.You can increase or decrease the Bank Haircut Value to the extent of Haircut Variance during collateral maintenance.
Modification Allowed	Enable this Switch to indicate that modification to the **Bank Haircut Value** is allowed.
Decrease Allowed	Enable this check box to indicate that decrease in the 'Bank Haircut Value' is allowed, in case 'Modification Allowed' check box is enabled. By default this option is selected as "No".
Revaluation Details	Specify the details under this section. Revaluation details can be configured at collateral category level based on revaluation type and revaluation method as applicable to the collateral type.
Revaluation Type	Select the type from the drop-down list. The available options are: • **Automatic** • **Manual** For more information on collateral types with supported revaluation type/method refer,Manual type: Table 3-3, Manual & Auto-external: Table 3-4.
Revaluation Method	Select the method from the drop-down list. The available options are: • **External** • **Custom** • **Staright Line** • **Written Down Value** • **Sum of Years Digit** **Note:** These methods are used for revaluation when the **Revaluation Type** is set to **Automatic**. For illustrations on Straight line method, Written down value method and Sum of years digit method please refer **Processing** Section
Rate of Depreciation	Specify the percentage. The depreciation rate is applicable only if the revaluation method selected is either Straight line or written down value.

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Table 3-1 (Cont.) Collateral Categories - Field Description.

Field	Description
Revaluation Frequency	Select the frequency from the drop-down list. The available options are: • **Daily** • **Weekly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** This field is applicable only when the **Revaluation Type** is set to **Automatic**. For the Sum of Years' Digits method, the revaluation frequency must be yearly and cannot be modified during Collateral Creation once the default Category-level Revaluation settings are applied.
Holiday Processing	Specify the Holiday Processing details under this section. **Note:** The holiday processing settings are applicable only when **Revaluation Type** is **Automatic**. Refer to **Processing** section on details about **Holiday Treatment**.
Ignore Holidays	Switch to to enable this parameter. Switch to to disable this parameter. **Note**: If this parameter enabled, than during revaluation process system will ignore the Holiday maintenance.
Move Across Month	Switch to to enable this parameter. Switch to to disable this parameter. This field becomes available when the **Ignore Holidays** is disabled. **Note**: Move across month works in consonance with schedule movement setting and is applicable when next revaluation date of a collateral falls on a holiday. For more information, refer example: If Move Across Month is selected, then the system moves next revaluation date to first working date of next month. If Move Across Month is not selected, then the system changes next revaluation date to immediately preceding working date of the current month.
Cascade Schedules	Switch to to enable this parameter. Switch to to disable this parameter. This field becomes available when the **Ignore Holidays** is disabled. Refer **Processing** section for illustration on Holiday Treatment Processing.
Holiday Check	Select the holiday check from the drop-down list. The available options are: • **Currency** • **Local** • **Both** This field becomes available when the Ignore Holidays is disabled. Refer **Processing** Section for illustration on Holiday Processing.

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Table 3-1 (Cont.) Collateral Categories - Field Description.

Field	Description
Schedule Movement	Select the schedule movement from the drop-down list. The available options are: • **Move Forward**: In case calculated next revaluation date is holiday, then date must be moved forward. In the scenario, suppose August 31st is the holiday, then next revaluation date moves to 1st September next working date if move across month is enabled. • **Move Backward**: In case calculated next revaluation date is holiday, then date must be moved backward. In the scenario, suppose August 31st is the holiday, then next revaluation date moves to 30th August which is previous working date.
Collateral Sub Category	Multiple Sub Categories can be maintained for the Collateral Type and Category combinations.
Sub Category	Speicfy the sub-category for the selected collaterals type and category. This is an optional maintenance for the collateral categories. For example, if **Residential Property** is selected as category for **Property** collateral type, **Villa/Flat/Duplex** can be specified as sub-category. **Note:** a. Sub Category value must be unique across all collateral type and category combination records. b. Sub Category cannot be de-linked once it is linked to a collateral. Please refer to the illustration of **Collateral Hierarchy** supported in Collateral Module.
Description	Specify the brief description of the subcategory.
Haircut	Specify the haircut for the collaterals of mentioned sub-category. Haircut can be any value between 0 to 100. The Haircut maintained for Sub Category will have precedence. I.e. During Collateral creation for the selected Collateral Type and Category combination, if Sub Category is also selected, then system will default the hair cut specified for such selected Sub Category. If haircut is not provided at sub-category level, the system will apply the Bank Haircut Value maintained for collateral type and category combination to the sub-categories. The following configurations set for the collateral type and category combination will also be applicable For collaterals created with sub-category. • **Modification Allowed** • **Decrease Allowed** • **Haircut Variance**

Illustration of Collateral Hierarchy:

The Collateral Module supports three hierarchical levels for Collateral:

- **Level 1: Collateral Type**
  - This represent the primary classification of the Collateral, which is factory shipped.
- **Level 2: Collateral Category**

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  - This categorizes the Collateral into various categories for a given Collateral Type. For Collateral types such as Property, Agriculture, Aircraft, Vehicles and Vessels, the Collateral categories are factory shipped. For other Collateral types, the Collateral Categories can be configured as per the requirement of the banks

- **Level 3: Collateral Sub-Category**
  - This level is optional. Multiple sub-categories can be defined for each combination of Collateral Type and Category.

Illustration:

Table 3-2 Illustration

Collateral Type	Collateral Category	Collateral Sub-Category
Vehicle	Passenger Vehicle	Bus
		Car
		Auto
		Electric Vehicle
	Goods Vehicle	Trailer
		Tempo Traveller
		Semi-Trailer Trucks

Table 3-3 Manual Revaluation

SL.No	Collateral types - Only manual
1	Corporate Deposits
2	Inventory
3	Account receivable
4	Guarantee
5	Other bank deposits
6	Accounts & Contracts
8	Obligation
9	Insurance

Auto and Manual Revaluation

Revaluation is based on configured depreciation method and percentage or external price change. The following collateral types are applicable for both ‘Auto’ and ‘Manual ‘revaluation type.

Table 3-4 Auto and Manual Revaluation

SL.No	Collateral types with revaluation type Manual & Auto External/Depreciation
1	Vehicles
2	Machinery
3	Vessel
4	Aircraft

Auto Revaluation

The following collateral types are applicable only for ‘Auto’ revaluation type.

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Table 3-5 Auto Revaluation

SL.No	Collateral types with only Auto-external
1	Funds
2	Bonds
3	Stocks

Following collateral types are considered for manual type of revaluation as well as automatic revaluation with external revaluation method.

Table 3-6 Manual and Auto External Revaluation

SL.No	Collateral types with Manual and Auto-External revaluation
1	Commercial papers
2	Agriculture
3	Perishables
4	Commodities
5	Metals
6	Property

For more information on collateral revaluation, refer **Collateral Revaluation** section in this User Manual.

5. Click **Save and Close** to save the added record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

- Category Covenant Maintenance
  This topic provides information on linking Covenant details for Collateral Category which are maintained in the Covenant Master Maintenance in covenant domain.
- View Collateral Category
  This topic describes the systematic information to view the collateral category.

3.2.1 Category Covenant Maintenance

This topic provides information on linking Covenant details for Collateral Category which are maintained in the Covenant Master Maintenance in covenant domain.

Banks stipulate covenants as part of collateral creation and expect customers to comply with the same as per signified frequencies. OBELCM supports linkage of covenants at Collateral level.

Covenants are maintained in Covenants domain under covenant master maintenance and same are fetched at Collateral Category level. The covenant parameters defaulted from the maintenance can be modified at the Collateral Category level.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Category Covenant Maintenance** screen is displayed.

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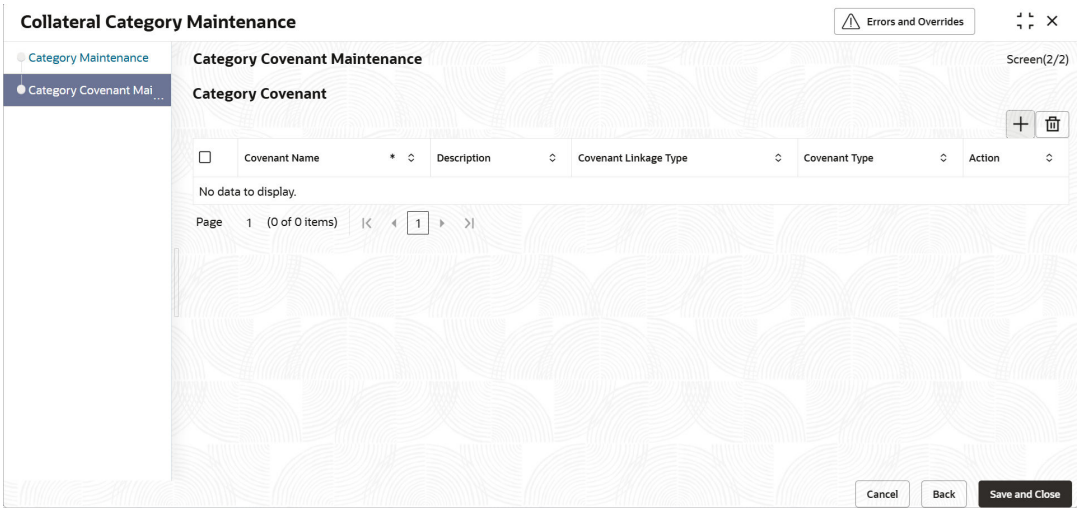
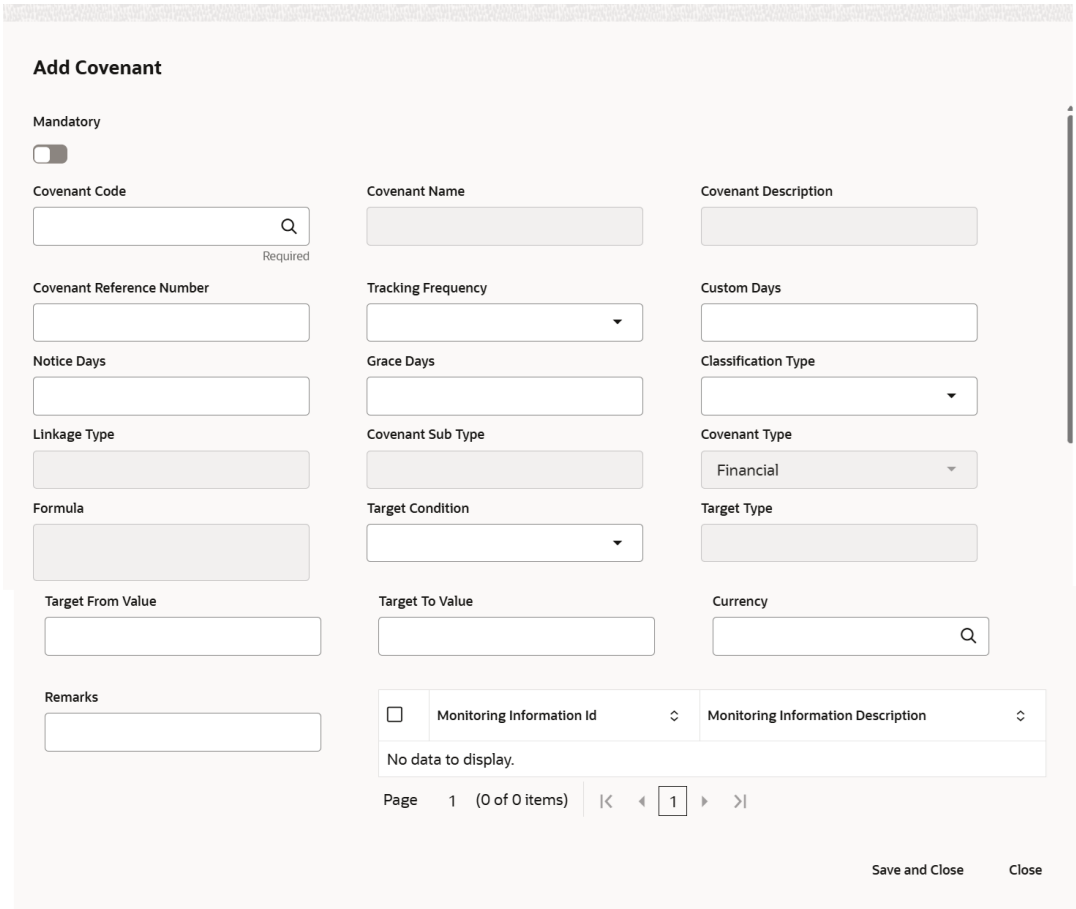
Figure 3-2 Category Covenant Maintenance



2. Click icon.

The **Add Covenant** screen displays.

Figure 3-3 Add Covenant



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

Table 3-7 Covenants - Field Description

Field	Description
Mandatory	Switch enable to include the covenant as mandatory. Switch disable to exclude the covenant as non - mandatory. This field gets defaulted from the Covenant Maintenance based on the selected Covenant Code.
Covenant Code	Select the covenant code from the LOV. Active covenants maintained under covenant master maintenance of covenants domain are available for linking.
Covenant Name	Displays the Covenant name based on the selected Covenant Code.
Covenant Description	Displays the description based on the selected covenant code. Defaulted description can be modified.
Covenant Reference Number	Specify the reference number for the covenant.
Frequency	Select the frequency of covenant tracking. The available options are: • **Weekly** • **Fortnightly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** • **Custom** Frequency of the specified covenant is defaulted here based on the details maintained at **Covenant Maintenance** screen. Defaulted frequency can be modified by user during linkage. **Note**: • **Frequency**canbe modified after save and authorization of the Category covenant record. • You can modify the **Frequency** from a lower one (say – weekly) frequency to a higher one (say – Monthly) or vice- versa. All existing restrictions for frequency will continue to be there during the modification.
Custom Days	Specify the custom days for the covenant. This field becomes available when **Frequency** is selected as **Custom**. For example, if the **Frequency** is defined as **Custom** and **Custom Days** is specified as **20**, then frequency will be once in 20 days. **Note:** • Custom days value can be minimum 1 to maximum 999. • If you are modifying the frequency to **CUSTOM** post authorization of Collateral, you will also need to enter the custom days. All existing restrictions for custom days will continue to be there during the modification.

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Table 3-7 (Cont.) Covenants - Field Description

Field	Description
Notice Days	Displays the number of days prior to revision date of the covenant gets defaulted from **covenant maintenance**. Notice days are mandatory when frequency is custom, fortnightly, weekly and above. Covenant is available for tracking during notice days period. **Note:** • Notice days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Notice days. • Notice days can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the notice days must be less than 14 days. • **NoticeDays** canbe modified after save and authorization of the Collateral covenant record. • The**NoticeDays** can either be increased or reduced, and it will update the Notice date in turn. All existing restrictions for notice days will continue to be there during the modification.
Grace Days	Displays the grace days maintained in the **Covenant Maintenance**screen gets defaulted here based on the **Covenant code** selected. **Note:** • Grace days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Grace days. • Grace Days can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the grace days must be less than 14 days. • **GraceDays** canbe modified after save and authorization of the Collateral covenant record. • The**GraceDays** can be increased or decreased, and it will update the tracking end date in turn. • You are allowed to change a covenant's **Gracedays** during the covenant period – either before the review date or after the review date.
Classification Type	This field gets defaulted from the **Covenant Maintenance** based on the selected **Covenant Code**. User can modify the same. The available options are: • **Internal** • **External** Covenants classified as Internal are monitored internally within the Banks/ Financial Institutions. Covenants classified as External are to be complied by the Customer.
Linkage Type	This field gets defaulted as **Facility**, **Collateral**, or **Customer** based on the covenant selected.
Covenant Sub Type	This field is applicable only for non-financial covenant types and is defaulted from **Covenant Maintenance** screen based on the selected **Covenant**. This is applicable for non-financial types. User cannot modify this.

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Table 3-7 (Cont.) Covenants - Field Description

Field	Description
Covenant Type	This field gets defaulted from the **Covenant Maintenance** based on the selected **Covenant Code**. User cannot modify this. This field indicates the type of Covenant as Financial or Non Financial.
Formula	This field specifies the Formula for computing the Covenant value. This field gets defaulted from covenant maintenance on selecting the covenant code with linked monitoring information. This is applicable for financial covenant.
Covenant Target Condition	This field gets defaulted from covenant maintenance on selecting the covenant Code. Select the target condition for the covenant from the drop-down list. The options available are: • **Greater than or equal to** • **Between** • **Less than** • **Greater than** • **Equal to** • **Less than or equal to** • **Less than** **Note**: Covenant Target Condition can be modified after save and authorization of the Collateral covenant record.
Target Type	Target type configured for the covenant gets defaulted from covenant maintenance. Select the type from the drop-down list. The options available are: • **Value** • **Percentage** • **Ratio** .
Target from value	This field gets defaulted from **covenant maintenance** on selecting the covenant. Defaulted target value can be modified at the linkage level. When the covenant target condition selected is 'Between', then system populates two fields Targe Value 1 and Target Value 2 to enter from and to values to be considered for the covenant.
Target to value	This field gets defaulted from **covenant maintenance** on selecting the covenant.
Currency	Click the icon and select the currency for covenants from the list. This is mandatory only if **Target type** is selected as **Amount**.
Remarks	Specify the remarks about the covenant details for collateral category maintenance.
Monitoring Information Id	This field gets defaulted based on monitoring information maintenance of the selected covenant at the Covenant Maintenance level. This is applicable for financial covenants.

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Table 3-7 (Cont.) Covenants - Field Description

Field	Description
Monitoring Information Description	**Monitoring Information Description** is defaulted based on monitoring information maintenance of the selected covenant at the Covenant Maintenance level. **Note:** If **Between** is selected as the **Covenant Target Condition**, the system derives the covenant compliance status as met only if covenant (value/percentage/ratio) is between specified **Target from value** and **Target to value**. **Example:** • Covenant = Debt to Equity ratio • Monitoring information = Balance sheet • Formula = Total Liabilities / Total Equity • Covenant Target condition = BETWEEN • Target type = Ratio • Target From Value = 1 • Target To Value = 2 • Currency – (LEFT BLANK) For the above case, the system expects the debt to equity ratio to be between 1 and 2. If **Greater than** is selected as **Covenant Target Condition**, the system derives the covenant compliance status as met only if covenant (value/percentage/ratio) is greater than the specified **Target from value**. **Example:** • Covenant = Free Cash Flow • Monitoring information for the covenant = Cash Flow • Final Formula = Operating Cash Flow – Capital Expenditures • Covenant Target condition = GREATER THAN • Target type = VALUE • Target From Value = 200000 • Target To Value = (LEFT BLANK) • Currency - USD For the above case, system expects cash flow to be greater than USD 200000. For more information about **Covenant Maintenance**, refer to a. **Oracle Banking Covenant Maintenance User Guide**.

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

3.2.2 View Collateral Category

This topic describes the systematic information to view the collateral category.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenances, select **Collateral Category**. Under Collateral Catgeory, select **View Collateral Category**.

   The **View Collateral Category** screen displays.

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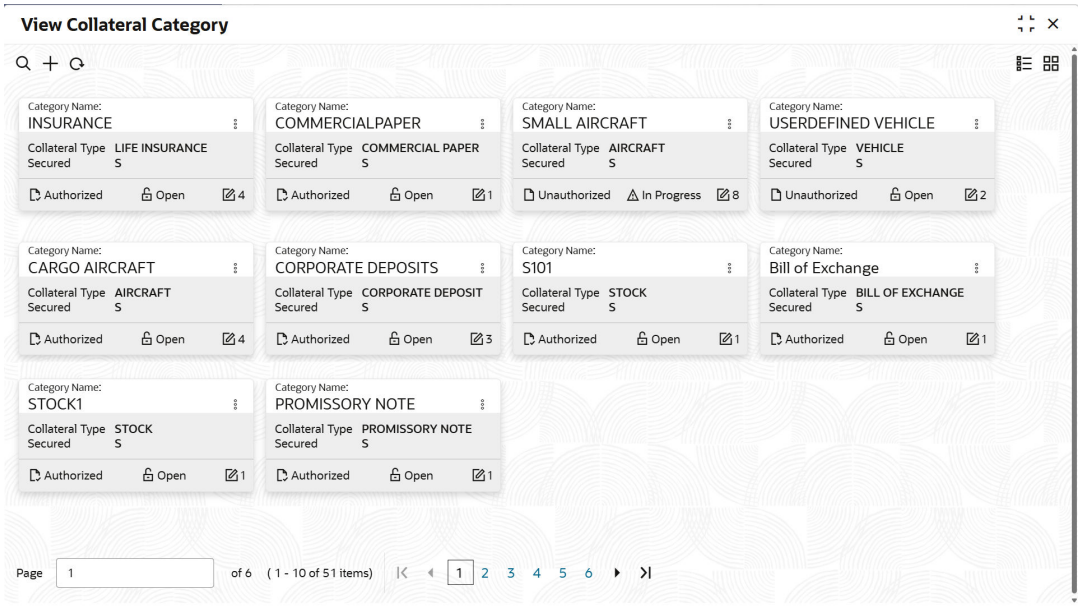
Figure 3-4 View Collateral Category



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

Table 3-8 View Collateral Category

Fields	Description
Category Name	Displays the collateral category name.
Collateral Type	Displays the collateral type.
Authorization Status	Displays the authorization status of the record.The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record.The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

3. On View screen, select the icon.

The **View Collateral Category - Search** screen displays.

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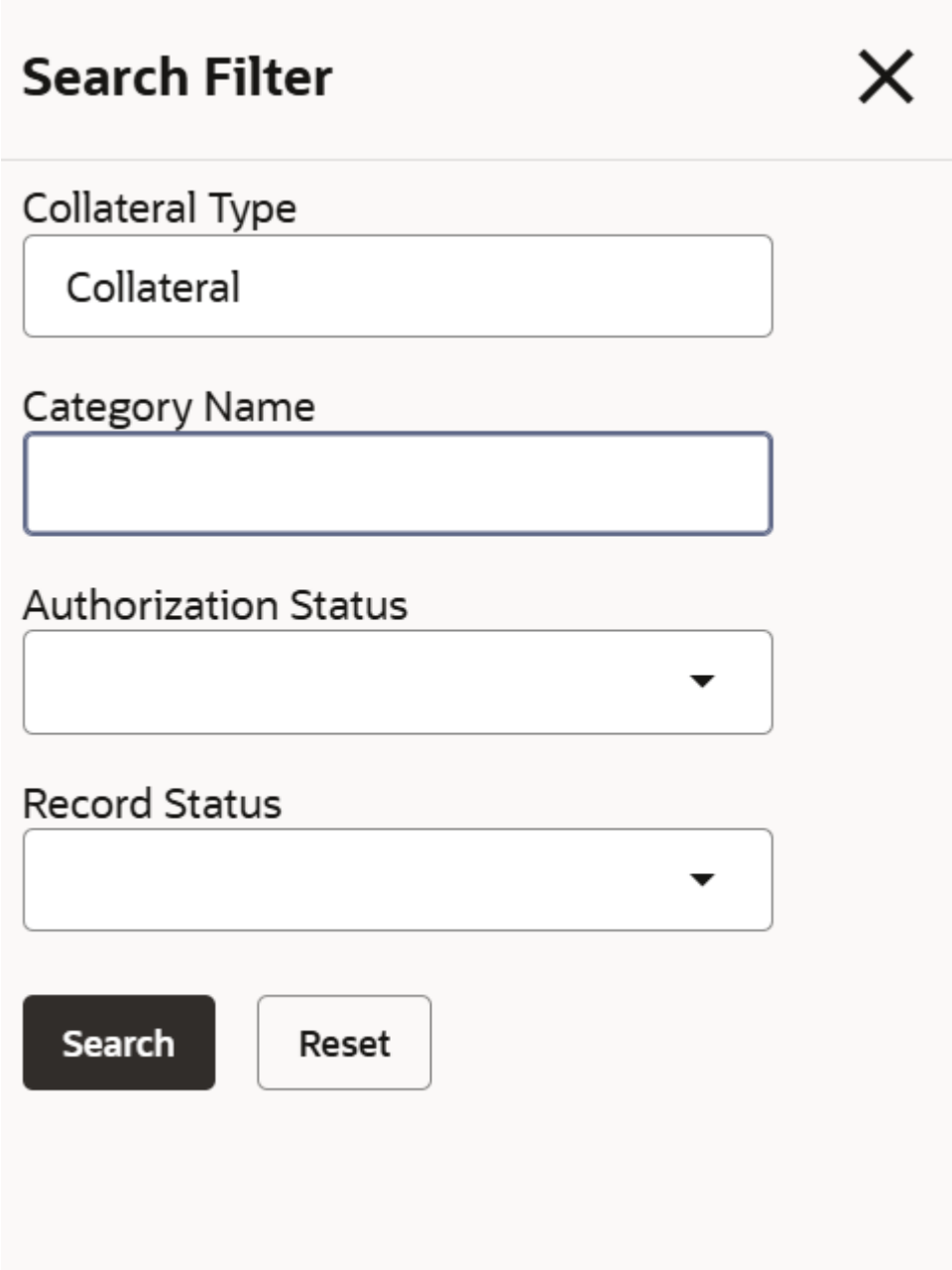
Figure 3-5 Collateral Category - Search



4. Specify the Search Filter to fetch the required details and click **Search**.

3.3 Mask Code Maintenance

This topic provides information on mask code maintenance.

> **Note**
>
> The fields, which are marked as **Required**, are mandatory.

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The **Mask Code Maintenance** screen allows you to configure format for auto generation of collateral codes. If the mask code is maintained for entity type collateral, the system will auto generate the collateral code during new record creation based on the configuration.

1. From **Menu**, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenance, select **Mask Code**.
3. Under Mask Code, select **Mask Code Maintenance**

   The **Mask Code Maintenance** screen is displayed.

Figure 3-6 Mask Code Maintenance

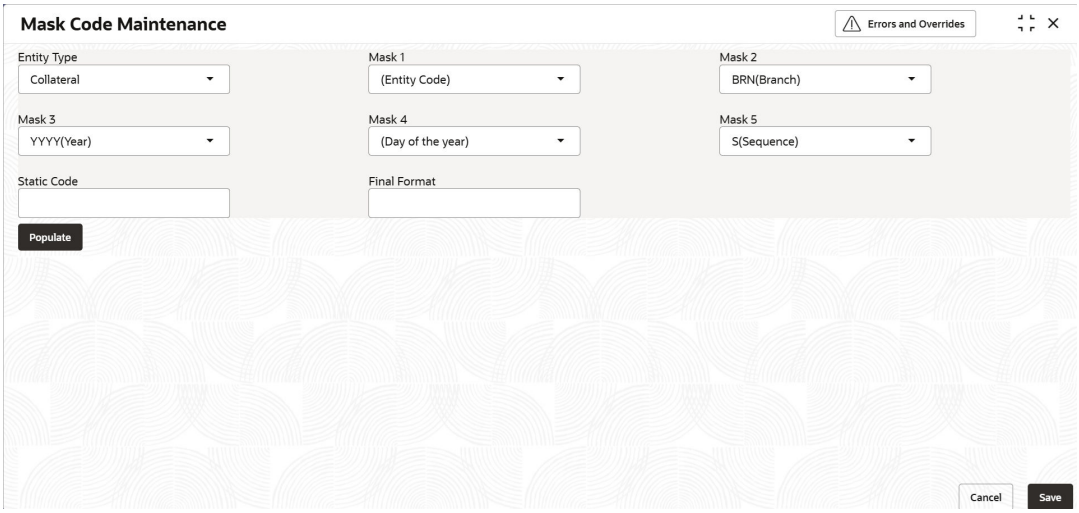

Figure 3-7 Mask code Maintenance

4. On **Mask code Maintenance** screen, and specify the fields.

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

Table 3-9 Mask code Maintenance - Field Description

Field	Description
Entity Type	Select the type from the drop-down list. For auto generation of Collateral Code, select Collateral as option.

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Table 3-9 (Cont.) Mask code Maintenance - Field Description

Field	Description
Mask1/Mask2/Mask3/ Mask4/ Mask5	Select the mask codes (Mask1-Mask5) from the drop-down list. The available options are: • **EC(Entity Code)** • **SC(Static Code)** • **BRN(Branch)** • **YYYY(Year)** • **DDD(Day of the year)** • **S(Sequence)** **Note:** • Both EC (Entity Code) and SC (Static Code) options should not be selected together in the same mask code record. • DDD is computed based on the Julian calendar. The calendar date is converted to the Julian date to arrive this value.
Static Code	Specify the static code, if SC (Static Code) option is selected as any of the mask value. **Note:** • Only two characters are allowed in Static Code field. • Mask codes can be selected in any sequence and the system will generate the collateral code based on the selection. • Duplicate selection is not allowed. • BRN (Branch) is non mandatory selection.
Final Format	Click **Populate** to populate the details in the final format. Final Format is populated based on the selected mask codes (Mask1-Mask5).

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

- View Mask Code
  This topic describes the systematic instructions to view the mask code.

3.3.1 View Mask Code

This topic describes the systematic instructions to view the mask code.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenances, select **Mask Code**. Under Mask Code, select **View Mask Code**.

   The **View Mask Code** screen displays.

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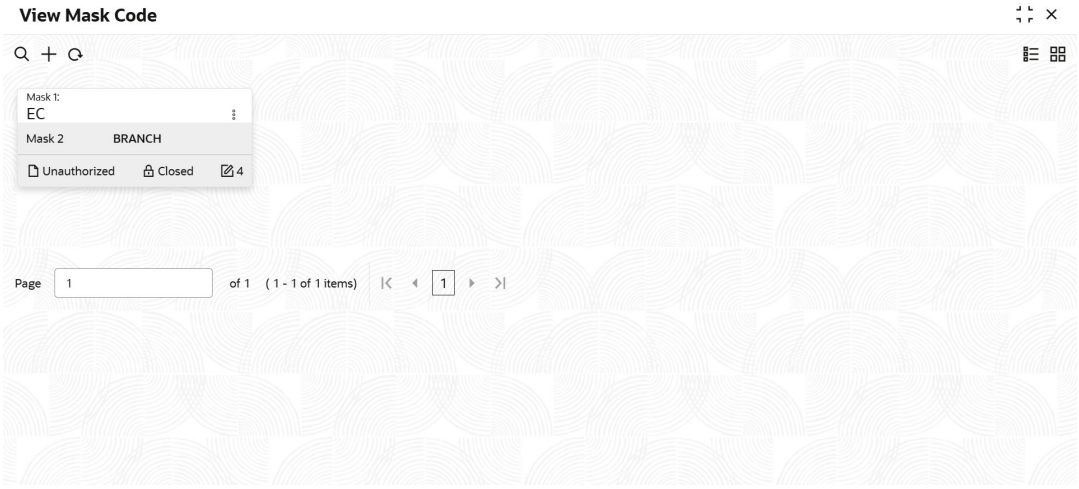
Figure 3-8 View Mask Code



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

Table 3-10 View Mask Code

Fields	Description
Category Name	Displays the category name.
Collateral Type	Displays the collateral type.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the icon.

   The **View Mask Code - Search** screen displays.

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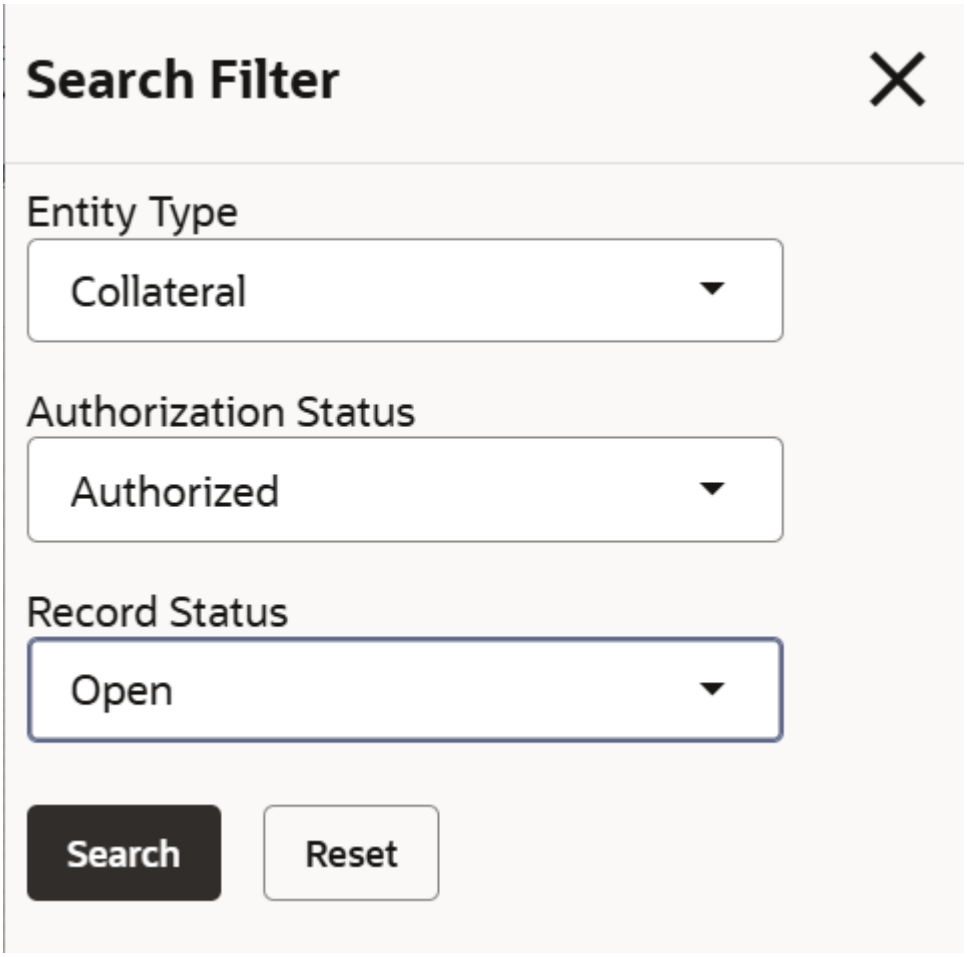
Figure 3-9 Search - Mask Code



4. Specify the Search Filter to fetch the required details and click **Search**.

3.4 Charge Type Maintenance

This topic provides systematic information on maintaining charge type.

> **Note**
>
> The fields, which are marked as **Required**, are mandatory.

In Charge Type Maintenance screen, you can configure different charge type like mortgage, hypothecation, lien, and so on.

If you want to register charge for the collateral created under this category, then you need to configure charge registration details while capturing the Collateral details..

1. From **Menu**, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenance, select **Charge Types**.
3. Under Charge Types, select **Charge Types Maintenance**.

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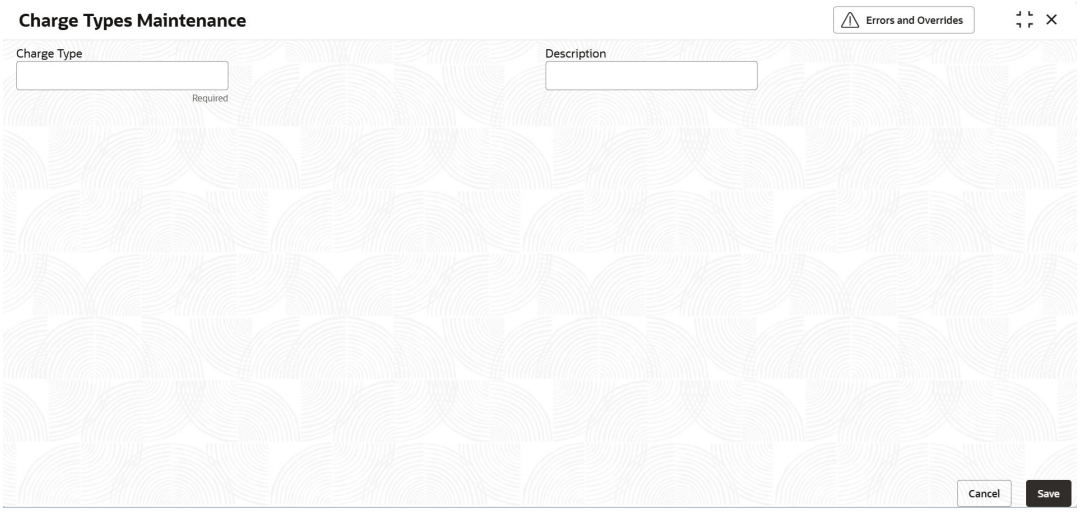
The **Charge Types Maintenance** screen is displayed.

Figure 3-10 Charge Types Maintenance



4. On **Charge Types Maintenance** screen, and specify the fields.

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

Table 3-11 Charge Type Maintenance - Field Description

Field	Description
Charge Type	Specify the charge type as **Mortgage**, **Hypothecation**, **Lien** and so on.
Description	Specify brief description of charge type.

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

- View Charge Type
  This topic describes the systematic instructions to view the charge type.

3.4.1 View Charge Type

This topic describes the systematic instructions to view the charge type.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenances, select **Charge Types**. Under Charge Types, select **View Charge Types**.

   The **View Charge Types** screen displays.
   For more information on fields, refer to the field description table.

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Figure 3-11 View Charge Types

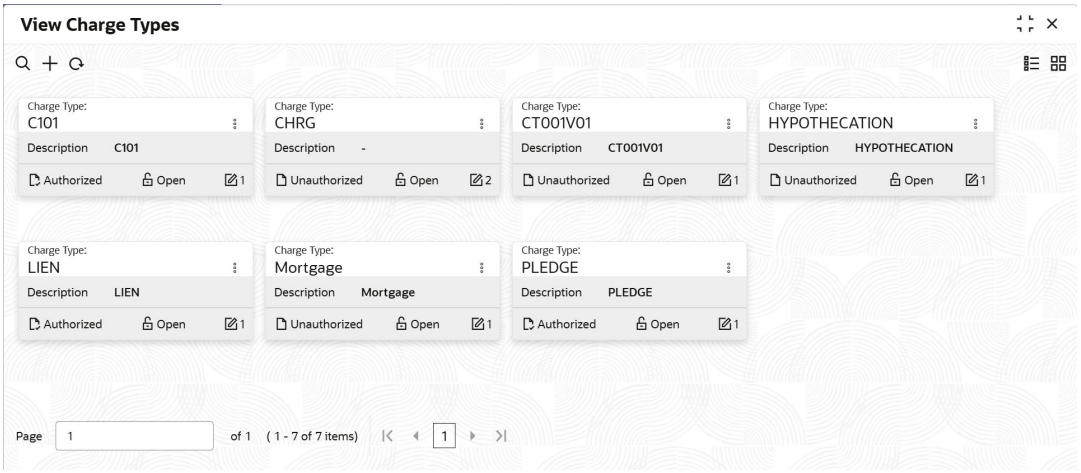

Table 3-12 View Charge Types

Fields	Description
Charge Type	Displays the charge type.
Description	Displays the description of charge type.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the icon.

   The **View Charge Type - Search** screen displays.

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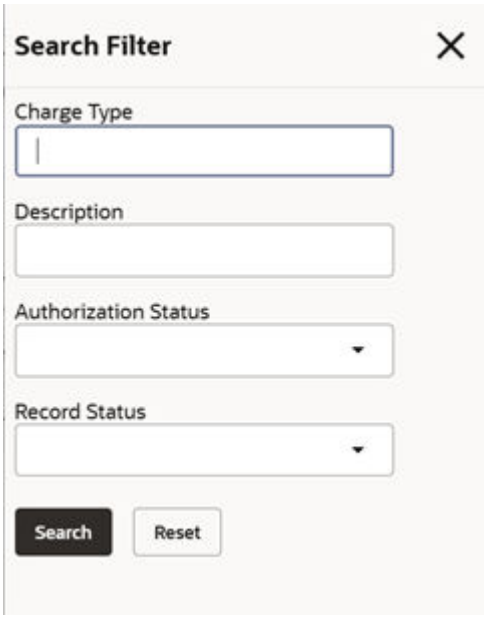
Figure 3-12 Search - Charge Type



4. Specify the search filter to fetch the required details and click **Search**.

3.5 Issuer Maintenance

This topic provides systematic instructions on issuer maintenance.

A customer is granted credit on the basis of his/her credit worthiness. The credit worthiness of a customer depends on the assets constituting the customer's portfolio. The type of collateral that a customer offers can be in the form of marketable or non-marketable securities.

Marketable collaterals, driven by market forces, tend to fluctuate unpredictably. You may hence need to monitor your bank's exposure to issuers of such collateral. The details of the issuer and limit for his securities can be defined using the **Issuer Maintenance** screen.

1. From **Menu**, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenances, select **Issuer**.
3. Under Issuer, select **Issuer Maintenance**.

   The **Issuer Maintenance** screen is displayed.

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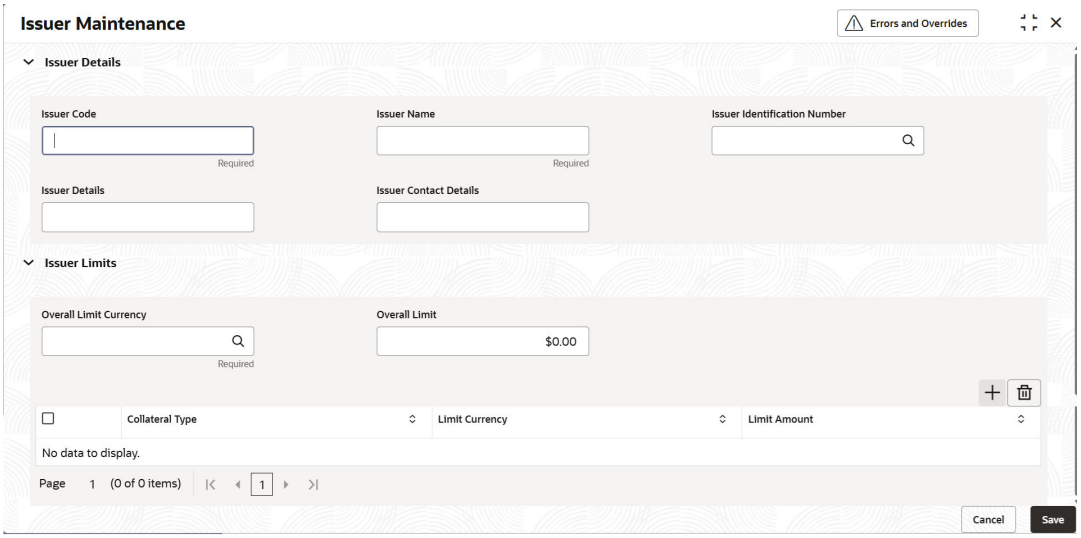
Figure 3-13 Issuer Maintenance



4. On **Issuer Maintenance** screen, specify the fields.

   For more information on fields, refer to the field description table.
   Limits for the issuers of Collateral can be setup at the following two levels:

   - Overall limit for each Issuer.
   - Limit for the Securities issued by an Issuer.

Table 3-13 Issuer Maintenance - Field Description.

Field	Description
Issuer Code	Specify the unique code for the issuer whose securities the bank accepts. The Issuer is identified by this code. This code can also be used to retrieve information about the issuer,.
Issuer Name	Specify the issuer name.
Issuer Identification Number	Click the icon and select the identification number from the list. If the issuer is bank's customer, details can be fetched from external customer maintenance.
Issuer Details	Specify the additional details of the issuer.
Issuer Contact Details	Specify the contact details of the issuer.
Overall Limit Currency	Click the icon and select the currency in which the Overall Limit is specified.
Overall Limit	Specify an overall limit for the issuer. This limit indicates the maximum limit beyond which your bank would not like to expose itself to the Issuer. An issuer can issue different types of market based securities; these could be debentures, shares, bonds, and so on. By defining an overall limit for an Issuer, the bank can limit its exposure to the issuer. When the total of all the collateral given by the customer in the form of market- based securities exceeds the overall limit specified for the Issuer, the system shows an appropriate message indicating that the limit has been exceeded.

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Table 3-13 (Cont.) Issuer Maintenance - Field Description.

Field	Description
Collateral Type	Click the icon and select the collateral type for which issuer limits are being specified for collateral types. **Note**: In this Section, the Sub limits can be specified Security wise like Bonds, Stocks, Funds for the selected Issuer.
Limit Currency	Click the icon and select the limit currency from the list. This currency can be different from the Overall limit currency. When collateral type limit currency is different from issuer limit currency, system considers HO branch rate for conversion and validating total limit of collateral types is within overall limit of the issuer
Limit Amount	Specify the limit amount in selected limit currency.

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

- View Issuer Maintenance
  This topic describes the systematic instructions to view the issuer maintenance.

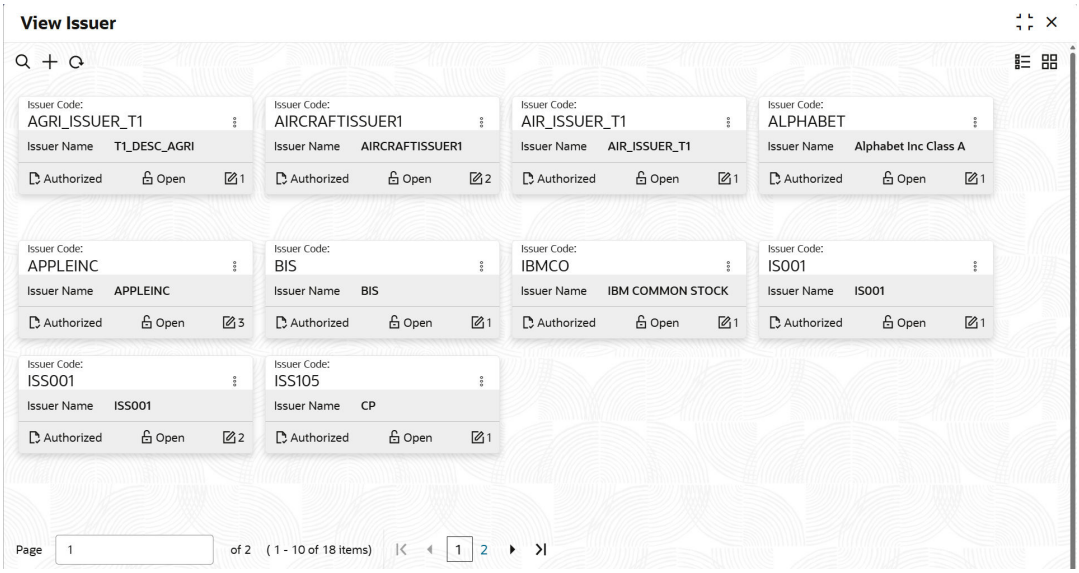
3.5.1 View Issuer Maintenance

This topic describes the systematic instructions to view the issuer maintenance.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenances, select **Issuer**. Under Issuer, select **View Issuer**.

   The **View Issuer** screen displays.

Figure 3-14 View Issuer



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

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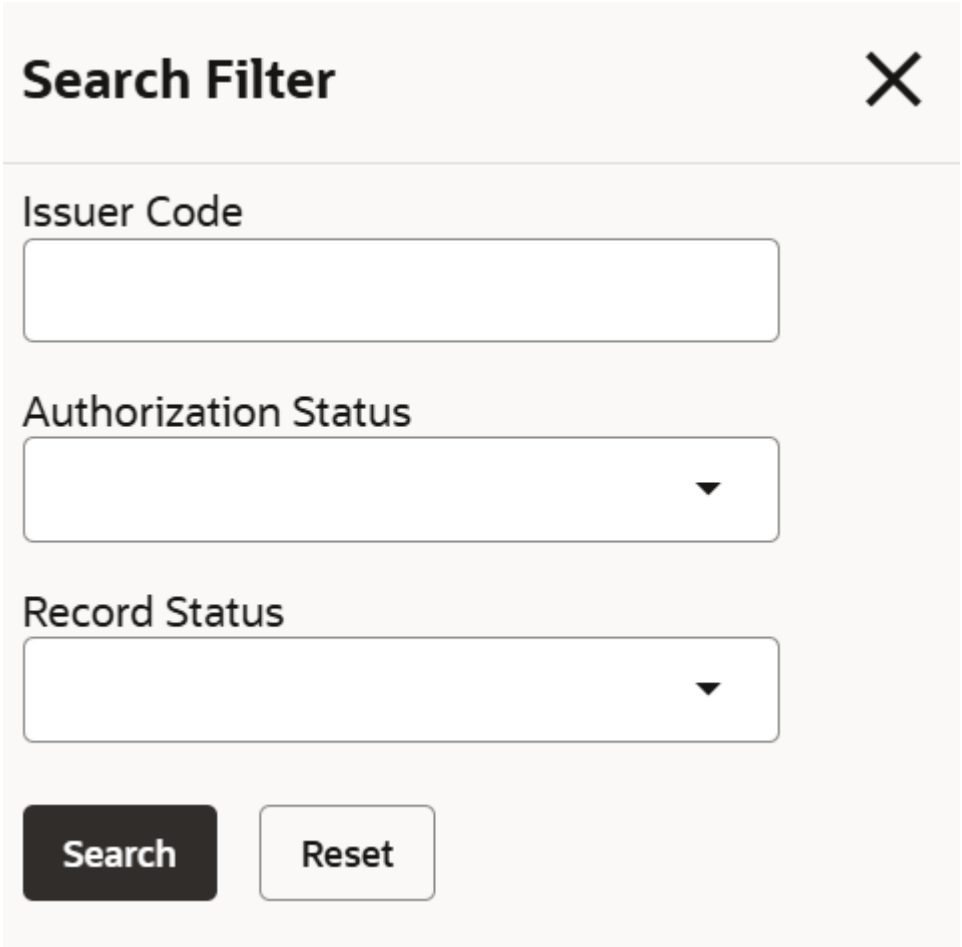
Table 3-14 View Issuer

Fields	Description
Issuer Code	Displays the issuer code.
Issuer Name	Displays the issuer name.
Authorization Status	Displays the authorization status of the record.The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record.The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

3. On View screen, select the icon.

   The **View Issuer - Search** screen displays.

Figure 3-15 Search - Issuer



4. Specify the Search Filter to fetch the required details and click **Search**.

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3.6 Securities

This topic provides systematic instructions about securities maintenance.

The credit facilities granted to the customers of the bank under a credit line can be backed by the securities that the customer offers as collateral. User can maintain the details of all such securities in the Oracle Banking ELCM system. These details can then be used for determining the:

- Limit granted under a particular security.
- Credit worthiness of a security when it's used as collateral.

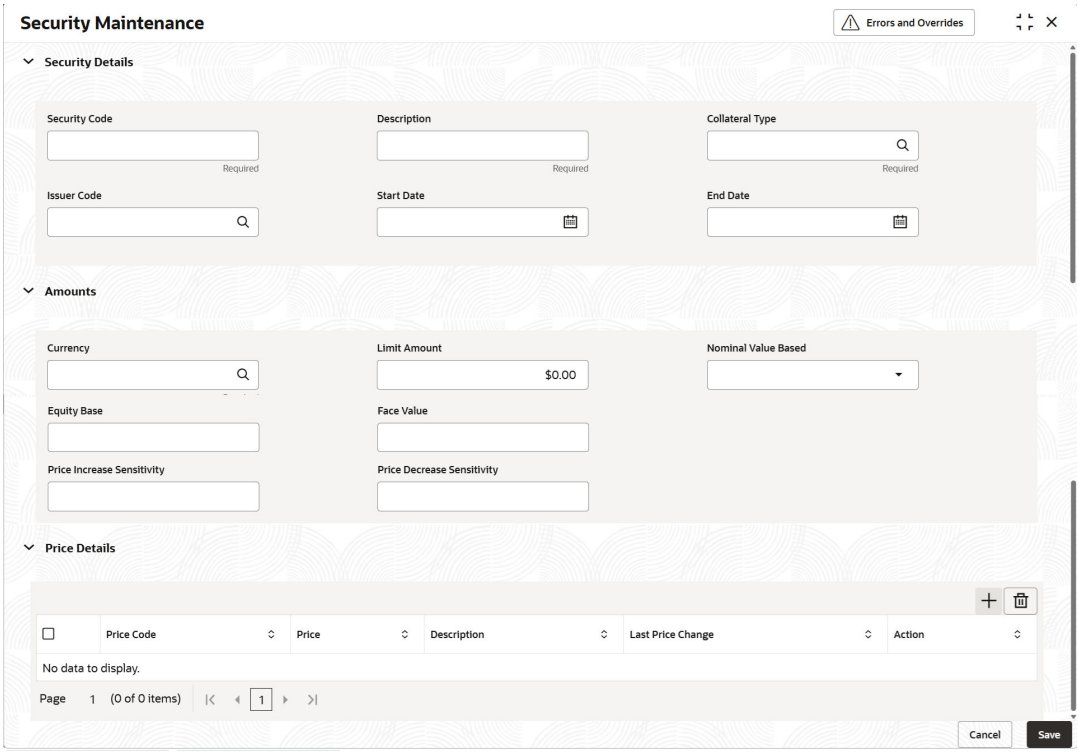
Market based securities (Marketable Securities) are driven by market forces, the price of such securities tends to rise or fall in value. These fluctuations have a direct effect on the collateral value of the security. User can update the value of the collateral if the value of the security that backs it fluctuates beyond the increase and decrease sensitivity that has been specified.

Security maintenance is used for creating securities which are considered for external revaluation including market based securities. The Securities screen allows users to manage and query security information within the system. This includes adding new securities, updating details, and viewing price codes associated with each security.

1. From **Menu**, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenance, select **Securities**.
3. Under Securities, select **Security Maintenance**.

   The **Security Maintenance** screen is displayed.

Figure 3-16 Securities



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4. On **Securities** screen, specify the fields.

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

Table 3-15 Securities - Field Description

Field	Description
Security Code	Specify a unique ID to identify the security. This ID is called the **Security Code**. This ID is used while maintaining Collateral for a market value based Security.
Description	Specify in description of the security code.
Collateral Type	Click the icon to select collateral type for which security maintenance is done.
Issuer Code	Click the icon and select the issuer code For whom security is associated for the collateral type to which limit is set. Issuer code is mandatory for securities of collateral type funds, bonds, stocks and commercial papers
Start Date	Specify the Start date of the Security (e.g. Debenture/ Bonds) **Note:** Only securities which are active (after start date and before expiry date) are available at collateral maintenance level for considering the security for creating collateral. Expired securities are not available for attaching to collateral at the time of collateral maintenance.
End Date	Specify the End date of the Security.
Currency	Click the icon and select the in which limit amount is to be set for security. Once authorized this entry cannot be changed.
Equity Base	Specify the equity base for the security, which represents the total amount raised through its issuance. This entry is for information purposes only. **For example**: Gem granites have come out with Debentures 98 and have raised US $1 Million through this issue. This US $1M that Gem Granites has raised constitutes the equity base for Debentures 98.
Face Value	This is the overall limit for a particular security with which collaterals can be maintained for different customers.
Price Increase Sensitivity	If the value of collateral is backed by a marketable security (whose value is driven by market forces) you may want to revalue the collateral, so that its value reflects the current market price of the security, which backs it. To do so, you should specify your sensitivity to the security. The price sensitivity of a security is expressed as a percentage. You should specify the percentage increase or decrease (the upper and lower limits) above or below the current market price, which should trigger the revaluation process. The revaluation process revaluates the collateral if the price of the securities that backs it fluctuates above or below the sensitivity you have defined.

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Table 3-15 (Cont.) Securities - Field Description

Field	Description
Price Decrease Sensitivity	Denotes the percentage decrease in the market price of the security that should trigger a revaluation of the Collateral. This means, if the current market price of the security falls below the old market price by the percentage you have defined as the decrease sensitivity for the security, the revaluation process happens. For example, consider a case wherein you had specified the price decrease sensitivity of Debentures 98 to be 15%. If the market price of the security has decreased from US $100 to US $75. At this fall in the market price of the security (which is 25% below the old market value of the security), the revaluation process is triggered off, so that the Collateral value of the security reflects it s current market price.
Limit Amount	This is the overall limit for a particular security with which collaterals can be maintained for different customers. Specify the limit amount for the particular security. Limit amount is applicable for funds, bonds, stocks, and commercial papers. This is validated against the limit specified for the issuer in the collateral type under which security is created.
Nominal Value Based.	Switch to to calculate the nominal value based for a particular security for the collateral value. Switch to to disable this parameter.
Price Details	If the security is quoted in different markets, its value would differ in different markets. You can maintain the various market prices of the security under the Price table. You can specify the following details under this section. Security created can be used in **Collaterals Maintenance** screen of collateral types which are enabled for external revaluation.
Price Code	Indicates the market place for which the price is quoted. This is a unique code for the security to signify the price, like market place/ exchange where the price is quoted for the security. **Note:** Price Code modification for a new price with a new effective date is not allowed on an expired security.
Price	Specify the price of the security in that market.
Description	Specify the description of the price.
Last Price Change	Date on which the price was last changed. This gets updated with the date on which new price is signified for the price code. This can later be linked to **Collaterals Maintenance** screen which supports maintaining market value based collaterals. Security created can be used in **Collaterals Maintenance** screen of collateral types which are enabled for external revaluation.

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

- View Securities
  This topic describes the systematic information to view the issuer maintenance.

3.6.1 View Securities

This topic describes the systematic information to view the issuer maintenance.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenances, select **Security**. Under Security, select **View Security**.

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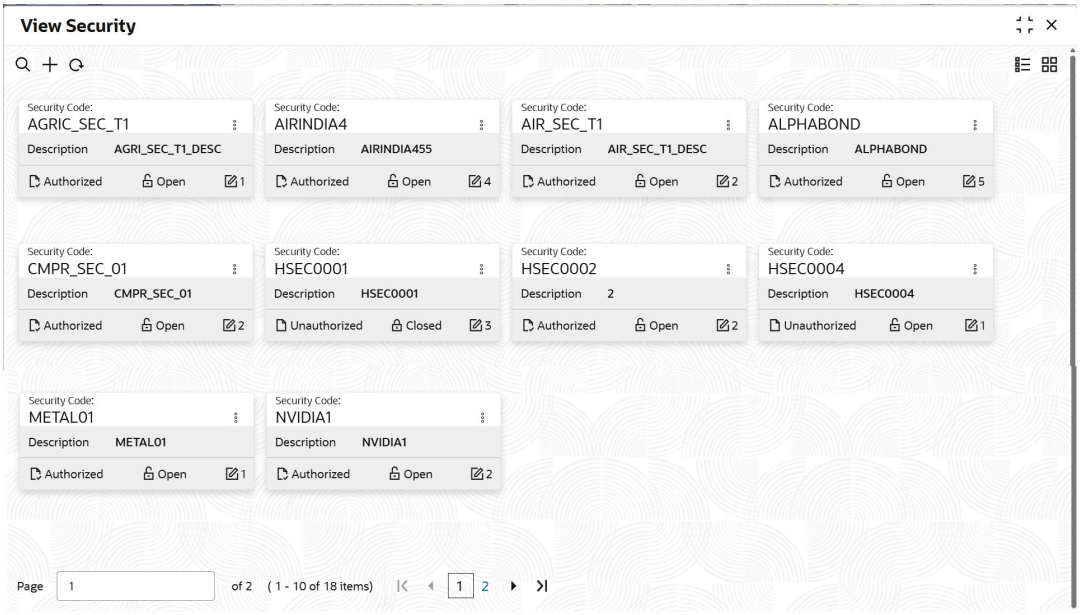
The **View Security** screen displays.

Figure 3-17 View Security



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

Table 3-16 View Security

Fields	Description
Security Code	Displays the security code.
Description	Displays the description.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the icon.

   The **View Issuer - Search** screen displays.

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Figure 3-18 Search - Security

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

Table 3-17 Search - Security

Fields	Description
Collateral Type	Specify the collateral type.
Security Code	Specify the security code.
Currency	Specify the currency.
Start Date	Select the start date.
End Date	Select the end date.
Issuer Code	Specify the issuer code.
Authorization Status	Select the authorization status of the record.The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Select the status of the record.The available options are: • **Open** • **Closed**

4. Specify the Search Filter to fetch the required details and click **Search**.

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3.7 Valuation Details Maintenance

This topic provides systematic instructions on Valuation Details Maintenance.

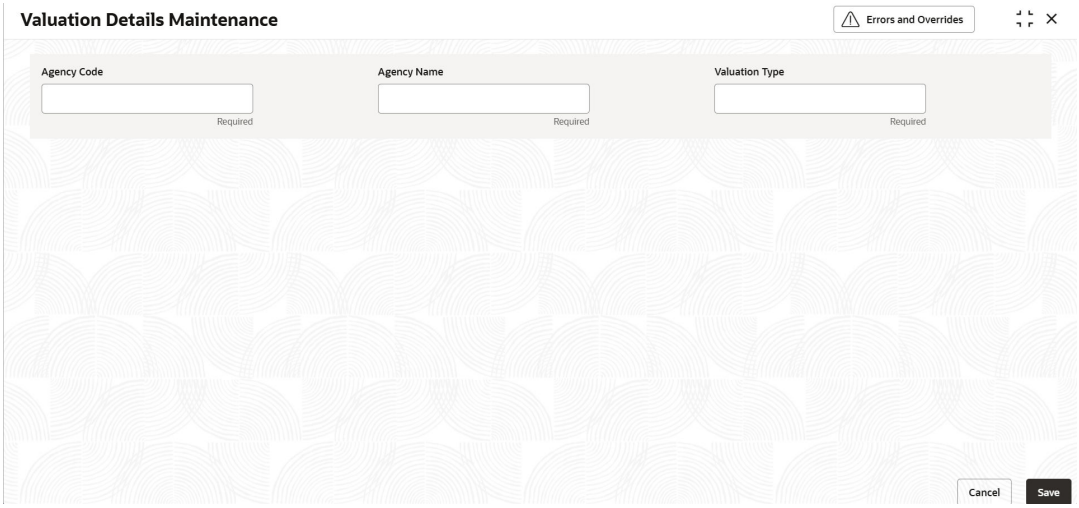
> **Note**
>
> The fields, which are marked with an **Required**, are mandatory.

Banks can maintain a detailed list of their valuation agencies in the Valuation Details Maintenance screen by capturing Agency code, Agency Name, and Valuation Type details. These details can then be fetched at collateral maintenance while capturing the required valuation data.

1. From **Menu**, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenance, select **Valuation**.
3. Under Valuation, select **Valuation Details Maintenance**.

   The **Valuation Details Maintenance** screen is displayed.

Figure 3-19 Valuation Details Maintenance



4. On **Valuation Details Maintenance** screen, specify the fields.

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

Table 3-18 Valuation Details Maintenance - Field Description

Fields	Description
Agency Code	Specify a unique code for the valuation agency.
Agency Name	Specify the name of the agency.
Valuation Type	Specify the type of valuation performed by the agency.

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

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- View Valuation Details
  This topic describes the systematic information to view the valuation details.

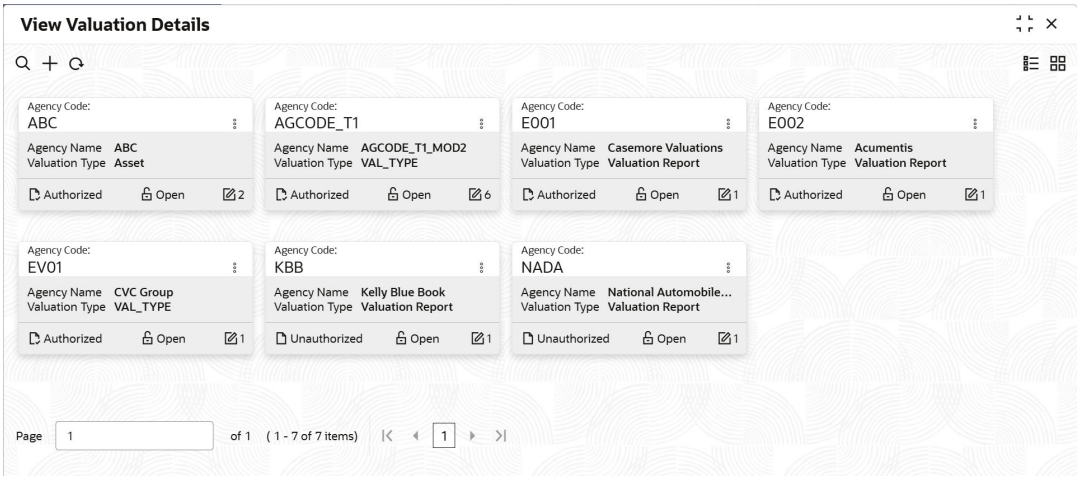
3.7.1 View Valuation Details

This topic describes the systematic information to view the valuation details.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenances, select **Valuation Details**. Under Valuation Details, select **View Valuation Details**.

   The **View Valuation Details** screen displays.

Figure 3-20 View Valuation Details



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

Table 3-19 View Valuation Details

Fields	Description
Agency Code	Displays the agency code.
Agency Name	Displays the agency name.
Valuation Type	Displays the valuation type.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the icon.

   The **View Valuation- Search** screen displays.

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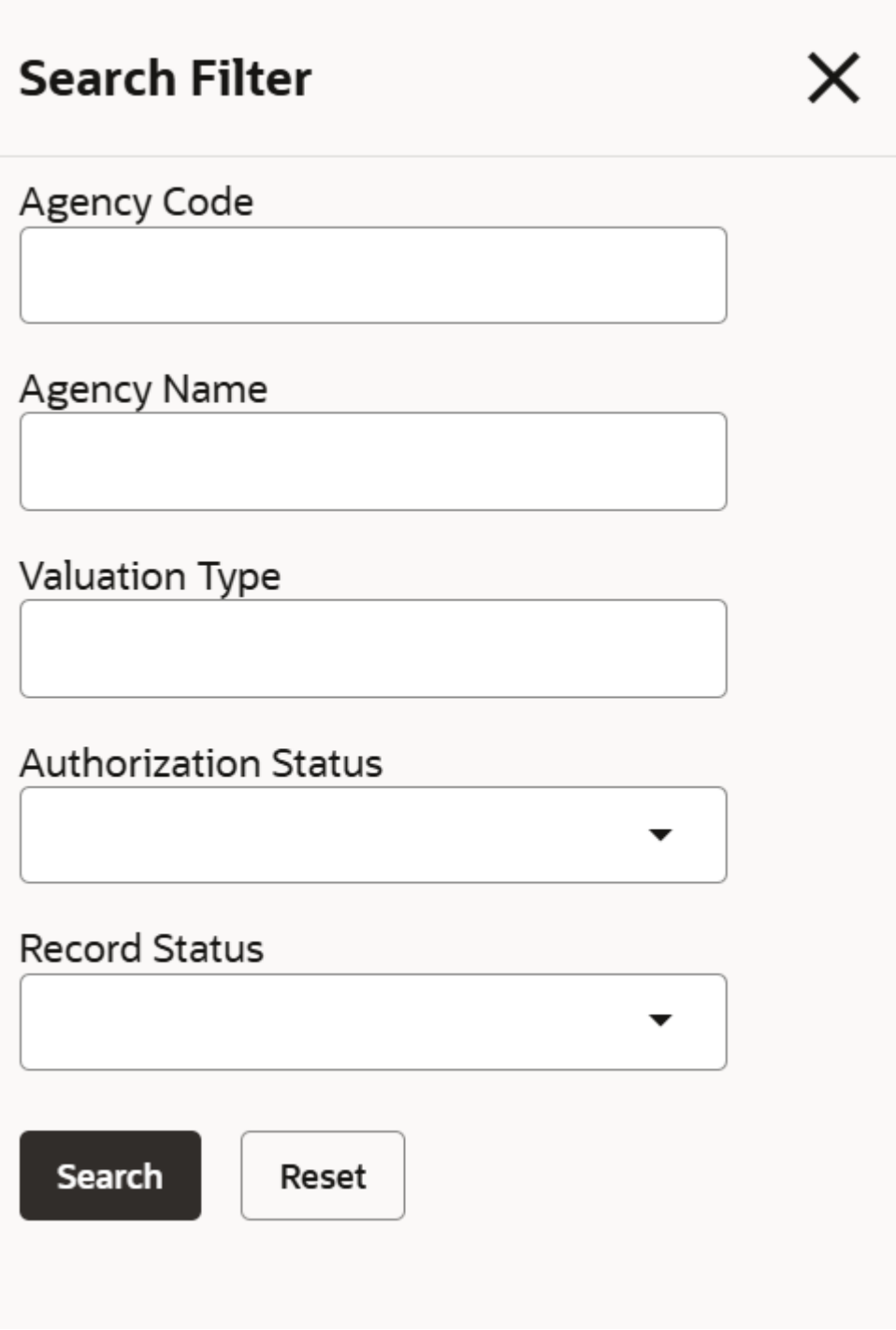
Figure 3-21 Seach Filter - View Valuation



4. Specify the Search Filter to fetch the required details and click **Search**.

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3.8 Insurance Company Maintenance

This topic provides systematic instructions on Maintaining Insurance Company Details.

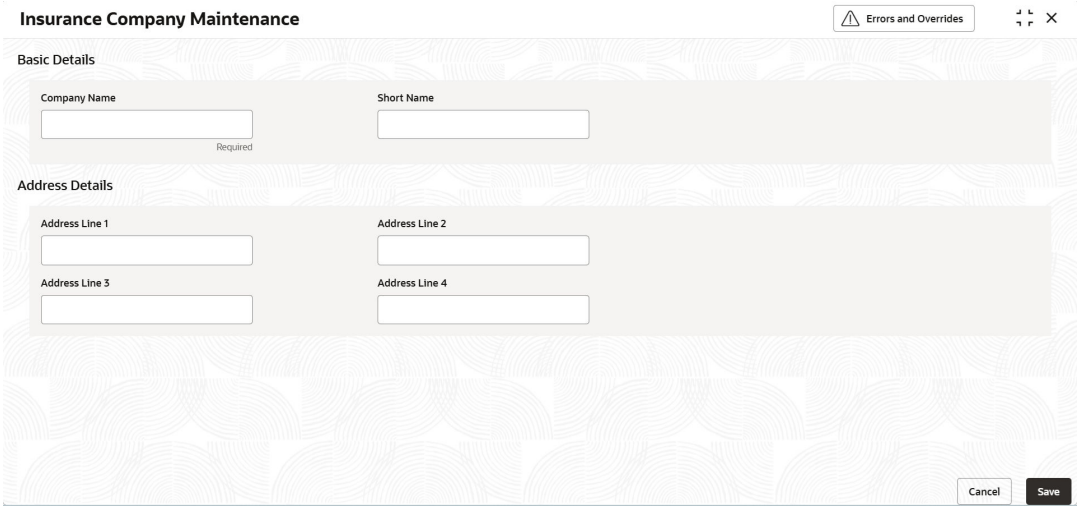
> **Note**
>
> The fields, which are marked as **Required**, are mandatory

User can maintain the details of insurance companies using **Insurance Company Maintenance** screen. You can later use this information while maintaining details of collaterals offered by customers.

1. From **Menu**, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenance, select **Insurance Company**.
3. Under Insurance Company, select **Insurance Company Maintenance**.

   The **Insurance Company Maintenance** screen is displayed.

Figure 3-22 Insurance Company Details



4. On **Insurance Company Details** screen, specify the fields.

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

Table 3-20 Insurance Company Details - Field Description

Fields	Description
Company Name	Specify the name of the insurance company. This must be a unique name, using which you can identify the insurance company later.
Short Name	Specify a short name to identify the insurance company
Address Line 1 to 4	Specify the address of the insurance company in the fields provided. Once you have specified the above details, save the maintenance.

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

- View Insurance Company
  This topic provides information on Viewing Insurance Company Summary details.

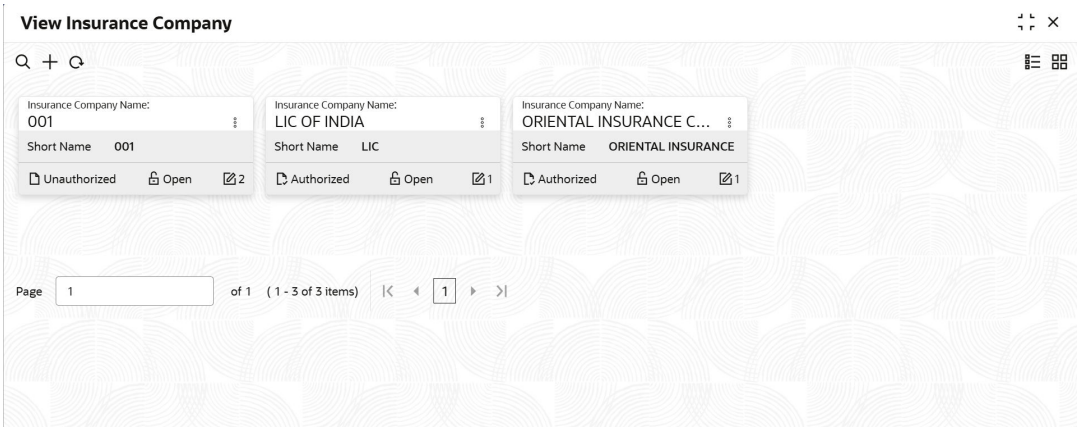
3.8.1 View Insurance Company

This topic provides information on Viewing Insurance Company Summary details.

1. From **Menu**, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenance, select **Insurance Company**.
3. Under Insurance Company, select **View Insurance Company**.

   The **View Insurance Company** screen is displayed.

Figure 3-23 View Insurance Company



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

Table 3-21 View Insurance Company - Field Description

Field	Description
Insurance Company	Displays the insurance company.
Short Name	Displays short name.
Authorization status	Select the authorization status from the drop-down list. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Select the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Insurance Company- Search** screen displays.

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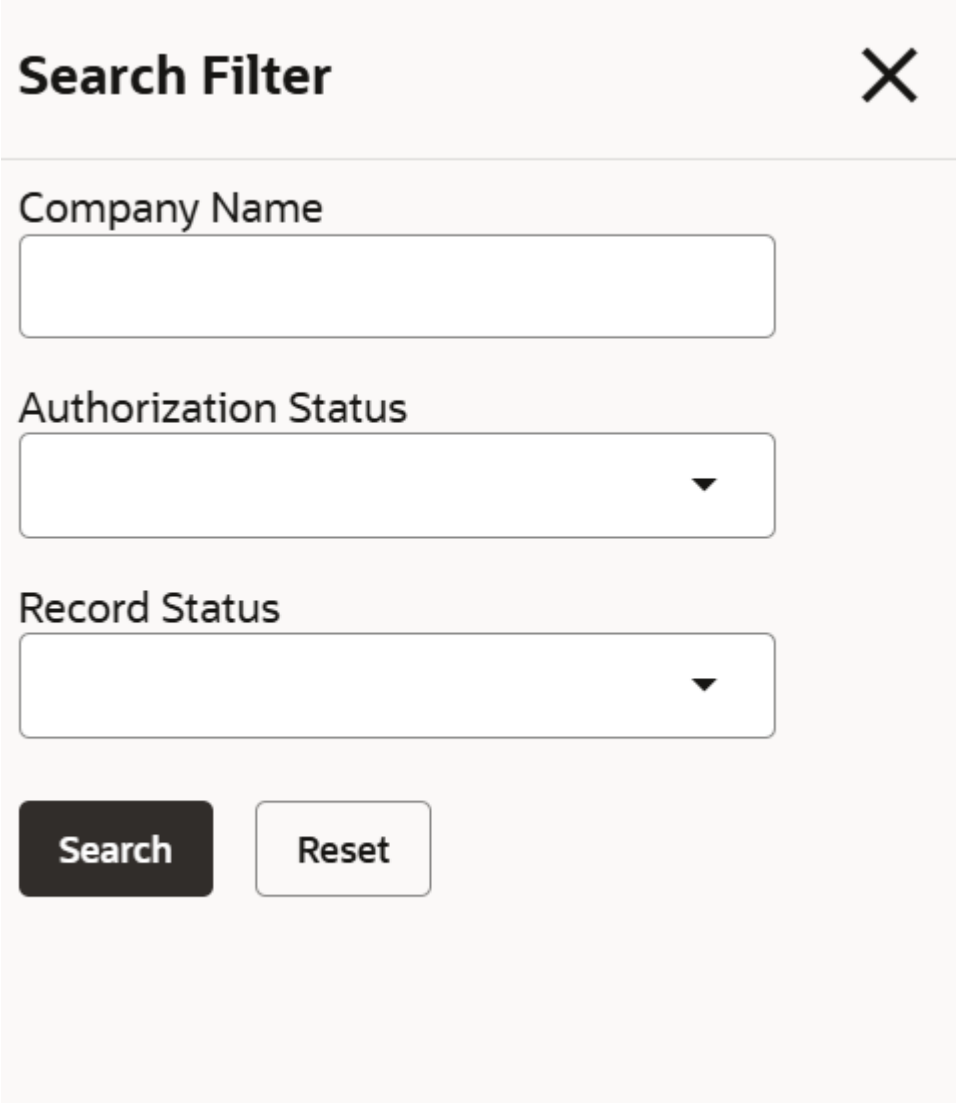
Figure 3-24 Search - Insurance Company



5. Specify the Search Filter to fetch the required details and click **Search**.

3.9 Insurance Type Maintenance

This topic provides systematic instructions on Maintaining Insurance Types.

> **Note**
>
> The fields, which are marked as required, are mandatory.

User can maintain insurance types using **Insurance Type Details** screen. You can later use this information while maintaining details of collaterals offered by customers.

1. From **Menu**, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenance, select **Insurance Type**.

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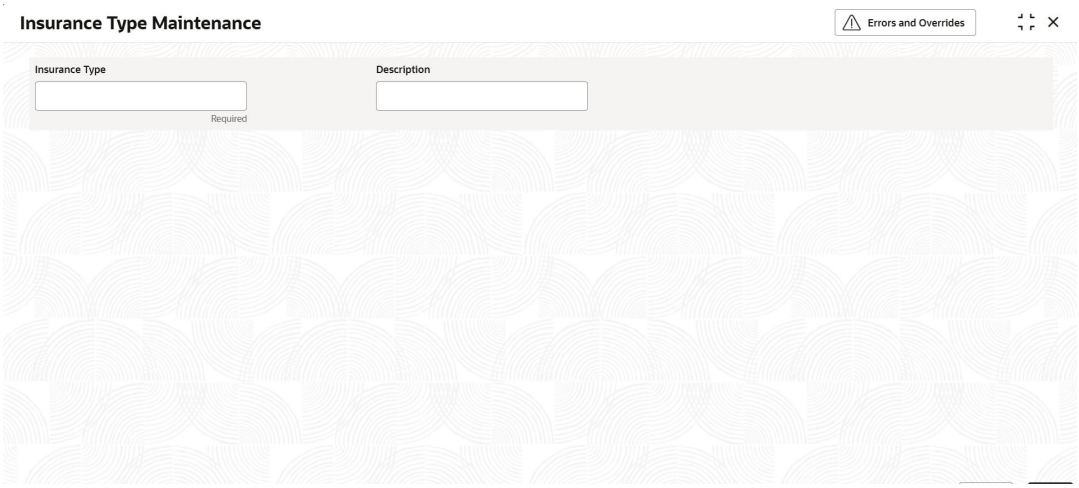
3. Under Insurance Type, select **Insurance Type Maintenance**.

   The **Insurance Type Maintenance** screen is displayed.

Figure 3-25 Insurance Type Maintenance



4. On **Insurance Type Details** screen, specify the fields.

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

Table 3-22 Insurance Type Details - Field Description

Fields	Description
Insurance Type	Specify the Insurance type. This must be a unique value.
Description	Specify a brief Description of the insurance type.

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

- View Insurance Type
  This topic provides information on Viewing Insurance Type Summary.

3.9.1 View Insurance Type

This topic provides information on Viewing Insurance Type Summary.

1. From **Menu**, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenance, select **Insurance Type**.
3. Under Insurance Type, select **View Insurance Type**.

   The **View Insurance Type** screen is displayed.

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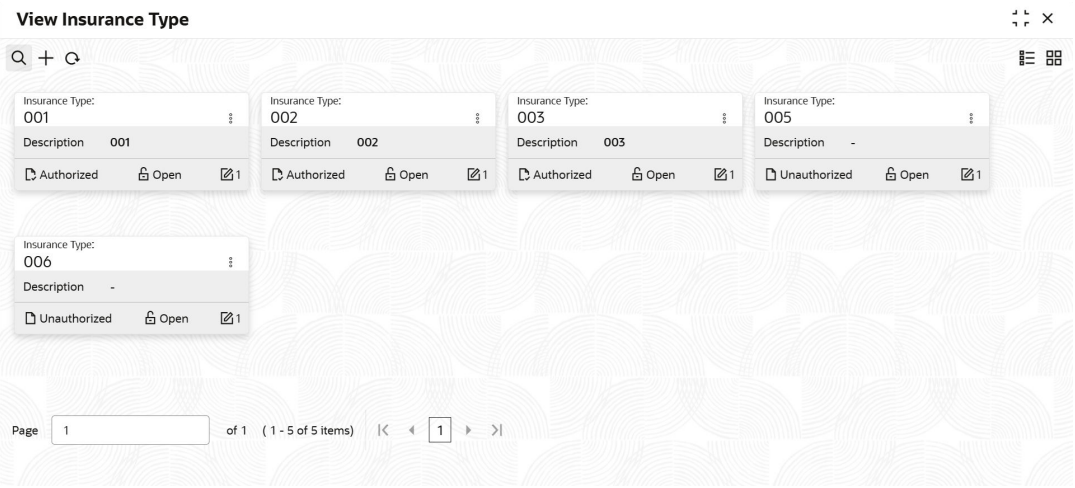
Figure 3-26 View Insurance Type



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

Table 3-23 View Insurance Type - Field Description

Field	Description
Insurance Type	Displays the insurance type.
Description	Displays the description.
Authorization status	Select the authorization status from the drop-down list. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Select the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Insurance Type - Search** screen displays.

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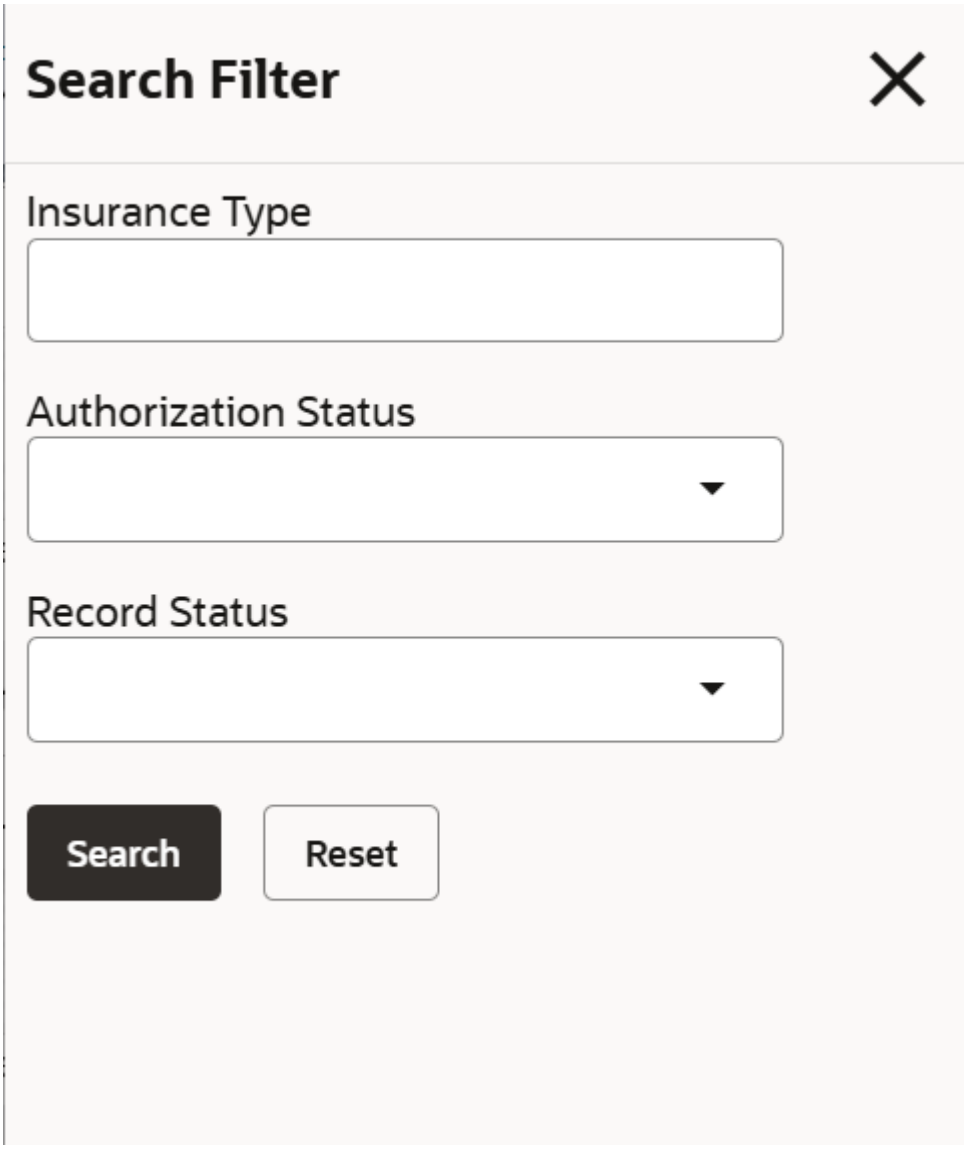
Figure 3-27 Search - Insurance Type



5. Specify the Search Filter to fetch the required details and click **Search**.

3.10 Collateral Dedupe Maintenance

This topic describes about the systematic instructions on collateral dedupe maintenance.

During collateral creation of the following collateral types, you can perform dedupe check to identify duplicate collaterals.

- **Property**
- **Vehicle**
- **Agriculture**
- **Aircraft**
- **Water Vessel**

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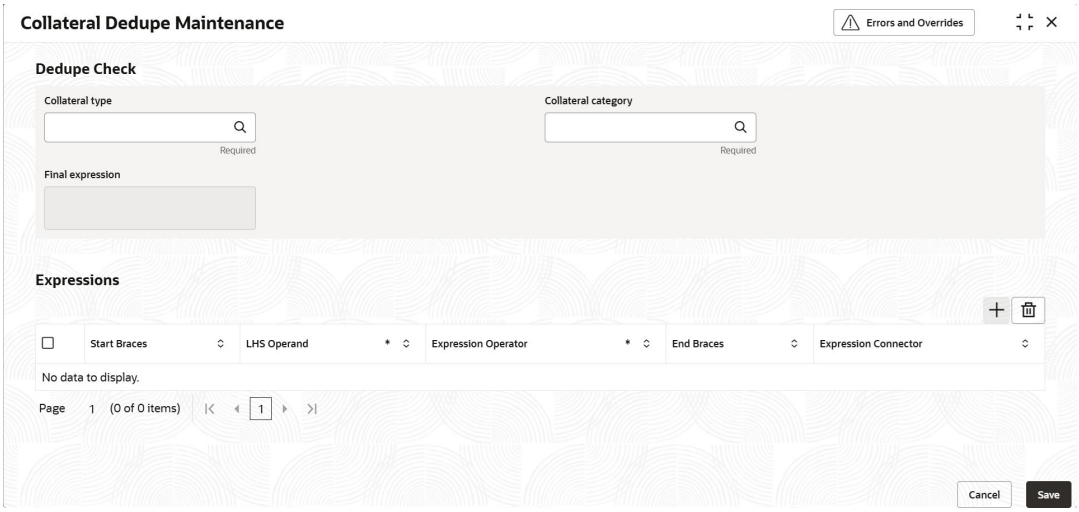
The **Collateral Dedupe Maintenance** screen allows you to configure the parameters that needs to be compared during dedupe check. You can choose to compare single parameter or multiple parameters based on your need. This maintenance is mandatory in case Collateral Dedupe check box is enabled in the **Collateral Categories Maintenance** screen.

> **Note**
>
> The fields, which are marked with an **Required**, are mandatory.

1. From **Menu**, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenance, select **Collateral Dedupe**.
3. Under Collateral Dedupe, select **Collateral Dedupe Maintenance**.

   The **Collateral Dedupe Maintenance** is displayed.

Figure 3-28 Collateral Dedupe Maintenance



4. On **Collateral Dedupe Maintenance** screen, specify the fields.

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

Table 3-24 Collateral Dedupe Maintenance - Field Description

Fields	Description
Collateral Type	Click the icon and select the collateral type from the list. The available options are: • **Property** • **Vehicle** • **Agriculture** • **Aircraft** • **Water Vessel**

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Table 3-24 (Cont.) Collateral Dedupe Maintenance - Field Description

Fields	Description
Collateral Category	Click the icon and select the category from the list. Collateral categories factory shipped for the selected Collateral Type are displayed in the drop-down list.
Final Expression	The system builds the Final Expression based on the provided expressions, on clicking **Save** in the **Collateral Dedupe Maintenance screen**. **Note:** Refer to Individual Collateral Maintenance section for deduplication check details.
Expressions	Specify the fields under this section.
Start Braces	Select the start braces from the drop-down list. The available options are: • **(**
LHS Operand	Click the icon and select the dedupe check parameter from the list. The unique parameters will be available for selection based on the selected Collateral Type and Category combination based on which the de-dupe check will be performed during Collateral creation.
Expression Operator	Select the operator from the drop-down list. The available options are: • **Exact Match** - The system will search and display all the existing collateral records with parameter value that exactly matches with the parameter value of record to be created as dedupe check result. • **Probable Match** - The system will search and display all the existing collateral records with parameter value that at least partially matches with the parameter value of record to be created as dedupe check result.
End Braces	Select the end braces from the drop-down list. The available options are: • **)**
Expression Connector	Multiple expressions can be added using expression connector. The available options are: • **AND** • **OR**

Dedupe Parameters: The following Dedupe Parameters are supported in the Collateral Module for configuration of De-dupe check. The details of the parameters for each of Collateral Type and Category combination are as given below:

Table 3-25 Dedupe Parameters

Collateral Type	Collateral Category	Common Parameters	Additional Parameters for Collateral Type - Category Combination
Property	Water Property	• Registration Number • Property Address • Registered Owner	• Water Access License Number • Water Allocation Number

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Table 3-25 (Cont.) Dedupe Parameters

Collateral Type	Collateral Category	Common Parameters	Additional Parameters for Collateral Type - Category Combination
	Commercial Property	• Land Registry • Landlord Name • Lease Number	• Address • City • Construction Stage • Expected Progress
	Industrial Property		-
	Rural Property		-
	Residential Property		-
	User Defined Property		-
Vehicle	Goods Vehicle	• Registration Number • Vehicle Identification Number • Chassis Number • Engine Number • Registered Owner	-
	Passenger Vehicle		
	User Defined Vehicle		
Aircraft	Aircraft Engine	• Manufacturer Name • Manufacturer Model • Manufacturer Number • Registration Mark • License Number • Aircraft ,Location • Engine Model • Engine Manufacturer • Engine Number	• Engine Part Number • Engine Part Name • Engine Part Manufacturer
	Aircraft Frame		• Frame Part Number • Frame Part Name • Frame Part Manufacturer
	Cargo Aircraft		-
	Helicopter		-
	Passenger Aircraft		-
	Small Aircraft		-
	Other Aircraft		-
Vessels	Passenger Vessels	-	-
	Commercial Vessels	-	-
Agriculture	Crop	-	• Crop Land Location • Crop Type
	Livestock	-	• Livestock Type • Breed Type • Identification Number

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

- View Collateral Dedupe
  This topic describes about the systematic information on collateral dedupe view screen.

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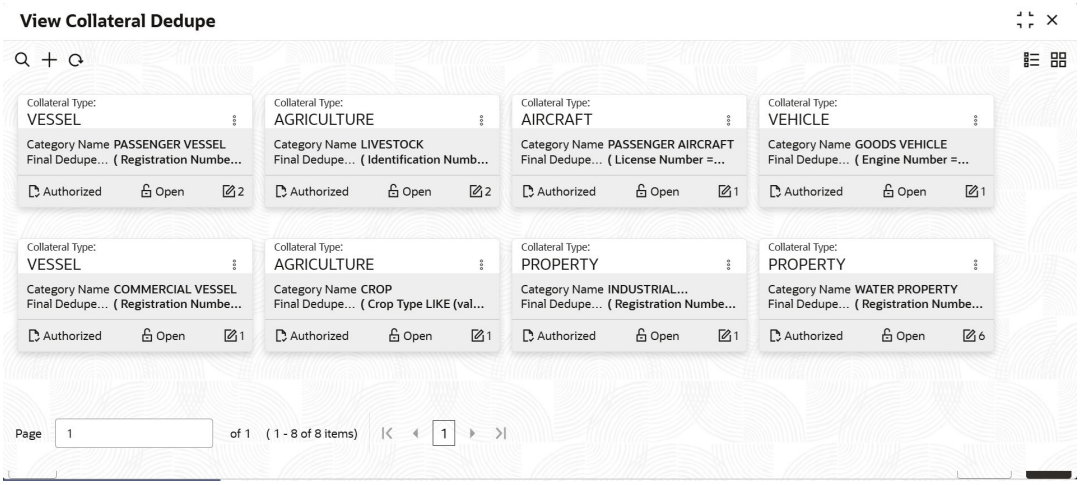
3.10.1 View Collateral Dedupe

This topic describes about the systematic information on collateral dedupe view screen.

1. From **Menu**, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenance, select **Collateral Dedupe**.
3. Under Collateral Dedupe, select **View Collateral Dedupe**.

   The **View Collateral Dedupe** screen is displayed.

Figure 3-29 View Collateral Dedupe



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

Table 3-26 View Collateral Dedupe - Field Description

Field	Description
Collateral Type	Displays the category type.
Category Name	Displays the category name.
Final Dedupe	Displays the final dedupe.
Authorization status	Select the authorization status from the drop-down list. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Select the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Collateral Dedupe- Search** screen displays.

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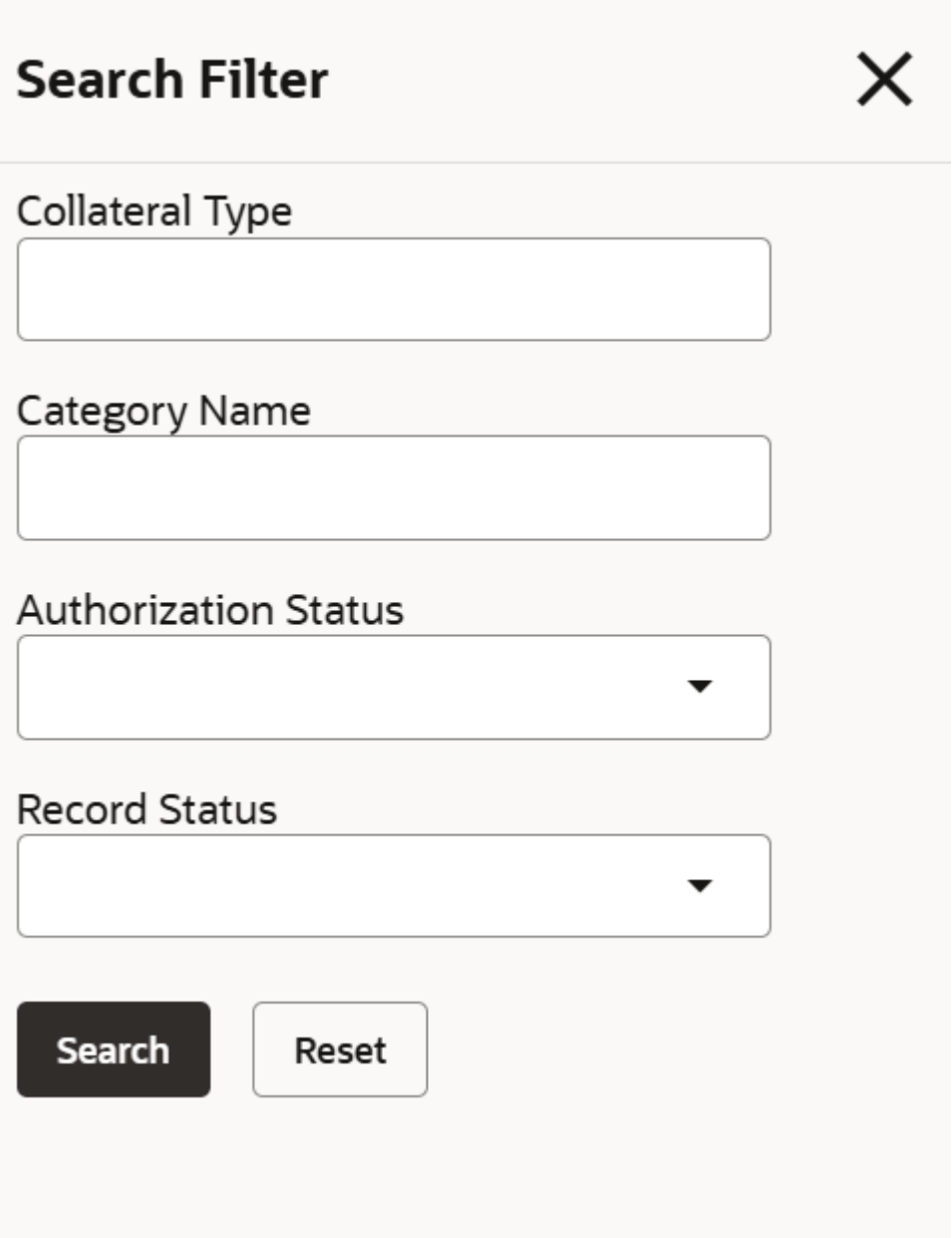
Figure 3-30 Search Filter - Collateral Dedupe



5. Specify the Search Filter to fetch the required details and click **Search**.

3.11 Collaterals Maintenance

This topic offers structured guidance on Collateral Maintenance.

> **Note**
>
> The fields, which are marked as **Required**, are mandatory.

In the **Collaterals Maintenance** screen, you can maintain the details of collateral offered by customers for the credit that the bank grants under a credit line. The collateral can either be

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market value based or non market value based. In the below section, the General Collateral Type is taken as illustration to provide explanation on all data segments.

- General Maintenance
  This topic provides systematic instructions about general collateral maintenance.
- Collateral Maintenance - Specific Types
  This topic describes about specific type of each collateral types.

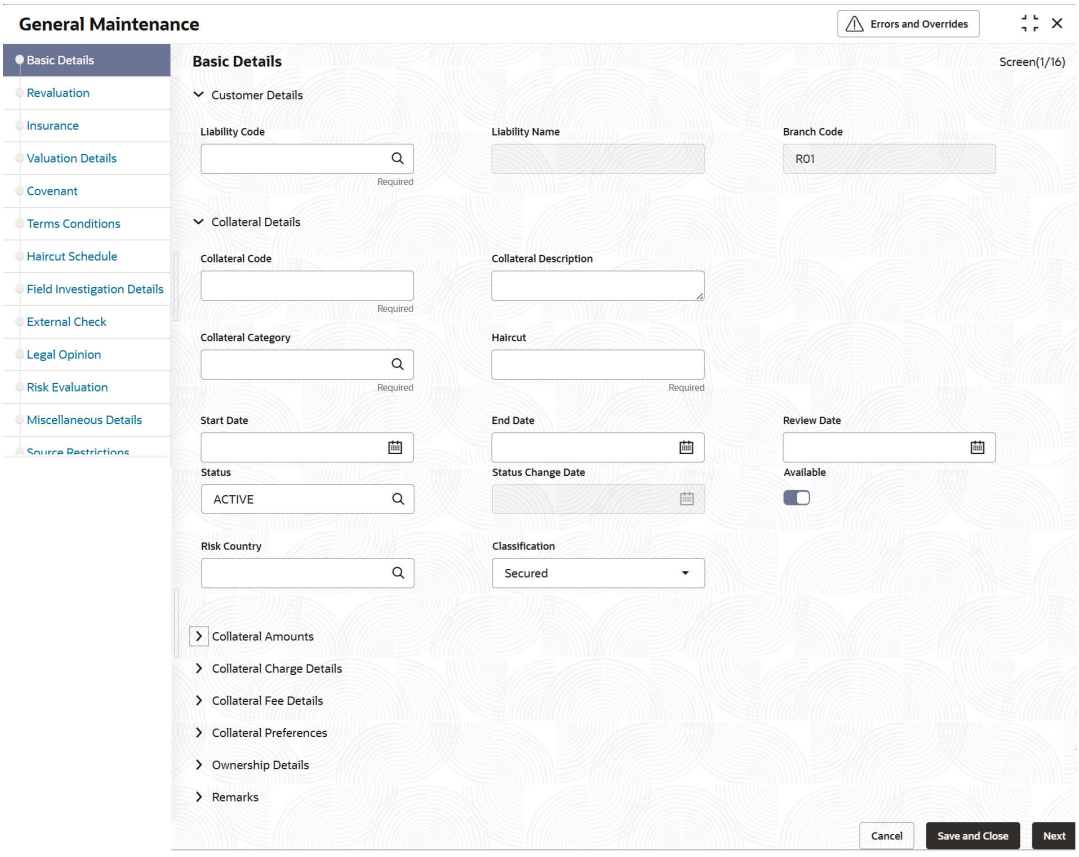
3.11.1 General Maintenance

This topic provides systematic instructions about general collateral maintenance.

1. From **Menu**, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenance, select **Collateral Types**.
3. Under Collateral Types, select **General**. Under General, Select **General Maintenance**

   The **General Maintenance** screen is displayed.

Figure 3-31 General Maintenance



4. On **Collaterals Maintenance** screen, specify the fields.

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

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Table 3-27 Collaterals Maintenance - Field Description

Field	Description
Basic Details	This section displays the basic details.
Liability Code	Click the icon and select the liability code from the list. Collaterals are created under the Liability.
Liability Name	This field gets defaulted from the liability code.
Branch Code	Defaults the logged in user;s branch where collateral is created
Collateral Code	Specify the Collateral Code here. A maximum of 20 alphanumeric characters are allowed in this field. Each Collateral code should be unique. In case mask code maintenance is configured for collateral entity, Collateral Code gets auto generated automatically based on mask code sequence at the time of Collateral creation.
Collateral Description	Specify a brief description of the collateral.
Collateral Category	Click the icon and select the collateral category from the list.
Sub Category	Click the select the appropriate sub category configured for the selected category from the list from the list upon selecting the category, details like revaluation get defaulted.
Haircut	This field gets defaulted from the collateral category and sub category. The Haircut can be increased or decreased within the Haircut variance, if the haircut modification and hair cut decrease allowed parameters are selected at Collateral Type-Category combinations.
Start Date	Specify the start date of the collateral. If start date is not entered, current application date is considered as start date. If the Start date is future dated, Available flag will remain as N and will be updated as Y on reaching Start date. Collateral will not be available for utilization or block till the system reaches Start date. The start date indicates the date from which the collateral becomes effective.
End Date	End date is updated based on farthest maturity date/end date when multiple child records are linked to a collateral. In case of select collaterals types, End date can be updated directly on the main screen. For example, Inventory, Miscellaneous, Funds, Stocks, Commodities, Metals, Property, Vehicles, Machinery, and so on. The collateral is considered effective only during start and end date.
Review Date	Specify the review date.

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Table 3-27 (Cont.) Collaterals Maintenance - Field Description

Field	Description
Status	Click the icon and select the status from the list. The following status updates are possible for the collateral during its life cycle. • **Active** - By Default, the collateral status is displayed as active when the collateral is created. • **Expired** - On the collateral end date, the collateral status is updated as expired by the collateral expiry batch process. • **Extended** - The collateral status is updated as extended, when the collateral end date is updated to a future date after the collateral expiry. • **Reactivated** - Suspended collateral can be reactivated by updating the status as reactivated. Reactivated collateral will be available for utilization. • **Suspended** - Collateral can be suspended by updating the status as suspended. Suspended collateral will not be available for amendment and utilization. • **Released** - Collateral can be released by updating the status as released. Before releasing the collateral, you must delink the collateral from all the linked facilities and pools and ensure there is no active utilization on collateral. Once the collateral is marked as **RELEASED**, no further operation is allowed on the collateral. Status can be changed to **Active** from **Extended** on changing the **End Date**. However, Status cannot be moved to **Active** from any other status.
Status Change Date	Date on which the collateral status is changes get defaulted/updated.
Available	This toggle is selected by default, indicating that the collateral is available for linking to the collateral pool and Credit Facility. You can deselect this so as to manually freeze this collateral. If the **Available** check box is deselected then the collateral is frozen, that is, it is not available for subsequent linkages to new collateral pools Or Credit Facility. The collateral's current links to collateral pools and Credit Facility is not affected. **Note:** • As a part of Collateral Pool creation for a Liability, only those collaterals which are checked as **Available** is displayed in the list for collateral pool linkage. Similarly, while linking Collaterals directly to the Facility, only the Collaterals with Available check box ticked is displayed for linking. • Collateral which was **Available** and which has been linked to pool/ pools can be modified as unavailable later on. Unavailable collateral is not available for subsequent new collateral pool linkage or Credit Facility, but the old linkages is not affected.
Risk Country	Click the icon and select the country in which the collateral has credit risk.
Classification	Select the classification from the list. The available options are: • **Secured** • **Unsecured** • **Liquid**
Collateral Currency	Click the icon and select the currency in which the Collateral has to be maintained. Once authorized you cannot change this entry.

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Table 3-27 (Cont.) Collaterals Maintenance - Field Description

Field	Description
Collateral Value	The collateral value is derived based on child records in all of the collateral type maintenance screens except in case of Collaterals(General Collateral) Maintenance. Collateral value is directly entered in the main screen. The collateral value depends on whether the security is Market Value based or Non-Market Value based.
Agreed Collateral Value	Specify the value of collateral that the customer has agreed to provide to the bank.
Lendable Margin	On save of the collateral, system calculates the **Lendable Margin** for the collateral. This value will be: 100% – Haircut (%). This is a display only field.
Limit Contribution	The Limit Contribution amount is derived after applying the Hair cut percentage on the Collateral Value. **Example** Collateral value = $1000 Haircut = 10% Lendable Margin = 90% Limit Contribution = $900 ($1000*90%) The limit contribution indicate that the loan can be granted only to the extent of the Limit Contribution amount.
Utilization Amount	The system computes and displays the Utilization Amount of the Collateral, if a collateral is directly linked to a contract or account and not through a pool or Credit Facility.
Available Amount	This field is automatically populated when the record is saved. The Formulae to compute the Available Amount is Limit Contribution - (Utilization Amount + Pool Amount + Block Amount + Facility Contribution)
Facility Contribution	If the collateral is linked with a facility after collateral creation, the collateral amount contributed to the facility is displayed in this field.
Pool Contribution	When the collateral is linked to the collateral pool, the system computes and displays the amount contributed to be Pool. The Contribution amount is computed based on the linked percentage or linked amount specified when a collateral is linked to a Collateral Pool. **For example**: Collateral 'Collat1' is created with collateral value of 10000 USD. And 60% of Collat1 is linked to a Collateral Pool, then the Contributed amount of the collateral is updated as 6000 (that is, 60% of 10000). The available amount of collateral is updated as 4000(10000- 6000). The available amount of the collateral is arrived by using the formulae mentioned in the Available Amount field. Any utilization to the pool will only impact the available amount and the utilization of the pool and not the collateral.
Collateral Block Amount	The system computes and displays the block amount of the Collateral,if a block is directly placed on the collateral. IF the Collateral is linked either to Collateral Pool or Credit Facility and if the Block is placed on Facility or Collateral Pool, then there will be no impact on the Block Amount at Collateral level.
Tanked Utilization	Utilization transactions sent to the collateral during the EOD process are tanked and the utilization are updated to the **Tanked Utilization** field instead of **Utilization** field. During BOD process, the tanked utilization are moved to 'Utilization' field and **Tanked Utilization** field is cleared.

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Table 3-27 (Cont.) Collaterals Maintenance - Field Description

Field	Description
Charge Registration Required	Select this check box for recording registration details for the charge on collateral. As part of charge registration, notice with required details can be sent to the appropriate registration authority. Filing statement can be sent to registrar for charge creation. **Note:** Based on the **Collateral Category** selected, charge registration details are defaulted during customer collateral maintenance which can be modified.
Charge Type	Click the icon and select the appropriate charge type from the list.
Seniority of Claim	Click the icon and select the seniority of the claim from the list.
Charge Renewal Frequency	A charge can be renewed as per the charge renewal frequency and units. For every charge type, a Charge Renewal Frequency can be configured. Select the charge renewal frequency from the drop-down list. The available options are: • **Daily** • **Weekly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
Units	Specify the units for the collateral. **For example**: If **Charge Renewal Frequency** is selected as **Monthly** and **Unit** is selected as **2**, then the system updates the charge end date considering perfection date + 2 months.
Filing Lead Days	Specify the number of days prior to charge expiry date during this period charge can be renewed.
Grace Days	Specify the grace days past the next due/revision date allowed for collateral.
Mortgage Initiated	Indicates if mortgage has been initiated for the collateral.
Taken Over	Indicates if the collateral has been taken over.
Class Code	Click the icon and select the collateral fee class code in **Class** field in main screen Fee rules configured for the class code will be defaulted in fee preferences data.
Events	Displays the date wise/ Event wise Fee accrual and liquidation details along with fee amount. Refer Figure 3.32 and Table 3.30 for more details on Collateral Event Details.
Auto Pool Create	Select the Auto Pool Create if you want to automatically create a collateral pool as and when you create collateral. To facilitate this, it is essential that the **Available** option is selected for the collateral. The system then creates a collateral pool with the following characteristics when you save the record: • The Pool Code, Pool Description, and Pool Currency will be same as the Collateral Code, Collateral Description and Collateral Currency respectively • The Collateral Linked Percentage is set at 100%. • Collateral linked to the pool which is auto created will have order number as 1 by default. **Note:** You cannot modify this option after the collateral is authorized

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Table 3-27 (Cont.) Collaterals Maintenance - Field Description

Field	Description
Sharing Required	Select Sharing Required check box to indicate that the collateral can be shared among other liabilities. If you choose this option, you can specify the details of such liabilities in the **Shared Details** screen. The shared options allows: a. Linking of Collateral to the Facility with Shared Liability b. Linking of Collateral to the Collateral Pool with the Shared Liability Revaluation of shared collaterals impacts the pools / facility to which the same has been linked.
Ownership Type	Select the collateral ownership type from the drop-down list. The options available are: • **Single** • **Joint** • **Tenants in Common** • **Others** If one of the ownership type from the drop-down list is selected, then the following fields displays. • Customer Number • Customer Name • Ownership Percentage • Is Primary Customer
User Reference	Specify the user reference number for the collateral.
Internal Remarks	Specify the internal remarks for the collateral.
Remarks	Specify the remarks about the ownership.

Computation of Collateral Value: The collateral value is the submission of all the child collateral value.

If it is Market value based then the collateral value is calculated as shown in the following examples.
Example:

Input in case of a nominal quoted security:

Table 3-28 Nominal Amount quoted Collateral Value

Nominal Amount	Price Code	Market Price	Collateral Value [(Market price/ 100) * Nominal Amount]
10,00,000	BOM1	65	(65/100) *10,00,000=650000
5,00,000	BOM2	70	(70/100) * 5,00,000= 350000
7,00,000	BOM3	80	(80/100) * 7,00,000= 560000

Input in case of a unit quoted security:

Table 3-29 Unit quoted Collateral Value

Number of Units	Price Code	Market Price	Collateral Value (Number of Units x Market Price
65	BOM1	120	7800

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Table 3-29 (Cont.) Unit quoted Collateral Value

Number of Units	Price Code	Market Price	Collateral Value (Number of Units x Market Price
70	BOM2	130	9100
40	CAL1	95	3800

If it is Non-Market Value based then the user has to enter the collateral value manually.

> **Note**
>
> In case 'Collateral Value' is increased, then in the 'Collateral Pool Maintenance' screen, the 'Linked Amount' is updated only if the 'Amount Basis' is 'Percentage'. If the 'Amount Basis' is 'Amount', then the 'Linked Amount' is retained as is. However based on the changed 'Collateral Value', the 'Linked Percent Number' is re-calculated considering the retained amount.

Reduction of collateral value

When collateral is only linked to pool:

Linkage basis is percentage – reduction in collateral value results in recalculating collateral pool contribution to the pool and accordingly linked block amount on collateral changes.

Linkage basis is amount – reduction in collateral value is permitted only to the extent of allocation already done, so that linked block amount on collateral continues to be same.

When collateral is only linked to facility:

Linkage basis is percentage – reduction in collateral value results in recalculating facility contribution amount and accordingly linked block amount on collateral changes.

Linkage basis is amount – reduction in collateral value is permitted only to the extent of available amount of the collateral, so that linked block amount on collateral continues to be same.

When pool is linked to facility and no utilization has taken place

- **Scenario 1 - Collateral to pool linkage is percentage and Pool to facility linkage is amount**
  - Collateral value – 20000
  - Linkage to pool – 50% - 10000
  - Pool to facility – 6000
  - Post modification of collateral value to 10000
  - Pool to Facility-6000
    Modification is not allowed since the modified pool value is going below the linked amount at Facility level.
- **Scenario 2 - Collateral to pool linkage is Percentage and Pool to facility linkage is Percentage**
  - Collateral value – 20000
  - Linkage to pool – 50% - 10000
  - Pool to facility –50%-5000
  - Post modification of collateral value to15000

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  - Linkage to pool – 50% - 7500
  - Pool to Facility-50%-3750
    Modification is allowed since the reduced Collateral value is recalculating pool and facility contribution based on percentage.

- **Scenario 3 - Collateral to pool linkage is Amount and Pool to facility linkage is Amount**
  - Collateral value – 20000
  - Linkage to pool –10000
  - Pool to facility – 5000
  - Post modification of collateral value to 8000
  - Linkage to pool – 10000
  - Pool to Facility-5000
    Modification is not allowed since the modified Collateral value is going below the Linked amount.
- **Scenario 4 - Collateral to pool linkage is Amount and Pool to facility linkage is Percentage**
  - Collateral value – 20000
  - Linkage to pool –10000
  - Pool to facility –50%-5000
  - Post modification of collateral value to 8000
  - Linkage to pool –10000
  - Pool to Facility-50%- 5000
    Modification is not allowed since the modified Collateral value is going below the Linked amount.

When pool is linked to facility and utilization has taken place

- **Scenario 1 – Collateral linked to pool with pool level utilization existing**
  - Collateral value – 20000
  - Linkage to pool – 50% - 10000
  - Utilization amount at Collateral Pool level-4000
  - Post modification of collateral value to 7000
  - Linkage to pool – 50% - 3500
    Modification is not allowed since the modified Collateral value which in turn modifies the Limit Contribution is going below the Utilized amount at Pool level.
- **Scenario 2 – Collateral linked to pool which in turn is linked to facility and utilization has taken place at facility level**
  - Collateral value – 20000
  - Linkage to pool – 50% –10000
  - Pool to facility – amount - 10000
  - Utilization amount at facility level – 10000
  - Post modification of Collateral value to 16000
  - Linkage to pool – 50% – 8000

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- Pool to facility – amount – 10000
- Existing utilization at facility level – 10000
  Modification is not allowed since the modified Collateral value resulting in pool contribution to facility to go below existing utilization.

5. Click **Events** on Collateral Maintenance screen.

   The **Collateral Events Details** screen displays.
   For more information, refer section 5.3 under Collateral Event.

- Collateral Revaluation
  This topic provides systematic instructions on Collateral Revaluation Details.
- Insurance Maintenance
  This topic provides information on Specifying the Insurance Details.
- Valuation Details
  This topic provides systematic instructions on Maintaining Valuation Details.
- Covenant Maintenance
  This topic provides systematic instructions on specifying covenant details.
- Terms and Conditions
  This topic provides systematic instructions about terms and conditions.
- Fee Preference
  This topic provides systematic instructions about fee preferences.
- Collateral Perfection
  This topic provides systematic instructions on collateral perfection details of collateral maintenance.
- Haircut Maintenance
  This topic provides systematic instructions about Maintaining Haircut Schedule.
- Field Investigation Details
  This topic provides systematic instructions about Maintaining Field Investigation details.
- External Check
  This topic provides systematic instructions on Maintaining External Check Details.
- Legal Opinion
  This topic provides systematic instructions on Maintaining Legal Opinion.
- Risk Evaluation
  This topic provides systematic instructions on Risk Evaluation.
- Miscellaneous Details
  This topic provides systematic instructions on Maintaining Miscellaneous Details.
- Shared Details Maintenance
  This topic provides systematic instructions about shared details.
- Source Maintenance
  This topic provides systematic instructions on Maintaining Source Restrictions.
- MIS Details
  This topic provides systematic instructions on MIS Class Maintenance of Collateral maintenance.

3.11.1.1 Collateral Revaluation

This topic provides systematic instructions on Collateral Revaluation Details.

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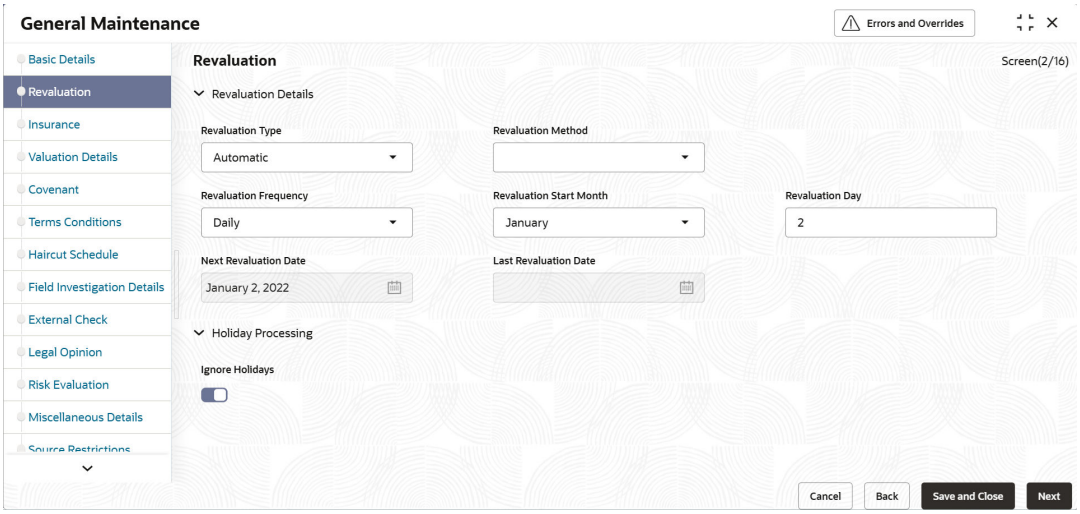
1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Collateral Revaluation Details** screen is displayed.

Figure 3-32 Revaluation



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

Table 3-30 Collateral Revaluation - Field Description

Field	Description
Revaluation Type	Revaluation type gets defaulted as defined in category maintenance. However same can be modified during collateral maintenance with other type based on support for the collateral type. The available options are: • **Automatic** • **Manual** . If you select **Manual** all the fields in **Revaluation Details** and **Holiday Processing** are disabled.
Revaluation Method	Revaluation method gets defaulted as configured in category maintenance which can be modified. The available options are: • **External** • **Custom** • **Straight Line** • **Written Down Value** • **Sun of years digit** • **External** • **Custom**

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Table 3-30 (Cont.) Collateral Revaluation - Field Description

Field	Description
Revaluation Frequency	The Revaluation Frequency gets defaulted as configured in Category maintenance which can be modified. The available options are: • **Daily** • **Weekly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** Revaluation frequency for sum of years digit method can be only yearly.
Useful Life	Useful life of the asset entered is considered for revaluation of the asset. If the useful life of the asset is less than collateral end date, then useful life end date is updated as collateral end date. If the useful life end date is after collateral end date, collateral end date entered is retained. **Note**: Whenever collateral value becomes zero even before useful life end date because of rate of depreciation, appropriate override message appears at the time of saving the record. Likewise, if residual value of collateral remains at the end of useful life period after depreciation as per rate signified, appropriate override message is displayed at the time of saving the record.
Rate of Depreciation	Rate of depreciation is per annum rate. However, revaluation amount will be appropriately arrived at per frequency when the revaluation is done. Rate of deprecation is applicable for deprecation methods.
Revaluation Start Month	Select the start month from the drop-down list. The available options are: • **January** • **February** • **March** • **April** • **May** • **June** • **July** • **August** • **September** • **October** • **November** • **December** Revaluation start month and day get defaulted to the month/day on which collateral is created. If not modified, next revaluation date is arrived based considering the revaluation frequency from this defaulted date. However, you can specify the next revaluation date by modifying the revaluation start month/ day.
Revaluation Day	This is defaulted as date on which collateral is created and is modifiable. If modified, this revaluation day and revaluation start month settings defines the next revaluation date.

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Table 3-30 (Cont.) Collateral Revaluation - Field Description

Field	Description
Next Revaluation Date	At the time of creation of collateral, next revaluation date is arrived duly considering the date of creation + frequency (considering revaluation start month/day is not modified) or signified start month/ days as next revaluation date duly considering holiday settings as applicable. Next revaluation date is populated and shown to user at the time of saving the record. **Note:** Wherever holiday setting is applicable at the time of creation, and the next revaluation date arrived at based on frequency falls on holiday, the system considers the holiday setting and appropriately arrive at next revaluation date at the time of saving the collateral.
Last Revaluation Date	This is the date when collateral was revaluated last and is updated as part of revaluation process. At the time of creation this is blank.
Ignore Holidays	Ignore holidays setting is applicable for collateral revaluation. If the same is not switched on, system will consider further holiday settings and arrives at the next revaluation date.
Move Across Month	Move across month setting is to be read with schedule movement setting - move forward/move backward which is articulated below. For Example, Suppose August 31st is the next revaluation date happens to be a holiday. In the above mentioned example, if Move Across Month is selected, then the system moves next revaluation date to 1-September. If Move Across Month is not selected, then the system changes next revaluation date to 30-August.
Cascade Schedules	If one frequency revaluation has moved forward or moved backward based on schedule movement setting, arrival of subsequent revaluation dates is based on cascade schedule setting. If cascade is switched on, subsequent revaluation dates will be based on frequency applied on changed revaluation date. If switched off, subsequent revaluation dates will be retained as originally derived.
Holiday Check	Select the holiday check from the drop-down list. The available options are: • **Currency** • **Local** • **Both** The collateral currency holiday is considered if holiday check is currency/both.
Schedule Movement	If ignore holidays is not enabled and next revaluation date falls on holiday, system will derive new revaluation date based on schedule movement Select the schedule from the drop-down list. The available options are: • **Move Forward** • **Move Backward**

2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

- Modification of Revaluation Related Settings
  This topic provides information on Modification of revaluation related settings.

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3.11.1.1.1 Modification of Revaluation Related Settings

This topic provides information on Modification of revaluation related settings.

Modification of Revaluation type

For collateral which are enabled for revaluation, revaluation type can be modified post creation. If a collateral is created with manual revaluation type, then it can be modified to auto revaluation type with one of the applicable revaluation methods. Likewise, if a collateral is created with auto revaluation type, it can be modified to manual revaluation type wherever the same is applicable.

When revaluation type is modified from Manual to Auto with one of the applicable revaluation methods, then the system considers the revaluation settings signified and appropriately stamp next revaluation date.

Likewise, when revaluation type is modified from auto (with one of the applicable revaluation methods) to manual revaluation related settings are blanked out and collateral is eligible for manual revaluation.

Modification of revaluation method

Modification of only revaluation method is not applicable.

Modification of rate of depreciation

Based on new rate, revaluation is done on the next revaluation date already stamped.

Modification of revaluation frequency

- Override message appears that modified frequency is applicable after the next revaluation.
- On the next revaluation date, modified frequency is considered and further revaluation date is arrived.

Modification of revaluation start month

Next revaluation date is stamped based on modified revaluation start month.

Modification of due date

Based on new value, next revaluation date is to be updated. The system considers the new value and compares with current business date/last revaluation date to stamp the next revaluation date.

Modification of holiday processing – from ignore to one of the settings

- Appropriate override message is shown during modification that modified holiday processing settings are applicable after next revaluation date.
- New holiday processing setting is applicable from next revaluation date.

Modification of holiday processing – from one of the settings to ignore

- New setting is applicable from next revaluation date onwards.

For more information on collateral revaluation, refer to **Collateral Revaluation** section in this User Manual.

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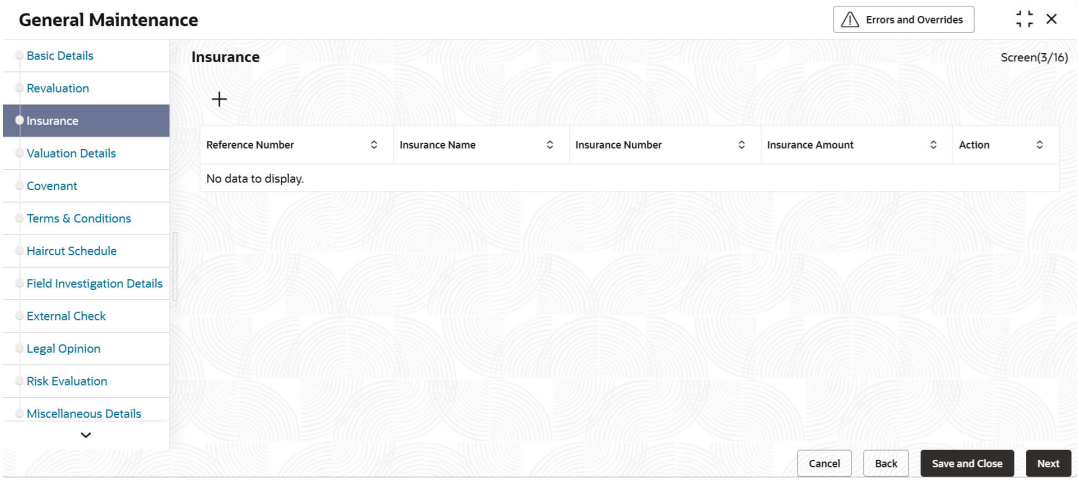
3.11.1.2 Insurance Maintenance

This topic provides information on Specifying the Insurance Details.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data..

   The Insurance Maintenance screen is displayed.

Figure 3-33 Insurance Maintenance



Click

icon. The **Insurance Maintenance** screen displays.

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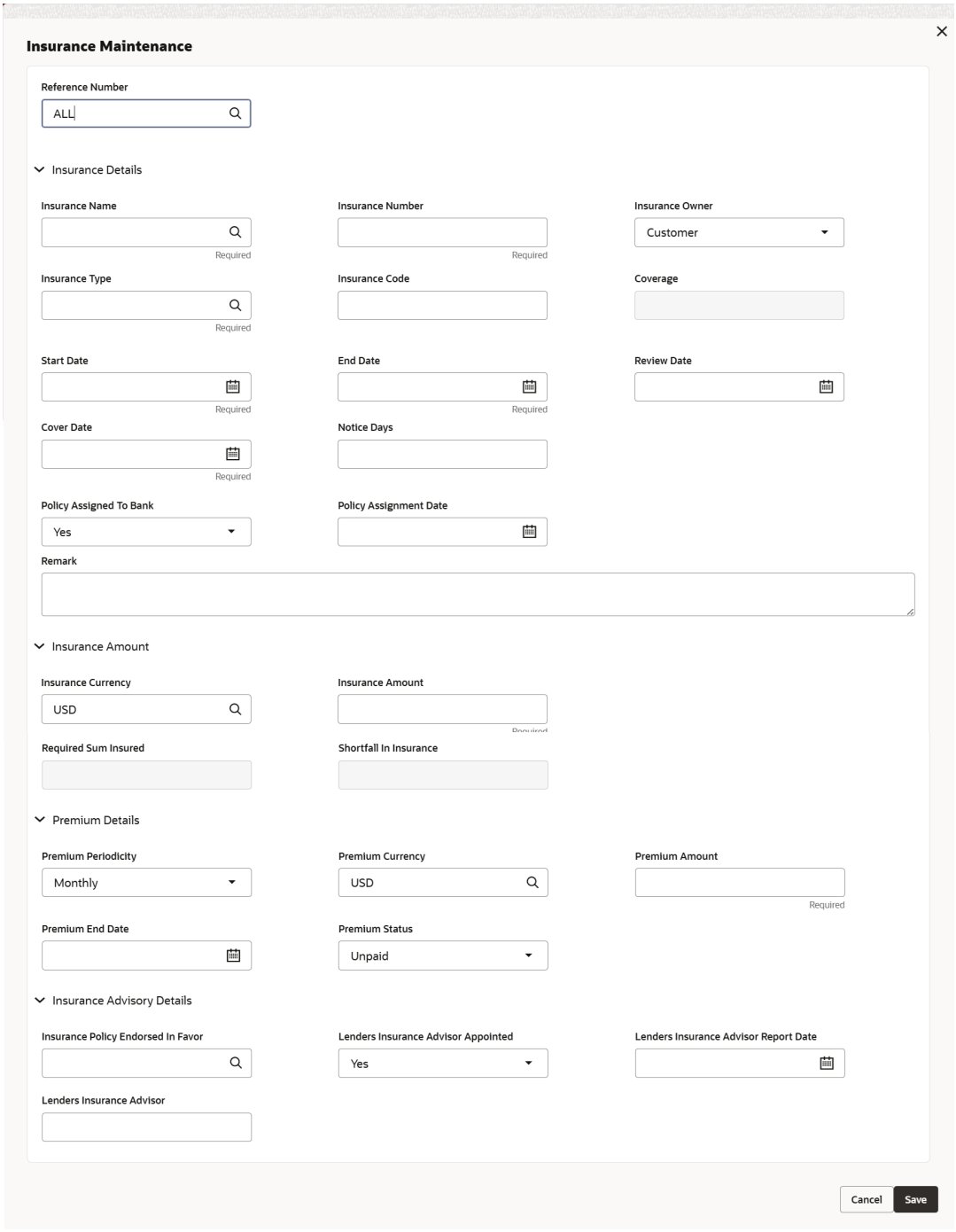
Figure 3-34 Insurance Maintenance



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

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Table 3-31 Fields and description of Insurance Maintenance

Fields	Description
Reference Number	The reference number is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record Reference Number All indicates that the Insurance record is applicable for all the linked Child Collaterals rather than any specific Child Collateral. For information on unique fields based on which the Reference Number field values are populated, refer Table 3-33.
Insurance Name	Click the icon and select the insurance name/insurance company associated with the collateral. The option list displays all valid insurance company names maintained in the system.
Insurance Number	Specify the insurance number under which that insurance has been issued.
Insurance Owner	Select the policy owner from the drop-down list. The available options are: • **Bank** • **Customer**
Insurance Type	Click the icon and select the insurance type that is associated with that collateral. The option list displays all valid insurance types maintained in the system. Select the appropriate one.
Insurance Code	Specify the insurance code of the policy for which you want to capture insurance details.
Coverage	Coverage is derived considering insurance amount and collateral amount
Start Date	Specify the start date for that insurance.
End Date	Specify the end date for that insurance.
Revision Date	Specify the review date of the insurance.
Cover Date	Specify the date from which the insurance policy is valid. The insurance cover date cannot be greater than the collateral expiry date.
Policy Assigned to Bank	Select the policy assigned to bank from the drop-down list. The available options are: • **Yes** • **No**
Policy Assignment Date	Specify the policy assignment date of insurance.
Insurance Amount	Specify the insurance amount of the policy.
Insurance Currency	Click the icon and select the insurance currency of the policy.
Required Sum Insured	On clicking Save, collateral value is defaulted as the value of Insurance policy to be taken to cover the collateral asset.
Shortfall in Insurance	If the insurance coverage amount is less than **Required Sum Insured** value, the difference is calculated and displayed as **Shortfall in Insurance**.

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Table 3-31 (Cont.) Fields and description of Insurance Maintenance

Fields	Description
Premium Periodicity	Select the premium periodicity of the insurance. The available options are: • **Daily** • **Weekly** • **Monthly** • **Quarterly** • **Half Yearly** • Yearly • **One-Time**
Premium Currency	Click the icon and select the premium currency to be paid.
Premium Amount	Specify the premium amount to be paid.
Premium End Date	Specify the premium end date of payment.
Premium Status	Select the premium status from the drop-down list. The available options are: • **Paid** • **Unpaid**
Insurance Policy Endorsed in Favor	Click the icon and select the bank in favor of which the insurance policy is endorsed. The options are available in the list of values: • **Own Bank** • **Lead Bank** • **Security Trustee**
Lenders Insurance Advisor Appointed	Select the Lenders Insurance Advisor Appointed from the drop-down list. The available options are: • **Yes** • **No** • **Not Applicable**
Lenders Insurance Advisor Report Date	Specify the Lenders Insurance Advisor Report Date on which report is received from the Lenders Insurance Advisor.
Lenders Insurance Advisor (LIA)	Specify the name of Lenders Insurance Advisor, if LIA Appointed value is selected as **Yes**.

2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

Example of Reference Number: If two child collaterals of type vehicle are added with VIN number as VIN1234 and VIN2345 respectively, then these VIN numbers are available under reference number column in the sub-system. You can signify the linkage between the sub-system (for example, Insurance) records and the corresponding child collaterals by selecting the reference number as VIN1234 for one record and as VIN2345 for the other record. In case you need to add a particular sub-system record at main collateral level, select **ALL** as the Reference number.

Table 3-32 Collaterals Type Unique Fields

Collateral Type	Unique Fields
Corporate Deposits	Deposit reference
Inventory	Entity reference number
Account receivable	Entity reference number
Guarantee	Reference Number

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Table 3-32 (Cont.) Collaterals Type Unique Fields

Collateral Type	Unique Fields
Other bank deposits	Deposit account number
Accounts & Contracts	Contract Reference
Main Screen	No child supported
Obligation	Guarantor CIF Number
Insurance	Policy No
Funds	Folio Number
Bonds	Folio Number
Stocks	Folio Number
Commercial papers	Reference Number
Agriculture	Entity reference number
Perishables	Entity reference number
Commodities	Item Reference
Metals	Serial Number
Property	Registration Number
Vehicles	Vehicle Identification Number
Machinery	Serial Number
NI-PDC	Cheque Number
NI-DPN	Reference Number
NI-BE	Reference Number
Water Vessels	Registration Number
Aircraft	License No

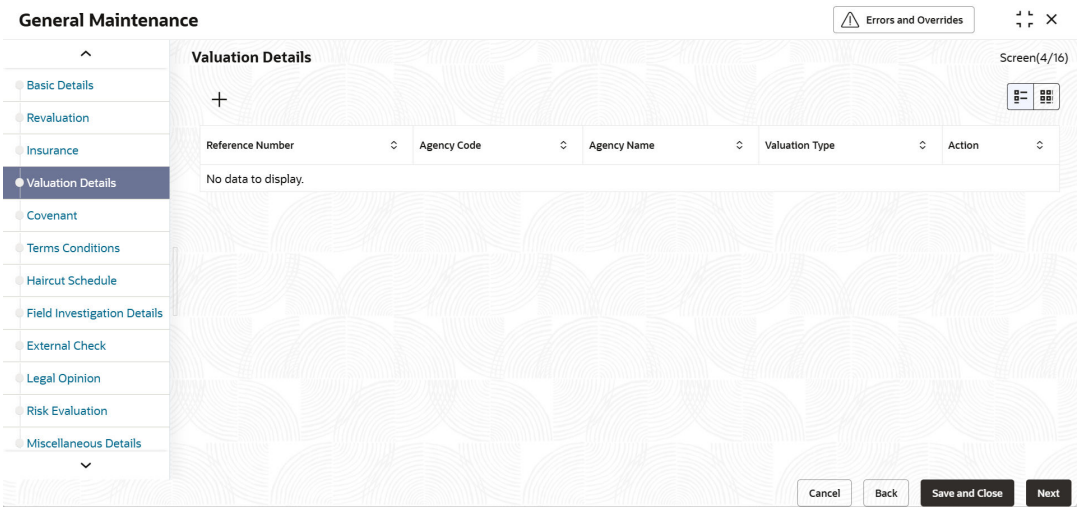
3.11.1.3 Valuation Details

This topic provides systematic instructions on Maintaining Valuation Details.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Valuation Details** screen is displayed.

Figure 3-35 Valuation Details



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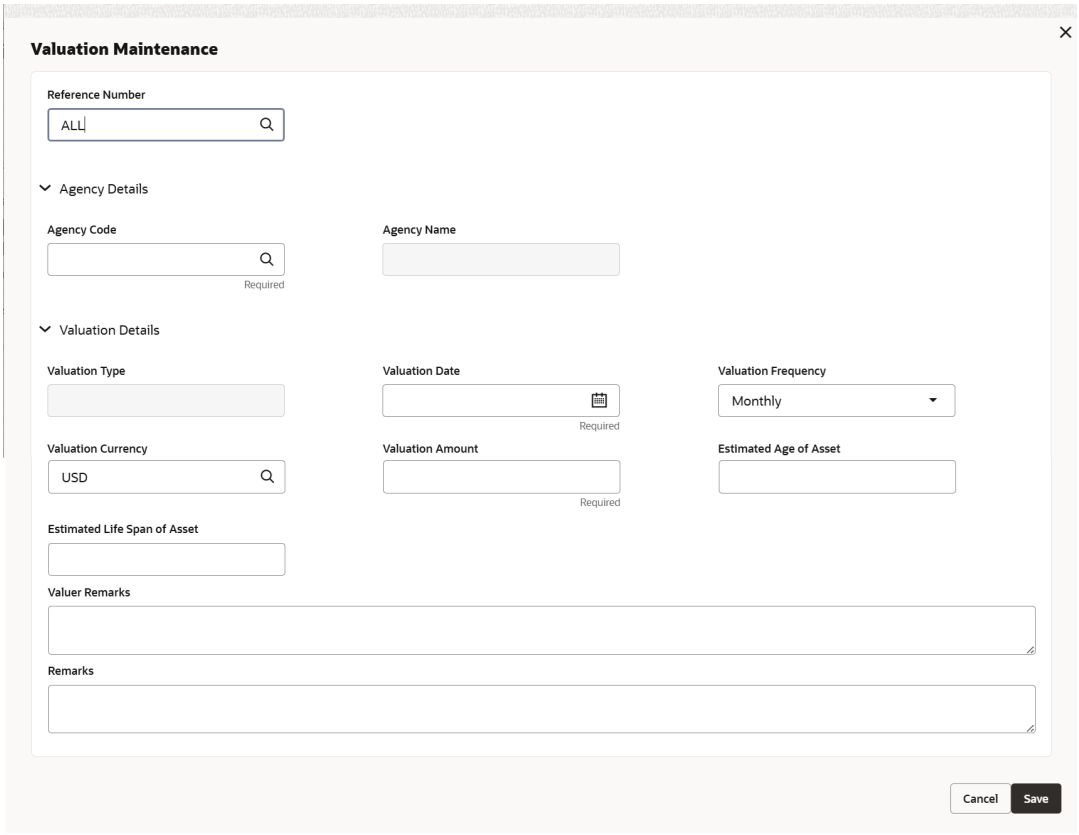
Click

icon. The **Valuation Details** screen displays.

Figure 3-36 Valuation Details screen



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

Table 3-33 Valuation Details - Field Description

Field	Description
Reference Number	The reference number is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record. For information on unique fields based on which the Reference Number field values are populated, refer Table 3-31. For more details, refer to **Reference Details Example** in Insurance Maintenance section.

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Table 3-33 (Cont.) Valuation Details - Field Description

Field	Description
Agency Code	Click the icon and select the valuation agency code. The codes maintained in **Valuation details maintenance** screen are displayed in the drop-down list.
Agency Name	Displays the agency name based on the selected agency code.
Valuation Type	Displays the valuation type maintained for the agency code.
Valuation Date	Specify the valuation date. The date cannot be before the last captured valuation date in case of modifying existing valuation record.
Valuation Frequency	Select the frequency from the drop down list. The options available are: • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
Valuation Currency	Click the icon and select the currency in which the collateral is valuated.
Valuation Amount	Specify the collateral **Valuation Amount**.
Valuer Remarks	Specify the remarks by valuation agent.
Estimated Age of Asset	Specify the age of asset estimated by valuation agency in years.
Estimated Life Span of Asset	Specify the validity of asset estimated by valuation agency in years.
Valuer Remarks	Specify the valuer remarks.
Remarks	Specify the remarks by credit team.

2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

3.11.1.4 Covenant Maintenance

This topic provides systematic instructions on specifying covenant details.

Covenants are maintained in Covenants domain under Covenant Master maintenance. Applicable covenants for a collateral category are linked in collateral category maintenance. During collateral maintenance, category level linked covenants are defaulted/populated based on category selected and user can retain or remove any or all these covenants. In case user wants to add covenants other than category covenants, same can be fetched from covenants maintenance and linked in collateral maintenance.

Scheduling of covenants is a functionality in which the Schedule for Covenant Tracking is defined for the entire covenant life cycle along with the target values to be tracked for the covenants. Once the covenant start date, end date, frequency and target values are captured, on clicking the Generate button, schedule will be generated for the entire period storing target values to be tracked for the particular schedule.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Covenant Maintenance** screen is displayed.

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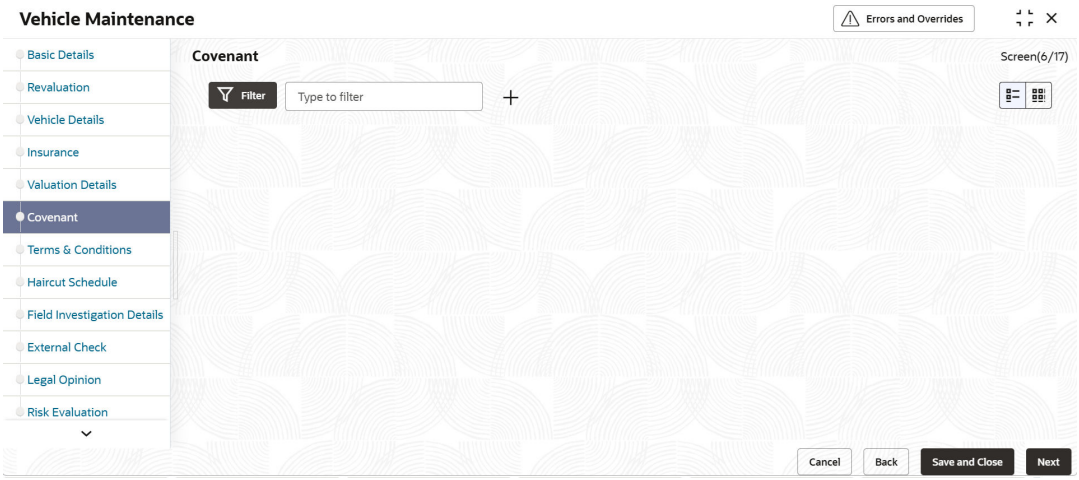
Figure 3-37 Covenant Maintenance



Click

icon. The **Covenant Details** screen displays.

Figure 3-38 Covenant Details

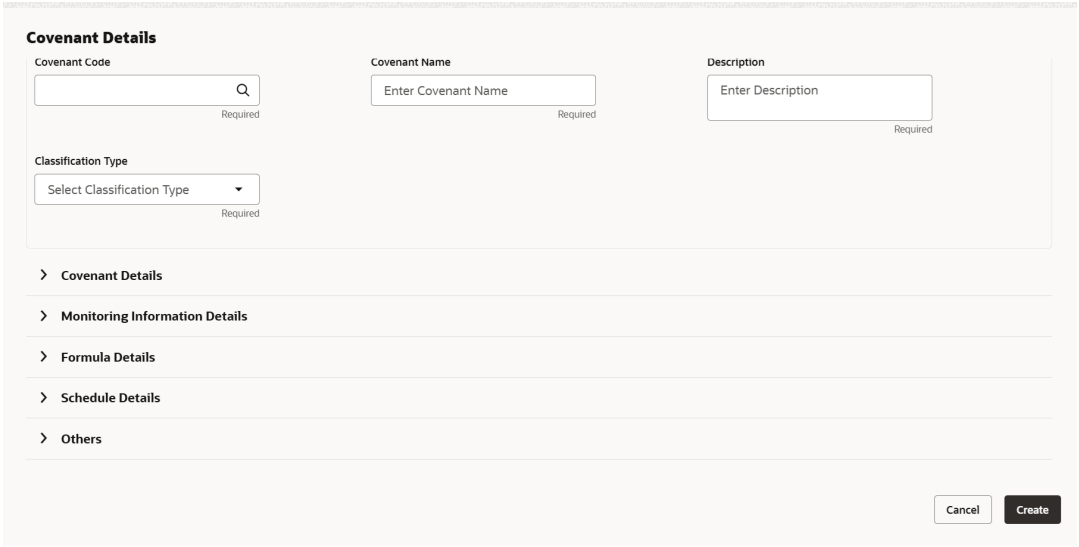


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Figure 3-39 Covenant Details

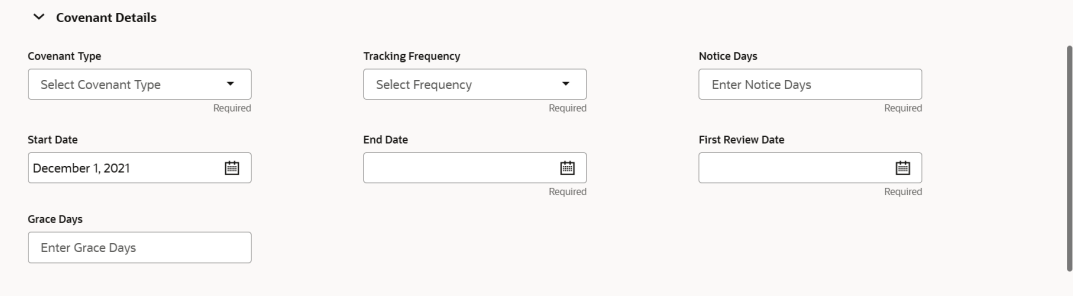


Figure 3-40 Monitoring Information Details

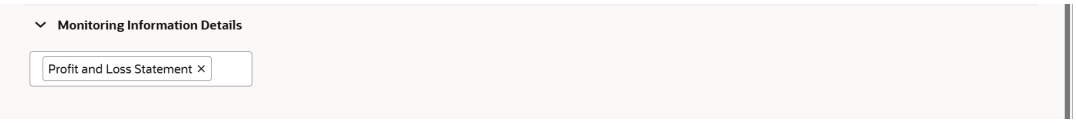
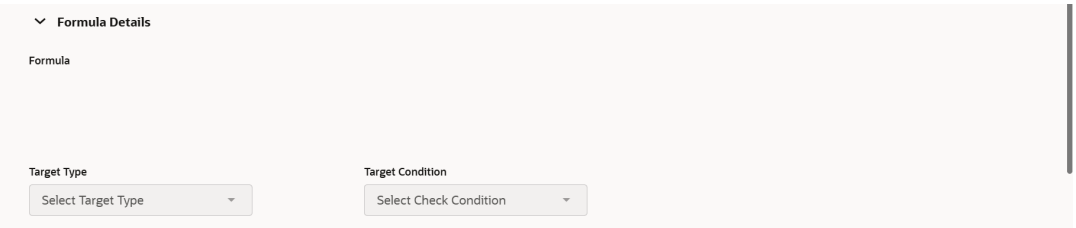


Figure 3-41 Formula Details



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

Table 3-34 Covenant details - Field Description

Field	Description
Covenant Code	Select the covenant code from the LOV. Active covenants maintained under covenant master maintenance of covenants domain are available for linking.
Covenant Name	Covenant name of the selected covenant code gets defaulted from covenant master maintenance and is not editable.
Description	The covenant description can be modified across the schedules .
Classification Type	The available options are: • **Internal** • **External** **Note**: Covenant classification type is defaulted from the **Covenant Maintenance** on selecting the covenant. The same is modifiable at entity level.
Covenant Type	Displays the covenant type based on the selected covenant Code from the **Covenant Maintenance** screen on selecting covenant. User cannot modify this.

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Table 3-34 (Cont.) Covenant details - Field Description

Field	Description
Covenant Sub Type	Displays the covenant sub-type based on the selected covenant name from the **Covenant Maintenance** screen. This is applicable for non-financial types .User cannot modify this.
Revision Frequency	Selectthe frequency from the drop-down list. The available options are: • **Weekly** • **Fortnightly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** • **Custom** Frequency of the specified covenant is defaulted based on the details maintained at Covenant Maintenance screen or Collateral Category screen. Defaulted frequency can be modified by user during linkage. **Note**: • **Frequency**can be modified after save and authorization of the Collateral covenant record. • You can modify the **Frequency**from a lower one (say – weekly) frequency to a higher one (say – Monthly) or vice-versa. • You are allowed to change a covenant's frequency during the covenant period - either before the notice date for the current instance or after the tracking task generation for the current instance. All existing restrictions for **Frequency**will continue to be there during the modification.
Notice Days	Notice days is number of days prior to revision date of the covenant gets defaulted from Covenant Maintenance or Collateral Category screen. Notice days are mandatory when frequency is custom, fortnightly, weekly, monthly and above. Covenant is available for tracking during the notice days prior to revision date. **Note:** • Notice Days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Notice days. • Notice Days can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the notice days must be less than 14 days. • Notice Days can be modified after save and authorization of the collateral covenant record. • Notice Days can either be increased or reduced, and it will update the Notice Date in turn. • You are allowed to change a covenant's Notice Days during the covenant period - either before the notice date or after the tracking task generation of the current instance. Notice date modification before task generation will be applicable for current instance duly considering the date on which it is done. Modification after task generation will be applicable for next instance. • All existing restrictions for Notice Days will continue to be there during the modification

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Table 3-34 (Cont.) Covenant details - Field Description

Field	Description
Start Date	Signify start date which indicates the effective date of covenant for the particular collateral. **Note:** • Start Date cannot be back date • Start Date can be current date or future date • Start date cannot be modified after saving and authorising the current dated collateral covenant record This is applicable for current dated as well as future dated covenants.
End Date	Specify the end date of covenant. After this end date, covenant tracking or notification generation is not applicable. End date can be modified post authorisation. System performs certain validations during end date modification considering the frequency, review date, notice/grace days. For more information on covenant end date, refer, **Table3-36**.
First Review Date	The system derives the first review date considering start date + frequency. **Note**: • The Frequency modification post authorization will also updatethe next Review date of the current or future covenant tracking instance. • Subsequent Review date gets updated based on the first Review Date + Frequency specified. Examples for the Review date calculation of different frequencies and combinations. For more information on review date, refer **Table 3-37**.
Grace Days	Displays the grace days maintained in the **Covenant Maintenance**screen gets defaulted here based on the **Covenant Name** code selected. **Note:** • **Grace Days** must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Grace days. • **Grace Days** can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the grace days must be less than 14 days. • **Grace Days** can be modified after save and authorization of the collateral covenant record. • The **Grace Days** can be increased or decreased, and it will update the tracking end date in turn. • You are allowed to change a covenant's **Grace days** during the covenant period – either before the review date or after the review date. • Change of grace days before the review date - the new **Grace Days** will be applicable from the current covenant tracking instance. • Change of **Grace Days** after the review date - the new **Grace Days** will be applicable from the next covenant tracking instance.

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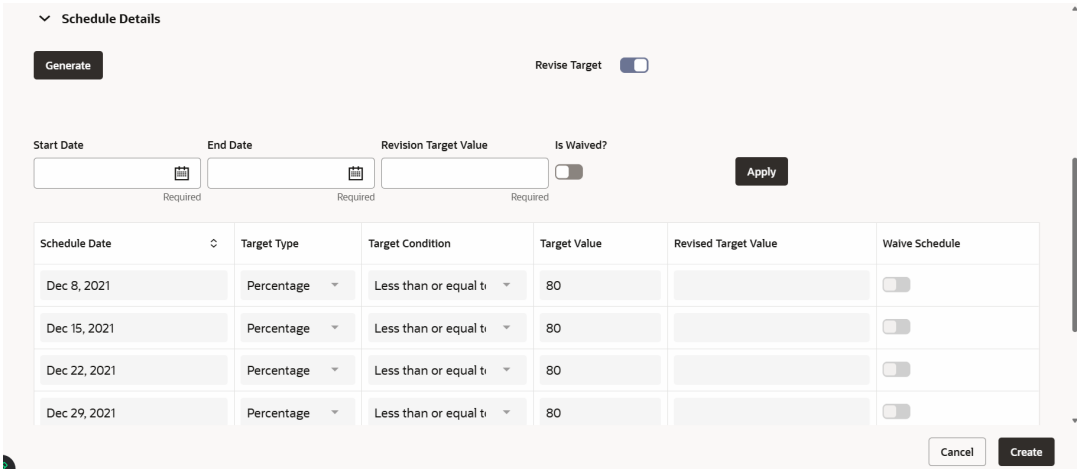
Table 3-34 (Cont.) Covenant details - Field Description

Field	Description
Revision Frequency	Select the frequency from the drop-down list. The available options are: • **Weekly** • **Fortnightly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** • **Custom** Frequency of the specified covenant is defaulted based on the details maintained at **Covenant Maintenance** screen or **Collateral Category**screen . Defaulted frequency can be modified by user during linkage. **Note:** • Frequency can be modified after save and authorization of the Facility covenant record. • You can modify the **Frequency** from a lower one (say – weekly) frequency to a higher one (say – Monthly) or vice-versa. • You are allowed to change a covenant's frequency during the covenant period - either before the notice date for the current instance or after the tracking task generation for the current instance. • All existing restrictions for **Frequency** will continue to be there during the modification.
Monitoring Information	This field gets defaulted from Covenant Maintenance or collateral category on selecting the covenant.
Formula	This field gets defaulted from Covenant Maintenance on selecting the covenant code. This is applicable for financial covenant.
Currency	TheCurrency gets defaulted from Covenant Maintenanceon selecting the covenant. User can modify by the currency by clicking the search icon and select the currencyfrom the list.

Figure 3-42 General - Schedule Details



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

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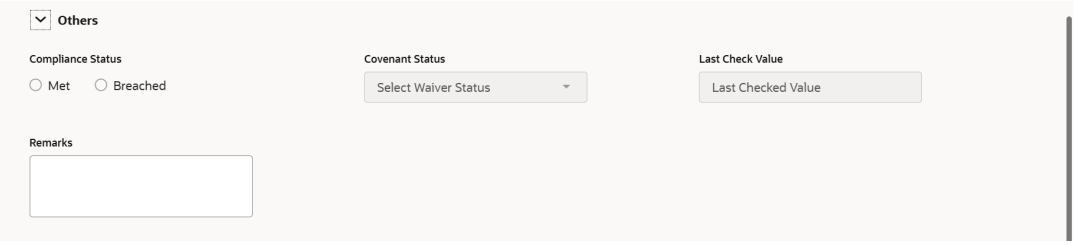
Table 3-35 Schedule Details

Fields	Description
Schedule Details	After entering the details in covenant details section schedule button gets enabled. User to opt schedule generation which will show blown up schedule for each frequency with details of schedule date, target type, target condition, target value. Covenant for specific schedule date/s can be waived by opting waive schedule toggle switch. Once schedule is generated, option is provided to revise the target value and also waive range of schedules.
Schedule Date	The First revision date is the first schedule date and subsequent schedule dates generated based on the frequency.
Target Type	The Target value (Ratio/Percent/Value) is defaulted from the linkage details and it is non-modifiable.
Target Condition	The target condition is defaulted from the linkage details and it can be modified across the schedules.
Target Value	The target values can be modified across schedules and the tracking will be based on respective target value for a financial covenant.
Description	The covenant description can be modified across the schedules and the tracking will be based on the respective covenant description for a non-financial covenant.
Revise Target	The switch is be checked to revise the schedule generated.
Start Date	The start date is the revised target value/description start date.
End Date	The End date is the revised target value/description end date.
Revision Target Value	The target value modified either individually or for a date range of schedules is displayed in revised target value fields on Apply button click.
Revised Description	The description modified either individually or for a date range of schedules is displayed in revised covenant description fields on Apply button click.
Is Waived	The waived schedules either individually or for a date range of schedules is displayed in Waive schedule fields on Apply button click.

Figure 3-43 Others Details



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

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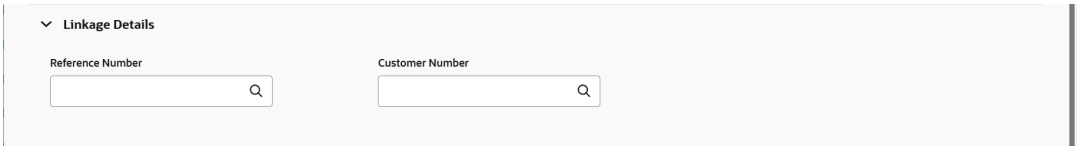
Table 3-36 Other Details

Field	Description
Others	The details of this section are not enterable. These details get updated based on tracking of the last tracked instance.
Compliance Status	The compliance status of the last tracked instance displayed on this field. Select the status fro m the drop-down list. The available options are: • **Met** • **Breached**
Covenant Status	The status of the covenant displayed on this field.
Last Check Value	The target value of the last tracked instance displayed on this field.
Remarks	The Remarks if any specified for the covenant at the **Collateral Category** screen are defaulted. User can modify remarks based on requirement.

Figure 3-44 Linkage Details



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

Table 3-37 Linkage Details

Fields	Description
Reference Number	The reference number is used to link a Covenant to a particular child collateral. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field. User can select the reference number of any child collateral to link it to the Covenant. In case you need to link covenant at main collateral level, select ALL as the Reference number.
Customer Number	Select the customer number.

Table 3-38 Covenant End Date

Business date	Start date	Frequency	Review date	Notice days	Notice date	End date existing	Modified end date	Modification	Remarks
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	10TH	ALLOWED	-

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Table 3-38 (Cont.) Covenant End Date

Business date	Start date	Frequency	Review date	Notice days	Notice date	End date existing	Modified end date	Modification	Remarks
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	1ST DEC	ALLOWED	Last covenant will fall due on 10th November
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	10TH NOV	ALLOWED	-
13TH OCT	15TH SEP	MONTHLY	15TH OCT	3	12TH OCT	15TH JAN	15TH OCT	ALLOWED	-
13TH OCT	15TH SEP	MONTHLY	15TH OCT	3	12TH OCT	15TH JAN	14TH OCT	NOT ALLOWED	Modified end date cannot be less than next Review date, if tracking task is triggered
13TH OCT	15TH SEP	MONTHLY	15TH OCT	1	14TH OCT	15TH JAN	14TH OCT	ALLOWED	Modification is allowed since tracking task is not yet triggered. Covenant tracking is stopped

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Table 3-38 (Cont.) Covenant End Date

Business date	Start date	Frequency	Review date	Notice days	Notice date	End date existing	Modified end date	Modification	Remarks
13TH OCT	15TH SEP	MONTHLY	15TH OCT	1	14TH OCT	15TH JAN	13TH OCT	ALLOWED	Since covenant tracking task is yet to be generated, end date can be modified as current business date
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH JAN	14TH OCT	NOT ALLOWED	Since tracking task is triggered, end date modification is not allowed
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH JAN	12TH OCT	NOT ALLOWED	Since modified end date is backdated, modification is not allowed
13TH OCT	15TH MAR	MONTHLY	15TH OCT	2	13TH OCT	15TH SEP	15TH JAN	NOT ALLOWED	Since end date has already passed, no modification is allowed

Examples for the Review date calculation of different frequencies and combinations

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Table 3-39 Review Date calculation of different frequencies and combinations

Start date - 04-Apr-2017	
First Review Date	
Frequency	**Without Start Month + Due Date**
-	-
Daily	05-Apr-17
Weekly	11-Apr-17
Fortnightly	18-Apr-17
Monthly	04-May-17
Quarterly	04-Jul-17
Half Yearly	04-Oct-17
Yearly	04-Apr-18
Custom (5)	09-Apr-17

2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

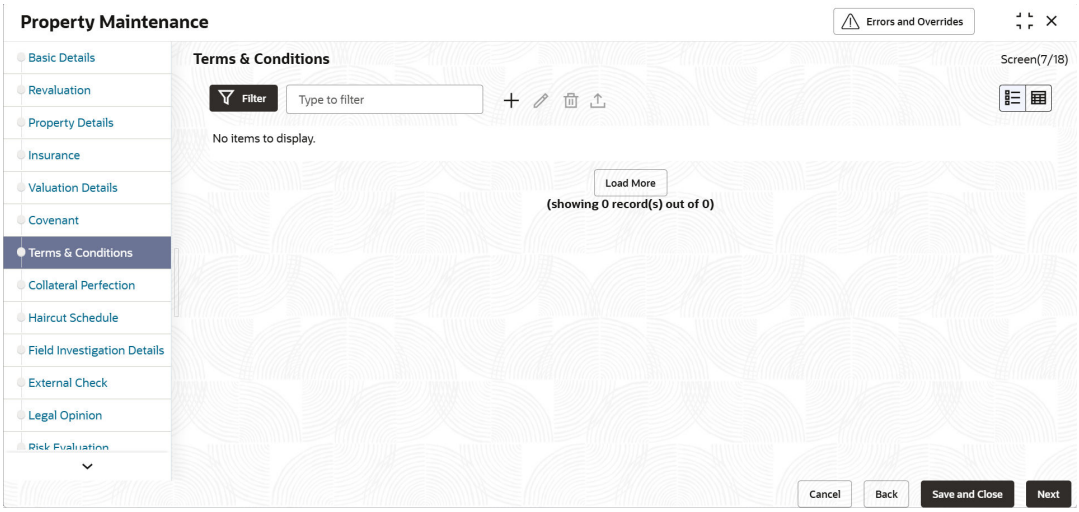
3.11.1.5 Terms and Conditions

This topic provides systematic instructions about terms and conditions.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Terms and Conditions** screen is displayed.

Figure 3-45 Terms and Conditions



Click

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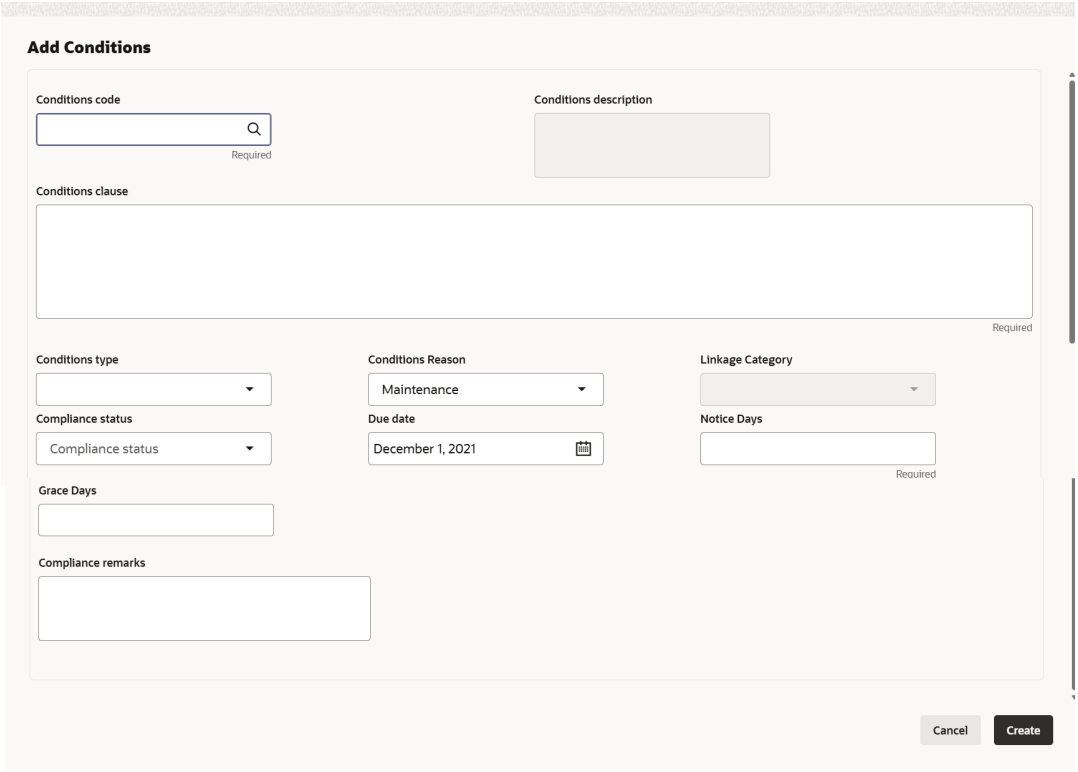
icon. The **Add Conditions** screen displays.

Figure 3-46 Add Conditions



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

Table 3-40 Add Conditions - Field Description

Field	Description
Conditions Code	Fetch the Condition Code through LOV from Condition Code Maintenance in Oracle Banking Conditions and Covenants Module. Only open and authorized records will be available for the user to select.
Conditions Description	This field displays the Condition Description maintained in the Conditions Maintenance for the selected Condition Code. Defaulted values cannot be modified.
Conditions Clause	This field displays the Condition Clause maintained in the Conditions Maintenance for the selected Condition Code. Defaulted values can be modified.
Conditions Type	This field displays the Condition Type maintained in the Conditions Maintenance for the selected Condition Code. Defaulted values can be modified to the other values in the drop-down list. The available options are: • **Post -Disbursement** • **Pre-Disbursement** • **Pre-Sanction**

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Table 3-40 (Cont.) Add Conditions - Field Description

Field	Description
Conditions Reason	This field displays the Condition Reason maintained in the Conditions Maintenance for the selected Condition Code. Defaulted values can be modified to the other value in the drop-down list. The available options are: • **Maintenance** • **Restrictive**
Compliance Status	Compliance status can be marked as Met / Breached, from the options available in the drop-down list, during linkage in the Collateral. User can amend the record, as part of Collateral amendment, before the due date. If Compliance Status is not updated during linkage of Conditions, system will track the Conditions either on the due date or on the date calculated as the due date minus the notice days, for updation.
Due Date	Specify the due date for the Condition. The due date can be current business date or any future date, but cannot be a past date. Compliance status gets updated on EOD of due date if no grace days signified.
Notice Days	Specify the number of Notice days, to indicate how many days prior to the Condition's Due date, the system should track the Condition.
Grace Days	Grace DaysSpecify the Grace days, to indicate the system to auto-update the Condition's Compliance status as Breached, if the same in Tracking record is not updated within the grace days after the due date by the user.
Compliance Remarks	Specify the additional information to be inputted for the Condition.
Waiver Status	A condition can be waived before due date. If waived condition will not be tracked and will be treated as closed.

Remarks:

- Each Condition Code can be linked to the Collateral, only once.
- Multiple Conditions can be linked to the Collateral.
- Same Condition Code can be linked to other Collateral under the same liability.
- Closed Conditions i.e., Condition's due date prior to current business date, cannot be modified.

> **Note**
>
> Maintenance and Tracking of Conditions are done in Oracle Banking Conditions and Covenants Module. Please refer the Oracle Banking Credit Facilities Process Management Covenant and Conditions User Manual.

2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

3.11.1.6 Fee Preference

This topic provides systematic instructions about fee preferences.

1. To enable the **Fee Preference** section, attach the class code in **Basic Maintennace** screen.

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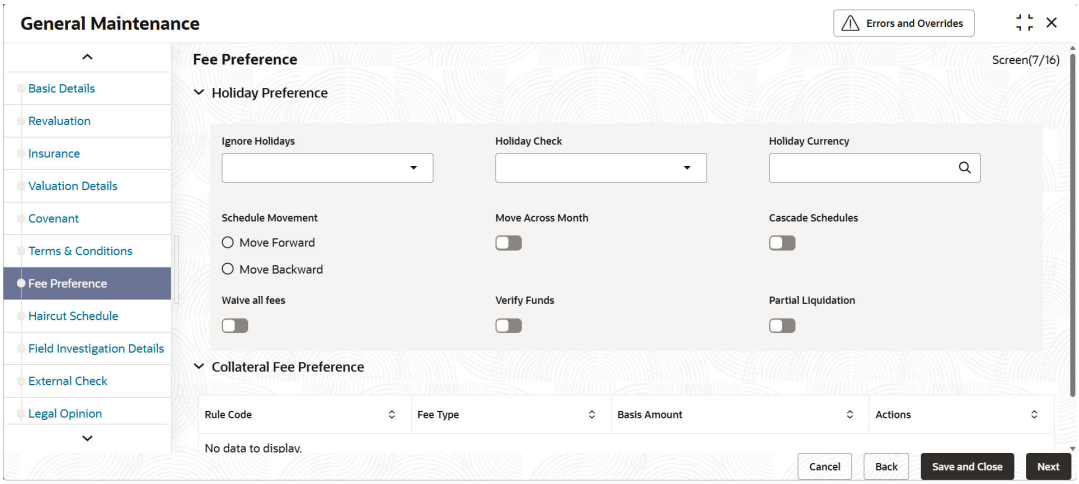
The **Fee Preferences** screen displays.

Figure 3-47 Fee Preference



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

Table 3-41 Fee Preference

Field	Description
Holiday Preference	This section gets populated based on the attached fee class in the facility. User can change any of the defaulted parameters.
Ignore Holidays	Select the options from the drop-down list. The available options are: • **Yes**: where the holiday treatment is not applied to calculate the next fee liquidation date. • **No**: to validate the holiday preferences settings.
Holiday Check	If holiday treatment is applicable, then you can select Local, Currency or Both options. Local refers to Branch Holiday Maintenance. Currency refers to the Currency Holiday Maintenance. If Both is selected and either, Branch or Currency is holiday (on fee liquidation date), then holiday processing setting is considered.
Holiday Currency	Click the icon and select the holiday currency from the list, if holiday check is maintained as Currency or Both. If holiday check is maintained as Currency or Both then you should mention the currency code to referred in 'Currency Holiday Maintenance'.
Schedule Movement	Select the schedule movement. The available options are: • **Move Forward**: In case calculated next reval date is holiday, then date must be moved forward. In this scenario, next reval date moves to 1st September which is next working date. • **Move Backward**: In case calculated next reval date is holiday, then date must be moved backward. In this scenario, next reval date moves to 30th August which is previous working date.

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Table 3-41 (Cont.) Fee Preference

Field	Description
Move Across Month	Switch to to move the date to next month. Switch to to avoid moving the date to next month. . This flag should be read in conjunction to Move Forward or Move Backward option..
Cascade Schedules	Switch to to calculate the next fee liquidation date based on the previous schedule date (due to the holiday processing) instead of the original start date. Switch to to avoid calculate the next date fee liquidation datebased on the previous schedule date (due to the holiday processing) and revert to the original start date.If fee liquidation date for one of the fee liquidation cycles is changed based on holiday processing setting and if cascade schedule is selected,future liquidation dates of corresponding fee gets modified as per the newly arrived liquidation date.
Waive All Fees	Switch to to waive all the fees associated with the fee class. Switch to to include the all fees.
Verify Funds	This is applicable for facility fees which is enabled with ECA. Not applicable for collateral fees.
Partial Liquidation	This is applicable for facility fees which is enabled with ECA. Not applicable for collateral fees.
Collateral Fee Preference	When a collateral is created using any fee class, the parameters configured for that fee class will get populated in the collateralMaintenance screen. Some of the populated details can be modifiedat collateral level.
Rule Code	Rule code attached to fee class is defaulted
Fee Type	Displays the fee type - rate/amount from the fee rule.
Basis Amount	Basis amount is defaulted from fee class - for collateral related fee rules it is COLLATERAL_VALUE
SDE	SDE which is linked to that fee rule is displayed in this field. For event based fees it will signify the event like COLLATERAL_CREATE whereas for recurring fee rule, it will be COLL_AMT
Component Type	Fee component type – slab/tier defaulted from fee rule maintenance.
Rate or Amount	Fee type – rate or amount is defaulted from fee rule maintenance.
Liquidation Method	Liquidation method – Arrears is applicable for recurring fees and Event based is for collateral event based fees. This is defaulted from fee rule maintenance.
Liquidation Preference	Auto or Manual defaulted from fee class and not editable.
Start Date	Date on which first liquidation to start which is different from the one derived based on frequency which user can specify.
Start Month	Month and date on which first liquidation to start which is different from the one derived based on frequency which user can specify.
Waived	Switch on to waive this specific fee linked to fee class
External Pricing Required	This value is defaulted based on the class selected in **Fee andAccounting Class Maintenance** screen.
Month end Liquidation	Applicable for facility fee.

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Table 3-41 (Cont.) Fee Preference

Field	Description
Fee Start Date	Specify the date from which the fee needs to be calculated. If fee start date is left blank, then Collateral **Start Date** is defaulted. The fee start date cannot be before collateral **Start Date**. For backdated collateral, fee starts from the collateral creation date and not from collateral start date
Fee End Date	Specify the date up to which the fee needs to be calculated. This cannot be after collateral end date.
Account Branch	This indicates the branch code of fee funding account. User can either enter the branch code or select the branch code from the adjoining option list..
Account Number	Select the fee funding account of the customer
Account Currency	Currency of the fee funding account selected is defaulted and not editable.
User Input Fee Amount	For fee rule of fee type user input enter the user input fee amount.
Effective Date	Effective date of signified rate/amount for the fee rule to be considered for calculation to be entered
Add rate/input	Enables to add fee structure for different amounts when opted.
Basis Amount	Enter the basis amount up to which a particular rate/amount to be considered. Multiple basis amounts with different rate/amount can be entered which is considered for fee calculation based on component type – slab/tier
Rate/ Amount	Enter the rate or amount under appropriate column to be considered for the basis amount.

2. Click Save and Close to save the added record. Click **Next** to navigate to the next data segment.

3.11.1.7 Collateral Perfection

This topic provides systematic instructions on collateral perfection details of collateral maintenance.

Banks have a right over the collateral in case of default by the customer so charges are recorded on customer collaterals. These charges need to be registered as part of charge perfection with relevant authorities.

Collateral perfection can be done as part of customer collateral creation and as also part of amendment.

Based on the charge status, data is generated for sending a notice to an external registration authority at the time of charge registration, charge renewal and charge termination.

Collateral perfection data segment gets enabled only if charge registration required is enabled in the basic details data segment of collateral maintenanced.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data..

   The **Collateral Perfection** screen is displayed.

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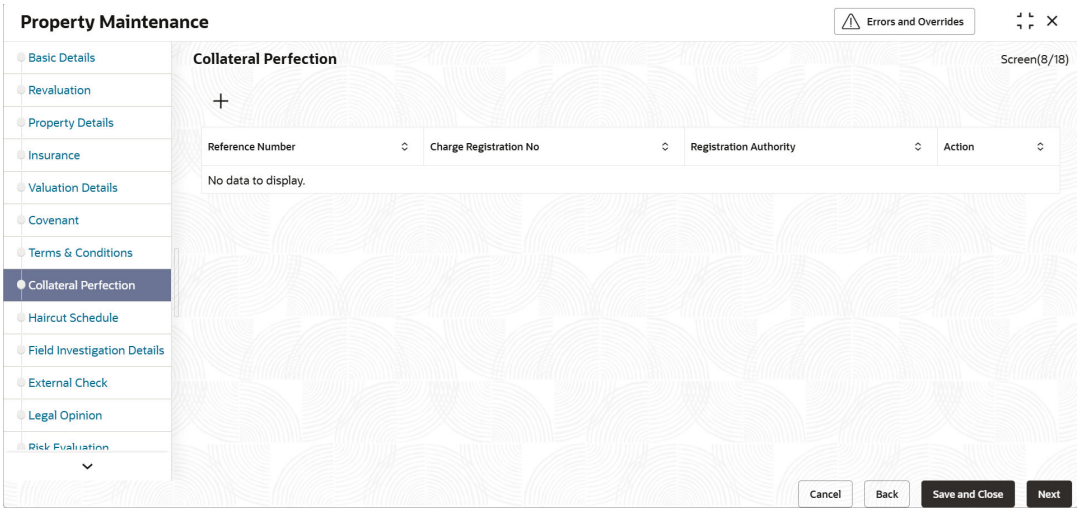
Figure 3-48 Collateral Perfection



Click

icon. The **Collateral Perfection** screen displays.

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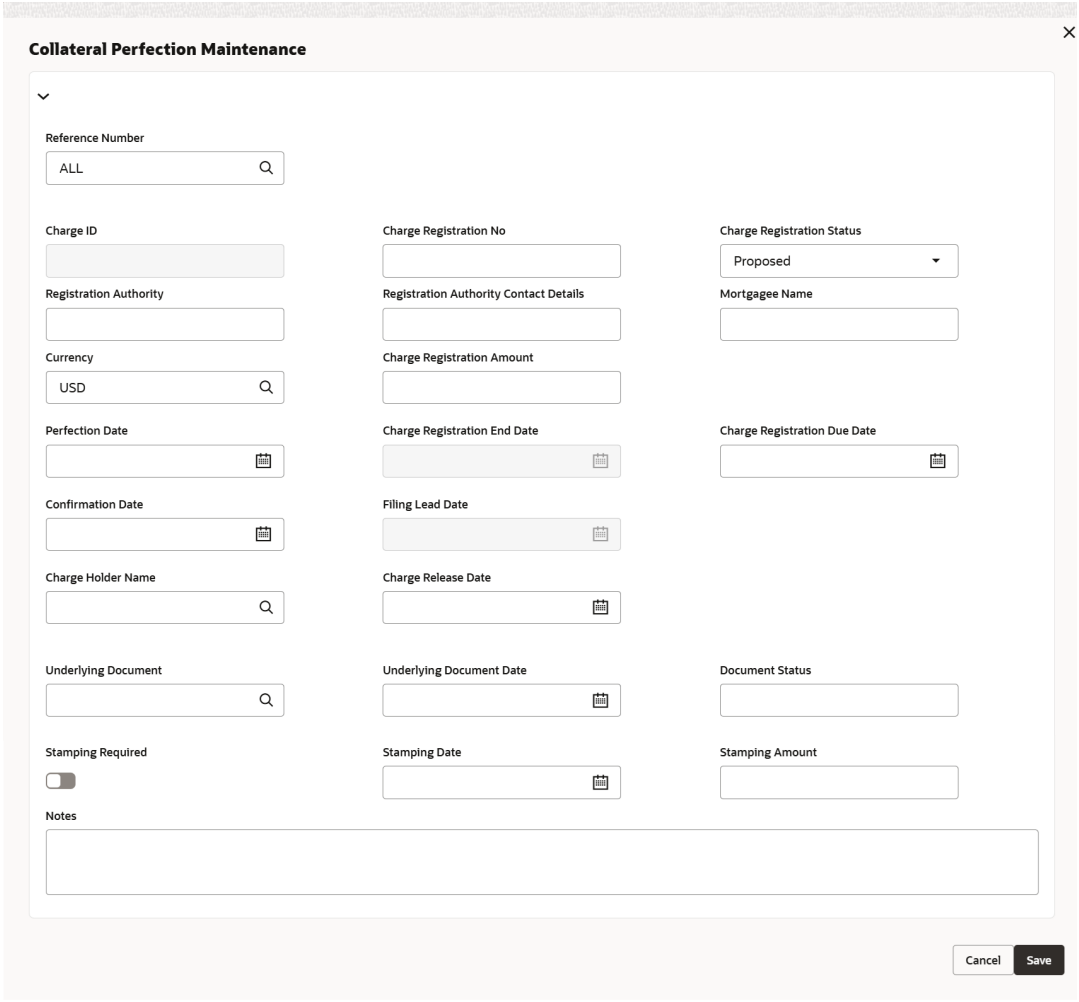
Figure 3-49 Collateral Perfection Maintenance



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

Table 3-42 Collateral Perfection - Field Description

Field	Description
Reference Number	The reference number is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record. For information on unique fields based on which the Reference Number field values are populated, refer Table 3-31. For more details, refer to **Reference Details Example** in Insurance Maintenance section.

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Table 3-42 (Cont.) Collateral Perfection - Field Description

Field	Description
Charge ID	Charge ID is generated by system. This ID is generated only if charge status is **Registered** and charge perfection details are entered and saved. Charge details can be entered and charge status marked registered only if charge registration required is enabled in basic details data segment
Charge Registration No	Specify the unique charge registration number.
Charge Registration Status	Select the registration status from the drop-down list. The charge status is used to track the status of the charge registration process. The available options are: • **Proposed** - The initial charge status • **Registered** - When charge perfection details are entered and saved, charge status gets updated as 'Registered' and the data required for sending notice to the charge registration authority is generated. • **Renewal** - Registered charge can be renewed upfront during lead days before charge end date by opting renewal. Charge can be renewed for a further period as per renewal frequency and unit configured. Charge status gets updated as 'Registered' once renewal is complete. Subsequent to renewal, charge renewal notice can be generated with the required data available. • **Expired** - Charge status is updated as 'Expired' by the system in case charge is not renewed during lead days period. Once the Charge Registration End Date is crossed, the system updates the status as 'Expired' by running the Scheduler 'ELCMPERFSTAT'. An expired charge can be renewed by entering the registration details. On renewal, the charge status will be updated as 'Registered' with a new charge end date. • **Discharged** - When a loan provided for the collateral is repaid in full, charge noted for the collateral can be discharged. **Note:** Once charge is discharged on a customer collateral, no further updates can be performed on the same. Charge status is updated as **Discharged**, then the system generates a discharge notice that needs to be sent to the registration authority. Refer the Charge Perfection section in Annexure section.
Registration Authority	Specify the registration authority with which collateral is perfected.
Registration Authority Contact Details	Specify the contact details of registration authority.
Mortgagee Name	Specify the name of mortgagee.
Currency	Select the currency of charge registration amount
Charge Registration Amount	Specify the charge registration amount.
Perfection Date	Specify the date on which bank's charge has been registered.
Charge Registration End Date	Once charge perfection details are entered and saved, based on **Charge Perfection Date** and **Charge Renewal Frequency** multiplied with **Unit**, charge registration end date is calculated by the system. For example, if **Frequency** is selected as **Monthly** and **Unit** is selected as **2**, then the system updates the charge end date considering perfection date + 2 months.

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Table 3-42 (Cont.) Collateral Perfection - Field Description

Field	Description
Charge Registration Due Date	Specify the charge registration due date. This field will be mandatory if the Charge Registration status is selected as 'Proposed'. This field indicate the expected date by which the Charge on the Collateral will be Registered. For more details, refer to the **Processing** section on Charge Perfection Deferment.
Confirmation Date	Specify the date on which you received confirmation of perfection. That is, confirmation received from the registered authority. This date cannot be prior to perfection date.
Filing Lead Date	This is derived by system considering charge registration end date minus lead days. Charge can be renewed on or after filing lead date.
Charge Holder Name	Click the icon and select the name of Bank holding charge on the collateral.
Charge Release Date	If the bank released charge on the collateral by executing release deed or release letter, specify the execution date of such document.
Underlying Document	Click the icon and select the name of documents executed to create charge on the collateral. The options available are: • **Deed of Hypothecation** • **Mortgage Deed** .
Underlying Document Date	Specify the date of the underlying document.
Document Status	Specify if the perfection documents are received from registration authority.
Stamping Required	Select this check box if stamping is required with relevant authority.
Stamping Date	Specify the stamping date.
Stamping Amount	Specify the stamping amount.
Notes	Specify notes, if any.

2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

3.11.1.8 Haircut Maintenance

This topic provides systematic instructions about Maintaining Haircut Schedule.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Haircut Schedule** screen is displayed.

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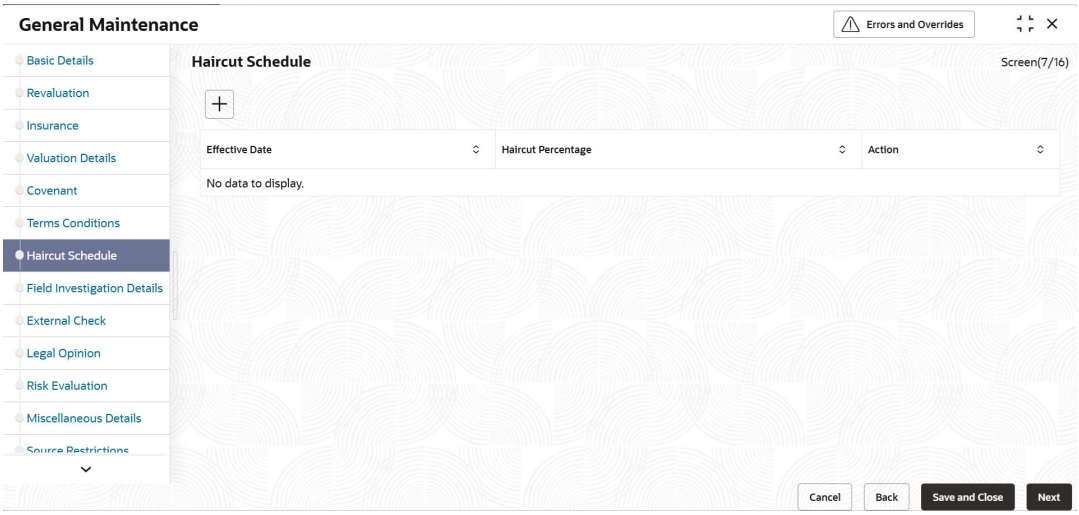
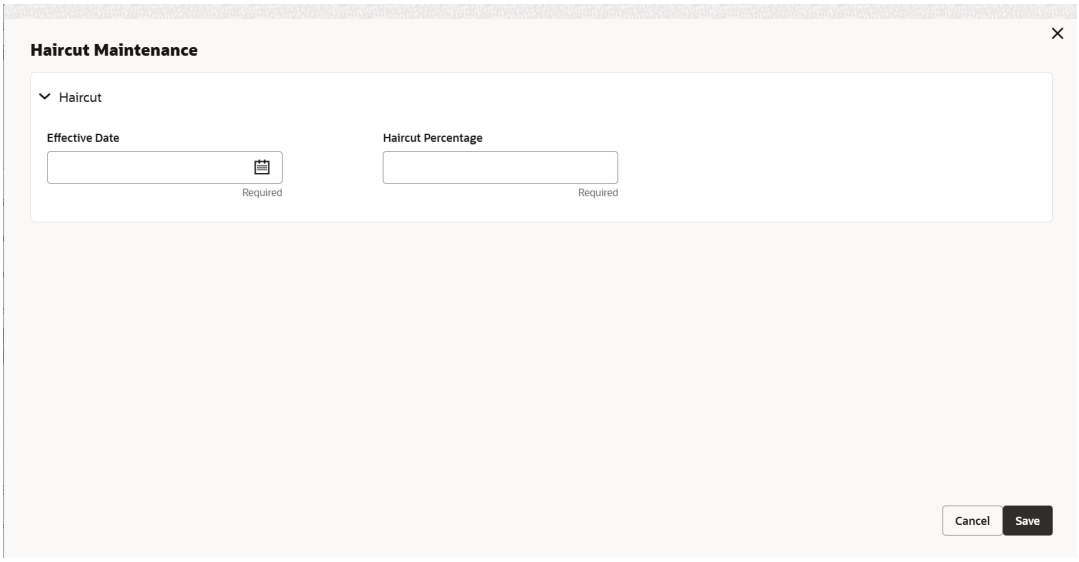
Figure 3-50 Haircut Schedule



Click

icon. The **Haircut Maintenance** screen displays.

Figure 3-51 Haircut Maintenance



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

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Table 3-43 Haircut maintenance - Field Description

Field	Description
Effective Date	Specify the effective date on which the haircut percentage becomes effective from the adjoining option list.
Haircut Percentage	Specify the haircut percentage to be considered for application on the collateral on the specified date. **Haircut Percentage** chosen at the main screen gets defaulted as the firstschedule with collateral start date as the effective date, in the Haircut schedules sub-screen. Add The entire Haircut section is already repharsed earlier. Lets discuss. Haircut percentage specified should be within the range specified in collateral category maintenance. Haircut schedule percentage can be increased or decreased if the modification flag is enabled at category level. It can be decreased only if decrease flag is enabled. The haircut percentage of the Collateral can be between 1 to 100. Multiple Hair Cut Schedule can be provided for different future Effective dates. **Note:** • System applies the **Haircut Percentage** to the collateral on the schedule effective date during the BOD process of the collateral batch . • Collateral haircut schedule will be considered for net utilization calculation at facility level, since it affects the collateral contribution to the facility. Upon clicking **Save**, the following validations are performed: **For New operation** • Effective date should be greater than the application date and start date of the collateral. • Multiple Haircuts for the same effective date is not allowed. **For modify operation** • Effective date should be greater than the application date and start date of the collateral. • Effective date should be less than the end date of the collateral. • Deletion or Modification of existing Haircuts whose effective date are less than application date would not be allowed. • Haircut schedules maintained in this sub screen would be applied on the effective date in the existing collateral batch process. • Existing field Haircut Percentage would show the latest haircut of the collateral.

2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

3.11.1.9 Field Investigation Details

This topic provides systematic instructions about Maintaining Field Investigation details.

The fields, which are marked as required, are mandatory.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data..

   The **Field Investigation details** screen is displayed.

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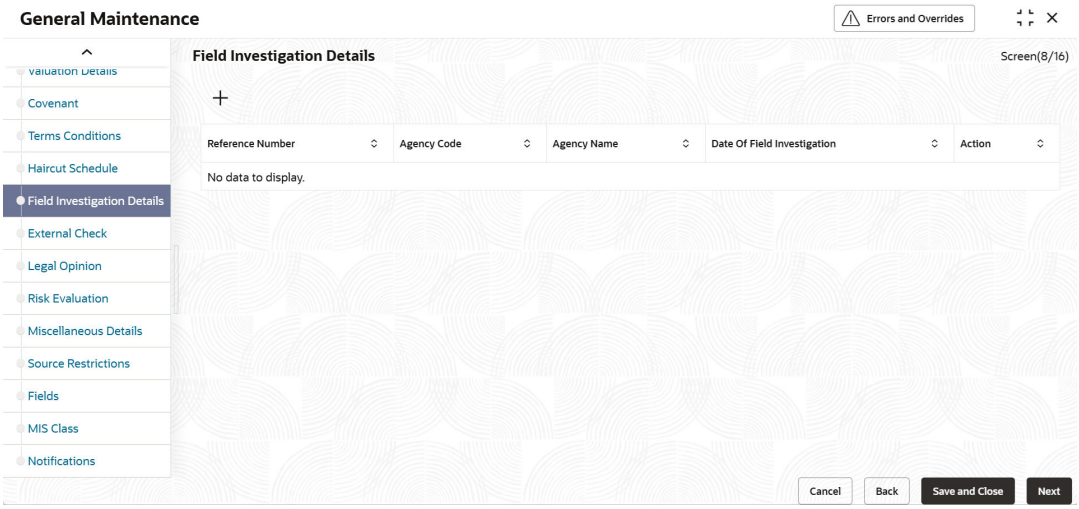
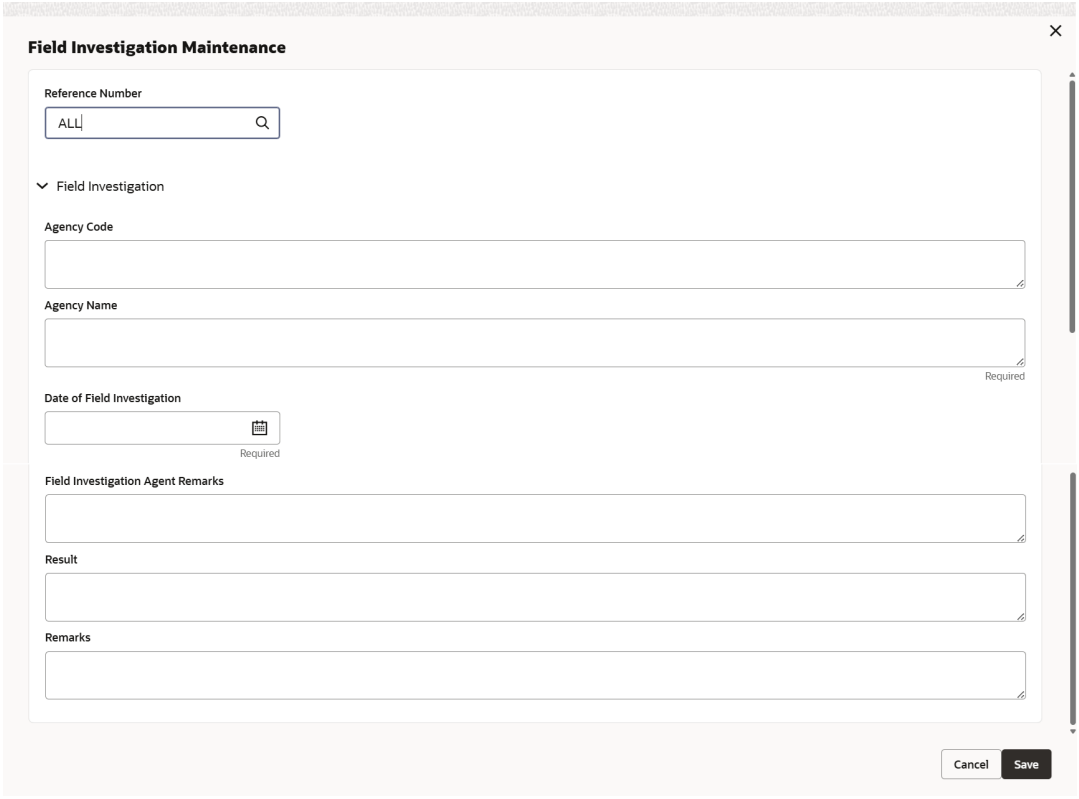
Figure 3-52 Field Investigation details



Click

icon. The **Field Investigation Maintenance** screen displays.

Figure 3-53 Field Investigation Maintenance



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

Table 3-44 Field Investigation details - Field Description

Field	Description
Reference Number	The reference number is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record. For information on unique fields based on which the Reference Number field values are populated, refer Table 3-31. For more details, refer to **Reference Details Example** in Insurance Maintenance section.
Agency Code	Specify the code of field investigation agency.
Agency Name	Specify the name of the field investigation agency.
.**Date of Field Investigation**	Select the date of field investigation.
Field Investigation Agent Remarks	Specify the remarks by the field investigation agent.
Result	Specify the result of the field investigation.
Remarks	Specify the remarks by credit team.

2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

3.11.1.10 External Check

This topic provides systematic instructions on Maintaining External Check Details.

> **Note**
>
> The fields, which are marked as required, are mandatory.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data..

   The **External check** screen is displayed.

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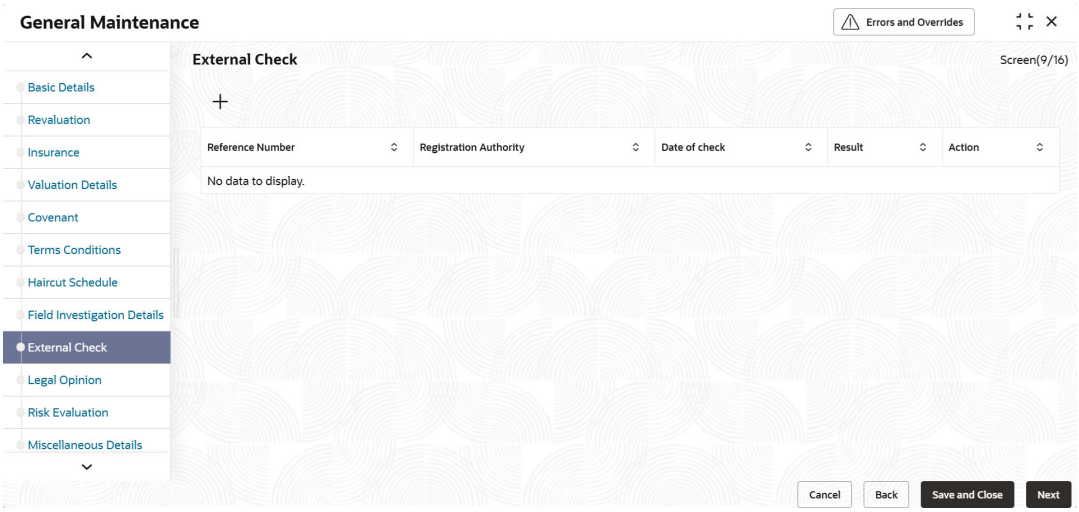
Figure 3-54 External check



Click

icon. The **External Check Maintenance** screen displays.

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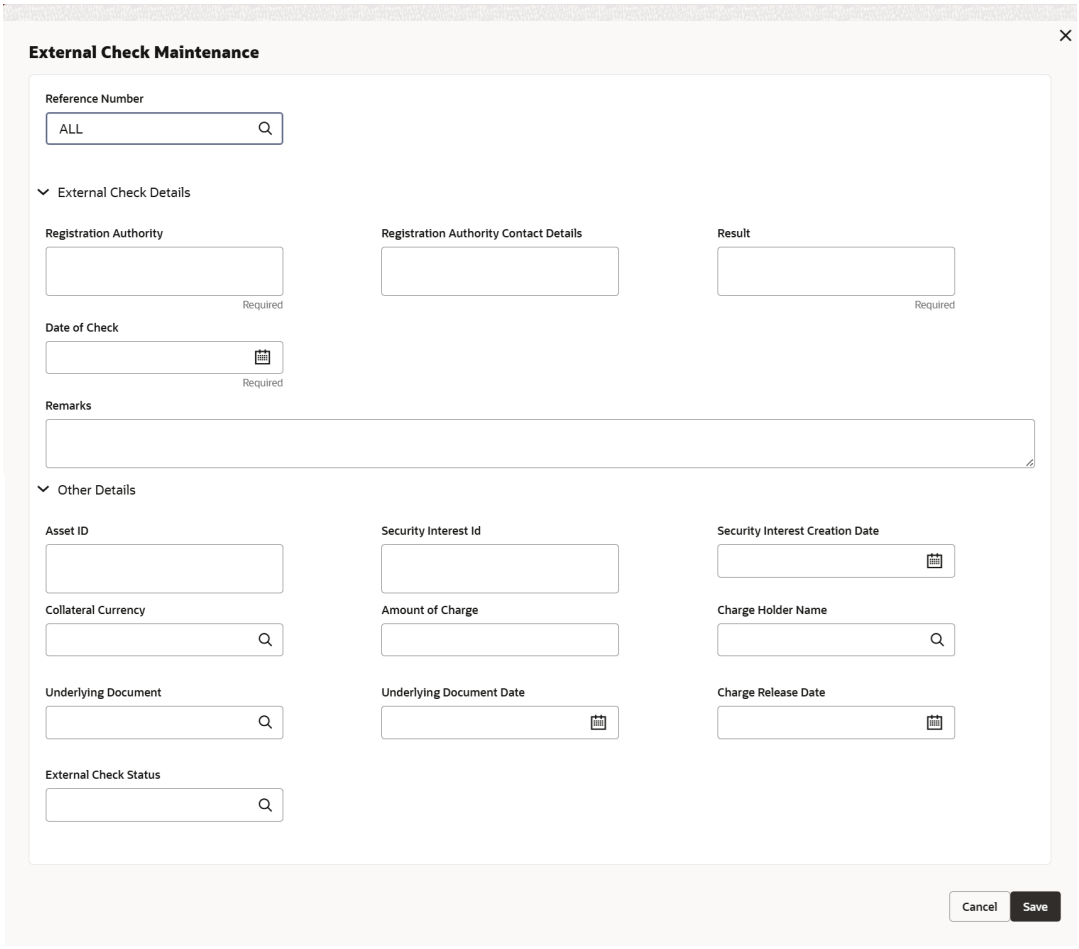
Figure 3-55 External Check Maintenance



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

Table 3-45 External check - Field Description

Field	Description
Reference Number	The reference number is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record. For information on unique fields based on which the Reference Number field values are populated, refer Table 3-31. For more details, refer to **Reference Details Example** in Insurance Maintenance section.
Registration Authority	Specify the registration authority details.
Registration Authority Contact Details	Specify the registration authority contact details .
Result	Specify the result of the external check.
Date of Check	Specify the date when the external check was done.
Credit Remarks	Specify credit remarks, if any.

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Table 3-45 (Cont.) External check - Field Description

Field	Description
Asset ID	Specify the asset ID of the collateral.
Security Interest ID	Specify the reference number of security interest registration at CERSAI.
Security Interest Creation Date	Specify the reference number of security interest registration
Collateral Currency	Select the collateral currency from the list.
Amount of Charge	Specify the amount of charge created on the collateral
Charge Holder Name	Click the icon and select the bank which created charge on the collateral.
Underlying Document	Click the icon and select the name of documents with which charge is created. For example: Mortgage Deed.
Underlying Document Date	Specify the underlying document date.
Charge Release Date	Specify the charge release date for the charge released.
External Check Status	Click the icon and select the external check status from the list of values. The options available are: • **Creation** • **Modification** • **Satisfied**

2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

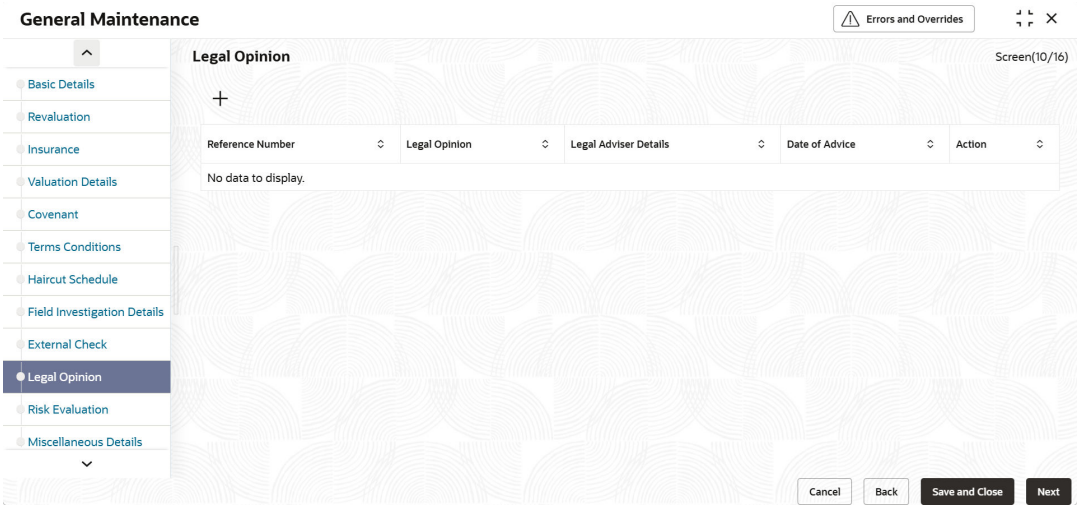
3.11.1.11 Legal Opinion

This topic provides systematic instructions on Maintaining Legal Opinion.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data..

   The **Legal Opinion** screen is displayed.

Figure 3-56 Legal Opinion



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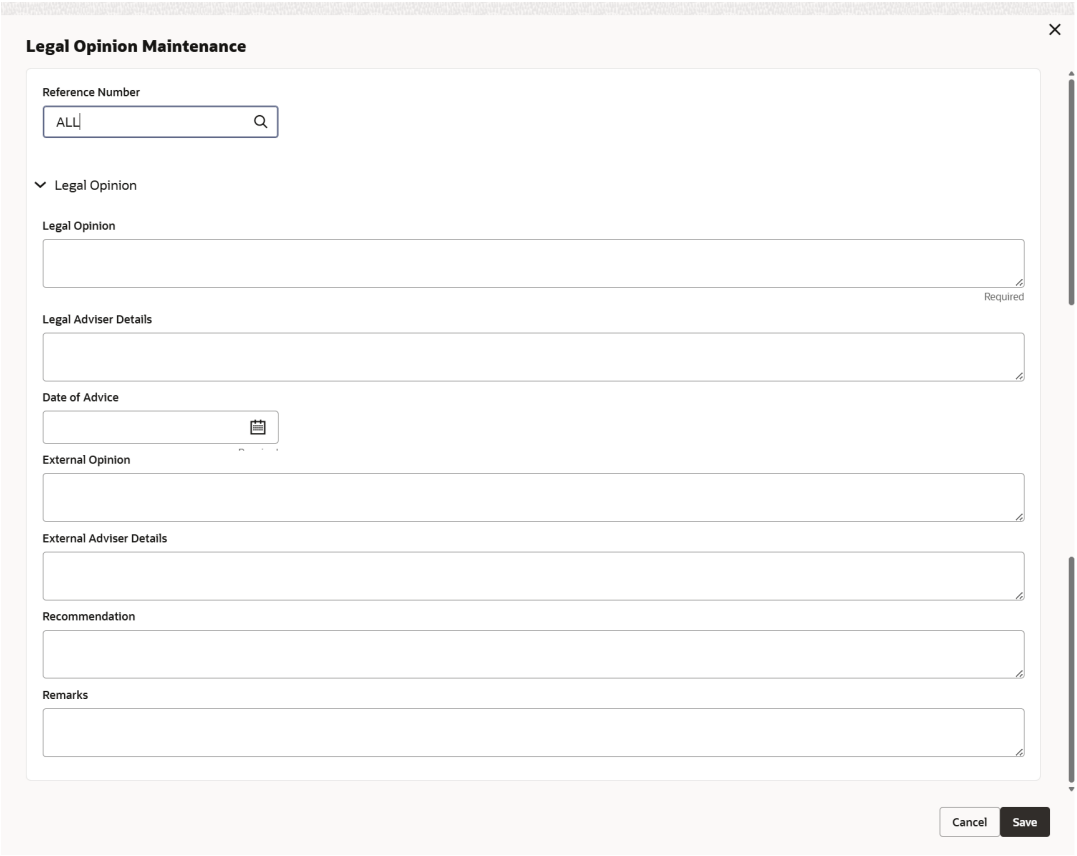
Click

icon. The **Legal Opinion Maintenance** screen displays.

Figure 3-57 Legal Opinion Maintenance



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

Table 3-46 Legal Opinion - Field Description

Field	Description
Reference Number	The reference number is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record. For information on unique fields based on which the Reference Number field values are populated, refer Table 3-31. For more details, refer to **Reference Details Example** in Insurance Maintenance section.

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Table 3-46 (Cont.) Legal Opinion - Field Description

Field	Description
Legal Opinion	Specify the legal opinion on the acceptability of the proposed collateral.
Legal Adviser Details	Specify the legal adviser details.
Date of Advice	Specify the date when the advice was received from legal team.
External Opinion	Specify the external opinion.
External Adviser Details	Specify the external adviser details.
Recommendation	Specify the final opinion based on the internal and external legal opinion.
Remarks	Specify the remarks of the credit team, if any.

2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

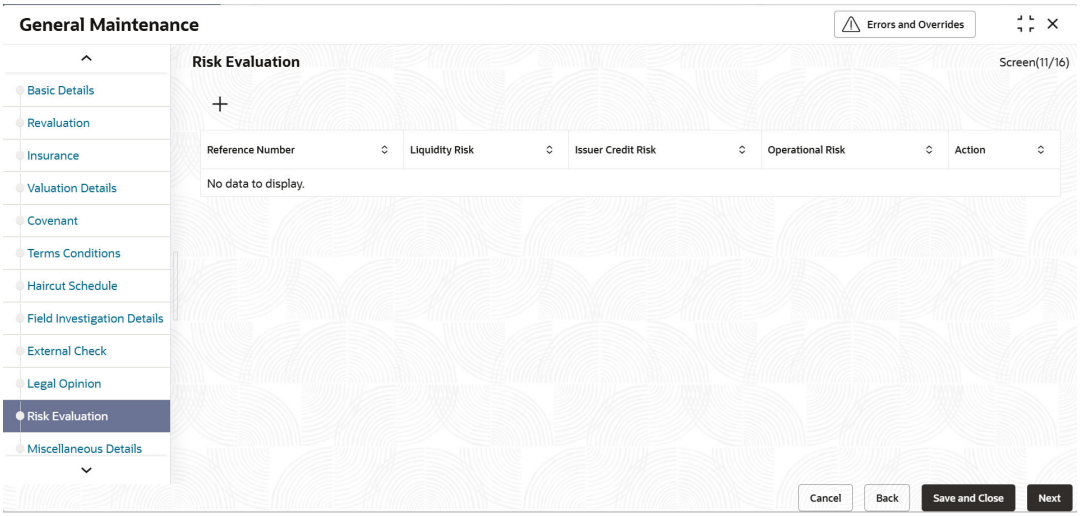
3.11.1.12 Risk Evaluation

This topic provides systematic instructions on Risk Evaluation.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data..

   The **Risk Evaluation** screen is displayed.

Figure 3-58 Risk Evaluation



Click

icon. The **Risk Evaluation Maintenance** screen displays.

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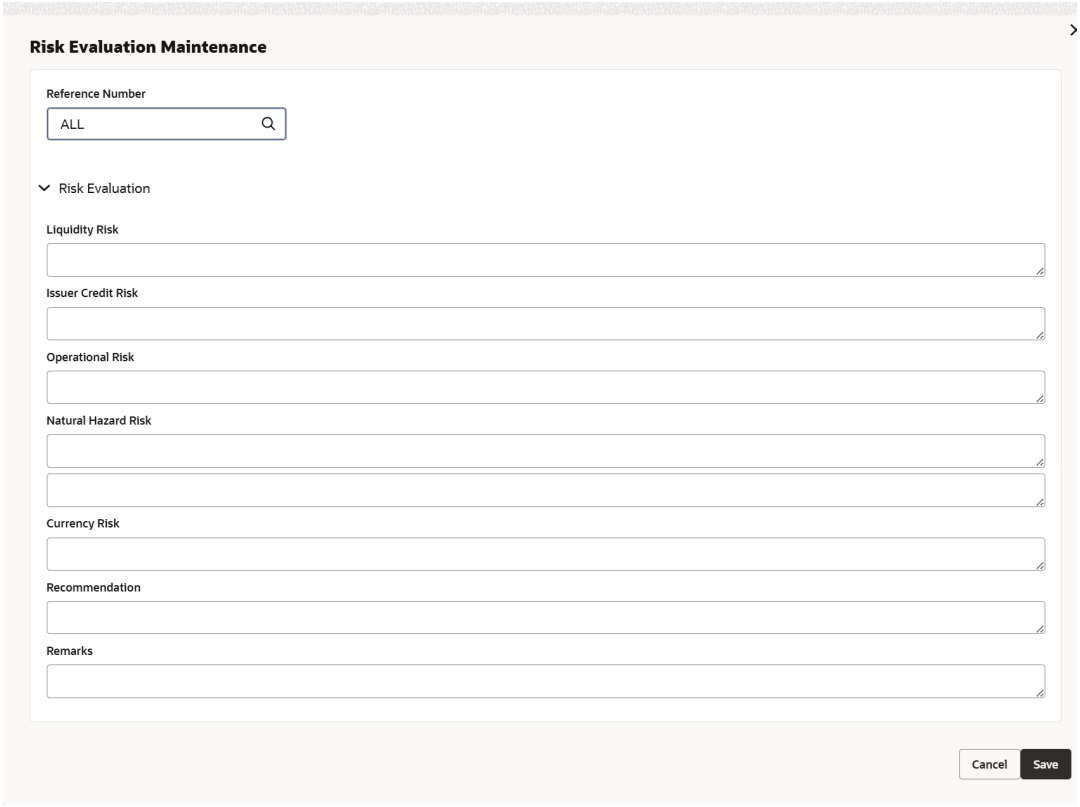
Figure 3-59 Risk Evaluation Maintenance



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

Table 3-47 Risk Evaluation - Field Description

Fields	Description
Reference Number	The reference number is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record. For information on unique fields based on which the Reference Number field values are populated, refer Table 3-31. For more details, refer to **Reference Details Example** in Insurance Maintenance section.
Liquidity Risk	Specify the liquidity risk of the collateral.
Issuer Credit Risk	Specify the credit risk of the collateral issuer.
Operational Risk	Specify the operational risk involved in managing the collaterals like ship, aeroplane or a warehouse with goods.
Natural Hazard Risk	Specify if the location of the collateral is prone to natural hazards like floods, earthquake, and so on.
Geo Political Risk	Specify Geo political risk involved in the collateral. For example: Oil assets situated in certain countries like Iraq.
Currency Risk	Specify if the collateral currency possess any currency risk.
Recommendation	Specify the final recommendation after risk evaluation.

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Table 3-47 (Cont.) Risk Evaluation - Field Description

Fields	Description
Remarks	Specify credit remarks, if any.

2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

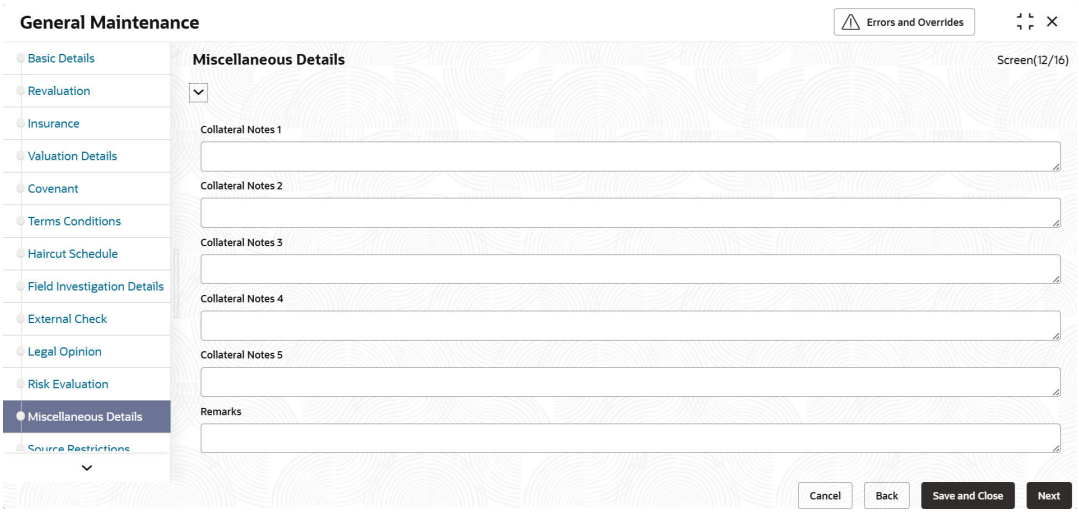
3.11.1.13 Miscellaneous Details

This topic provides systematic instructions on Maintaining Miscellaneous Details.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data..

   The **Miscellaneous Details** screen is displayed.

Figure 3-60 Miscellaneous Details



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

Table 3-48 Miscellaneous Details - Field Description

Field	Description
Collateral Notes1 - 5	Specify the notes for the collaterals from 1 to 5.
Remarks	Specify the remarks for the collateral.

> **Note**

Collateral maintenance is a generic option to create collateral of miscellaneous type (Other than specific collateral types for which maintenance is available).
Miscellaneous sub-system is also available in other collateral types maintenance screens, which can be made use of for capturing miscellaneous details about the collateral.

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2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

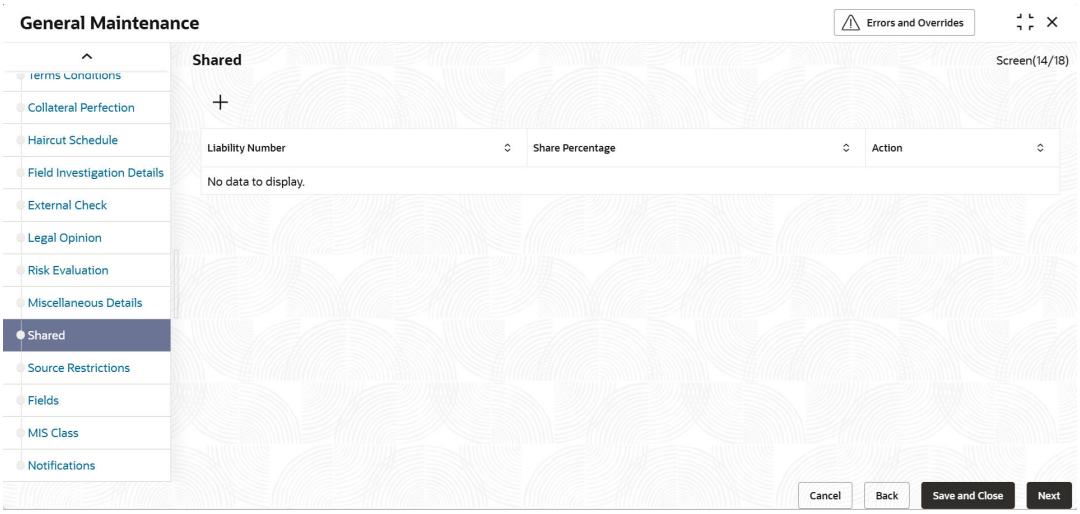
3.11.1.14 Shared Details Maintenance

This topic provides systematic instructions about shared details.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data..

   The **Shared Details Maintenance** screen is displayed.

Figure 3-61 Shared Details Maintenance



Click

icon. The **Shared Maintenance** screen displays.

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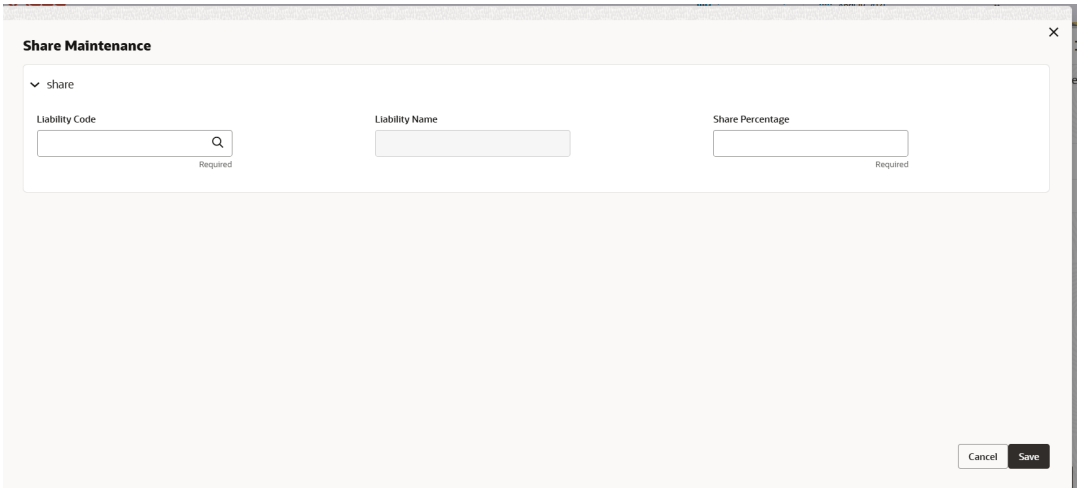
Figure 3-62 Add-Shared details



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

Table 3-49 Shared Details Maintenance - Field Description

Fields	Description
Liability Code	Click the icon and select the liability code of the liability code with which collateral is to be shared.. Sharing with liability/ liabilities cannot be exceed 100% of Collateral limit contribution.
Liability Name	Liability name of selected liability code is defaulted.
Shared Percentage	Specify the percentage of collateral contribution to be shared with other liability To the extent of shared amount of limit contribution, collateral pools can be created for shared liability as well as for direct linkage to facility.

2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

3.11.1.15 Source Maintenance

This topic provides systematic instructions on Maintaining Source Restrictions.

1. On **Collaterals Maintenance** screen, click the **Source Restriction** tab.

   The **Source Maintenance** screen is displayed.

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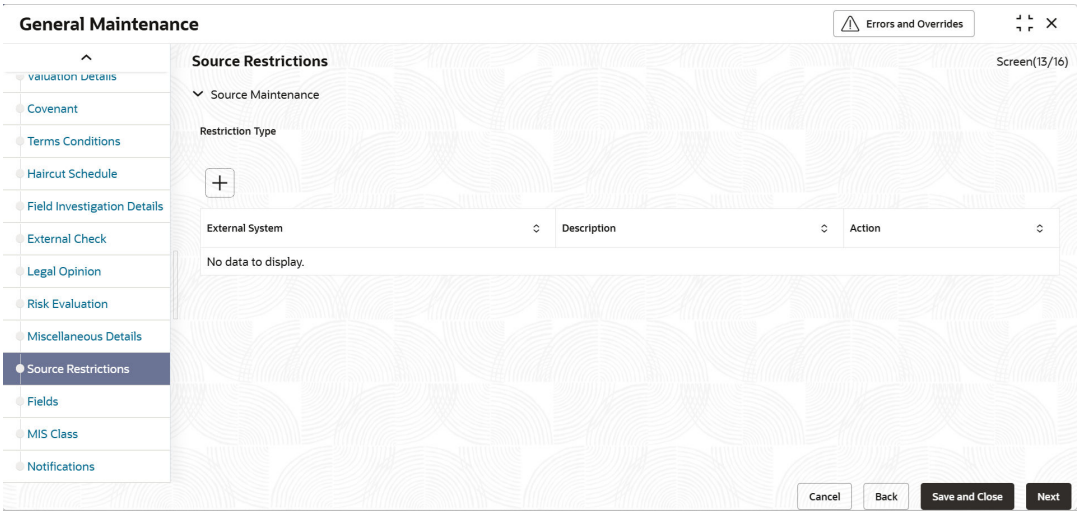
Figure 3-63 Source Maintenance



Click

icon. The **Source Restrictions Maintenance** screen displays.

Figure 3-64 Source Restrictions Maintenance

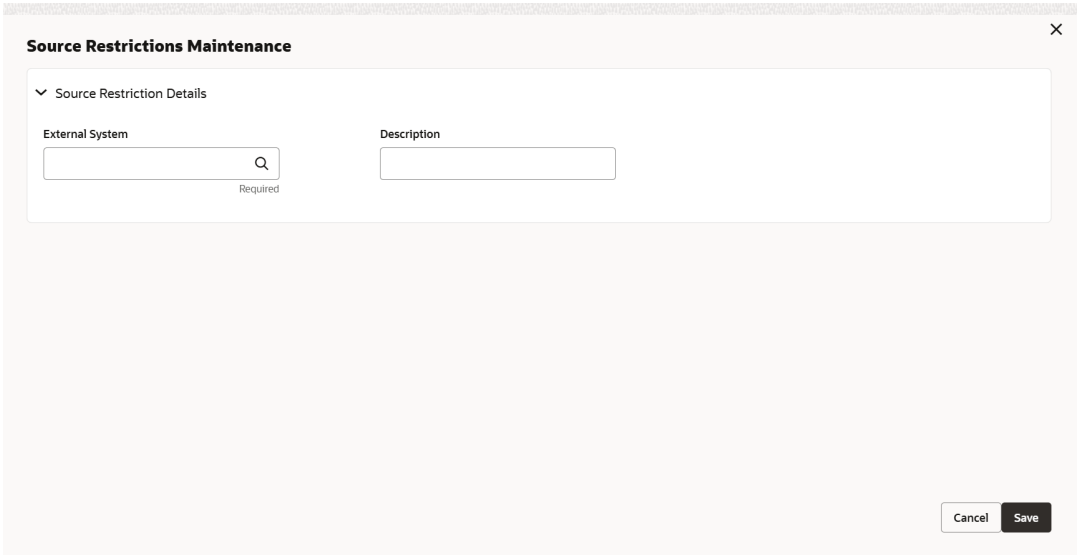


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Table 3-50 Source Maintenance - Field Description

Fields	Description
Restriction Type	Select restriction the type from the list. The available options are: • **Allowed** - Select this option to maintain an allowed list of source restrictions. • **Disallowed** - Select this option to maintain a disallowed list of source restrictions. **Note:** The default value of this field will be **Disallowed**. If user select restriction type as **Allowed**, then user need to input at least one record. Based on the above parameters configured the system will allow or disallow the utilizations from the External System.
External System	Click the icon and select the external system from the list.
Description	Specify the description of the external system.

2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

3.11.1.16 MIS Details

This topic provides systematic instructions on MIS Class Maintenance of Collateral maintenance.

This sub-system allows to link the MIS Class with the collateral during collateral maintenance

MIS details associated with the fee class(Fee & Accounting Class Maintenance) will be populated in the respective sections (Transaction MIS or Composite MIS) based on the selection of fee class code on click the Populate button.

The user can fetch both the MIS codes (MIS Code Maintenance) as well as the MIS group(MIS Group Maintenance) directly maintained in the system. MIS codes that gets defaulted from fee class as a part of associated MIS group or directly maintained as codes can be overridden by the user in the Collateral screen.

The system will clear the MIS data as part of collateral save activity, if no fee class code is attached to collateral and MIS class or codes are linked in MIS sub-system.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data..

   The **MIS Details** screen is displayed.

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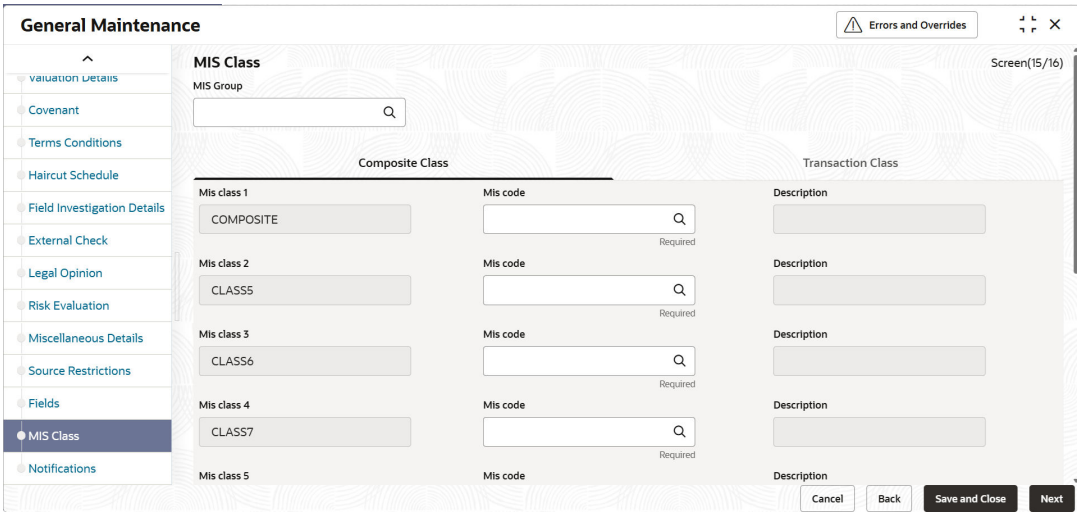
Figure 3-65 MIS Details



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

Table 3-51 MIS Details - Field Description

Field	Description
MIS Group	This field gets defaulted based on fee class selection or select the MIS group from the list of groups configured in MIS Group Maintenance screen.
Transaction MIS	Displays the transaction type of MIS code based on the selected MIS Group or the Transaction MIS code associated with the fee class.
Composite MIS	Displays the Composite type of MIS code based on the selected MIS Group or the Composite MIS code associated with the fee class.
MIS Code	Transaction and Composite MIS codes configured in **MIS Code Maintenance** or MIS Group Maintenance screen are auto-populated based on the selected MIS Group or fee class. The user can also add, modify or delete the MIS codes of type Transaction and Composite. **Note:** MIS Codes of Customer and Fund Types will not be populated in the **MIS Class** sub-screen and the same cannot be used for collateral maintenance.
MIS Class	Displays the MIS class based on the selected MIS code.
Description	Displays the description.

2. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

3.11.2 Collateral Maintenance - Specific Types

This topic describes about specific type of each collateral types.

- Account Receivables
  This topic provides systematic instructions on account receivables.
- Accounts Contracts
  This topic provides the systematic instructions on Accounts Contracts screen.

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- Agriculture Details Screen
  This topic provides systematic instructionsabout the Agriculture Details screen.
- Aircraft
  This topic provides systematic instructions about Aircraft.
- Bill of Exchange
  This topic provides the systematic instructions on Bill of Exchange.
- Bonds
  This topic provides systematic instructions on Bonds of specific collateral details.
- Commercial Papers
  This topic provides systematic instructions about Commercial papers screen.
- Commodity
  This topic provides systematic instructions on commodity.
- Corporate Deposits
  This topic provides the systematic instructions about Corporate Deposits.
- Funds
  This topic provides systematic instructions about Funds.
- Guarantee Details screen
  This topic provides systematic instructions on Guarantee.
- Inventory Details screen
  This topic provides systematic instructions about Inventory Details.
- Life Insurance Details screen
  This topic provides information on Life insurance details screen of specific collateral input details.
- Machinery screen
  This topic provides systematic instructions about machinery.
- Obligation Details screen
  This topic provides systematic instructions about on obligation details.
- Other Bank Deposit
  This topic provides systematic instructions about Other Bank deposit.
- Perishables Details Screen
  This topic describes the systematic instructions about Perishables Details.
- Post Dated Cheque
  This topic provides systematic instructions about Post Dated Cheque.
- Precious Metal screen
  This topic provides systematic instructions about Precious Metal screen.
- Promissory Note
  This topic provides systematic instructions about Promissory Note.
- Property Details screen
  This topic provides systematic instructions about property details screen.
- Stocks screen
  This topic provides systematic instructions about stocks.
- Vehicle Details screen
  This topic provides systematic isntructions about vehicle details.
- Vessels
  This topic provides systematic instructions about vessels.

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3.11.2.1 Account Receivables

This topic provides systematic instructions on account receivables.

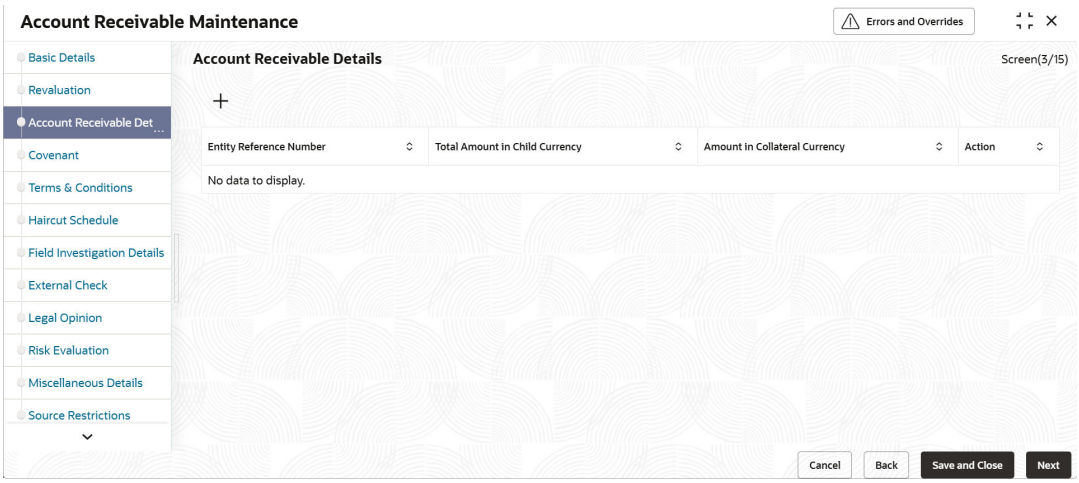
1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Account Receivable**.
3. On Account Receivable screen, select **Account Receivables Maintenance**.

   Using this screen, customer collateral of type account receivables can be maintained.

   User can capture multiple account receivables as part of same customer collateral created and arrive at the collateral value appropriately.

   The **Account Receivables Maintenance** screen is displayed.

Figure 3-66 Account Receivables



Click

icon. The **Account Receivables Details** screen displays.

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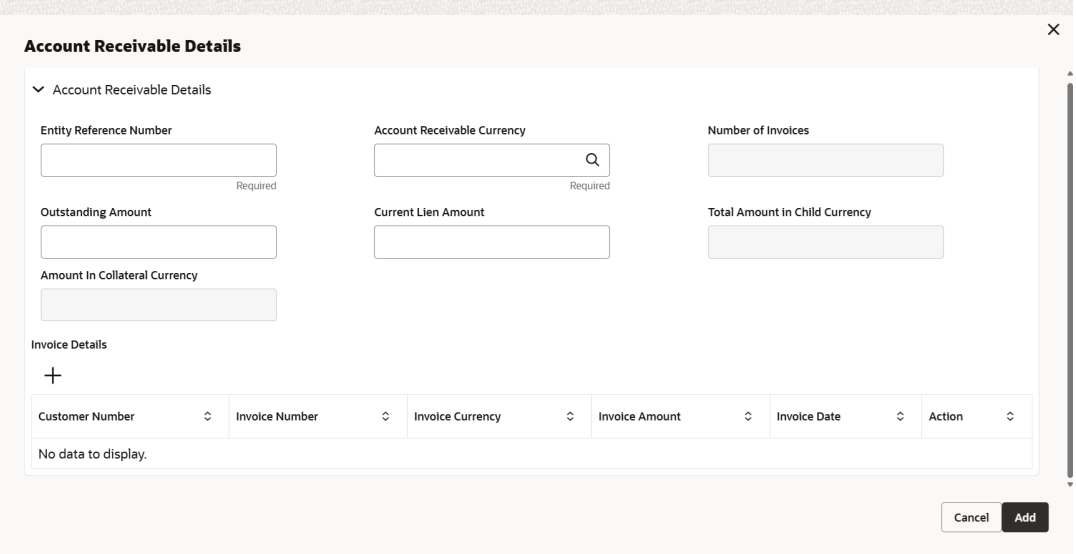
Figure 3-67 Account Receivables Details



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

Table 3-52 Account Receivable - Field Description

Field	Description
Entity Reference Number	This is unique number for a child record in a collateral which system validates.
Account Receivable Currency	Click the icon and select the account receivable currency from the list.
Number of invoices	Displays the number of invoices. Multiple invoices can be linked to an account receivable record. This gets updated based on the number of invoices added to account receivable.
Outstanding Amount	Outstanding amount of an account receivable record is derived from outstanding amounts of multiple invoices under the account receivable. **Note:** The user can enter the value directly for a DP-backed facility.
Current Lien Amount	Current lien amount of an account receivable record is derived from outstanding amount of multiple lien noted against the invoices which are part of the account receivable. **Note:** The user can enter the value directly for a DP-backed facility.
Total Amount in Child Currency	Displays the total amount in child currency which is account receivable currency.
Amount in Collateral Currency	Wherever account receivables currency is different from collateral currency, account receivables value in the collateral is converted to collateral currency as per rate configured and child value in collateral currency is displayed.

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Figure 3-68 Invoice Details - Account Receivables

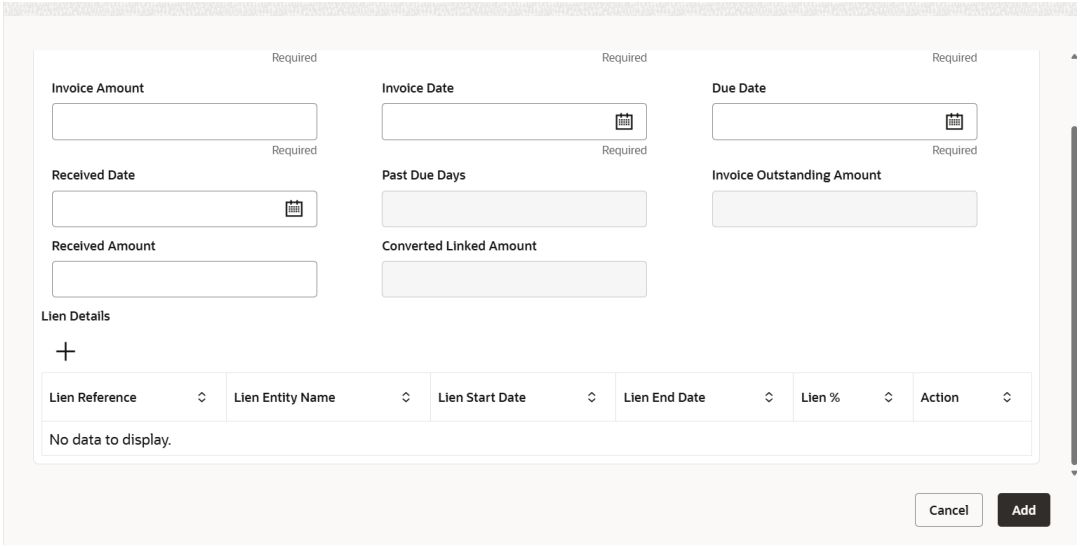

Table 3-53 Invoice Details - Field Description

Field	Description
Customer Number	Specify the customer number.
Invoice Number	Specify the invoice number.
Invoice Currency	Specify the invoice currency.
Invoice Amount	Specify the invoice amount.
Invoice Date	Specify the invoice date and it cannot be future dated.
Due Date	After the invoice due date, same is not considered as account receivable and hence excluded from collateral value receivable. If Due Date is modified to a future date post expiry of collateral, the system updates the collateral status as Extended and enables the Available flag.
Received Date	Date on which amount received against the invoice. Received date cannot be future dated and cannot be prior to invoice date. **Note:** Received Date can be modified, if required.
Past Due Days	Past due days is calculated as current business date minus invoice due date.
Invoice Outstanding Amount	Invoice outstanding amount is arrived as invoice amount minus received amount. Invoice outstanding amount is converted to account receivable outstanding amount in the rate specified when invoice currency is different from account receivable currency.
Received Amount	Specify the received amount.
Converted Linked Amount	Displays the converted linked amount.

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Figure 3-69 Lien Details- Account receivables

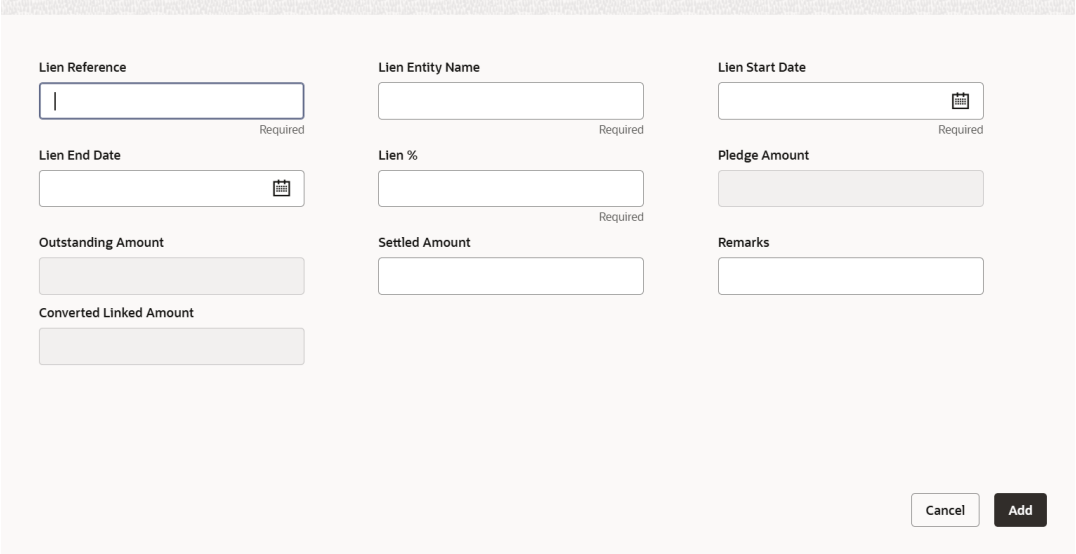

Table 3-54 Lien Details - Field Description

Field	Description
Lien Reference Number	Specify the lien reference number is for the lien noted against the invoice.
Lien Entity Name	Specify the lien entity name with which lien details are noted. One or more lien can be noted against a particular invoice.
Lien Start Date	Specify the lien start date which cannot be future dated. Lien start date cannot be prior to invoice date.
Lien End Date	Specify the lien end date which cannot be back dated or current dated. Lien end date cannot be after invoice due date.
Lien %	Specify lien percentage. Total percentage of multiple lien against one invoice should not exceed 100
Pledge Amount	Pledged amount is derived by applying lien percentage on invoice amount
Outstanding Amount	Outstanding amount under lien details is calculated as pledge amount minus settled amount.
Settled Amount	Specify the settled amount.
Remarks	Specify remarks, if any.
Converted Linked Amount	Displays converted linked amount.

4. Click **Add** to add all the required details and Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

- View Account Receivables
  This topic describes the systematic instructions to view the account receivables.

3.11.2.1.1 View Account Receivables

This topic describes the systematic instructions to view the account receivables.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.

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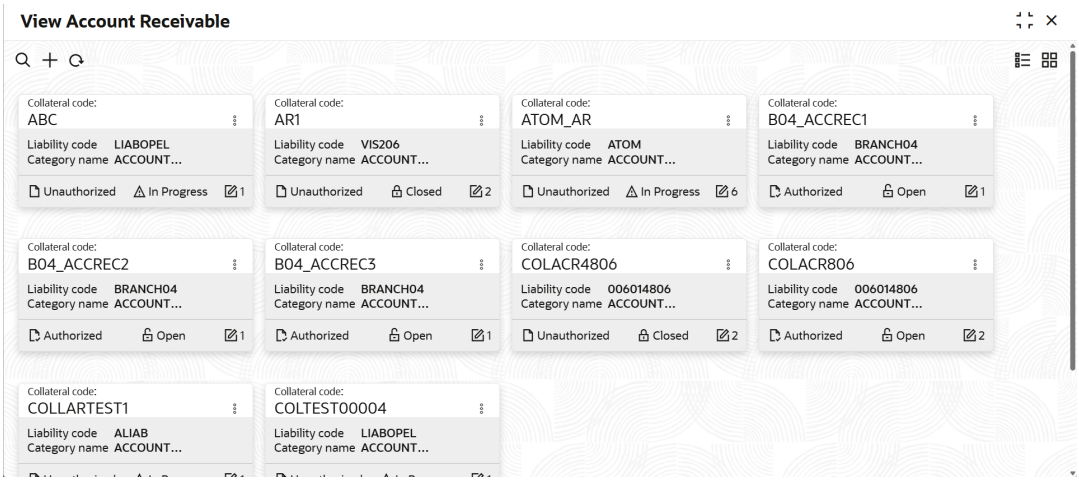
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Account Receivables**.
3. Under Account Receivables, select **View Account Receivables**.

   The **View Account Receivables** screen displays.

Figure 3-70 View Account Receivables



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

Table 3-55 View Account Receivables

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed** • **In progress**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Account Receivables- Search** screen displays.

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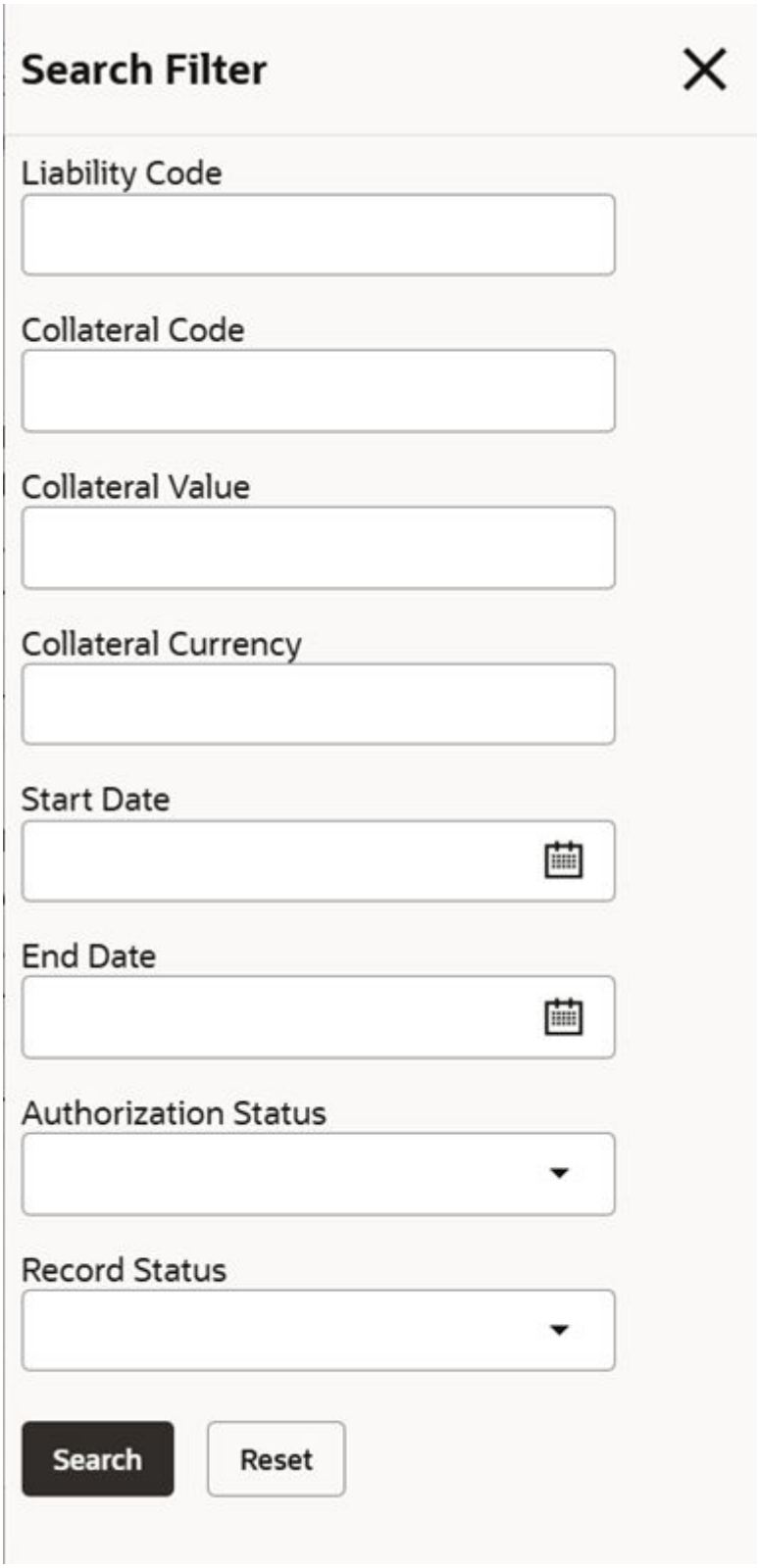
Figure 3-71 Search - View Account Receivables



5. Specify the search filter to fetch the required details and click **Search**.

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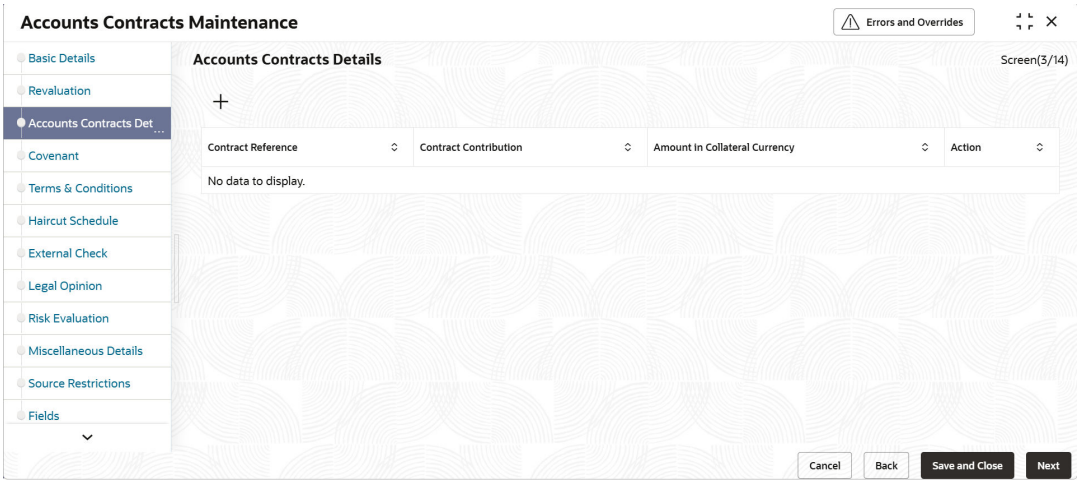
3.11.2.2 Accounts Contracts

This topic provides the systematic instructions on Accounts Contracts screen.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Account Contracts**.
3. Under Accounts and Contracts, select **Accounts Contracts Maintenance**.

   The **Accounts Contracts Maintenance** screen is displayed.

Figure 3-72 Account Contracts



Click

icon. The **Account Contracts Details** screen displays.

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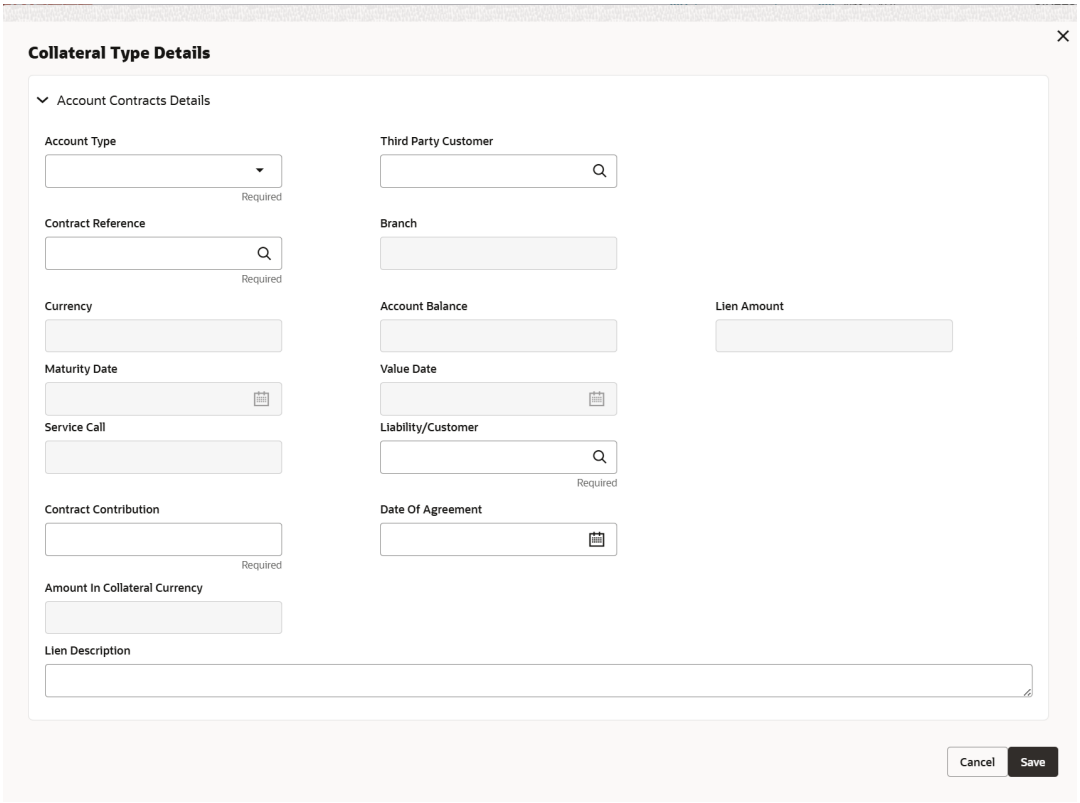
Figure 3-73 Account Contracts Details



Using this screen, customer collateral of type Accounts and Contracts can be maintained.

Multiple Accounts and Contracts records can be linked to same customer collateral.

Collateral value is updated duly considering contribution amount of these Accounts and Contracts.

Wherever contract / account currency is different from collateral currency, contract contribution is converted to collateral currency as per rate configured and collateral value is updated.

The accounts / contracts that can be configured in the ‘Accounts and Contracts Details’ screen can be of type like term deposit, current account, savings accounts, corporate deposit, bills, LC, and MM.

Wherever ELCM is configured with FCUBS and/or Trade / OBTR application, the accounts / contracts are fetched from FCUBS / Trade / OBTR application along with its details.

In the Account Type field, among other things, the following options can also be selected.

- Third Party Current Account
- Third Party Savings Account
- Third Party Deposit

For any one of these options, ELCM will fetch accounts and contract details from FCUBS for the third party customer selected.

When multiple accounts and contract records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value

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is updated as zero. User can fetch account details from FCUBS through external drop-down list. Instead of earlier push approach, modified pull approach fetches the accounts for the particular customer for the selected account type for creation of collateral.

Netting Details: Alternatively, the Accounts and Contract can be created using “Account Balance for Netting Maintenance”. Here in this maintenance, the user need to capture the details of the Balance amount which can be used as Collateral. The details which are required to be captured are (a) Reference Number (b) Liability Number (c) Customer Number (d) Currency and (e) Amount and Contract Type.

In the Accounts and Contract Collateral Maintenance, under “Accounts and Contract” data segment, the user can select the appropriate Account type and fetch the Contract Reference Number which was created under “Account Balance for Netting Maintenance” and select and link the same by providing the Contract Contribution Amount for which the Collateral needs to be created.

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

Table 3-56 Linked Accounts and Contracts - Field Description

Field	Description
Account Type	Select the Account Type from the drop down list. The options available are: • **Bills and Collections** • **Corporate Deposit** • **Third Party Current Account** • **Current Account** • **Customer Access** • **Letter of Credit** • **Money Market** • **Saving Bank** • **Third Party Savings Account** • **Term Deposit** • **Third Party Deposit**
Third Party Customer	If the account type is THIRD PARTY DEPOSIT, then click the icon and select the third party (this gets enabled) and fetch the deposit details of third party customer for creating collateral.
Contract Reference	Click the icon and select the reference from list of contracts fetched for creating the collateral.
Branch	Displays the branch name of the account/contract.
Currency	Displays the Currency of the account/contract.
Account Balance	Displays the account balance of the account/contract as fetched from FCUBS/concerned product processor.
Lien Amount	Lien amount is fetched from FCUBS / Trade application. For Letter of Credit and Bills and Collections accounts, lien amount is updated at the table level alone. User can query/view the lien amount in the respective tables and /or Screen.

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Table 3-56 (Cont.) Linked Accounts and Contracts - Field Description

Field	Description
Maturity Date	Maturity date of the account/contract is fetched from FCUBS. When multiple records are having different maturity dates, collateral value is reduced to the extent of account on reaching maturity date. On farthest maturity date of the child of multiple records,, collateral value is updated as zero. **Note**: Maturity date of Third party TD is not defaulted as Collateral End date. System nullifies the Maturity date.
Value Date	Displays the value date.
Service Call	**Service Call** used to distinguish between the contracts that are fetched from Netting Maintenance screen which would have the value as 'I' and the contracts that are fetched from External System which would have the value as 'E'. Only for the contracts chosen from the external system (having Service Call = E),system would initiate webservice request to place a block for the mentioned amount.
Contract Contribution	Specify the Contract Contribution. Blocking of amount at respective contract or account level in FCUBS / Trade application will be based on the specified 'Contract Contribution'. **Note:** Blocking is not supported for MM account.
Date of Agreement	Specify the date on which the deposit agreement is signed.
Amount In Collateral Currency	Wherever account/contract currency is different from collateral currency, Contract contribution in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Lien Description	Specify the description for lien marking on the deposit.

4. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

- View Account Contracts
  This topic describes the systematic instructions to view the account contracts.

3.11.2.2.1 View Account Contracts

This topic describes the systematic instructions to view the account contracts.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Account Contracts**.
3. Under Account Contracts, select **View Account Contracts**.

   The **View Account Contracts** screen displays.

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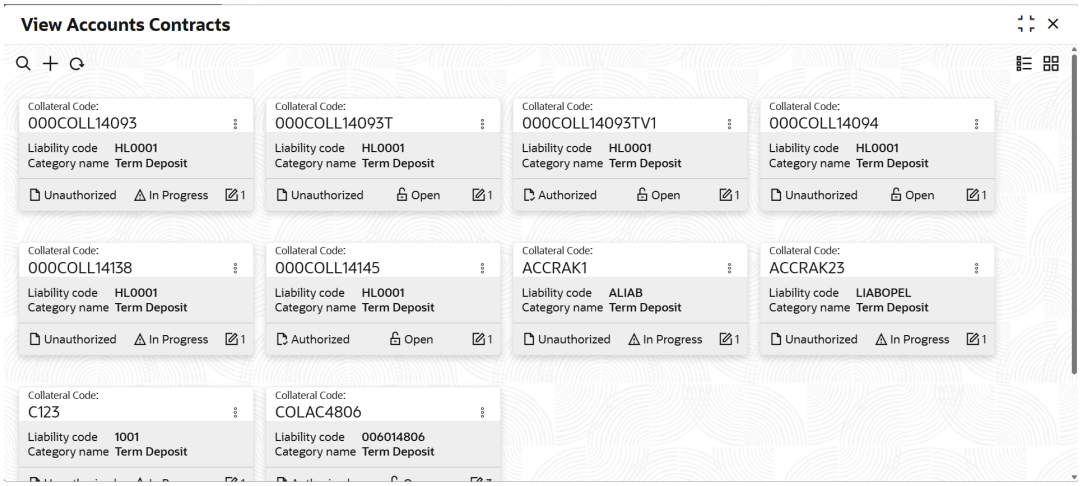
Figure 3-74 View Account Contracts



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

Table 3-57 View Account Contracts

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

The **View Account Contracts - Search** screen displays.

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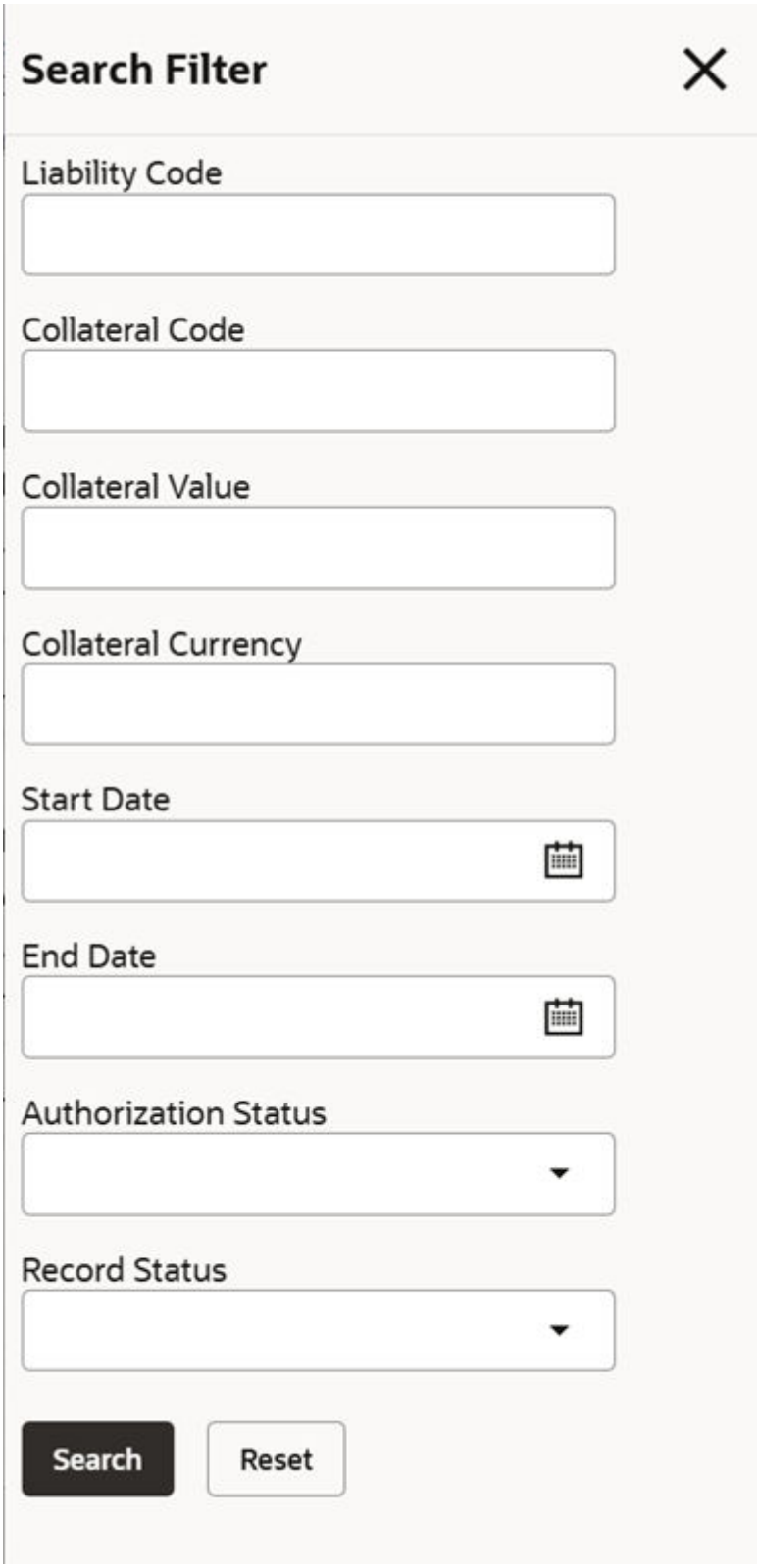
Figure 3-75 Search - View Account Contracts



5. Specify the search filter to fetch the required details and click **Search**.

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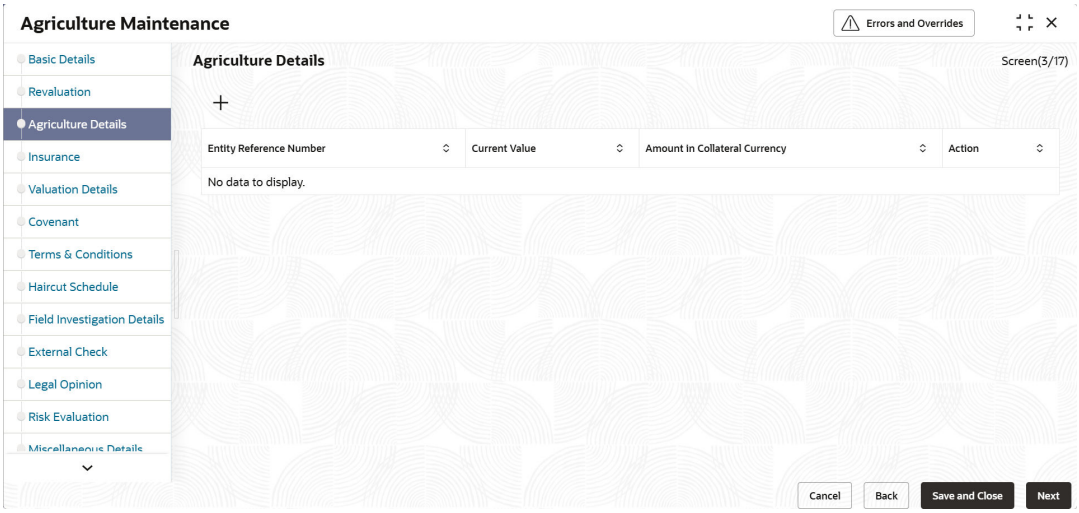
3.11.2.3 Agriculture Details Screen

This topic provides systematic instructionsabout the Agriculture Details screen.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Agriculture**.
3. Under Agriculture, select **Agriculture Maintenance**.

   The **Agriculture Maintenance** screen displays.

Figure 3-76 Agriculture Maintenance



4. Click

icon.

The **Agriculture Details** screen is displayed.

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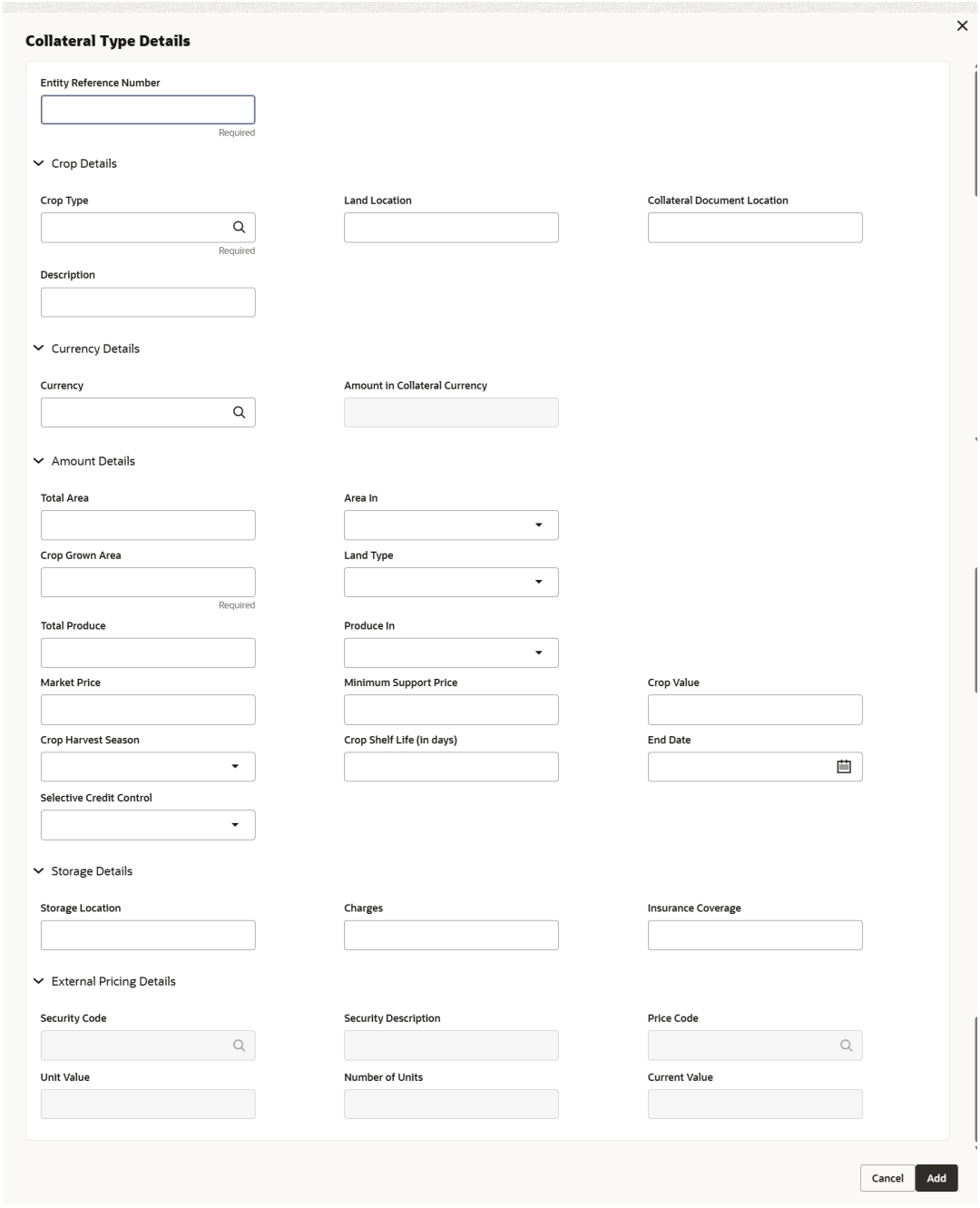
Figure 3-77 Agriculture Details



> **Note**
>
> Agriculture Details screen varies based on the selected Collateral Categories **Crop** and **Livestock**.

- Agriculture Details - Crop
  This topic provides systematic instructions about the Agriculture Details - Crop.
- Agriculture Details - Livestock
  This topic provides systematic instructions about Agriculture Details - Livestock.

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- View Agriculture
  This topic describes the systematic instructions to view the agriculture.

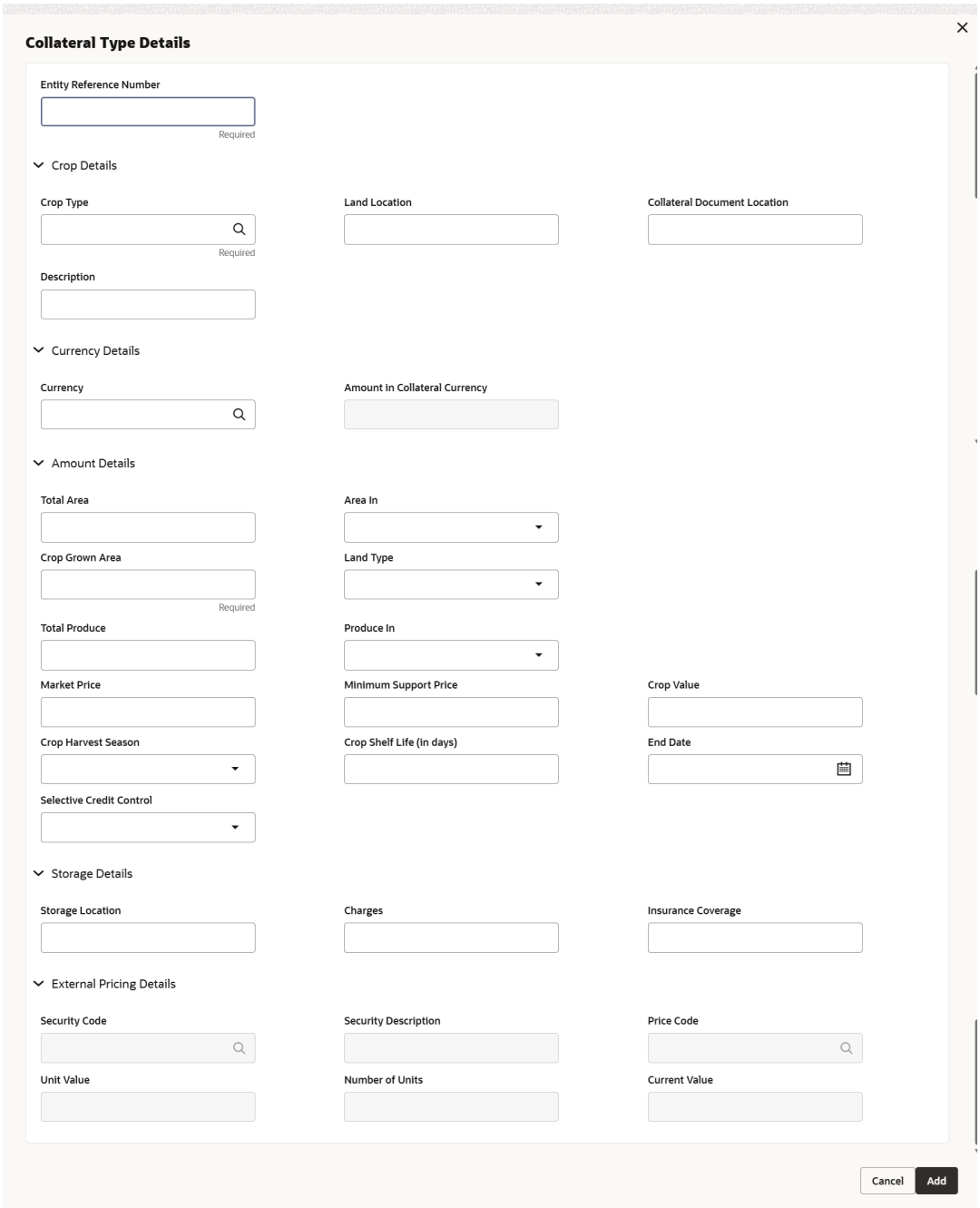
3.11.2.3.1 Agriculture Details - Crop

This topic provides systematic instructions about the Agriculture Details - Crop.

1. On **Agriculture** screen, under **Collateral Category** field, select the category as **CROP** and click the **Agriculture Details**.

   The **Agriculture Details** screen is displayed.

Figure 3-78 Agriculture Details



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2. On **Agriculture details** screen , click the **+** icon and specify the details.

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

Table 3-58 Agriculture Details - Crop - Field Description

Field	Description
Entity Reference Number	Specify the unique reference number for the child collateral.
Crop Type	click the icon and select the crop type from static type maintenance.
Land Location and Collateral Document Location	Specify the land location and document location.
Description	Specify the description about the crop.

Table 3-59 Currency Details - Field Description

Field	Description
Currency	If the collateral being is enabled for manual revaluation, then click the icon and select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount in Collateral Currency	When different currencies are involved, collateral value in crop currency is converted to collateral currency as per rate configured at Exchange Rate Maintenance screen..

Table 3-60 Crop Values - Field Description

Field	Description
Total Area	Specify the total area of the crop to be read with area in.
Area In	Select the area in drop-down list. The available options are: • **Hectares** • **Acres** • **Square Meters**
Crop Grown Area	Specify the area of crop grown.
Land Type	Specify the land type from the drop-down list. The available options are: • **Rainfed** • **Irrigated**
Total Produce	Specify the total produce crop to read with produced in.
Produce In	Select the crop produce in from the drop-down list. The available options are: • **Kilograms** • **Tonnes** • **Quintals** • **Pounds** • **Litres** • **Metic Tonnes**
Market Price	Specify the market price.
Minimum Support Price	Specify the minimum support price.

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Table 3-60 (Cont.) Crop Values - Field Description

Field	Description
Crop Value	Specify the Crop Value here. Crop value cannot be zero or negative value. Crop value is updated as collateral value. When multiple crops records are included as part of one customer collateral, sum of crop values of all crops are updated as collateral value. When multiple crop records are added to customer collateral, farthest end date of all the child collaterals is updated as collateral end date. At the end date of the last record, collateral record is marked as Expired, 'Available' check box is disabled and Limit contribution is updated as zero. However, when a particular crop linked to a collateral reaches end date first, then the collateral value is reduced to this extent.
Crop Harvest Season	Specify the crop harvest season.
Crop Shelf Life(In Days)	Crop shelf life (in days) can be captured at crop collateral level. Negative value is not allowed in this field.
End Date	End date cannot be Back dated or Current dated.
Selective Credit Control	Select the Selective Credit Control from the drop down list. The options available are: • **Cereals** • **Pulses** • **Oil Seeds**

Table 3-61 Storage Details - Field Description

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

Table 3-62 External pricing details - Field Description

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

3. Click **Save** to save the record.
4. The system validates the existing collateral records using the parameters configured in **Collateral Dedupe Maintenance** screen.

   The **Dedupe Check** screen displays.

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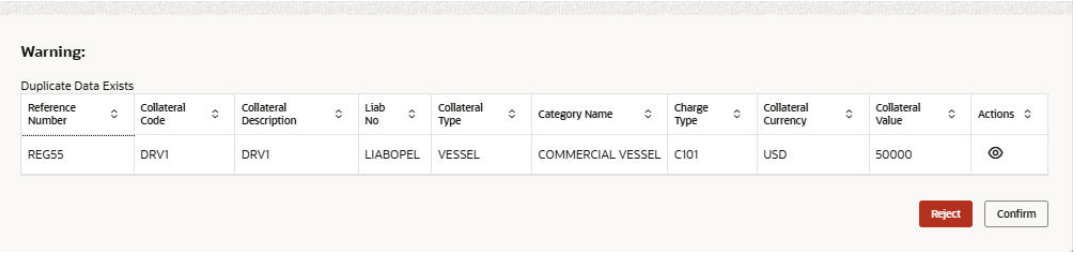
> **Note**
>
> Dedupe check for Agriculture type collateral happens only when a valid "Dedupe Maintenance" exists for Collateral Type - Collateral Category combination alongwith 'Collateral Dedupe' switch enabled at Collateral category Maintenance. This Dedupe validation happens when user clicks 'Next' button or when user tries to save the collateral record by clicking 'Save and Close' button.
> System automatically checks for Dedupe based on the configured parameters.

Figure 3-79 Collateral Dedupe Check



When Dedupe validation happens and if duplicate records are found based on Dedupe parameters, system throws a warning message along with Reject and Confirm options.

Click **Reject** to reject the Dedupe warning message and in that case, user needs to revisit the screen and Collateral records to be updated.

Click **Confirm** to ignore the dedupe check result and continue with collateral creation.

Also the user can view the details of Collateral record in the display mode for each of the Collateral which displayed either based on Probable or Exact Match.

3.11.2.3.2 Agriculture Details - Livestock

This topic provides systematic instructions about Agriculture Details - Livestock.

> **Note**
>
> The fields, which are marked as required, are mandatory.

1. On **Agriculture** screen, under **Collateral Category** field, select the category as **Livestock** and click the **Agriculture Details** tab.

   The **Agriculture Details** screen is displayed.

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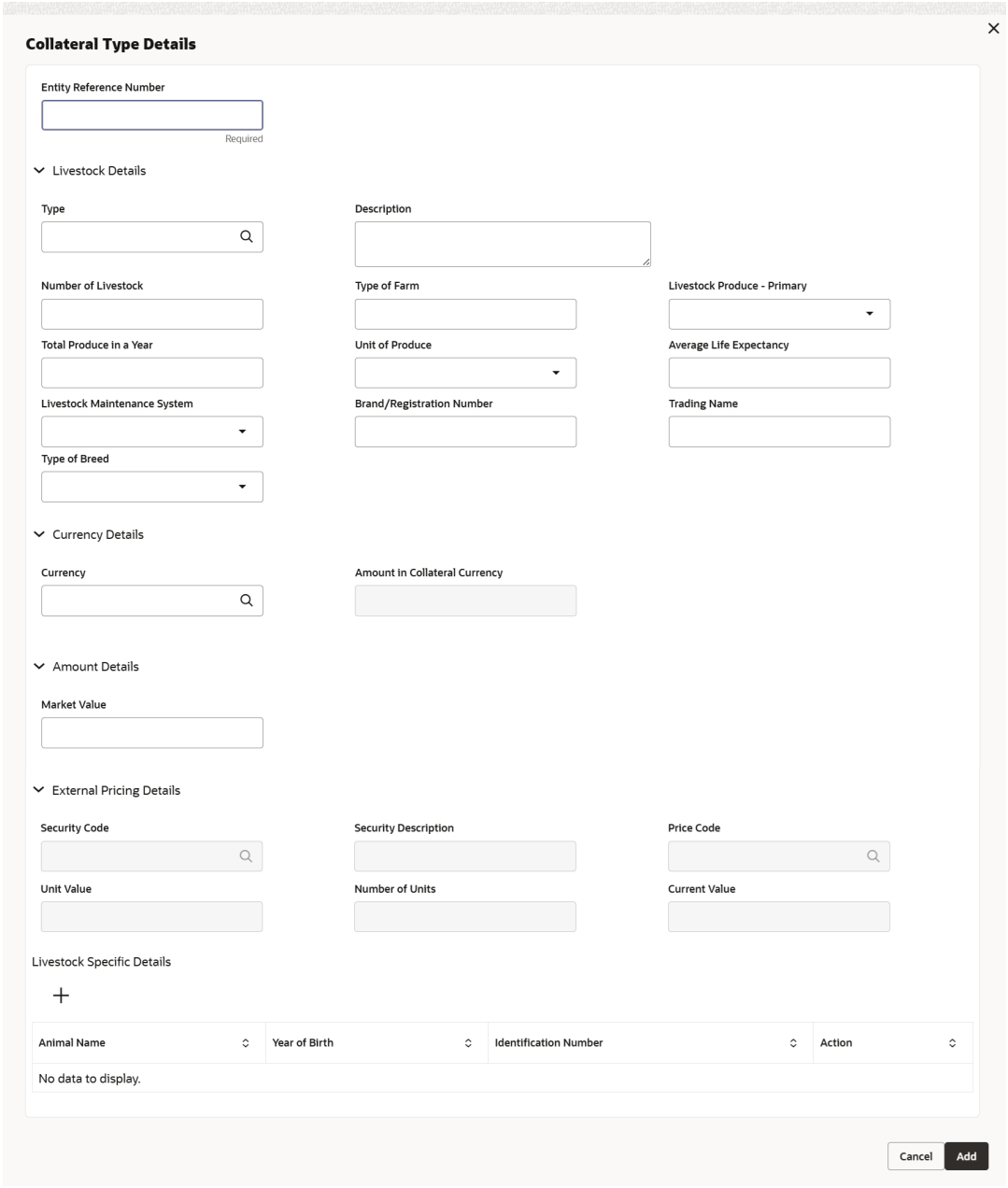
Figure 3-80 Agriculture Details



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

Table 3-63 Livestock Details - Field Description

Field	Description
Entity Reference Number	Specify unique Entity Reference Number
Live Stock Details	Displays the live stock details under this section.
Type	Click the icon and select the livestock type from the list of values maintained in static type maintenance screen.
Description	Specify the description about the livestock.

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Table 3-63 (Cont.) Livestock Details - Field Description

Field	Description
Type of Breed	Select the Type of Breed from the drop down list. The options available are: • **Indigenous** • **Local** • **Improved** • **Exotic Breeds**
Number of Livestock	Specify the total number of livestock. Number of Livestock cannot be zero or negative value.
Type of Farm	Specify the Type of Farm where the livestock is kept.
Livestock Produce - Primary	Select the primary product produced from the livestock. The available options are: • **Dairy** • **Meat** • **Poultry - Eggs** • **Aquaculture** • **Animal Skins and Hides** • **Apiculture** • **Other**
Total Produce in a year	Specify the total number of primary products produced from the livestock in a year to be read with unit of produce. Total Produce value cannot be zero or negative.
Unit of Produce	Select the units in which the livestock products are produced. The available options are: • **Kilograms** • **Tonnes** • **Quintals** • **Pounds** • **Litres** • **Metric Tonnes**
Average Life Expectancy	Specify the expected average life of the livestock in years. Average Life Expectancy cannot be zero or negative value.
Livestock Maintenance System	Select the livestock are produced or sustained. The available options are: • **Zero grazing** • **Tethering** • **Communal grazing** • **Stall-fed** • **Backyard** • **Commercial - Small Scale** • **Commercial - Large Scale**
Brand/Registration Number	Specify the brand number of the livestock. Brand/Registration Number can have alphabets and any special characters with maximum length of 100 characters.
Trading Name	Specify the Trading Name of livestock brand. Trading Name can be alphanumeric with maximum length of 100 characters.

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Table 3-64 Currency Details - Field Description

Fields	Description
Currency	If the Revaluation type is selected as “Manual”, then the Currency field is enabled for selection. However, if the Revaluation type is selected as “Automatic – External” the Currency field is automatically populated upon selection of the Security Code.
Amount In Collateral Currency	Wherever the Child Collateral currency is different from Main collateral currency, Child Collateral value in the collateral is converted to Main Collateral currency as per the Exchange rate configured at Exchange Rate maintenance Screen and collateral value is updated.

Table 3-65 Amount Value - Field Description

Field	Descriptions
Market Value	Specify the total value of the livestock. Market value is updated as collateral value in case of Manual Revaluation. Market Value cannot be zero or negative value.

Table 3-66 External pricing details - Field Description

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

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Figure 3-81 Livestock Specific Details

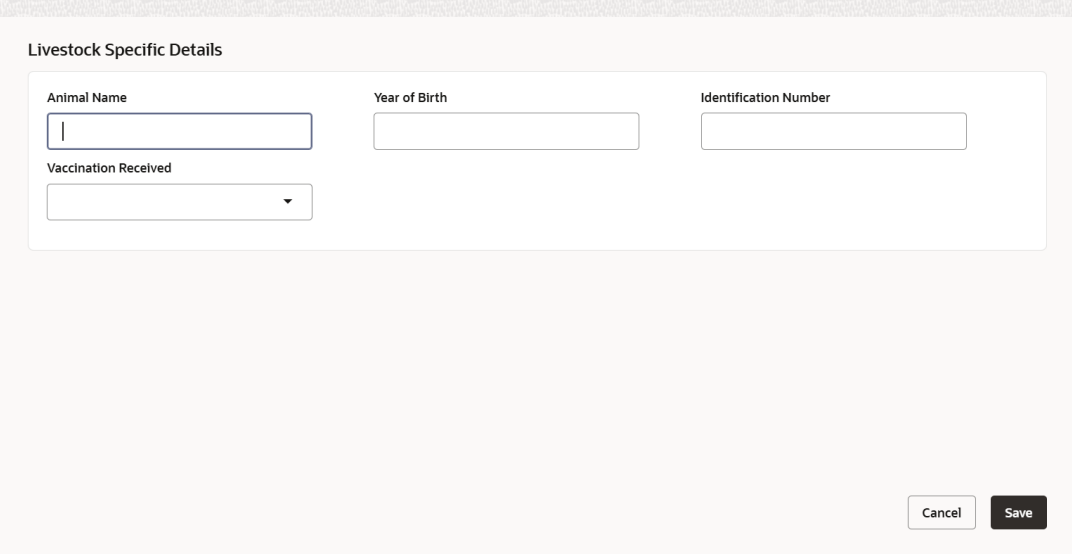

Table 3-67 Livestock Specific Details - Field Description

Field	Description
Animal Name	Specify the name of animal. Animal name can be alphanumeric with maximum length of 100 characters.
Year of Birth	Specify the Year of Birth of the animal.
Identification Number	Specify the microchip number of the livestock. Identification Number can be alphanumeric with maximum length of 30 characters.
Vaccination Received	Specify if the livestock has received vaccination or not by selecting **Yes** or **No** from the drop-down list.

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

3.11.2.3.3 View Agriculture

This topic describes the systematic instructions to view the agriculture.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Agriculture**.
3. Under Agriculture, select **View Agriculture**.

   The **View Agriculture** screen displays.

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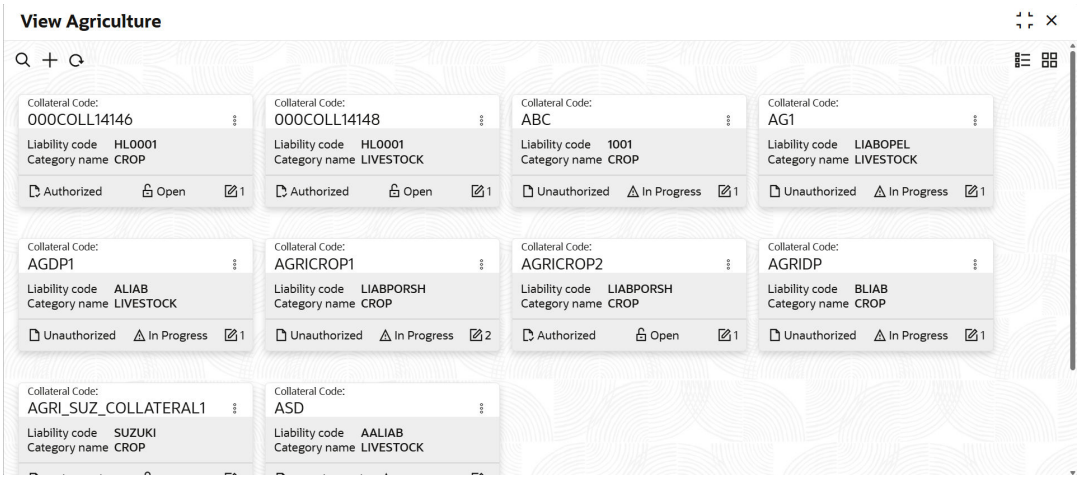
Figure 3-82 View Agriculture



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

Table 3-68 View Agriculture

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Agriculture - Search** screen displays.

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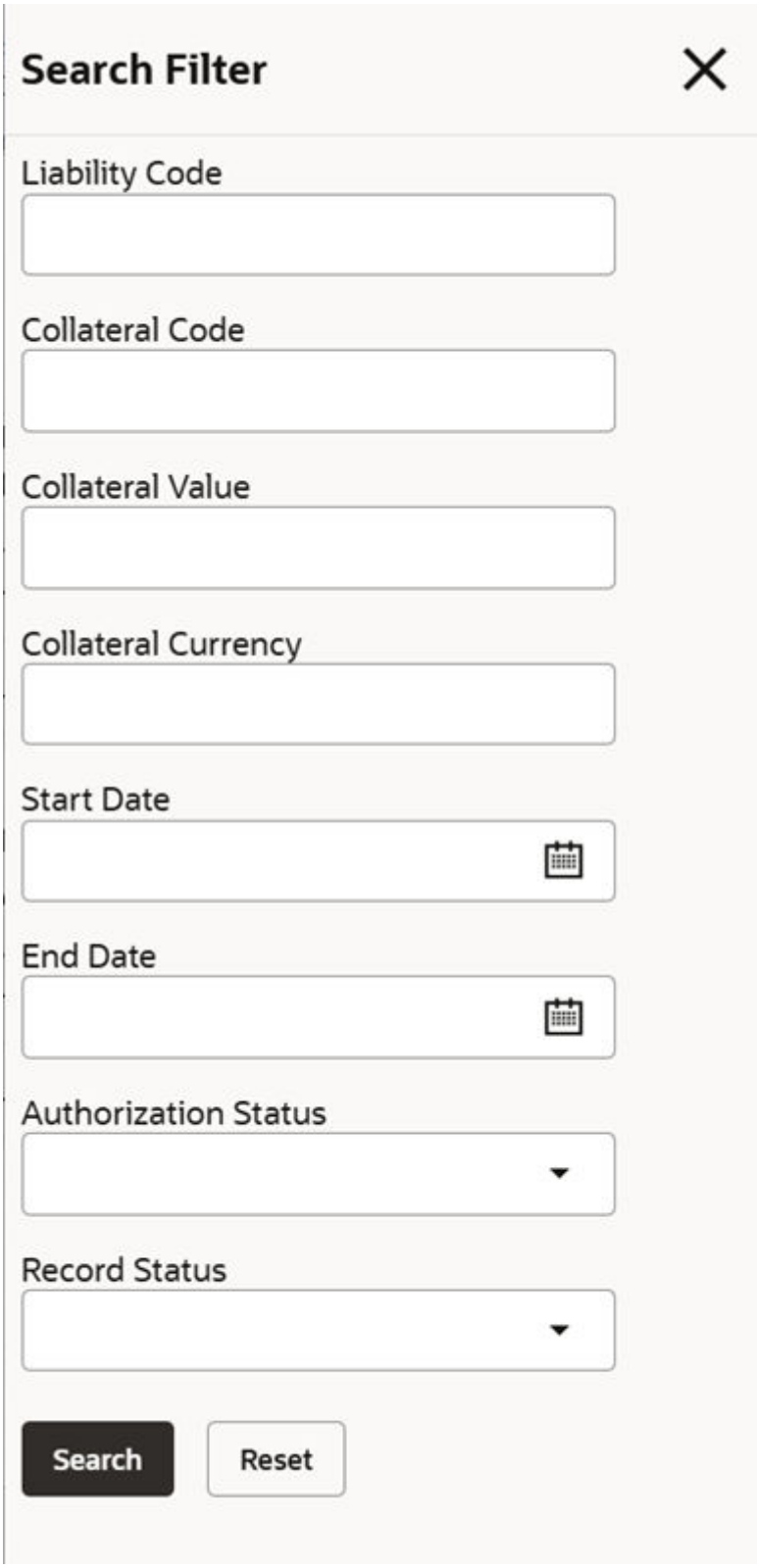
Figure 3-83 Search - View Agriculture



5. Specify the search filter to fetch the required details and click **Search**.

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3.11.2.4 Aircraft

This topic provides systematic instructions about Aircraft.

The system allows to add collaterals of type **Aircraft** in **Aircraft Maintenance** screen while creating customer collaterals.

> **Note**
>
> User can add any number of aircraft as collateral. While creating a collateral record, at least one aircraft must be available as child collateral.

If multiple aircrafts are added as collaterals, the collateral value is computed as the sum of all the added child collaterals value.

In case, the aircraft currency is different from the collateral currency, the system converts the aircraft value to collateral currency with the configured exchange rate.

> **Note**
>
> The Collateral Value derived from the linked child collaterals cannot be changed manually.

End date of the collateral is derived based on the farthest end date of the linked child collaterals.

> **Note**
>
> Collateral end date derived from the linked child collaterals can be changed manually, but it cannot be less than the derived date.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Aircraft**.
3. Under Aircraft, select **Aircraft Maintenance**.

   The **Aircraft** screen is displayed.

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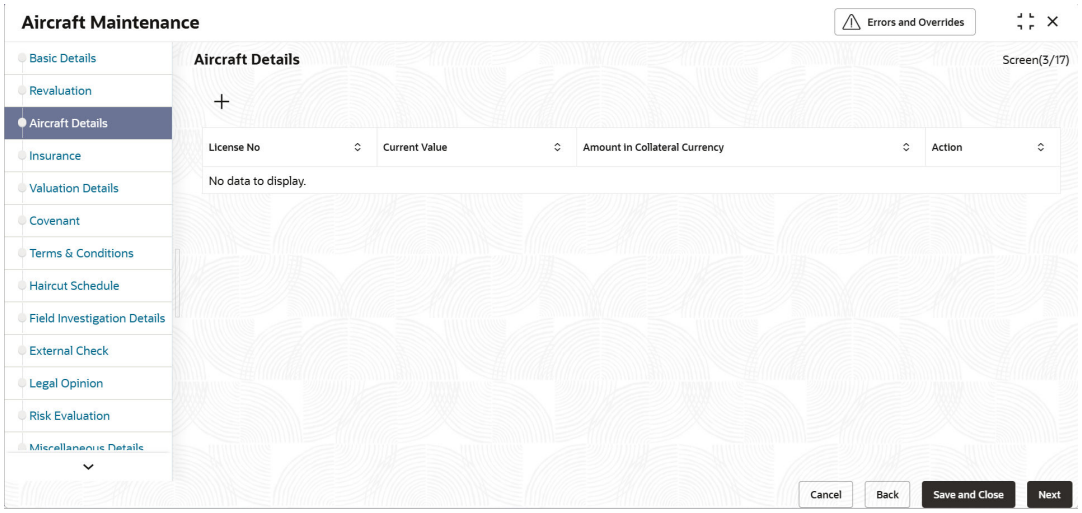
Figure 3-84 Aircraft



> **Note**
>
> Aircraft Details screen varies based on the selected Collateral Category.

- Aircraft - Common
  This topic provides systematic instructions about Aircraft - Common.
- View Aircraft
  This topic describes the systematic instructions to view the aircraft.

3.11.2.4.1 Aircraft - Common

This topic provides systematic instructions about Aircraft - Common.

The fields, which are marked with as required, are mandatory.

1. Click on

icon.

The **Aircraft Details** screen is displayed.

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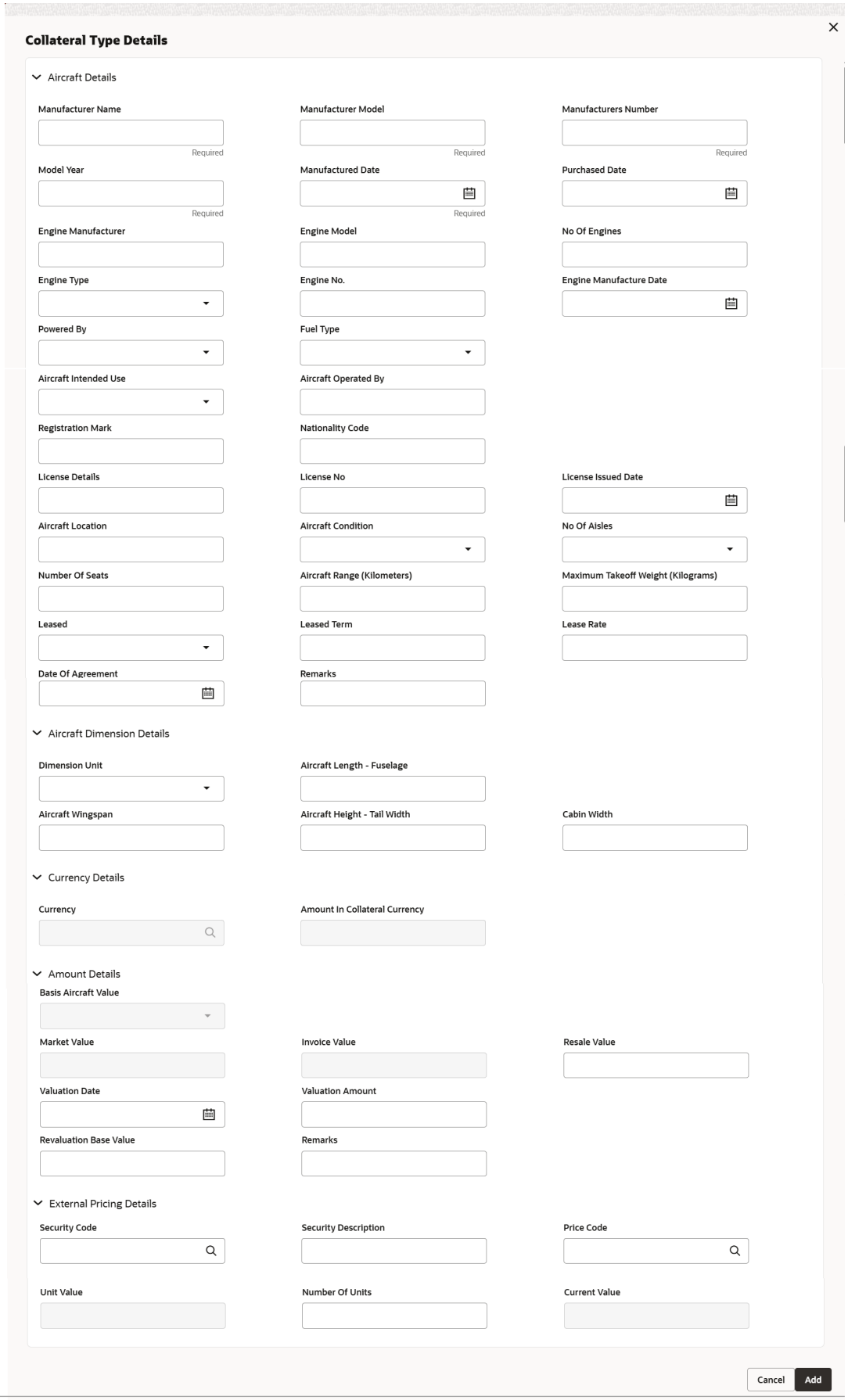
Figure 3-85 Aircraft Details



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

Table 3-69 Aircraft Details - Field Description

Field	Description
Manufacturer Name	Specify the name of aircraft manufacturer. Manufacturer Name can be alphanumeric with maximum of 100 characters.
Manufacturer Model	Specify the model of the aircraft. Manufacturer Model can be alphanumeric with maximum of 50 characters.
Manufacturers Number	Specify the number allotted to the aircraft by the manufacturer. Manufacturers Number can be alphanumeric with maximum of 100 characters.
Model Year	Specify the year in which the aircraft was manufactured. Model year must be 4 digit number.
Manufactured Date	Specify the date on which the aircraft was manufactured.
Purchased Date	Specify the date on which the aircraft was purchased.
Engine Manufacturer	Specify the name of engine manufacturer. Engine Manufacturer can be alphanumeric with maximum length of 50 characters.
Engine Model	Specify the aircraft engine model.
No of Engines	Specify the number of engines powering the aircraft.
Engine Type	Select the Engine Type from the drop-down list. The options available are: • **Electric** • **Jet** • **Piston** • **Piston** • **Rocket** • **Turboprop** • **Turboshaft** • **Turbojet** • **Ramjet** • **Rotor**
Engine No.	Specify the aircraft engine number. Engine Number can be alphanumeric with maximum length of 20 characters.
Engine Manufacture Date	Specify the date on which the aircraft engine was manufactured.
Powered By	Specify how the aircraft is powered by selecting an option from the drop down list. The options available are: • **Fuel** • **Wind**
Fuel Type	If the aircraft is powered by fuel, then select the Fuel Type from the drop down list. The options available are: • **Aviation Gasoline** • **Jet Fuels**
Aircraft Intended Use	Select the usage for which the aircraft is intended from the drop down list. The options available are: • **Commercial** • **Personal** • **Recreational**
Aircraft Operated By	Specify the aircraft operator detail in this field.
Registration Mark	Specify the Registration Mark of the aircraft. Registration Mark can contain only alphabets of maximum 100 characters.

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Table 3-69 (Cont.) Aircraft Details - Field Description

Field	Description
Nationality Code	Specify the Nationality Code of the country to which the aircraft belongs. Nationality Code can be alphanumeric with maximum length of 50 characters.
License Details	A brief description of the aircraft license can be captured in this field.
License No	Specify the aircraft license number.
License Issued Date	Specify the date on which the aircraft license was issued.
Aircraft Location	Specify the place in which the aircraft is located.
Aircraft Condition	Select the aircraft condition from the drop-down list. The options available are: • **Exceptional** • **Good** • **Average** • **Damaged**
No of Aisle	Select the No of Aisle from the drop-down list. The options available are: • **Single** • **Double**
Number of Seats	Specify the Number of Seats available in the aircraft.
Aircraft Range (Kms)	Specify the maximum distance the aircraft can fly.
Maximum Takeoff Weight (Kgs)	Specify the maximum weight of the aircraft during takeoff in kilograms.
Leased	Specify if the aircraft is leased by selecting **Yes** or **No** from the drop down list.
Leased Term	Specify the aircraft lease term in years.
Lease Rate	Specify the monthly rent agreed for the aircraft with its currency.
Date of Agreement	Specify the date on which the bank and the customer signed the collateral agreement.
Remarks	Specify remarks about the aircraft, if any.

Table 3-70 Aircraft Details - Field Description

Fields	Description
Dimension Unit	Dimension unit specified is applicable for dimensions specified. Select the aircraft Dimension Unit from the drop down list. The options available are: • **Feet** • **Meter**
Aircraft Length - Fuselage	Specify the length of aircraft fuselage in selected Dimension Unit.
Aircraft Wingspan	Specify the wingspan of aircraft in selected Dimension Unit.
Aircraft Height - Tail Width	Specify the height of aircraft in selected Dimension Unit.
Cabin Width	Specify the width of aircraft cabin in selected Dimension Unit.

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Table 3-71 Aircraft Amount Details - Field Description

Field	Description
Basis Aircraft Value	Select the basis on which the aircraft is valuated. The options available are: • **MARKET VALUE** • **INVOICE VALUE**
Market Value	Specify the Market Value of the aircraft.
Invoice Value	Specify the Invoice Value of the aircraft.
Resale Value	Specify the Resale Value of the aircraft.
Valuation Date	Specify the valuation date from the customer submitted valuation report. This is applicable for used aircraft only. Valuation date cannot be future dated.
Valuation Amount	Specify the valuation amount from the customer submitted valuation report. This is applicable for used aircraft only.
Revaluation Base Value	When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.
Remarks	Specify the valuation remarks, if any.

Table 3-72 Currency Details - Field Description

Fields	Description
Currency	Click the icon and select the currency from the option list.
Amount In Collateral Currency	Wherever aircraft value currency is different from collateral currency, aircraft value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Table 3-73 External pricing details - Field Description

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

2. Click **Dedupe Check** to identify whether the collateral to be created is duplicate or not happens during the **Next** or **Save & Close** button. The system validates the existing collateral records using the parameters configured in **Collateral Dedupe Maintenance** screen.

   The **Dedupe Check** screen displays.

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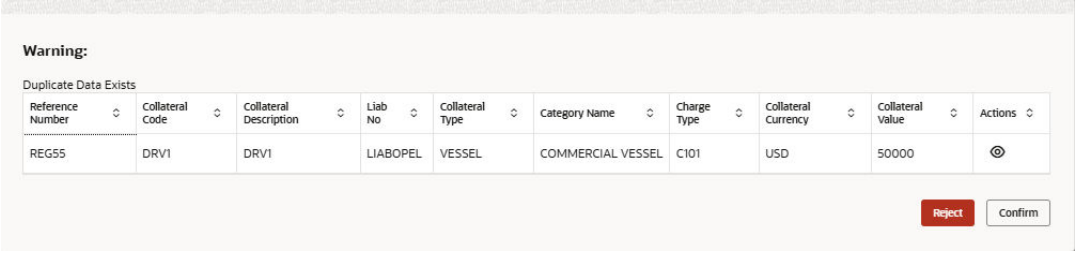
Figure 3-86 Dedupe Check



When Dedupe validation happens and if duplicate records are found based on Dedupe parameters, system throws a warning message along with Reject and Confirm options.

Click **Reject** to reject the Dedupe warning message and in that case, user needs to revisit the screen and Collateral records to be updated.

Click **Confirm** to ignore the dedupe check result and continue with collateral creation.

Also the user can view the details of Collateral record in the display mode for each of the Collateral which displayed either based on Probable or Exact Match.

3. Click **Save & Close**to save the record.

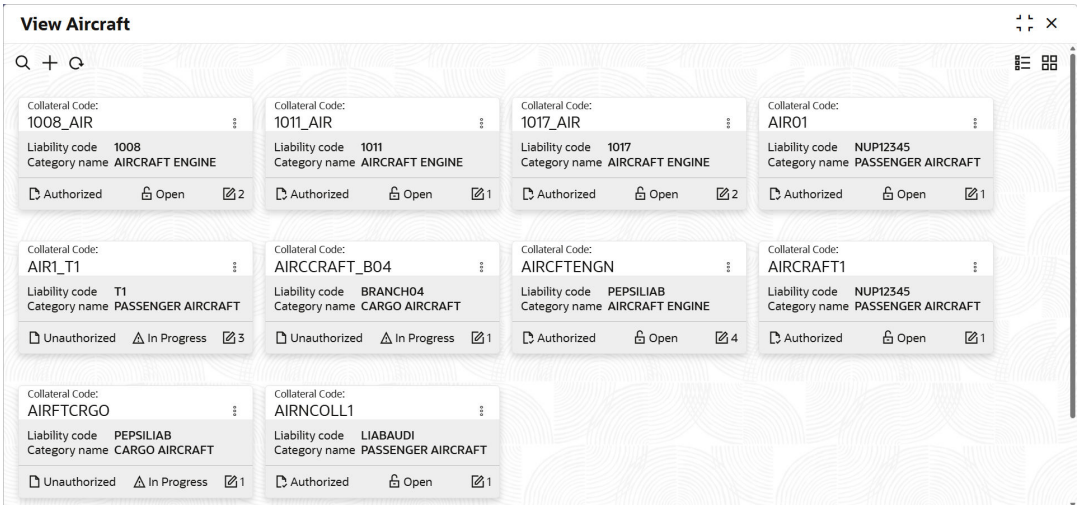
3.11.2.4.2 View Aircraft

This topic describes the systematic instructions to view the aircraft.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenances, select **Aircraft**. Under Aircraft, select **View Aircraft**.

   The **View Aircraft** screen displays.

Figure 3-87 View Aircraft



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

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Table 3-74 View Aircraft

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the icon.

   The **View Aircraft - Search** screen displays.

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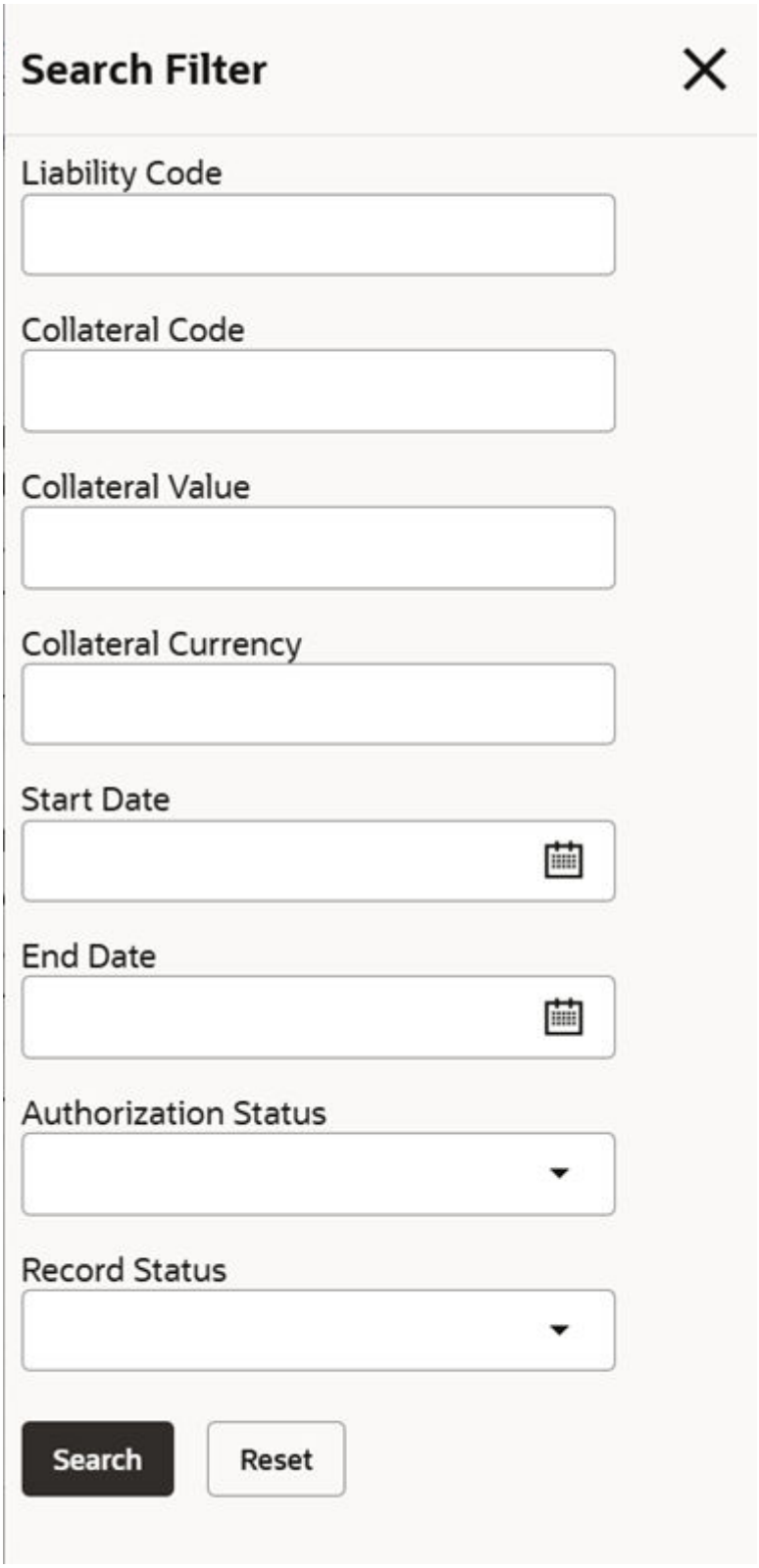
Figure 3-88 Search - View Aircraft



4. Specify the Search Filter to fetch the required details and click **Search**.

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3.11.2.5 Bill of Exchange

This topic provides the systematic instructions on Bill of Exchange.

The system allows to add collaterals of type **Bill of Exchange** while creating customer collaterals.

> **Note**
>
> The user can add any number of bill of exchange as collateral. While creating a collateral record, at least one bill of exchange must be available as child collateral.

In case, the bill of exchange currency is different from the collateral currency, the system converts the bill of exchange amount to collateral currency with the configured exchange rate in **Exchange Rate Maintenance** Screen.

If multiple bill of exchange are added as collaterals, the collateral value which is being displayed at Basic details data segment derived on is the sum of all the child records which is being maintained under Bill of Exchange data segment and this Collateral Value cannot be changed manually.

End date of the collateral is derived based on the farthest bill due date of the linked bills of exchange.

> **Note**
>
> Collateral end date derived from the linked bills of exchange can be changed manually, but it cannot be less than the derived date.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Bill of Exchange**.
3. Under Bill of Exchange, select **Bill of Exchange Maintenance**.

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

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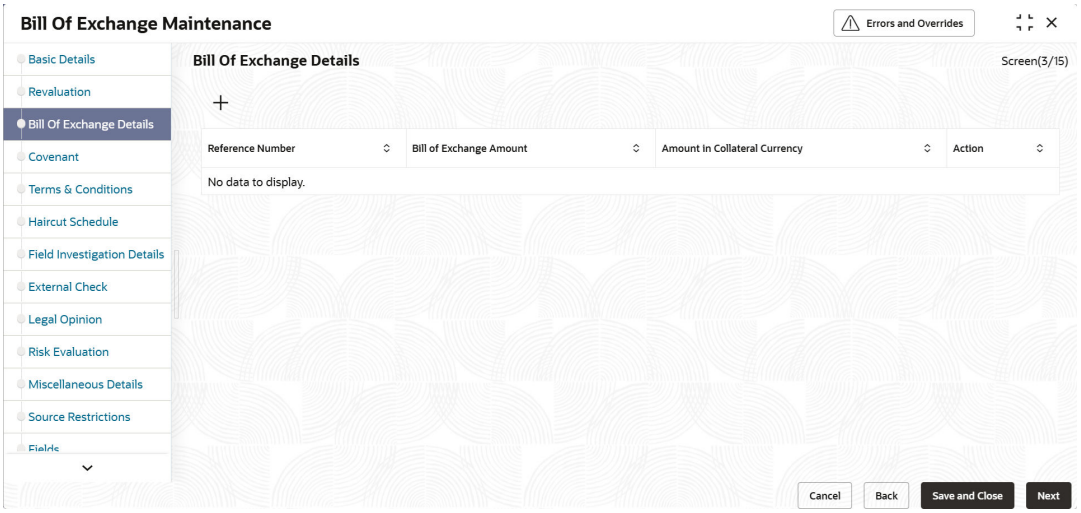
Figure 3-89 Bill of Exchange Details



4. Click

icon.

The **Bill of Exchange** sub-screen is displayed.

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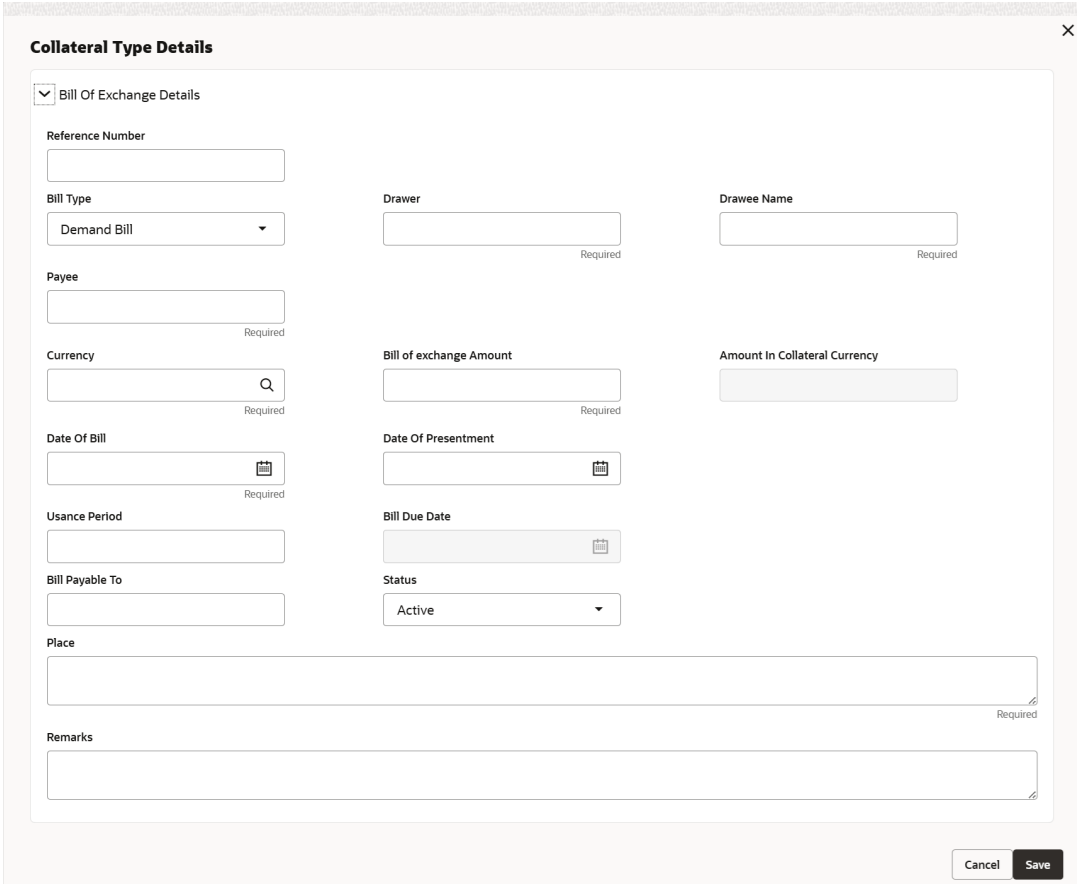
Figure 3-90 Bill of Exchange



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

Table 3-75 Bill of Exchange - Field Description

Field	Description
Reference Number	Specify unique reference number.
Bill type	Select the bill of exchange type from the drop-down list. The options available are: • **Demand Bill** • **Usance Bill**
Drawer	Specify the name of the Entity issuing the bill of exchange.
Drawee Name	Specify the name of the bank at which the bill of exchange issued by the entity is to be drawn.
Payee	Specify the recipient or bearer of the bill of exchange.
Currency	Click the icon and select the currency of the bill of exchange.
Bill of Exchange Amount	Specify the amount mentioned in the Bill of exchange.
Amount in Collateral Currency	Bill of Exchange amount converted to collateral currency, if the bill of exchange currency and the collateral currency are different.
Date of Bill	Specify the date on which the bill of exchange is issued.

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Table 3-75 (Cont.) Bill of Exchange - Field Description

Field	Description
Date of Presentment	Specify the date of presentment for demand bill. This date is mandatory only if the Bill type is selected as Demand Bill.
Usance period (Months)	Specify the usance period in months. This date is mandatory only if the Bill type is selected as Usance Bill.
Bill due date	Due date of the bill of exchange. • For Demand Bill : Bill due date = Date of Presentment • For Usance Bill : Bill due date = Date of Bill + Usance period
Bill Payable to	Bearer/order of payee of the bill of exchange issued by the entity.
Status	Select the status of the bill of exchange. The options available are: • **Active** - During new collateral creation process of bill of exchange, the Status will be selected as **Active** by default. • **Settled**: After saving the collateral, the bill of exchange can be marked / updated as **Settled** either manually by user or through an automatic update process based on the due date captured at any point during the collateral life cycle. **Note:** Collateral value will get reduced based on the individual status update of associated / linked bill of exchange. If the status is set to **Settled**, it cannot be changed as **Active** again.
Place	Specify the place or address of execution of the bill of exchange.
Remarks	Specify the additional details of the bill of exchange, if any.

5. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

- View Bill of Exchange
  This topic describes the systematic instructions to view the bill of exchange.

3.11.2.5.1 View Bill of Exchange

This topic describes the systematic instructions to view the bill of exchange.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Bill of Exchange**.
3. Under Bill of Exchange, select **View Bill of Exchange**.

   The **View Bill of Exchange** screen displays.

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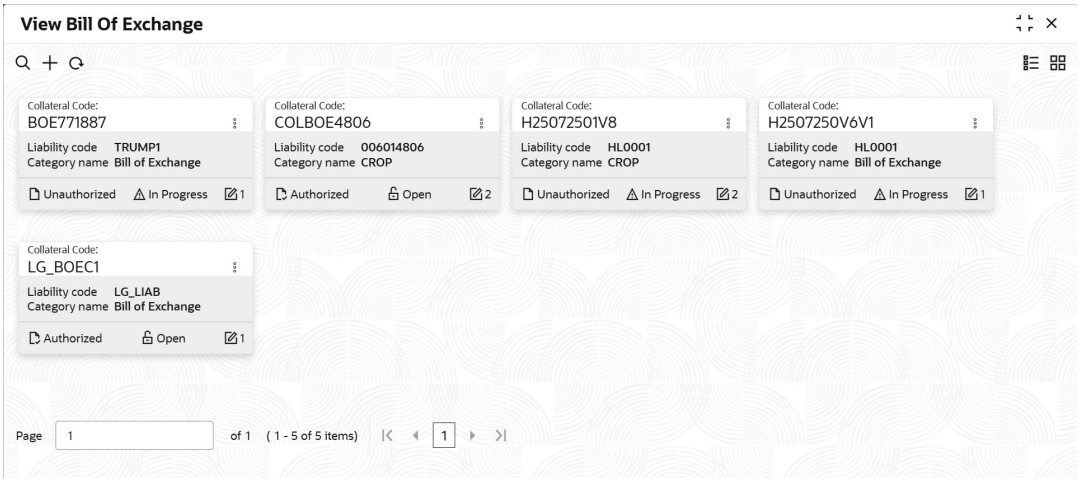
Figure 3-91 View Bill of Exchange



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

Table 3-76 View Bill of Exchange

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Bill of Exchange - Search** screen displays.

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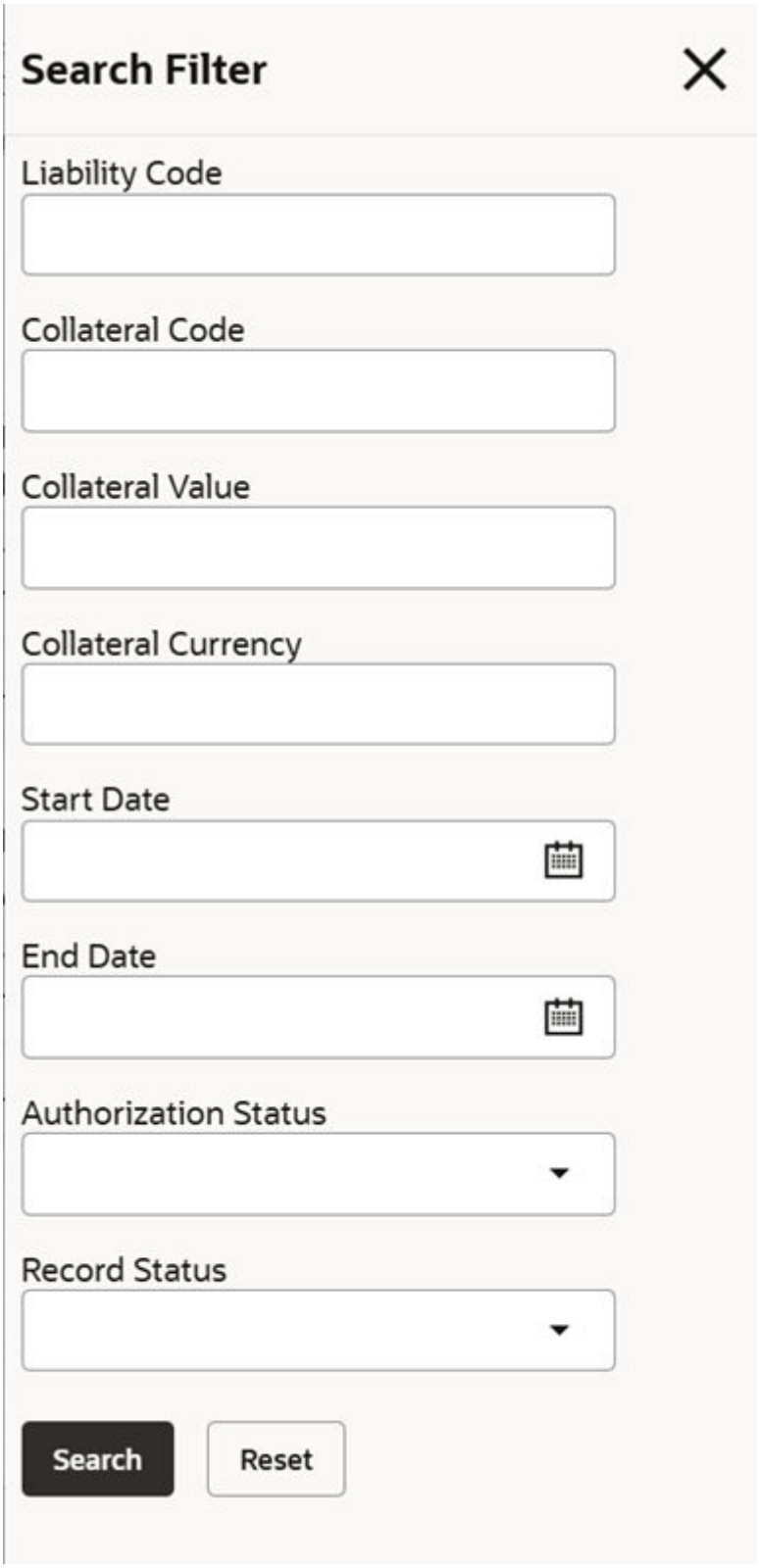
Figure 3-92 Search - View Bill of Exchange



5. Specify the search filter to fetch the required details and click **Search**.

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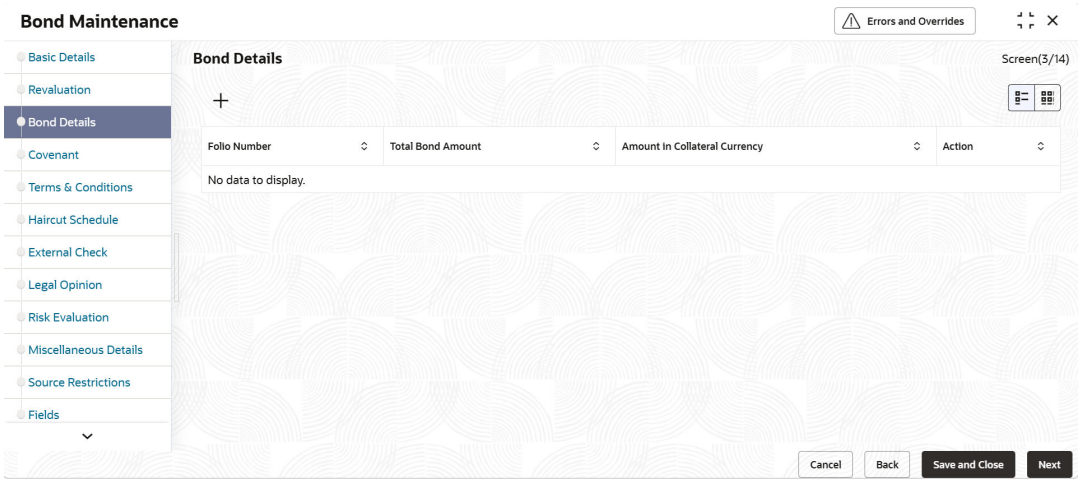
3.11.2.6 Bonds

This topic provides systematic instructions on Bonds of specific collateral details.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Bond**.
3. Under Bonds, select **Bond Maintenance**.

   The **Bond Maintenance** screen is displayed.

Figure 3-93 Bond Maintenance



4. Click

icon.

Multiple bond records can be linked to the same customer collateral. Collateral value is updated duly considering amount of these bonds.

The **Bond Details** screen is displayed.

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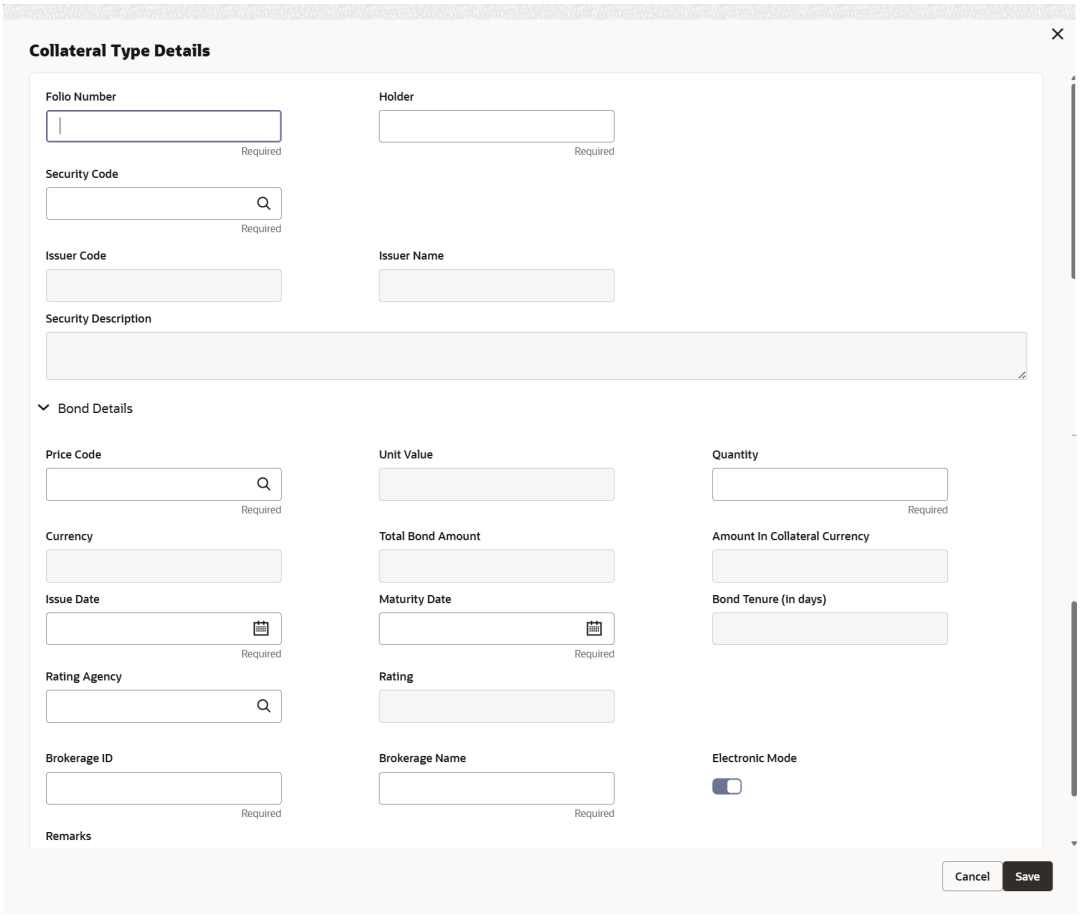
Figure 3-94 Bond Details



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

Table 3-77 Bond Details - Field Description

Field	Description
Folio Number	Specify the folio number is unique across different bonds linked to the collateral.
Holder	Specify the name of bond holder.
Security Code	Click the icon and select the security code from the adjoining option list of collateral type Bonds. Security Code should be unique across the child records of the collateral **Note**: These Security Codes are fetched from Security Code Maintenance Screen
Issuer Code	Displays the details based on the selected security code.
Issuer Name	Displays the details based on the selected security code.
Security Description	Displays the security description.

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Table 3-78 Bonds Details - Field Description

Field	Description
Bond Details	Displays the bond details under this section.
Price Code	Select the price code for the security code selected. Based on price code for the security selected, unit value is defaulted from security maintenance.
Unit Value	This field gets defaulted for the selected **Price Code**.
Quantity	Specify the quantity of bonds.
Currency	Currency gets defaulted based on security code selected
Total Bond Amount	Total bond amount is calculated for the quantity specified considering unit value.
Amount In Collateral Currency	Wherever bond currency is different from collateral currency, bond value for the child collateral is converted to collateral currency as per rate configured and child value in collateral currency is updated.
Issue Date	Specify the issue date of bond. Issue date cannot be future dated.
Maturity Date	Maturity date of bond is considered as collateral end date and collateral value is updated as zero. Maturity date cannot be back dated. When multiple bonds with different end dates are linked to the collateral, collateral value is appropriately reduced based on end of the bond.
Bond Tenure (in days)	Bond tenure is calculated based on issue date and maturity date.
Rating Agency and Rating	Select the rating for the bond from the agency.
Brokerage ID	Specify the brokerage ID.
Brokerage Name	Specify the brokerage name.
Electronic Mode	Select this check box if the bonds are in electronic mode.
Remarks	Specify the remarks if any.

5. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

- View Bond
  This topic describes the systematic instructions to view the bond.

3.11.2.6.1 View Bond

This topic describes the systematic instructions to view the bond.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Bond**.
3. Under Bond, select **View Bond**.

   The **View Bond** screen displays.

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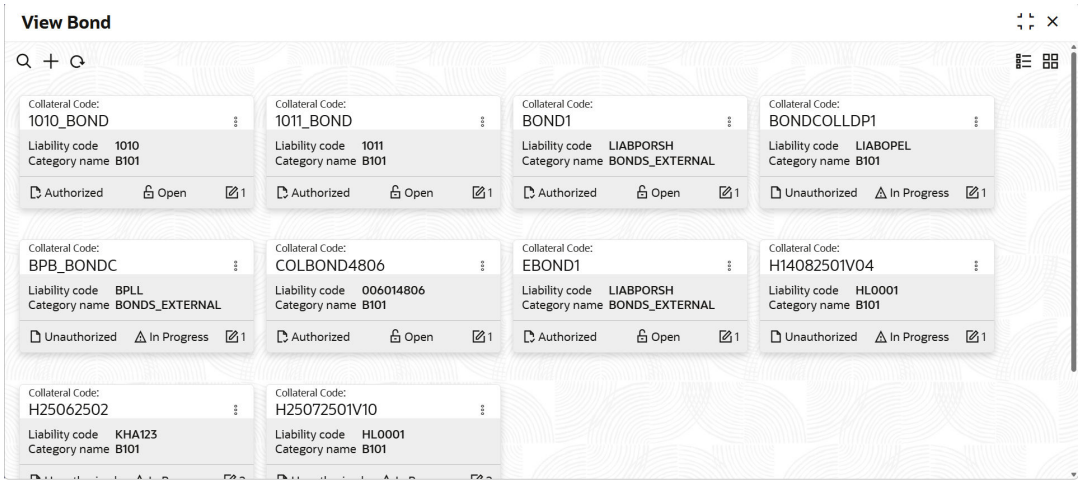
Figure 3-95 View Bond



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

Table 3-79 View Bond

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Bond- Search** screen displays.

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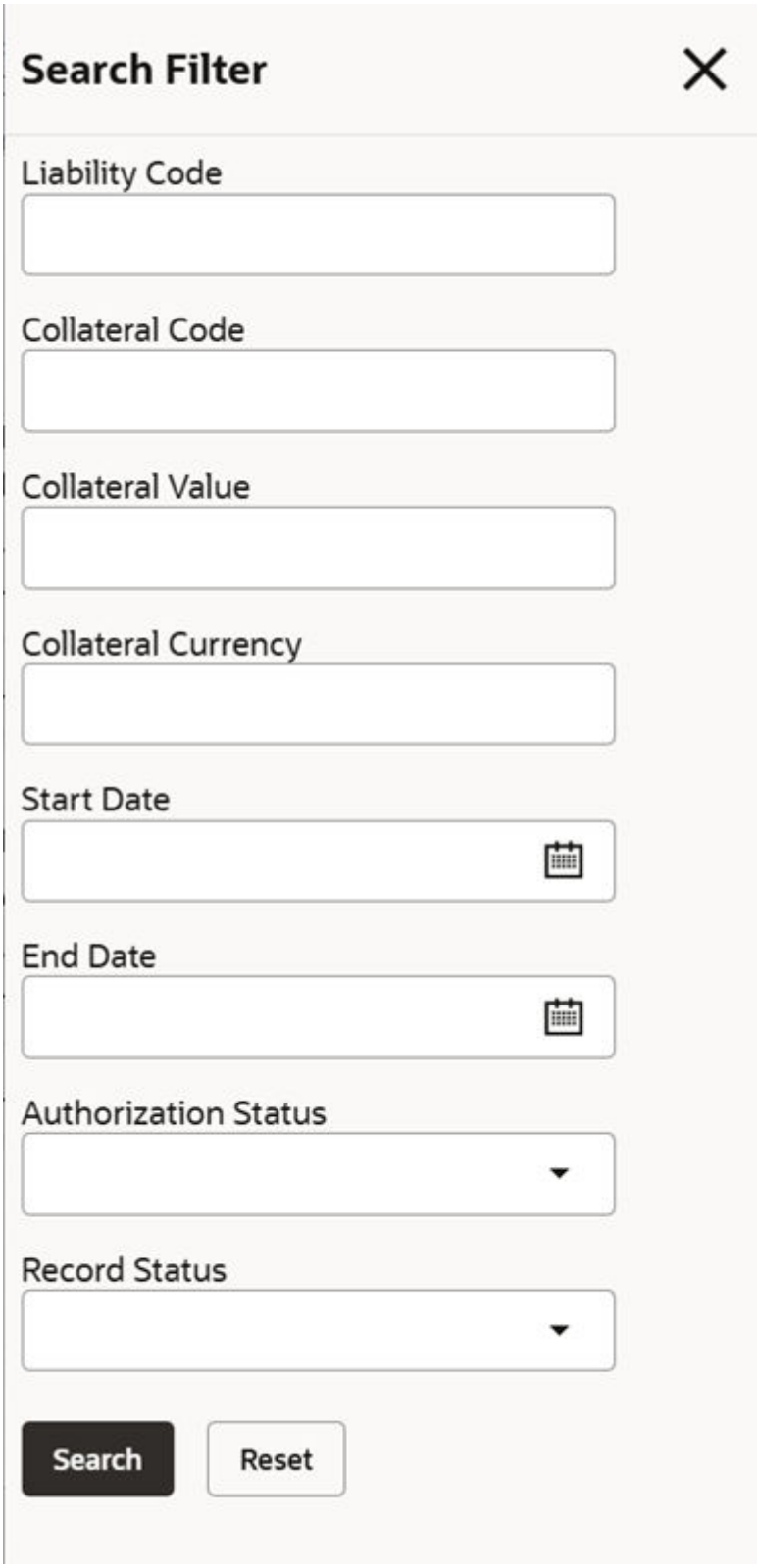
Figure 3-96 Search - View Bond



5. Specify the search filter to fetch the required details and click **Search**.

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3.11.2.7 Commercial Papers

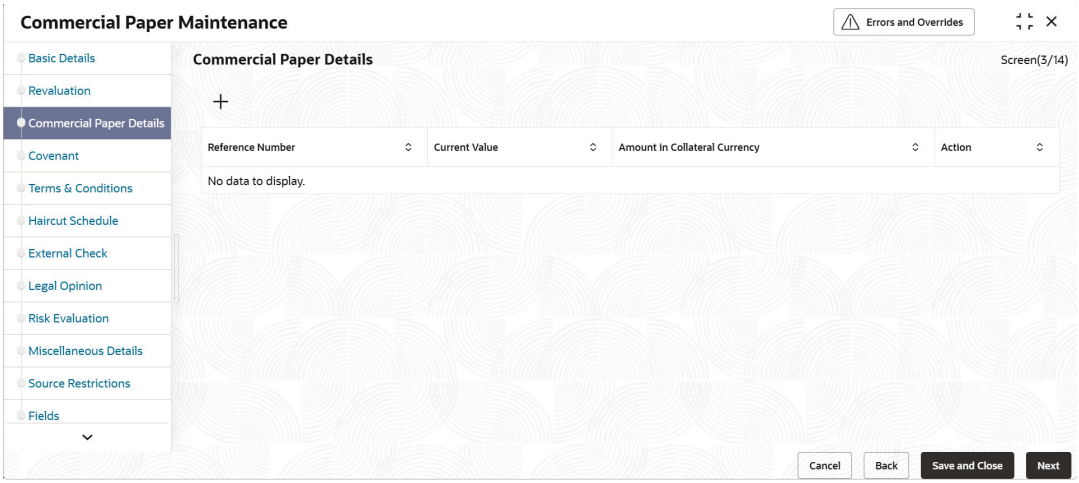
This topic provides systematic instructions about Commercial papers screen.

The fields, which are marked with as required, are mandatory.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Commercial Papers**.
3. On **Commercial Paper** screen , click the **Commercial Paper Details** tab.

   The **Commercial Paper Details** screen is displayed.

Figure 3-97 Commercial Papers



Click

icon. The **Commercial Papers Details** screen displays.

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Figure 3-98 Commercial Paper Details

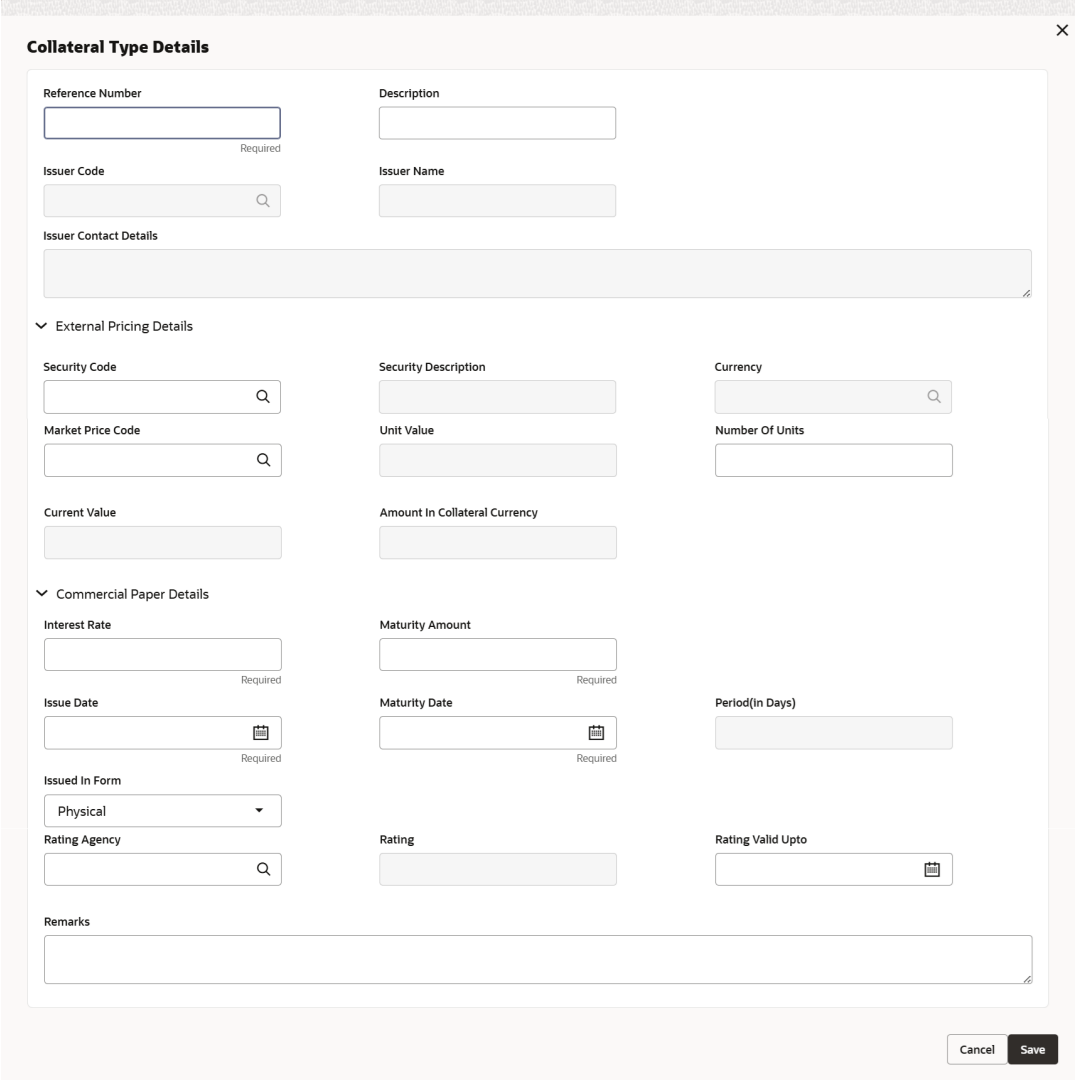

Table 3-80 Commercial Papers details - Field Description

Field	Description
Reference Number	Specify unique reference number.
Description	Provide description of commercial paper
Issuer Code	Select the issuer code of commercial paper
Issuer Name	Displays the issuer name of the selected issuer code.
Security code	When the collateral is enabled for external revaluation, click the icon and select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
Price code	Click the icon and select the aPPLICABLE price code configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.

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Table 3-80 (Cont.) Commercial Papers details - Field Description

Field	Description
Current value	Based on unit value and number of units, current value is calculated and displayed.
Amount in Collateral Currency	When commercial paper currency is different from collateral currency same is converted at applicable rates and amount in collateral currency is updated

Table 3-81 Commercial Papers details - Field Description

Field	Description
Interest Rate	Specify the interest rate.
Maturity Amount	Specify the maturity amount.
Issue Date	Select the issue date
Maturity Date	Select the maturity date.
Period (in Days)	Displays the period in days.
Issued In Form	Select the issued in form from the drop-down list. The available options are: • **Physical** • **Dematerialized**
Rating Agency	Search the rating agency from the list.
Rating	Specify the rating.
Rating Valid Upto	Select the rating valid till date.
Remarks	Specify remarks, if any.

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

- View Commercial Papers
  This topic describes the systematic instructions to view the commercial papers.

3.11.2.7.1 View Commercial Papers

This topic describes the systematic instructions to view the commercial papers.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Commercial Papers**.
3. Under Commercial Papers, select **View Commercial Papers**.

   The **View Commercial Papers** screen displays.

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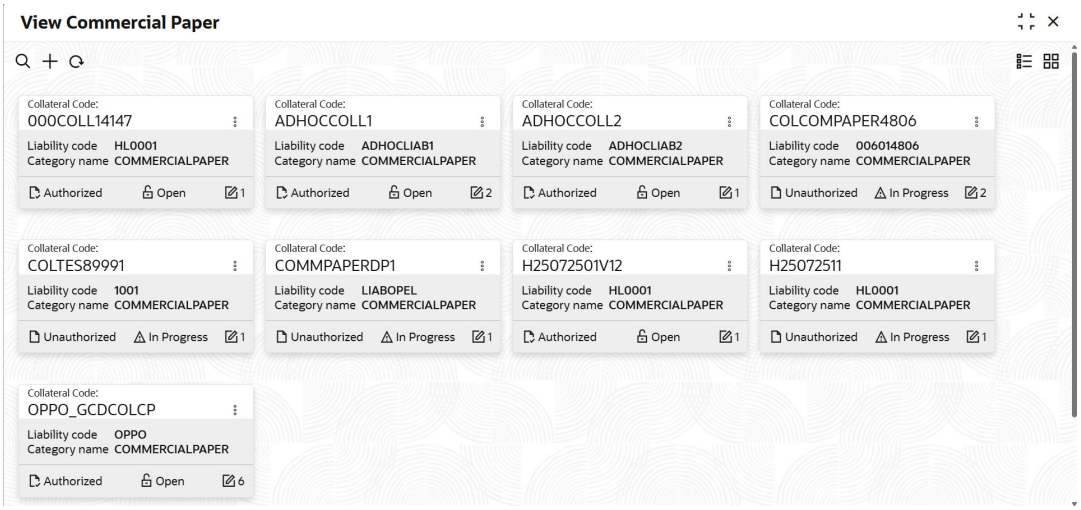
Figure 3-99 View Commercial Papers



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

Table 3-82 View Commercial Papers

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Commercial Papers- Search** screen displays.

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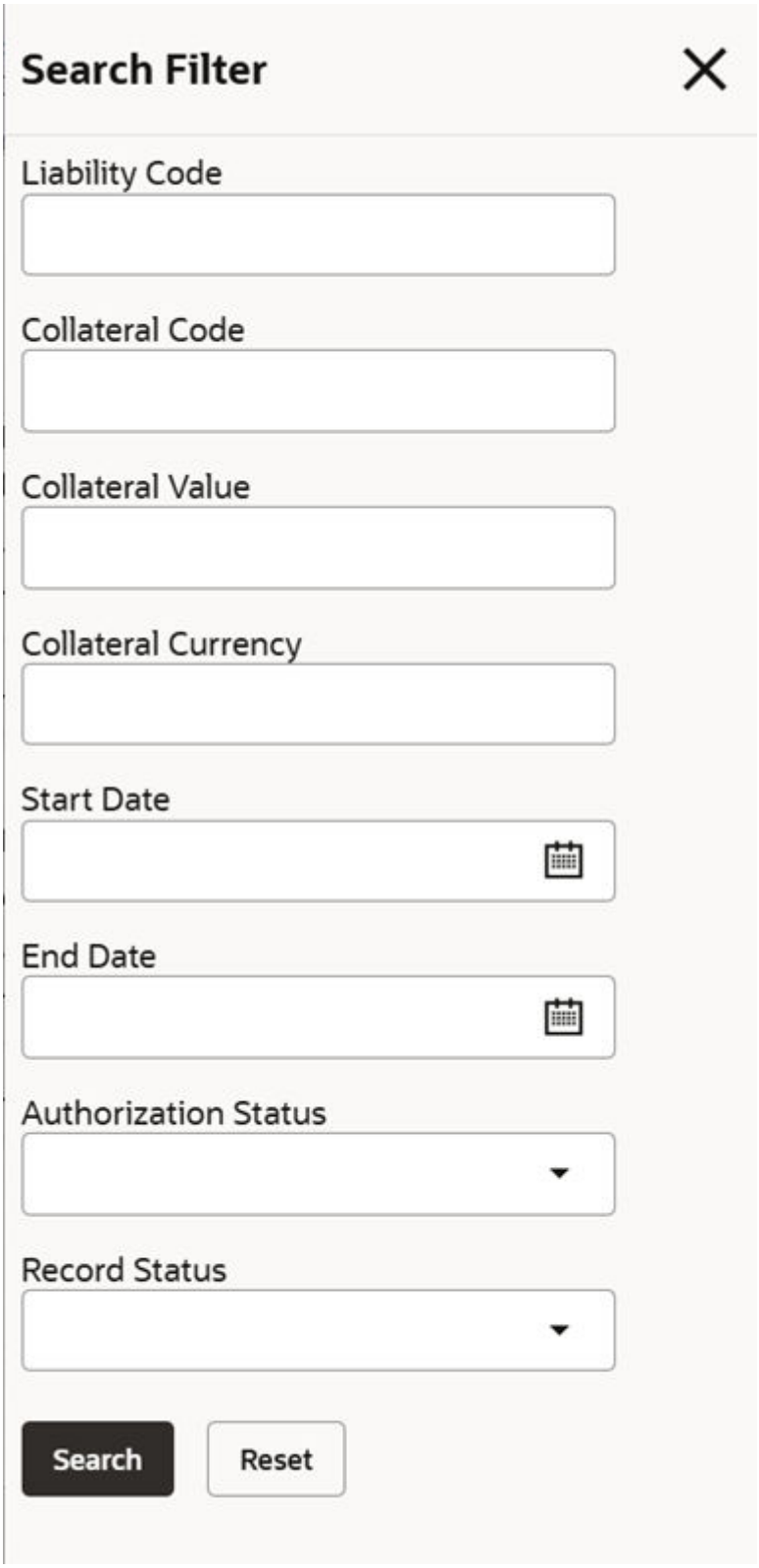
Figure 3-100 Search - View Commercial Papers



5. Specify the search filter to fetch the required details and click **Search**.

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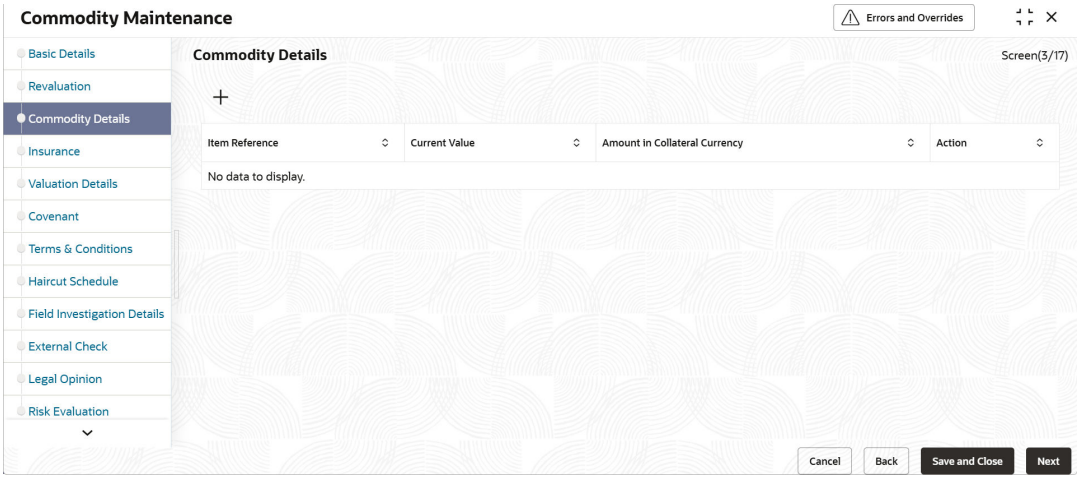
3.11.2.8 Commodity

This topic provides systematic instructions on commodity.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Commodity**.
3. Under Accounts and Contracts, select **Commodity Maintenance**.

   The **Commodities Details** screen is displayed.

Figure 3-101 Commodity Maintenance



Click

icon. The **Commodity Details** screen displays.

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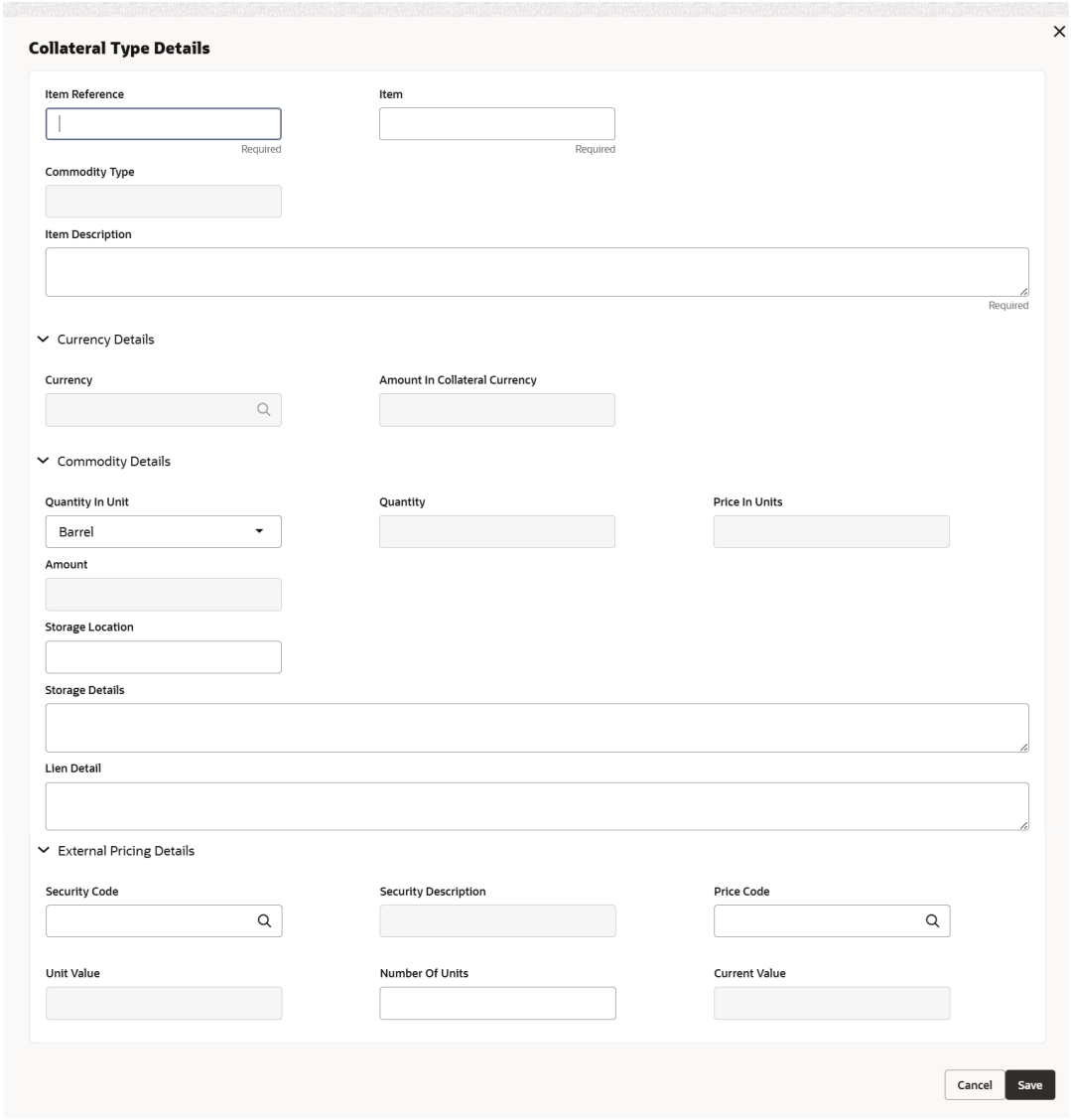
Figure 3-102 Commodities Details



Using this screen, customer collateral of type commodities can be maintained. Multiple commodities records can be linked to same commodity collateral. Collateral value is updated duly considering amount of these commodities.

When multiple commodities are linked, total amount of these commodities are updated as collateral value in the Basic Details data segment. Amount of commodity arrived at based on quantity and unit value of the price code, which in turn is updated as collateral value.

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

Table 3-83 Commodity Details - Field Description

Field	Description
Item Reference	Specify the unique item Reference number.
Item	Specify the item which is to be created for this Commodity.
Commodity Type	Specify the commodity type.

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Table 3-83 (Cont.) Commodity Details - Field Description

Field	Description
Item Description	Specify the item description.
Currency Details	Displays the currency details under this section.
Currency	If the collateral being is enabled for manual revaluation, then click the icon and select the currency from the option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount in Collateral Currency	Wherever commodities currency is different from collateral currency, commodities value in the collateral is converted to collateral currency as per the Exchange rate configured at Exchange Rate Maintenance screen and collateral value is updated.
Commodity Details	Displays the commodity details under this section.
Quantity in units	Select the quantity in units from the drop-down list. The available options are: • **Barrel** • **Kilogram** • **MMBTU** • **Pound** • **Quintals** • **Ton**
Quantity	Specify the quantity to be read with quantity units specified.
Price In Units	Specify the price in units.
Amount	Commodity amount is derived considering quantity and price
Storage Location	Specify the storage location for the commodity.
Storage Details	Specify the storage details for the commodity.
Lien Detail	Existing lien details if any against the commodity can be noted.

Table 3-84 External pricing details - Field Description

Field	Description
Security code	When the collateral is enabled for external revaluation, click the icon and select can select the security code from the adjoining list. **Note**: Security codes here is listed out based on the Security codes maintained at the Security Code Maintenance screen.
Security description	Displays the description of the security code selected.
Price code	click the icon and select can select one or more price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

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

- View Commodity
  This topic describes the systematic instructions to view the commodity.

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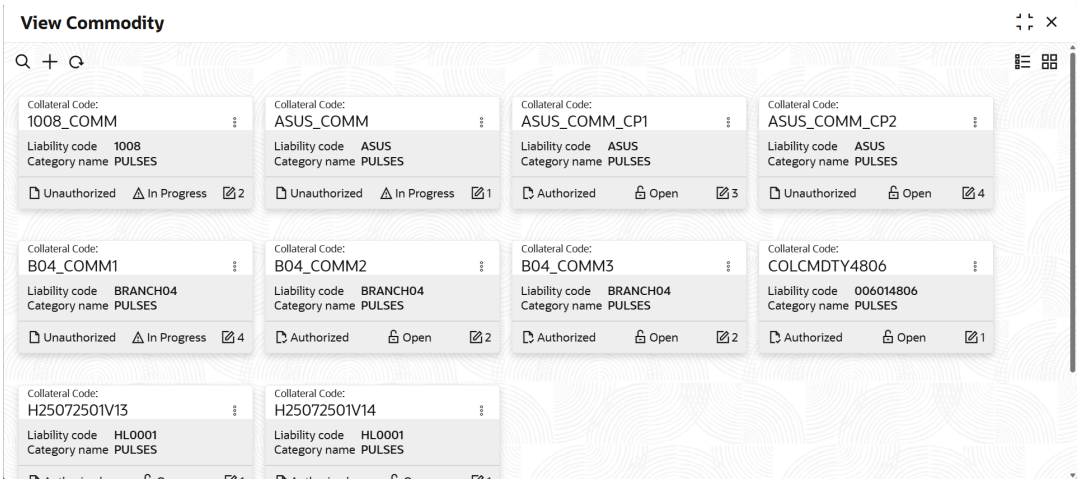
3.11.2.8.1 View Commodity

This topic describes the systematic instructions to view the commodity.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Commodity**.
3. Under Commodity, select **View Commodity**.

   The **View Commodity** screen displays.

Figure 3-103 View Commodity



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

Table 3-85 View Commodity

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Commodity- Search** screen displays.

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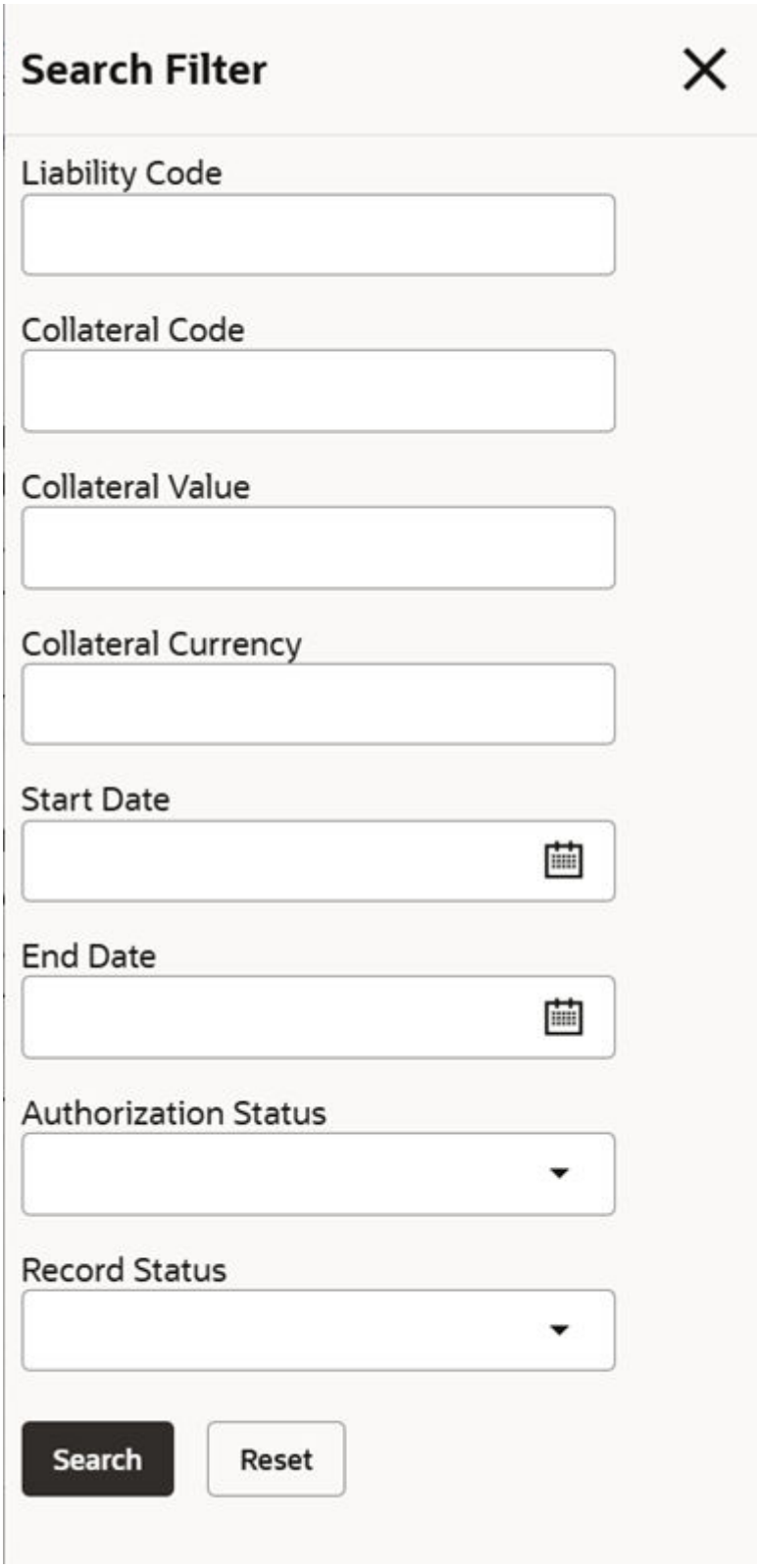
Figure 3-104 Search - View Commodity



5. Specify the search filter to fetch the required details and click **Search**.

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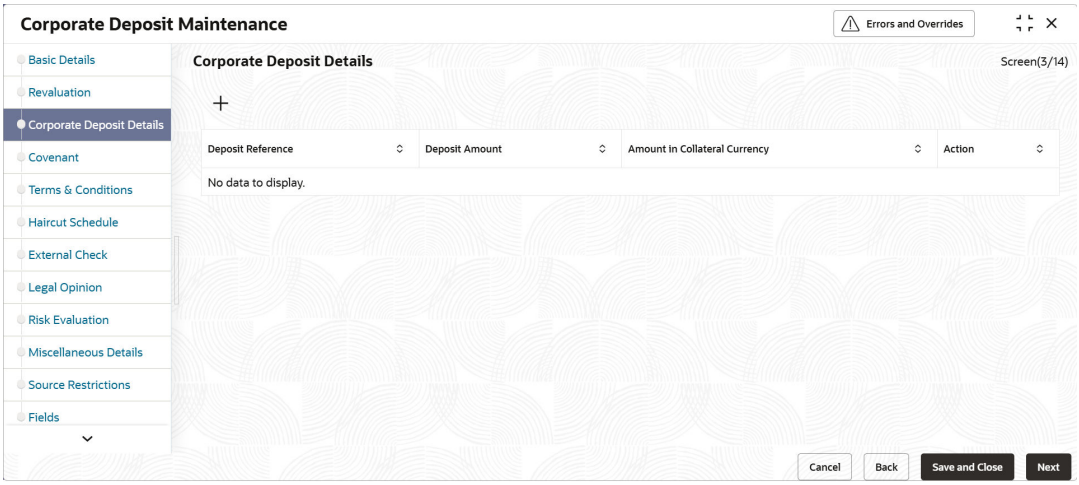
3.11.2.9 Corporate Deposits

This topic provides the systematic instructions about Corporate Deposits.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Corporate Deposits**.
3. Under Corporate Deposits, select **Corporate Deposits Maintenance**.

   The **Corporate Deposits details** screen is displayed.

Figure 3-105 Corporate deposits maintenance



Click

icon. The **Corporate Deposits Details** screen displays.

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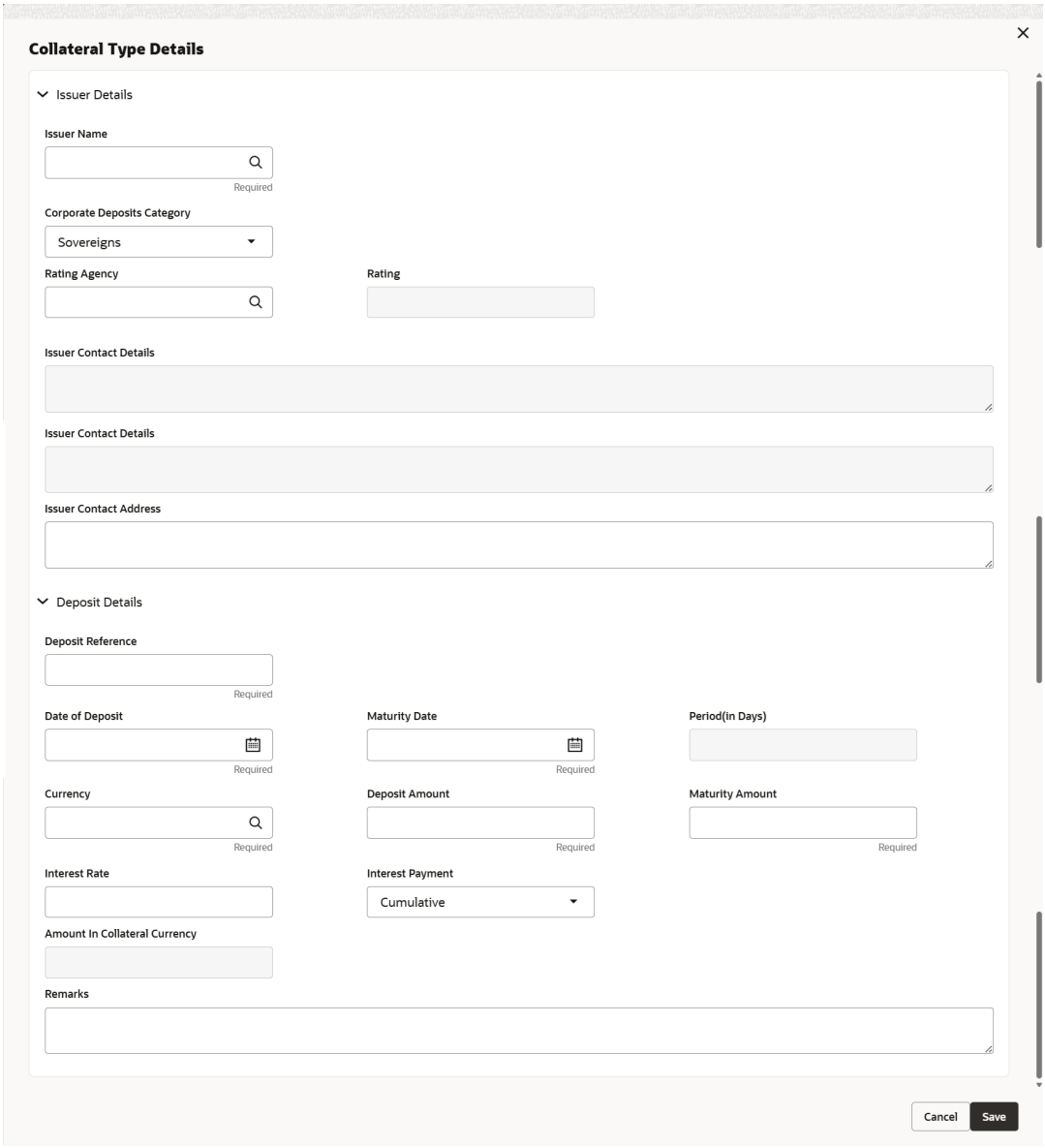
Figure 3-106 Corporate Deposits details



Using this screen, you can create customer collaterals of corporate deposits type considering various attributes.
Multiple corporate deposits can be maintained under corporate deposits. Sum of all these Collateral value is updated duly considering amount of these Corporate Deposits records.

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

Table 3-86 Corporate Deposit Details - Field Description

Field	Description
Issuer Name	Issuer code or name is to be fetched from **Issuer Maintenance**. Only those issuers which have been created for type – corporate deposit will be available.

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Table 3-86 (Cont.) Corporate Deposit Details - Field Description

Field	Description
Corporate Deposits Category	Select the category from the drop-down list. The available options are: • **Sovereigns** • **Banks** • **Corporates**
Rating Agency	These details are fetched from the **Credit Rating Agency Maintenance** screen.
Rating	These details are fetched from the **Credit Rating Agency Maintenance** screen.
Issuer Contact Details	Issuer contact details for the issuer name selected is fetched.
Issuer contact address	Issuer contact address can be captured.
Deposit Details	Displays the deposit details under this section.
Deposit Reference	Specify the deposit reference number which is unique across records of the collateral.
Date of Deposit	Specify the date of deposit. Future date is not allowed.
Maturity Date	Specify the maturing date of the deposit. When multiple corporate deposit have different maturity dates, the last date of these maturity dates is updated as collateral end date. On the maturity date of the last date record, collateral value is updated as zero. However, when a particular corporate deposit record linked to a collateral matures first, then the collateral value is reduced to this extent. Maturity date cannot be back dated or current date.
Period (in Days)	Based on issue date and maturity date, period (in days) is calculated.
Currency	Specify the currency details.
Deposit Amount	Deposit amount is updated as collateral value. After collateral creation, deposit amount cannot be modified.
Maturity Amount	Specify maturity amount of the deposit. Maturity amount cannot be less than deposit amount. It is equal or greater than deposit amount.
Interest Payment	Select the interest payment from the drop-down list. The available options are: • **Cumulative** • **Non-Cumulative**
Interest Rate	Specify the interest rate of deposit.
Amount in collateral Currency	When deposit currency is different from collateral currency, same is converted as per exchange rate maintained and deposit amount in collateral currency is displayed
Remarks	Specify remarks, if any.

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

- View Corporate Deposits
  This topic describes the systematic instructions to view the corporate deposits.

3.11.2.9.1 View Corporate Deposits

This topic describes the systematic instructions to view the corporate deposits.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Corporate Deposits**.

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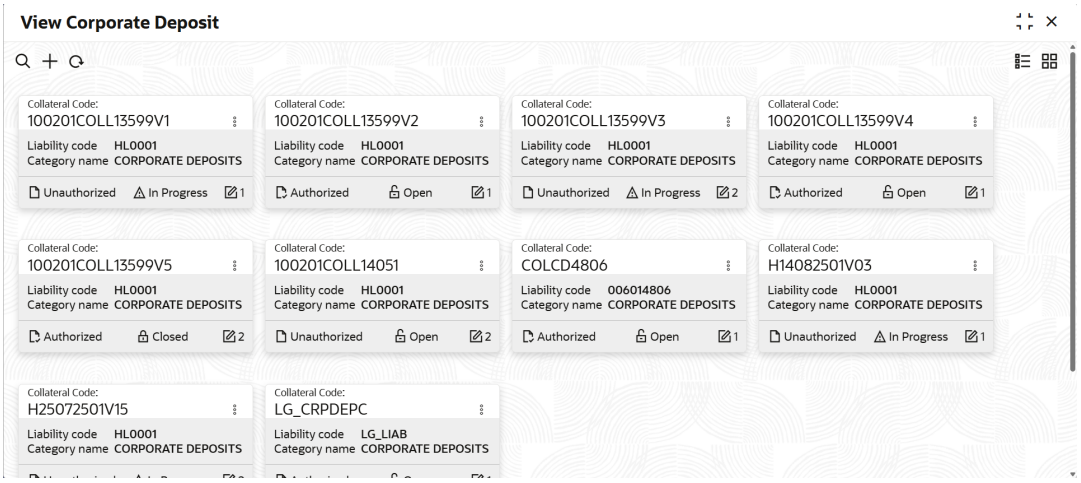
3. Under Corporate Deposits, select **View Corporate Deposits**.

   The **View Corporate Deposits** screen displays.

Figure 3-107 View Corporate Deposit



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

Table 3-87 View Corporate Deposits

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Corporate Deposits- Search** screen displays.

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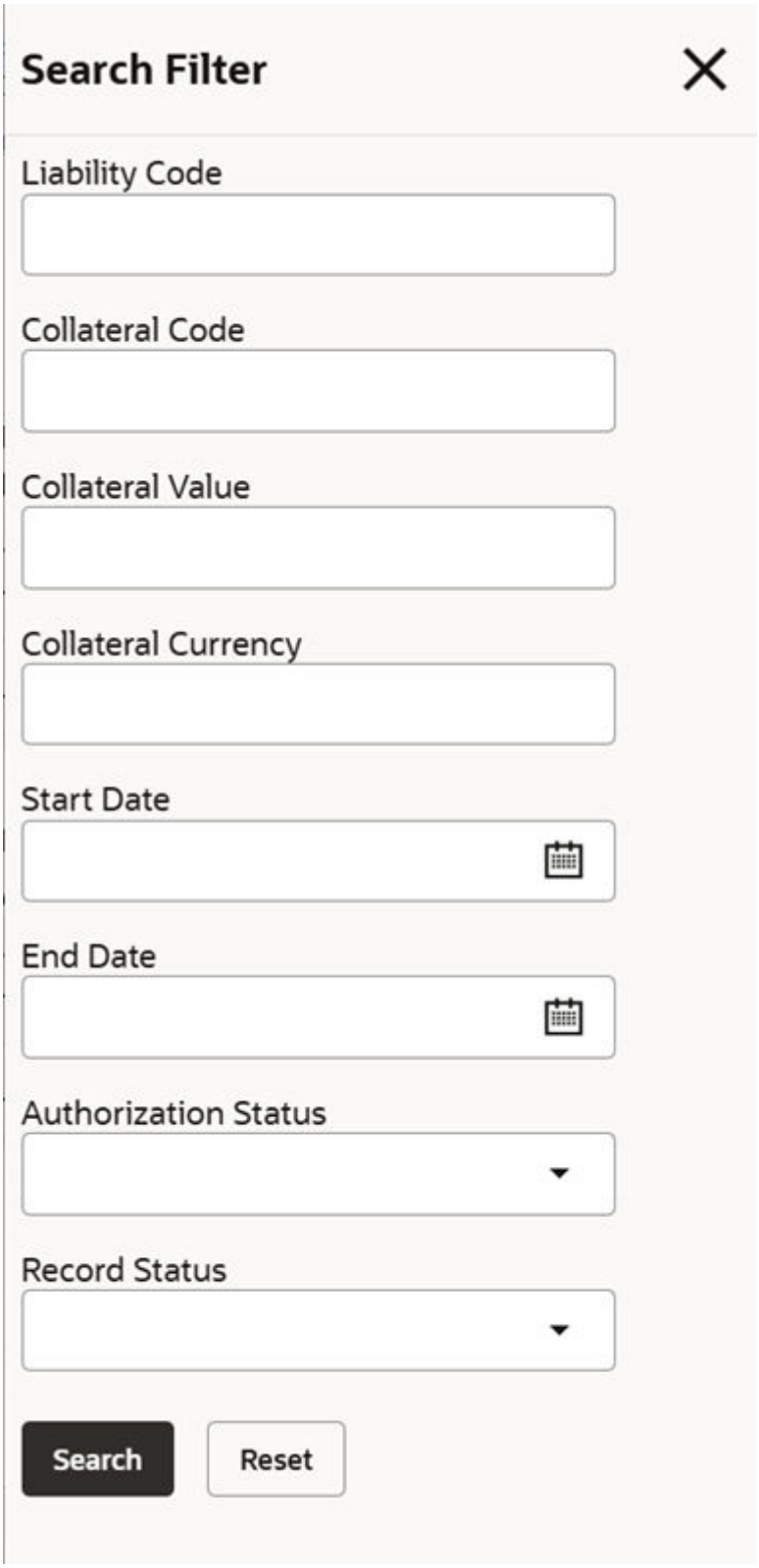
Figure 3-108 Search - View Corporate Deposits



5. Specify the search filter to fetch the required details and click **Search**.

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3.11.2.10 Funds

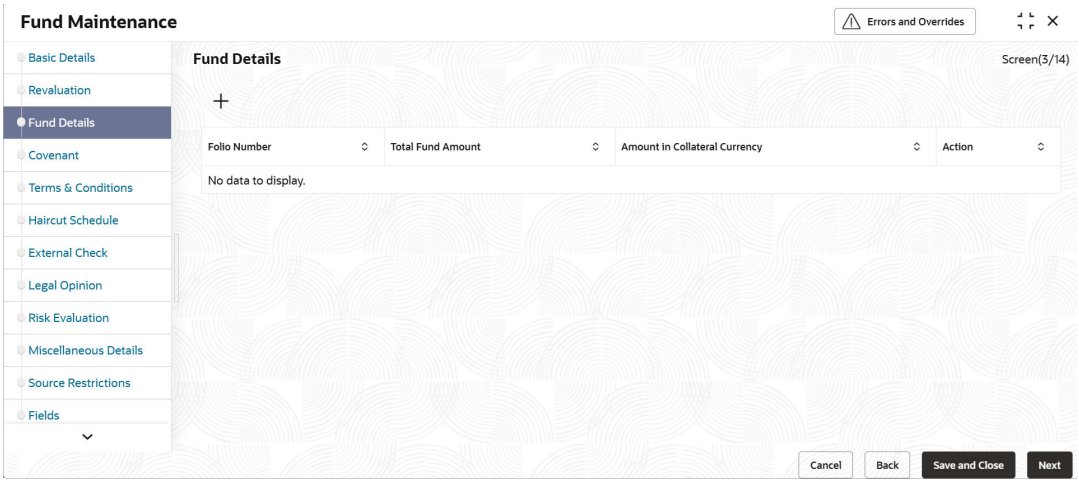
This topic provides systematic instructions about Funds.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Funds**.
3. Under Funds, select **Fund Maintenance**.

   The **Funds Maintenance** screen is displayed.

> **Note**
>
> Multiple fund records can be maintained under Funds collateral. Sum of all these Collateral value is updated duly considering amount of these funds.

Figure 3-109 Funds



4. Click

icon.

The **Fund Details** screen is displayed.

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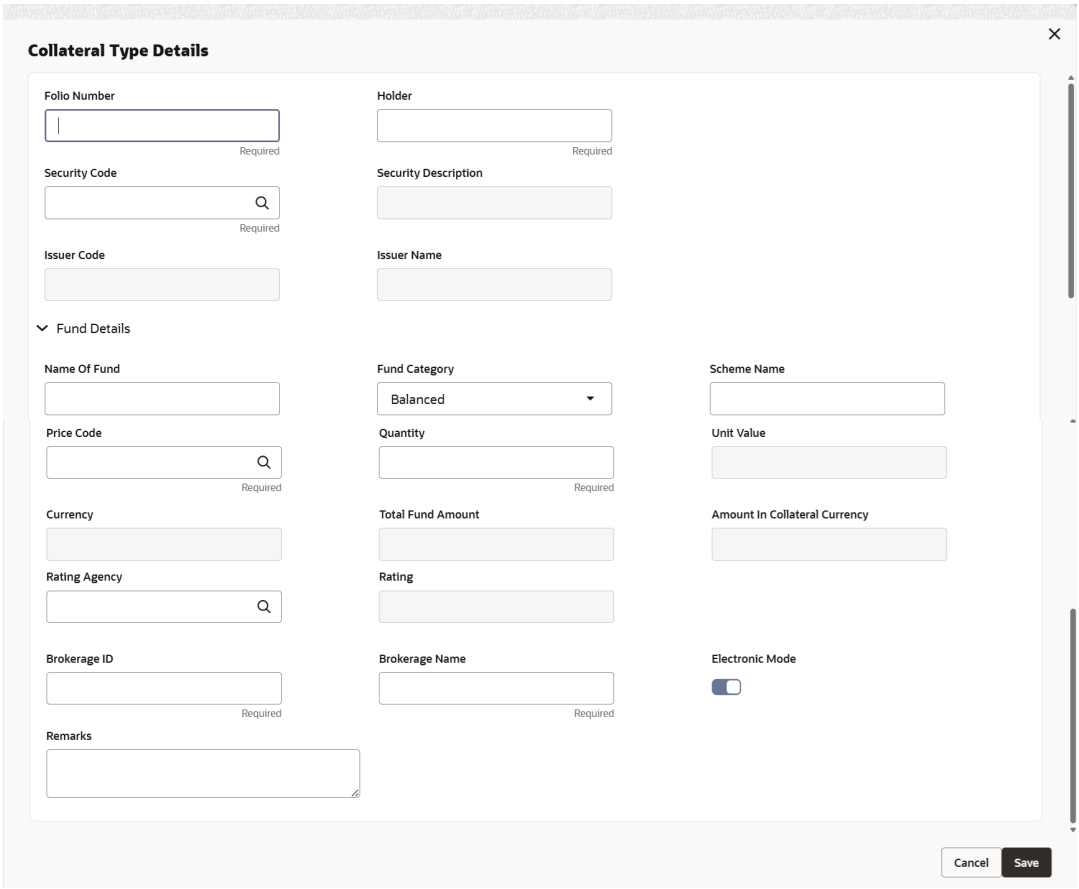
Figure 3-110 Fund Details



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

Here user can see Folio Number, Total Fund Amount, Amount in Collateral Currency, Action. On clicking of HOP option Edit, View and Delete option will be displayed. To maintain the record user needs to click on + icon and stock details screen will be displayed

Table 3-88 Funds details - Field Description

Field	Description
Folio Number	Folio number is unique across multiple funds records in the same collateral.
Holder	Specify the name of fund holder.
Security Code	Click the icon and select the security code from the adjoining option list of collateral type Funds. Security Code should be unique across the child records of the collateral Note: These Security Codes are coming from Security Code Maintenance Screen.
Security Description	Security description gets defaulted for selected security code.
Issuer Code	Issuer code gets defaulted for selected security code.
Issuer name	Issuer name of selected issuer code is defaulted.
Fund Details	Specify fund details.
Name of Fund	Specify name of the fund which is considered for collateral creation

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Table 3-88 (Cont.) Funds details - Field Description

Field	Description
Fund Category	Select the following fund category from the drop-down list. The available options are: • **Balanced** • **Equity** • **Fixed Income** • **Index** • **Investment** • **Money Market**
Scheme Name	Specify scheme name.
Price Code	Price code for the security code to be selected based on which unit value is populated.
Quantity	Specify the quantity of fund.
Unit Value	Unit Value gets defaulted for selected Price Code.
Currency	The currency of fund gets defaulted based on selected Security Code.
Total Fund Amount	Total fund amount is calculated considering unit value and quantity specified.
Amount In Collateral Currency	Wherever funds value currency is different from collateral currency, fund value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Rating Agency	Select agency which is rating the fund scheme.
Rating	Specify the rating of the funds.
Brokerage ID	Specify the brokerage ID.
Brokerage Name	Specify the brokerage name,
Electronic Mode	Select this check box if the security is held in electronic mode
Remarks	Specify the remarks for the fund, if any.

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

- View Fund
  This topic describes the systematic instructions to view the fund.

3.11.2.10.1 View Fund

This topic describes the systematic instructions to view the fund.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Fund**.
3. Under Fund, select **View Fund**.

   The **View Fund** screen displays.

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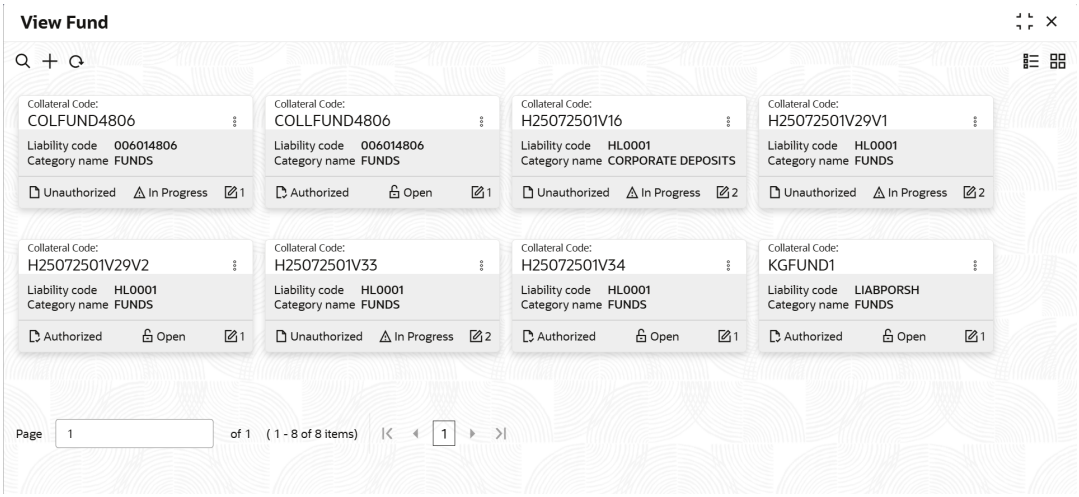
Figure 3-111 View Fund



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

Table 3-89 View Fund

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Fund- Search** screen displays.

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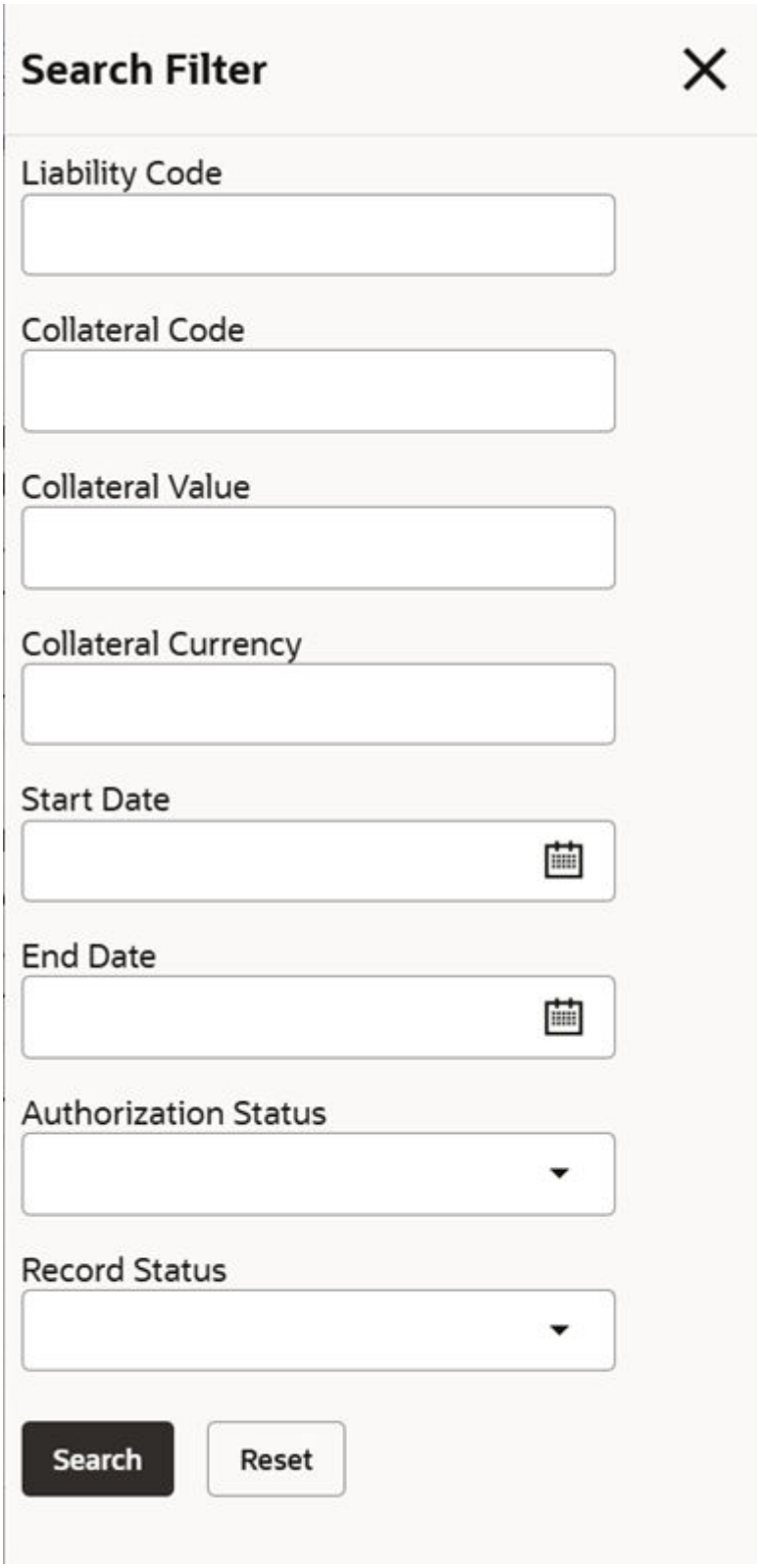
Figure 3-112 Search - View Fund



5. Specify the search filter to fetch the required details and click **Search**.

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3.11.2.11 Guarantee Details screen

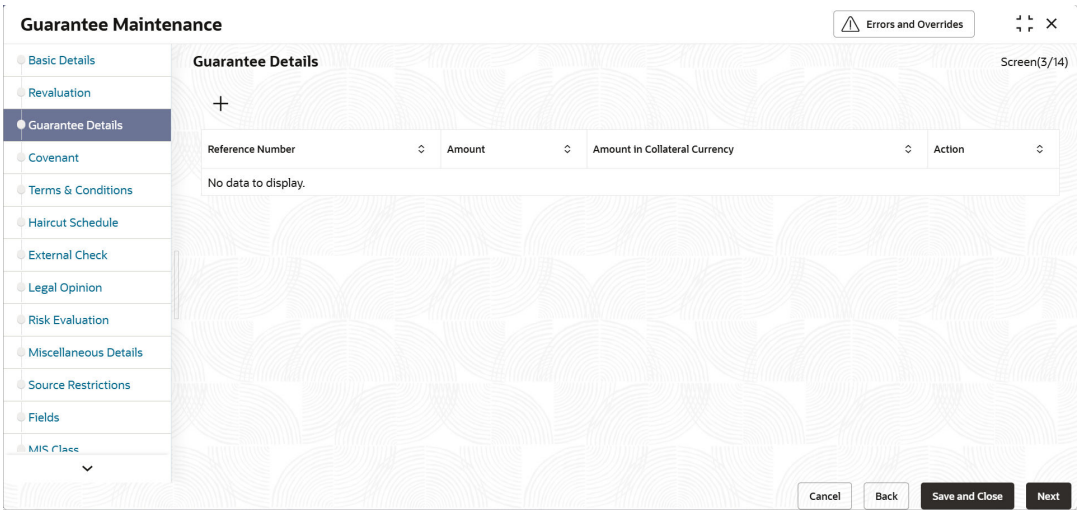
This topic provides systematic instructions on Guarantee.

> **Note**
>
> The fields, which are marked with as Required, are mandatory.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Guarantee**.
3. Under Guarantee, select **Guarantee Maintenance**.

   The **Guarantee Details** screen is displayed.

Figure 3-113 Gurantee Details



Click

icon. The **Guarantee Details** screen displays.

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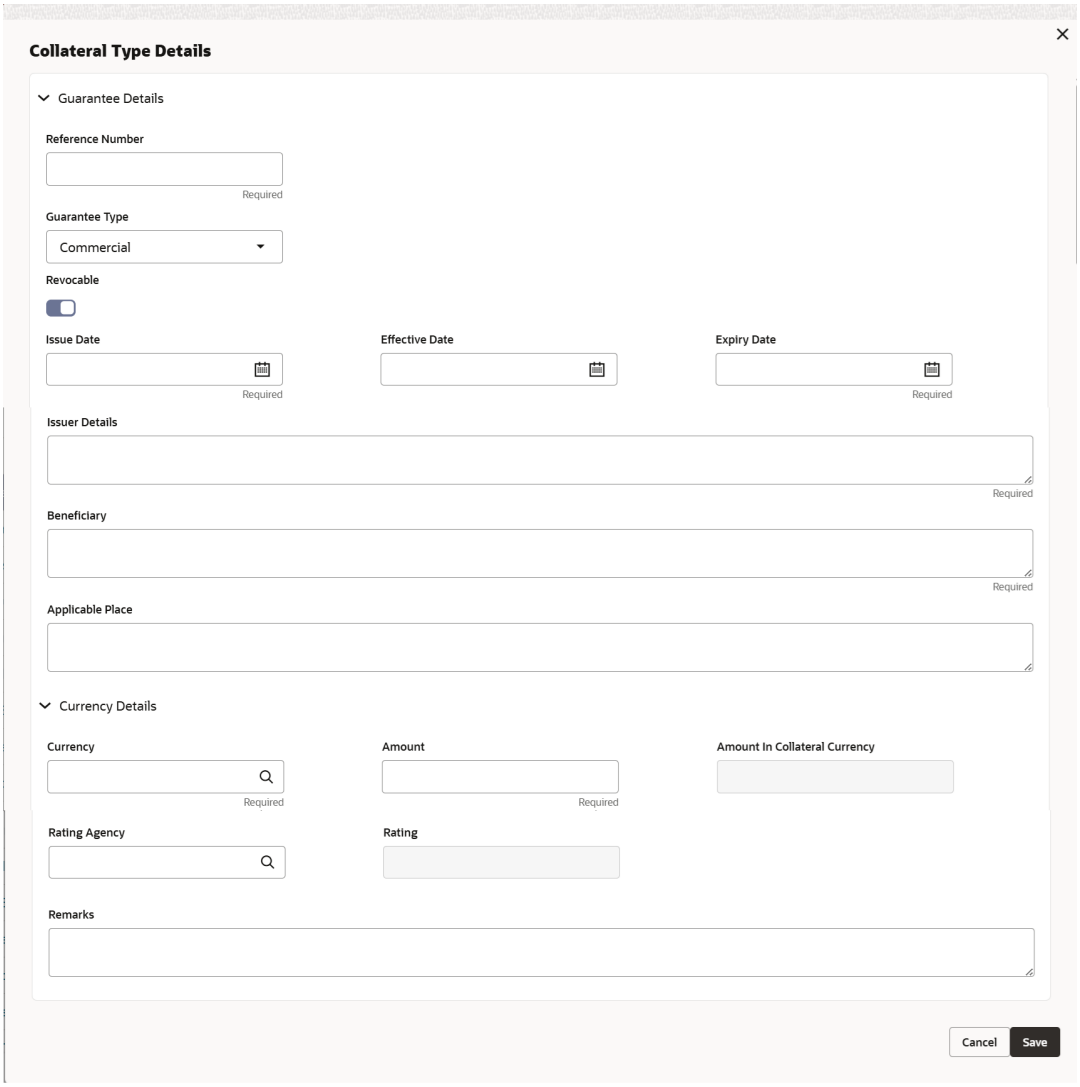
Figure 3-114 Guarantee Details



Using this screen, customer collateral of type guarantees can be maintained. You can capture multiple guarantees as part of customer collateral created and arrive at the collateral value appropriately.

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

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

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Table 3-90 Guarantee Details - Field Description

Field	Description
Reference Number	Specify unique reference number for guarantee record being added. The reference number is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record. For more details, refer to Reference Details Example in Insurance Maintenance section.
Guarantee Type	Select the guarantee type from the drop-down list. The available options are: • **Bid Bond** • **Commercial** • **Financial** • **Performance** • **Personal**
Revocable	Select this check box to if you want to revoke the guarantee.
Issue Date	Specify the issue date cannot be future date. Issue date cannot be after effective date.
Effective Date	Specify the effective date cannot be future dated. Issue date is defaulted as effective date unless specified.
Expiry Date	Specify the expiry date cannot be back dated or current dated.
Issuer Details	Specify the guarantee issuer details.
Beneficiary	Specify the beneficiary details.
Applicable Place	Specify the applicable place.
Currency Details	Select the currency of guarantee amount from the LOV.
Currency	Select the currency of guarantee amount from the LOV
Amount	Guarantee amount is updated as collateral value. When multiple guarantee records are included as part of one customer collateral, the sum of amount of all guarantees is updated as collateral value.
Amount In Collateral Currency	If guarantee currency is different from collateral currency, configured rate is considered and converted guarantee amount in collateral currency is displayed.
Rating Agency	Rating for guarantee from the agency can be signified at guarantee level.
Rating	Select the rating of the guarantee as rated by agency
Remarks	Specify the remarks.

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

- View Guarantee
  This topic describes the systematic instructions to view the guarantee.

3.11.2.11.1 View Guarantee

This topic describes the systematic instructions to view the guarantee.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Guarantee**.

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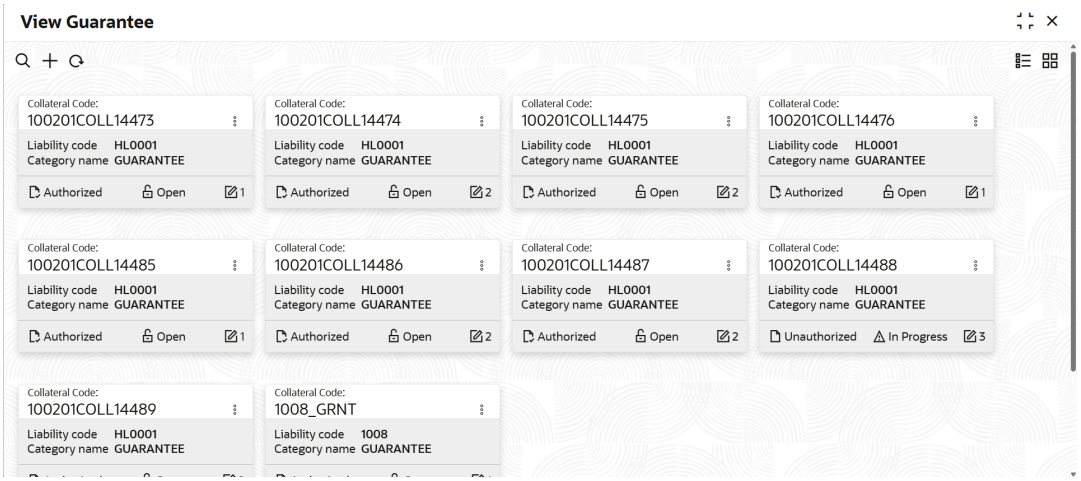
3. Under Guarantee, select **View Guaranatee**.

   The **View Guarantee** screen displays.

Figure 3-115 View Guarantee



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

Table 3-91 View Guarantee

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Guarantee- Search** screen displays.

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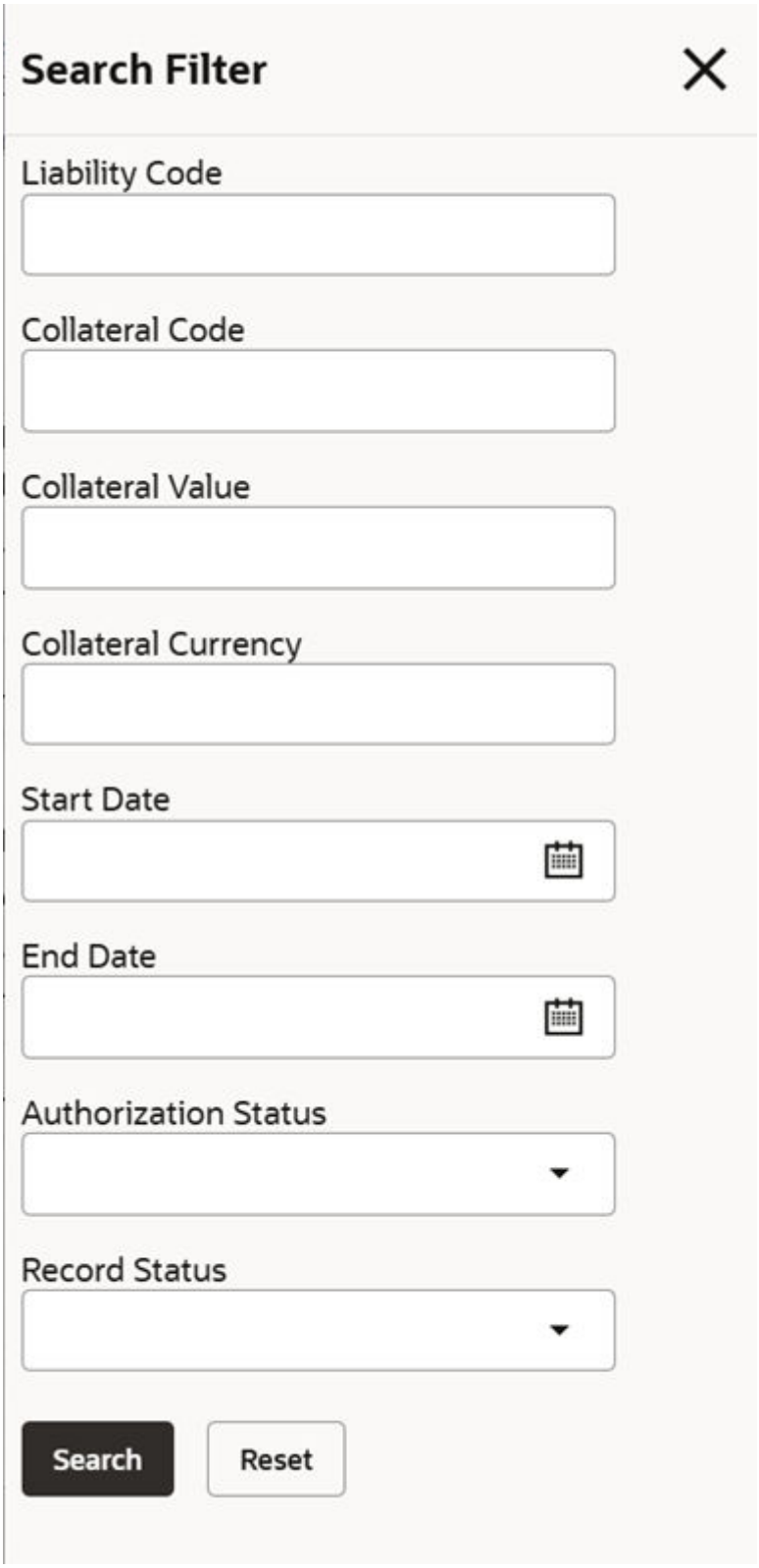
Figure 3-116 Search - View Guarantee



5. Specify the search filter to fetch the required details and click **Search**.

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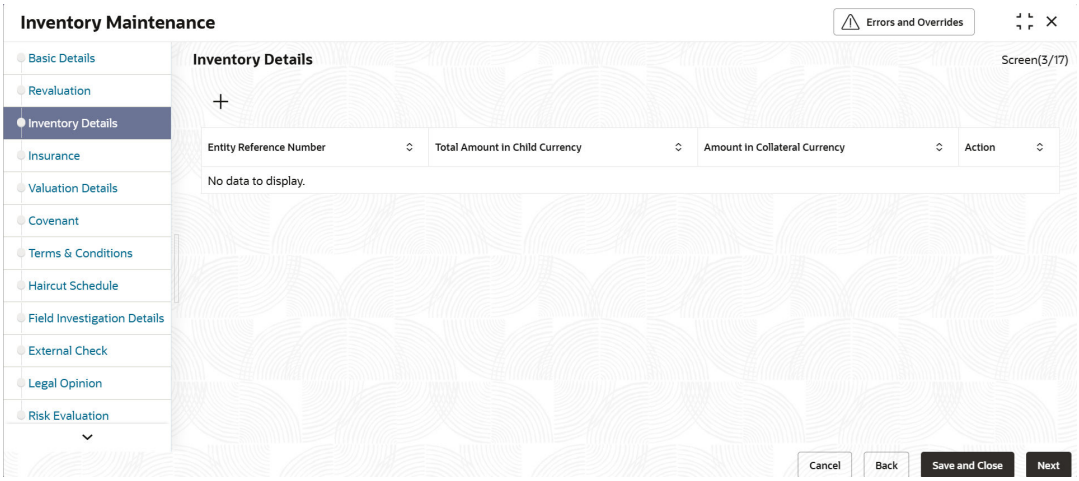
3.11.2.12 Inventory Details screen

This topic provides systematic instructions about Inventory Details.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Inventory Details**.
3. Under Inventory Details, select **Inventory Maintenance**.

   The **Inventory Maintenance** screen is displayed.

Figure 3-117 Inventory



4. Click

   icon.

   The **Inventory Details** screen is displayed.

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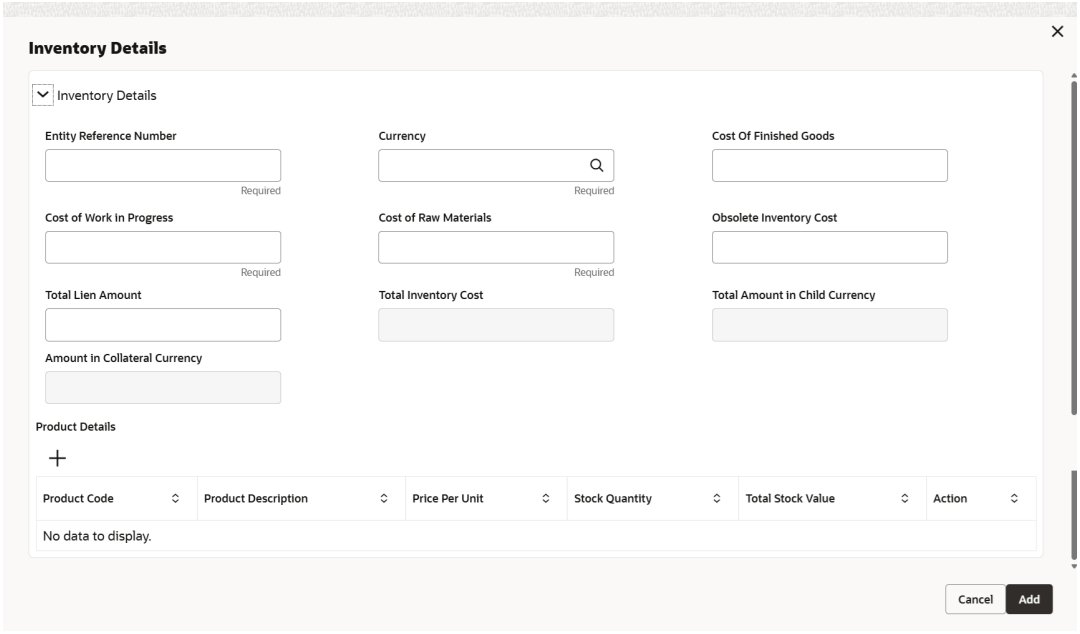
Figure 3-118 Inventory Details



Using this screen, customer collateral of type inventory can be maintained. User can capture multiple inventory as part of same customer collateral created and arrive at the collateral value appropriately.

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

Table 3-92 Inventory Details - Field Description

Field	Descriptions
Entity Reference Number	Specify the reference Number for the inventory record being added. This is unique across multiple child records added in the same collateral.
Currency	Select the currency of the inventory being added.
Amount In Collateral Currency	Wherever inventory value currency is different from collateral currency, inventory value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Cost of finished goods	The cost of finished goods is derived from product details. **Note:** The user can enter the value directly for a DP-backed facility.
Cost of Work in process	Specify the cost of work in process.
Cost of Raw Materials	Specify the cost of raw materials.
Obsolete Inventory Cost	Specify the obsolete inventory cost.
Total Lien Amount	Lien amount is derived from lien details against the product noted. For a DP backed facility user can enter lien amount directly
Total inventory cost	Total inventory cost is derived based on cost of finished goods + cost of work in process + cost of raw materials. The total inventory cost cannot be negative.

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Table 3-92 (Cont.) Inventory Details - Field Description

Field	Descriptions
Total Amount in Child Currency	Displays the total amount in child currency. Collateral value is calculated as total inventory cost minus obsolete inventory cost minus total lien amount for one or more inventory records linked to the collateral. **Note**: Collateral value is calculated as total inventory cost minus obsolete inventory cost minus total lien amount for one or more inventory records linked to the collateral.
Amount In Collateral Currency	Wherever inventory value currency is different from collateral currency, inventory value is converted to collateral currency as per rate configured and amount in collateral currency is updated.

Figure 3-119 Inventory - product Details

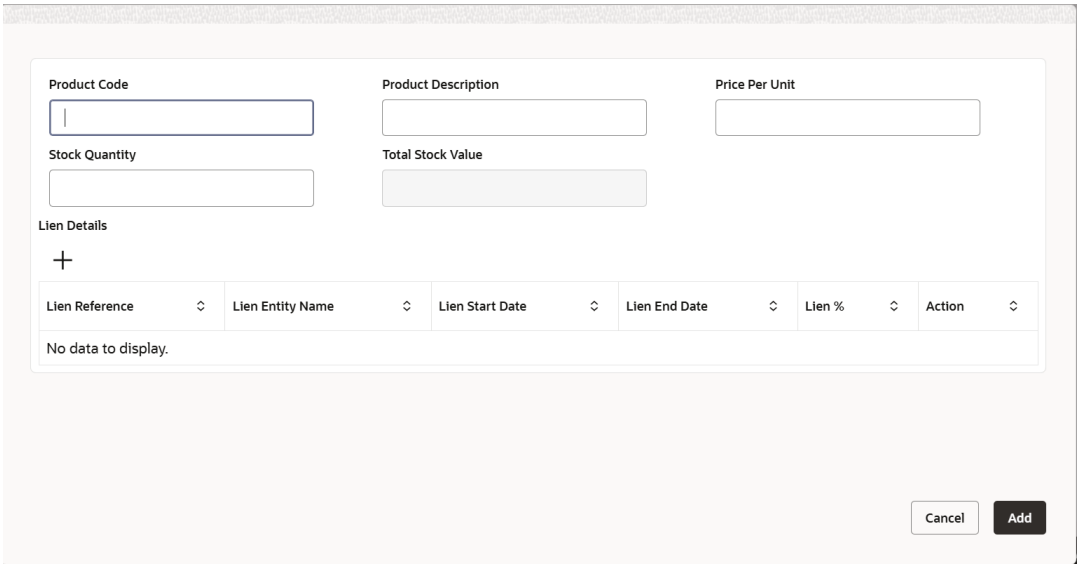

Table 3-93 Product Details - Field Description

Field	Description
Product Code	Product code within a particular inventory record has to be unique. Product details supports multi entry and multiple product details can be considered for the same inventory.
Product Description	Specify the product description
Price Per Unit	Specify the price per unit.
Stock Quantity	Specify the stock quantity.
Total Stock Value	Total stock value is derived based on price per unit multiplied by stock quantity.Total stock value of multiple product is updated as cost of finished goods.

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Figure 3-120 Inventory - Lien Details

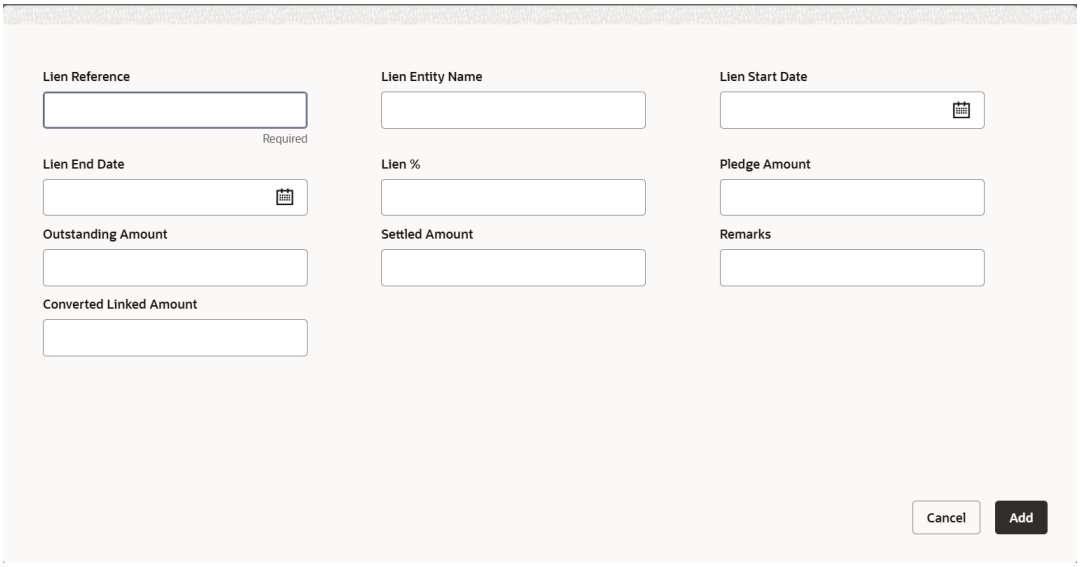

Table 3-94 Lien Details - Field Description

Field	Descriptions
Lien Reference	Lien reference has to be unique across multiple lien for a particular product code.
Lien Entity Name	One or more lien details can be noted against a particular product code.
Lien Start Date	Lien start date cannot be future dated. It can be prior to Collateral Start Date only in case the user attaches a product which already has a lien attached to it. But, the calculation of collateral amount will vary as of current date (that is effective from the date when the lien was attached).
Lien End Date	Lien end date cannot be back dated. Lien end date cannot be after collateral end date. **Note:** On lien end date lien value gets updated and accordingly inventory cost is recalculated and updates the collateral value.
Lien%	Based on lien percentage entered, pledge amount is calculated (percent of total stock value of the particular product). Lien % should not be more than 100% for multiples lien noted against one product.
Pledge Amount	Pledge amount is calculated considering lien percentage on product amount.
Outstanding Amount	Outstanding amount is calculated as pledge amount – settled amount. Total outstanding amount of multiple lien across multiple products is updated as total lien amount.
Settled Amount	Specify settled amount. Settled amount cannot be more than pledge amount.
Remarks	Specify remarks, if any.
Converted Linked Amount	Specify the converted linked amount.

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

- View Inventory
  This topic describes the systematic instructions to view inventory.

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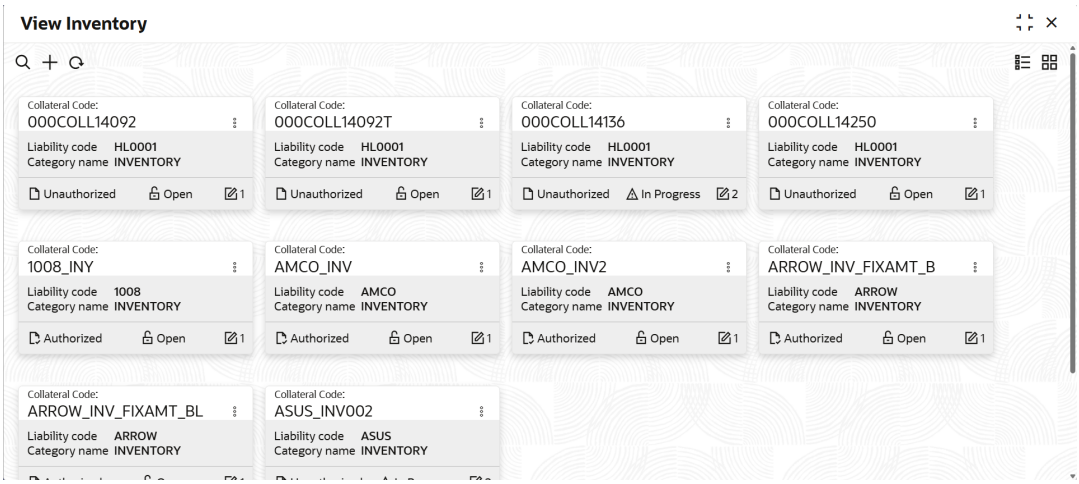
3.11.2.12.1 View Inventory

This topic describes the systematic instructions to view inventory.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Inventory**.
3. Under Inventory, select **View Inventory**.

   The **View Inventory** screen displays.

Figure 3-121 View Inventory



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

Table 3-95 View Inventory

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Inventory- Search** screen displays.

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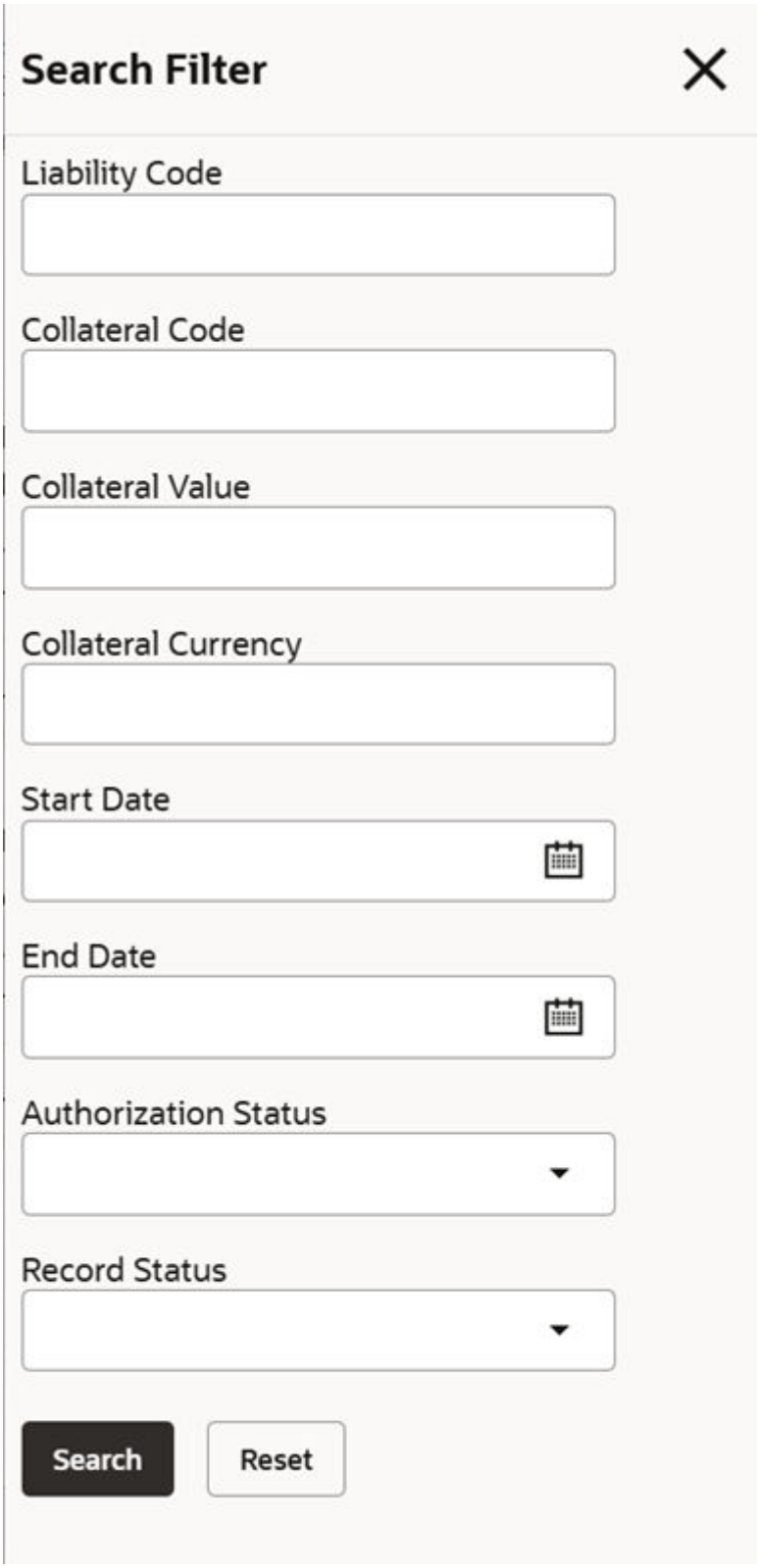
Figure 3-122 Search - View Fund



5. Specify the search filter to fetch the required details and click **Search**.

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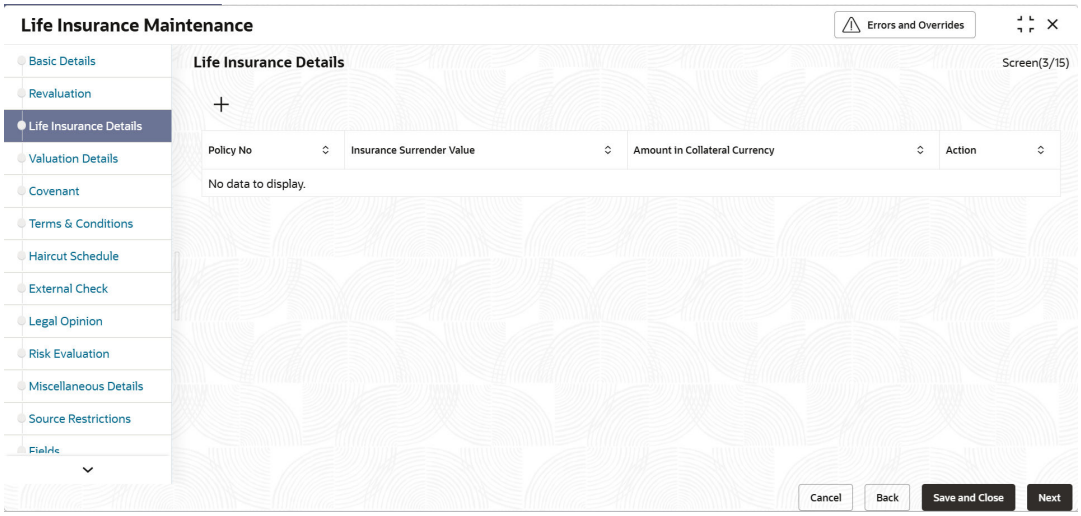
3.11.2.13 Life Insurance Details screen

This topic provides information on Life insurance details screen of specific collateral input details.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Life Insurance**.
3. Under Life Insurance, select **Life Insurance Maintenance**.

   The **Life Insurance Maintenanace** screen is displayed.
   Multiple life insurance records can be linked to same customer collateral. Collateral value is updated duly considering amount of these life insurance policies.

Figure 3-123 Life Insurance



4. Click

icon.

The **Life Insurance Details** screen is displayed.

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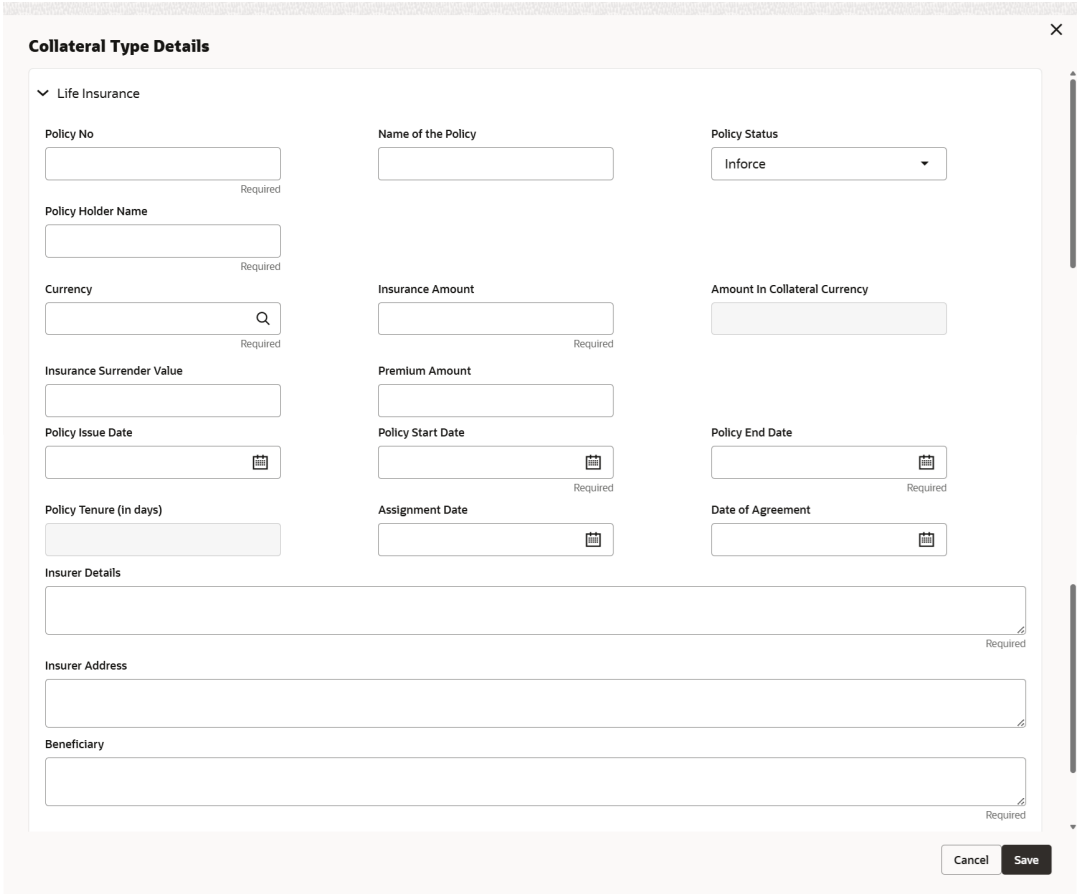
Figure 3-124 Life Insurance Details



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

Table 3-96 Life Insurance Details - Field Description

Field	Description
Policy No	Specify the life insurance policy number. Policy number has to be unique across multiple policies added to the same collateral. This will be shown under reference number in applicable sub systems for attaching sub system record to a child collateral.
Name of the Policy	Specify the policy name.
Policy Status	Select the status from the drop-down list. The available options are: • **Inforce** • **Lapsed** • **PaidUp** **Note:** Policy value is updated appropriately when the policy status is lapsed.
Policy Holder Name	Specify policy holder name.
Currency	Select the currency of policy to signify insurance amount.
Insurance Amount	Specify the sum assured amount.

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Table 3-96 (Cont.) Life Insurance Details - Field Description

Field	Description
Amount in Collateral Currency	Wherever life insurance value currency is different from collateral currency, life insurance value in the collateral is converted to collateral currency as per rate configured and amount in collateral currency is updated.
Insurance Surrender Value	Insurance surrender value is considered for updating collateral value.
Premium Amount	Specify the premium amount.
Policy Issue Date	Specify the issue date of the policy. Policy issue date cannot be after policy start date. **Note:** Policy issue date is defaulted as policy start date unless it is specified.
Policy Start Date	Specify the start date of the policy. Policy start date cannot be future dated.
Policy End Date	On policy end date, collateral value is updated as zero. When multiple policies are having different end dates, collateral value is reduced to the extent of policy on reaching end date. Policy end date cannot be back dated. **Note:** When multiple life insurance policies with different end dates are linked to same collateral, farthest end date is updated as collateral end date. On policy end date, collateral value is updated as zero. When multiple policies are having different end dates, collateral value is reduced to the extent of policy on reaching end date.
Policy Tenure (in days)	Policy tenure is derived based on policy start date and policy end date.
Assignment Date	Specify the date of assigning the policy to the bank. Assignment date cannot be prior to policy start date and also future dated. Assignment date cannot be prior to policy issue date. Assignment date cannot be after policy end date.
Date of Agreement	Specify the date on which the bank and the customer signed the collateral agreement.
Insurer Details	Specify the details of insurance company like nature of policy, term, and so on.
Insurer Address	Specify the insurance company address.
Beneficiary	Specify the beneficiary details.
Remarks	Specify the remarks for the Life Insurance type collateral, if any.

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

- View Life Insurance
  This topic describes the systematic instructions to view the life insurance.

3.11.2.13.1 View Life Insurance

This topic describes the systematic instructions to view the life insurance.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Life Insurance**.
3. Under Life Insurance, select **View Life Insurance**.

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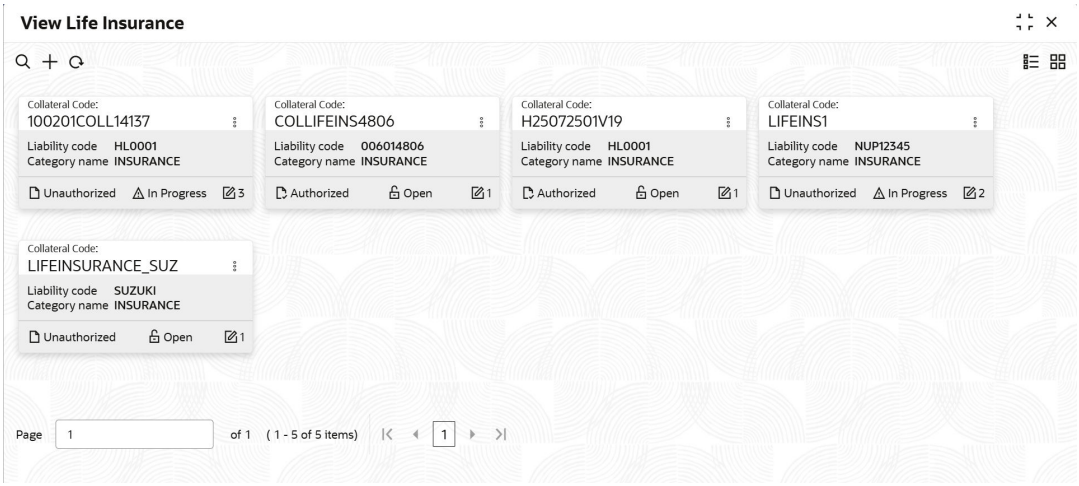
The **View Life Insurance** screen displays.

Figure 3-125 View Life Insurance



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

Table 3-97 View Life Insurance

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

The **View Life Insurance- Search** screen displays.

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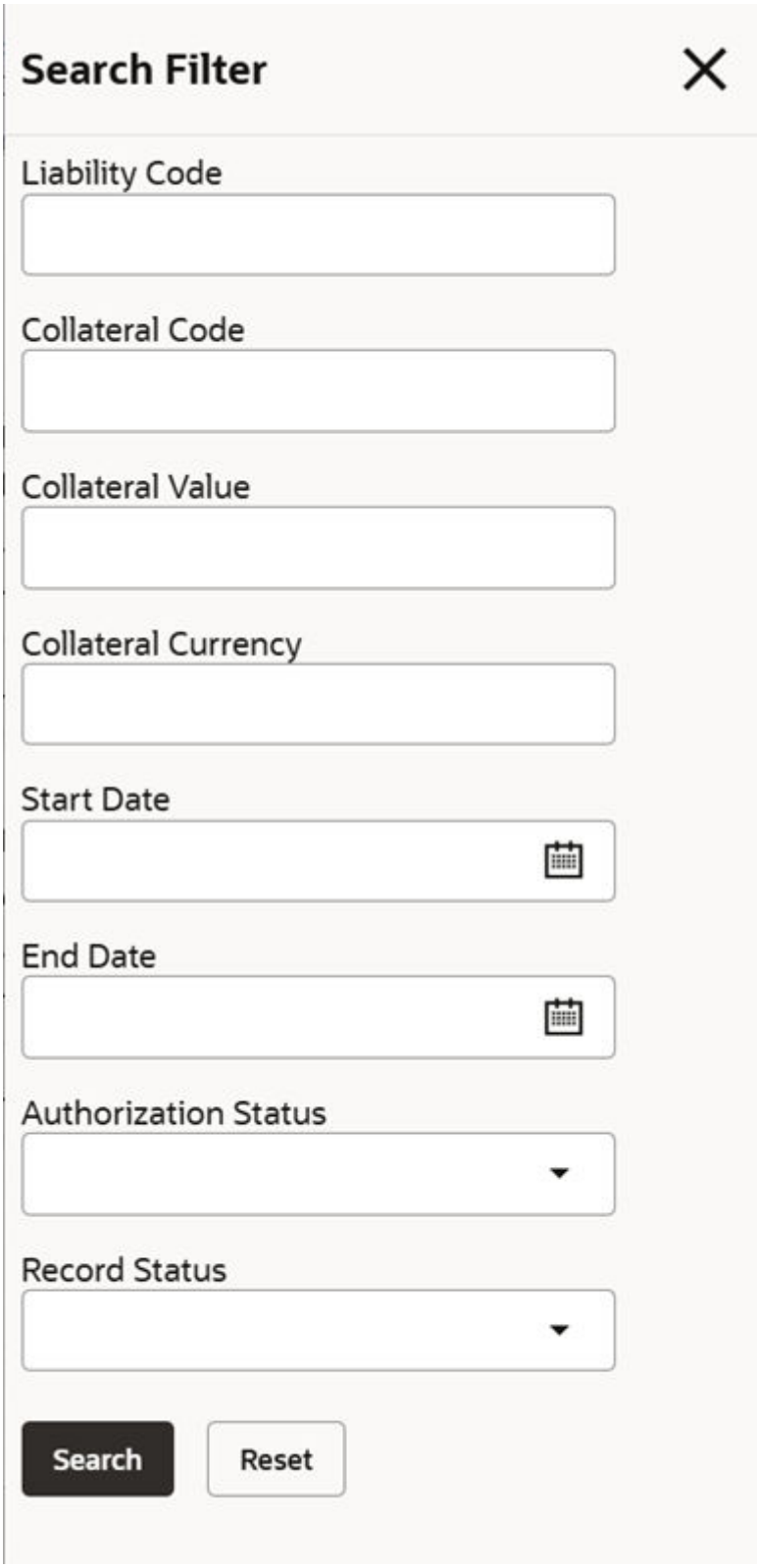
Figure 3-126 Search - View Life Inusrance



5. Specify the search filter to fetch the required details and click **Search**.

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3.11.2.14 Machinery screen

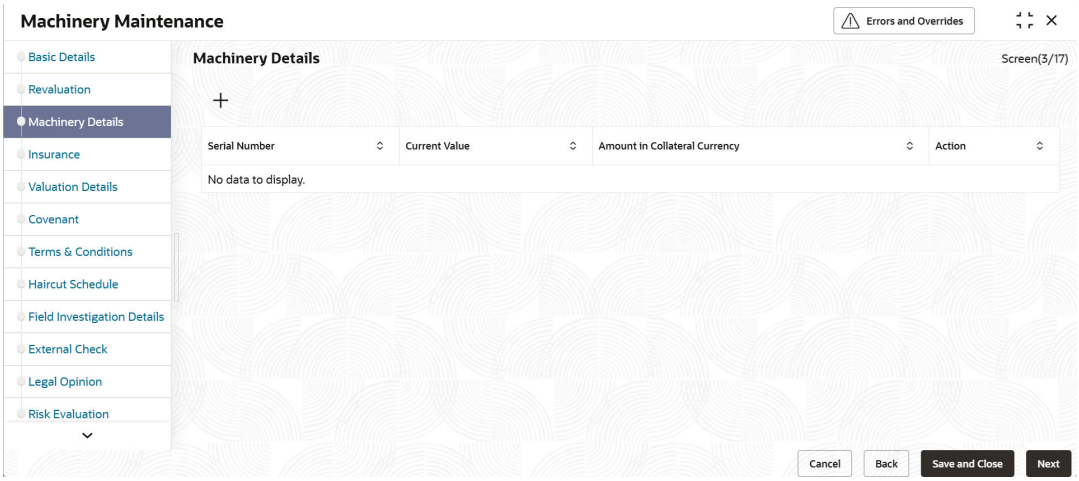
This topic provides systematic instructions about machinery.

> **Note**
>
> The fields, which are marked as required, are mandatory.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Machinery**.
3. Under Machinery Details, select **Machinery Maintenances**.

   The **Machinery Maintenance** screen is displayed.

Figure 3-127 Machinery



4. Click

   icon.

   The **Machinery Details** screen is displayed.

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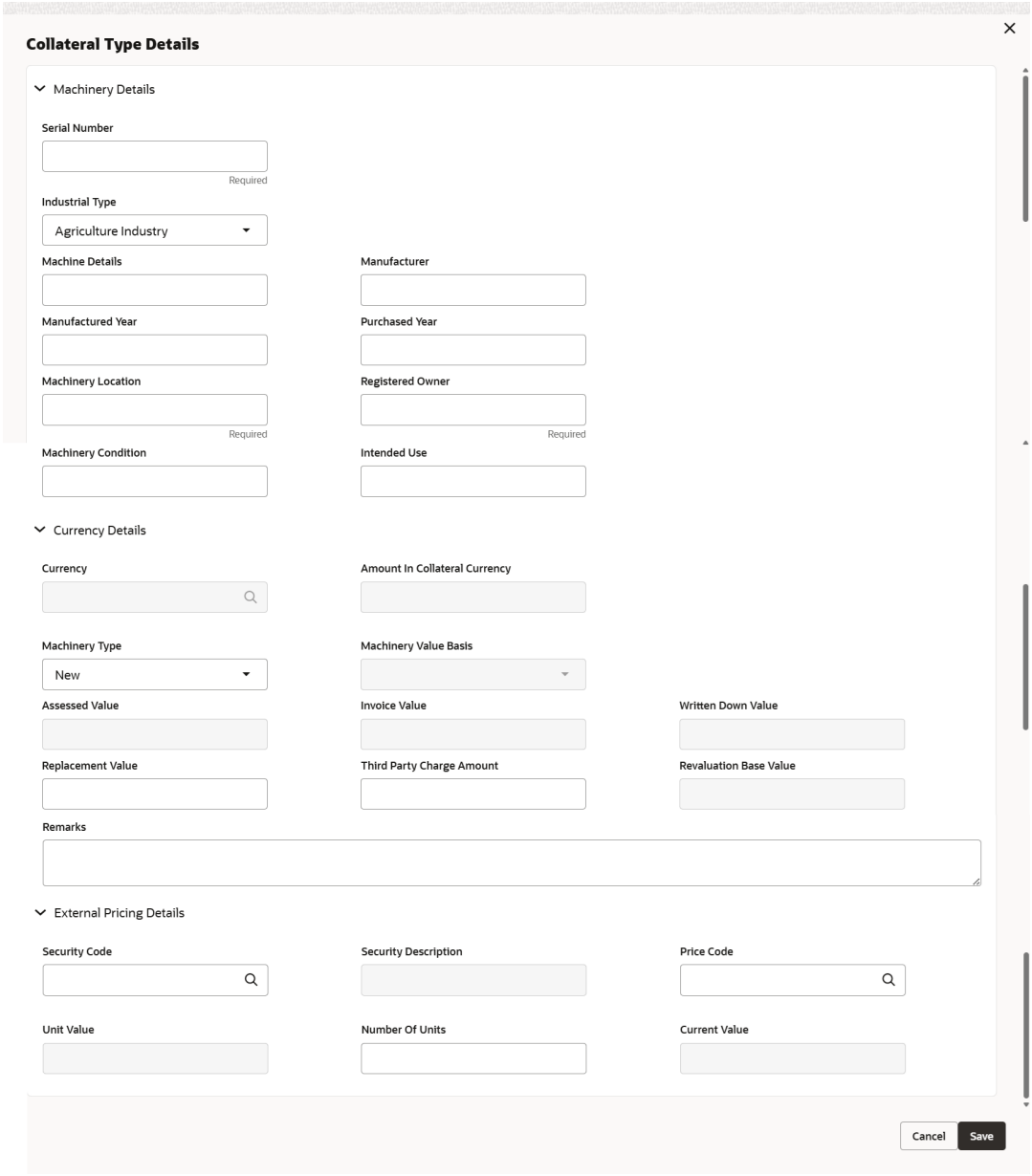
Figure 3-128 Machinery Details



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

Table 3-98 Machinery Details - Field Description

Field	Description
Serial Number	Serial number has to be unique across different machinery records in the same collateral.

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Table 3-98 (Cont.) Machinery Details - Field Description

Field	Description
Industrial Type	Select the industrial type from the drop-down list. The options available are: • **Agriculture Industry** • **Allied Industry** • **Automobile Industry** • **Banking** • **Financial Industry** • **Fishing Industry**
Machine Details	Specify the machine number of the machine submitted as collateral.
Manufacturer	Specify the manufacturer details of the machine.
Manufactured Year	Specify the manufactured year of the machine. Manufactured year cannot be after purchased year and also future year.
Purchased Year	Specify the year of purchase of the machine. Purchased year cannot be in future.
Machinery Location	Specify the machinery location.
Registered Owner	Specify the name of machinery owner.
Machinery Condition	Specify the machinery condition.
Intended Use	Specify the intended usage of the machinery.

Table 3-99 Currency - Field description

Field	Description
Currency Details	Displays the currency details under this section.
Currency	If the collateral being is enabled for manual revaluation, then click the icon and select the currency from the option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	Wherever machinery value currency is different from collateral currency, machinery value in the collateral is converted to collateral currency as per rate configured and amount in collateral currency is updated.

Table 3-100 Plant & Machinery Details - Field Description

Field	Description
Machinery Type	Select the machinery type from the drop-down list. The available options are: • **New** • **Used** • **Leased**
Machine Value Basis	Select the basis of machine value from the adjoining drop-down list. The options available are: • **Assessed Value** • **Written Down Value** • **Invoice Value**
Assessed Value	Specify the assessed value of the machinery. If machinery value basis is selected as assessed value, assessed value is mandatory.

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Table 3-100 (Cont.) Plant & Machinery Details - Field Description

Field	Description
Invoice Value	Specify the invoice value of the machine. If machinery value basis is selected as invoice value basis, invoice value is mandatory.
Replacement Value	Specify the replacement value of the machinery.
Written Down Value	Specify the written down value of the machine after depreciation. If machinery value basis is selected as written down value, basis, written down value is mandatory.
Third Party Charge Amount	Specify the charge amount of other lenders, if any.
Revaluation Base Value	When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.
Remarks	Specify remarks for the machinery, if any.

Table 3-101 External pricing details - Field Description

Field	Description
Security code	When the collateral is enabled for external revaluation, click the icon and select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
Price code	Click the icon and select can select one or more price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.
Current Value	Based on unit value and number of units, current value is calculated and displayed. **Note:** For Manual modification of Collateral value, current value needs to be updated. No update is required for Invoice/Assessed/ Written Down Value.

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

- View Machinery
  This topic describes the systematic instructions to view machinery.

3.11.2.14.1 View Machinery

This topic describes the systematic instructions to view machinery.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Machinery**.
3. Under Machinery, select **View Machinery**.

   The **View Machinery** screen displays.

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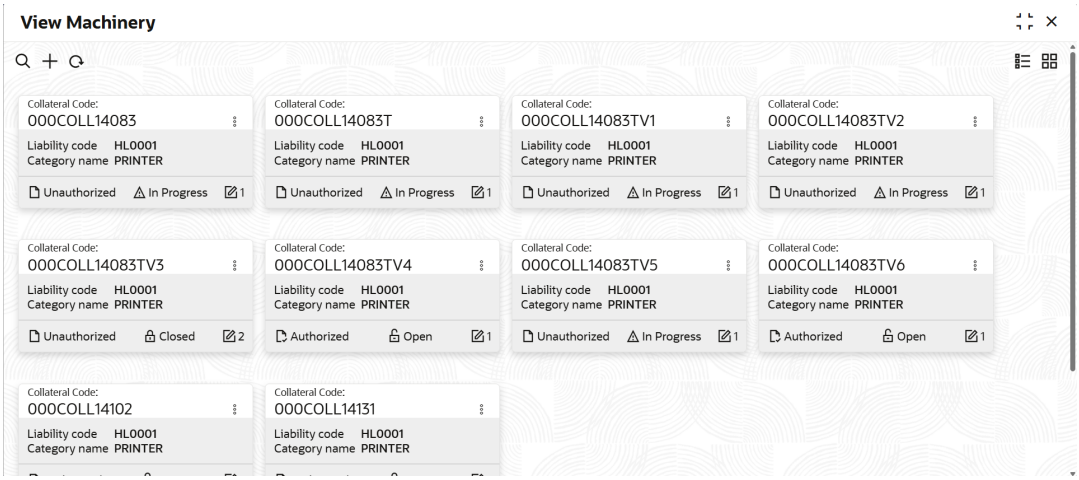
Figure 3-129 View Machinery



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

Table 3-102 View Machinery

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Machinery - Search** screen displays.

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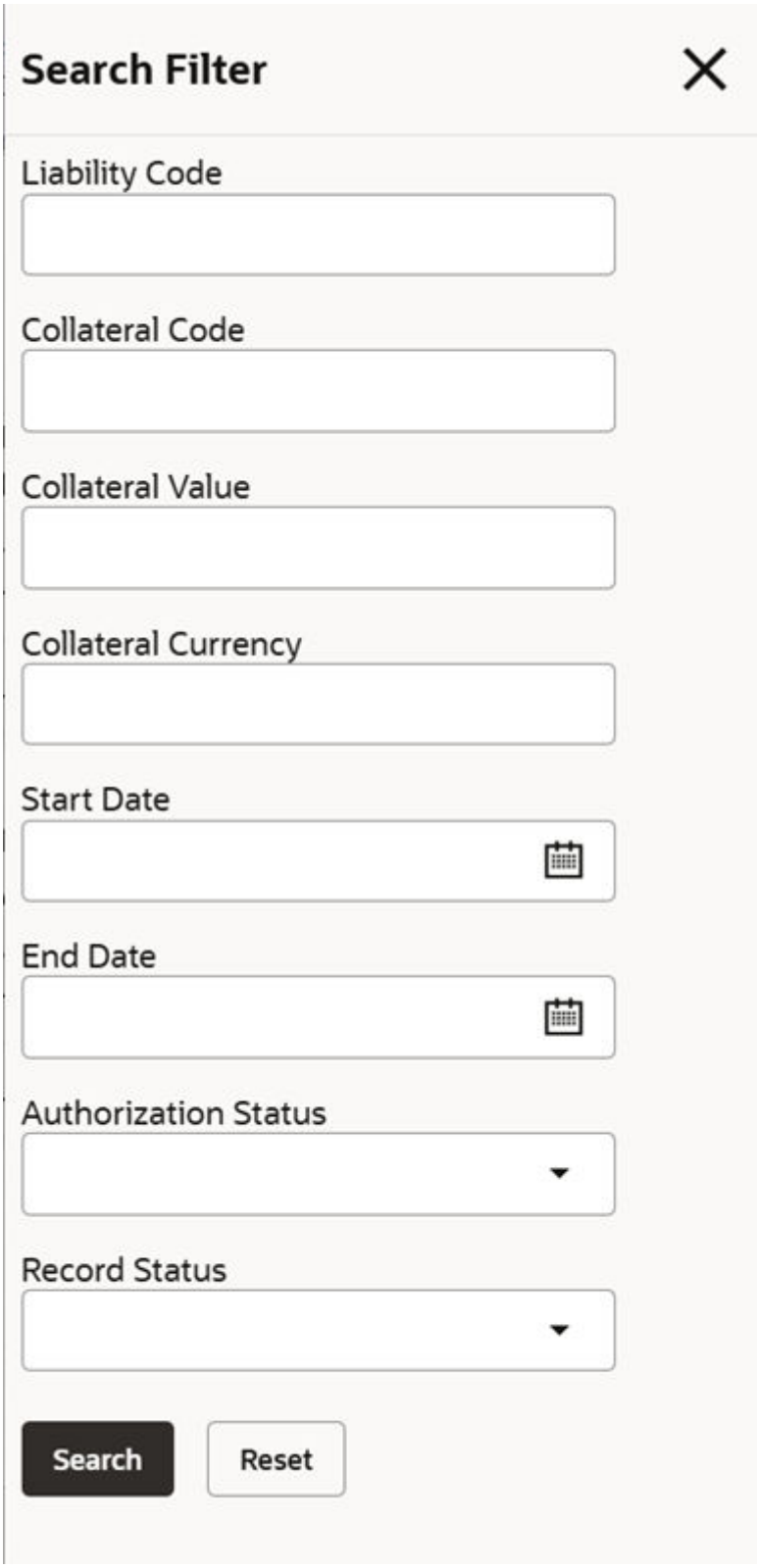
Figure 3-130 Search - View Machinery



5. Specify the search filter to fetch the required details and click **Search**.

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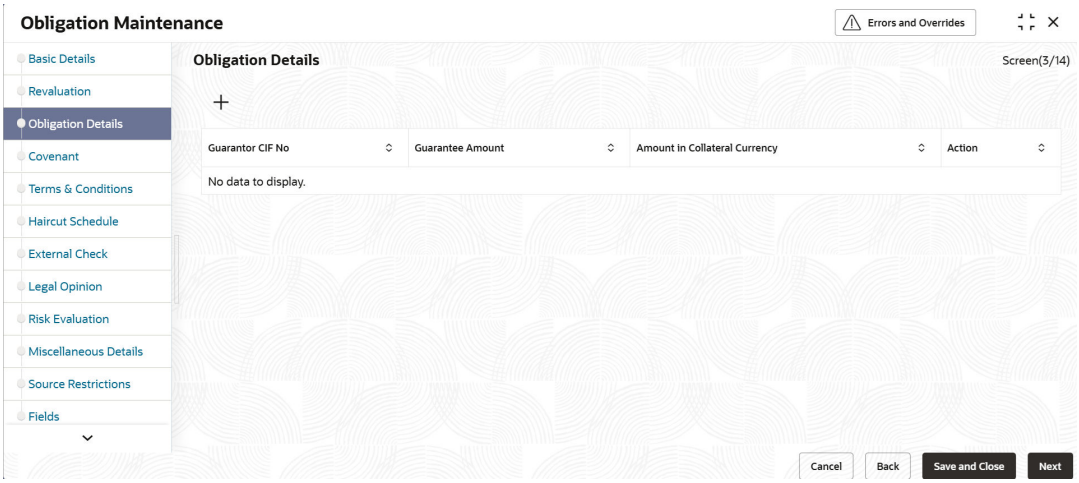
3.11.2.15 Obligation Details screen

This topic provides systematic instructions about on obligation details.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Obligation Details**.
3. Under Obligation Details, select **Obligation Maintenance**.

   The **Obligation Maintenance** screen is displayed.

Figure 3-131 Obligation



4. Click

icon.

The **Obligation Details** screen is displayed.

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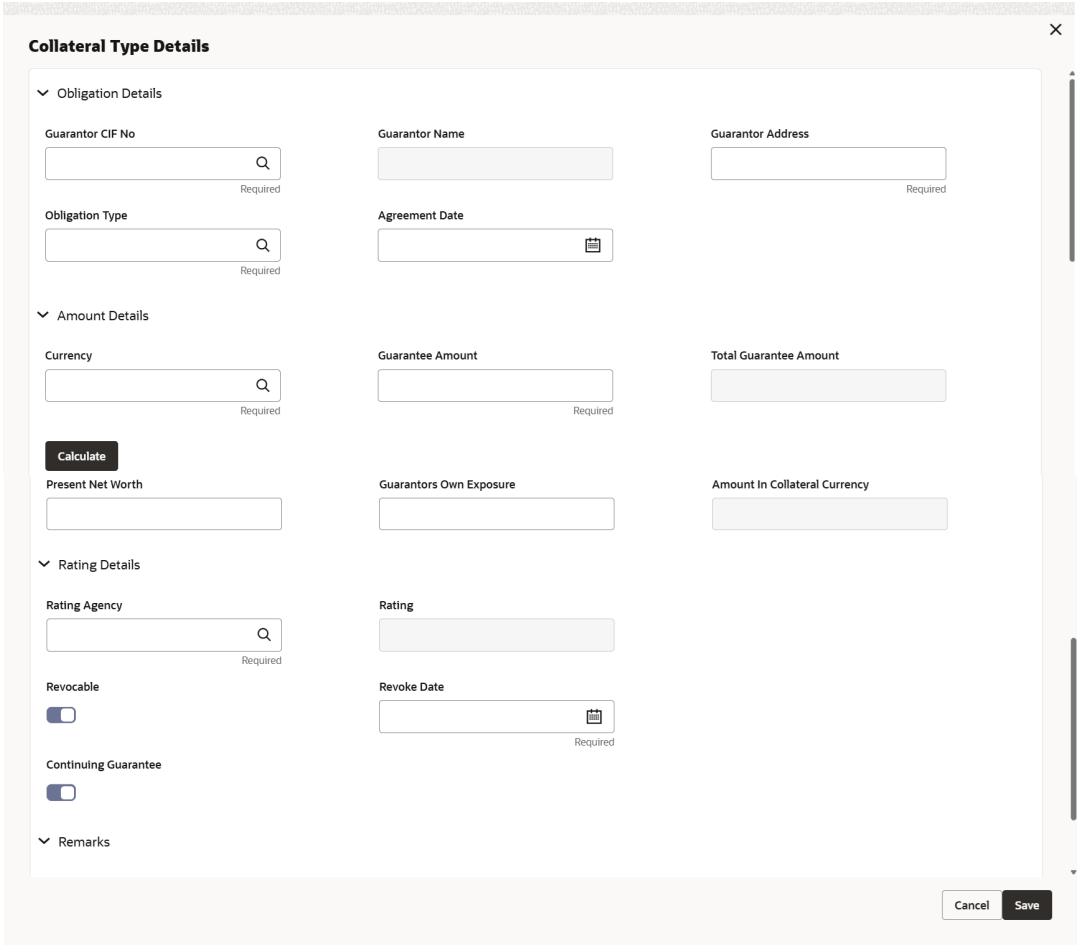
Figure 3-132 Obligation Details



Here user can see Customer CIF No, Guarantee Amount, Amount in Collateral Currency, Action. On clicking of HOP option Edit, View and Delete option will be displayed. To maintain the record user needs to click on + icon and Obligation details screen will be displayed

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

Table 3-103 Obligation Details - Field Description

Field	Description
Guarantor CIF No	Specify the customer number (CIF ID) of the guarantor. Guarantor CIF No. should be unique across different obligation records in the same collateral.
Guarantor Name	The system displays the guarantor's name if guarantor CIF is entered.
Guarantor Address	Specify guarantor's address.
Obligation Type	Specify if the guarantee is personal or corporate guarantee.
Agreement Date	Specify the guarantee agreement date. Agreement date cannot be future dated.
Amount Details	Displays the amount details under this section.
Currency	Select the currency from the list.

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Table 3-103 (Cont.) Obligation Details - Field Description

Field	Description
Guarantee Amount	Specify the guarantee amount. The amount is updated as collateral value. When multiple records are included as part of one customer collateral, sum of amounts of all obligations are updated as collateral value.
Total Guarantee Amount	The system displays the total amount of guarantee provided by the mentioned Guarantor for multiple obligation collaterals on clicking **Calculate**. After authorizing the collateral record, clicking the 'Calculate' button will recalculate and update the Total Guarantee Amount based on the amount available in all the obligation records (current and existing records) at that time. Total Guarantee Amount will be updated for all Obligation collaterals of the guarantor CIF. In case obligation records are in different currencies in other collaterals, total guarantee amount in this obligation record will be updated in obligation currency considering exchange rates **Note:** Closed collateral records are not considered for Total Guarantee Amount calculation.
Present Net Worth	Specify the present net worth of the guarantor.PNW cannot be negative.
Guarantor's Own Exposure	Specify the guarantor's own exposure as declared.
Amount in collateral currency	Wherever the obligation currency is different from collateral currency, obligation collateral is converted to collateral currency as per rate configured and this value is updated.
Rating Agency and	You can assign a credit rating to each Guarantor. Select the rating from the drop-down list. Selected rating details are populated in **Rating Agency** field.
Rating	Display the rating. You can assign a credit rating to each Guarantor. Select the rating from the drop-down list. Selected rating details are populated in Rating field.
Revocable	Signify whether guarantee is revocable or irrevovacable

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Table 3-103 (Cont.) Obligation Details - Field Description

Field	Description
Revoke Date	Indicate the date when the Guarantor revokes the guarantee. This field is enabled only when the Revoke toggle is selected. Revoke date cannot be backdated. When multiple obligation records are added to customer collateral, farthest of revoke date is updated as collateral end date. On the expiry date of the farthest record, collateral value is updated as zero. When multiple records are having different end dates, collateral value is reduced to the extent of obligation on reaching revoke date. **Note:** • If Revoke Date is given in the "**Obligation Details**" and Collateral End Date is not given, then farthest Revoke Date will be updated as Collateral End Date with appropriate message. Override message- Collateral End Date is not provided, so it will be updated as the maximum Revoke Date. • If Revoke Date is given in the "**Obligation Details**" and Collateral End Date is also given and if Collateral End Date is after farthest Revoke Date, then End Date will be updated as the maximum Revoke Date id displayed. Override message - Collateral End Date is greater than the maximum Revoke Date, so Collateral End Date will be updated as the maximum Revoke Date. • If Revoke Date is given in the "**Obligation Details**" and Collateral End Date is also given and if Collateral End Date is earlier than farthest Revoke Date, then Collateral End Date given will be retained. Override message - Collateral End Date will be retained though Maximum Revoke Date is greater than the Collateral End Date. Collateral will be marked as expired on this Collateral End Date.
Continuing Guarantee	Select this toggle if the guarantee is a continuing guarantee.
Remarks	Specify the remarks for the guarantee, if any.

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

- View Obligation
  This topic describes the systematic instructions to view the obligation.

3.11.2.15.1 View Obligation

This topic describes the systematic instructions to view the obligation.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Obligation**.
3. Under Obligation, select **View Obligation**.

   The **View Obligation** screen displays.

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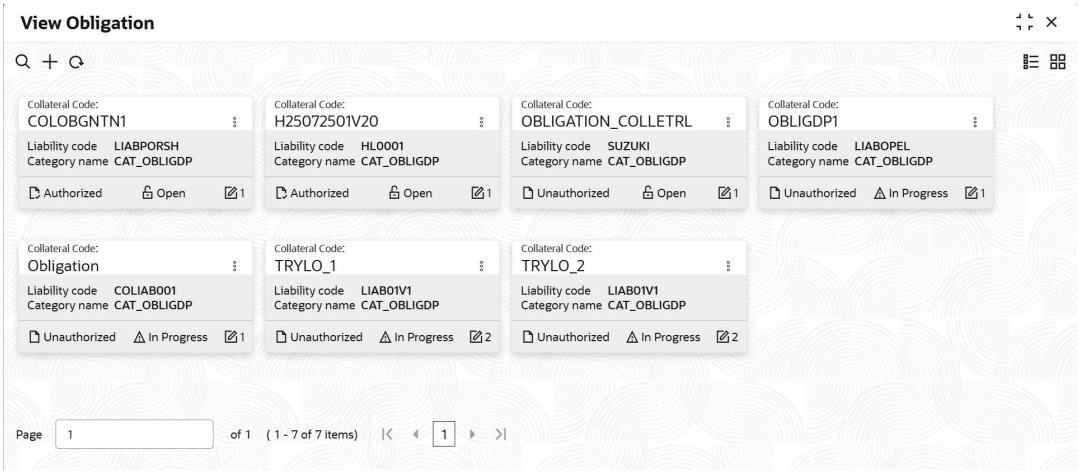
Figure 3-133 View Obligation



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

Table 3-104 View Obligation

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Obligation- Search** screen displays.

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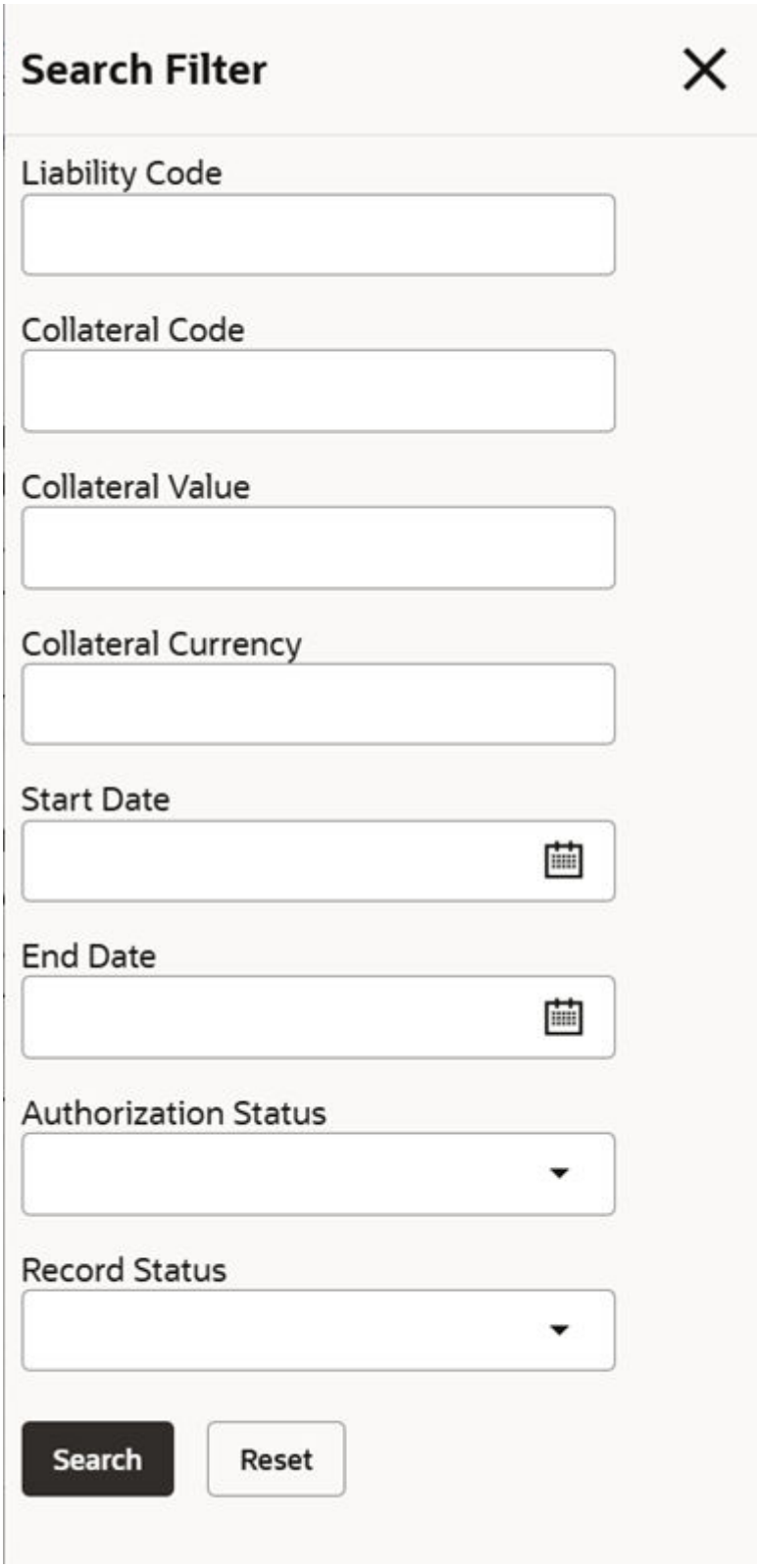
Figure 3-134 Search - View Obligation



5. Specify the search filter to fetch the required details and click **Search**.

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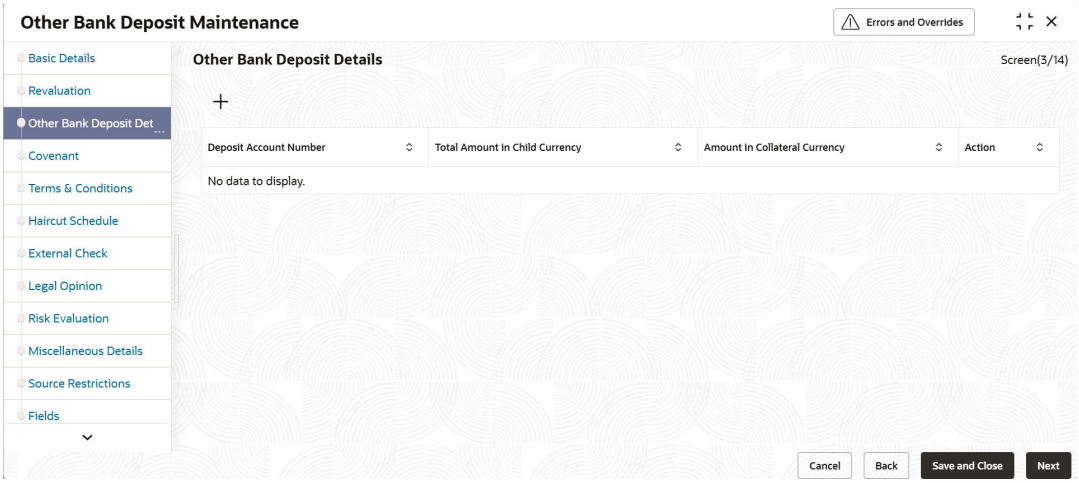
3.11.2.16 Other Bank Deposit

This topic provides systematic instructions about Other Bank deposit.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Other Bank Deposits**.
3. Under Other Bank Deposits, select **Other Bank Deposits Maintenance**.

   The **Other Deposits Maintenance** screen displays.

Figure 3-135 Other Bank Deposits



Using this screen, customer collateral of type other bank deposits can be maintained. Multiple other bank deposit records can be linked same customer collateral. Collateral value is updated duly considering total amount of these deposits.

Click

icon.

The **Other Bank Deposit Details** screen is displayed.

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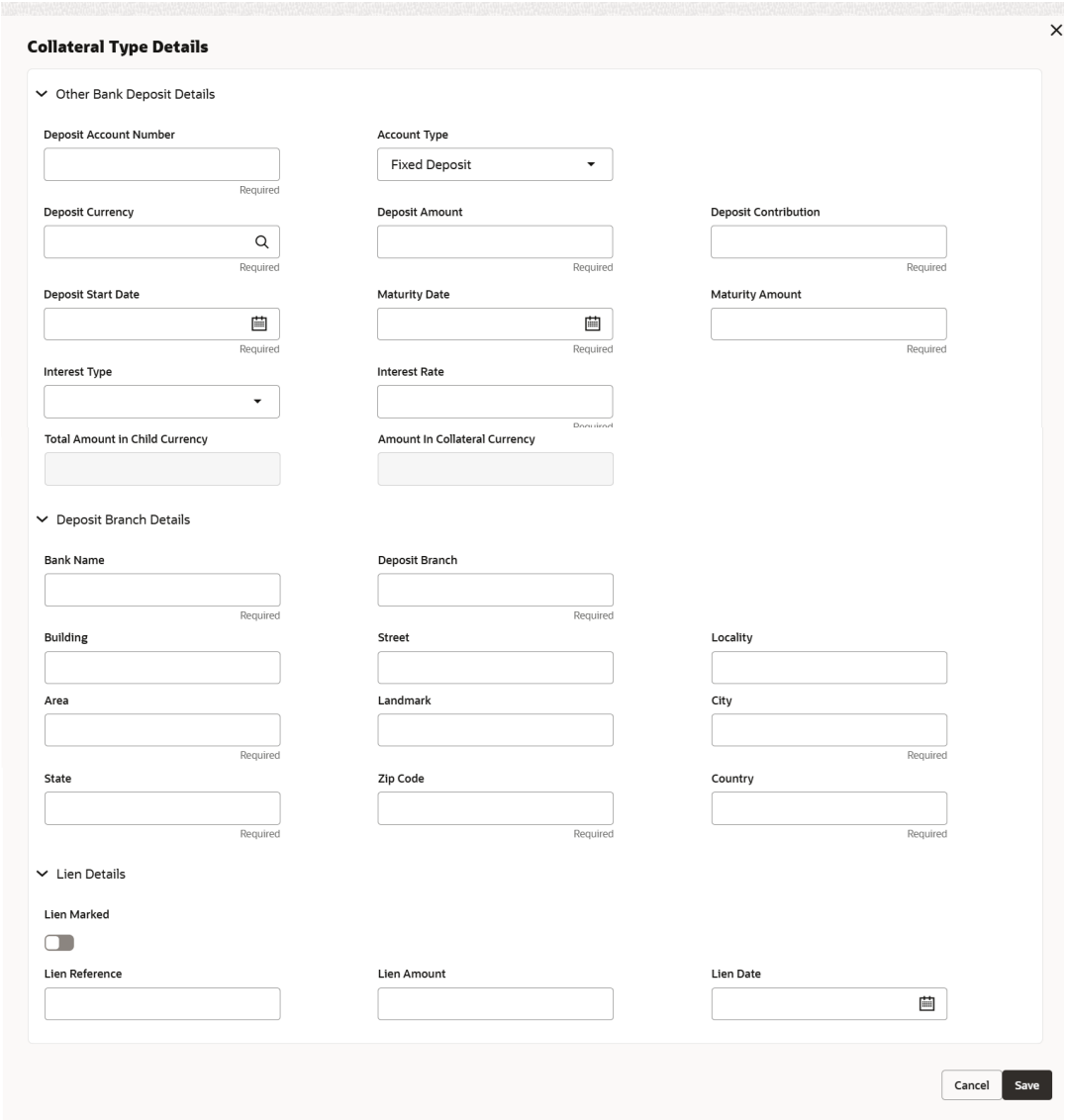
Figure 3-136 Other Bank Deposit Details



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

Table 3-105 Other Bank Deposits Details - Field Description

Field	Description
Deposit Account Number	Specify the unique deposit account number for account type across multiple deposit accounts attached to the same collateral. **Note:** Deposit account number should be unique when deposit type is same.Deposit account number will be used as reference number in sub-systems to signify sub-system record at child collateral level.
Account Type	Select the account type from the drop-down list. The available options are: • **Fixed Deposit** • **Recurring Deposit** • **Reinvestment Deposit**

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Table 3-105 (Cont.) Other Bank Deposits Details - Field Description

Field	Description
Deposit Currency	If deposit currency is different from collateral currency, configured rate is considered and converted deposit amount is updated as collateral value.
Deposit Amount	Specify the deposit amount.
Deposit Contribution	The deposit contribution is the value of the deposit contributing to the collateral value. If deposit contribution is not mentioned deposit amount itself is updated as deposit contribution which is considered for collateral value.
Deposit Start Date	Specify the start date of the deposit. The deposit start date cannot be future dated.
Maturity Date	Specify the maturity date of the deposit.
Maturity Amount	Specify the maturity amount. The maturity amount cannot be less than deposit amount.
Interest Type	Specify the interest payout frequency. The available options are: • **Weekly** • **Monthly** • **Quarterly** • **Half-Yearly** • **Yearly**
Interest Rate	Specify the interest rate.
Total Amount in Child Currency	Displays the total amount in child currency considering deposit contribution for the particular deposit collateral.
Amount in Collateral Currency	Wherever other bank deposit currency is different from collateral currency, other bank deposit value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Deposit Branch Details	Maintain deposit bank and its branch details.
Bank Name	Specify the bank name.
Deposit Branch	Specify the deposit branch name.
Building	Specify the building name.
Street	Specify the street details.
Locality	Specify the locality.
Area	Specify the area.
Landmark	Specify the landmark.
City	Specify the city.
State	Specify the state.
Zip Code	Specify the zip code.
Country	Specify the country name.
Lien details	Provision to note existing lien details against the deposit.
Lien Marked	Enable the toggle to note lien details.
Lien Reference	Specify the lien reference.
Lien Amount	Specify the Lien amount cannot be greater than deposit amount **Note:** • Collateral value is calculated as deposit contribution minus lien amount.
Lien Date	Lien date cannot be prior to 'Deposit Start Date'. Lien date cannot be future dated.

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Table 3-105 (Cont.) Other Bank Deposits Details - Field Description

Field	Description
Remarks	Specify remarks, if any.

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

- View Other Bank Deposits
  This topic describes the systematic instructions to view the other bank deposits.

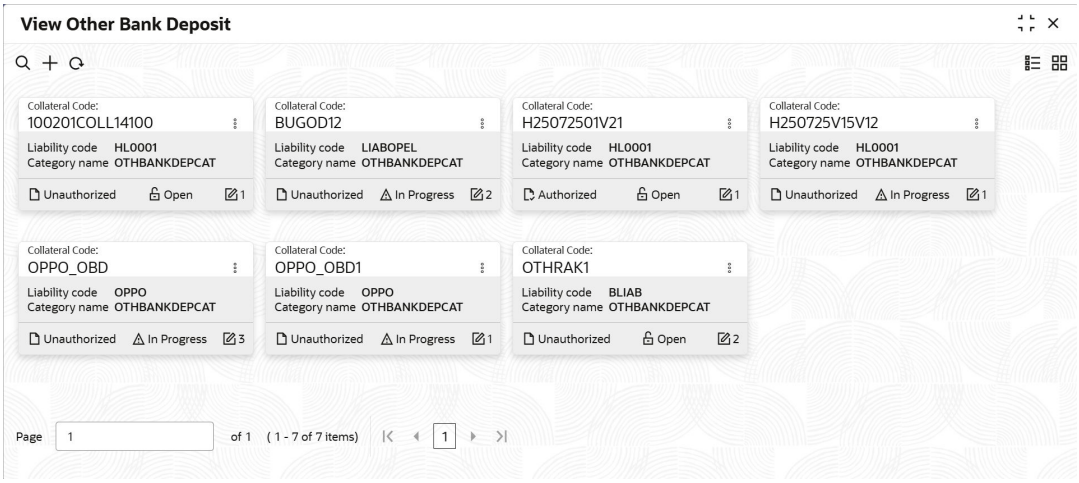
3.11.2.16.1 View Other Bank Deposits

This topic describes the systematic instructions to view the other bank deposits.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Other Bank Deposits**.
3. Under Other Bank Deposits, select **View Other Bank Deposits**.

   The **View Other Bank Deposits** screen displays.

Figure 3-137 View Other Bank Deposits



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

Table 3-106 View Other Bank Deposits

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.

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Table 3-106 (Cont.) View Other Bank Deposits

Fields	Description
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

4. On View screen, select the icon.

   The **View Other Bank Deposit- Search** screen displays.

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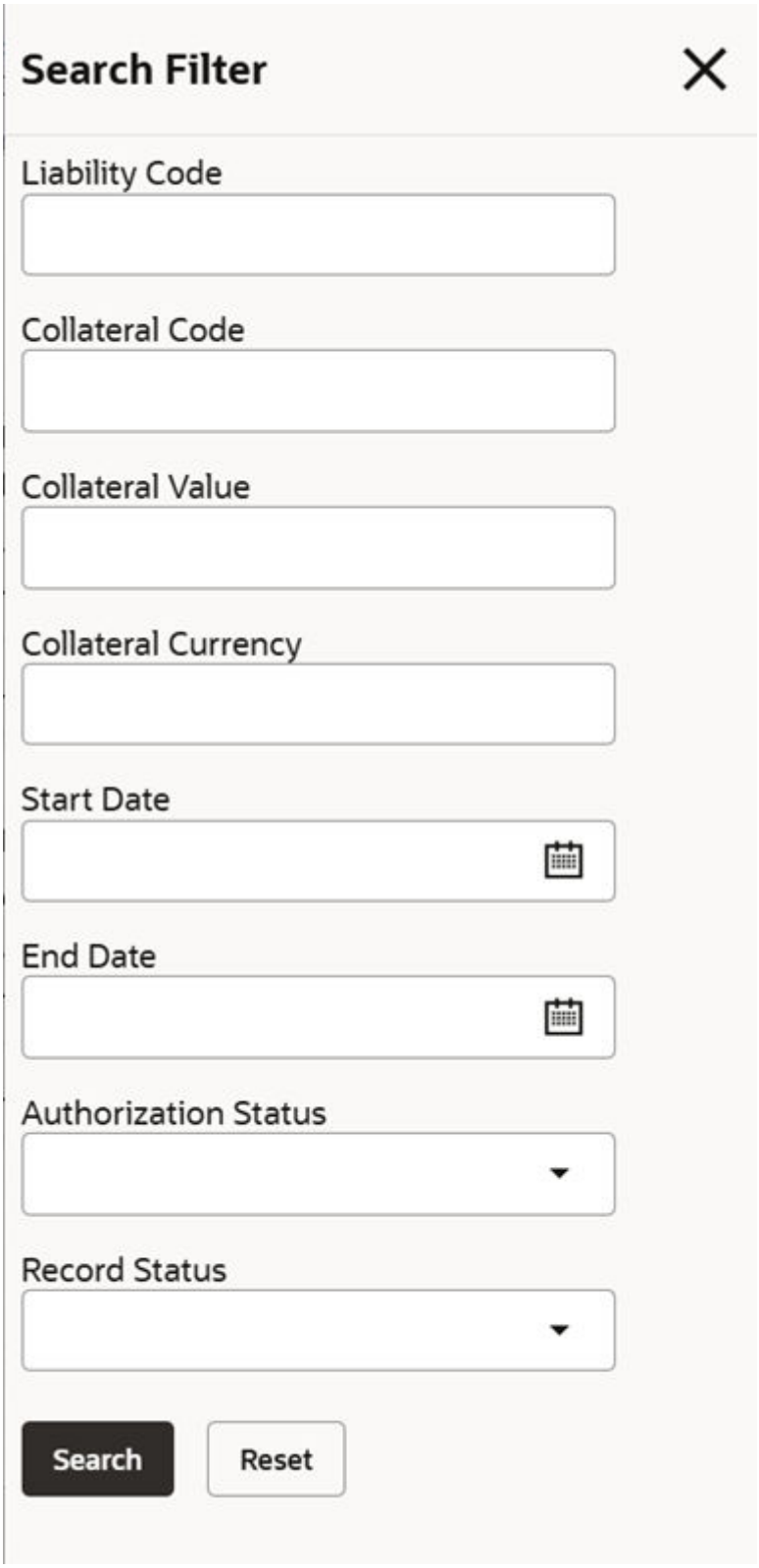
Figure 3-138 Search - View Other Bank Deposit



5. Specify the search filter to fetch the required details and click **Search**.

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3.11.2.17 Perishables Details Screen

This topic describes the systematic instructions about Perishables Details.

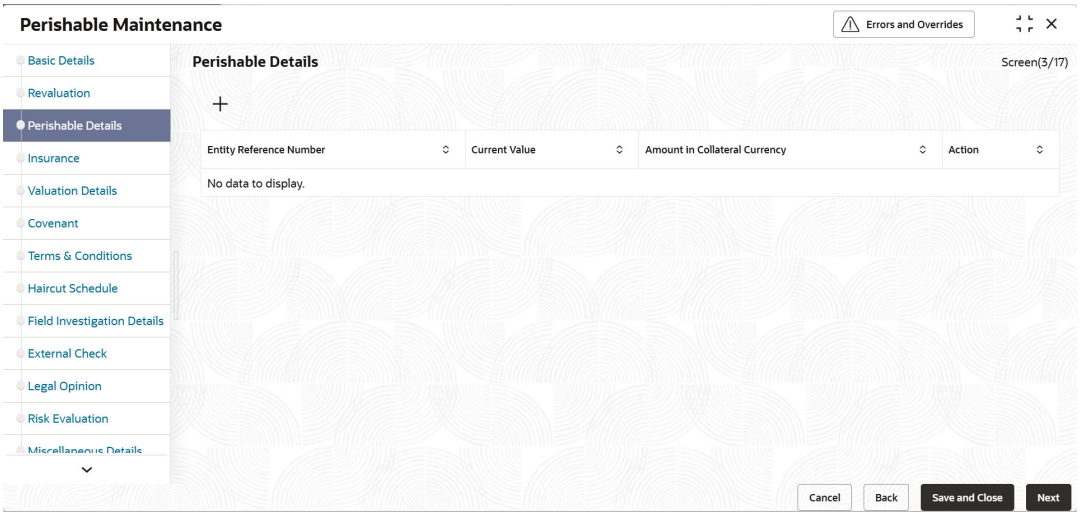
Perishables Details: In this section, customer collateral of type perishables can be maintained. Perishables can be of fruit, flower and vegetables. Multiple perishables records can be maintained under Perishables Details data segment and sum of item values of all Perishables records are updated as collateral value in Basic Details data segment.

When multiple perishables records are added to collateral, farthest end date of Perishable record is updated as collateral end date in Basic Details data segment. At the end date of the last record, collateral value is zeroised. However, when a particular perishables linked to a collateral reaches end date first, then the collateral value is reduced to this extent.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Perishables**.
3. Under Perishables, select **Perishable Maintenance**.

   The **Perishables Details** screen is displayed.

Figure 3-139 Perishable Details



Click

icon.

The **Perishable Details** screen displays.

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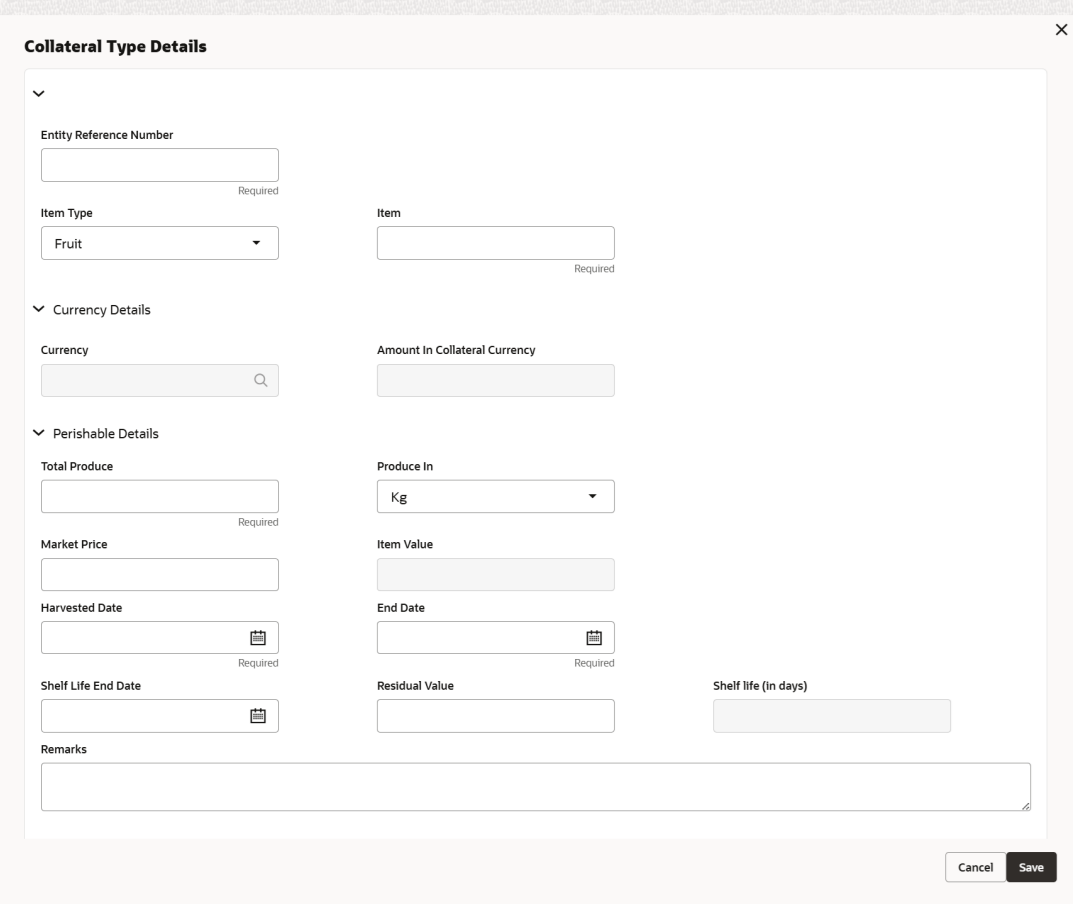
Figure 3-140 Perishables Details



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

Table 3-107 Field Description

Fields	Description
Entity Reference Number	Specify the reference number of the perishable collateral record. This has to be unique across multiple records added for the same collateral Entity reference number will be shown against reference number in applicable sub systems to attach sub system record to a child collateral
Item Type	Select the item type from the drop down list. The available options are: • **Fruit** • **Vegetable** • **Flower**
Item	Specify the item details.
Currency	If the collateral being is enabled for manual revaluation, then click the icon and select the currency from the option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

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Table 3-107 (Cont.) Field Description

Fields	Description
Amount In Collateral Currency	Wherever perishables currency is different from collateral currency, perishables in the collateral is converted to collateral currency as per the Exchange rate configured at Exchange Rate maintenance Screen and collateral value is updated.

Table 3-108 Perishables Details - Field Description

Field	Description
Total Produce	Specify the total no of products produced.
Produce In	Specify the measurement type like Kilogram, Pound, etc., from the drop down list to be read with total produce value.
Market Price	Specify the market price.
Item Value	Item value is derived considering market price and total produce and displayed.
Harvested Date	Specify harvested date.Harvest date cannot be future dated.
End Date	Specify end date of the perishable record. End date cannot be back dated or current dated.
Shelf Life (in days)	Shelf life (in days) is based on the Harvested date and Shelf life End date.
Residual Value	Residual value is updated as the Collateral value once the Shelf Life End date has been crossed.
Shelf Life End Date	Select the end date of shelf life. Residual value is mandatory when Shelf life End date is provided.
Remarks	Specify remarks, if any.

Cold storage or warehouse Details

The storage details of perishables can be updated. You can also enter insurance details for perishables.

Table 3-109 Cold Storage or Ware house Details

Fields	Description
Storage Location	Specify the storage location details.
Charges	Specify ware house charge.
Insurance Coverage	Specify insurance coverage value for the item stored in ware house.

Table 3-110 External pricing details - Field Description

Field	Description
Security Code	Select the security code when collateral is enabled for external revaluation
Security Description	Displays the description of the security code selected.
Market Price code	click the icon and select market price code applicable for this security code.

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Table 3-110 (Cont.) External pricing details - Field Description

Field	Description
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

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

- View Perishable Details
  This topic describes the systematic instructions to view perishable details.

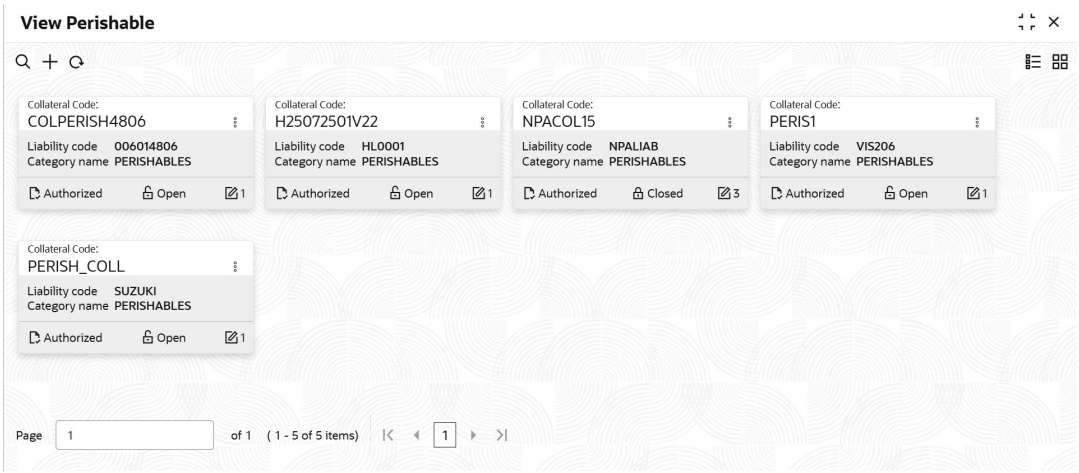
3.11.2.17.1 View Perishable Details

This topic describes the systematic instructions to view perishable details.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Perishable**.
3. Under Perishable, select **View Perishable**.

   The **View Perishable** screen displays.

Figure 3-141 View Perishable



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

Table 3-111 View Perishable

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.

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Table 3-111 (Cont.) View Perishable

Fields	Description
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Perishable - Search** screen displays.

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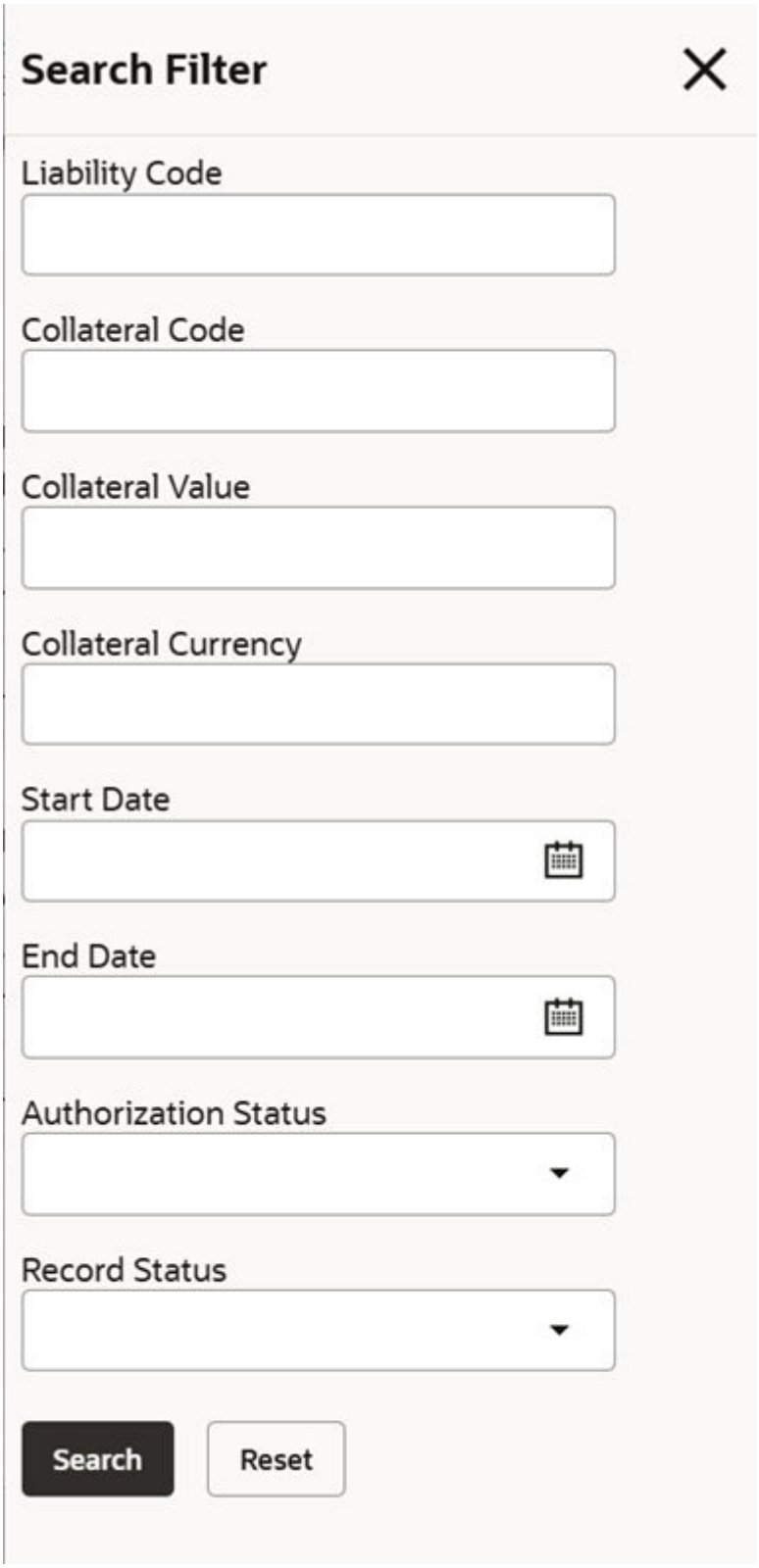
Figure 3-142 Search - View Perishable



5. Specify the search filter to fetch the required details and click **Search**.

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3.11.2.18 Post Dated Cheque

This topic provides systematic instructions about Post Dated Cheque.

The system allows to add collaterals of type **post-dated cheque** in **postdated cheque maintenance** screen while creating customer collaterals.

The user can add multiple post-dated cheques as collateral. While creating a collateral record, at least one post-dated cheque must be available as child collateral.

Collateral value is updated considering multiple cheque records added.

In case, the post-dated cheque currency is different from the collateral currency, the system converts the cheque amount to collateral currency with the configured exchange rate.

- **Note**

  The Collateral Value derived from the linked post-dated cheques cannot be changed manually.

End date of the collateral is derived based on the farthest date of the linked post-dated cheques.

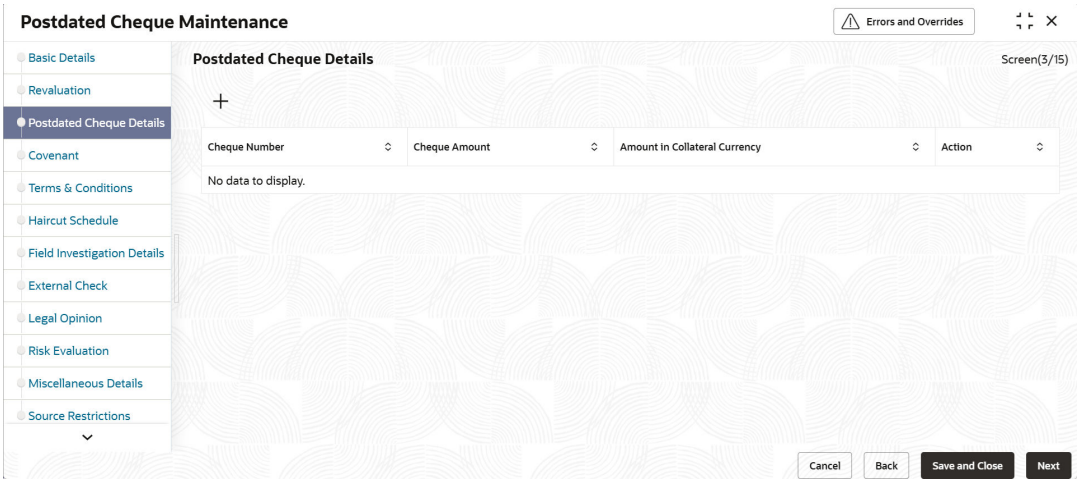
- **Note**

  Collateral end date derived from the linked post-dated cheques can be changed manually, but it cannot be less than the derived date.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Postdated Details**.
3. Under Postdated Cheque, select **Postdated Cheque Maintenance**.

   The **Postdated Cheque** screen is displayed.

Figure 3-143 Postdated Cheque



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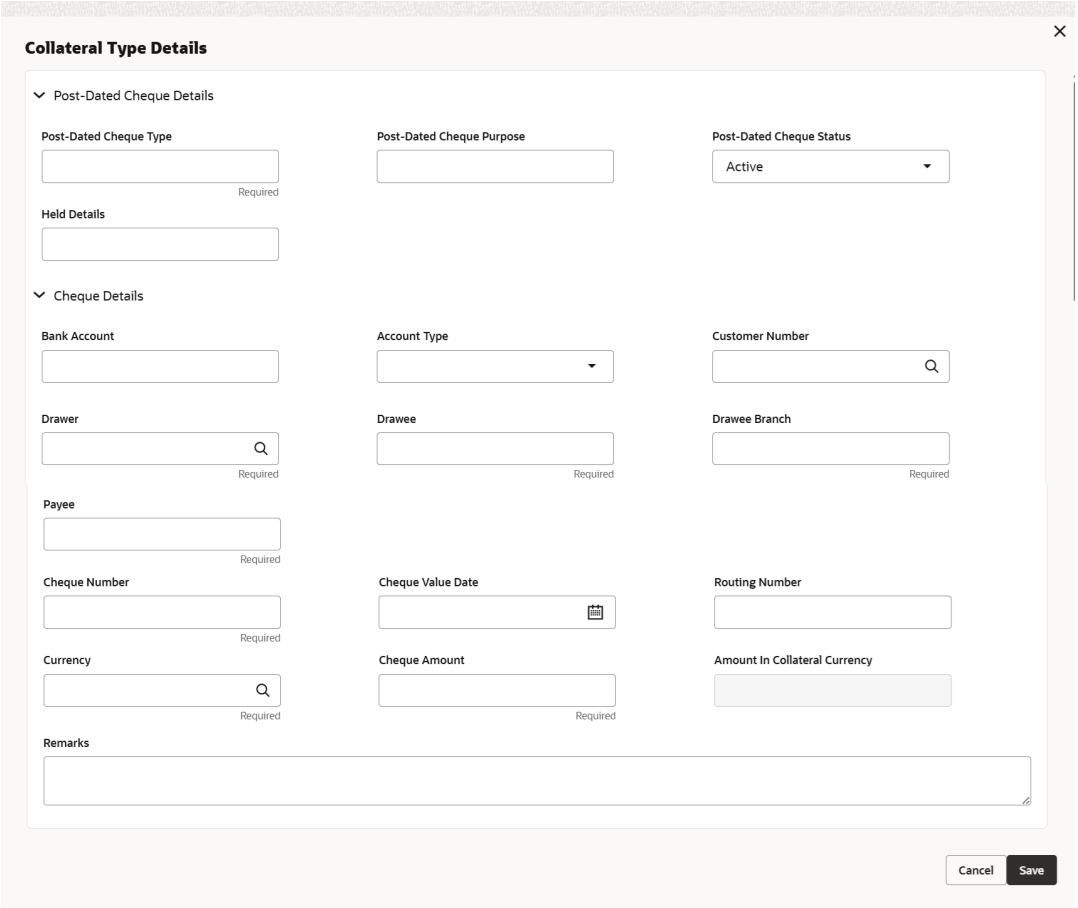
4. Click

icon.

The **Post-Dated Cheque Details** screen is displayed.

Figure 3-144 Post Dated Cheque Details



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

Table 3-112 Post Dated Cheque Details - Field Description

Field	Descriptions
Postdated Cheque Details	Postdated cheque details to be maintained in this section
Postdated Cheque Type	Specify the type of the post dated cheque, such as Bearer, AC-Payee, and Order.
Postdated Cheque Purpose	Specify the purpose of the post dated cheque such as Security and Payment.

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Table 3-112 (Cont.) Post Dated Cheque Details - Field Description

Field	Descriptions
Postdated Cheque Status	Select the status of the post-dated cheque from the drop-down list. The available options are: • **Active** - During new collateral creation process of post-dated cheques, the PDC Status will be selected as **Active** by default. • **Cancelled** - After saving the collateral, the user can manually mark / update the PDC Status as **Cancelled** at any point during the collateral life cycle. • **Cheque Paid** - After saving the collateral, the PDC Status can be marked / updated as **Cheque Paid** either manually by user or through automatic update based on the date captured as cheque paid at any point during the collateral life cycle. **Note:** The Collateral value will get reduced based on the individual status update of associated / linked post-dated cheques. The system does not allow the following changes to the PDC Status: – Cancelled to Active / Cheque Paid – Cheque Paid to Active / Cancelled
Held Details	Docket number or the name of department where post dated cheques are to be stored.

Table 3-113 Cheque Details Fields and Description

Field	Description
Bank Account	Bank account number to which the entity cheque amount is to be drawn.
Account Type	Select the type of the bank account to which the entity cheque amount is to be drawn. The options available are: • **Savings** • **Current** • **Overdraft**
Customer Number	Customer number (alphanumeric) of the entity issuing the cheque.
Drawer	Name of the Entity issuing the cheque. The user can select the 'Drawer' from drop-down list or manually enter the entity name.
Drawee	Name of the bank at which the cheque issued by the entity is to be drawn.
Drawee Branch	Branch name of the bank at which the cheque issued by the entity is to be drawn.
Payee	Recipient name of the cheque.
Cheque Number	Cheque number printed on the cheque.
Cheque Value Date	Specify the cheque value date.
Routing Number	Routing number is the Magnetic Ink Character Recognition (MICR) number printed on the cheque.
Currency	Currency in which the post dated cheque is issued.
Cheque Amount	Amount mentioned in the post-dated cheque for security collateral.
Amount in Collateral Currency	Post-dated cheque amount converted to collateral currency, if the post-dated cheque currency and the collateral currency are different.
Remarks	Specify remarks, if any.

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

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- View Postdated Cheque
  This topic describes the systematic instructions to view the postdated cheque.

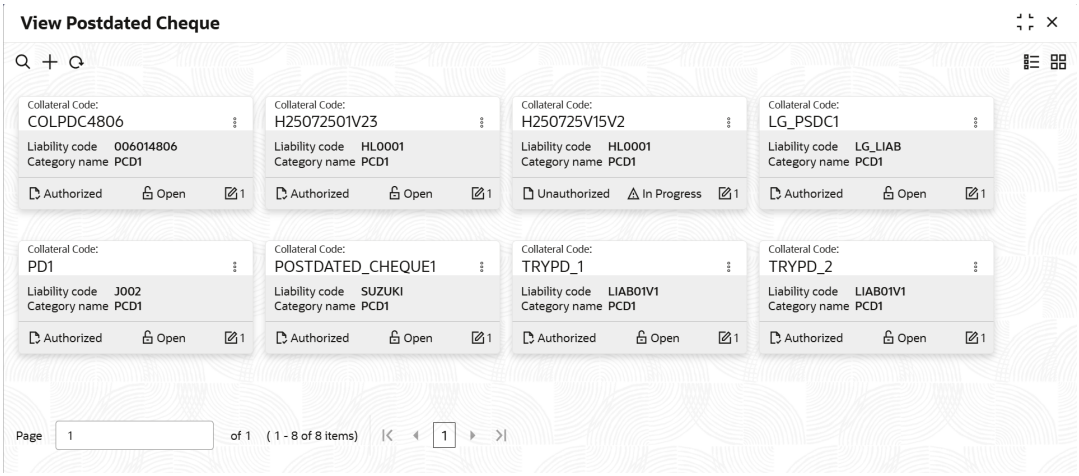
3.11.2.18.1 View Postdated Cheque

This topic describes the systematic instructions to view the postdated cheque.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Postdated cheque**.
3. Under Postdated Cheque, select **View Postdated Cheque**.

   The **View Postdated Cheque** screen displays.

Figure 3-145 View Postdated Cheque



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

Table 3-114 View Postdated Cheque

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

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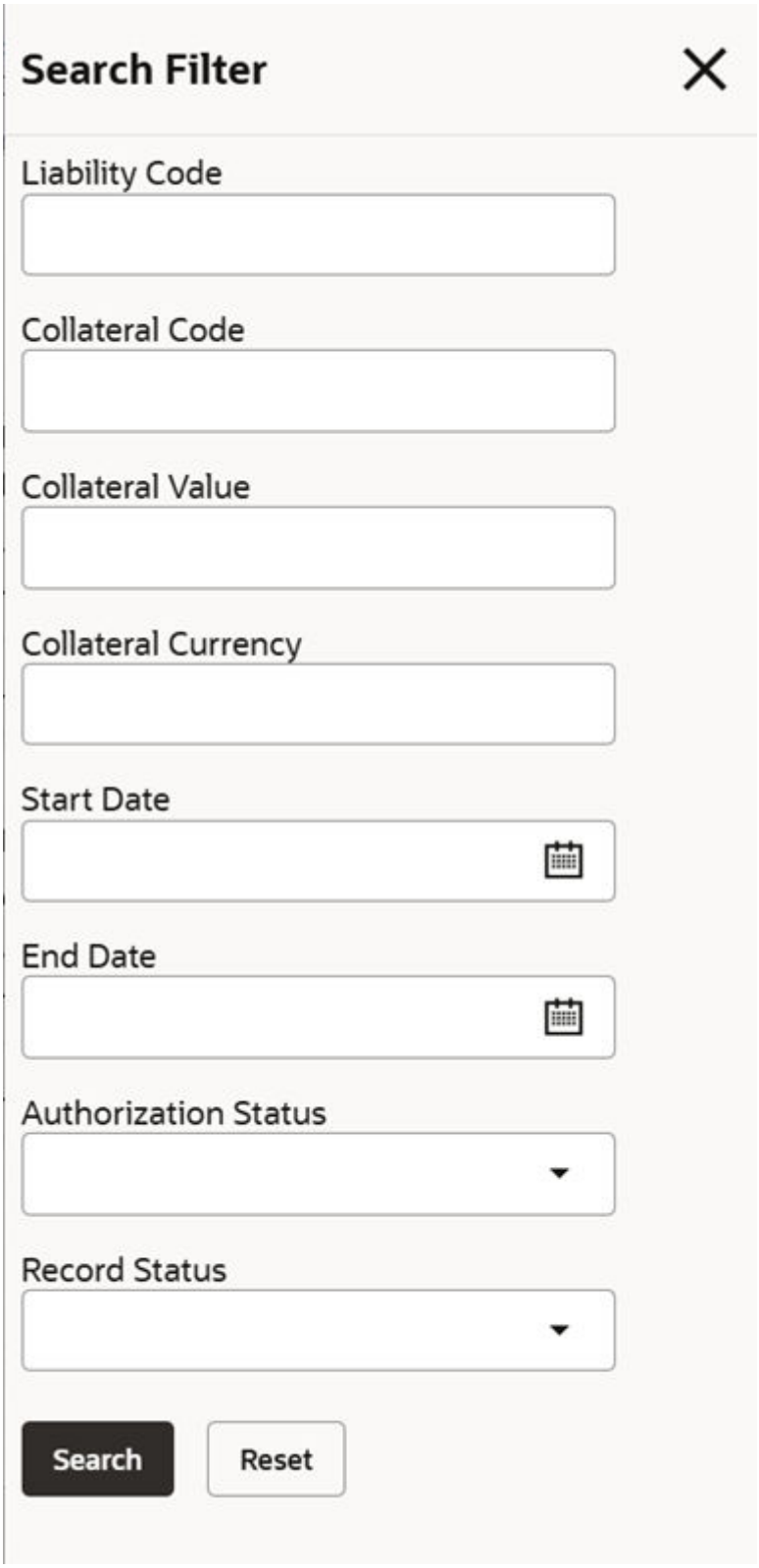
The **View Postdated Cheque- Search** screen displays.

Figure 3-146 Search - View Postdated Cheque



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5. Specify the search filter to fetch the required details and click **Search**.

3.11.2.19 Precious Metal screen

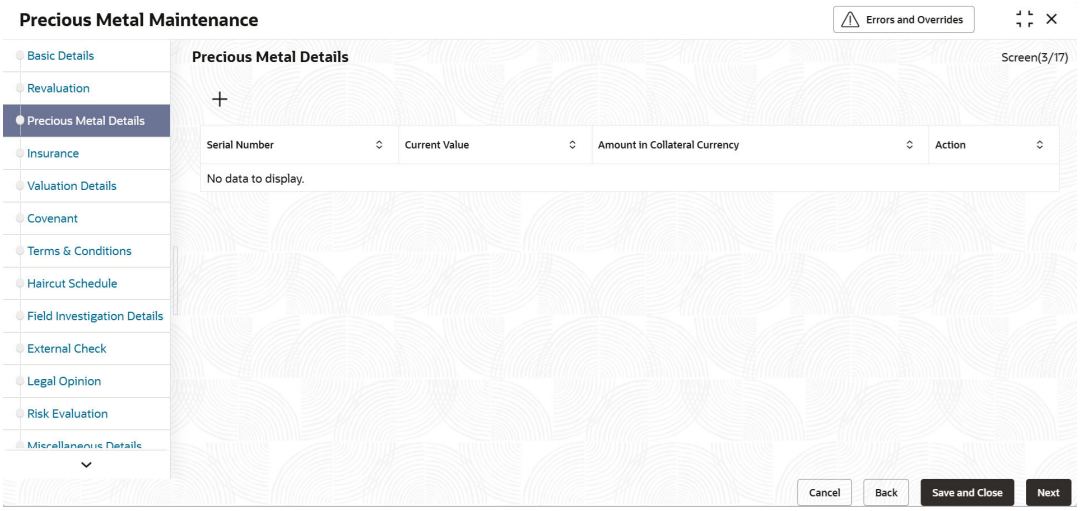
This topic provides systematic instructions about Precious Metal screen.

> **Note**
>
> The fields, which are marked as required, are mandatory.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Precious Metal**.
3. Under Precious Metal, select **Precious Metal Maintenance**.

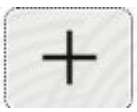
   The **Precious Metal Maintenance** screen displays.

Figure 3-147 Precious Metal



Multiple metal records can be linked to the same collateral. Collateral value is updated duly considering the value of these multiple metal records linked.

4. Click



icon.

The **Precious Metal Details** screen is displayed.

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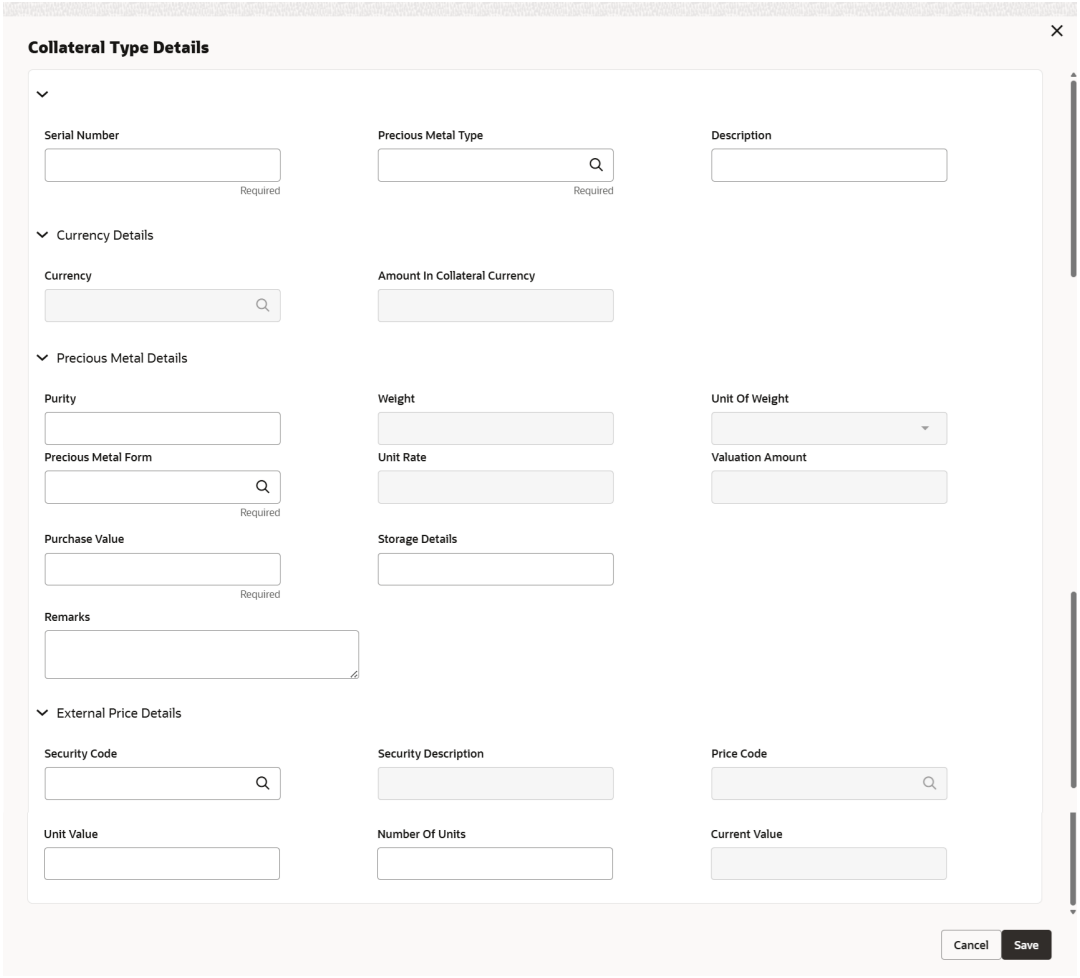
Figure 3-148 Precious Metal Details



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

Table 3-115 Precious Metal Details - Field Description

Field	Description
Serial Number	Specify the unique serial number across multiple precious metal records of the collateral. Serial number signified at child level will be shown against reference number in applicable sub systems and facilitates associating a sub system record to child collateral.
Precious Metal Type	Click the icon and select the type of precious metal from the option list.
Description	Specify the description of the precious metal type.
Currency Details	Displays the currency details under this section.
Currency	If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

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Table 3-115 (Cont.) Precious Metal Details - Field Description

Field	Description
Amount In Collateral Currency	Wherever precious metal currency is different from collateral currency, precious metal value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Purity	Specify the purity of the precious metals.
Weight	Specify the weight of precious metal which need to be read with unit of weight specified.
Unit of Weight	Select unit of weight. The available options are: • **Grams** • **Kilograms** • **Tonnes** • **Pounds** • **Milligrams**
Precious Metal Form	Click the icon and select the form of precious metal from the list **Unit Rate.**.
Unit Rate	Specify the unit rate of precious metal.
Valuation Amount	Specify the valuation amount of the precious metal. Valuation amount for the precious metal is arrived at based on weight and unit rate signified.
Purchase Value	Specify the purchase value of the precious metal.
Storage Details	Storage details of the precious metals can be noted.
Remarks	Specify the notes, if any, on the precious metal.

Table 3-116 External pricing details - Field Description

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

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

- View Precious Metal
  This topic describes the systematic instructions to view the Precious Metal.

3.11.2.19.1 View Precious Metal

This topic describes the systematic instructions to view the Precious Metal.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.

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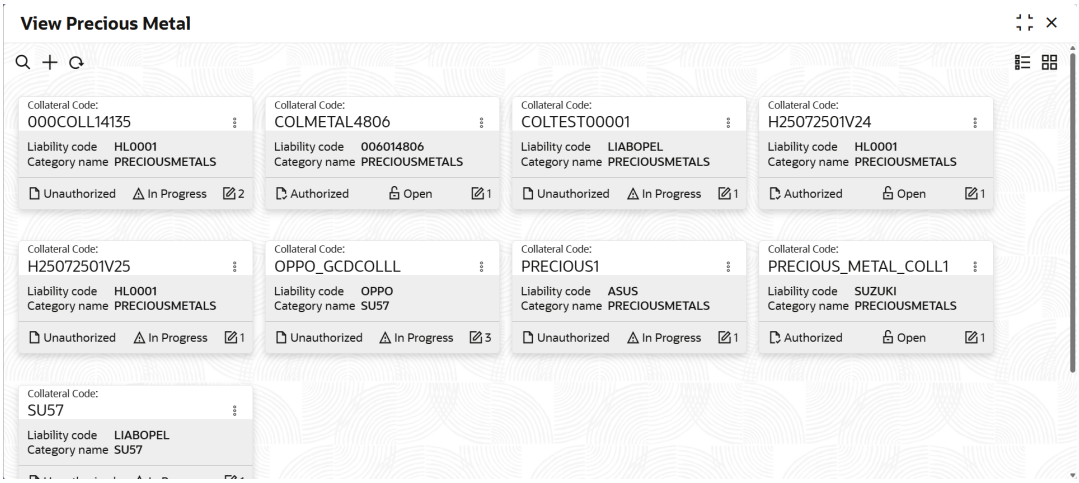
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Precious Metal**.
3. Under Precious Metal, select **View Precious Metal**.

   The **View Precious Metal** screen displays.

Figure 3-149 View Precious Metal



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

Table 3-117 View Precious Metal

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Precious Metal- Search** screen displays.

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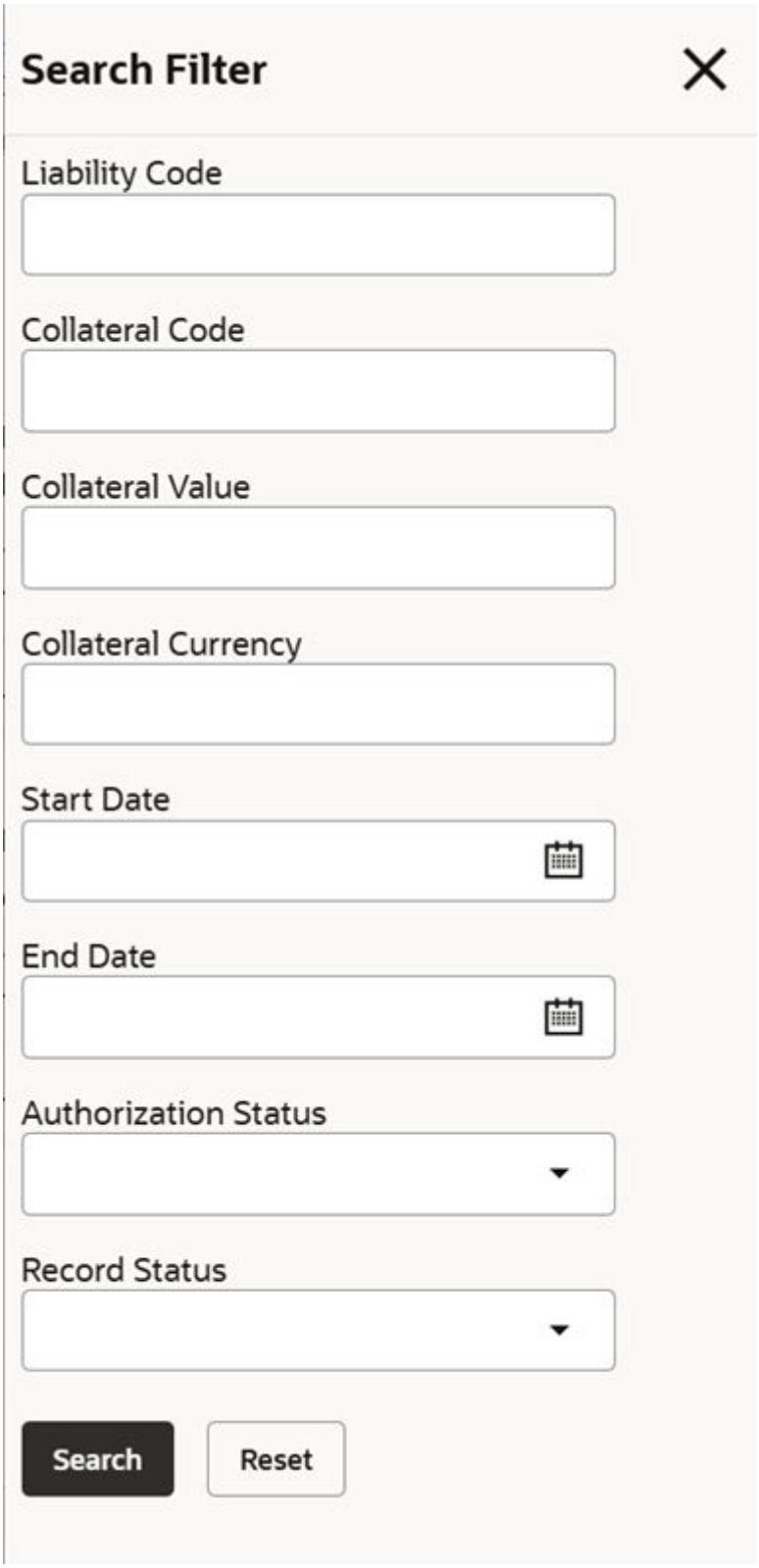
Figure 3-150 Search - View Precious Metal



5. Specify the search filter to fetch the required details and click **Search**.

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3.11.2.20 Promissory Note

This topic provides systematic instructions about Promissory Note.

The system allows to add collaterals of type **promissory note** in **promissory note maintenance** screen while creating customer collaterals.

> **Note**
>
> The user can add any number of promissory notes as collateral. While creating a collateral record, at least one promissory note must be available as child collateral.

If multiple promissory notes are added as collaterals, the value of the collateral is the sum of consideration amount in all the promissory notes.

In case, the promissory note currency is different from the collateral currency, the system converts the consideration amount in promissory note to collateral currency with the configured exchange rate.

> **Note**
>
> The Collateral Value derived from the linked promissory notes cannot be changed manually.

End date of the collateral is derived based on the farthest limitation expiry date of the linked promissory notes.

> **Note**
>
> Collateral end date derived from the linked promissory notes can be changed manually, but it cannot be less than the derived date.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Promissory Note**.
3. Under Promissory Note, select **Promissory Note Maintenance**.

   The **Promissory Note** screen is displayed.

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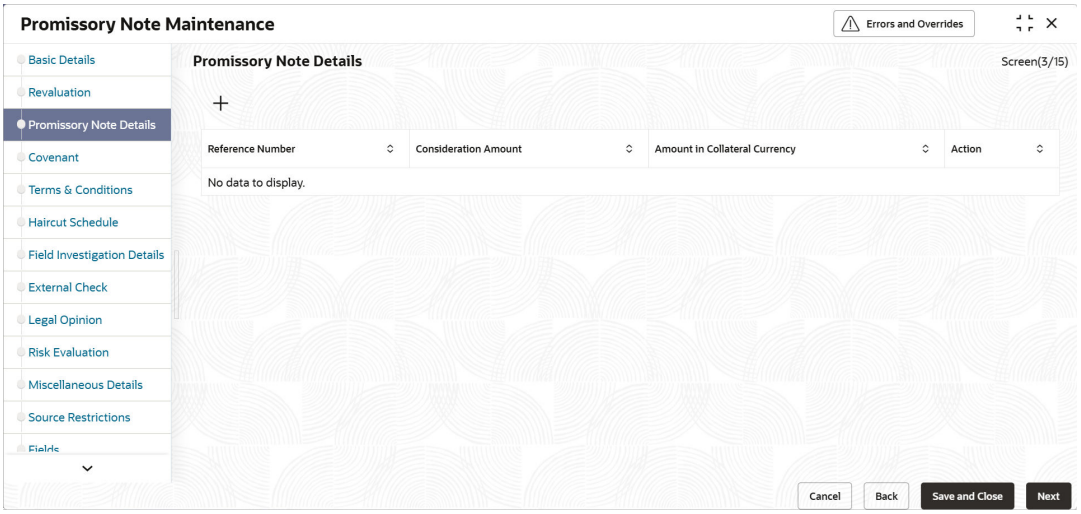
Figure 3-151 Promissory Note

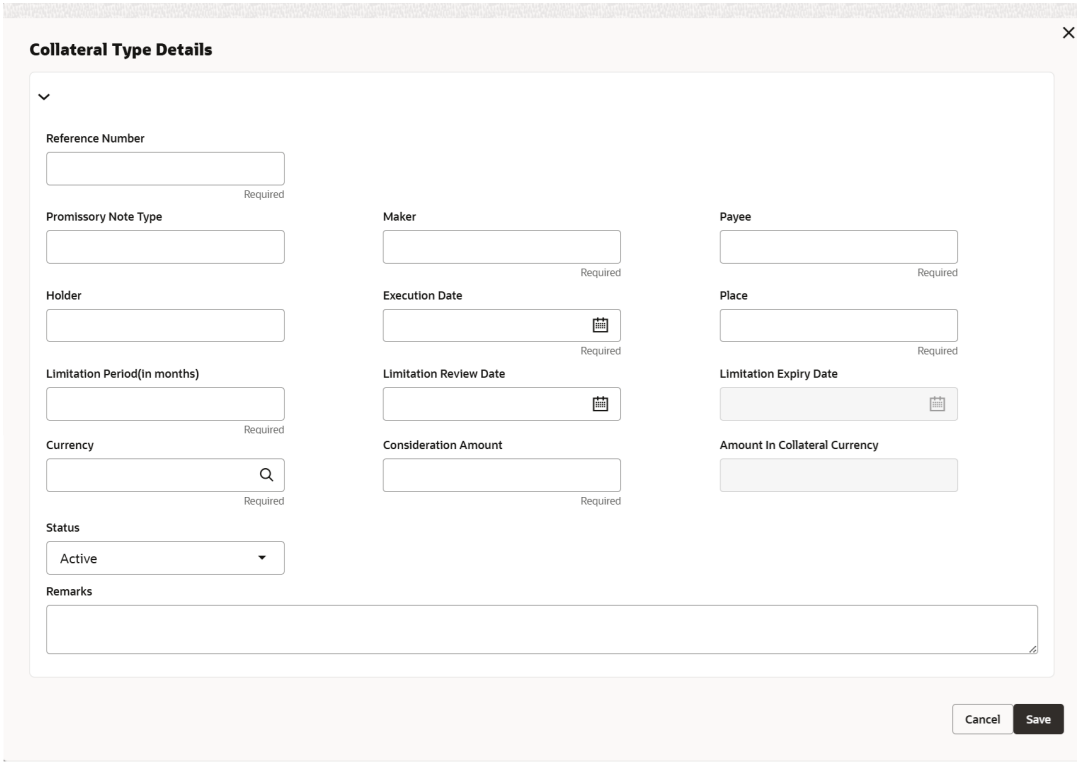


4. Click

icon.

The **Promissory Note** screen is displayed.

Figure 3-152 Promissory Note



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

Table 3-118 Promissory Note - Field Description

Field	Description
Reference Number	Enter unique reference number for the promissory note record being added as collateral The reference number is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record. For more details, refer to Reference Details Example in Insurance Maintenance section.
Promissory Note Type	Specify the type of the promissory note.
Maker	Specify the name of the entity that provides the promissory note.
Payee	Specify the name of the payee that receives the promissory note.
Holder	Specify the name of the promissory note holder, if holder is endorsed by the payee.
Execution Date	Specify the execution date of the promissory note.
Place	Specify the place or address where the promissory note is executed.
Limitation period(In Months)	Specify the validity of the promissory note in months.
Limitation review date	Specify the review date of the promissory note.
Limitation expiry date	Limitation expiry date is derived considering execution date and limitation period.
Currency	Click the icon and select the currency of the promissory note.
Consideration Amount	Specify the full amount mentioned in the promissory note.
Amount in Collateral Currency	Specify the promissory note consideration amount converted to collateral currency, if the promissory note currency and the collateral currency are different.
Status	Status of the promissory note from the drop-down list. The options available are: • **Active**: During new collateral creation process of promissory notes, the Status will be selected as 'Active' by default. • **Cancelled**: After saving the collateral, the user can manually mark / update the Status as 'Cancelled' at any point during the collateral life cycle. • **Expired**: After saving the collateral, the Status can be marked / updated as 'Expired' either manually by user or through automatic update based on limitation expiry date during the collateral life cycle. **Note:** The Collateral value will get reduced based on the individual status update of associated / linked promissory notes. • Following status changes not allowed Cancelled to Active / Expired • Expired to Active / Cancelled
Remarks	Specify the additional details of the promissory notes, if any.

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

- View Promissory Note
  This topic describes the systematic instructions to view the promissory note.

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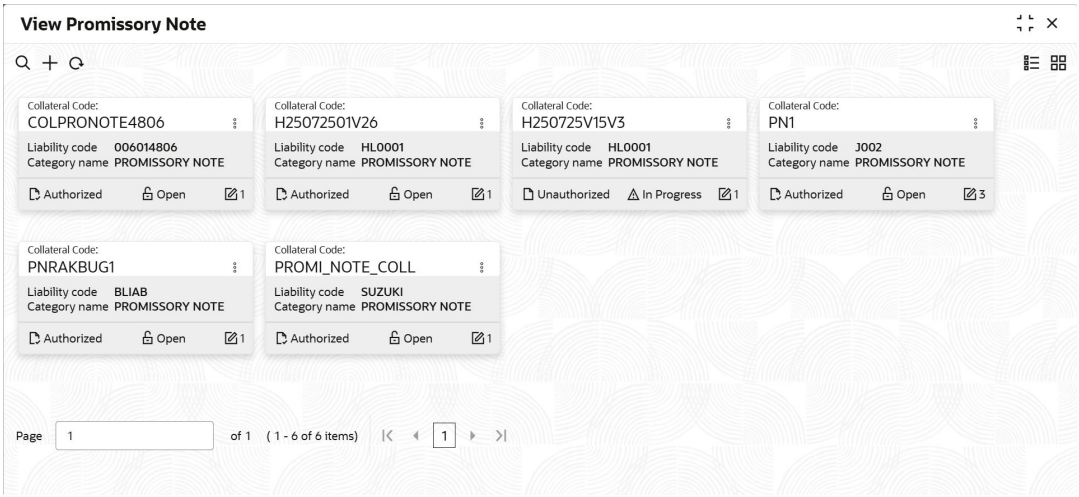
3.11.2.20.1 View Promissory Note

This topic describes the systematic instructions to view the promissory note.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Promissory Note**.
3. Under Promissory Note, select **View Promissory Note**.

   The **View Promissory Note** screen displays.

Figure 3-153 View Promissory Note



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

Table 3-119 View Promissory Note

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record.sThe available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Promissory Note- Search** screen displays.

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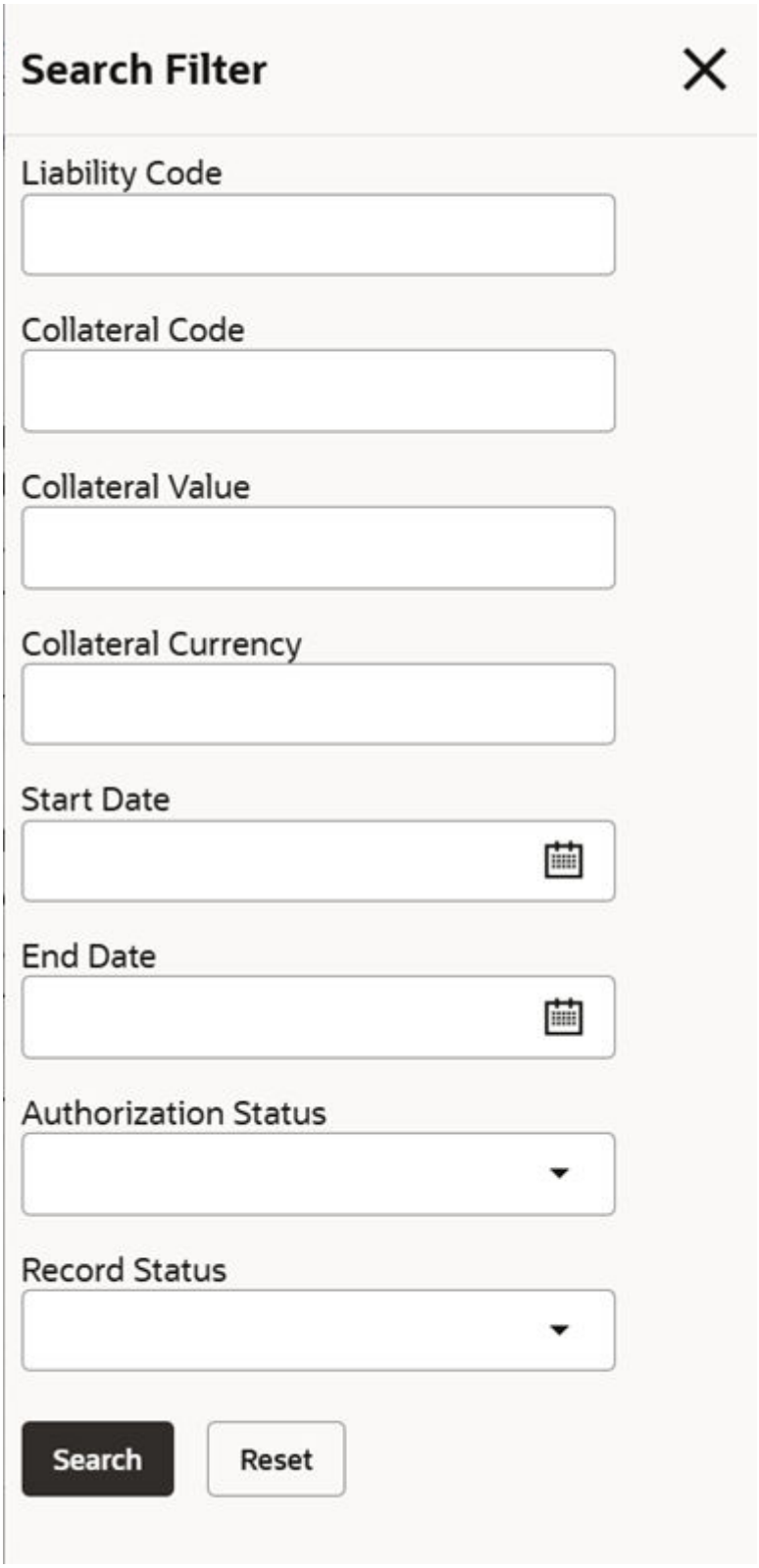
Figure 3-154 Search - View Promissory Note



5. Specify the search filter to fetch the required details and click **Search**.

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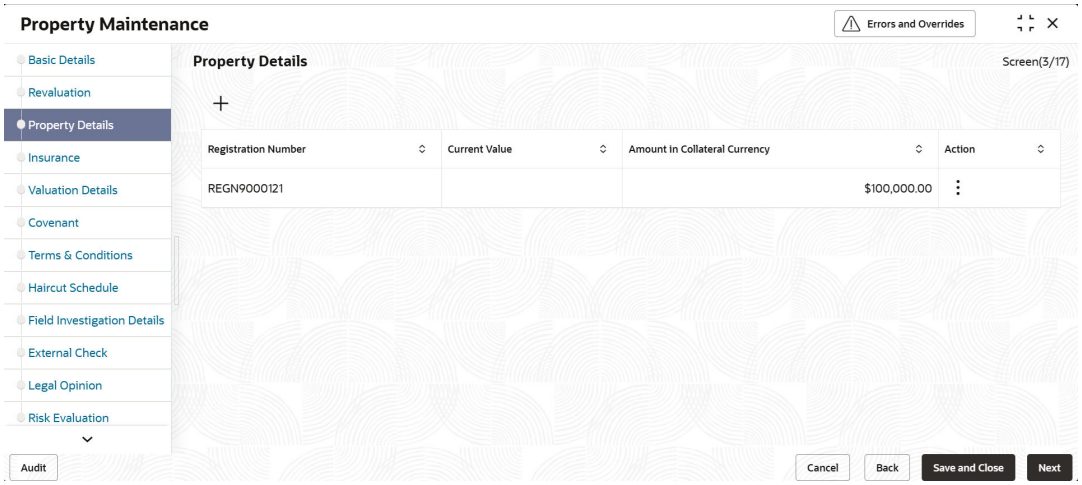
3.11.2.21 Property Details screen

This topic provides systematic instructions about property details screen.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Property**.
3. Under Property, select **Property Maintenance**.

   The **Property Maintenance** screen is displayed.

Figure 3-155 Property



4. Click

icon.

> **Note**
>
> **Property Details** screen varies based on the selected collateral category.

- Property Details - Common
  This topic provides systematic instructions about Property details.
- Property Details - Residential
  This topic provides systematic instructions about Property Details.
- Property Details - Water
  This topic provides systematic instructions about Property Details.
- View Property
  This topic describes the systematic instructions to view the property.

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3.11.2.21.1 Property Details - Common

This topic provides systematic instructions about Property details.

> **Note**
>
> The fields, which are marked as required, are mandatory.

1. On **Property** screen, under **Collateral Category** field, select the category as **Commerical Property**, **Industrial Property**, **Rural Property** or **Userdefined Property** or **Residential Property** and click the **Property Details** tab.

   The **Property details** screen is displayed.

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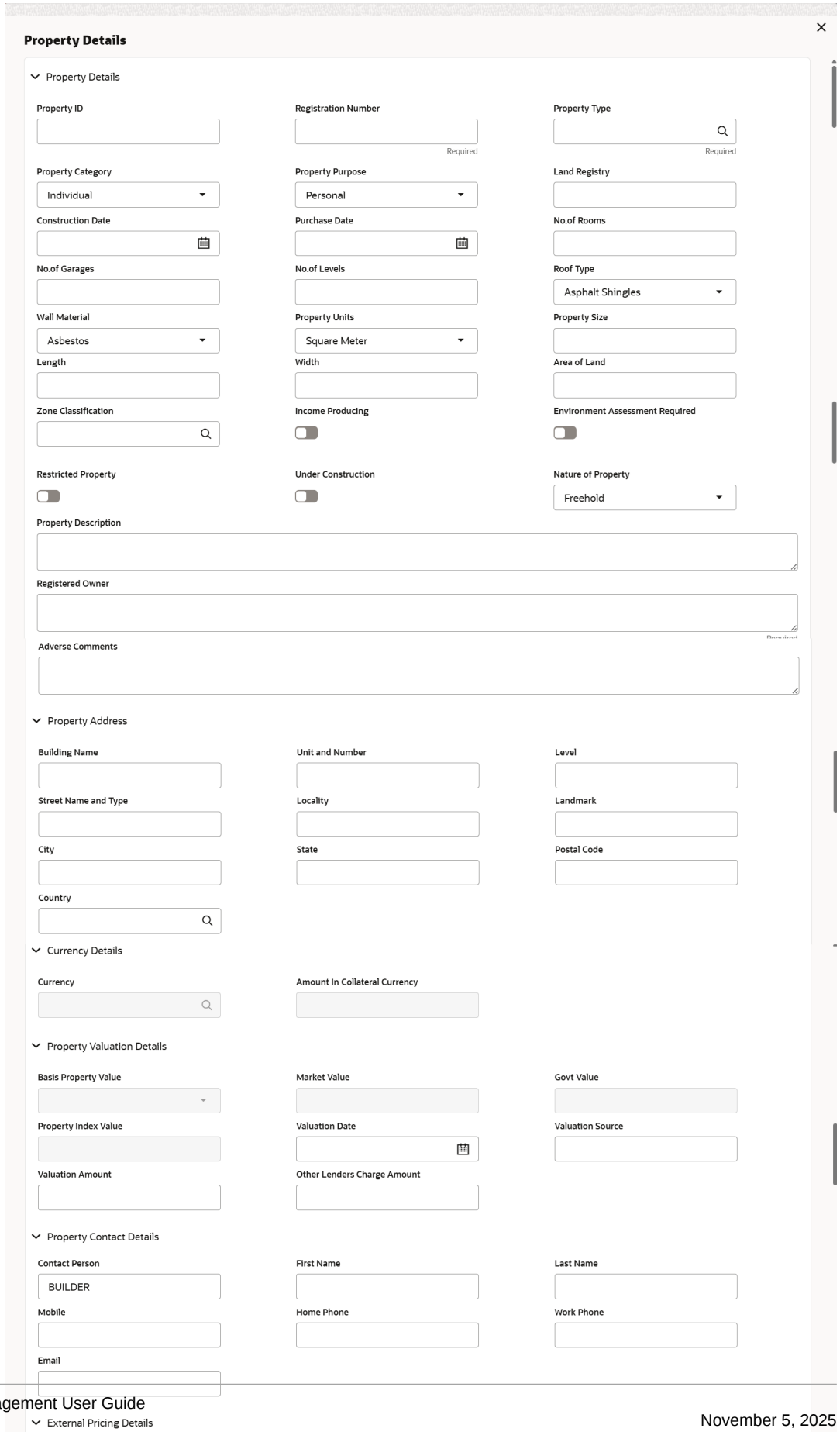
Figure 3-156 Property Details



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

Table 3-120 Property Details - Field Description

Field	Description
Property ID	Specify a unique ID (alphanumeric) for mapping the property with collateral ID and insurance.
Registration Number	Registration number is unique across multiple property records in the collateral. Registration number will be populated against reference number field in applicable sub systems and facilitates linking sub system record to a child collateral.
Property Type	Select the type of property from the option list.
Property Category	Select the property ownership category from the drop down list. The options available are: • **Individual** • **Corporate**
Property Purpose	Select the purpose of property from the drop down list. The options available are: • **Commercial** • **Personal**
Land Registry	Specify the land registry number.
Construction Date	Specify the construction date of the property. The construction date cannot be future dated.
Purchase Date	Specify the date of property purchase. The purchase date cannot be future dated.
No. of Rooms	Specify the number of rooms available in the property.
No. of Garages	Specify the number of garages available in the property.
No. of Levels	Specify the number of storeys available in the property (building/ dwelling).
Roof Type	Select the Roof Type, if the property has dwelling. The options available are: • **Solar tiles** • **Asphalt shingles** • **Metal roof** • **Stone-coated steel** • **Slate** • **Rubber slate** • **Clay** • **Concrete tiles** • **Green roofs** • **Built-up roof** • **Bamboo** • **Mud** • **Solid Wood** • **Bricks** • **Thatched** • **Others**

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Table 3-120 (Cont.) Property Details - Field Description

Field	Description
Wall Material	Select the Wall Material of property identified during valuation. The options available are: • **Brick Veneer** • **Concrete** • **Double Brick** • **Asbestos** • **Mud Brick** • **Steel** • **Stone** • **Timber** • **Clay** • **Bamboo** • **Polystyrene** • **Others**
Property Units	Select the unit in which the property is measured. The options available are: • **Square Meter** • **Square Yard** • **Hectare** • **Acre**
Property Size	Specify the size of property in selected property unit.
Length	Specify the size of property in selected property unit.
Width	Specify the width of the property.
Area of Land	Specify the actual size (Length*Width) of the land in property units.
Zone Classification	Select the zone of the property from the adjoining option list.
Income Producing	Enable this check box, if the property is producing income.
Environment Assessment Required	Enable this check box, if the property has an environmental risk and requires an environmental assessment.
Restricted Property	Enable this check box, if the property is restricted for certain reasons.
Under Construction	Enable this check box, if the property is under construction. For more information on under construction details, refer **Table 3-119**.
Nature of Property	Select the nature of property from the drop-down list. The available options are; • **Freehold** • **Leasehold**
Property Description	Specify the description about the property here.
Registered Owner	Specify the name of registered property owner.
Adverse Comments	Specify the comments for the property.

2. If **Under Construction** toggle is enabled, the system displays **Construction Details** and **Construction Stage Details** sections in the **Property Details** screen as shown below.

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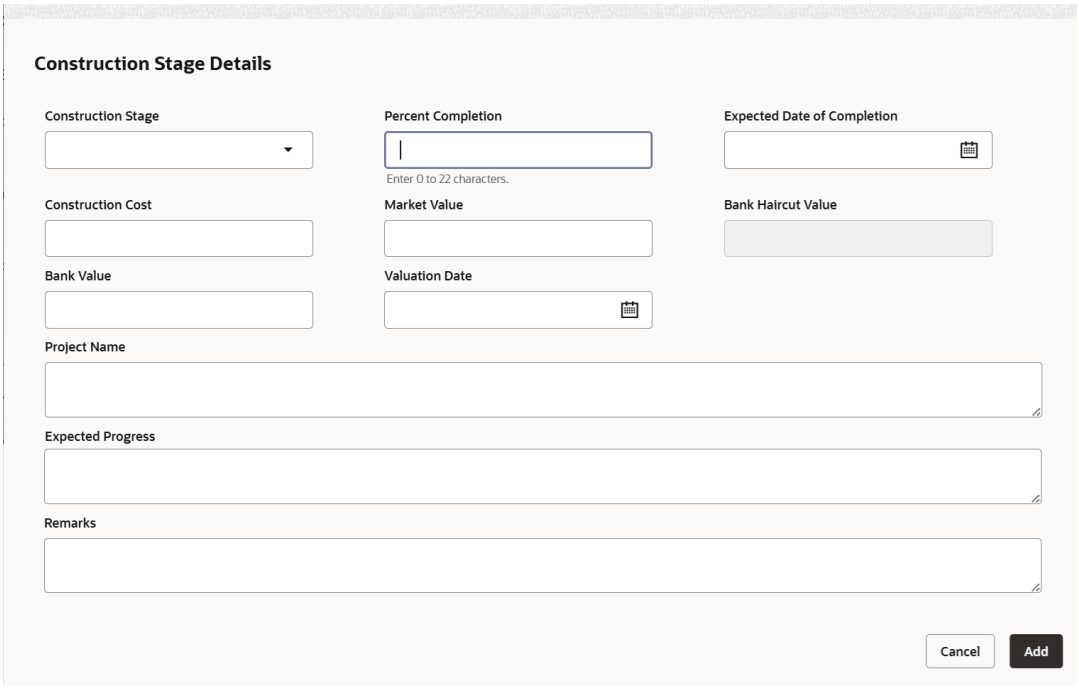
Figure 3-157 Construction Details



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

Table 3-121 Construction Details - Field Description

Field	Description
Construction By	Select the construction by from the drop-down list. The available options are: • **Owner** • **Builder**
Construction Start Date	Specify the date on which the construction was started.
Land Value	Specify the Land Value of the property.
Owner Name	Specify the property owner name.
Construction Stage Details	Specify the details under this section.
Construction Stage	Select the construction stage from the drop-down list. The available options are: • **Base** • **Deposit** • **Enclosed Stage** • **Fixing Stage** • **Frame Stage** • **Practical Completion**
Percent Completion	Specify the percentage of project completion.
Expected Date of Completion	Specify the expected date of project completion.
Construction Cost	Specify the construction cost for this stage.
Market Value	Specify the market or assessed value of the collateral.

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Table 3-121 (Cont.) Construction Details - Field Description

Field	Description
Bank Haircut Value	Bank haircut value for the under-construction property is displayed here.
Bank Value	Specify the property value after applying Bank Haircut Value.
Valuation Date	Specify the expected date of valuation.
Project Name	Specify the name of the construction project.
Expected Progress	Specify the expected construction progress. Expected Progress can be alphanumeric with maximum length of 2000 characters.
Remarks	Specify the remarks, if any.

- Under **Construction Details** section, select the **Construction By** as **Builder**.

  The **Builder Details** section displays.

Figure 3-158 Builder Details

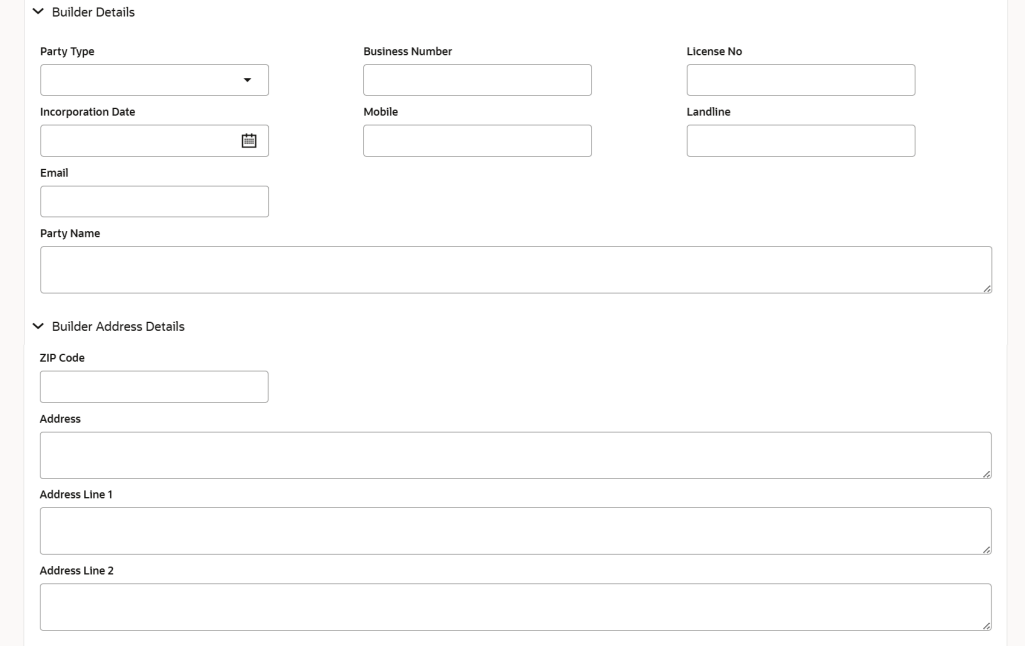

Table 3-122 Builder Details - Field Description

Field	Description
Party Type	Select the builder type from the drop-down list. The available options are: • **Individual** • **Organization**
Business Number	Specify the Business Number of the party.
License No	Specify the license number of the party.
Incorporation Date	Specify the party incorporation date.
Mobile	Specify the mobile number of the party.

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Table 3-122 (Cont.) Builder Details - Field Description

Field	Description
Landline	Specify the Landline number of the party.
Email	Specify the Email address of the party.
Party Name	Specify the Party Name.
Builder Address Details	Specify the details under this section.
ZIP Code	Specify the ZIP Code of the city.
Address/Address Line1/ Address Line2	Specify the building name / door number / street name in this field.

Table 3-123 Property Address - Field Description

Field	Description
Building Name	Specify the building name of the property.
Unit and Number	Specify the unit and number details of the building.
Level	Specify the level for building level details.
Street Name	Specify the street name in which the property is located.
Locality	Specify the locality in which the property is located.
Landmark	Specify the landmark for the property.
City	Specify the city in which the property is located.
State	Specify the state in which the property is located.
Postal Code	Specify the postal code of mentioned city.
Country	Specify the country in which the property is located.

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Note

- Below validations will be carried out during creation/modification of property collateral record based on the parameters selected in the collateral category level.
  - If both **Collateral Address Applicable** and **Collateral Address Mandatory** are selected as **Yes** in **Collateral Category** Screen, then system will validate for below:
    - Unit and Number or Building Name either one option must be entered
    - City must be entered
    - State must be entered
    - Postal Code must be entered
    - Country must be entered
  - If **Collateral Address Applicable** is selected as **Yes** and **Collateral Address Mandatory** is selected as **No** in **Collateral Category** Screen, then:
    - validations will not be done by the system.
    - system will allow to specify the address details and save the record.
  - If both **Collateral Address Applicable** and **Collateral Address Mandatory** are selected as **No** in **Collateral Category** Screen, then:
    - validations will not be done by the system.
    - system will allow to specify the address details and save the record.

For more information on **Collateral Address Applicable** and **Collateral Address Mandatory** in **Collateral Category** screen, refer **Collateral Category Maintenance**.

Table 3-124 Currency Details - Field Description

Fields	Description
Currency	If the collateral being is enabled for manual revaluation, then click the icon and select can select the currency from the option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	Wherever property value currency is different from collateral currency, property value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Table 3-125 Property Valuation Details - Field Description

Field	Description
Basis Property Value	Select the basis of property value from the drop-down list. The options available are: • **Market Value** • **Property Index Value** • **Government Value**

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Table 3-125 (Cont.) Property Valuation Details - Field Description

Field	Description
Market Value	Specify the market value of the property. When basis of property value is market value, entering market value is mandatory.
Govt. Value	Specify the government value of the property. When basis of property value is govt. value, entering govt. value is mandatory.
Property Index Value	Specify the index value of the property. When basis of property value is property index value, entering property index value is mandatory.
Valuation Date	Specify the last valuation date from the customer submitted valuation report. The valuation date cannot be future dated.
Valuation Source	Specify the source of valuation from the customer submitted valuation report.
Valuation Amount	Specify the valuation amount from the customer submitted valuation report.
Other Lenders Charge Amount	Specify combined charge amount of other lenders in case the property is already mortgaged to other lenders.

Table 3-126 Property Contact Details - Field Description

Field	Description
Contact Person	Select the Contact Person from the drop down list. The options available are : • **Builder** • **Owner** • **Real Estate Vendor** • **Tenant** • **Other**
First Name	Specify the First Name of contact person.
Last Name	Specify the Last Name of the contact person.
Mobile	Specify the mobile number of the contact person.
Home Phone	Specify the home phone number of the contact person.
Work Phone	Specify the work phone number of the contact person.
Email	Specify the Email address of the contact person.

Table 3-127 External pricing details - Field Description

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

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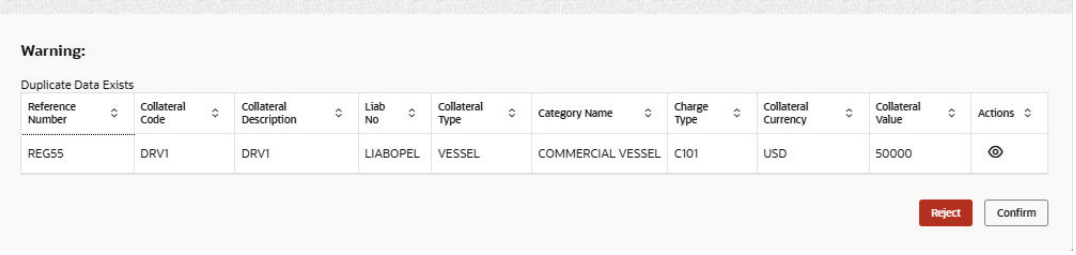
3. On clicking next or on save/close system validates to identify whether the collateral to be created is duplicate or not. The system validates the existing collateral records using the parameters configured in Collateral Dedupe Maintenance screen and displays the details

   The **Dedupe Check** screen displays.

> **Note**
>
> Check Dedupe Screen to verify records and take necessary action.

Figure 3-159 Dedupe Check



When Dedupe validation happens and if duplicate records are found based on Dedupe parameters, system throws a warning message along with Reject and Confirm options.

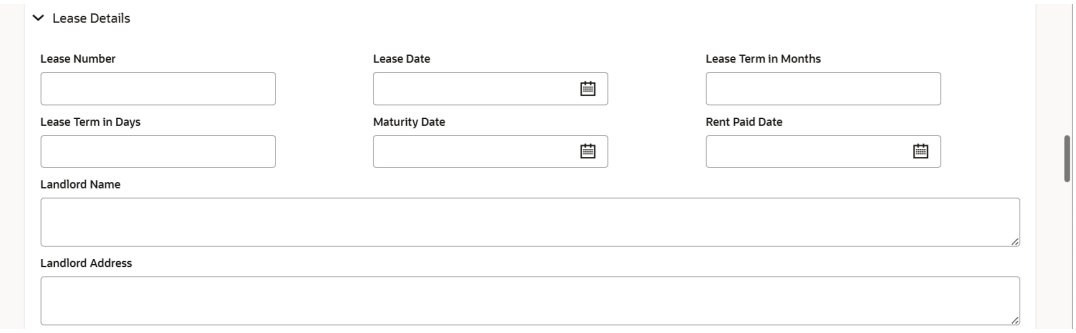
Click **Reject** to reject the Dedupe warning message and in that case, user needs to revisit the screen and Collateral records to be updated.

Click **Confirm** to ignore the dedupe check result and continue with collateral creation.

Also the user can view the details of Collateral record in the display mode for each of the Collateral which displayed either based on Probable or Exact Match.

If **Leasehold** is selected as **Nature of Property**, **Lease Details** section appears in the **Property Details** screen as shown below.

Figure 3-160 Property



Lease details

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Table 3-128 Lease Details fields description

Field	Description
Lease Number	Specify the Lease Number. It can be alphanumeric with maximum length of 10 characters and can contain special characters.
Lease Date	Specify the lease start date.
Lease Term in Months	Specify the Lease Term in Months.
Lease Term in Days	Specify the Lease Term in Days.
Maturity Date	Specify the end date of the lease.
Landlord Name	Specify the name of the landlord who leased out the property. Landlord Name can contain maximum 50 alphanumeric characters and special characters excluding # $ %.
Landlord Address	Specify the address of the landlord. Landlord Address can contain maximum 300 alphanumeric characters and special characters excluding # $ %.
Rent Paid Date	Specify the date on which the crown rent was paid.

4. Click **Add** to add and **Cancel** to cancel the record

3.11.2.21.2 Property Details - Residential

This topic provides systematic instructions about Property Details.

> **Note**
>
> The fields, which are marked as required, are mandatory.

1. On **Property** screen, under **Collateral Category** field, select the category as **RESIDENTIAL PROPERTY** and click the **Property Details** tab.

   The **Property Details** screen is displayed.

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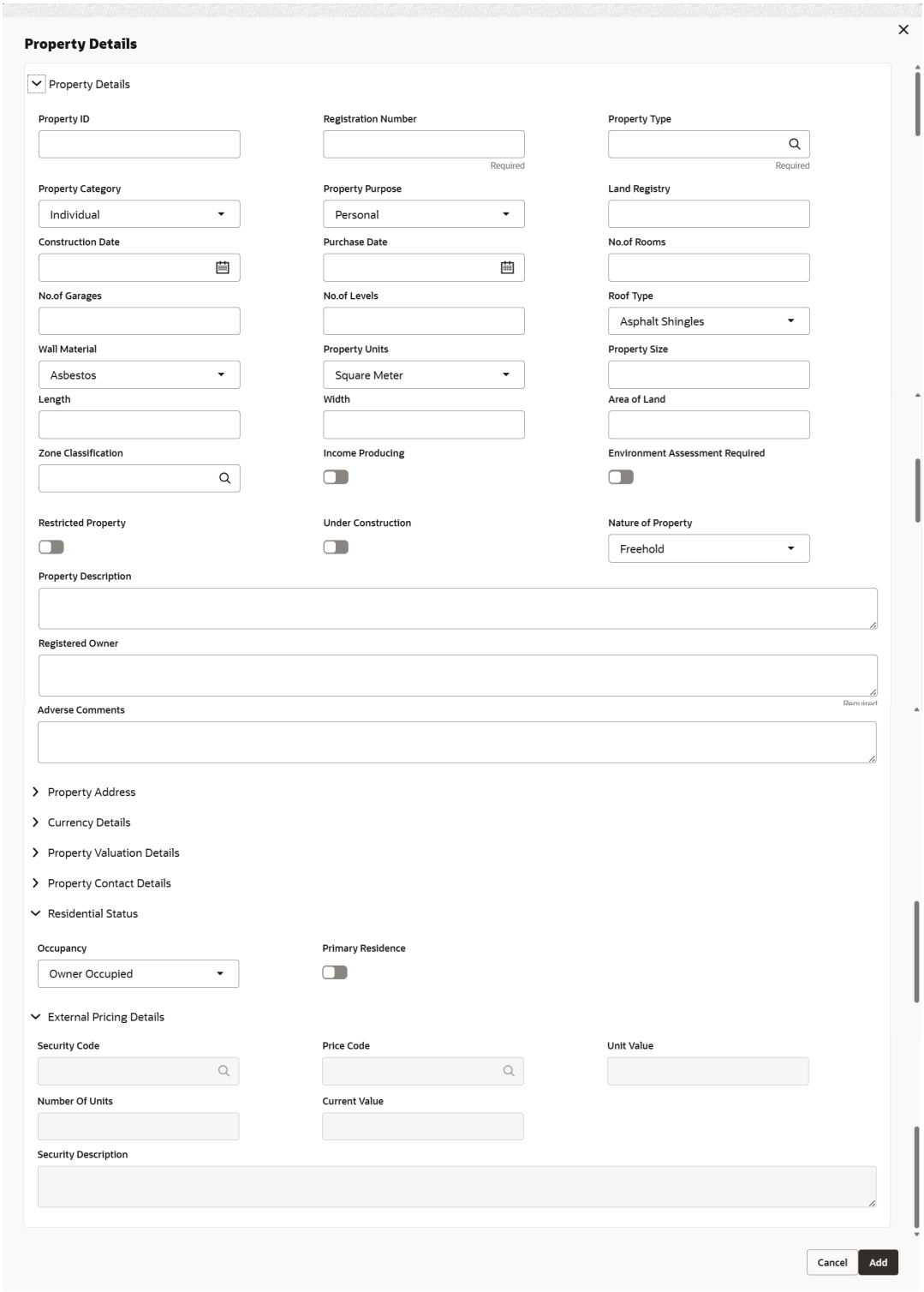
Figure 3-161 Property Details



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

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Table 3-129 Residential Details fields description

Fields	Description
Residential Status	Specify the details under this section.
Primary Residence	Enable this check box to indicate the property as primary residence.
Occupancy	Select the occupancy of the residential property from the drop-down list. The available options are • **Owner Occupied** • **Investment** • **Others**

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

3.11.2.21.3 Property Details - Water

This topic provides systematic instructions about Property Details.

> **Note**
>
> The fields, which are marked as required, are mandatory.

1. On **Property** screen, under **Collateral Category** field, select the category as **WATER PROPERTY** and click the **Property Details** tab.

   The **Property details** screen is displayed.

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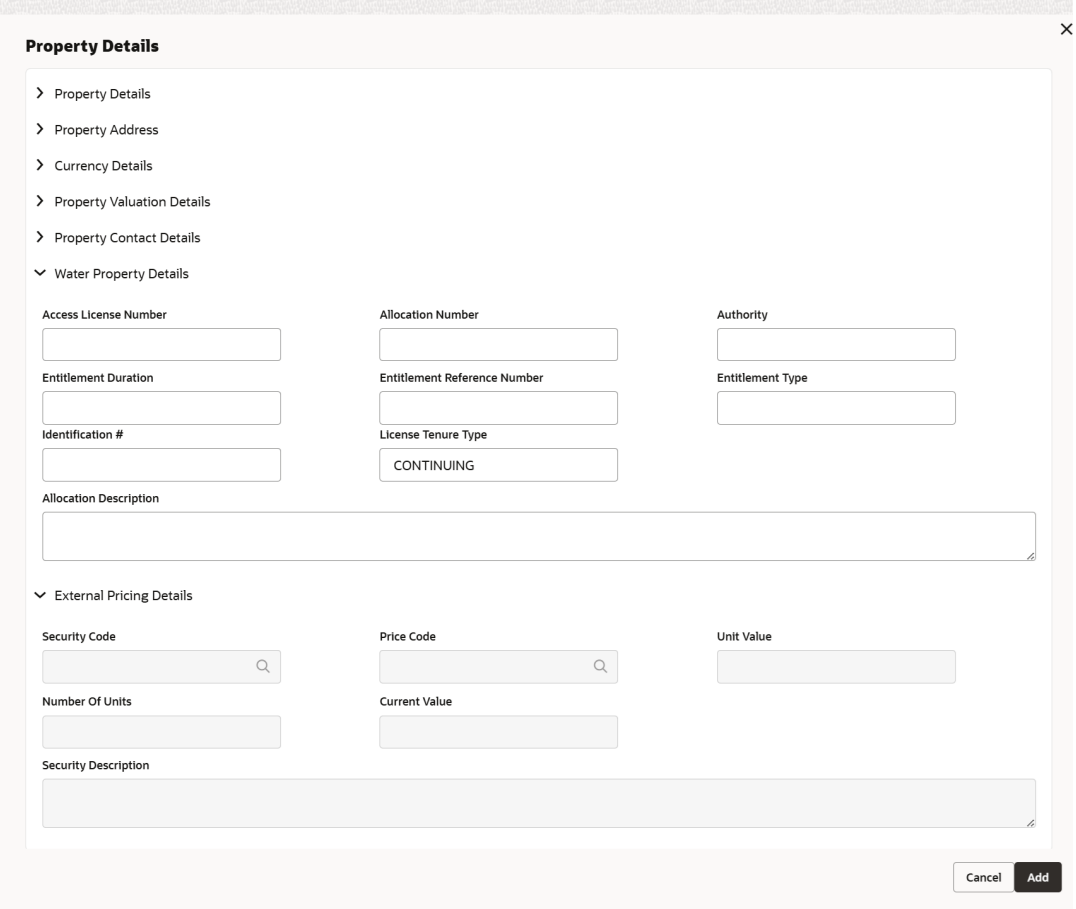
Figure 3-162 Property Details



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

Table 3-130 Water Property details - Field Description

Field	Description
Access License Number	Specify the license number allotted for water access rights. Access License Number can be alphanumeric with a maximum of 15 characters.
Allocation Description	Specify the description about the water allocation. Allocation Description can be alphanumeric with a maximum of 100 characters.
Allocation Number	Specify the number assigned for water allocation rights. Allocation number can be alphanumeric with a maximum of 15 characters.
Authority	Specify whether the authority is local government or municipal authority concerned with the water rights/license.
Entitlement Duration	Specify the tenure of water entitlement.
Entitlement Reference Number	Specify the water entitlement reference number. Entitlement Reference Number can be alphanumeric with a maximum of 10 characters.
Entitlement Type	Specify the nature of water entitlement. Entitlement Type can be alphanumeric with a maximum of 50 characters.
Identification Number	Specify a number provided to identify the water share. Identification number can be alphanumeric with a maximum of 15 characters.

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Table 3-130 (Cont.) Water Property details - Field Description

Field	Description
License Tenure Type	Specify the type of water license tenure. The options available are: • **Continuing** • **Specific Purpose** • **Supplementary**

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

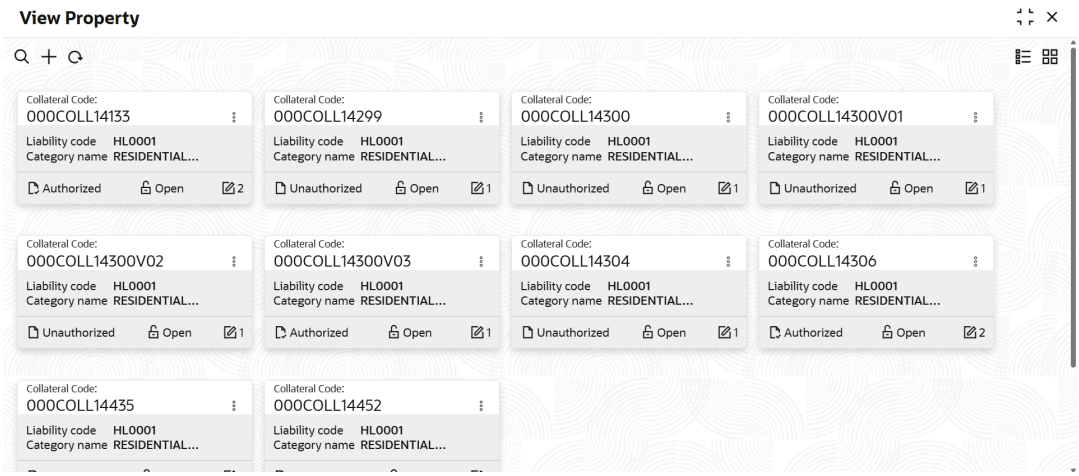
3.11.2.21.4 View Property

This topic describes the systematic instructions to view the property.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Property**.
3. Under Property, select **View Property**.

   The **View Property** screen displays.

Figure 3-163 View Property



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

Table 3-131 View Property

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**

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Table 3-131 (Cont.) View Property

Fields	Description
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Property- Search** screen displays.

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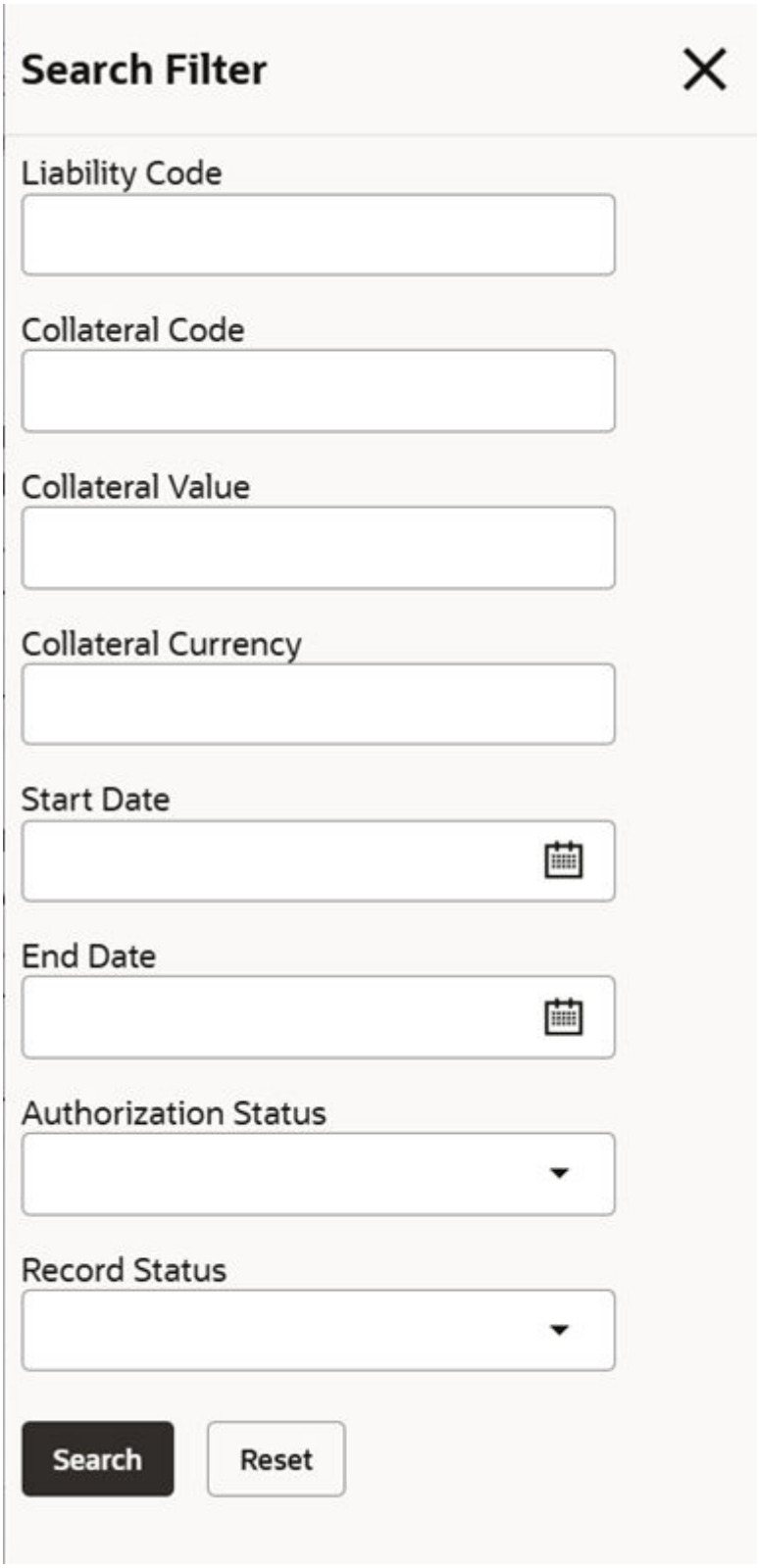
Figure 3-164 Search - View Property



5. Specify the search filter to fetch the required details and click **Search**.

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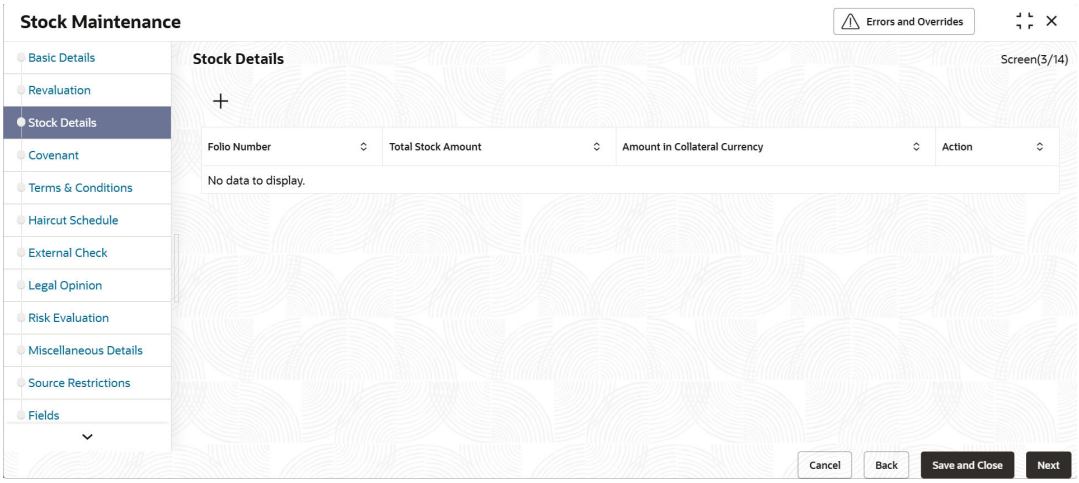
3.11.2.22 Stocks screen

This topic provides systematic instructions about stocks.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Stock**.
3. Under Stock, select **Stock Maintenance**.

   The **Stock Maintenance** screen is displayed.

Figure 3-165 Stock Maintenance



4. Click

icon.

The **Stock Details** screen is displayed.

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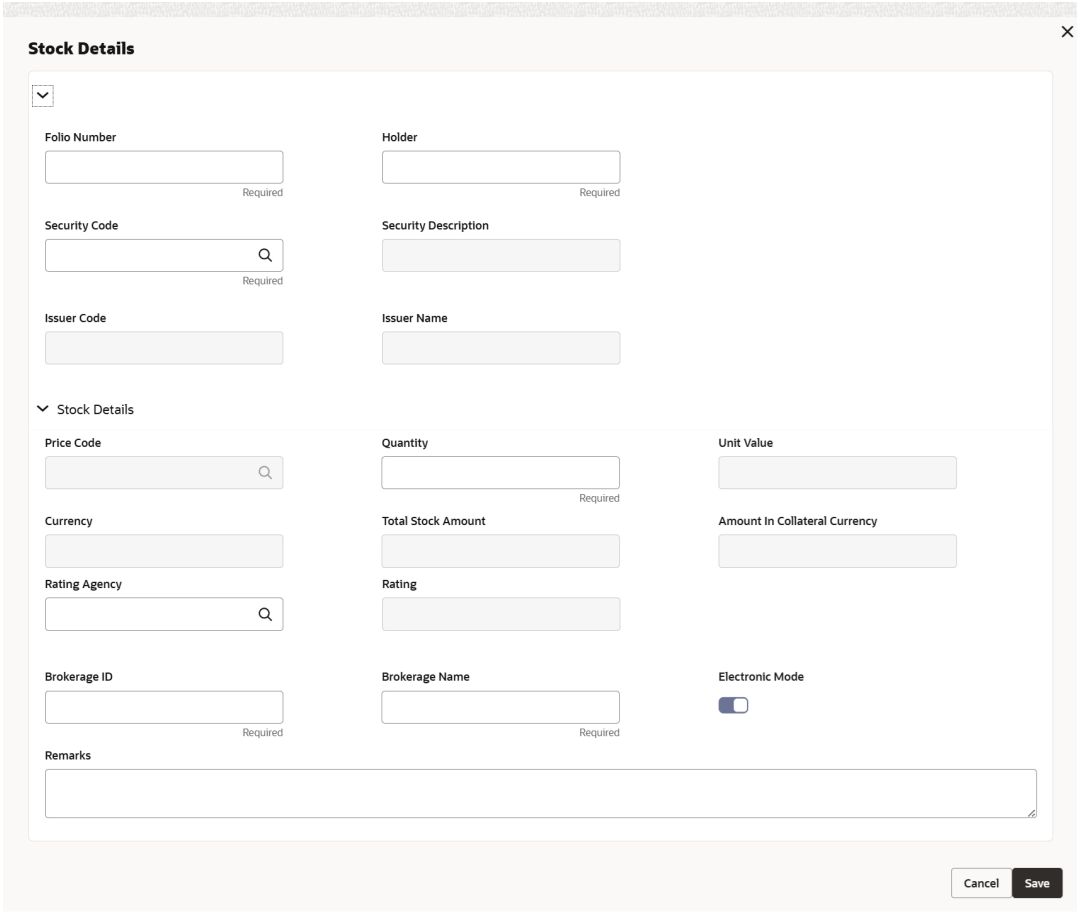
Figure 3-166 Stock Details



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

Table 3-132 Stocks Details - Fields description

Field	Description
Folio Number	Folio number is unique across multiple stocks records in the same collateral.
Holder	Specify the name of stock owner / bearer.
Security Code	Click the icon and select the security code from the adjoining option list of collateral type stocks. Security Code should be unique across the child records of the collateral.
Security Description	The system displays the security code description.
Issuer Code	Issuer code for the security gets populated based on security code selected.
Issuer Name	Issuer name for the security gets populated based on security code selected.
Stock Details	Specify the details under this section.
Price Code	Displays the price code.
Quantity	Specify the quantity of stocks.

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Table 3-132 (Cont.) Stocks Details - Fields description

Field	Description
Unit Value	Unit value is defaulted from security maintenance. The system displays the unit value from the Securities screen.
Currency	Currency is defaulted based on security code selected.
Total Stock Amount	Total stock amount is calculated for the quantity specified considering unit value.
Amount in Collateral Currency	Wherever stocks value currency is different from collateral currency, stock value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Rating Agency	Click the icon and select the rating agency from the adjoining list of values which has rated the security.
Rating	Specify the rating of the securities.
Brokerage ID	Specify the broker id and name. Brokerage ID is mandatory when Electronic mode is selected.
Brokerage Name	Specify the brokerage name. Brokerage name is mandatory when Electronic mode is selected.
Electronic Mode	Select this check box if the securities are in electronic mode.
Remarks	Specify remarks, if any.

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

- View Stock
  This topic describes the systematic instructions to view the stock.

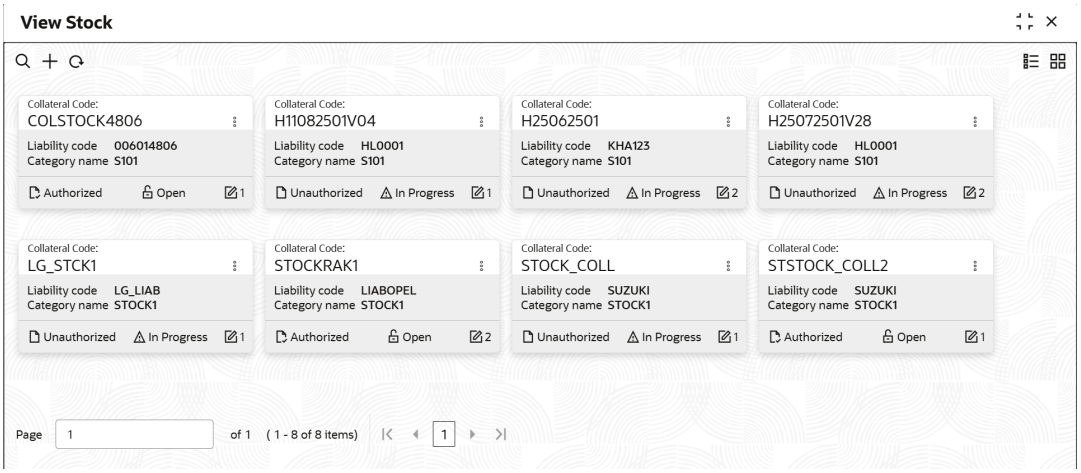
3.11.2.22.1 View Stock

This topic describes the systematic instructions to view the stock.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Stock**.
3. Under Stock, select **View Stock**.

   The **View Stock** screen displays.

Figure 3-167 View Stock



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

Table 3-133 View Stock

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Stock- Search** screen displays.

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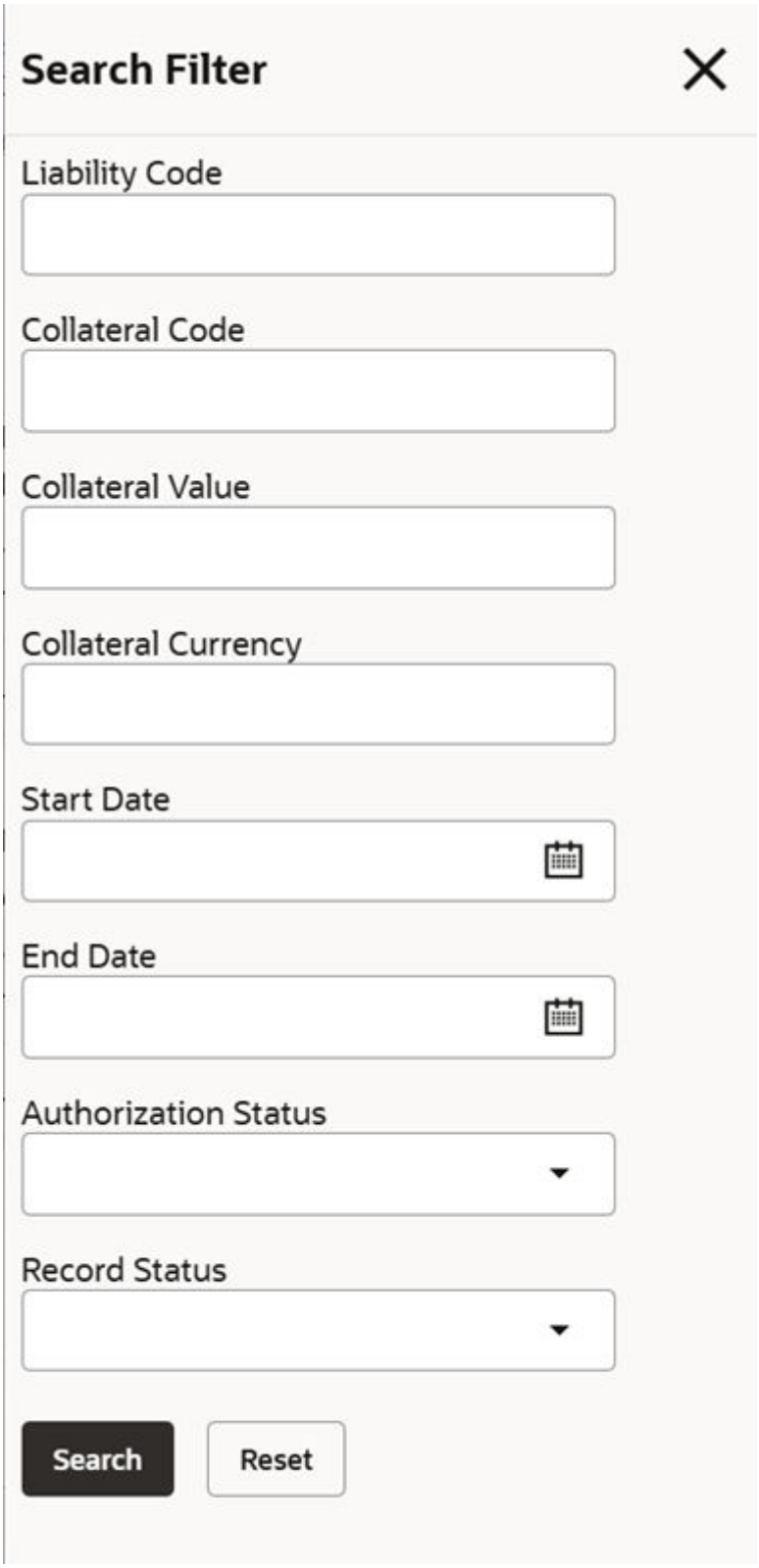
Figure 3-168 Search - View Stock



5. Specify the search filter to fetch the required details and click **Search**.

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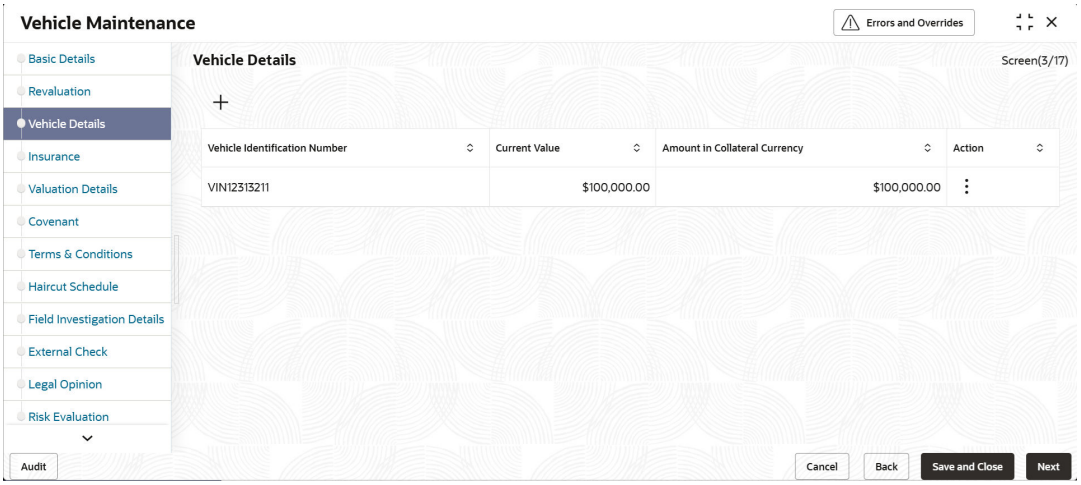
3.11.2.23 Vehicle Details screen

This topic provides systematic isntructions about vehicle details.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Vehicles**.
3. Under Vehicles, select **Vehicle Maintenance**.

   The **Vehicle Maintenance** screen is displayed.
   Multiple vehicle records can be linked to same customer collateral. Collateral value is updated duly considering amount of these vehicles.

Figure 3-169 Vehicle



4. On **Vehicles** screen , click the **Vehicle Details** tab.

> **Note**
>
> Vehicle Details screen varies based on the selected collateral category.

- Vehicle Details - Userdefined
- Vehicle Details - Goods Vehicle
  This topic provides systematic instructions about Vehicle details.
- Vehicle Details - Passenger Vehicle
  This topic provides systematic instructions about Vehicle Details.
- View Vehicle
  This topic describes the systematic instructions to view the vehicle.

3.11.2.23.1 Vehicle Details - Userdefined

> **Note**
>
> The fields, which are marked as required, are mandatory.

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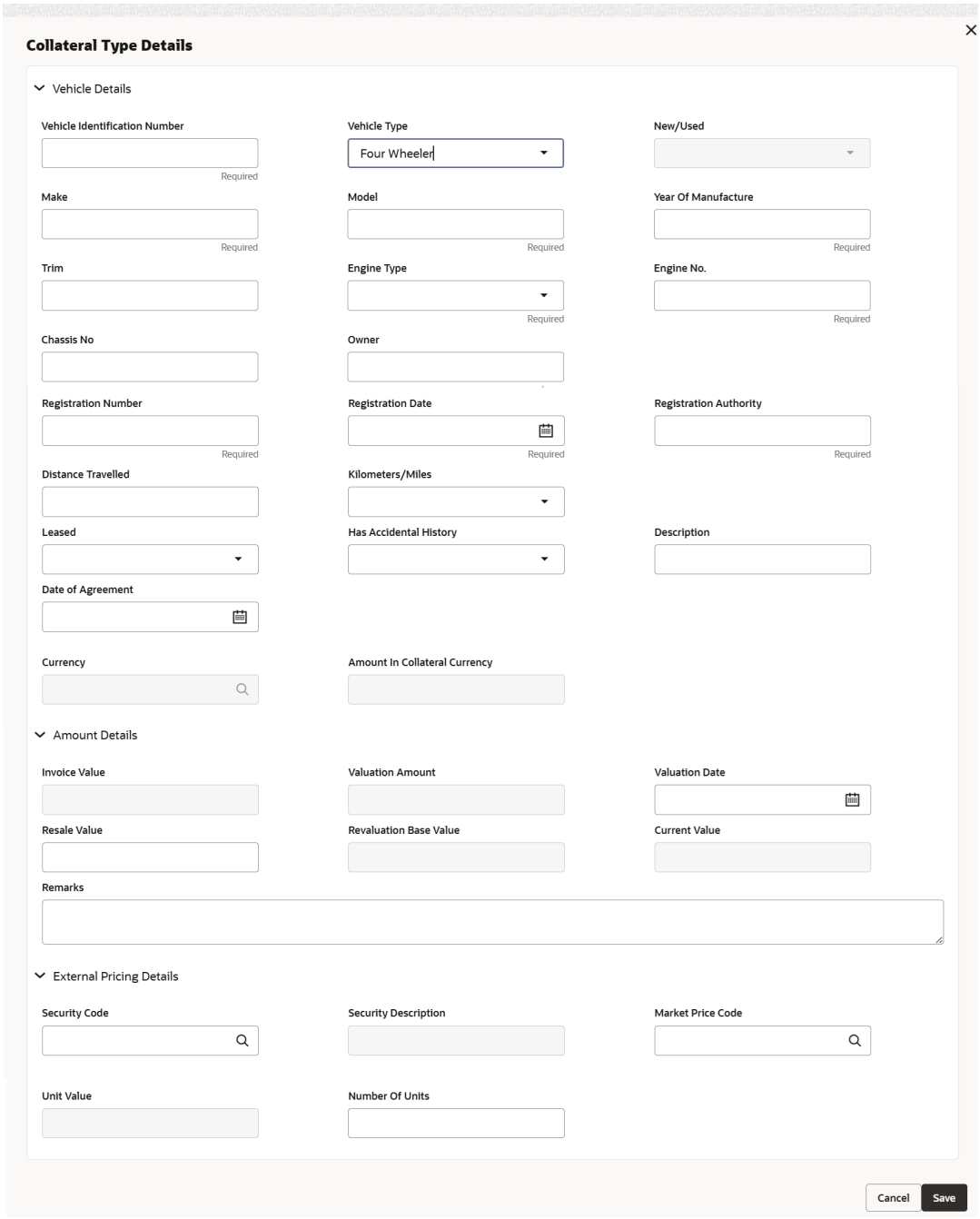
1. On **Vehicles** screen, under **Collateral Category** field, select the category as **USERDEFINED VEHICLE** and click the **Vehicle Details** tab.

   The **Vehicle Details** screen is displayed.

Figure 3-170 Vehicle Details



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

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Table 3-134 Vehicle Details - Field Description

Field	Description
Vehicle Identification Number	Specify the Vehicle Identification number (VIN) for the vehicle record being added. VIN is unique across multiple vehicles added in the same collateral. VIN will be populated against reference number field in sub-system level and facilitates associating a particular sub-system record to a vehicle
Vehicle Type	Select the type of vehicle from the drop-down list. The available options are: • **Four Wheeler** • **Heavy Commercial Vehicles** • **Light Commercial Vehicles** • **Two Wheeler** • **Three Wheele**
New/Used	Specify if the vehicle is a new vehicle or a pre-owned vehicle. For new vehicle type, invoice value is mandatory and the same is considered as collateral value. For used vehicle type, valuation amount is mandatory and the same is considered as collateral value. Valuation date is mandatory for used vehicles.
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Year of Manufacture	Specify the year of manufacturing of the vehicle.
Trim	Specify the variant of the vehicle. Variant can be alphanumeric with maximum length of 30 characters.
Engine Type	Select the engine tpye from the drop-down list. The available options are: • **Diesel** • **Petrol** • **Electric** • **Hybrid** • **PHEV**
Engine No.	Specify the engine number of the vehicle.
Chassis No	Specify the chassis number of the vehicle.
Owner	Specify the ownership details of the vehicle.
Registration No	Specify the vehicle registration number.
Registration Date	Specify the enter date of registration of the vehicle. Registration date cannot be future dated.
Registration Authority	Specify the registration authority details with whom the vehicle is registered.
Distance Traveled	Specify the distance traveled by the Vehicle till today in selected unit.
Kilometer/Miles	Select the unit indicator. The available options are: • **Kilometer** • **Miles**
Leased	Select **Yes** if the vehicle is leased. Otherwise select **No**.
Has Accidental History	Select **Yes** if the vehicle has accidental history. Otherwise select **No**.
Description	Specify a brief description about the vehicle.
Date of Agreement	Specify the date on which the bank and the customer signed the collateral agreement.

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Table 3-135 Currency details - Field Description

Field	Description
Currency	If the collateral being is enabled for manual revaluation, then click the icon and select the currency from the option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	Wherever vehicle value currency is different from collateral currency, vehicle value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Table 3-136 Vehicle Details - Field Description

Field	Description
Invoice Value	This is applicable for new vehicle. Specify the invoice value of the vehicle.
Valuation Amount	Specify the valuation amount from the customer submitted valuation report. This is applicable for used cars only.
Valuation Date	Specify the valuation date from the customer submitted valuation report. This is applicable for used cars only. Valuation date cannot be future dated.
Resale Value	Specify the resale value of the vehicle.
Revaluation Base Value	When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.
Current value	Based on unit value and number of units, current value is calculated and displayed. **Note:** For Manual modification of Collateral value, current value needs to be updated. No update is required for Invoice Value/ Valuation amount.
Remarks	Specify the remarks for the valuation, if any.

Table 3-137 External pricing details - Field Description

Field	Description
Security code	When the collateral is enabled for external revaluation, click the icon and select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
Market Price code	click the icon and select can select one or more price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.

2. Click **Dedupe Check** to identify whether the collateral to be created is duplicate or not happens during the Next or "Save & Close" button click if dedupe check is enabled at collateral category level. The system validates the existing collateral records using the parameters configured in **Collateral Dedupe Maintenance** screen.

   The **Dedupe Check** screen displays.

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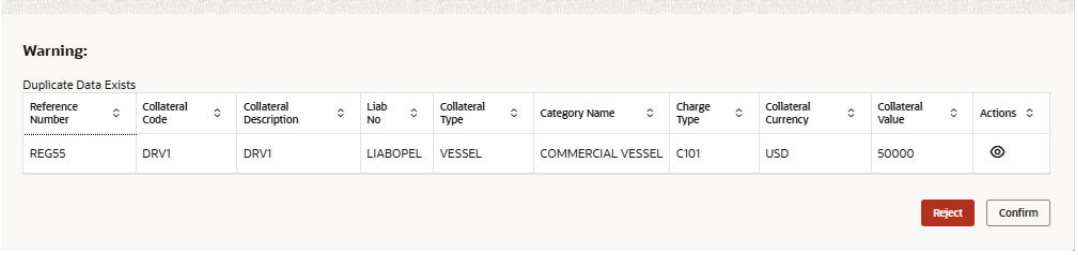
> **Note**
>
> Check Dedupe Screen to verify records and take necessary action.

Figure 3-171 Dedupe Check



When Dedupe validation happens and if duplicate records are found based on Dedupe parameters, system throws a warning message along with Reject and Confirm options.

Click **Reject** to reject the Dedupe warning message and in that case, user needs to revisit the screen and Collateral records to be updated.

Click **Confirm** to ignore the dedupe check result and continue with collateral creation.

Also the user can view the details of Collateral record in the display mode for each of the Collateral which displayed either based on Probable or Exact Match.

3. Click **Save** to save the record and **Cancel** to cancel the record.

3.11.2.23.2 Vehicle Details - Goods Vehicle

This topic provides systematic instructions about Vehicle details.

> **Note**
>
> The fields, which are marked as required, are mandatory.

1. On **Vehicles** screen, under **Collateral Category** field, select the category as **GOODS VEHICLE** and click the **Vehicle Details** tab.

   The **Vehicle** Goods is displayed.

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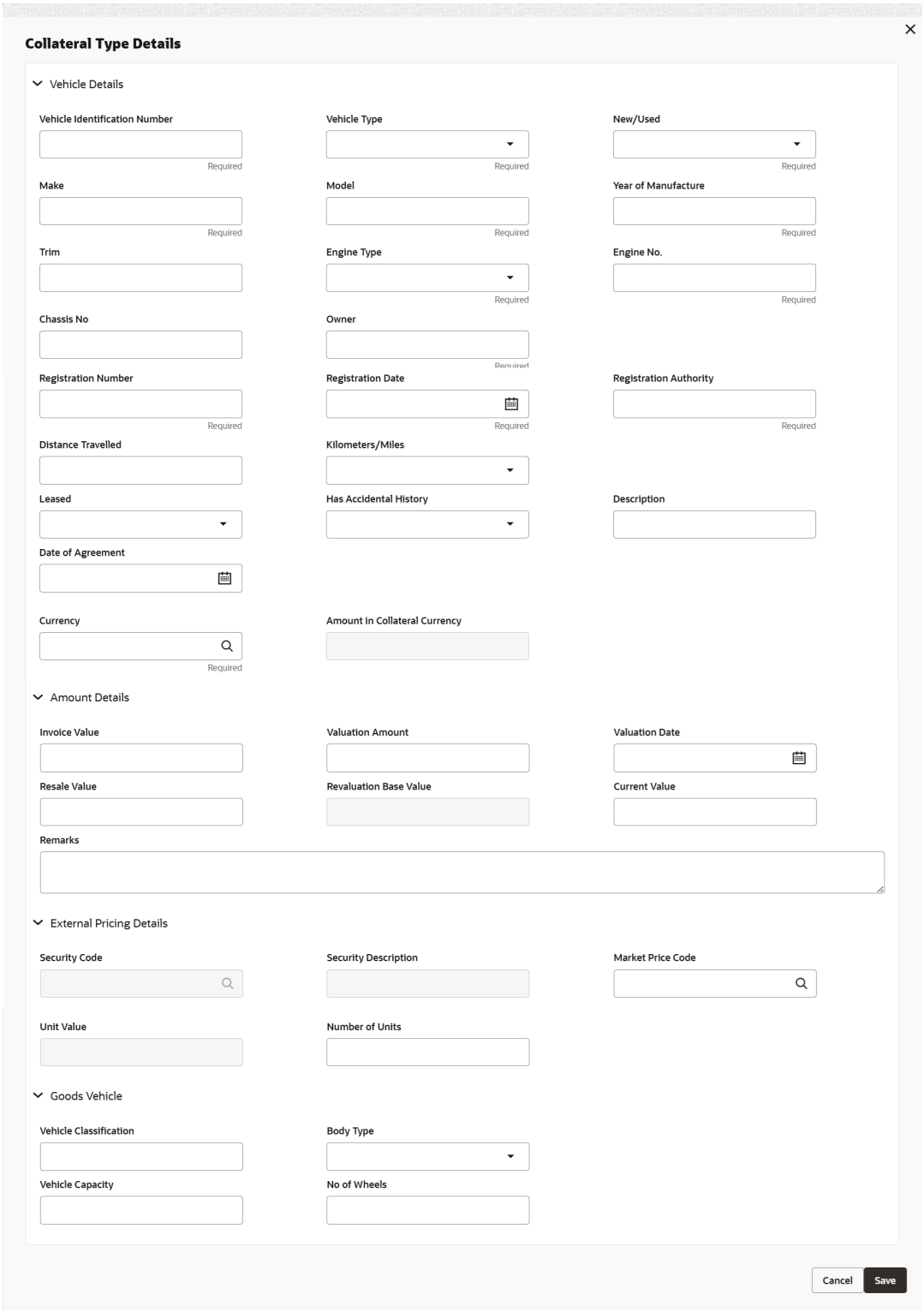
Figure 3-172 Vehicle Details - Goods Vehicle



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

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Table 3-138 Goods Vehicle - Field Description

Field	Description
Vehicle Classification	Specify the classification of goods vehicle based on local regulations. For example, USA CLASS1 to CLASS8.
Body Type	Select the goods vehicle body type from the drop-down list. The options available are: • **Box** • **Truck** • **Semi-trailer truck** • **Van** • **Trailers** • **Heavy equipment** • **Travel Trailers** • **Minivan** • **Pickup truck/Van** • **Tow Trucks** • **Flatbed Truck** • **Platform Truck** • **Concrete Transport** • **Crane** • **Dump Truck** • **Garbage Truck** • **Refrigerated Trucks** • **Log Carriers** • **Others**
Vehicle Capacity	Specify the maximum load allowed in the goods vehicle. Vehicle Capacity can be alphanumeric with maximum of 10 characters.
No of Wheels	Specify the number of wheels available in the vehicle.

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

3.11.2.23.3 Vehicle Details - Passenger Vehicle

This topic provides systematic instructions about Vehicle Details.

> **Note**
>
> The fields, which are marked as required, are mandatory.

1. On **Vehicles** screen, under **Collateral Category** field, select the category as **PASSENGER VEHICLE** and click the **Vehicle Details** tab.

   The **Vehicle details** screen is displayed.

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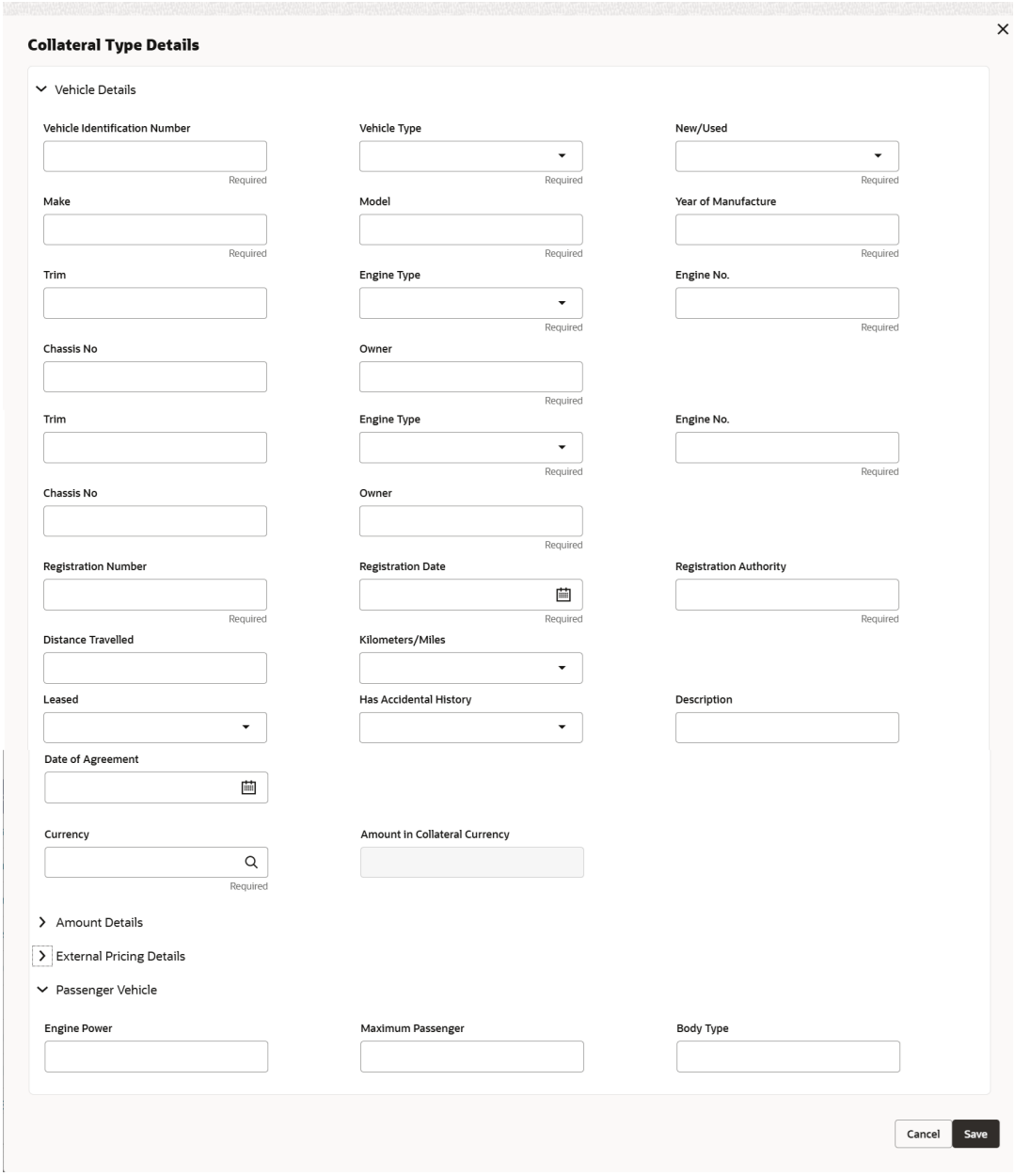
Figure 3-173 Vehicle Details- Passenger Details



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

Table 3-139 Vehicle Details - Field Description

Field	Description
Engine Power	Specify the Engine Power of passenger vehicle. Engine power can be alphanumeric with maximum length of 10 characters.
Maximum Passenger	Specify the maximum number of passengers allowed in the vehicle. Maximum Passenger can be alphanumeric with maximum length of 4 characters.

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Table 3-139 (Cont.) Vehicle Details - Field Description

Field	Description
Body Type	Specify the body type of the passenger vehicle. For example, Sedan. Body Type can be alphanumeric with maximum length of 10 characters.

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

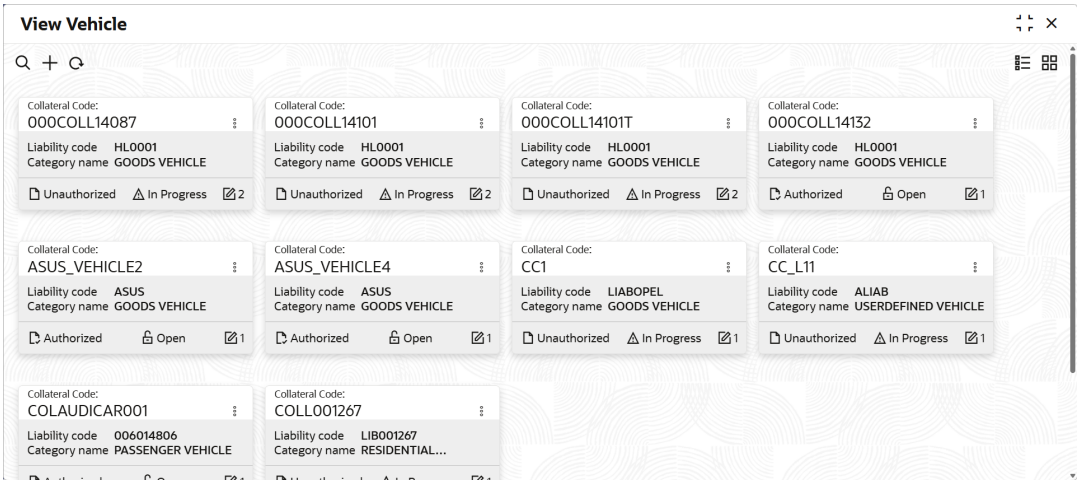
3.11.2.23.4 View Vehicle

This topic describes the systematic instructions to view the vehicle.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Vehicle**.
3. Under Vehicle, select **View Vehicle**.

   The **View Vehicle** screen displays.

Figure 3-174 View Vehicle



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

Table 3-140 View Vehicle

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**

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Table 3-140 (Cont.) View Vehicle

Fields	Description
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the icon.

   The **View Vehcile - Search** screen displays.

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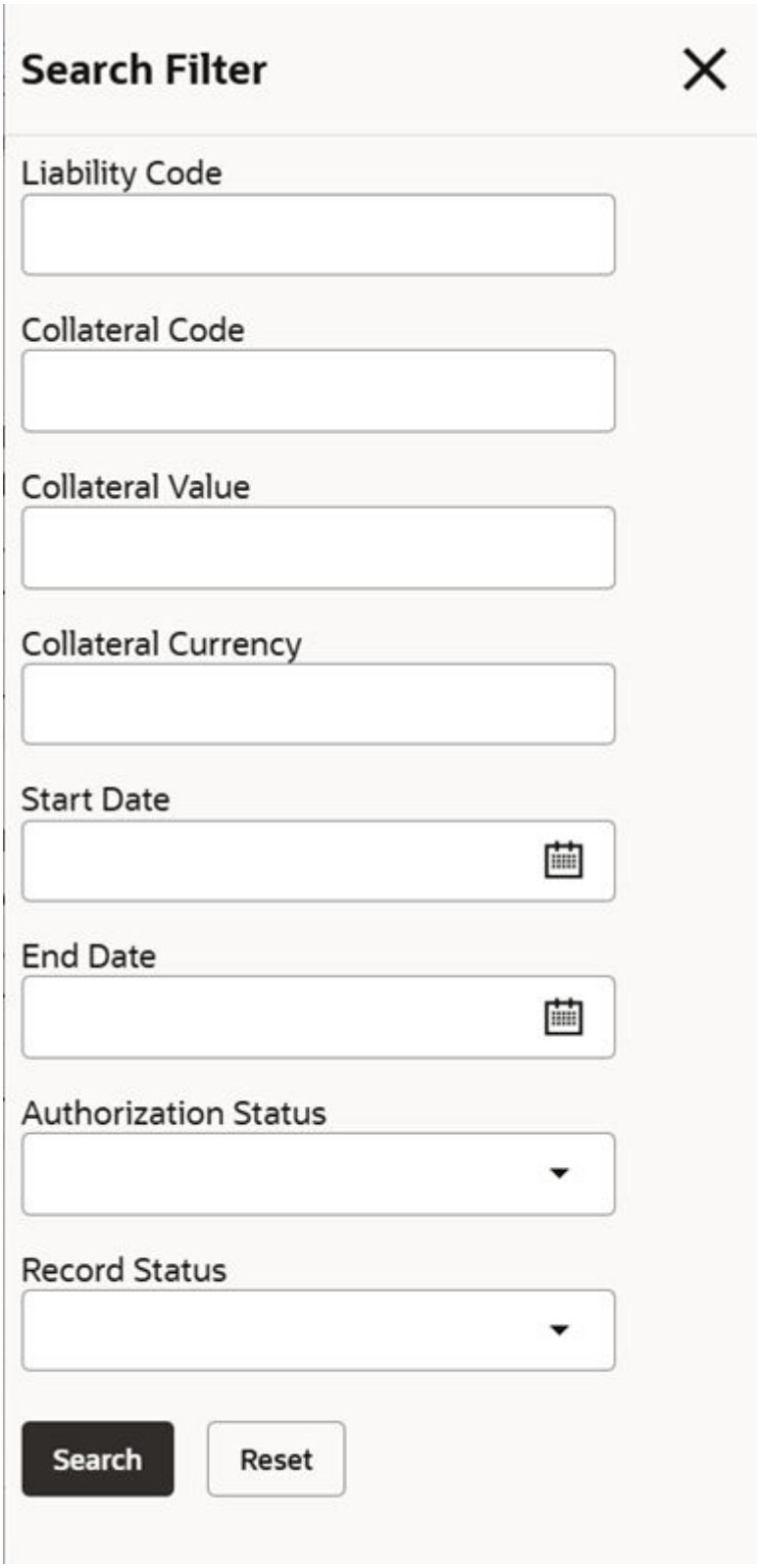
Figure 3-175 Search - View Vehicle



5. Specify the search filter to fetch the required details and click **Search**.

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3.11.2.24 Vessels

This topic provides systematic instructions about vessels.

> **Note**
>
> The fields, which are marked as required, are mandatory.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Vessels**.
3. Under Vessels, select **Vessels Maintenance**.

> **Note**
>
> You can add any number of water vessel as collateral. While creating a collateral record, at least one water vessel must be available as child collateral.

If multiple water vessels are added as collaterals, collateral value is the sum of all the added child collaterals value.

In case, the water vessel currency is different from the collateral currency, the system converts the water vessel value to collateral currency with the configured exchange rate.

> **Note**
>
> The Collateral Value derived from the linked child collaterals cannot be changed manually

End date of the collateral is derived based on the farthest end date of the linked child collaterals.

> **Note**
>
> Collateral end date derived from the linked child collaterals can be changed manually, but it cannot be less than the derived date.

The **Vessel Details** screen is displayed.

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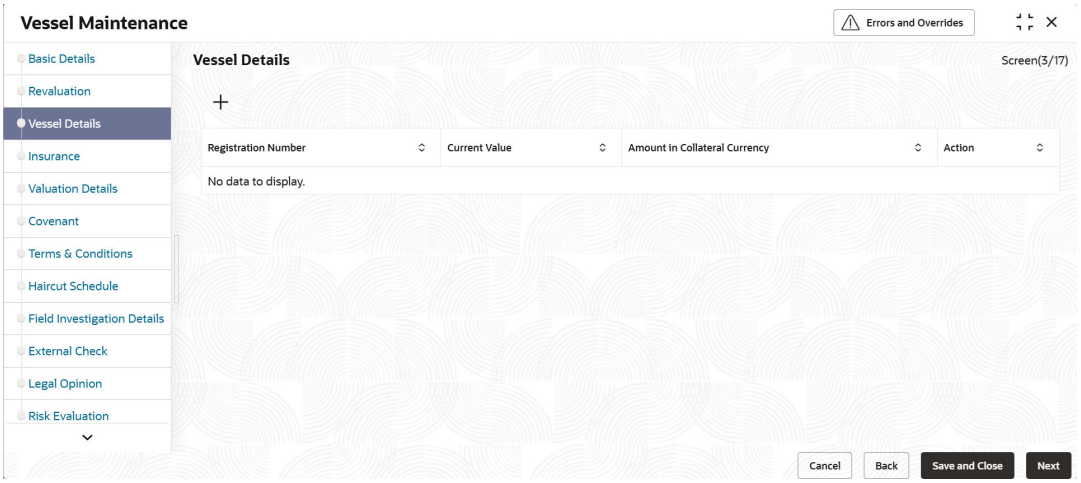
Figure 3-176 Vessel Details



4. Click

icon.

The **Water Vessel Details** screen is displayed.

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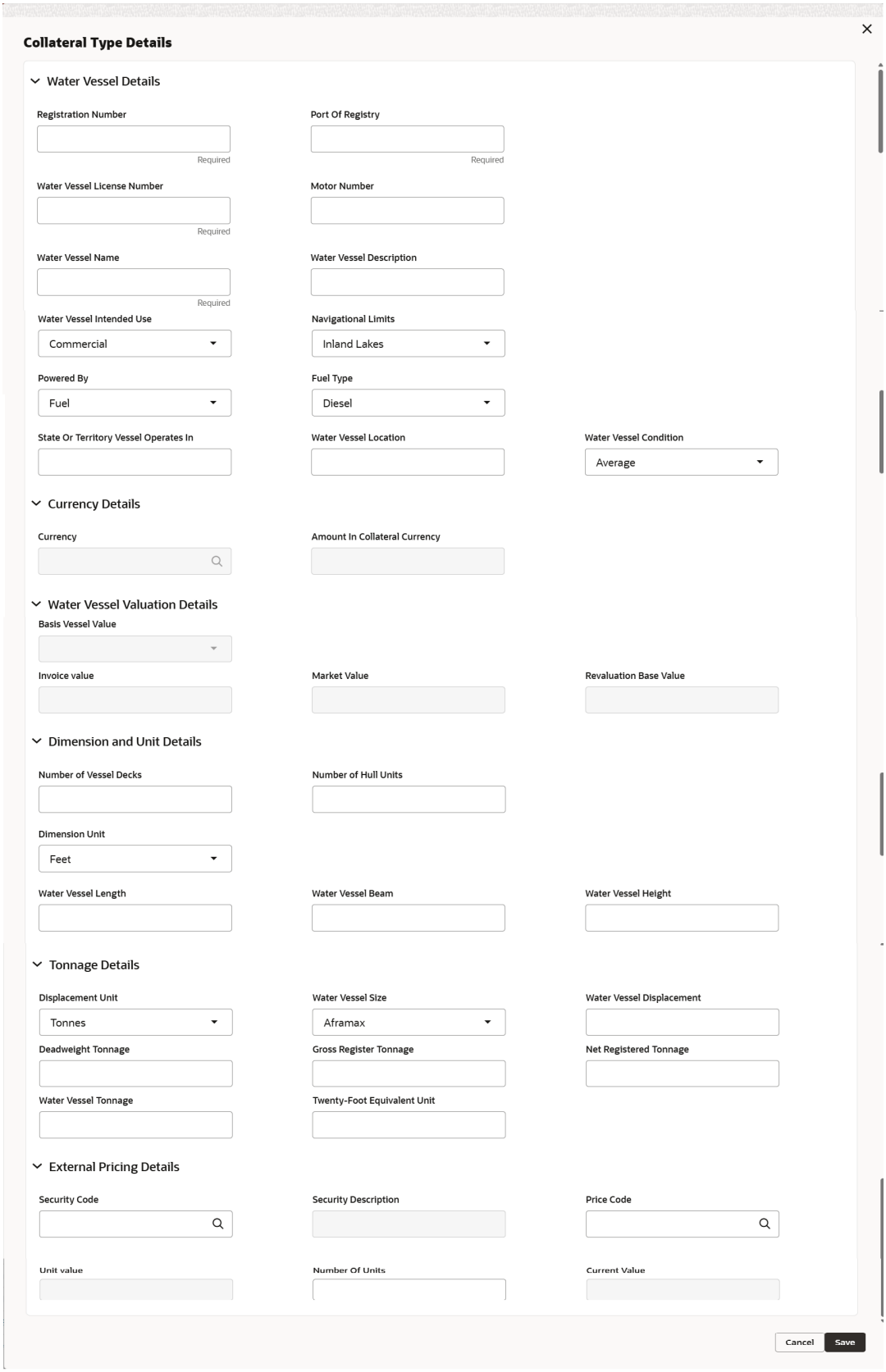
Figure 3-177 Water Vessel Details



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

Table 3-141 Water Vessel Details - Field Description

Field	Description
Registration Number	Specify the ID provided to the vessel. Registration number is unique across multiple vessel records added in a collateral. This will populated against reference number field in applicable sub-systems and facilitates attaching a sub-system record to a vessel
Port Of Registry	Specify the port where the water vessel is registered. Port Of Registry can be alphanumeric with maximum of 100 characters.
Water Vessel License Number	Specify the license number of the water vessel. Water Vessel License Number can be alphanumeric characters.
Motor Number	Specify the motor number of the water vessel. Motor Number can be alphanumeric with maximum of 20 characters.
Water Vessel Name	Specify the name of water vessel. Water Vessel Name can be alphanumeric with maximum of 100 characters.
Water Vessel Description	Provide a brief description about the water vessel. Water Vessel Description can be alphanumeric with maximum of 100 characters.
Water Vessel Intended Use	Select the usage for which the water vessel is intended from the drop-down list. The options available are: • **Commercial** • **Personal** • **Recreational**
Navigational Limits	Select the Navigational Limits from the drop-down list. The options available are: • **Inland Lakes** • **Inland Rivers** • **Seas** • **Oceans**
Powered By	Specify how the water vessel is powered by selecting an option from the drop down list. The options available are: • **Fuel** • **Sail**
Fuel Type	If the water vessel is powered by fuel, then select the Fuel Type from the drop-down list. The options available are: • **Diesel** • **Gasoline**
State Or Territory Vessel Operates In	Specify the state or territory in which the water vessel has license to operate. State or territory details can be alphanumeric with maximum of 10 characters.
Water Vessel Location	Specify where the water vessel is located.
Water Vessel Condition	Select the Water Vessel Condition from the drop-down list. The options available are: • **EXCEPTIONAL** • **GOOD** • **AVERAGE** • **DAMAGED**
Currency	If the collateral is enabled for manual revaluation, select the currency from the LOV to signify vessel value. If the collateral is enabled for external revaluation, currency is populated based on security code selected

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Table 3-141 (Cont.) Water Vessel Details - Field Description

Field	Description
Amount in Collateral Currency	When child record vessel value currency is different from collateral currency, system considers appropriate exchange rate and updates vessel value in collateral currency.
Basis Vessel Value	Select the basis on which the water vessel is valuated. The options available are: • **MARKET VALUE** • **INVOICE VALUE**
Invoice Value	Specify the Invoice Value of the water vessel. If the basis vessel value is selected as invoice value
Market Value	Specify the Market Value of the water vessel. If the basis vessel value is selected as market value
Revaluation Base Value	When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.
Number of Vessel Decks	Specify the total number of decks available on the vessel. Only 2 digit numbers are allowed in this field.
Number of Hull Units	Specify the Number of Hull Units available in the vessel. Maximum 10 digits are allowed in this field.
Dimension Unit	Select the water vessel dimension unit from the drop-down list. The options available are: • **Feet** • **Meters**
Water Vessel Length	Specify the length of water vessel.
Water Vessel Beam	Specify the beam of water vessel.
Water Vessel Height	Specify the height of water vessel.
Displacement Unit	Select the Displacement Unit of water vessel from the drop-down list. The options available are: • **Tonnes** • **Metric Tonnes**
Water Vessel Size	Select the Water Vessel Size from the drop-down list. The options available are: • **Aframax** • **Capesize** • **Chinamax** • **Handymax** • **Handysize** • **Malaccamax** • **Panamax** • **Q-Max** • **Seawaymax** • **Suezmax**
Water Vessel Displacement	Specify the volume of water a vessel displaces when floating measure in cubic meters.
DeadWeight Tonnage	Specify how much weight the water vessel can carry in tonnes.
Gross Register Tonnage	Specify the total internal volume of the vessel.
Net Registered Tonnage	Specify the vessel's cargo volume capacity expressed in register tons.
Water Vessel Tonnage	Specify the measure of cargo carrying capacity of the water vessel.

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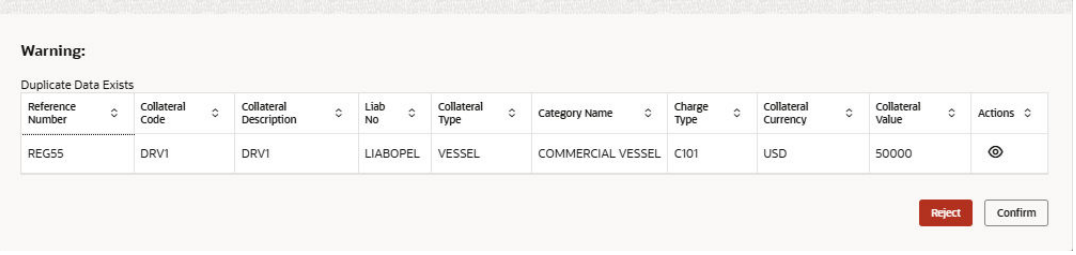
Table 3-141 (Cont.) Water Vessel Details - Field Description

Field	Description
Twenty-foot Equivalent Unit	Specify the Twenty-foot Equivalent Unit used for measuring cargo capacity for container ships and container terminals.
Security code	When the collateral is enabled for external revaluation, click the icon and select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
Price code	Click the icon and select the applicable price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

The Dedupe Check to identify whether the collateral to be created is duplicate or not happens during the Next or "Save & Close" button click. The system validates the existing collateral records using the parameters configured in Collateral Dedupe Maintenance screen.

Figure 3-178 Dedupe Check



When Dedupe validation happens and if duplicate records are found based on Dedupe parameters, system throws a warning message along with Reject and Confirm options.

Click **Reject** to reject the Dedupe warning message and in that case, user needs to revisit the screen and Collateral records to be updated.

Click **Confirm** to ignore the dedupe check result and continue with collateral creation.

Also the user can view the details of Collateral record in the display mode for each of the Collateral which displayed either based on Probable or Exact Match.

5. Click **Save** to save the record and Click **Cancel** to cancel the record..

- View Vessels
  This topic describes the systematic instructions to view the vessels.

3.11.2.24.1 View Vessels

This topic describes the systematic instructions to view the vessels.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Maintenances**.

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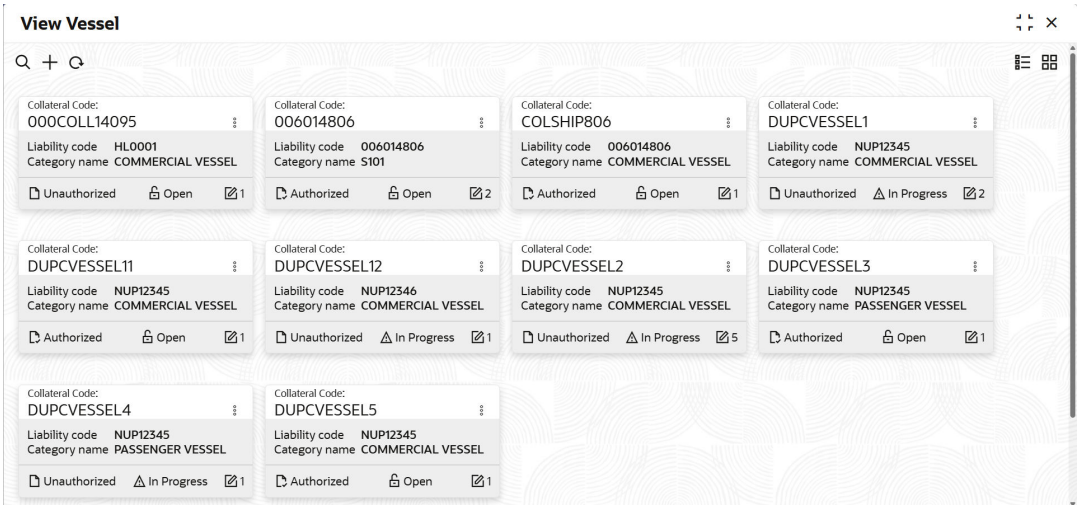
2. Under Maintenances, select **Collateral Types**. Under Collateral Types, select **Vessels**.
3. Under Vessels, select **View Vessels**.

   The **View Vessels** screen displays.

Figure 3-179 View Vessels



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

Table 3-142 View Vessels

Fields	Description
Collateral Code	Displays the collateral code.
Liability Code	Displays the liability code.
Category Name	Displays the category name.
Authorization Status	Displays the authorization status of the record.The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record.The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

4. On View screen, select the icon.

   The **View Vessels- Search** screen displays.

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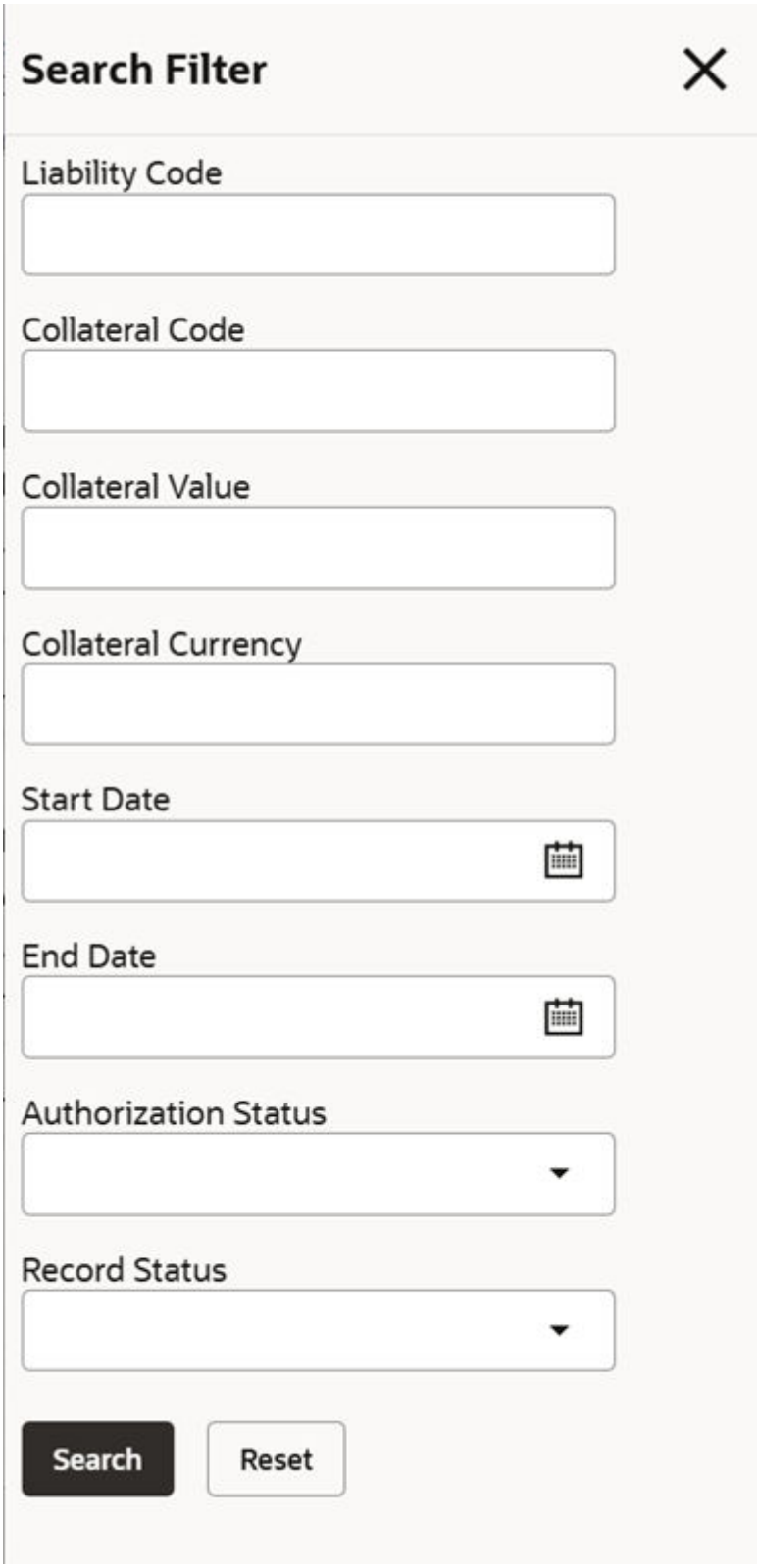
Figure 3-180 Search - View Vessels



5. Specify the search filter to fetch the required details and click **Search**.

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3.12 Adhoc Collaterals Revaluation

This topic provides information on adhoc revaluation of collaterals.

The Adhoc Collateral Valuation is generally suitable for Market based Collaterals. This feature allows you to perform revaluation on collateral assets at any point of time (eg. whenever the Market is volatile). This process can be initiated by searching for the relevant collateral using one of several unique identifiers.

The system provides multiple options for you to search and select the collateral:

- **Collateral Code**: Use this option if you know the specific collateral which needs to be revaluated.
- **Security Code**: Select the security code price of which has changed and all linked collaterals to be revalued. In this case all the Collaterals linked to the selected Security Code will be displayed. The user can select either all the Collateral or appropriate Collaterals for performing the Adhoc Valuation. In the event if in a single collateral having multiple child collaterals with different security codes attached and the Adhoc revaluation is performed for one of the Security Code in the Collateral, then system will automatically perform revaluation for other Security Code present in the selected Collateral record.
- **Customer Number**: Search using the customer number to find all collaterals linked to that customer.
- **Liability Number**: Search using the liability number. In this case, all the collaterals linked to the selected liability number will be displayed for selection for performing the Adhoc Revaluation.

The **Adhoc Collateral Revaluation** screen provides an option to search and revaluate the market based collaterals with the latest price, if **Revaluate Market Online** is set as **Batch** in **Application Parameter Settings** defined in config service.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenances, select **Adhoc Collateral Revaluation**.
3. Under Adhoc Collateral Revaluation, select **View Adhoc Collateral Revaluation**.

   The **View Adhoc Collateral Revaluation** screen is displayed.

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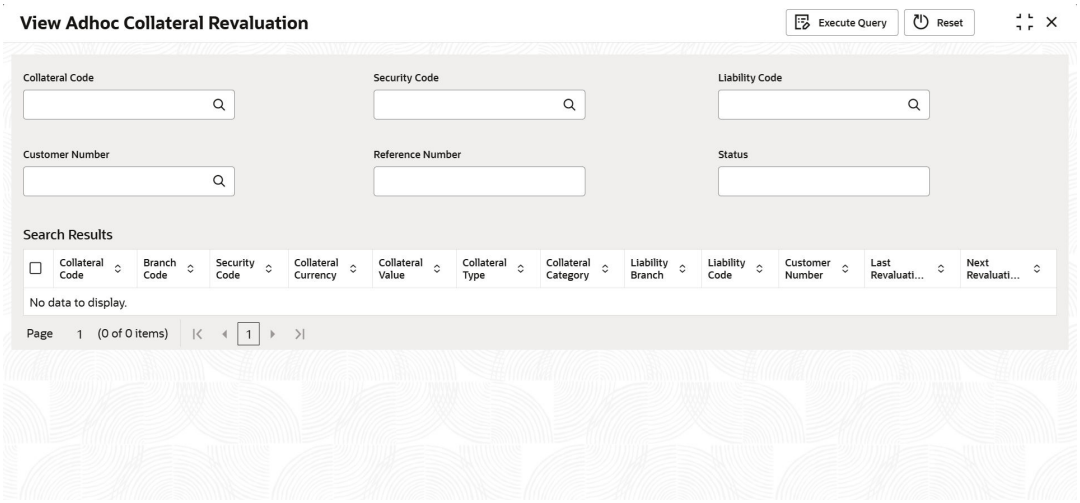
Figure 3-181 Adhoc Collateral Revaluation



4. On **Adoc Collateral Revaluation** screen, specify the fields.

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

Table 3-143 Adoc Collateral Revaluation

Field	Description
Collateral Code	Select the collateral code to be revalued.
Security code	Select the security code which price has changed for selecting the collaterals linked to be revalued.
Liability number	Select the liability number to fetch the market based collaterals linked to liability to be revalued.
Customer Number	Select the customer number to fetch the collaterals linked to customer which are created for the liability having customer as default.
Reference Number	The system generates a unique reference number for the adhoc revaluation and displays the same in this field, when the user clicks **Process** button. The user can also inquire the status of adhoc collateral revaluation by entering the reference number in this field.
Status	Displays the status of adhoc revaluation.

When the collaterals are selected and process opted, the status will get updated as UNPROCESSED. Using reference number status can be queried and once revaluation is complete, status will be updated as PROCESSED

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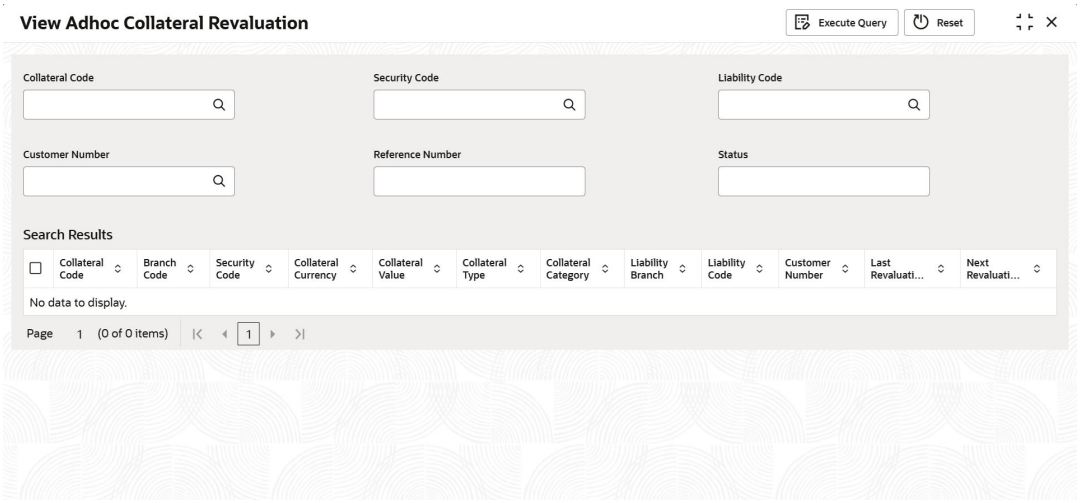
Figure 3-182 Adhoc Collateral Revaluation



After opting execute query, collateral records will be displayed under search results based on search criteria opted.User can opt the collaterals which need to be revalued by selecting/deselecting the check box and opt PROCESS button which will be shown down below.

> **Note**
>
> Collaterals that are revaluated through adhoc revaluation process will follow the normal process of frequency based revaluation on the next revaluation date of the collateral.

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4

Transactions

This topic provides information about transactions.

Oracle Banking Enterprise Collateral Management (OBECM) is an enterprise level application which facilitates in monitoring overall utilization of collateral entities considering that the borrower might have given different types of collaterals as security against limits which are created as contracts/accounts in different product processors.

For example, Bank sanctioned Funded limit of 8000000 to a customer against property collateral worth 10000000, which is maintained in enterprise collateral management system as Collateral. By utilizing the collateral, borrower can avail loans as well as working capital limits.

Transactions in Enterprise Collateral Management are basically initiated from other product processors as part of operations at their end pertaining to linkage of collateral to customer contracts/accounts depending on requirement as under.

- Block transactions to reserve a collateral for specific contract disbursements
- Utilization transactions on collateral to the extent of contract disbursements.

Together, these transaction types help both banks and customers stay informed about how much collateral is available, what is used, and what is reserved, leading to better credit management and risk control.

Table 4-1 Transactions

Customer's Collateral (e.g., $100,000)	
Utilizations	**Block**
Loan Drawdown $30,000	Bank Guarantee $20,000
Amount already used	Amount reserved/blocked
Available Collateral $50,000 - Available for New Transactions	**Available Collateral** $50,000 - Available for New Transactions

- Collateral/Collateral Pool Utilization
  This topic describes about Collateral/Collateral Pool Utilization.
- Collateral/ Collateral Pool Block
  This topic describes about collateral/ collateral pool block.
- Collateral Manual Fee Payment
  This topic provides more information on Collateral manual fee payment of collateral maintenance

4.1 Collateral/Collateral Pool Utilization

This topic describes about Collateral/Collateral Pool Utilization.

In Enterprise Collaterals Management, Utilization is a change in the Collateral Available Amount. Whenever a Collateral is linked against a particular contract/account, then the

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respective collateral's available Amount will be altered in Oracle Banking ECM. The utilization details for each transaction taking place in the external product processor are sent to Oracle Banking ECM through Gateway online process.

Below is an example of actual business case for utilization.

When a collateral is directly linked to a contract as part of disbursing a loan, the action is recorded as a "utilization" transaction against the linked collateral. Utilizations reflect the actual, real-time usage of a customer's available collateral amount.

Utilization tracking enables:

- **Real-Time Availability**: The remaining available collateral amount is always clear, preventing over-utilization and providing customers with up-to-date information.
- **Lifecycle Tracking**: Utilizations typically have a lifecycle (e.g., a loan being fully repaid) after which the collateral is released and becomes available for further use.
- **Regulatory Compliance**: Proper tracking of collateral utilization supports regulatory reporting requirements and helps ensure the bank maintains adequate security coverage in line with prescribed collateral limits

- Utilization Transaction Action
  This topic provides information about Utilization Transaction Action.
- Collateral / Collateral Pool Utilization Screen
  This topic provides information on Collateral Pool Utilization .

4.1.1 Utilization Transaction Action

This topic provides information about Utilization Transaction Action.

Following utilizations transaction actions are supported in Oracle Banking ECM which typically models the actual transactions happening in external product processor.

Table 4-2 Utilization Transaction Action

External Product Processor transactions (e.g. Oracle FLEXCUBE)	Utilization Transaction Action(ECM)
New	New/Alter Utilization
Modify	Increase/Decrease/Alter Utilization
Delete	Delete Utilization
Reverse	Reverse Utilization
Liquidate	Mature Utilization

Additionally, below actions are supported for all above.

- – **Query Utilization**: to support the utilization query.
  - **Tenchical UNDO**: This feature of gateway allows the external system to rollback previous inputted transaction in Oracle Banking ECM.
  - **Event Reversal**: This feature of gateway allows to selectively reverse a specific past utilization event—such as INCREASE, DECREASE, or ALTER—without affecting other preceding or subsequent utilization events on the facility. This is different from the full REVERSE option, as it targets only the designated event, keeping the rest of the event history intact. The utilization balances at facility are recalculated post E-reversal of an event.
  - **Authorize**: This action allows to authorize the uploaded utilization transactions.

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- New Utilization
  This topic provides information about new utilization.
- Increase/Decrease/Alert Utilization
  This topic provides information about Increase/Decrease/Alter Utilization.
- Delete Utilization
  This topic provides information about delete utilization.
- Reverse Utilization
  This topic provides information about reverse utilization.
- Mature Utilization
  This topic provides information about mature utilization.

4.1.1.1 New Utilization

This topic provides information about new utilization.

The process wherein a collateral is given to a customer and is utilized by him is called a Utilization Process. Utilization Process is termed as a New Utilization when the customer links the collateral as security first time against a new contract. A New Utilization Transaction can arise from any kind of transaction like Loan input, Letter of credit input, Bill/Collection input, foreign exchange deal input, and so on.

- New Utilization action increases the Utilization Amount and decreases the Available Amount for the associated collateral.

4.1.1.2 Increase/Decrease/Alert Utilization

This topic provides information about Increase/Decrease/Alter Utilization.

Increase/Decrease utilization transaction are used to modify the utilization amount of the transaction. This transaction will be used when customer is making payment for the loan or when the loan amount is modified.

Alter Utilization is used to modify the entire utilization transaction details. As part of Alter Utilization, the external system sends the entire latest utilization details. Oracle Banking ECM internally arrives the difference between the last and current utilization and posts the difference amount as increase or decrease as the new utilization.

- Increase and Alter (Increase) utilization actions increases the Utilization Amount and decreases the Available Amount for the associated Collateral.
- Decrease and Alter (Decrease) utilization actions decreases the Utilization Amount and increases the Available Amount for the associated Collateral.

4.1.1.3 Delete Utilization

This topic provides information about delete utilization.

A New Utilization Transaction can be inputted as Authorized Online or Unauthorized. If transaction is not authorized online, then Oracle Banking ECM provides the option to delete the inputted transaction.

4.1.1.4 Reverse Utilization

This topic provides information about reverse utilization.

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Reverse Utilization transaction is used to reverse or roll back all existing utilizations linked to a collateral thereby setting the utilization balance back to zero. This action undoes all previous utilization-related activities (NEW, INCREASE, DECREASE). This can be used to handle below scenarios.

- – **Error Correction:** If there was an operational error, reversing the utilizations allows you to quickly correct the account status without individually undoing every transaction.
  – **Contract or Cancelation:** When user/customer wants to close the contract transaction.

4.1.1.5 Mature Utilization

This topic provides information about mature utilization.

The Mature Utilization action is used to mark a utilization (loan or contract) as having reached its maturity date, with the corresponding outstanding amount being considered fully repaid or settled. The system updates the utilization to reflect no remaining outstanding balance. Mature Transaction will set the mature amount for the specified contract Utilization Transactions. This signals the end of a contract utilization lifecycle, confirming repayment, freeing up associated limits, and ensuring the accuracy of financial reporting. This can happen in either scenario.

- Customer fully repays the secured contract/obligation ahead of maturity
- Collateral reaches end of term and contract is settled.

> **Note**
>
> The above utilization actions are also supported for Collateral Pool.

4.1.2 Collateral / Collateral Pool Utilization Screen

This topic provides information on Collateral Pool Utilization .

> **Note**
>
> - **The Collateral Utilization** screen should be used only to trigger corrective transactions in the ECM system when a transaction was initiated by an external product processor and successfully completed in the originating system.
> - **Utilization details** for each transaction that takes place in the external product processor must be sent to Oracle Banking ECM via the Gateway Online Inbound process.

The **Collateral Utilization** screen is a screen for capturing utilization request specific to collaterals and Collateral Pool for a Liability in Enterprise Collaterals System.

> **Note**
>
> The fields, which are marked as required, are mandatory.

1. On the **Home** screen, select **Limits and Collateral**. Under Limits and Collaterals, select **Collaterals**.Under Collaterals, select **Transactions**.

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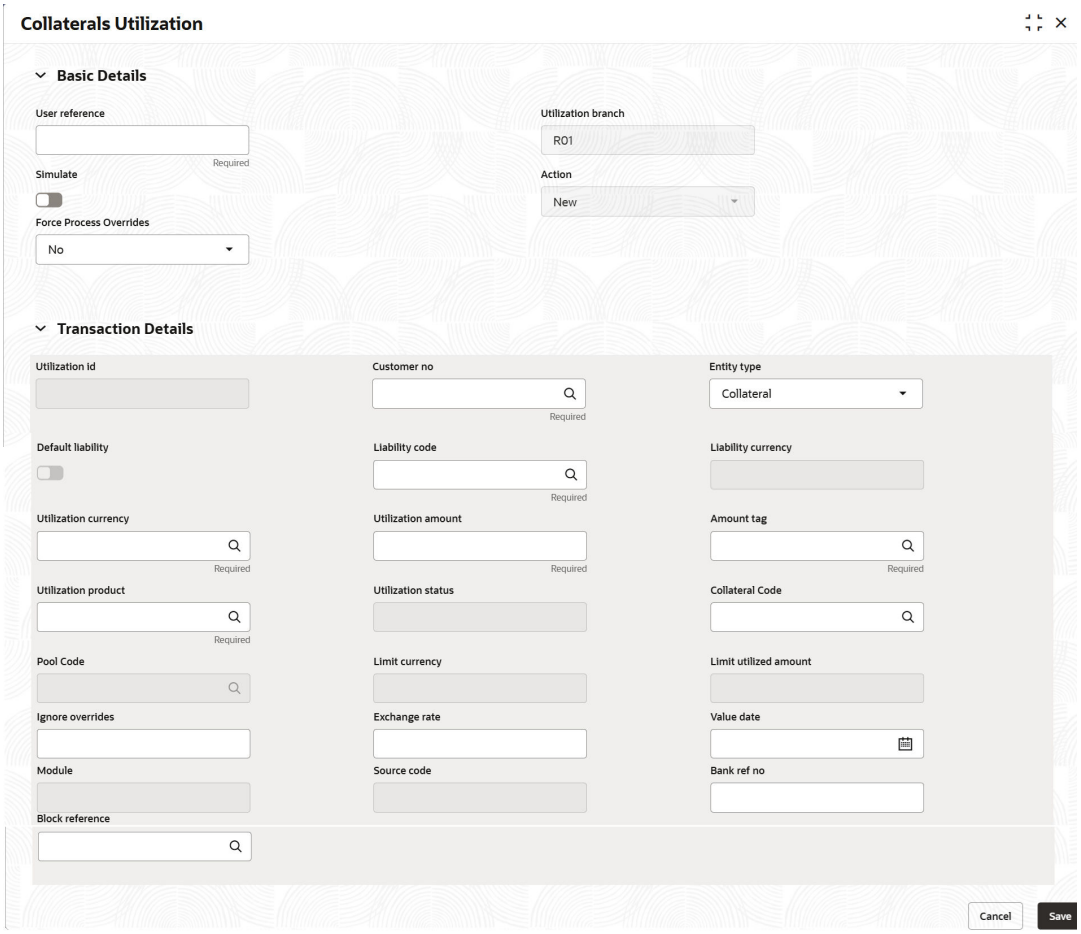
2. Under **Transactions**, select **Collaterals Utilization**.

   The **Collateral Utilization** screen is displayed.

Figure 4-1 Collateral Utilization



3. On **Collateral Utilization** screen , and specify the fields.

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

Table 4-3 Collateral Utilization - Field Description

Field	Description
User Reference	Specify the unique number which is to be assigned for every utilising contract. Usually, User reference Number is the actual contract number in external system which is placing the utilization.
Utilization Branch	Branch Code is displayed here. It indicates the transaction branch code.
Simulate	Select the toggle to indicate that the details for the transaction being entered should be used only for simulation and not stored permanently within the system. After a successful simulation of a transaction, the system displays the utilized amount for collateral or collateral Pool.

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Table 4-3 (Cont.) Collateral Utilization - Field Description

Field	Description
Action	During new utilization, you can perform below mentioned operations for the entities (Collateral, pool linked to liability). • NEW • INCREASE • DECREASE • ALTER • REVERSE • RE-OPEN • MATURE • DELETE For more information on the utilizations refer examples listed after this table.
Force Process Overrides	This is for checking the error type of the error codes raised during transaction - online or batch. Possible values are N (Online) and B (Batch).
Utilization ID	On click Save, the system generates the Utilization ID.
Customer No	Specify the Customer Number of the contract utilizing the collateral. Customer Number entered should be valid Customer Number in Oracle Banking ELCM system.
Entity Type	Select the Entity Type from the drop-down list. The options available are: • **Collateral** • **Collateral Pool**
Default Liability	Switch to enable this parameter. When a customer number is selected from drop-down list, default liability toggle is enabled by default and Liability Code column shows the liability to which this customer is linked as default. Switch to disable this parameter. If a customer is linked to multiple liabilities and utilization transaction needs to consider the entity belonging to a liability which is not default, then default liability needs to be disabled, and liability number can be selected from drop- down list against this field. This gets disabled automatically when you select the non-default liability of the customer
Liability Code	Click Search icon and select the liability code from the list. All liabilities (default and non-default) to which a customer is linked are displayed.
Liability Currency	Displays the currency the selected liability code.
Utilization Currency	Click Search icon and select the currency for the utilization transaction. The adjoining option list contains all the currencies maintained in the system.
Utilization Amount	Specify the amount for the utilization transaction.
Amount Tag	Click Search icon and select the amount tag from the list. The Amount Tag entered in Amount Tag Maintenance screen is displayed here. This typically indicates the type of the component of the transaction such as ‘PRINCIPAL AMOUNT’. Amount tags are fetched from amount tag maintenance.
Utilization Product	Click Search icon and select the product for the transaction. The adjoining option list contains all the relevant products. This indicates external product code initiating the utilization transaction. Products are fetched from product maintenance.

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Table 4-3 (Cont.) Collateral Utilization - Field Description

Field	Description
Utilization Status	Indicates the utilization status. The options are: • Active (A) • Reverse (R) • Liquidated (L)
Collateral Code	Click Search icon and select the Collateral code associated with the selected liability that is to be used for the transaction. This option is required when you select Entity Type as 'Collateral'.
Pool Code	Click Search icon and select the Collateral pool code associated with the selected liability that is to be used for the transaction. This option is required when you select Entity Type as 'Collateral Pool'.
Limit Currency	This field displays the limit currency of the entity (Collateral or Collateral Pool)
Limit Utilized Amount	Specify the amount utilized from the limit in limit currency. **Note**: • As part of a Direct cross-currency utilization transaction, this accepts the utilization amount in limit currency and uses that directly instead of deriving it based on the utilization amount in transaction currency and the exchange rate. • If the Limit Utilized Amount is specified, currency revaluation is not applicable for the utilization transaction.
Ignore Overrides	Specify whether the transaction should ignore the overrides occurred in the process or not. Example - an overdrawn transaction. Possible values "Y" (force authorize) and "N" (not force authorized).
Exchange Rate	Specify the Exchange Rate for cross currency utilization transaction. The utilization amount for the Limit Entities Collateral, and Collateral Pool linked to liability will be calculated in the mentioned utilization currency directly using this exchange rate instead of the exchange rate mentioned in CONFIG SERVICE and Branch Exchange rate maintenance. (add branch CYDRATEE) If utilization amount is in limit currency and the Exchange Rate is not provided as a part of utilization, then the system will calculate the Exchange Rate with the utilization amount in transaction currency and the utilization amount in limit currency. Note: The exchange rate mentioned in **Limit Utilization** will be used only for the calculation of direct limit entities block. Refer to the **Direct Exchange Rate** section in Common User Guide.
Value Date	Specify the value date for the transaction. System supports both current dated and back dated block transactions.
Module	The module from which the transactions are triggered is displayed here. . This is typically the associated module of the product processor which initiates the transaction.
Source Code	Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code).
Bank Reference Number	The reference number at the bank level can be specified here.

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Table 4-3 (Cont.) Collateral Utilization - Field Description

Field	Description
Block Reference Number	Click Search icon and select the block reference from the list, if the utilisation is posted against an earlier block transaction. If the contract has blocked the collateral first, then it can be utilised to the extent of block amount by specifying the block reference number. On utilization of block amount, the extent of the amount utilized is released from the block amount, thus the block amount is reduced. An error appears, when you try to utilize more than blocked amount by providing block reference number.

The following examples depict utilization applied on a collateral for different utilization operations (in the sequential order considering previous transaction).

Table 4-4 Collateral Amount - Before Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	-

Table 4-5 After New Utilization of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Table 4-6 After Alter Utilization of 3000

Available Amount	Utilization Amount	Utilization Status
7000	3000	A

Table 4-7 After Alter Utilization of 2000

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Table 4-8 After Increase of 1000

Available Amount	Utilization Amount	Utilization Status
7000	3000	A

Table 4-9 After decrease of 500

Available Amount	Utilization Amount	Utilization Status
7500	2500	A

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Table 4-10 After UNDO (reverses last transaction-Decrease)

Available Amount	Utilization Amount	Utilization Status
7000	3000	A

Table 4-11 After Reverse Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	R

Table 4-12 After Reopen of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	A

Table 4-13 After Increase of 3000

Available Amount	Utilization Amount	Utilization Status
7000	3000	A

Table 4-14 After Decrease of 2000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Table 4-15 After Increase of 1000

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Table 4-16 After E-Reverse of Decrease (2000)

Available Amount	Utilization Amount	Utilization Status
6000	4000	A

Table 4-17 After Mature of 6000

Available Amount	Utilization Amount	Utilization Status
10000	0	L

Unless specified otherwise all the transactions are considered to happen in sequence.

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

- View Collateral Utilization
  This topic describes the systematic instructions to view the collateral utilization.

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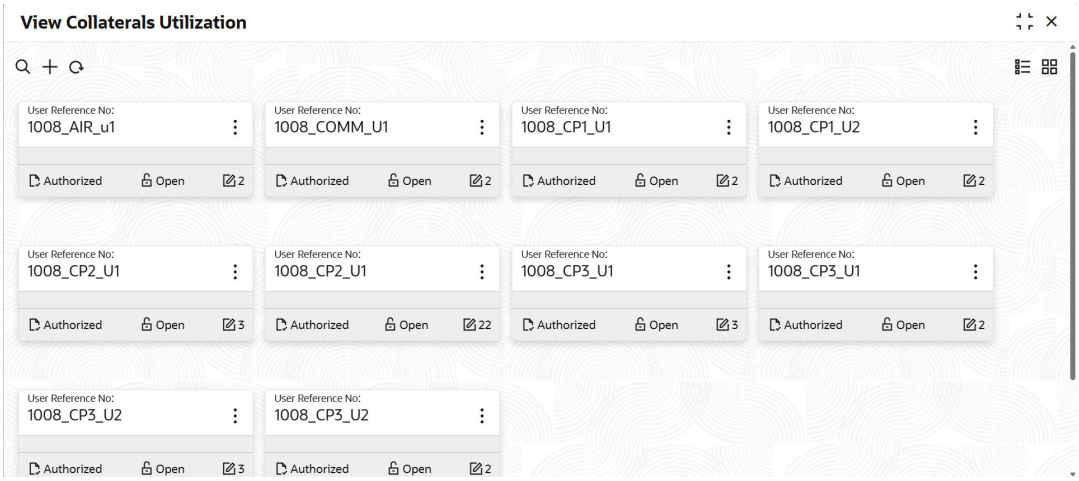
4.1.2.1 View Collateral Utilization

This topic describes the systematic instructions to view the collateral utilization.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Transactions**.Under Transactions, select **Collaterals Block**.
3. Under Collaterals Utilization, select **View Collateral Utilization**.

   The **View Collateral Utilization** screen displays.

Figure 4-2 View Collateral Utilization



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

Table 4-18 View Collateral Utilization

Fields	Description
User Reference Number	Displays the user reference number.
Authorization Status	Displays the authorization status of the record.The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record.The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

4. On View screen, select the icon.

   The **View Collateral Utilization- Search** screen displays.

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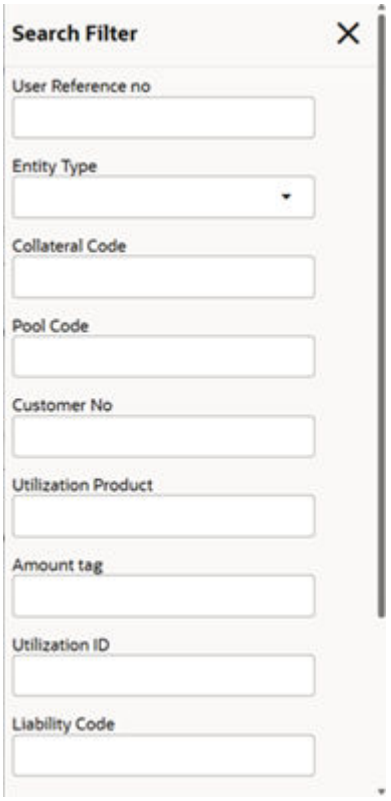
Figure 4-3 Search - Collateral Utilization



5. Specify the search filter to fetch the required details and click **Search**.

4.2 Collateral/ Collateral Pool Block

This topic describes about collateral/ collateral pool block.

Banks often need to ensure that pledged collateral are reserved as security for a customer’s intended future loan contracts. By 'blocking' (or reserving) a portion of the customer's overall collateral, banks can guarantee that these assets cannot be used to secure other borrowings or obligations, ensuring that adequate security is always available for designated contracts (such as bilateral loans, trade finance, or guarantees). This collateral blocking reduces the risk of insufficient collateral, improves risk and compliance management. The functionality, referred to as ‘Collateral blocking' enables the bank to efficiently monitor and meet security requirements for customer commitments.

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> **Note**
>
> - **Collaterals Block** screen should be used only to trigger corrective transactions in the ECM system when a transaction was initiated by an external product processor and successfully completed in the originating system.
> - **Block details** for each transaction that takes place in the external product processor must be sent to Oracle Banking ECM via the Gateway Online Inbound or Gateway Batch Inbound process.
> - During block transaction, Decrease block will restore the available balance.
> - All Actions that are available for Utilization are also supported for Block transactions – you can refer to earlier section for details.

- Collateral/ Collateral Pool Block
  This topic provides systematic instructions about Collateral Pool Block.

4.2.1 Collateral/ Collateral Pool Block

This topic provides systematic instructions about Collateral Pool Block.

The**Collaterals Block** screen is a screen for capturing utilization block request specific to collateral and collateral pool of a Liability in Enterprise Collaterals System.

1. On **Home** menu, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Transactions**. Under Transactions select **Collateral Block**.

   The **Collateral Block** screen is displayed.

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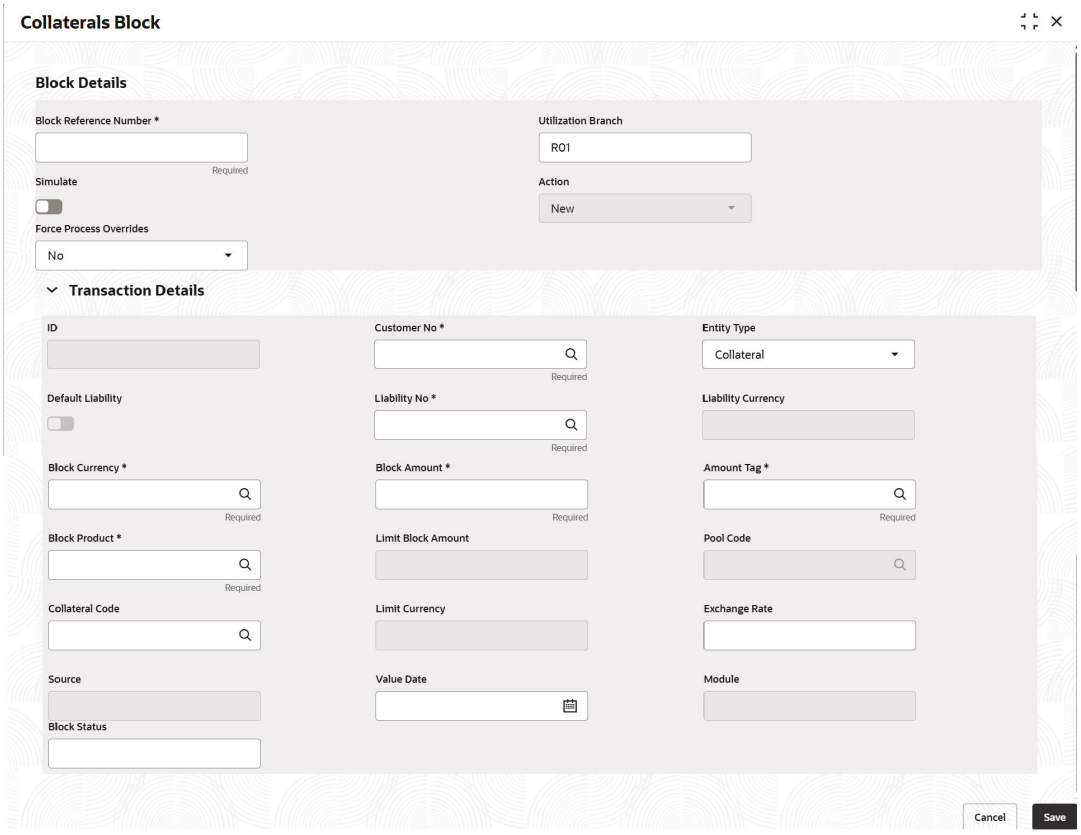
Figure 4-4 Collateral Block



3. On **Collateral Block** screen, specify the fields.

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

Table 4-19 Block Details Fields and Descriptions

Field	Descriptions
Block Reference Number	Specify the unique number which is to be assigned for every block to be created. Usually, Block reference Number is the actual contract number in external system which is placing the block.
Utilization Branch	Branch code is displayed here. It indicates the transaction branch code.
Simulate	Switch toggle to indicate that the details for the transaction being entered should be used only for simulation and not stored permanently within the system. After a successful simulation of a transaction, the system displays the block amount for collateral and collateral pool.

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Table 4-19 (Cont.) Block Details Fields and Descriptions

Field	Descriptions
Action	During new block, you can perform below mentioned operations for the entities (liability, collateral, and collateral pool). • NEW • INCREASE • DECREASE • UNDO • ALTER • REVERSE • RE-OPEN • E-REVERSE • Mature For more information on block refer examples listed after this table.
Force Process Overrides	This is for checking the error type of the error codes raised during transaction - online or batch. Possible values are N (Online) and B (Batch).
ID	Indicates the transaction ID. This is auto generated by the system.
Customer No	Specify the Customer Number of the contract blocking the collateral. Customer Number entered should be valid Customer Number in Oracle Banking ELCM system.
Entity Type	Select the limit type from the drop-down list. The options available are: This will be the entity against which block transaction will get processed. • **Collateral** • **Collateral Pool**
Default liability	Switch toggle to enable this parameter. When a customer number is selected from drop-down list, default liability toggle is enabled by default and Liability Code column shows the liability to which this customer is linked as default. Switch toggle to disable this parameter. If a customer is linked to multiple liabilities and blocking transaction needs to consider the entity belonging to a liability which is not default, then default liability needs to be disabled, and liability number can be selected from drop-down list against this field. This gets disabled automatically when you select the non-default liability of the customer.
Liability Code	Select the liability code from the list to which entity belongs to. All liabilities(default and non-default) to which a customer is linked are displayed.
Liability Currency	Displays the currency of the selected liability code.
Block Currency	Click Search icon and select the currency of block transaction. The adjoining option list contains all the currencies maintained in the system.
Block Amount	Specify the amount to be blocked.
Amount Tag	Click Search icon and select the amount tag from the list. The Amount Tag entered in Amount Tag Maintenance screen is displayed here. This typically indicates the type of the component of the transaction such as ‘PRINCIPAL AMOUNT’.
Block Product	Click Search icon and select the product for the transaction. This indicates external product code initiating the utilization transaction. Product is fetched from product maintenance.

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Table 4-19 (Cont.) Block Details Fields and Descriptions

Field	Descriptions
Collateral Code	Click Search icon and select the Collateral code associated with the selected liability that is to be used for the transaction. This option is required when you select Entity Type as 'Collateral'.
Limit Block Amount	Specify the amount to be blocked from the entity in limit currency. Note: • As part of a cross-currency block transaction, this accepts the block amount in limit currency and uses that directly instead of deriving it based on the block amount in transaction currency and the exchange rate. If the Limit Block Amount is specified, currency revaluation is not applicable for the utilization transaction.
Pool Code	Click Search icon and select the Pool code associated with the selected liability that is to be used for the transaction. This option is required when you select Entity Type as 'Collateral Pool'
Limit Currency	This field displays the limit currency of the entity (Collateral or Collateral Pool)
Exchange Rate	Specify the Exchange Rate for cross currency block transaction. The block amount for all Limit Entities (Collateral/Collateral pool linked to liability) will be calculated in the mentioned block currency directly using this exchange rate instead of the exchange rate mentioned in CONFIG SERVICE. **Note**: Refer to section , **Direct Exchange Rate** section in Common User Guide.
Source	Indicates the product processor name from where the transaction has been originated.
Value Date	Specify the value date for the transaction. System supports both current dated and back dated block transactions.
Module	The module from which the transactions are triggered is displayed. This is typically the associated module of the product processor which initiates the transaction.
Block Status	Specify the block status. The available options are: • **Active** • **Reverse** • **Liquidated**

The following examples depict block applied on a collateral for different block operations (in the sequential order considering previous transaction).

Table 4-20 Collateral Amounts - Before Block

Available Amount	Block Amount	Block Amount
10000	0	A

Table 4-21 After New Block of 1000

Available Amount	Block Amount	Block Status
9000	1000	A

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Table 4-22 After Alter Block of 3000

Available Amount	Block Amount	Block Status
7000	3000	A

After Alter Block of 2000

Table 4-23 After Alter Block of 2000

Available Amount	Block Amount	Block Status
8000	2000	A

Table 4-24 After Increase of 1000

Available Amount	Block Amount	Block Status
7000	3000	A

Table 4-25 After Decrease of 500

Available Amount	Block Amount	Block Status
7500	2500	A

Table 4-26 After UNDO (reverses last transaction-Decrease)

Available Amount	Block Amount	Block Status
7000	3000	A

Table 4-27 After Reverse of Block

Available Amount	Block Amount	Block Status
10000	0	R

Reopen Block

Table 4-28 After Reopen of Block

Available Amount	Block Amount	Block Status
10000	0	A

Table 4-29 After Increase of 3000

Available Amount	Block Amount	Block Status
7000	3000	A

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Table 4-30 After Decrease of 2000

Available Amount	Block Amount	Block Status
9000	1000	A

Table 4-31 After Increase of 1000

Available Amount	Block Amount	Block Status
8000	2000	A

After E-Reverse of Decrease (2000)

Table 4-32 After E-Reverse of Decrease (2000)

Available Amount	Block Amount	Block Status
6000	4000	A

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

- View Collateral Block
  This topic describes the systematic instructions to view the collateral block.

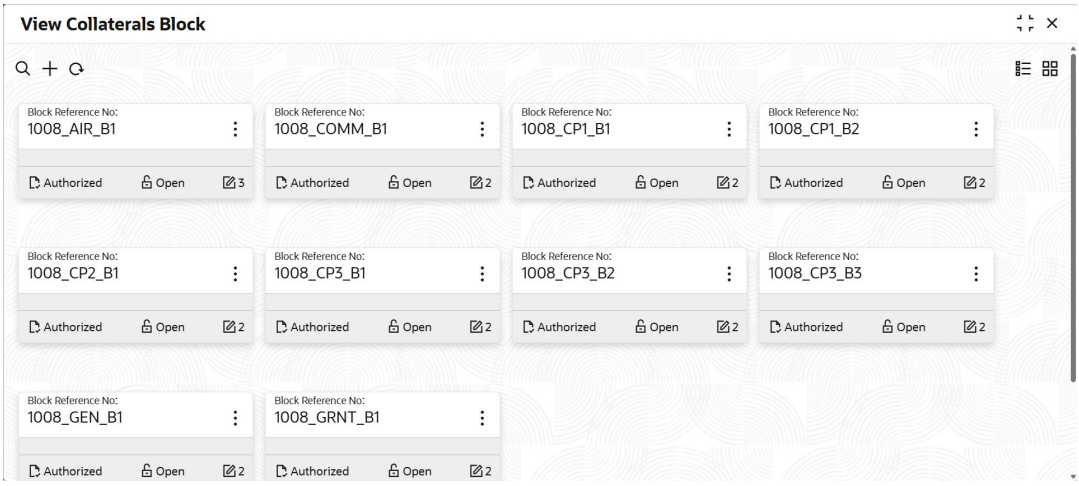
4.2.1.1 View Collateral Block

This topic describes the systematic instructions to view the collateral block.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Transactions**.Under Transactions, select **Collaterals Block**.
3. Under Collaterals Block, select **View Collateral Block**.

   The **View Collateral Block** screen displays.

Figure 4-5 View Collateral Block



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

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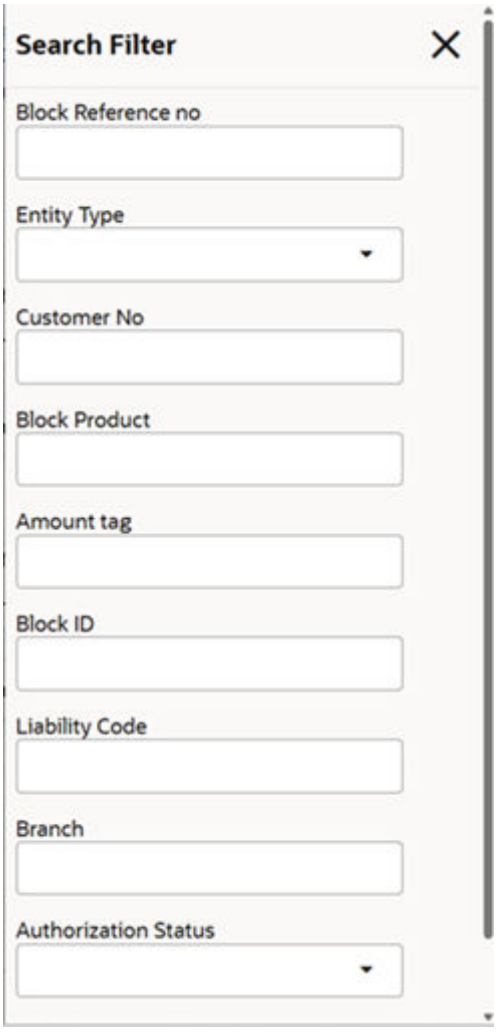
Table 4-33 View Collateral Block

Fields	Description
Block Reference Number	Displays the block reference number.
Authorization Status	Displays the authorization status of the record.The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record.The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

4. On View screen, select the icon.

   The **View Collateral Block - Search** screen displays.

Figure 4-6 Search - Collateral Block



5. Specify the search filter to fetch the required details and click **Search**.

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4.3 Collateral Manual Fee Payment

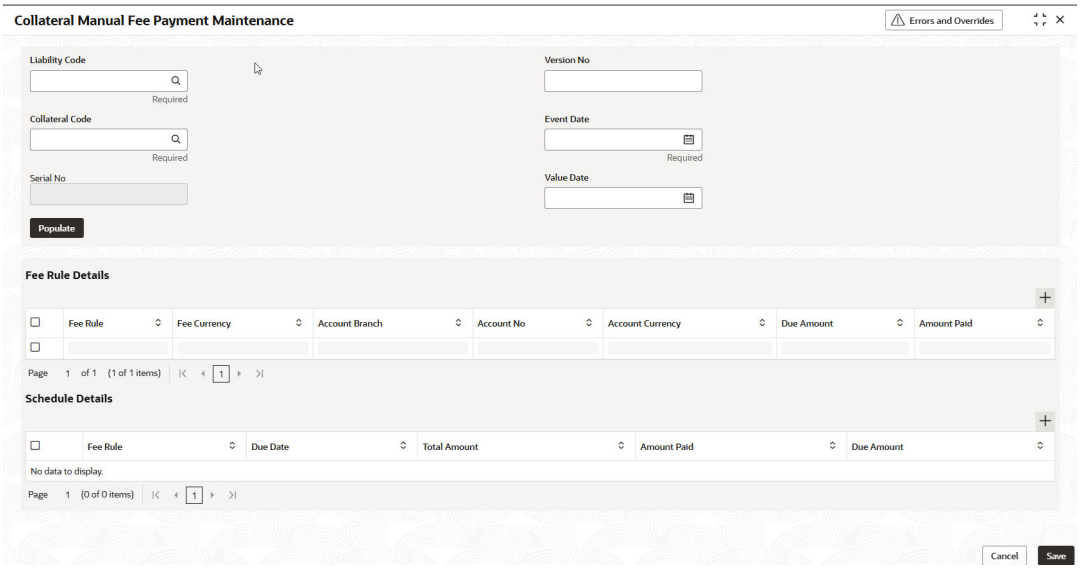
This topic provides more information on Collateral manual fee payment of collateral maintenance

The **Collateral Manual Fee Payment** screen allows to manually liquidate the event based or recurring collateral fee of type user input and liquidation preference - manual. In addition, this screen can also be used to inquire the manual fee payment details for the collateral.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, Select **Transactions**. Under Transactions, select **Manual Fee Payment**.
3. Under Manual Fee Payment, select **Collateral Manual Fee Payment**.

   The **Collateral Manual Fee Payment** screen is displayed.

Figure 4-7 Collateral Manual Fee Payment



4. On **Collateral Manual Fee Payment** screen, click **New** and specify the fields.

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

Table 4-34 Collateral Manual Fee Payment - Field Description

Fields	Description
Liability No	Click the icon and select the liability number of the collateral code.
Version Number	The system increments this number for each manual fee payment on a collateral.
Collateral Code	Click the icon and select the collateral code for which manual fee payment.

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Table 4-34 (Cont.) Collateral Manual Fee Payment - Field Description

Fields	Description
Event Date	Specify the event date. Event Date can be the current application date or back date. It is a amandatory field.
Serial Number	Serial number of manual fee payment is displayed.
Value Date	The system populates the current application date for manual fee payment transaction.
Authorize	Click to validate and authorize the specified serial number before proceeding.
Populate	Click this button to fetch the Fee Rules which are due for manual payment under **Fee Rule Details** grid.
Fee Rule Details	Specify the amount paid for the fee rule in the **Amount Paid** field, click **Save** and **Authorize**. Payment details are updated for the Fee rule in the **Schedule Details** grid.

5. Click **Save** to save the record.
6. The record can be authorized by checker using the Authorize button after retrieving the unauthorized record from “View Manual Fee Payment” screen.

- View Manual Fee Payment
  This topic describes the systematic instructions to view the manual fee payment.

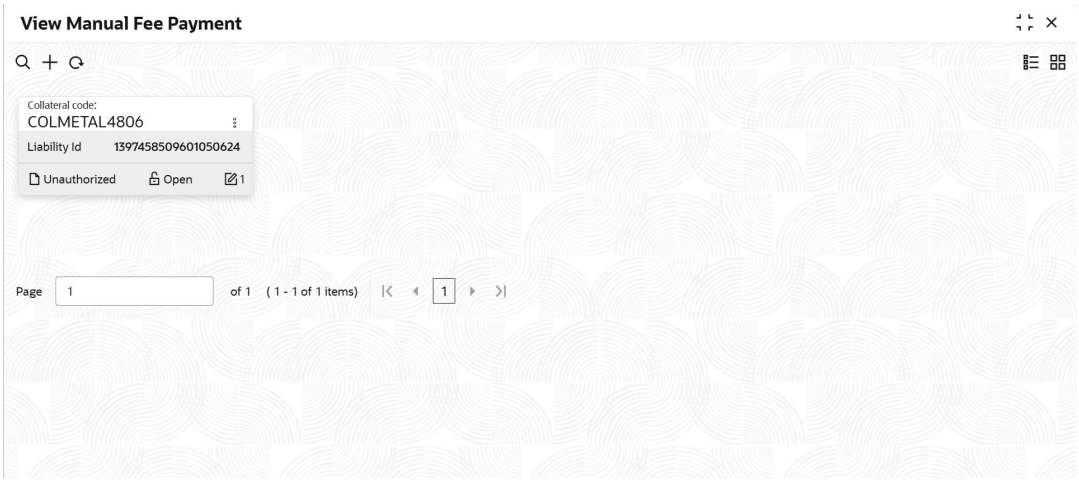
4.3.1 View Manual Fee Payment

This topic describes the systematic instructions to view the manual fee payment.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Transactions**. Under Transactions, select **Manual Fee Payment**. Under Manual Fee Payment, select **View Manual Fee Payment**.

   The **View Manual Fee Payment** screen displays.

Figure 4-8 View Manual Fee Payment



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

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Table 4-35 View Manual Fee Payment

Fields	Description
Collateral Code	Displays the collateral code.
Liability ID	Displays the liability ID.
Authorization Status	Displays the authorization status of the record.The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record.The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

3. On View screen, select the icon.

   The **View Manual Fee Payment - Search** screen displays.

4. Specify the Search Filter to fetch the required details and click **Search**.

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5 Query

This topic provides information about query.

- View Collateral History
  This topic provides the information on View Collateral History.
- Collateral Revaluation History
  This topic provides the systematic instructions about Collateral Revaluation History.
- Collateral Event Details
  This topic provides the systematic instructions about Collateral Event Details.
- View Perfection Log
  This topic provides information on View perfection log.
- Collateral Query
  This topic provides the information on Collateral Query.
- Pool Summary
  This topic provides the information on Pool Details.
- Utilization Inquiry
  This topic provides the information on Utilization Inquiry.
- Utilization Log Inquiry
  This topic provides the information on Utilization Log Inquiry.

5.1 View Collateral History

This topic provides the information on View Collateral History.

The **View Collateral History** screen displays the history of modifications made to the following key fields of collateral (of all types) over a period of time:

- **Available Flag**
- **Available Amount**
- **Collateral Block Amount**
- **Pool Contribution**
- **Collateral Value**
- **End date**
- **Haircut %**
- **Lendable Margin**
- **Limit Contribution**
- **Record Status**
- **Status**
- **Tanked Utilization**
- **Utilization amount**

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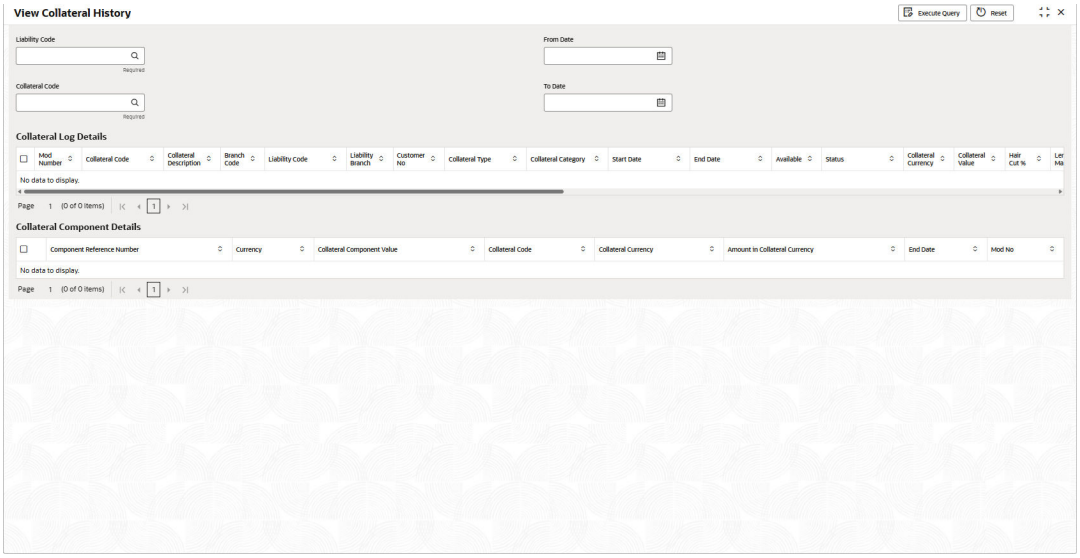
Whenever collateral is modified, details of earlier records with child collateral record details are moved to history and same as available under View Collateral History.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Query**. Under Query, select **Collateral Histroy**.
3. Under Collateral History, select **View Collateral History**.

   The **View Collateral History** screen is displayed.

Figure 5-1 View Collateral History



4. On **View Collateral History** screen, specify the fields.

Table 5-1 View Collateral History

Field	Description
Liability Code	Click the icon and select the liability code from the list.
From Date	Specify the 'From Date' of the period for which the collateral history summary is to be queried.
Collateral Code	Click the icon and select the collateral code from the list.
To Date	Specify the 'To Date' of the period for which the collateral history summary is to be queried.

Collateral Log Details

The following details of the collateral are displayed for the selected period on clicking 'Execute Query' at the top left corner.

- **Mod Number**
- **Collateral Code**
- **Collateral Description**
- **Branch Code**
- **Liability No**

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- **Liability Branch**
- **Customer No**
- **Collateral Type**
- **Collateral Category**
- **Start Date**
- **End Date**
- **Available**
- **Status**
- **Collateral Currency**
- **Collateral Value**
- **Hair Cut %**
- **Lendable Margin**
- **Limit Contribution**
- **Available Amount**
- **Pool Contribution**
- **Collateral Block Amount**
- **Utilization Amount**
- **Tanked Utilization**
- **Source**
- **Authorization Status**
- **Record Status**
- **Remarks**
- **Maker Id**
- **Maker Date Stamp**
- **Checker ID**
- **Checker Date Stamp**

The reason for modification done through both online and batch modification process is displayed in the ‘Remarks’ field.

For online modification, the remarks are shown as ‘Modified Online’, whereas for batch modification, actual remarks are shown. For example, for currency revaluation, the Remarks is as follows: ‘Modification of collateral value due to Currency revaluation of Vehicle’.

If the ‘Collateral Value’ is modified due to currency revaluation and expiry of the child collaterals, then the Remarks field is updated based on the expiry of the child collateral as the Expiry batch runs before the Currency revaluation batch.

Collateral Component Details

For the selected collateral code record under log details, collateral component details are displayed with details of child record level modification.

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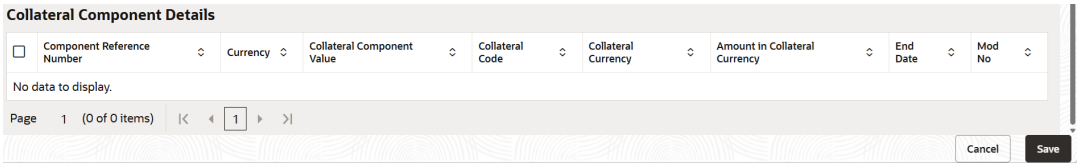
Figure 5-2 Collateral Component Details



5.2 Collateral Revaluation History

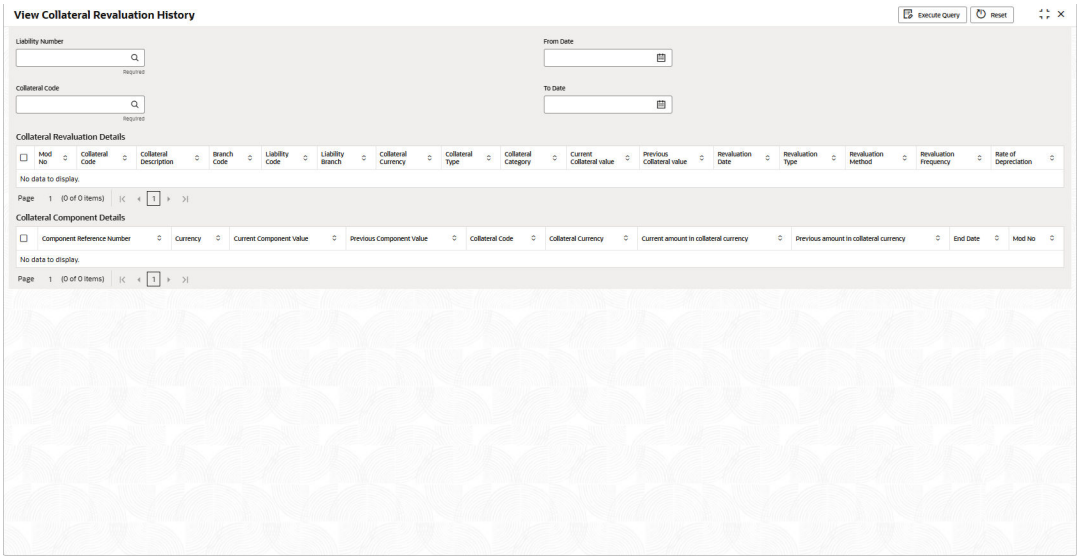
This topic provides the systematic instructions about Collateral Revaluation History.

The collateral revaluation history displays records of revaluation types like Manual and Automatic including various revaluation methods of automatic revaluation type. Adhoc Revaluation details are also displayed here.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Query**.
2. Under Query, select **Collateral Revaluation History**.

   The **Collateral Revaluation History** screen is displayed.

Figure 5-3 View Collateral Revaluation History



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

Table 5-2 View Collateral Revaluation History - Field Description

Field	Description
Liability Number	Click the icon and select the liability number from the list.
From Date	Select the from date.
Collateral Code	Click the icon and select the collateral code from the list.
To date	Select the to date.

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5.3 Collateral Event Details

This topic provides the systematic instructions about Collateral Event Details.

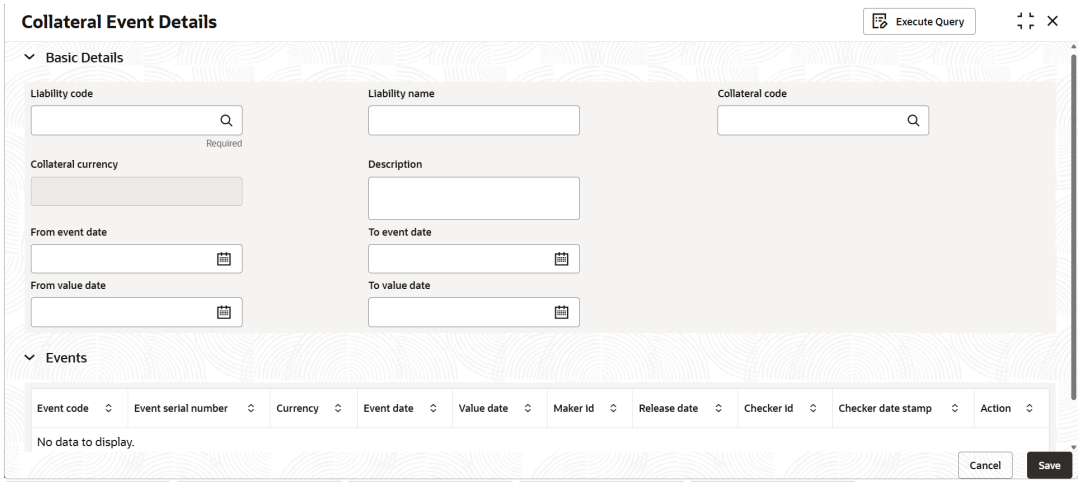
Collaterals are created with Fee class attached. As part of the End of day batch processing, the accrual related entries and automatic liquidation entries are posted on the collateral. The entries corresponding to FACR and FLIQ events (including manual liquidations) will be shown under the Collateral fee event details.

The screen facilitates filtering records based on range of dates(value date/event date).

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Query**.
2. Under Query, select **Collateral Event**.

   The **Collateral Event Details** screen is displayed.

Figure 5-4 Collateral Event Details



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

Table 5-3 Collateral Event Details - Field Description

Field	Description
Liability Code	Click the icon and select the liability code from the list.
Liability Name	This field gets defaulted based on the liability Code.
Collateral Code	Click the icon and select the collateral code from the list.
Collateral Currency	Displays the currency based on selected collateral.
Description	This field gets defaulted based on the Collateral Code.
From event date	Select the event date from which the records to be displayed.
To event date	Select the event date up to which the records to be displayed.
From value date	Select the from value date from which the records to be displayed.
To value date	Select the to value date up to which the records to be displayed.

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3. Click **Execute Query** on the top right corner to display the records based on the selection criteria.

5.4 View Perfection Log

This topic provides information on View perfection log.

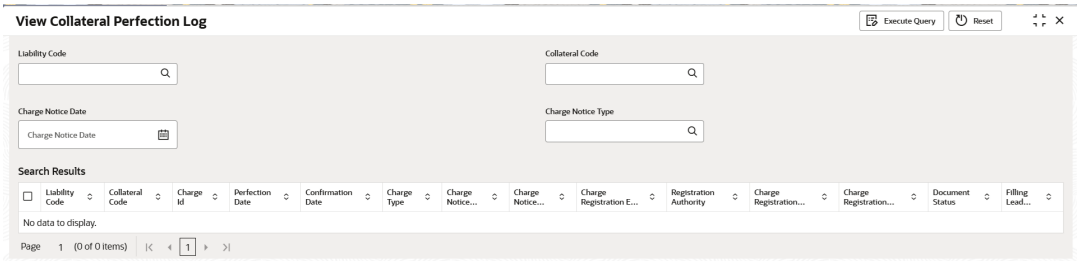
View Perfection Log provides various events of charge life cycle. When multiple charges are maintained, system displays all the events of those charges of that collateral.

Perfection Log details can be queried using filters Like Liability Code, Collateral Code, Charge Notice Date and Charge Notice Type or combination of filters E.g. Liability Code and Collateral Code.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Query**. Under Query, select **Collateral Perfection Log**.
3. Under Collateral Perfection Log, select **View Collateral Perfection Log**.

   The **View Perfection Log** screen is displayed.

Figure 5-5 View Collateral Perfection Log



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

Table 5-4 View Collateral Perfection Log - Field Description

Field	Description
Liability Code	Click the icon and select the liability code from the list.
Collateral Code	Click the icon and select the collateral code from the list.
Charge Notice Date	Specify the charge notice date.
Charge Notice Type	Click the icon and select the charge notice type from the list.

5.5 Collateral Query

This topic provides the information on Collateral Query.

Through this query, user can fetch collaterals created for a liability. Collateral type provides additional filter option to fetch collaterals of a particular type.On execute query, system lists the collaterals in the grid with details.Further drill down options facilitates in queries the details of collateral utilization, linkage of entities like facility/collateral pool to the selected collateral

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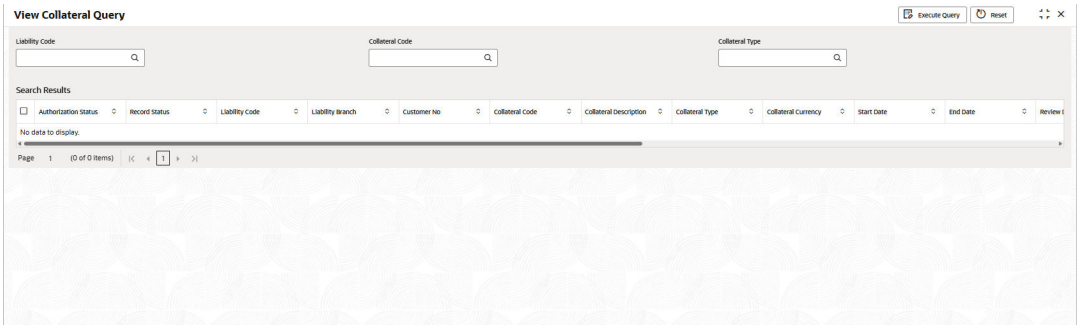
1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Query**.
2. Under Query, select **Collateral Query**. Under Collateral Query, select **View Collateral Query**.

   The **View Collateral Query** screen is displayed.

Figure 5-6 View Collateral Query



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

Table 5-5 View Collateral Query - Field Description

Field	Description
Liability No	Click the icon and select the liability number from the list.
Collateral Code	Click the icon and select the collateral code from the list.
Collateral Type	Click the icon and select the collateral type from the list.

Here records can be queried based on multiple filters like Liability Code, Collateral Code and Collateral Type.

> **Note**
>
> - When records queried based on Liability Code alone, system fetches and displays records of all the collateral code across different collateral types.
> - When record fetched based on specific collateral code system fetches and displays record of the that specific collateral code.
> - When records are queried based on Collateral Type, system fetches and displays records of that specific collateral type across different Liability code.

User can select Collateral Code as below:

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Figure 5-7 Search Collateral Code

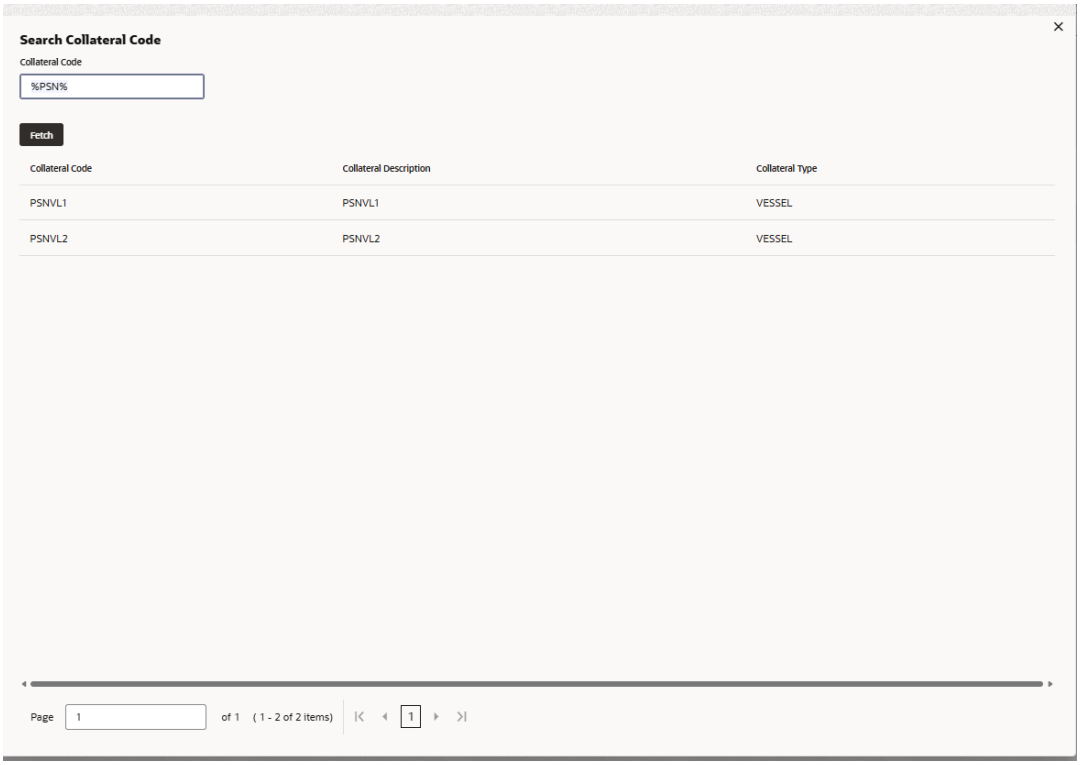
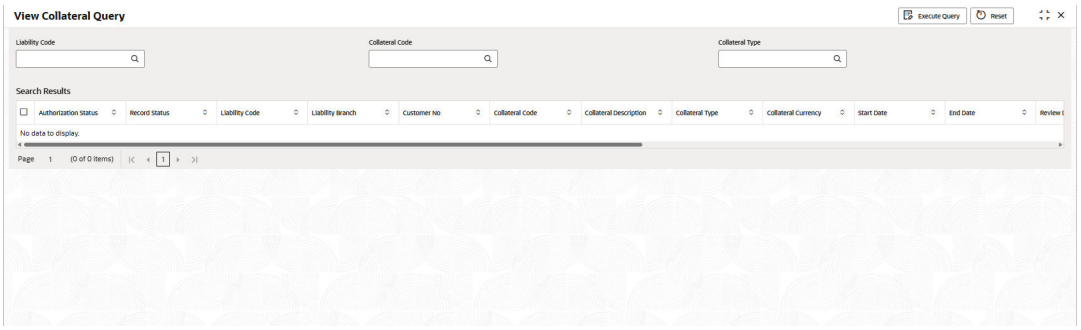


Figure 5-8 View Collateral Query



3. Click **Execute Query**.

   The **Execute Query - View Collateral Query** screen displays.

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Figure 5-9 Execute Query - View Collateral Query

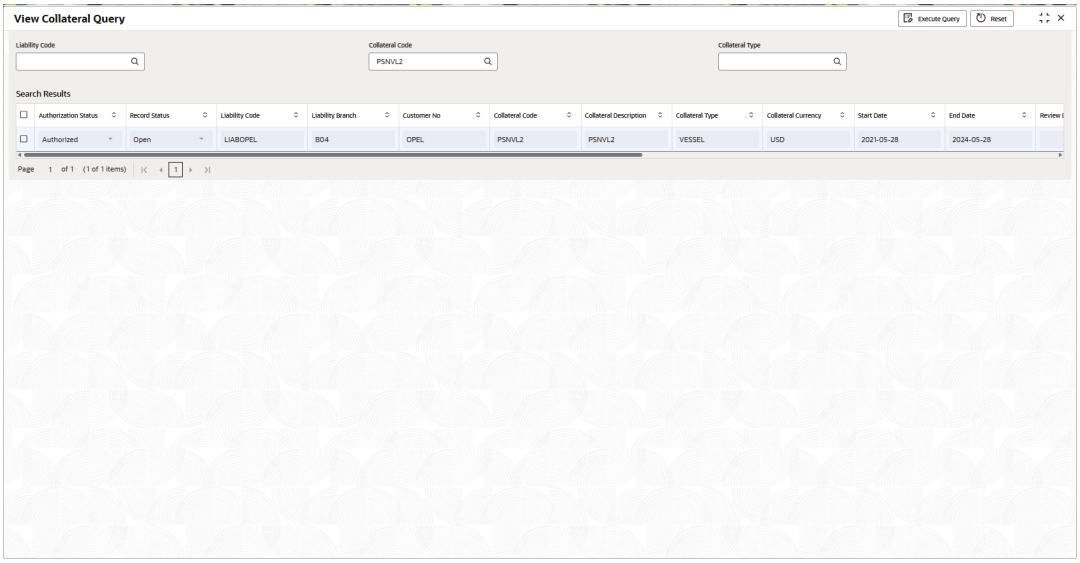
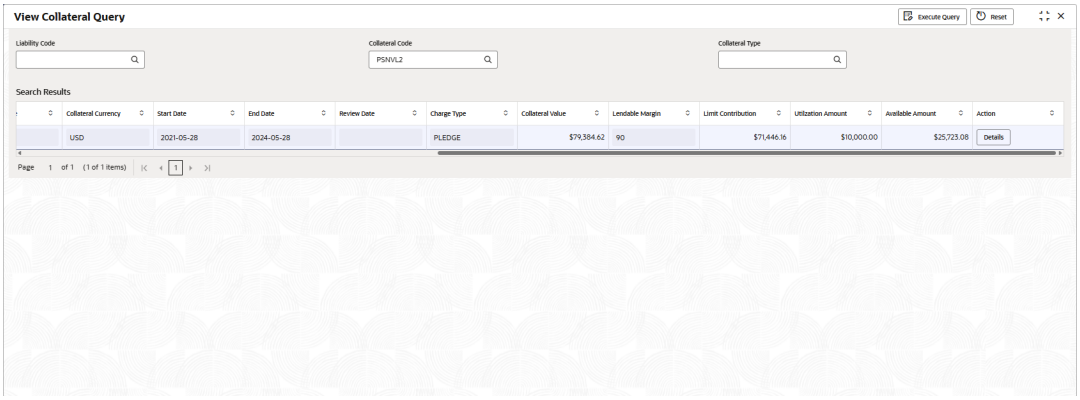


Figure 5-10 Execute Query - View Collateral Query



4. Click on **Details**.

   The **Collateral Details** screen displays.
   User here can click ‘Open Pool Summary’ option and check the details about the Pools associated with this Collateral Code. Pool Summary Screen can also be accessed directly from queries menu as well.

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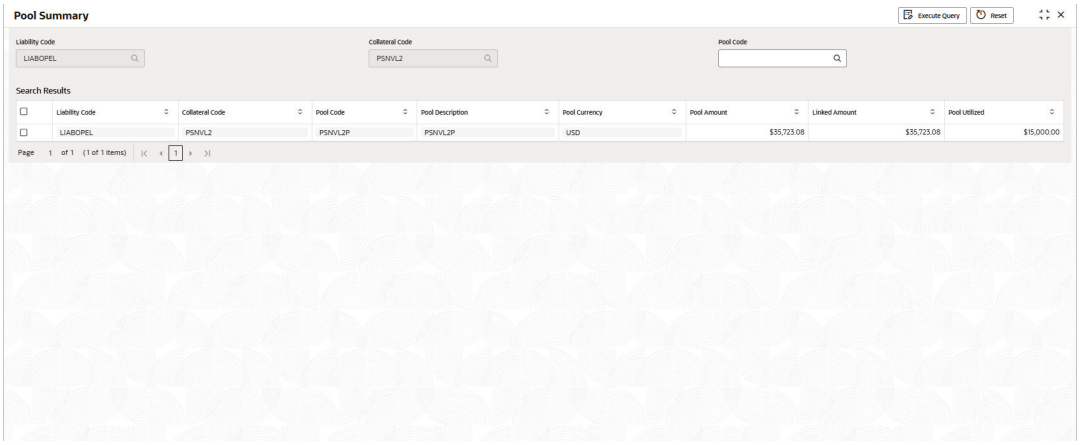
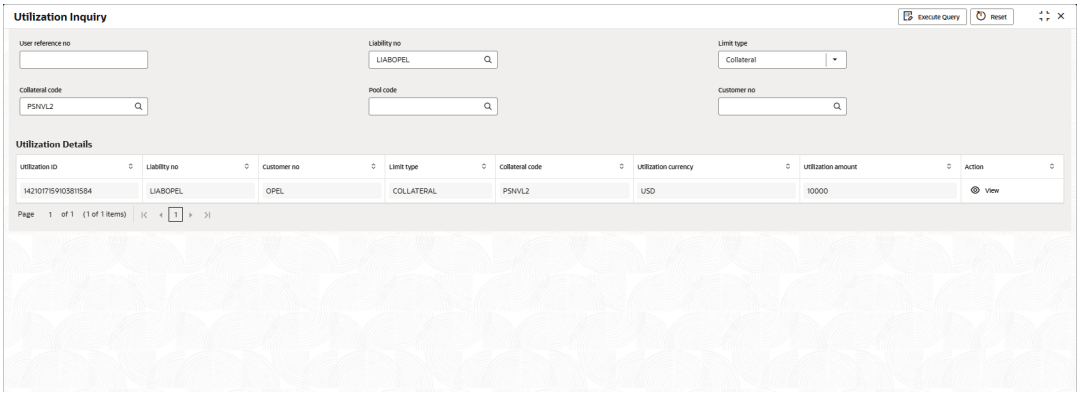
Figure 5-11 Pool Summary



User can click ‘Open Utilization Query’ button and view the Utilization Summary of this collateral code.

Utilisation query can also be accessed directly from Queries menu as well

Figure 5-12 Utilization Inquiry



Now here by clicking ‘View’ option , user can view further details related to this Utulization as below.

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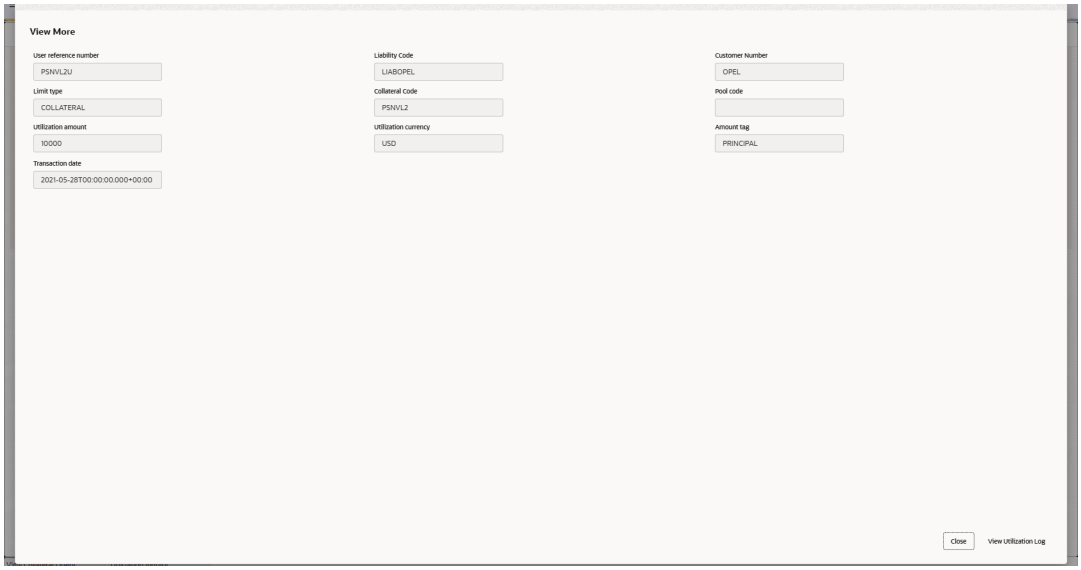
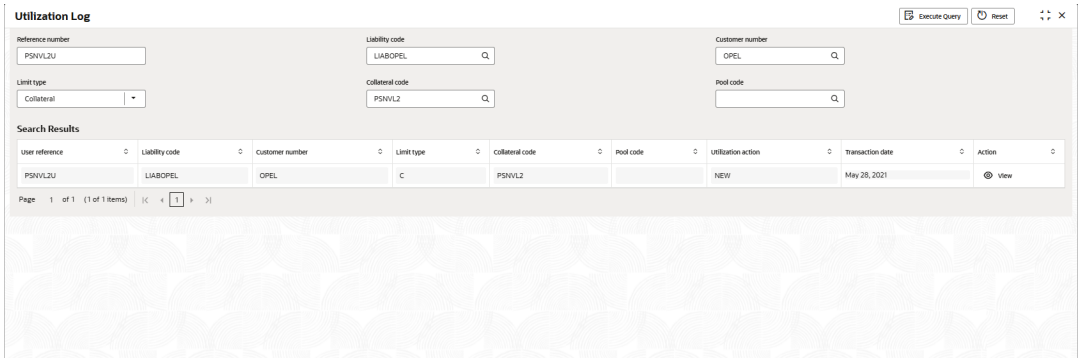
Figure 5-13 View More



Here now clicking ‘View Utilization Log’ option user can view various actions performed on this collateral Code as below. Utilization Log inquiry screen can be directly accessed from Queries menu as well.

Figure 5-14 Utilization Log



By Clicking ‘View’ user can view more details about this transaction.

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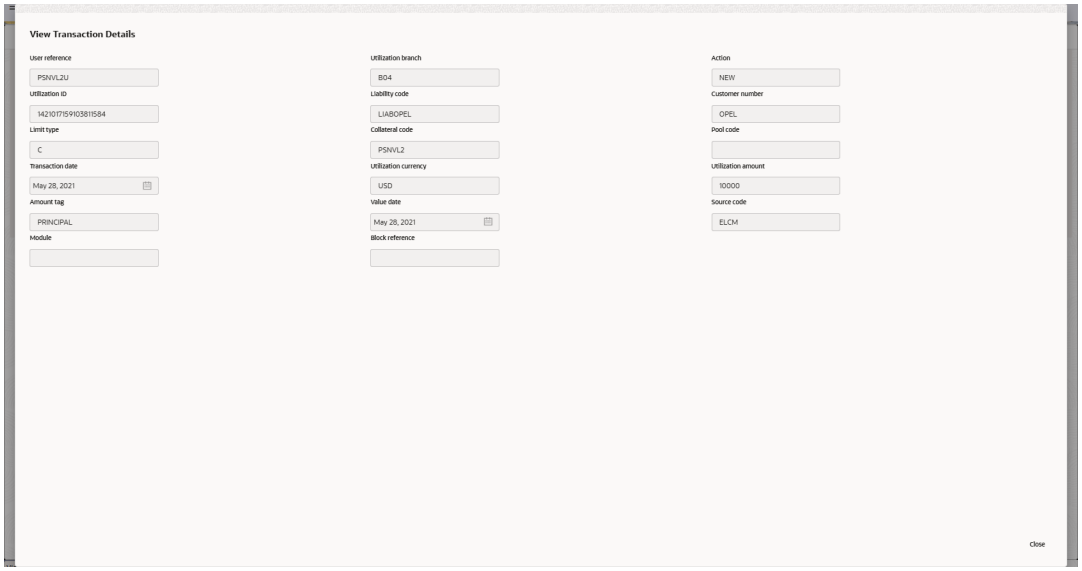
Figure 5-15 View Transaction Details



5.6 Pool Summary

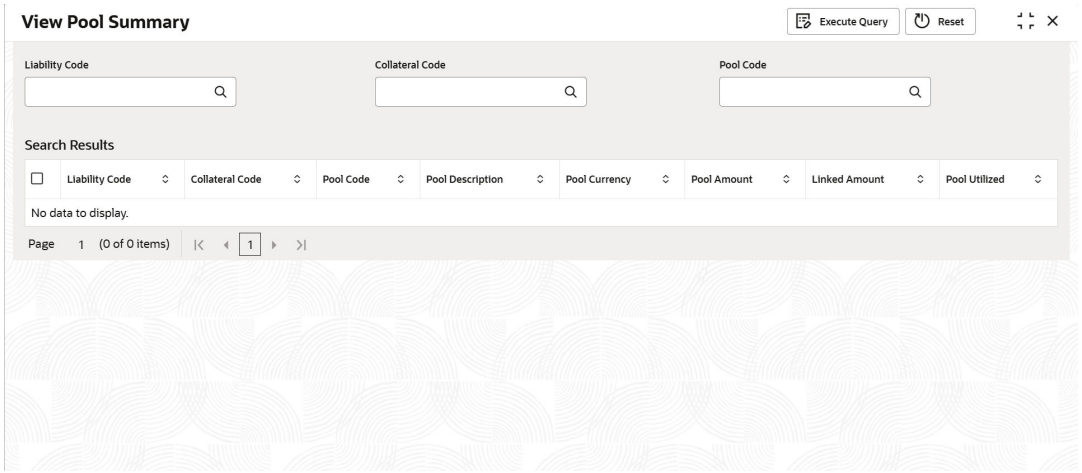
This topic provides the information on Pool Details.

Pool summary provides option to query -Pools created for a liabilityPools created for a liability with specified collateral code. View details provides option to view linked collaterals

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Query**. Under Query, select **Pool Summary**.
3. Under Pool Summary, Select **View Pool Summary**.

   The **View Pool Summary** screen displays.

Figure 5-16 View Pool Summary



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

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Table 5-6 View Pool Summary - Field Description

Field	Description
Liability No	Click the icon and select the liability number from the list.
Collateral Code	Click the icon and select the collateral code from the list.
Pool Code	Click the icon and select the pool code from the list.

5.7 Utilization Inquiry

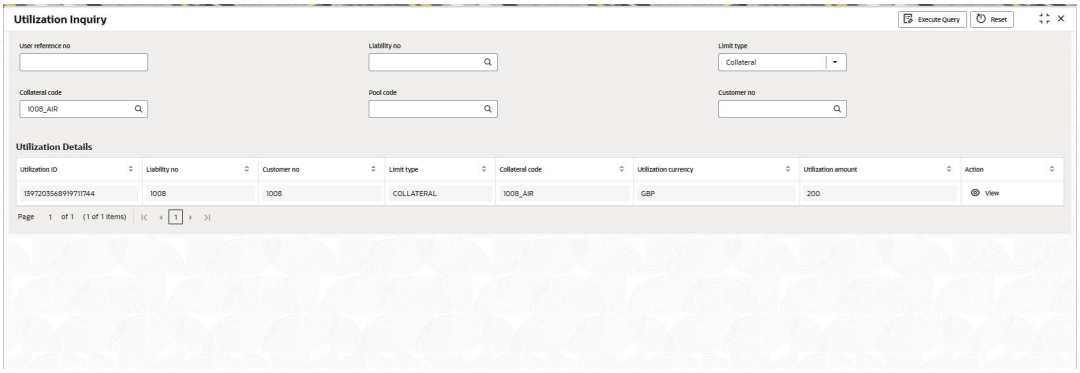
This topic provides the information on Utilization Inquiry.

Collateral is utilized when it's linked to Loan contract as security. Multiple loan contracts can utilize the same collateral to the extent of available balance. Such utilization details are shown under Utilization inquirty for the particular collateral.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Query**.
2. Under Query, select **Utilization Inquiry**.

   The **Utilization Query** screen is displayed.

Figure 5-17 Utilization Inquiry



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

Table 5-7 Utilization Inquiry - Field Description

Field	Description
User Reference Number	Specify the user reference number.
Liability No	Click the icon and select the liability number from the list.
Limit Type	Select the limit type. The available options are: • **Collateral** • **Pool**
Collateral Code	Click the icon and select the collateral code from the list.
Pool Code	Click the icon and select the pool code from the list.
Customer Number	Click the icon and select the customer number from the list.

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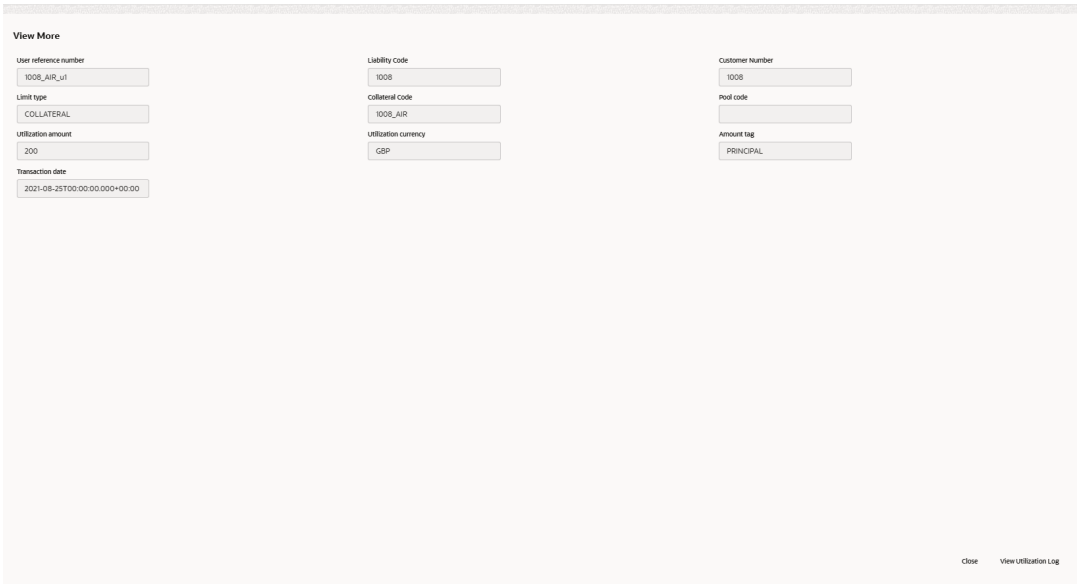
3. Click on **View** option under **Action** more details.

   The **View More** screen displays.

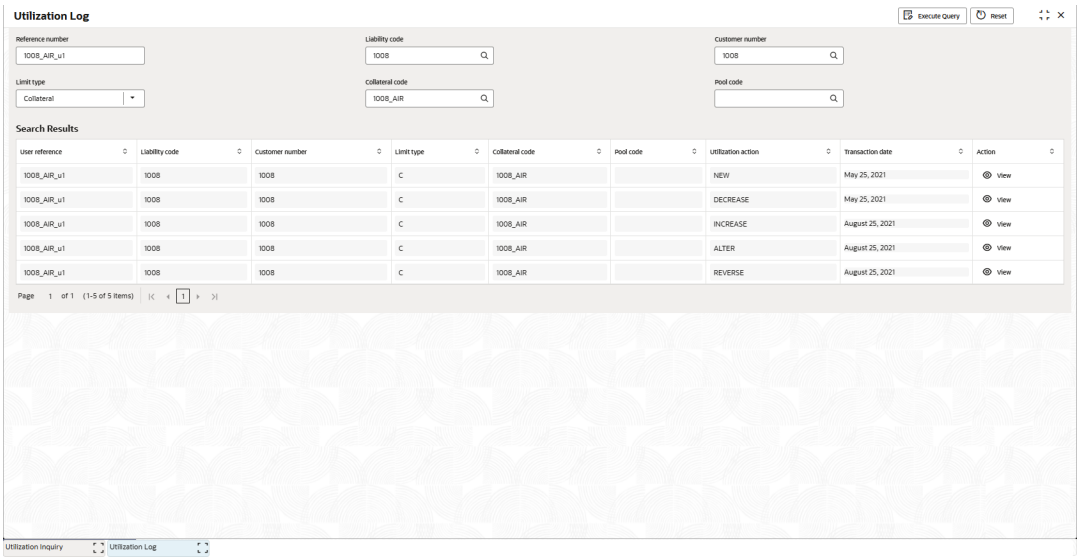
Figure 5-18 View More



4. Click on **View Utilization Log** option to view details of various actions performed.

   The **View Utilization Log** screen displays.

Figure 5-19 View Utilization Log



5.8 Utilization Log Inquiry

This topic provides the information on Utilization Log Inquiry.

s part of utilisation transactions sent by product processors on a collateral, further changes/ actions to existing utilisation transactions like increase on account for further disbursement or

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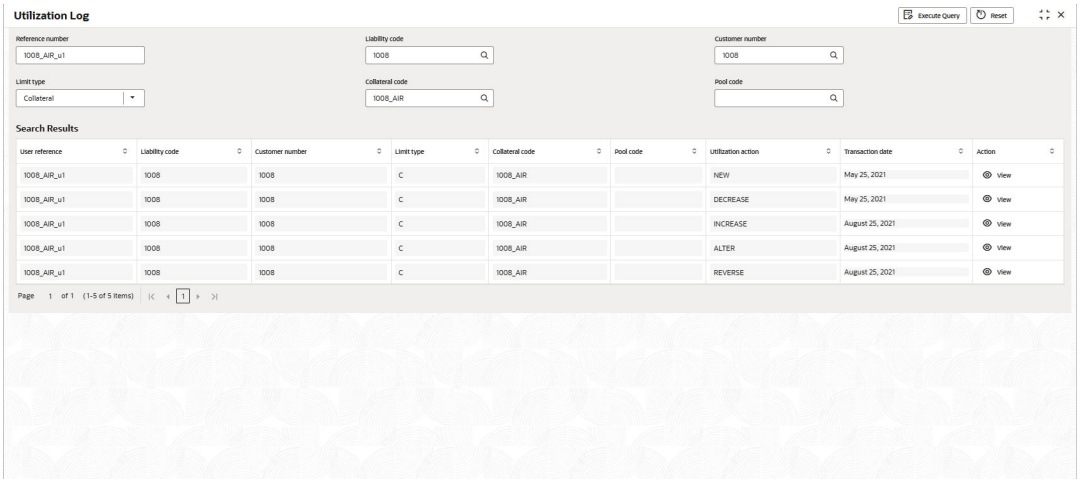
decrease on account of repayment are sent. Such action wise details for a particular loan account on the collateral are shown under utilisation log details

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**. Under Collaterals, select **Query**.
2. Under Query, select **Utilization Log Inquiry**.

   The **Utilization Log Inquiry** screen is displayed.

Figure 5-20 Utilization Log Inquiry



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

Table 5-8 Utilization Log Inquiry - Field Description

Field	Description
Reference Number	Specify the reference number.
Liability Code	Click the Q icon and select the liability code from the list.
Customer Nmmber	Click the Q icon and select the customer number from the list.
Limit Type	Select the limit type. The available options are: • **Collateral** • **Pool**
Collateral Code	Click the Q icon and select the collateral code from the list.
Pool Code	Click the Q icon and select the pool code from the list.

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6
Processing

This topic contains the following sub-topics:

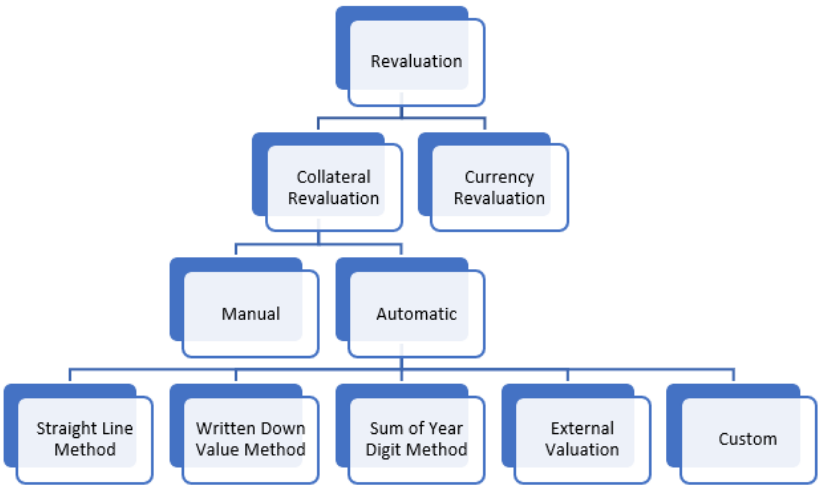
- Revaluation
  This topic describes about Revaluation.
- Charge Perfection Deferment
  This topic describes information about Charge Perfection, Collateral Suspension and Freezing of Credit Facility.
- Collateral Fee Processing
  This topic provides information on Collateral fee processing for collateral Maintenance.
- Accounting Entries for Collateral Fees
  This topic describes about the detailed information on accounting entries for collateral details.

6.1 Revaluation

This topic describes about Revaluation.

The diagrammatic representation of the Revaluation is provided as follows:

Figure 6-1 Revaluation



For more information on **Currency Revaluation**, refer Common User Guide.

- Collateral Revaluation
  This topic provides the information on Collateral Revaluation.
- Holiday Treatment
  This topic describes about the holiday treatment with reference to collateral revaluation.

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6.1.1 Collateral Revaluation

This topic provides the information on Collateral Revaluation.

Collateral Revaluation are of two types.

Collateral Revaluation types can be manual or automatic.

- Manual Revaluation
  This topic describes the information on Manual Revaluation.
- Automatic Revaluation
  This topic describes the information on Automatic Revaluation.
- Collateral Depreciation Methods
  This topic describes the information on Collateral Depreciation Methods.
- Revaluation Process
  This topic provides the information on Revaluation Process.
- Collateral Revaluation of Market Based Securities
  This topic provides information on Collateral Revaluation of Market Based Securities.

6.1.1.1 Manual Revaluation

This topic describes the information on Manual Revaluation.

Collaterals which are marked for manual revaluation is not considered for automatic revaluation. You have to manually update the collateral value or dependent value from which collateral value is derived.

When such updating of collateral value is done manually, the system considers the modified collateral value and last revaluation date is updated as the date on which manual revaluation is done. Next revaluation date is blank in case of manual revaluation.

Manual revaluation is part of history of revaluation at collateral level.

6.1.1.2 Automatic Revaluation

This topic describes the information on Automatic Revaluation.

Following are the methods of revaluation when revaluation type is automatic.

- Straight line method
- Written down value method
- Sum of years digit method
- External
- Custom

6.1.1.3 Collateral Depreciation Methods

This topic describes the information on Collateral Depreciation Methods.

Following methods are considered for collateral depreciation. Method of depreciation refers to how the cost should be treated as expiring over the life of assets.

- Straight line method

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- Written down value method (reducing balance method)
- Sum of years digit method

Straight line method

If the useful life of assets is 10 years, depreciation is calculated at 10% every year on the original cost. However, rate of depreciation specified is considered for straight line method. Revaluation rate for frequency specified is arrived considering the depreciation rate per year signified.

Illustration of Straight Line Method

Table 6-1 Illustration of Straight-Line Method

Assumptions	
Collateral Type/ Asset	Machinery
Useful life of the Asset	5 Years
Depreciation Percentage	20%
Revaluation Frequency	Yearly

Table 6-2 Illustration of Straight-Line Method

Years	Original Cost of Asset	Depreciation Amount	Collateral value at the end of each year
1	$10,000.00	$2000.00	$8000.00
2	$10,000.00	$2000.00	$6000.00
3	$10,000.00	$2000.00	$4000.00
4	$10,000.00	$2000.00	$2000.00
5	$10,000.00	$2000.00	$0.00

Written down value method

In this scenario, depreciation value reduces over the period as depreciation is calculated on the written down value of the collateral in second and subsequent years, as compared to the original cost in the first year.

Illustration of Written Down Value Method

Table 6-3 Illustration of Written Down Value Method

Assumptions	
Collateral Type/ Asset	Machinery
Useful life of the Asset	5 Years
Depreciation Percentage	20%
Revaluation Frequency	Yearly

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Table 6-4 Illustration of Written Down Value Method

Years	Original Cost of Asset	Collateral Value at the Beginning of Each year (Depreciated Value)	Depreciation Amount	Collateral value at the end of each year
1	$10,000.00	$10,000.00	$2000.00	$8000.00
2	$10,000.00	$8,000.00	$1600.00	$6400.00
3	$10,000.00	$6,400.00	$1280.00	$5120.00
4	$10,000.00	$5,120.00	$1024.00	$4096.00
5	$10,000.00	$4096.00	$819.00	$3277.00

Sum of years digit method

The sum of the year's digits (SYD) method is an accelerated depreciation method where an asset's value is depreciated faster in its early years than in later years.

Illustration of Sum of Years Digit Method

Table 6-5 Illustration of Sum of Years Digit Method

Assumptions	
Collateral Type/ Asset	Machinery
Useful life of the Asset	5 Years
Cost of Asset	$10,000.00
Sum of Years of Digit	5+4+3+2+1=15

Table 6-6 Illustration of Sum of Years Digit Method

Years	Original Cost of Asset	Computation of Depreciation Percentage	Depreciation Amount	Collateral value at the end of each year
1	$10,000.00	5/15 = 33%	$3300.00	$6700.00
2	$10,000.00	4/15 = 27%	$2700.00	$4000.00
3	$10,000.00	3/15 - 20%	$2000.00	$2000.00
4	$10,000.00	2/15 = 13%	$1300.00	$700.00
5	$10,000.00	1/15 = 7%	$700.00	$0.00
-	-	Total 100%	$10,000.00	-

External

Securities type of collateral will follow ‘External’ method of revaluation. Collaterals which are created with security code gets collateral value based on latest price signified for the particular security in **Security Code Maintenance** (price fetched externally).

Securities type of collateral which derives its value from security maintenance **Security Code Maintenance** and accordingly collateral value is calculated.

Whenever price changes for a particular security, latest price is signified in security maintenance for the price code with effective date and collateral marked for external revaluation is picked up and updated with latest price on the next revaluation date and arrive at

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the modified value the collateral. On the next revaluation date, the system picks up the closest price change (latest price change) when multiple price changes are existing for a particular security to re-valuate the collateral.

Based on price changes, the collateral value may appreciate or depreciate during revaluation and accordingly collateral value gets updated.

Last revaluation date is updated as the date of automatic revaluation and next revaluation date is updated considering the last revaluation date + frequency + holiday processing setting.

History of revaluation is updated and same is available for inquiry at View Collateral Revaluation History Screen.

Custom

This method can be used for customizing the revaluation process of the collateral.

Holiday setting – Ignore holidays

If the next revaluation date falls on a holiday and holiday settings at collateral level is ignore holidays, the system consider Application Parameter Settings defined at the Config service level (‘S’ or ‘N’) and accordingly revaluation is done. In case of consecutive holidays covering multiple frequencies revaluation considers the number of frequencies and arrive at collateral value accordingly.

With Holiday Processing setting

In respect collateral with holiday processing settings like move forward/move backward and with consecutive holidays covering multiple frequencies, revaluation considers the number of frequencies and arrive at collateral value accordingly.

In case calendar is not available for either branch or currency on next revaluation date and the holiday processing setting has to consider the holiday for branch and/or currency, next revaluation date is considered as a working date and updated accordingly.

Revaluation of a Suspended Collateral

When a collateral is suspended, such collaterals are not candidates for automatic revaluation even though next revaluation date is equal to business date. Suspended collaterals cannot be manually revaluated.

However, when suspension is revoked, the system revaluates such collaterals up to date and update the latest collateral value.

Exception logging

When collateral value reduces, revaluation of the collateral stops when the same goes to negative.

When the collateral which is a candidate for automatic revaluation and the modified value on account of revaluation is negative, revaluation process skips such collaterals and exception is logged in ‘OBELCM_PP_TMS_COLLAT_EXCEPTION’ table.

On account of collateral revaluation when the collateral value decreases resulting in available balance going to negative at collateral level or at linked pool level or at linked facility level, exceptions are logged in corresponding entity exception table.

6.1.1.4 Revaluation Process

This topic provides the information on Revaluation Process.

- Batch process revaluates all collaterals which are marked for automatic revaluation type.

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- All collaterals which are marked for automatic revaluation and next revaluation date = business date, then they are candidates for revaluation.
- Collaterals with depreciation methods are revaluated duly considering the revaluation method and rate of depreciation and modified collateral value is updated on the collateral after revaluation.
- Depreciation calculation logic follows as per the collateral depreciation methods.
- In respect of collaterals which are marked for external method of revaluation where next revaluation date is equal to business date, the system considers the closest (latest) available price for the price code attached and considers this price to revaluate the collateral.
- Last revaluation date is updated as current business date when revaluation is done and next revaluation date is updated duly considering the frequency from the last revaluation date+holiday processing setting.
- Next revaluation date also follows existing cascade functionality with holiday processing when enabled.
- In respect of collaterals which are getting revaluated, collateral value will be appropriately updated as part of revaluation at individual child level.
- Revaluation details of the collaterals are logged separately and available for inquiry.
- History of revaluation is made available at theView Collateral Revaluation History Screen.
- Collaterals with ignore holidays setting, when revaluation date falls on a holiday, Application Parameter Settings defined at the database level setting – S or N is considered for revaluating the collateral.
- If next revaluation date is holiday and holiday processing setting is other than ignore holidays, the system follows normal holiday processing done elsewhere in the system and appropriately update the next revaluation date.

6.1.1.5 Collateral Revaluation of Market Based Securities

This topic provides information on Collateral Revaluation of Market Based Securities.

The assets that are offered as collateral generally back the credit facilities that the bank grants a customer. Your customers can offer ‘marketable securities’ as collateral. As Marketable Securities are by nature given to fluctuations based on the forces of short-term demand and supply, their value also tends to fluctuate.

A rise or fall in the market value of a security, affects its collateral value. Therefore, the value of a collateral should reflect the changes in the value of the securities backing it.

Revaluation of a Collateral is caused only if the value of the marketable security that backs the collateral, fluctuates beyond the price sensitivity you prescribed for the security in the Securities Maintenance screen. Based on these changes, the collateral contribution to the overall credit limit of the customer increases or decreases. Hence the availability under the line also changes.

After you authorize the price change:

- The price change is compared with the last price stored in the Collateral Maintenance screen.
- If the price change (in percentage) of the security is greater than the Price-Increase Sensitivity defined for the collateral or less than the Price-Decrease-Sensitivity defined for the collateral, the revaluation process is triggered off. Otherwise the price change does not affect the existing collateral value.

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- if the market price of the security decreases, the collateral contribution to the overall limit of the customer also decreases and as a result, the available amount under the credit line reduces.

Your customer XYZ has 1000 units of Debentures'08 that have been issued by Reliance as part of their portfolio, which you consider as Collateral. The Market value of the Debentures'08 is $ 50 per unit. Price Increase and Decrease Sensitivity for this security is defined to be 8% and 5% respectively. Customer has a credit limit of USD 1 MN with USD 50,000 as collateral contribution.

Pool contribution to the line

Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contibution
Pool1	USD	Loans	USD	100%	$50,000	$1.05 million

A Rise in Value

The market value of Debentures2008 has increased to $55, which is a 10% increase over the old market price of $50.

As part of revaluation process, collateral pool contribution to the line it USD 55000 and post revaluation status is as under.

Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contibution
Pool1	USD	Loans	USD	100%	$55,000	$1.055 million

A fall in value

If the market value of security Debenture 2008 decreased to USD45, which is a 10% decrease from the old market price of $50. At the time you update the Market price of Debentures2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the decrease (11.11%) is higher than the decrease sensitivity (5%) defined for Debentures 1999.

The market value of this collateral now stands at $ 45,000. XYZ's credit limit stands decreased by $ 5,000 as a result of the revaluation.

Pool contribution to the line

Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contibution
Pool1	USD	Loans	USD	100%	$45,000	$1.045 million

This process explained above is online process where in the change in the Security Price immediately revaluates all the collateral linked to these securities. If at the Oracle Banking ELCM Config_service, the option for 'Revaluate Market Online' has been selected, as batch, then the collateral revaluation as explained above is taken up as part of revaluation batch process.

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6.1.2 Holiday Treatment

This topic describes about the holiday treatment with reference to collateral revaluation.

The Next Revaluation Date for Collateral's are determined based on their respective frequencies. IF such next revaluation date falls on a holiday then such next revaluation is computed based on the configurations provided in the Collateral Module. The same is explained below with the help of illustrations.

Global Parameter Set-up:

- The user can configure the Holiday Treatment parameter in the Global Parameter Set-up (maintained at database level) under the field “Holiday Treatment”. The following options are available:
  1. Next Working Date – 1
  2. System Date

The user can choose “Next Working Date-1” to indicate that all the Collateral's with the Revaluation Date falling on a holiday gets processed on previous working day.

The user can choose “System Date” to indicate that only Collateral's with a Revaluation Date falling on a holiday gets processed on next working day

The execution happens based on the above parameters when the **Ignore Holiday** field is marked as **Yes** in the Holiday Processing Panels of Collateral's.

Illustration:

Today’s Date : April 10, 202x

Next Working date after April 10, 202x :- April 12, 202x

(Assume April 11, 202x, is a public holiday)

The System has the following Collateral's with their respective Next Revaluation Dates:

Table 6-7 Illustration

Collateral ID	Next Revaluation Date
C001	April 10, 202x
C002	April 11, 202x
C003	April 12, 202x

Holiday Treatment configuration = Next Working Date – 1

Next Working Date : April 12, 202x

Next Working Date -1 : April 11, 202x (which is a holiday)

AllCollateral's with Revaluation Date prior to or same as April 11, 202x are considered for Revaluation on April 10, 202x

Collateral's considered for Revaluations on April 10, 202x are.

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Table 6-8 Illustration

Collateral ID	Revaluation Date
C001	April 10, 202x
C002	April 11, 202x

Holiday Treatment configuration = System Date

System Date : April 10, 202x

Next Working Date -1 : April 11, 202x

All collaterals with revaluation date same as or after April 11, 202x are considered for revaluation on April 12, 202x

Collateral's considered for Revaluations are:

Table 6-9 Illustration

Collateral ID	Revaluation Date
C001	April 11, 202x
C003	April 12, 202x

Summary Table:

Table 6-10 Summary Table

Holiday Treatment	Rule	Collateral Considered
Next working Date -1	System Date	C001, C002
System Date	System Date	C001, C002. C003

The illustration shows how changing the parameter affects which Collateral's are included in the revaluation process based on the selected holiday handling method in the Global parameter set up.

Holiday Treatment Parameter Set-up at Collateral level

If the “Ignore Holiday” field is marked as “No” in the Holiday Processing Panels of Collateral's, then the following additional fields will be enabled for setting up Holiday parameters. The following fields will be enabled:

Table 6-11 Field and Description

Field Name	Field Description
Move Across Month	By default, it will be No. This field will indicate, if the holiday falls on the last working day of the month, whether the next revaluation date should move across months or not.
Cascade Schedule	If Cascade Schedule is selected as “Yes”, system will calculate the next revaluation date based on the new revaluation date. If the Option selected is no, then the next revaluation date will be computed based on the Original expected revaluation date.
Holiday Check	This field specifies whether which holidays to be considered ie. (a) Currency (b) Local or (c) both.

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Table 6-11 (Cont.) Field and Description

Field Name	Field Description
Schedule Movement	This field specifies whether the next revaluation date or schedule to be move forward or back-ward in case if the next revaluation date falls on a holiday.

Illustration: Assumption : The set-up is as follows:

Scenario 1

Table 6-12 Field Name

Field Name	Parameter Value
Ignore Holiday	No
Move Across Month	No
Cascade Schedule	No
Schedule Movement	Move Backward

Based on the above configuration, the “Expected Next Revaluation Date will be recomputed in the Original Revaluation date falls on a holiday.

Table 6-13 Scenario 1

Current Business Date	Frequency	Next Revaluation Date Falling on a Holiday	Expected Next Revaluation Date	Remarks, if any
10th July, 202x	Monthly	Yes - 10th August, 202x	9th August, 202x	-
1st August, 202x	Monthly	Yes - 1st September, 202x	2nd September, 202x	Even though the 1st September falls on holiday and Schedule Movement is marked as “Move Backward” but since “Move Across month is marked as “No”, the next revaluation/ compliance date will be 2nd September, 202x in this scenario

Scenario 2

Table 6-14 Field Name and Parameter Value

Field Name	Parameter Value
Ignore Holiday	No

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Table 6-14 (Cont.) Field Name and Parameter Value

Field Name	Parameter Value
Move Across Month	No
Cascade Schedule	No
Schedule Movement	Move Forward

Based on the above configuration, the “Expected Next Revaluation Date will be recomputed in the Original Revaluation date falls on a holiday.

Table 6-15 Scenario 2

Current Business Date	Frequency	Next Revaluation Date Falling on a Holiday	Expected Next Revaluation Date	Remarks, if any
31st July, 202x	Monthly	Yes - 31st August, 202x	30th August, 202x	Even though 31st August 202x falls on holiday and Schedule Movement is marked as “Move Forward” but since “Move Across month is marked as “No”, the next revaluation/ compliance date will be 30th August, 202x in this scenario
25th August, 202x	Monthly	Yes - 25th September, 202x	26th September, 202x	-

Scenario - 3

Table 6-16 Field Name and Parameter Value

Field Name	Parameter Value
Ignore Holiday	No
Move Across Month	Yes
Cascade Schedule	No
Schedule Movement	Move Forward

Based on the above configuration, the “Expected Next Revaluation Date will be recomputed in the Original Revaluation date falls on a holiday.

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Table 6-17 Scenario 3

Current Business Date	Frequency	Next Revaluation Date Falling on a Holiday	Expected Next Revaluation Date	Remarks, if any
31st July, 202x	Monthly	Yes - 31st August, 202x	1st September, 202x	Since “Schedule Movement” is marked as “Move Forward” and “Move Across month is also marked as “Yes”, the next revaluation/ compliance date will be 1st September, 202x (ie. Moving across month)
25th August, 202x	Monthly	Yes - 25th September, 202x	26th August, 202x	-

Scenario - 4

Table 6-18 Field Name and Parameter Value

Field Name	Parameter Value
Ignore Holiday	No
Move Across Month	Yes
Cascade Schedule	No
Schedule Movement	Move Forward

Based on the above configuration, the “Expected Next Revaluation Date will be recomputed if the Original Revaluation date falls on a holiday.

Table 6-19 Scenario 3

Current Business Date	Frequency	Next Revaluation Date Falling on a Holiday	Expected Next Revaluation Date	Remarks, if any
10th July, 202x1st August, 202x	Monthly	Yes - 10th August, 202x	9th August, 202x	Since “Schedule Movement” is marked as “Move Backward, the next revaluation/ compliance date will be 1st September, 202x (ie. Moving across month)

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Table 6-19 (Cont.) Scenario 3

Current Business Date	Frequency	Next Revaluation Date Falling on a Holiday	Expected Next Revaluation Date	Remarks, if any
1st August, 202x	Monthly	Yes - 1st September, 202x	31st August, 202x	Since the “Schedule Movement” is marked as “Move Backward and “Move Across Month is marked as “Yes”, the the next revaluation/ compliance date will be 31st August, 202x (I.e. Moving across month)

Scenario - 5

Table 6-20 Field Name and Parameter Value

Field Name	Parameter Value
Ignore Holiday	No
Move Across Month	Yes
Cascade Schedule	No
Schedule Movement	Move Forward

Based on the above configuration, the “Expected Next Revaluation Date will be recomputed if the Original Revaluation date falls on a holiday.

Table 6-21 Scenario 5

Current Business Date	Frequency	Next Revaluation Date Falling on a Holiday	Expected Next Revaluation Date	Remarks, if any
16th July, 202x	Weekly	Yes - 23nd July st , 202x	22nd July, 202x	Since the “Cascade Schedule” is marked as “Yes”, the next revaluation date will be computed as “29th July, 202x” I.e. from the 22nd July, 202x and not from 23rd July, 202x.

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Table 6-21 (Cont.) Scenario 5

Current Business Date	Frequency	Next Revaluation Date Falling on a Holiday	Expected Next Revaluation Date	Remarks, if any
16th July, 202x	Monthly	Yes - 16th August, 202x.	15th August, 202x	Since the “Cascade Schedule” is marked as “Yes” the next revaluation date will be computed as “15th September, 202x” I.e. from 15th August, 202x and not from 16th August, 202x.

Scenario - 6

Table 6-22 Field Name and Parameter Value

Field Name	Parameter Value
Ignore Holiday	No
Move Across Month	No
Cascade Schedule	Yes
Schedule Movement	Move Forward

Based on the above configuration, the “Expected Next Revaluation Date will be recomputed if the Original Revaluation date falls on a holiday.

Table 6-23 Scenario 5

Current Business Date	Frequency	Next Revaluation Date Falling on a Holiday	Expected Next Revaluation Date	Remarks, if any
16th July, 202x	Weekly	Yes - 23nd July , 202x	24th July, 202x	Since the “Cascade Schedule” is marked as “Yes”, the next revaluation date will be computed as “31st July, 202x” I.e. from the 24th July, 202x and not from 23rd July, 202x.

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Table 6-23 (Cont.) Scenario 5

Current Business Date	Frequency	Next Revaluation Date Falling on a Holiday	Expected Next Revaluation Date	Remarks, if any
16th July, 202x	Monthly	Yes - 16th August, 202x.	17th August, 202x	Since the “Cascade Schedule” is marked as “Yes” the next revaluation date will be computed as “17th September, 202x” I.e. from 17th August, 202x and not from 16th August, 202x.

6.2 Charge Perfection Deferment

This topic describes information about Charge Perfection, Collateral Suspension and Freezing of Credit Facility.

When the User creates the Collateral record, they can either mark the Charge record as **Registered** or **Proposed**.

The **Registered** status indicates that the Charge is perfected, and the Registration/ perfection related details are captured and updated in the Charge Perfection Sub system.

If the Charge status is selected as **Proposed** then the user needs to mandatorily provide the Charge Registration due date. The Charge Registration due date indicates by which time the Charge is expected to be Registered with the relevant authority/ies.

If the Charge is not registered within the specified due date, then the product provides configurable controls to manage the automatic suspension of collateral and freezing of facilities based on the status of charges and linked collaterals. The following parameters allow for flexible rule definitions to meet business and risk-management requirements.

Collateral Suspension (COLLATERAL_SUSPENSION) :

This parameter determines under what conditions a collateral record should be marked as “Suspended” based on the status of charges attached to it.

Available Values and Behaviours:

Table 6-24 Values and Behaviour

Available Configurable Value	Behaviours
ANY	When the configuration value is set to ANY, the system will mark the collateral as suspended if at least one of the attached charges is not perfected. (across dates lesser than / equal to current business date). This setting is useful if the business wants to ensure that all individual charges are perfected to maintain collateral’s active status, suspending immediately upon detection of any imperfection.

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Table 6-24 (Cont.) Values and Behaviour

Available Configurable Value	Behaviours
ALL	When set to ALL, the collateral will only be suspended if all attached charges are not perfected. (charges due as on the system date, but not across dates.) This option allows for greater flexibility, as collateral remains active as long as at least one charge is perfected.
NULL/NONE	When set to NULL, the system takes no automatic suspension action based on charge perfection status. The collateral will remain in its current state, and any suspension must be performed through manual intervention or other processes.

Facility Freeze (FACILITY_FREEZE) :

This parameter governs when a facility should be marked as “Frozen” in relation to the suspension status of collateral linked to it.

Available Values and Behaviours:

Table 6-25 Values and Behaviour

Available Configurable Value	Behaviours
ANY	When set to ANY, the facility is marked as frozen if at least one of the linked collaterals is suspended. This setting is appropriate if the facility should be restricted immediately in the event of any risk to its supporting collateral.
ALL	When set to ALL, the facility is only frozen if all linked collateral's are suspended. This allows the facility to remain operational as long as there is at least one active supporting collateral.
NULL/NONE	When set to NULL, no automatic freezing action is taken by the system based on collateral status. The facility status will not be altered by collateral suspension and can only be managed through manual or other means.

> **Note**
>
> If the Notification/ Alert is configured, then system will send the notification/ alert messages in all above cases.

Illustrations:

The detailed scenarios and step-by-step examples for each configuration setting, are provided herein below. These are designed to help users understand how the system will behave in real-world situations when different parameter values are chosen.

Scenarios and Examples

Collateral C1 has three attached charges: Charge A, Charge B, and Charge C. Each charge can be either "Perfected" or "Not Perfected".

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1. **Scenario 1: Parameter = ANY**
   Setting: Collateral is suspended if any single charge is not perfected.

Table 6-26 Perfection Status and System Action

Case Number	Charge Perefection Status	System Action
Case Number 1	Charge A: Perfected Charge B: Not Perfected Charge C: Perfected	Collateral C1 is marked as Suspended (because Charge B is not perfected).
Case Number 2	Charge A: Perfected Charge B: Perfected Charge C: Perfected	Collateral C1 remains Active (all charges perfected).

2. **Scenario 2: Parameter = ALL**
   Setting: Collateral is suspended only if all charges are not perfected.

Table 6-27 Perfection Status and System Action

Case Number	Charge Perefection Status	System Action
Case Number 1	Charge A: Not Perfected Charge B: Not Perfected Charge C: Not Perfected	Collateral C1 is marked as Suspended (as all charges are not perfected).
Case Number 2	Charge A: Perfected Charge B: Not Perfected Charge C: Not Perfected	Collateral C1 remains Active (at least one charge perfected)

3. **Scenario 3: Parameter = NULL**
   Setting : No automatic action; collateral's status is not affected by the status of attached charges

Facility Freeze (FACILITY_FREEZE) :

Facility F1 is linked to three collaterals: Collateral C1, Collateral C2, and Collateral C3. Each collateral can be either "Active" or "Suspended".

1. **Scenario 1: Parameter = ANY**
   Setting: Facility is frozen if any linked collateral is suspended.

Table 6-28 Perfection Status and System Action

Case Number	Charge Perefection Status	System Action
Case Number 1	Collateral C1: Active Collateral C2: Suspended Collateral C3: Active	Facility F1 is marked as Frozen (because Collateral C2 is suspended).
Case Number 2	Collateral C1: Active Collateral C2: Active Collateral C3: Active	Facility F1 remains Active (as all the Collaterals are Active)

2. **Scenario 2: Parameter = ALL**
   Setting: Facility is frozen only if all linked collaterals are suspended.

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Table 6-29 Perfection Status and System Action

Case Number	Charge Perefection Status	System Action
Case Number 1	Collateral C1: Suspended Collateral C2: Suspended Collateral C3: Suspended	Facility F1 is marked as Frozen (all collaterals suspended).
Case Number 2	Collateral C1: Active Collateral C2: Suspended Collateral C3: Suspended	Facility F1 remains Active (at least one collateral is active).

3. **Scenario 3: Parameter = NULL**
   Setting: No automatic action; facility's status is not affected by the status of linked collaterals.

Usage and Recommendations:

Administrators should select parameter values aligned with their organization's risk appetite and operational policies.

Changes to these parameter values can have significant impacts on collateral and facility operations. Please ensure changes are performed by authorized personnel and communicated to all relevant business teams.

It is recommended to test parameter configurations in a controlled environment prior to rollout in the production system.For step-by-step instructions on updating these parameters, please refer to the configuration guide or contact your system administrator.

Automatic restoration of Collateral & Facility Statuses:

In addition to the suspension and freeze parameters, the system provides automated restoration functionality. When all required conditions for perfection are met, the system will revert any previously suspended collateral or frozen facilities to their normal, active statuses in real time.

How Restoration works - Collateral Restoration :

Once the necessary charges attached to a suspended collateral are perfected (according to the logic defined by the "COLLATERAL_SUSPENSION" parameter), the system will automatically restore the Collateral status from "Suspended" to "Active" without manual intervention.

Facility Restoration:

Similarly, when the linked collateral's to a frozen facility are restored to "Active" status (as per the logic set in the "FACILITY FREEZE" parameter), the facility's status will be automatically reverted from "Frozen" to "Active" status by the system.

Restoration Scenarios and Examples:

Example 1: Collateral Restoration

Table 6-30 Particulars and Description

Particulars	Description
Initial Condition	Collateral C1 is suspended because one or more attached charges were not perfected (with COLLATERAL_SUSPENSION=ANY)

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Table 6-30 (Cont.) Particulars and Description

Particulars	Description
Action	The User perfects all previously imperfect charges and update the same in the system
System Response	The system automatically marks Collateral C1 as “Active” (restored), without any manual steps required.

Example 2: Facility Restoration

Table 6-31 Particulars and Description

Particulars	Description
Initial Condition	Facility F1 is frozen because one or more linked collaterals had been suspended (with FACILITY_FREEZE=ANY)
Action	The previously suspended collateral(s) are restored to “Active” by perfecting their related charges.
System Response	The system automatically changes the status of Facility F1 from “Frozen” back to “Active”.

Note

- Restoration is carried out by the system automatically and promptly, ensuring that collaterals and facilities always reflect their current compliance and risk status.
- No additional user action is required for restoration - once the underlying issues are resolved (charges perfected, Collateral restored), the system processes this change without delay.
- It is recommended to monitor the system status via dashboard or notifications to confirm the up-to-date condition of all Collaterals and facilties.

6.3 Collateral Fee Processing

This topic provides information on Collateral fee processing for collateral Maintenance.

Collateral fee supports below types of fee processing.

- Recurring Fees
- Event Based Fees

Event based: Event based fee is collected as and when event happens. Hence they are advance in nature and collected upfront. While create event fee can be collected only once, other event related fees can be collected multiple time as and when the event happens. Event fee can be collected through manual liquidation or auto liquidation (except expiry fee which is always auto liquidation).

Event based fees can be amortized from liquidation date till collateral end date based on accrual frequency configured at the fee class level. For multiple event based fees, separate accrual entries will be triggered. Even for same event fee liquidated multiple times (like suspend fee on different dates), amortization is done from the liquidation date till collateral end date.

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Holiday setting is not applicable for event based fee.

Recurring Fees: Recurring fee configured on a collateral can be liquidated manually or automatically as per the liquidation frequency signified at fee class level. Accrual entries are triggered based on accrual frequency and liquidation entries are triggered based on liquidation frequency.

Collected fee are collected from fee funding account configured at entity level.

This topic provides the information on Collateral Fee Processing. Steps involved in processing fees.

- **Defining rules and attributes for Collateral fees**:User can define rule for fees based on SDEs for events such as collateral_create, Collateral_expy, Collateral_extn, Collateral_React, Collateral_Susp and for Collateral_amt.
- **Defininga class for fees**:User can define a class for fees based on the holiday preferences maintained in the Fee and Accounting Class Maintenance. Holiday processing is not applicable for event based fee.
- **Specifying fee details in Collateral**:Based on fee rules with holiday preference parameters from fee class, specify collateral specific fee details for each fee rule at collateral level.
  For more details, refer to below documents.

  Refer to Fee Rule and Fee Class section in Enterprise Limits and Collateral Management Common User Guide.

Oracle Banking ELCM provides capability to capture and compute fees based on balances for recurring collateral fee and for different events as and when triggered.

Following SDEs which corresponds to events at the collateral level are provided to configure fee ruleswhich in turn is used in fee class associated with collateral and reckoned for fee calculation on occurring of these events. For recurring fee separate SDE is provided.

Table 6-32 SDEs and Description

Code	Description
COLLATERAL_CREATE	Collateral creation
COLLATERAL_EXPY	Collateral expiry
COLLATERAL_EXTN	Collateral extension
COLLATERAL_REACT	Collateral reactivation
COLLATERAL_SUSP	Collateral suspension
COLL_AMT	Collateral amount(Recurring fee)

Examples of event based fee with holiday processing

- Holidayprocessing for fees is applicable only to recurring fees if opted and is handled as below.

1	-	Holiday			-	-	-	-
Liquidation Freq	**Ignore Holidays**	**Holiday Level**	**Movement**	**Collateral Creation Date**	**Next Liquidation Date**	**Holiday**	**Actual Liquidation Date***	

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1	-	Holiday			-	-	-	-
Monthly	No	NA	NA	02- Aug	02-Sep	Yes	02-Sep	
Monthly	No	Local/ Currency/ Both	Forward	02- Aug	02-Sep	Yes	03-Sep	
Monthly	No	Local/ Currency/ Both	Backward	02- Aug	02-Sep	Yes	01-Sep	

2	-	Holiday			-	-	-	-	-
Liquidation Freq	**Ignore Holidays**	**Holiday Level**	**Movement**	**Collateral Creation Date**	**Next Liquidation Date**	**Holiday**	**Actual Liquidation Date***	**Cascade Schedules**	
Monthly	No	Local/ Currency/ Both	Forward	02- Aug	No	Yes	03-Sep	Yes	
Monthly	No	Local/ Currency/ Both	Backward	02- Aug	No	Yes	01-Sep	No	
3	-	**Holiday**				-	-	-	-
	Liquidation Freq	**Ignore Holidays**	**Holiday Level**	**Movement**	**Across Month**	**Collateral Creation Date**	**Next Liquidation Date**	**Holiday**	**Actual Liquidation Date***
	Monthly	No	Local/ Currency/Both	Forward	Yes	30-Aug	30-Sep	Yes	01-Oct
	Monthly	No	Local/ Currency/Both	Forward	No	30-Aug	30-Sep	Yes	29-Oct
4	-	**Holiday**				-	-	-	-
	Liquidation Freq	**Ignore Holidays**	**Holiday Level**	**Movement**	**Across Month**	**Collateral Creation Date**	**Next Liquidation Date**	**Holiday**	**Actual Liquidation Date***
	Monthly	No	Local/ Currency/Both	Backward	Yes	01-Aug	01-Sep	Yes	31-Aug
	Monthly	No	Local/ Currency/Both	Backward	No	01-Aug	01-Sep	Yes	02-Sep

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6.4 Accounting Entries for Collateral Fees

This topic describes about the detailed information on accounting entries for collateral details.

> **Note**
>
> Prerequisites:
>
> The following setup is necessary for contingent accounting entries handoff.
>
> - Host code as branch's host code - FCUBS
> - Accounting and GL system code as Enterprise Limits and Collateral Management
> - External system code - FCUBS
> - External system class - FCUBS
> - Module - ACCHOFF - WSDL for FCUBSIF Service
> - Core gateway maintenance for FCUBSIF Service with OB Enterprise Limits and Collateral Management.
> - Enterprise Limits and Collateral Management
> - FCUBSIFService - Enterprise Limits and Collateral Management
> - Enterprise Limits and Collateral Management
> - Enterprise Limits and Collateral Management,IF

This section contains details of the suggested accounting entries that can be set up, for Enterprise Limits and Collateral Management Facility. The details of the suggested accounting entries are given event-wise.

Table 6-33 Event Code and Description

Event Code	Description
FACR	Fee Accrual (Collateral)
FLIQ	Fee Liquidation(Collateral)

FACR:Fee Accrual(Collateral)

Table 6-34 Recurring fee (Arrears)

Accounting Role	Accounting Role	Dr/Cr. Indicator
COLAMTARR_AMTREC	COLAMTARR_AMT_ACCR	Dr
COLAMTARR_AMTINC	COLAMTARR_AMT_ACCR	Cr

Table 6-35 Event based fee (Advance)

Accounting Role	Accounting Role	Dr/Cr. Indicator
COLCR_AMTRIA (Create Event)	COLCR_AMT_ACCR	Dr

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Table 6-35 (Cont.) Event based fee (Advance)

Accounting Role	Accounting Role	Dr/Cr. Indicator
COLCR_AMTINC	COLCR_AMT_ACCR	Cr
COLSUS_AMTRIA (Suspend Event)	COLSUS_AMT_ACCR	Dr
COLSUS_AMTINC	COLSUS_AMT_ACCR	Cr
COLREA_AMTRIA (Reactivate event)	COLREA_AMT_ACCR	Dr
COLREA_AMTINC	COLREA_AMT_ACCR	Cr
COLEXP_AMTRIA (Expiry event)	COLEXP_AMT_ACCR	Dr
COLEXP_AMTINC	COLEXP_AMT_ACCR	Cr
COLEXT_AMTRIA (Extension event)	COLEXT_AMT_ACCR	Dr
COLEXT_AMTINC	COLEXT_AMT_ACCR	Cr

FLIQ:Fee Liquidation(Collateral)

Table 6-36 Recurring fee (Arrears)

Accounting Role	Accounting Role	Dr/Cr. Indicator
CUSTOMER	COLAMTARR_AMT_LIQD	Dr
COLAMTARR_AMTINC	COLAMTARR_AMT_LIQD	Cr

Table 6-37 Event based fee (Advance)

Accounting Role	Accounting Role	Dr/Cr. Indicator
CUSTOMER	COLCR_AMT_LIQD	Dr
COLCR_AMTINC	COLCR_AMT_LIQD	Cr
CUSTOMER	COLSUS_AMT_LIQD	Dr
COLSUS_AMTRIA (Suspend event)	COLSUS_AMT_LIQD	Cr
CUSTOMER	COLREA_AMT_LIQD	Dr
COLREA_AMTRIA (Reactivate event)	COLREA_AMT_LIQD	Cr
CUSTOMER	COLEXT_AMT_LIQD	Dr

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