

Oracle® Banking Credit Facilities Process Management Collateral Perfection User Manual



Release 14.8.1.0.0
G54380-01
October 2025

The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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1

Preface

1.1 Purpose

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

1.2 Audience

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

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <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.

1.4 Critical Patches

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

1.5 Diversity and Inclusion

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

1.6 Conventions

The following text conventions are used in this document:

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

1.7 Related Resources

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

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

1.8 Screenshot Disclaimer

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

1.9 Acronyms and Abbreviations

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

Table 1-1 Acronyms and Abbreviations

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

1.10 Basic Actions

Table 1-2 Basic Actions

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

Table 1-2 (Cont.) Basic Actions

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

1.11 Icons

The following icons are used in the screens.

Table 1-3 Icons - Common






Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list

Table 1-3 (Cont.) Icons - Common












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

Table 1-4 Symbols and Icons - Audit Details









Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 1-5 Symbols and Icons - Widget

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

1.12 Prerequisite

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

2

Collateral Perfection Overview

This topic provides information about the Collateral Perfection process in OBCFPM.

Collateral Perfection is a process in which the customer approaches the bank and requests the bank to evaluate the collateral. The Bank does an detailed collateral perfection and informs the customer about the collateral value. The various activities performed for Collateral Perfection are:

- Input Application Details
- Upload of related Mandatory and Non Mandatory documents
- Verify Documents and Capture Details
- Internal/External Legal Opinion
- Risk Evaluation
- Internal/External Valuation of the Collateral
- Field Investigation
- Generate Collateral Agreement
- Receive the customer acceptance of the Collateral Agreement
- Collateral Submission
- Collateral Safekeeping

The flowchart illustrating the stages in Collateral Perfection process is provided below for reference:

3

Quick Initiation

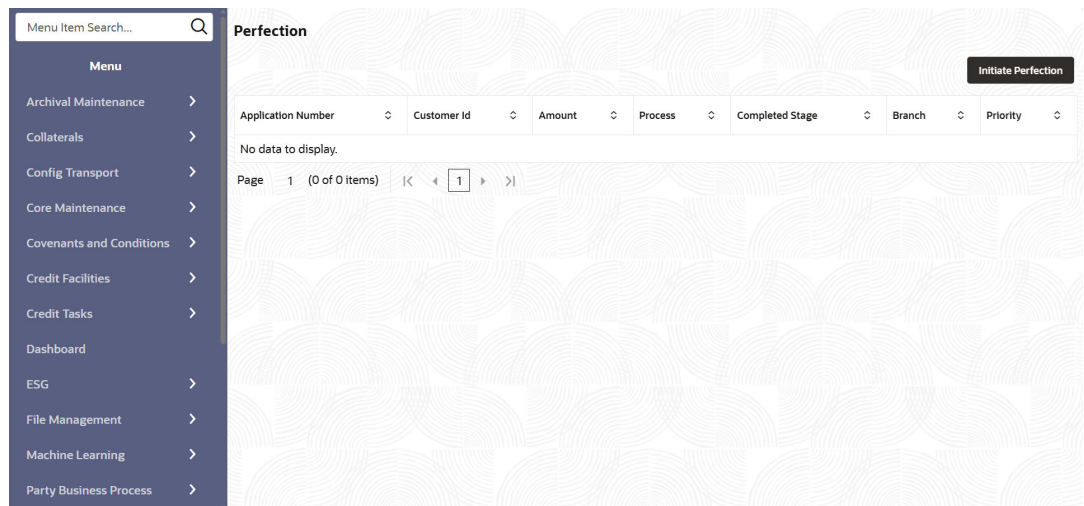
This topic provides systematic instructions about the procedure to initiate the Collateral Perfection process in OBCFPM.

The Relationship Manager or the operations user can perform quick initiation of collateral perfection on receiving the application from the customer.

1. From **Home** screen, click **Collaterals**. Under **Collaterals**, select **Perfection**.

The **Perfection Initiation** screen is displayed.

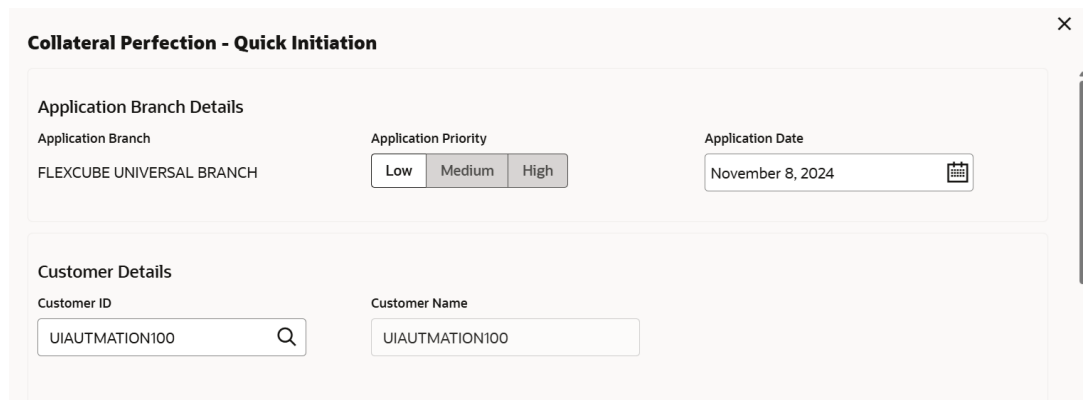
Figure 3-1 Collateral Perfection



2. Click **Initiate Perfection**.

The **Quick Initiation** screen is displayed.

Figure 3-2 Quick Initiation



3. Provide all the details in the **Quick Initiation** window.

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

Table 3-1 Quick Initiation - Application Branch Details - Field Description

Field	Description
Application Branch	Select the bank branch for creating Collateral Perfection application.
Application Priority	Select the Application Priority . The options available are: <ul style="list-style-type: none"> • Low • Medium • High
Application Category	Select the Application Category as Collateral Perfection.
Application Date	Click the calendar icon and select the Collateral Perfection Application Date .

Table 3-2 Quick Initiation - Customer Details - Field Description

Field	Description
Customer Id	Select the Customer Id from the List of Values.
Customer Name	Customer Name is displayed based on the selected Customer Id.

Click **Add Collateral** in the **Collateral Details** section, The **Add Collateral** window is displayed.

Figure 3-3 Add Collateral

The screenshot shows the 'Add Collateral' window with the following fields and values:

- Collateral Type:** Ship
- Collateral Category:** PASSENGER VESSEL
- Collateral Subcategory:** Select
- Applicable Business:** Trade
- Agreed Collateral Value:** USD, \$500,000.00
- Purpose Of Collateral:** New Facility
- Collateral Description:** Ship as a collateral for a new facility

Buttons for 'Cancel' and 'Save' are visible at the bottom right.

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

Table 3-3 Add Collateral- Field Description

Field	Description
Collateral Type	Select the Collateral Type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Account Receivables • Account Contracts • Aircraft • Bill Of Exchange • Bond • Cash Collaterals • Commercial Paper • Commodity • Corporate Deposits • Crop • Fund • Guarantee • Insurance • Inventory • Machine • Miscellaneous • Other Bank Deposits • PDC • Perishable • Precious Metals • Promissory Note • Property • Ship • Stock • Vehicle
Collateral Category	Select the Collateral Category from the drop-down list.
Collateral Description	Specify the Collateral description.
Currency	Specify the collateral currency.
Owner Estimated Value	Specify the Owner Estimated Value of the collateral.
Purpose of Collateral	Select the purpose of the Collateral from the drop-down list. The available options: <ul style="list-style-type: none"> • New Facility • Enhancement Of Limit • Replacement Of Collateral • Augmentation Of Collateral

4. After adding collateral, click **Submit** in the **Quick Initiation** screen.

The application is created and listed in the **Free Tasks** screen.

4

Perfection Initiation

4.1 Perfection Initiation

This topic describes about the Collateral Perfection Initiation stage in Collateral Perfection process.

Collateral Perfection can be initiated when a customer approaches the bank and provides the application for collateral perfection or when the Relationship Manager visits the customer location to initiate the Collateral perfection on behalf of the customer.

On receiving the application for collateral perfection, the basic details of the application along with collateral details can be captured. Upon submitting the request, the request will be available for a Credit Operations user to enrich the collateral perfection.

On login, the system displays the dashboard screen with dashboards and widgets mapped for the user profile.

4.2 Collateral Details

This topic provides systematic instructions about the Collateral Details data segment in the Perfection Initiation stage.

The system defaults the Collateral and Application details captured as part of Quick Initiation in this data segment and allows you to modify the same. Upon selecting the application category, the documents to be uploaded and the Checklists applicable for the stage are defaulted in **Document Upload** and **Checklists** screens based on the application category selected.

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen is displayed.

Figure 4-1 Free Tasks

<input type="checkbox"/>	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Perfection	APP2525531097	APP2525531097	Risk Evaluation
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Perfection	APP2525531097	APP2525531097	ExternalCheck
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Perfection	APP2525531097	APP2525531097	External Valuation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2525531094	APP2525531094	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP2525531092	APP2525531092	Amendment Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP2525531091	APP2525531091	Amendment Initiation
<input type="checkbox"/>	Acquire and Edit		Collateral Perfection	APP2525531089	APP2525531089	Enrichment
<input type="checkbox"/>	Acquire and Edit		Collateral Perfection	APP2525531088	APP2525531088	Enrichment
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP2525531087	APP2525531087	Amendment Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP2525531086	APP2525531086	Amendment Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP2525531085	APP2525531085	Amendment Initiation

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

Figure 4-2 Initiation - Collateral Details

- Provide the details in the **Initiation - Collateral Details** screen.
For more information on field description, refer the below tables.

Table 4-1 Collateral Details - Customer Details - Field Description

Field	Description
Customer Id	Displays the customer ID.
Customer Name	Displays the customer name.

Table 4-2 Collateral Details - Collateral Details - Field Description

Field	Description
Collateral Type	Collateral Type selected in the Add Collateral window is defaulted. You cannot modify this.
Collateral Currency	Collateral Currency selected in the Quick Initiation screen is defaulted. You can modify the Collateral Currency , if required.
Owner Estimated Value	Owner Estimated Value of the collateral specified in the Quick Initiation screen is defaulted. User can change this value, if required.
Purpose of Collateral	Purpose of the Collateral selected in the Quick Initiation screen is defaulted. User can select different option from the following list: <ul style="list-style-type: none"> New Facility Enhancement Of Limit Replacement Of Collateral Augmentation Of Collateral
Collateral Description	Collateral Description provided in the Quick Initiation screen is defaulted. User can modify the description, if required.

Table 4-2 (Cont.) Collateral Details - Collateral Details - Field Description

Field	Description
Seniority of Charge	Select the bank's Seniority of Charge on the collateral. The following options are available in the drop down list. <ul style="list-style-type: none"> • First • Second • Third • Primary
Available From	Specify the date from which the collateral is available.
Available Till	Specify the date till which the collateral is available.

Table 4-3 Collateral Details - Ownership Details - Field Description

Field	Description
Ownership Type	Select the Ownership Type from the drop down list. The following options are available in the drop down list <ul style="list-style-type: none"> • Single • Joint
Is Shareable Across Customers?	Enable the toggle, if the collateral is shareable across customers.

4. After adding or modifying the collateral details, click **Next**.

4.3 Comments

This topic provides systematic instructions about the Comments data segment in the Perfection Initiation stage.

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

Click **Next** in the **Initiation - Collateral Details** screen, the Comments data segment is displayed.

Figure 4-3 Initiation - Comments

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

Figure 4-4 Checklist

4. Verify all the checklist and enable the corresponding check box.

5. Select the **Outcome** as **Proceed**.
6. Click **Submit**.

The Collateral Perfection application is moved to the data enrichment stage.

5

Data Enrichment

This topic describes about the Data Enrichment stage in the Collateral Perfection process.

The Data Enrichment stage allows you to capture additional details of the Customer and the collateral to enrich Collateral Perfection application. The details that can be enriched in this stage are:

- Basic Info with additional Collateral Details
- Collateral Ownership details
- Collateral Type details
 - Property
 - Vehicle
 - Ship
 - Aircraft
 - Insurance
 - Deposits
 - Precious Metals
 - Guarantee
 - Machine
 - Stocks
 - Bonds
 - Funds
- Seniority of Charge details of the collateral
- Comments

5.1 Basic Info

This topic provides systematic instructions about the procedure to enrich basic information captured in the **Initiation** stage.

The system defaults the collateral and application details captured as part of initiation in this data segment. You can modify these details, if required. Based on the Application category selected, the system defaults the documents to be uploaded and the checklists applicable for the stage in the **Document Upload** and **Checklists** screens, respectively.

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Task** screen is displayed.

Figure 5-1 Free Task

<input type="checkbox"/>	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Perfection	APP2525531097	APP2525531097	Risk Evaluation
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Perfection	APP2525531097	APP2525531097	ExternalCheck
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Perfection	APP2525531097	APP2525531097	External Valuation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2525531094	APP2525531094	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP2525531092	APP2525531092	Amendment Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP2525531091	APP2525531091	Amendment Initiation
<input type="checkbox"/>	Acquire and Edit		Collateral Perfection	APP2525531089	APP2525531089	Enrichment
<input type="checkbox"/>	Acquire and Edit		Collateral Perfection	APP2525531088	APP2525531088	Enrichment
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP2525531087	APP2525531087	Amendment Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP2525531086	APP2525531086	Amendment Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP2525531085	APP2525531085	Amendment Initiation

2. Click **Acquire & Edit**, the required Data Enrichment task.
The **Data Enrichment - Basic Info** screen is displayed.

Figure 5-2 Enrichment_Basic Info

Collateral Perfection - Enrichment [Documents] [Simulation Log] Screen(1/5)

Basic Info

GenAI Assistance
GenAI could help you to extract details from uploaded document(s) and fill the collateral informations. Ask Generative AI

Customer details

Customer ID: 00012736
Customer Name: Swiggy
Liability number: []

Collateral details

Collateral ID: COL25256205534
Collateral Subcategory: [Select]
Collateral Type: Ship
Collateral Currency: USD
Collateral Category: COMMERCIAL VESSEL
Agreed Collateral Value: USD \$500,000.00

Collateral Start and End Date: Nov 8, 2024
Purpose Of Collateral: New Facility
Applicable Business: Trade X

Charge Type: Assignment
Seniority of Charge: First
LTV Percentage: 100

Collateral Value: []
Bank Value: []
Bank haircut: 15%

Collateral Status: [Select]
Document Status: [Select]
Fee Class Code: []

External Reference No: []
External Collateral Code: []
Defer Perfection: []

Charge Registration Required: []
Charge Renewal Frequency: Yearly
Units: 10

Filing Lead Days: 10
Pledge Amount: USD []
Depositor ID: []

Is Auto Facility Allocation Required: []

Collateral Description: Ship as a collateral for new facility

Ownership details

Ownership Type: Single
Shareable Across Customers: []

Revaluation Details

Revaluation Type: Manual

Additional Fields

> UDF

Audit [Cancel] [Hold] [Save & Close] [Next]

3. Provide all the details in the **Data Enrichment - Basic Info** screen.

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

Table 5-1 Basic Info - Collateral Details - Field Description

Field	Description
Customer ID	Customer Id selected in the Quick Initiation screen is displayed. You can change the Customer Id, if required.
Customer Name	Customer Name is displayed based on the selected Customer Id.

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

Field	Description
Liability Number	Search and select Liability Number.
Collateral Id	Collateral Id is a unique identifier generated for the collateral. This is system generated and you cannot modify.
Collateral Type	Collateral Type selected in the Quick Initiation screen is displayed here. You cannot modify this.
Collateral Category	Select the Collateral Category . Collateral Categories applicable for the selected Collateral Type are displayed in the drop down list.
Collateral Description	Collateral Description provided in the Initiation stage is displayed here. You can modify this if required.
Collateral Currency	Collateral Currency specified in the Initiation stage is displayed here. You can modify this if required.
Owner Estimated Value	Owner Estimated Value of the collateral specified in the Initiation stage is displayed here. You can modify this if required.
Available From	Available From date selected in the Initiation stage is displayed here. You can modify this if required.
Available Till	Available Till date selected in the Initiation stage is displayed here. You can modify this if required.
Purpose of Collateral	Purpose of Collateral selected in the Initiation stage is displayed here. You can modify this if required.
Applicable Business	Select the business for which the collateral is applicable. Options include but not limited to LT Lending , Trade , and Working Capital .
Charge Type	Select the Charge Type from the drop down list. The available options are: <ul style="list-style-type: none"> • Hypothecation • Pledge • Lien
Seniority of Charge	Select the Seniority of Charge from the drop down list. The available options are: <ul style="list-style-type: none"> • First • Second • Third • PRIMARY
LTV Percentage	Specify the collateral's loan to value percentage.
Collateral Status	Select the status of the collateral. The available options are: <ul style="list-style-type: none"> • Active • Release
Document Status	Select the status of the collateral document. The available options are: <ul style="list-style-type: none"> • Active • Release

Table 5-2 Basic Info - Ownership Details - Field Description

Field	Description
Ownership Type	Select the Ownership Type from the drop down list. The available options are: <ul style="list-style-type: none"> • Single • Joint
Shareable Across Customers	Enable this flag if the collateral is shareable with multiple customers.

Table 5-3 Basic Info - Configuration - Field Description

Field	Description
Refer to Field Investigation	This flag is enabled if this configuration is enabled in the Business Process Maintenance for the selected Collateral Type. Field Investigation stage is applicable in the Collateral Perfection process, only if this flag is enabled.
Refer to External Check	This flag is enabled if this configuration is enabled in the Business Process Maintenance for the selected Collateral Type. External Check stage is applicable in the Collateral Perfection process, only if this flag is enabled.
Refer to External Valuation	This flag is enabled if this configuration is enabled in the Business Process Maintenance for the selected Collateral Type. External Valuation stage is applicable in the Collateral Perfection process, only if this flag is enabled.
Refer to Legal Opinion	This flag is enabled if this configuration is enabled in the Business Process Maintenance for the selected Collateral Type. Legal Opinion stage is applicable in the Collateral Perfection process, only if this flag is enabled.
Refer to Internal Legal Opinion	This flag is enabled if this configuration is enabled in the Business Process Maintenance for the selected Collateral Type. Internal Legal Opinion stage is applicable in the Collateral Perfection process, only if this flag is enabled.
Refer to Internal Valuation	This flag is enabled if this configuration is enabled in the Business Process Maintenance for the selected Collateral Type. Internal Valuation stage is applicable in the Collateral Perfection process, only if this flag is enabled.
Refer to Risk Evaluation	This flag is enabled if this configuration is enabled in the Business Process Maintenance for the selected Collateral Type. Risk Evaluation stage is applicable in the Collateral Perfection process, only if this flag is enabled.

4. Click **Next**.

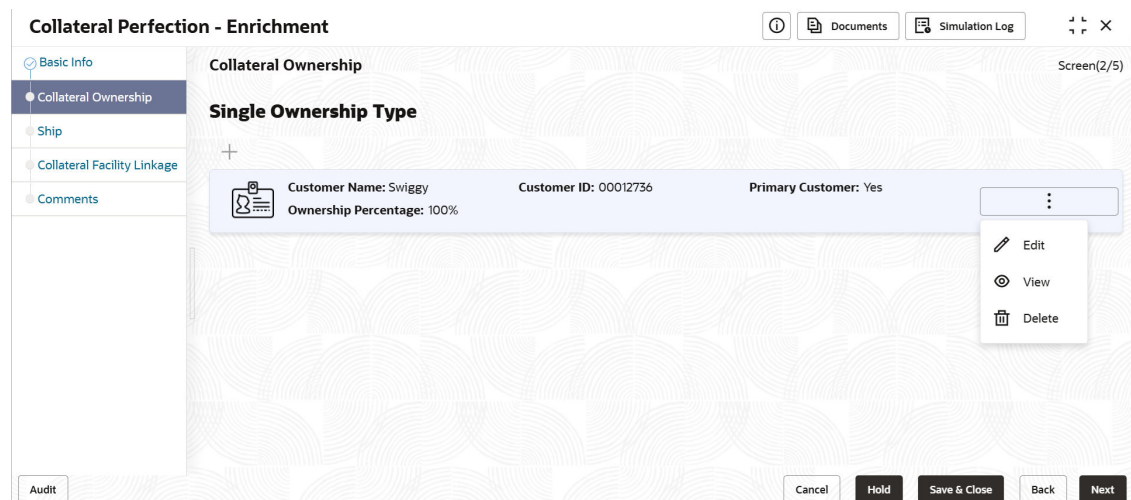
5.2 Collateral Ownership

This topic provides systematic instructions about the procedure to add collateral ownership details in Data Enrichment stage.

In the Collateral Ownership data segment, the system defaults primary customer's collateral ownership details captured as part of application creation. In case the **Ownership Type** is selected as **Joint**, the system defaults the ownership percentage of primary customer as zero and displays the add icon. You must change the primary customer's ownership percentage and add all the ownership details by clicking the add icon.

Click **Next** in the **Basic Info** data segment, the **Collateral Ownership** screen is displayed.

Figure 5-3 Data Enrichment - Collateral Ownership



1. To view the primary customer's collateral ownership details, click the action icon and select **View**.
2. To add other customer's ownership detail, click the add icon.
For detailed information on adding ownership details, refer **Collateral Ownership** topic in the Collateral Evaluation User Guide.
3. After adding the ownership details, click **Next**.

5.3 Ship

This topic provides the systematic instructions about the procedure to add collateral specific details for perfection.

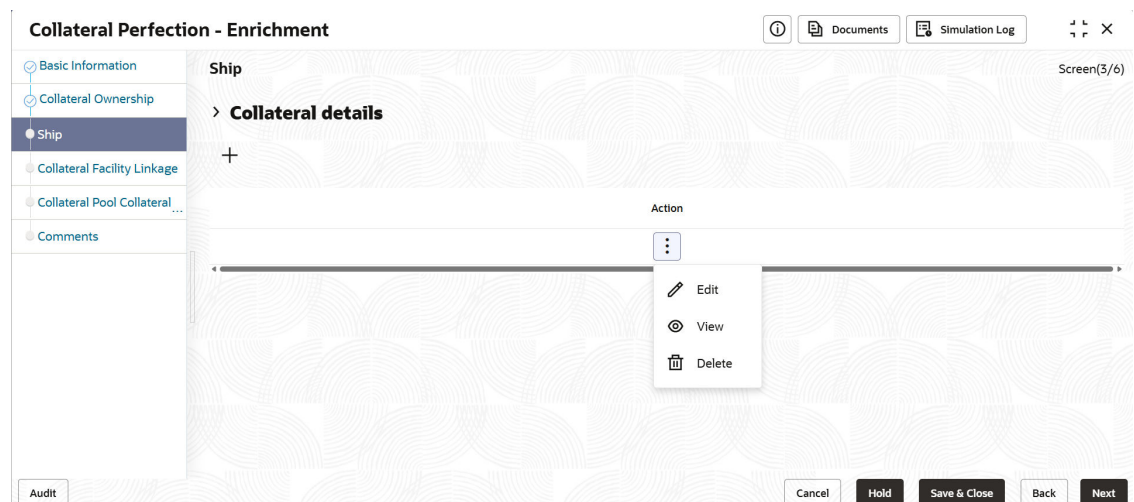
The system displays the Collateral Type data segment based on the **Collateral Type** selected in previous data segment or stage. Following are the various collateral types supported in OBCFPM:

- Account Receivables
- Accounts Contracts
- Aircraft
- Bill Of Exchange
- Bond
- Cash Collaterals
- Commercial Paper
- Commodity
- Corporate Deposits
- Crop
- Fund

- Guarantee
- Insurance
- Inventory
- Machine
- Miscellaneous
- Other Bank Deposits
- PDC
- Perishable
- Precious Metals
- Promissory Note
- Property
- Ship
- Stock
- Vehicle

Click **Next** in the **Collateral Ownership** data segment, the **Collateral Type (Ship)** screen is displayed. In this user guide, Ship is shown as sample Collateral Type.

Figure 5-4 Enrichment_Ship



1. To view the basic collateral details, click and expand the **Collateral Details** section.
2. To add the collateral specific details, click the add icon.

For detailed information on adding collateral specific details, refer the corresponding Collateral Type section in the Collateral Evaluation User Guide.

3. After adding collateral details, click **Next**.

5.4 Seniority of Charge

This topic provides systematic instructions about the procedure to add details about bank's seniority of charge on the collateral.

In the Seniority of Charge data segment, you must add the bank's seniority of charge on the collateral. If the seniority of charge is Second or Third, then the existing Charge details of the collateral must be captured. You can capture the existing charge details by clicking the add icon.

Click **Next** in the **Collateral Type (Ship)** data segment, the **Seniority of Charge** screen is displayed.

Figure 5-5 Enrichment_Seniority of Charge

The screenshot displays a multi-step enrichment process. The progress bar at the top indicates the following stages: Basic Info (unselected), Collateral Ownership (selected), Ship (selected), Seniority Of Charge (selected), and Comments (unselected). The 'Seniority Of Charge' section is active, showing three radio button options: 'First', 'Second', and 'Third'. The 'First' option is selected. At the bottom of the screen, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

1. To add existing charge details, click the add icon.

For detailed information on adding seniority of charge details, refer **Seniority of Charge** topic in the Collateral Evaluation User Manual.

2. After adding the charge details, click **Next**.

5.5 Comments

This topic provides systematic instructions about the procedure to add comments for the Data Enrichment Stage.

The Comments data segment in Data Enrichment stage allows you to add your overall comments for the enrichment stage. Adding comments helps the user of next stage to better understand the application.

Click **Next** in the **Seniority of Charge** data segment, the **Comments** screen is displayed.

Figure 5-6 Data Enrichment - Comments

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

Figure 5-7 Checklist

4. Verify all the checklist and enable the corresponding check box.
5. Select the **Outcome** as **PROCEED**.

6. Click **Submit**.

The Collateral Perfection application is moved to the next stage.

6

Legal Opinion

Detailed information about the Legal Opinion stage in Collateral Perfection process.

The Legal Opinion task is generated, if the Legal opinion stage is configured for the selected collateral type in the Business Process configuration. The user authorized to edit this task must capture the external legal opinion for the collateral from external agencies.

The following data segments are available in the Legal Opinion stage:

- Collateral Summary
- Legal Opinion
- Comments

6.1 Collateral Summary

This topic provides about the Collateral Summary data segment in Legal Opinion stage.

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

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

Note

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

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen is displayed.

Figure 6-1 Free Tasks

Priority	Process Name	Process Reference Number	Application Number	Stage
Low	Collateral Perfection	APP2525531097	APP2525531097	Risk Evaluation
Low	Collateral Perfection	APP2525531097	APP2525531097	ExternalCheck
Low	Collateral Perfection	APP2525531097	APP2525531097	External Valuation
Low	Credit Origination	APP2525531094	APP2525531094	Proposal Initiation
Low	Facility Amendment	APP2525531092	APP2525531092	Amendment Initiation
Low	Facility Amendment	APP2525531091	APP2525531091	Amendment Initiation
	Collateral Perfection	APP2525531089	APP2525531089	Enrichment
	Collateral Perfection	APP2525531088	APP2525531088	Enrichment
Low	Facility Amendment	APP2525531087	APP2525531087	Amendment Initiation
Low	Facility Amendment	APP2525531086	APP2525531086	Amendment Initiation
Low	Facility Amendment	APP2525531085	APP2525531085	Amendment Initiation

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

Figure 6-2 Legal Opinion - Collateral Summary

Collateral Summary

EDA Test Party 103

Customer ID: PTYOEDA150 | Application ID: APP2525531097 | Documents: 0 | Collateral Type: Ship | Collateral Category: PASSENGER VESSEL | Ownership Type: Single

Current Status: Enrichment Completed

Ship	Seniority of charge	Covenants	Insurance
1 Collateral	1 Position	0 Proposed, 0 Complied, 0 Breached	0 Active, \$0 Total Amount

Stage	Score
Risk Evaluation	-
External Legal Opinion	-
External Valuation	-
External Check	-
Field Investigation	-

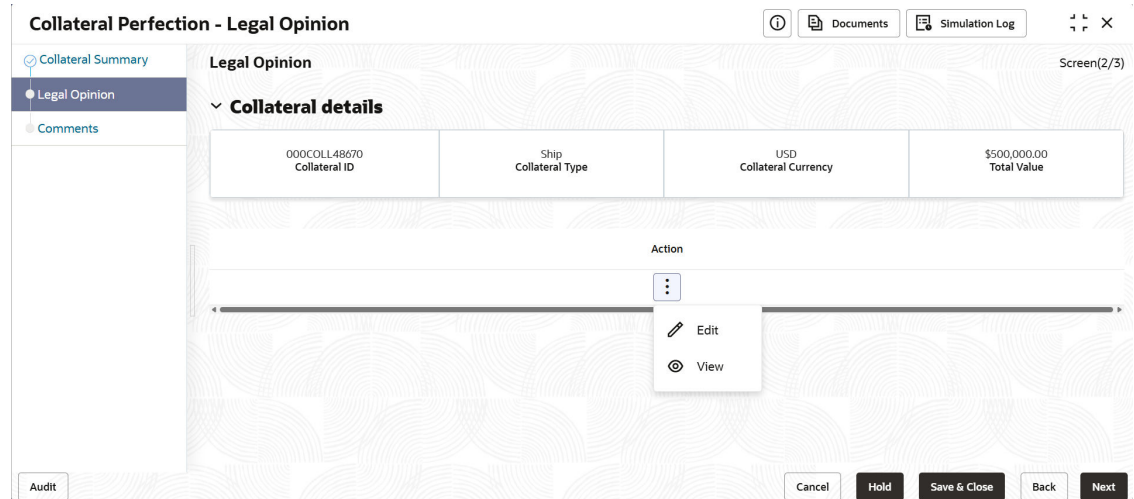
- View the Collateral Summary and click **Next**.

6.2 Legal Opinion

This topic provides systematic instructions about procedure to add external legal opinion.

Click **Next** in the **Legal Opinion - Collateral Summary** screen, the Legal Opinion data segment is displayed.

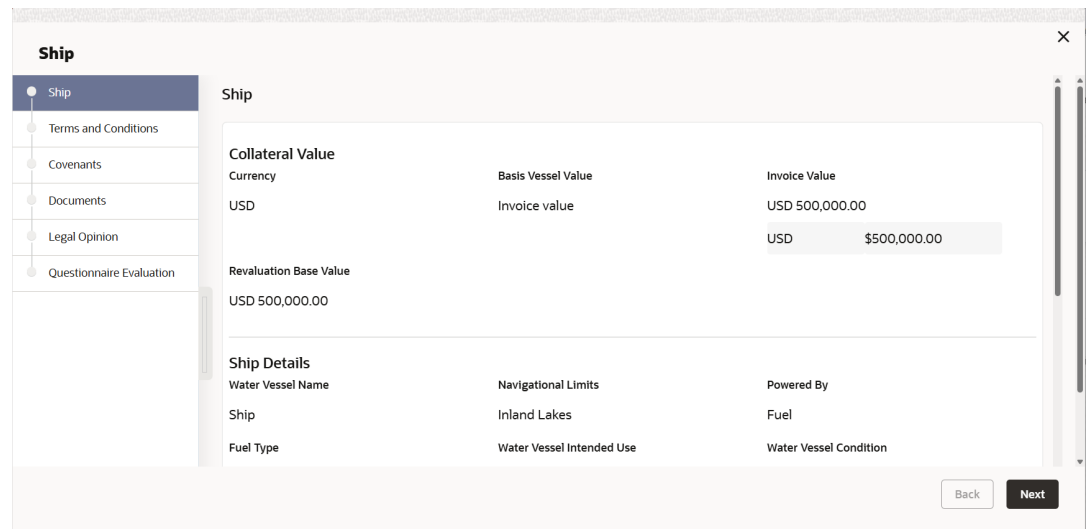
Figure 6-3 Legal Opinion



To capture the Legal Opinion for the collateral:

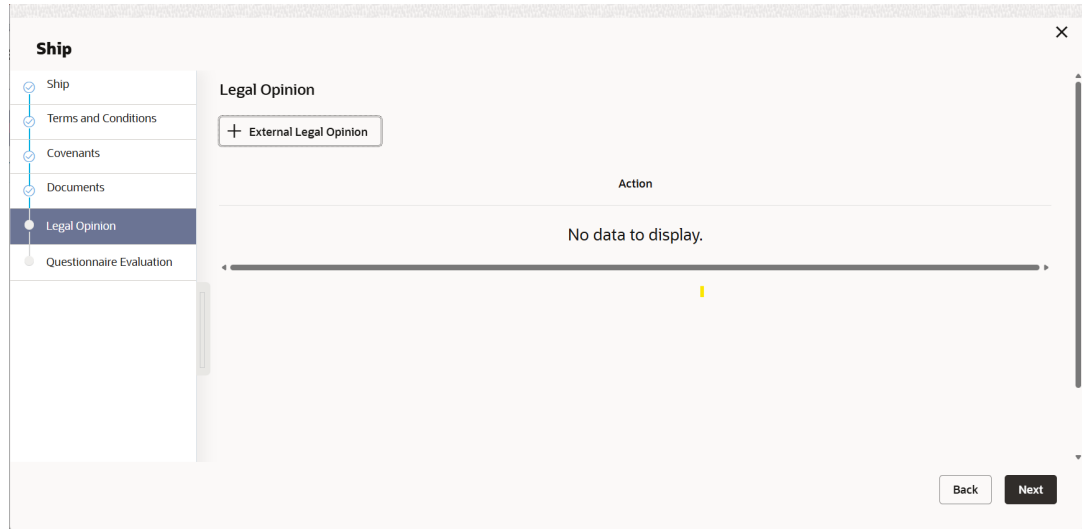
1. Click the action icon in the collateral record and select **Edit**.
The **Legal Opinion - Configure - Collateral Type** screen is displayed.

Figure 6-4 Legal Opinion_Ship



2. Click **Next** and navigate to the **Legal Opinion** menu.

Figure 6-5 Legal Opinion _Configure



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

Figure 6-6 External Legal Opinion Details

External Legal Opinion Details
✕

▲ Common Details

Construction Stage <input type="text" value="Complete"/>	Holding <input type="text" value="Freehold"/>	Agency * <input type="text" value="LO02"/>
External Opinion Date * <input type="text" value="Mar 4, 2022"/>	Date of Agreement <input type="text" value="May 7, 2018"/>	Registration Number <input type="text"/>
Mortgage Created By <input type="text" value="Others"/>	Type of Transaction <input type="text" value="New To Bank"/>	Mortgage Creation <input type="text" value="Enhancement"/>
Date of Mortgage <input type="text"/>	Type of Mortgage <input type="text" value="Registered"/>	Negative Lien <input type="checkbox"/>
Title Deeds Custody <input type="text"/>		

▲ NOC Details

NOC to Mortgage received <input type="text" value="No"/>	NOC to Mortgage issued by <input type="text"/>	Tripartite Agreement with Authority received <input type="text" value="No"/>
Authority for Tripartite Agreement <input type="text"/>	Title Documents submitted <input type="checkbox"/>	Empanelled Approval Done <input type="checkbox"/>
Date of Title Search Report <input type="text"/>	NOC Deviation <input type="text"/>	

▲ Legal Audit

Legal Audit Applicable * <input checked="" type="checkbox"/>	Legal Audit Done <input type="checkbox"/>	Date of Audit Report <input type="text"/>
Next Legal Audit Due <input type="text"/>	Deviations if any <input type="text"/>	Remarks <input type="text"/>
Legal Firm Opinion * <input type="text" value="Approved"/>	Final Recommendation * <input type="text" value="Proceed"/>	

4. Provide the external legal opinion details in the above screen.

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

Table 6-1 Common Details - Field Description

Field	Description
Construction Stage	Select the stage of construction from the drop down list. The options available are: <ul style="list-style-type: none"> • Complete • Under Construction
Holding	Specify if the property is Freehold or Leasehold.
Agency	Select the Agency from which the legal opinion is obtained.
External Opinion Date	Specify the date on which the external legal opinion is captured.
Date of Agreement	Specify the date of lease agreement.
Registration Number	Specify the property Registration Number .
Mortgage Created By	Select the bank or security trustee who created the mortgage. The available options are: <ul style="list-style-type: none"> • Own Bank • Others
Type of Transaction	Specify whether the customer is New To Bank or Existing customer.
Mortgage Creation	Select the Mortgage Creation as Fresh or Enhancement of existing mortgage value.
Date of Mortgage	Specify the mortgage creation date.
Type of Mortgage	Specify the type of mortgage as Equitable or Registered .
Negative Lien	Specify whether negative lien is executed covering the collateral by selecting Yes or No from the drop down list.
Title Deeds Custody	Specify the name of bank which is holding the title deeds.

Table 6-2 NOC Details - Field Description

Field	Description
NOC to Mortgage received	Specify if NOC for creating mortgage is received. The available options are: <ul style="list-style-type: none"> • Yes • No • Not Applicable
NOC to Mortgage issued by	Specify the details of other participating lenders that issued the NOC to mortgage.
Tripartite Agreement with Authority received	Specify if the tripartite Agreement is received from the authority. The available options are: <ul style="list-style-type: none"> • Yes • No • Not Applicable
Authority for Tripartite Agreement	Specify the authority which executed the tripartite agreement.
Title Documents Submitted	Enable this flag, if the customer has submitted all the property related title documents to the Bank or security trustee.
Empanelled Approval Done	Specify if empanelled approval is in place for deviation, if any section of the title documents is not submitted by the customer.
Date of Title Search Report	Specify the date on which the bank obtained search report from the company secretary of the client.

Table 6-2 (Cont.) NOC Details - Field Description

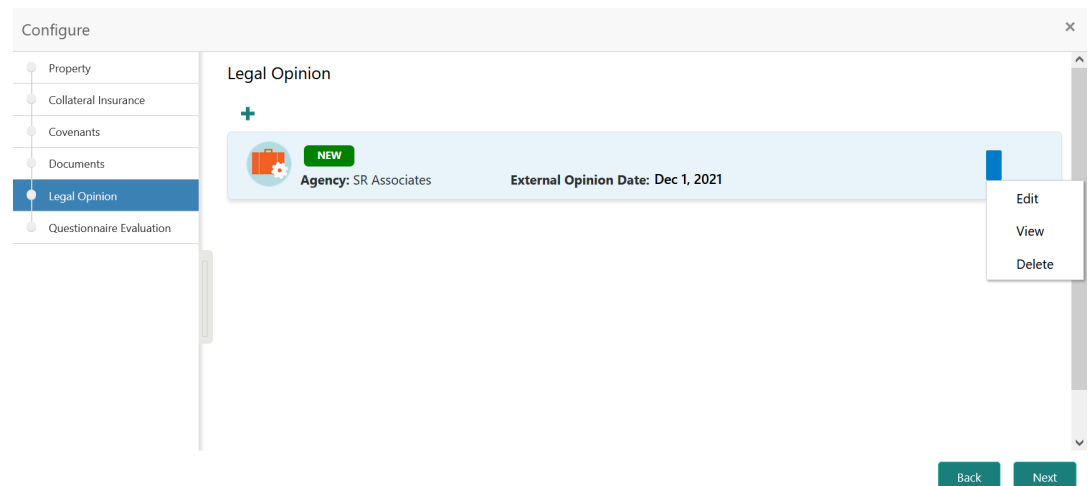
Field	Description
NOC Deviation	Provide details of deviation in obtaining NOC from other participating banks, if any.

Table 6-3 Legal Audit - Field Description

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

- Click **Add** in the **External Legal Opinion Details** window.
The legal opinion details are added and displayed.

Figure 6-7 Legal Opinion - Configure - Legal Opinion Added



User can **Edit**, **View**, or **Delete** the added legal opinion detail by clicking the action icon and selecting the required option.

- After capturing legal opinion details, click **Next**.
The **Legal Opinion - Configure - Questionnaire Evaluation** screen is displayed.

Figure 6-8 Legal Opinion_Questionnaire Evaluation

Note

In the above screen, the questionnaires linked to the Legal Opinion stage in Business Process configuration are displayed. User can manage the questionnaire process linkage in Maintenance module.

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

Figure 6-9 Questionnaire

- Select answer for all the questions and click **Submit**.
In case of multiple questions, the right arrow appears in the **Questionnaire** screen. Click the right arrow to view next question.

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

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

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

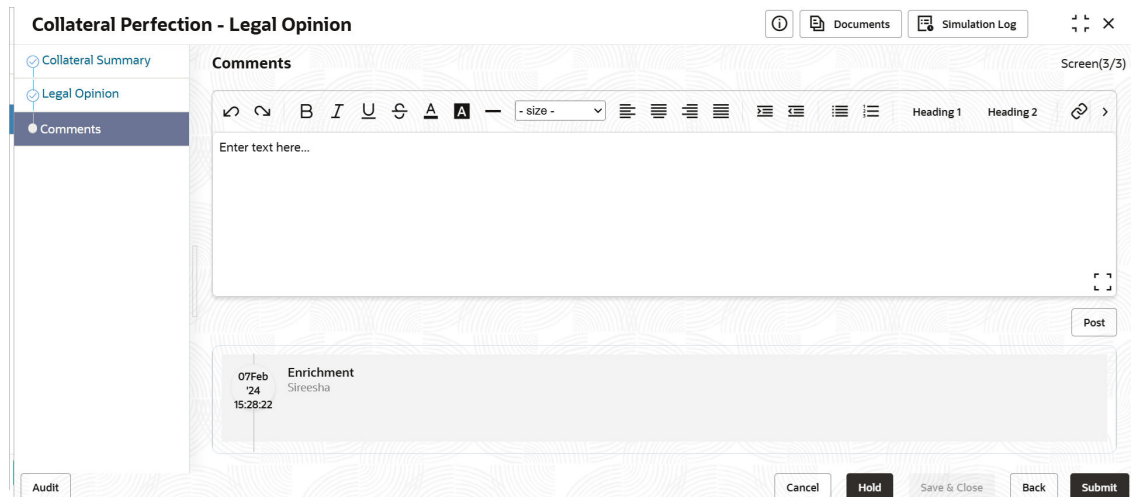
6.3 Comments

This topic provides systematic instructions about the Comments data segment in the Legal Opinion stage.

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

Click **Next** in the **Legal Opinion** screen, the Comments data segment is displayed.



Figure 6-10 Legal Opinion - Comments



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

Figure 6-11 Checklist

Checklist ✕

<input type="checkbox"/> Enrich Approval	Remarks:	
* <input checked="" type="checkbox"/> Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items) ⏪ < 1 > ⏩

* Outcome Submit

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

The available options are:

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

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

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

7

Risk Evaluation

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

The Risk Evaluation task is generated, if the Risk Evaluation stage is configured for the selected collateral type in the Business Process configuration. The Risk Officer or the user authorized to edit this task must review the collateral and its documents to verify if the collateral can secure bank's exposure.

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

- Collateral Summary
- Risk Evaluation
- Comments

7.1 Collateral Summary

This topic provides systematic instructions about the Collateral Summary data segment in Risk Evaluation stage.

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

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

Note

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

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen is displayed.

Figure 7-1 Free Tasks

Priority	Process Name	Process Reference Number	Application Number	Stage
Low	Collateral Perfection	APP2525531097	APP2525531097	Risk Evaluation
Low	Collateral Perfection	APP2525531097	APP2525531097	ExternalCheck
Low	Collateral Perfection	APP2525531097	APP2525531097	External Valuation
Low	Credit Origination	APP2525531094	APP2525531094	Proposal Initiation
Low	Facility Amendment	APP2525531092	APP2525531092	Amendment Initiation
Low	Facility Amendment	APP2525531091	APP2525531091	Amendment Initiation
	Collateral Perfection	APP2525531089	APP2525531089	Enrichment
	Collateral Perfection	APP2525531088	APP2525531088	Enrichment
Low	Facility Amendment	APP2525531087	APP2525531087	Amendment Initiation
Low	Facility Amendment	APP2525531086	APP2525531086	Amendment Initiation
Low	Facility Amendment	APP2525531085	APP2525531085	Amendment Initiation

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

Figure 7-2 Risk Evaluation - Collateral Summary

Collateral Summary

EDA Test Party 103

Customer ID: PTYOEDA150 | Application ID: APP2525531097 | Documents: 0 | Collateral Type: Ship | Collateral Category: PASSENGER VESSEL | Ownership Type: Single

Current Status: Legal Opinion Completed

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

Stage	Score
Risk Evaluation	-
External Legal Opinion	-
External Valuation	-
External Check	-
Field Investigation	-

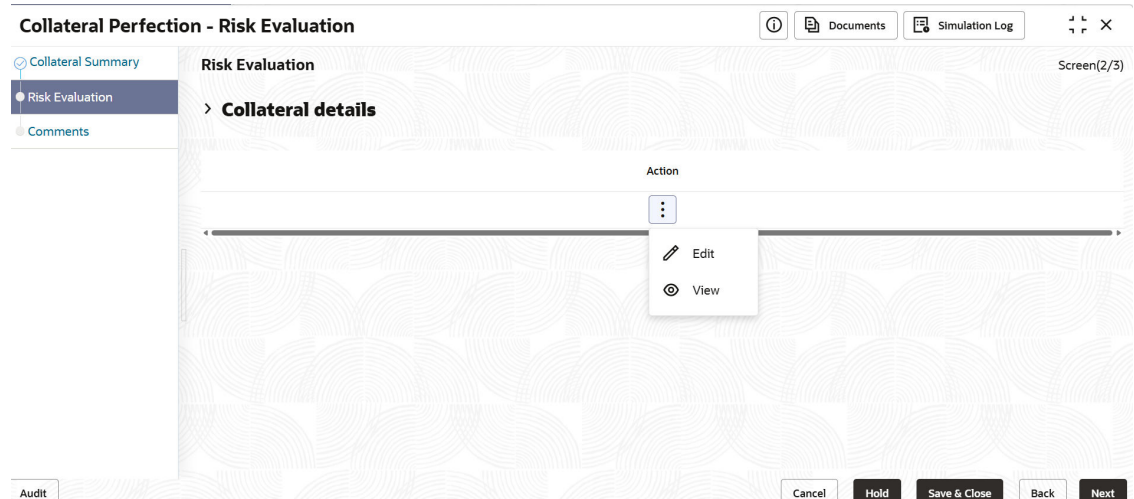
- View the Collateral Summary and click **Next**.

7.2 Risk Evaluation

This topic provides systematic instructions about the procedure to perform Risk Evaluation.

Click **Next** in the **Risk Evaluation - Collateral Summary** screen, the Risk Evaluation data segment is displayed.

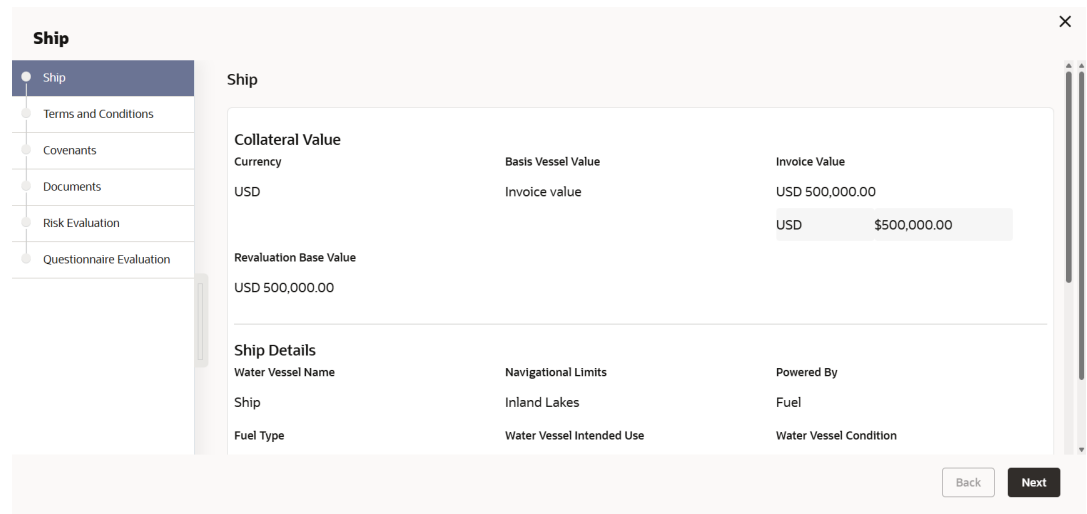
Figure 7-3 Risk Evaluation



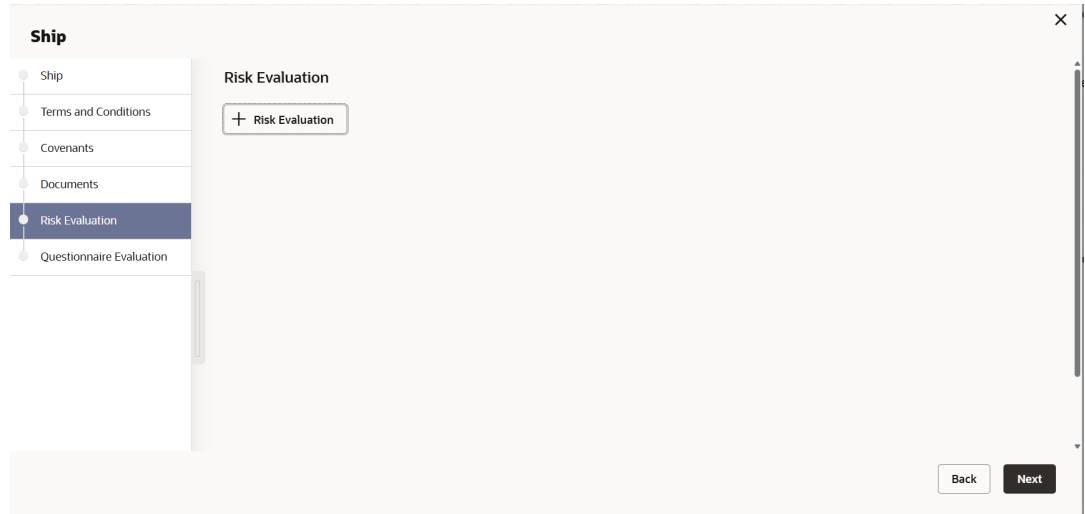
To evaluate the collateral in terms of risk:

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

Figure 7-4 Risk Evaluation_Ship



2. Click **Next** and navigate to the **Risk Evaluation** menu.

Figure 7-5 Risk Evaluation

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

Figure 7-6 Risk Evaluation Details

Risk Evaluation Details

Risk Type

Select
▼

Required

Severity

Required

Comments

Approver Comments

Cancel

Clear

Add

4. Provide the risk evaluation details in the above screen.

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

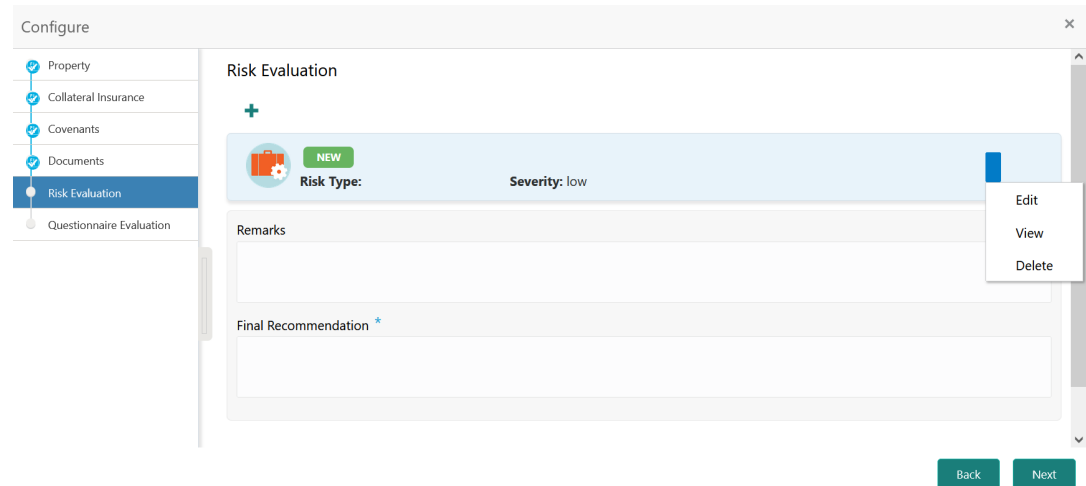
Table 7-1 Risk Evaluation Details - Field Description

Field	Description
Risk Type	Select the Risk Type from the drop down list. The available options are: <ul style="list-style-type: none"> • Currency Risk • Natural Hazardous Risk • Liquidity Risk • Operational Risk • Geo Political Risk • Issue Credit Risk
Severity	Specify the Severity of risk.
Comments	Specify your risk evaluation Comments for the collateral.
Approver Comments	Capture the risk Approver Comments for the collateral.

5. Click **Add** in the **Risk Evaluation Details** window.

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

Figure 7-7 Risk Evaluation Added



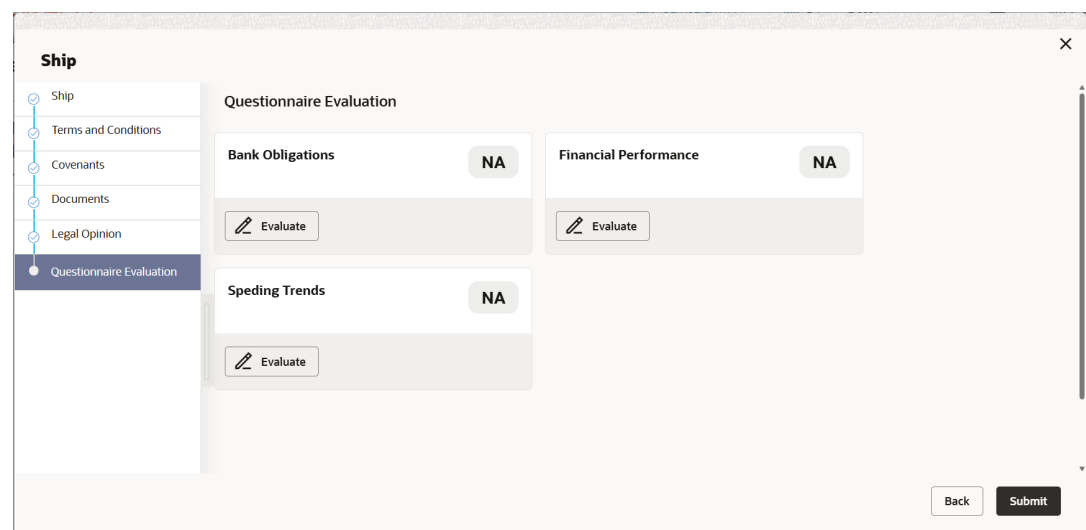
The screenshot shows a 'Configure' window titled 'Risk Evaluation'. On the left is a sidebar with a vertical list of items: Property, Collateral Insurance, Covenants, Documents, Risk Evaluation (highlighted in blue), and Questionnaire Evaluation. The main area is titled 'Risk Evaluation' and contains a '+ NEW' button with a red plus icon. Below this, a card displays 'Risk Type:' and 'Severity: low'. A context menu is open over the card, showing 'Edit', 'View', and 'Delete' options. Below the card are two text input fields labeled 'Remarks' and 'Final Recommendation *'. At the bottom right are 'Back' and 'Next' buttons.

User can **Edit**, **View**, or **Delete** the added risk evaluation detail by clicking the action icon and selecting the required option.

6. After capturing risk evaluation details, click **Next**.

The **Risk Evaluation - Configure - Questionnaire Evaluation** screen is displayed.

Figure 7-8 Risk Evaluation_Questionnaire Evaluation



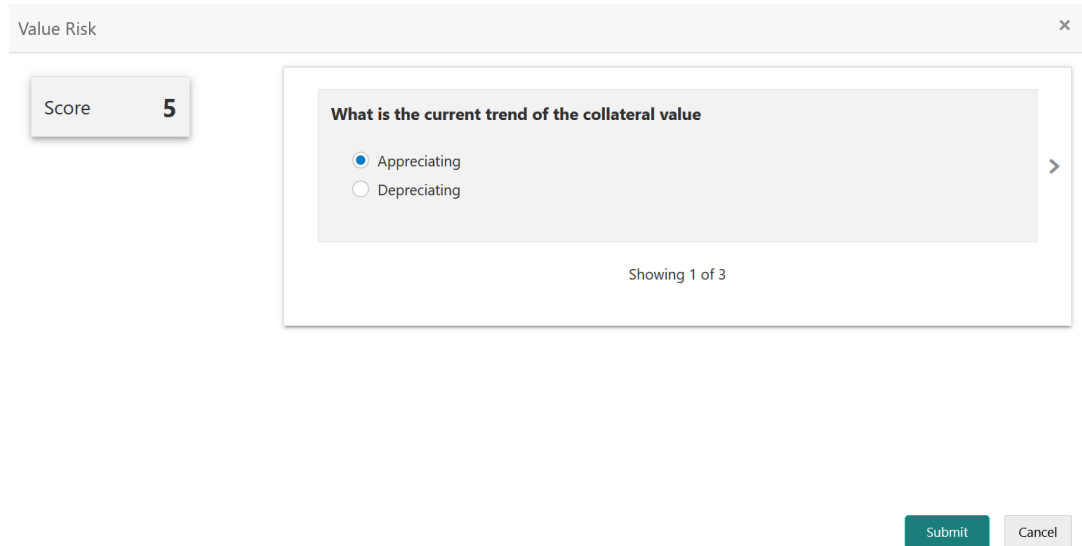
The screenshot shows a 'Ship' window titled 'Questionnaire Evaluation'. On the left is a sidebar with a vertical list of items: Ship, Terms and Conditions, Covenants, Documents, Legal Opinion, and Questionnaire Evaluation (highlighted in blue). The main area contains three evaluation cards: 'Bank Obligations' with a value of 'NA', 'Financial Performance' with a value of 'NA', and 'Speding Trends' with a value of 'NA'. Each card has an 'Evaluate' button with a pencil icon. At the bottom right are 'Back' and 'Submit' buttons.

Note

In the above screen, the questionnaires linked to the Risk Evaluation stage in Business Process configuration are displayed. User can manage the questionnaire process linkage in Maintenance module.

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

Figure 7-9 Questionnaire

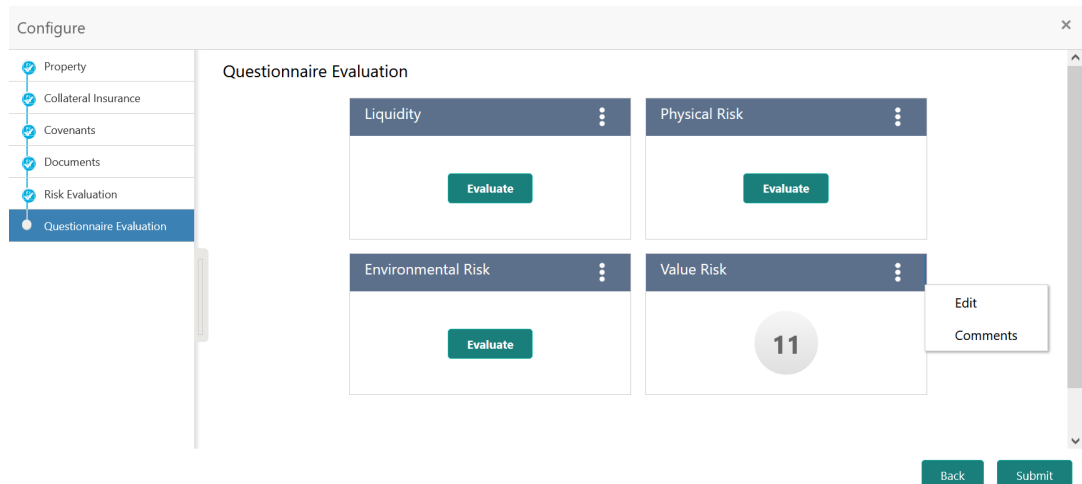


- Select answer for all the questions and click **Submit**.

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

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

Figure 7-10 Questionnaire Evaluation_Edit and Comment



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

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

7.3 Comments

This topic provides systematic instructions about the Comments data segment in the Risk Evaluation stage.

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

Click **Next** in the **Risk Evaluation** screen, the Comments data segment is displayed.

Figure 7-11 Risk Evaluation - Comments

Collateral Perfection - Risk Evaluation

Collateral Summary
Risk Evaluation
Comments

Comments

Enter text here...

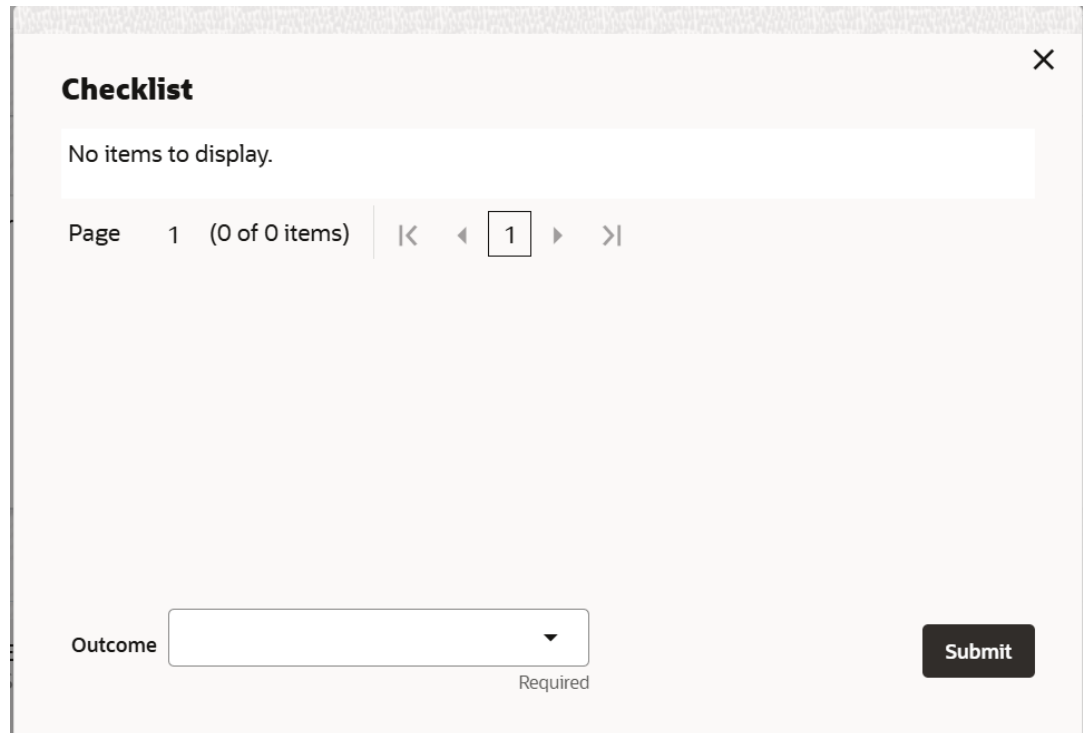
Post

No items to display.

Audit Hold Back Next Save & Close Submit Cancel

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

Figure 7-12 Checklist



Checklist X

No items to display.

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

Outcome Required

Submit

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

The available options are:

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

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

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

8

External Valuation

This topic describes information about the External Valuation stage in Collateral Perfection process.

External valuation of collateral is applicable for certain collateral types like Property for which external advice is required. During external valuation, the external agencies specialized in valuation perform various analysis and arrive at the collateral's market value. In this stage of Collateral Perfection process, the Credit Officer must capture and store the external valuation details collected from the external agencies.

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

- **Collateral Summary**
- **External Valuation**
- **Comments**

8.1 Collateral Summary

This topic provides systematic instructions about the Collateral Summary data segment in External Check stage.

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

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

Note

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

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.
The **Free Tasks** screen is displayed.

Figure 8-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Low	Collateral Perfection	APP2525531097	APP2525531097	Risk Evaluation
<input type="checkbox"/>	Low	Collateral Perfection	APP2525531097	APP2525531097	ExternalCheck
<input type="checkbox"/>	Low	Collateral Perfection	APP2525531097	APP2525531097	External Valuation
<input type="checkbox"/>	Low	Credit Origination	APP2525531094	APP2525531094	Proposal Initiation
<input type="checkbox"/>	Low	Facility Amendment	APP2525531092	APP2525531092	Amendment Initiation
<input type="checkbox"/>	Low	Facility Amendment	APP2525531091	APP2525531091	Amendment Initiation
<input type="checkbox"/>		Collateral Perfection	APP2525531089	APP2525531089	Enrichment
<input type="checkbox"/>		Collateral Perfection	APP2525531088	APP2525531088	Enrichment
<input type="checkbox"/>	Low	Facility Amendment	APP2525531087	APP2525531087	Amendment Initiation
<input type="checkbox"/>	Low	Facility Amendment	APP2525531086	APP2525531086	Amendment Initiation
<input type="checkbox"/>	Low	Facility Amendment	APP2525531085	APP2525531085	Amendment Initiation

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

Figure 8-2 External Check - Collateral Summary

Collateral Summary Screen (1 / 3)

Customer ID: 003177	Application ID: APP213366792	Current Status: Legal Opinion Completed	Documents: 0	Collateral Type: Property	Collateral Category: Residential Property	Ownership Type: Single
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Basic Information

213360047850

Collateral Currency: USD	Agreed Collateral Value: \$50,000.00	Agreed Collateral Value: \$50,000.00	Available From: 2021-12-01	Available Till: 2022-12-31	Applicable Business: -
Exposure Type: -	Charge Type: Hypothecation	Purpose Of Collateral: New Facility	Shareable Across Customers: No		

1 Collateral \$50K Collateral Value	Linked Facilities Details Pie chart: 23% ROADROLL..., 77% Unlinked	Ownership Pie chart: 100%
1 Position	0 Covenants proposed Standard Covenants Applicable	0 Active Insurance
0 Total Percentage	100 Percentage Available	0 Complied Covenants
	0 Breached Covenants	USD 0.00 Total Insurance Amount

Configured Stage Status

Risk Evaluation: In Progress	Internal Legal Opinion: Not applicable	External Legal Opinion: In Progress
External Valuation: In Progress	External Check: In Progress	Field Investigation: In Progress

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

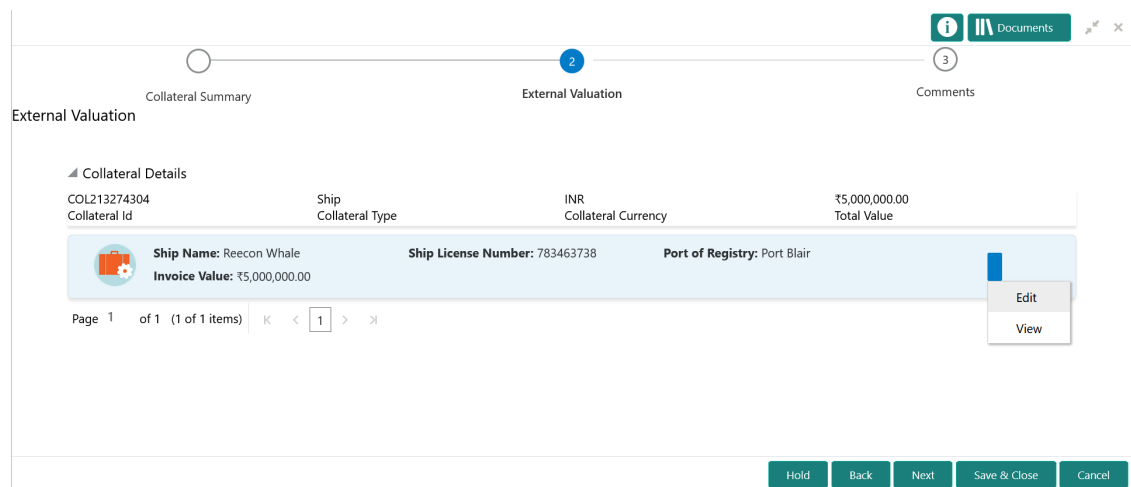
3. View the Collateral Summary and click **Next**.

8.2 External Valuation

This topic provides systematic instructions about the procedure to add external valuation details.

Click **Next** in the **External Valuation - Collateral Summary** screen, the External Valuation data segment is displayed.

Figure 8-3 External Valuation

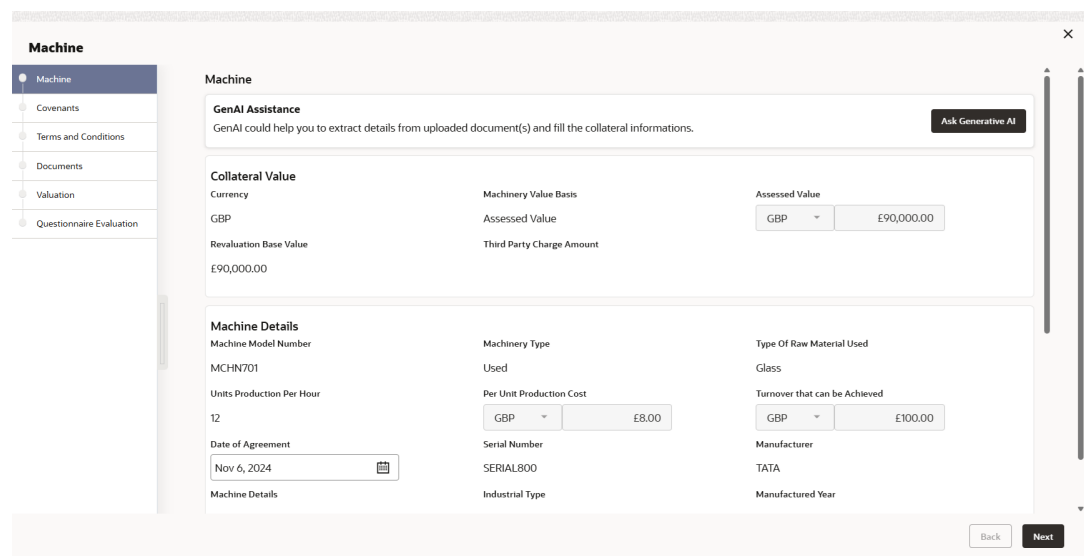


To capture the external valuation details for the collateral:

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

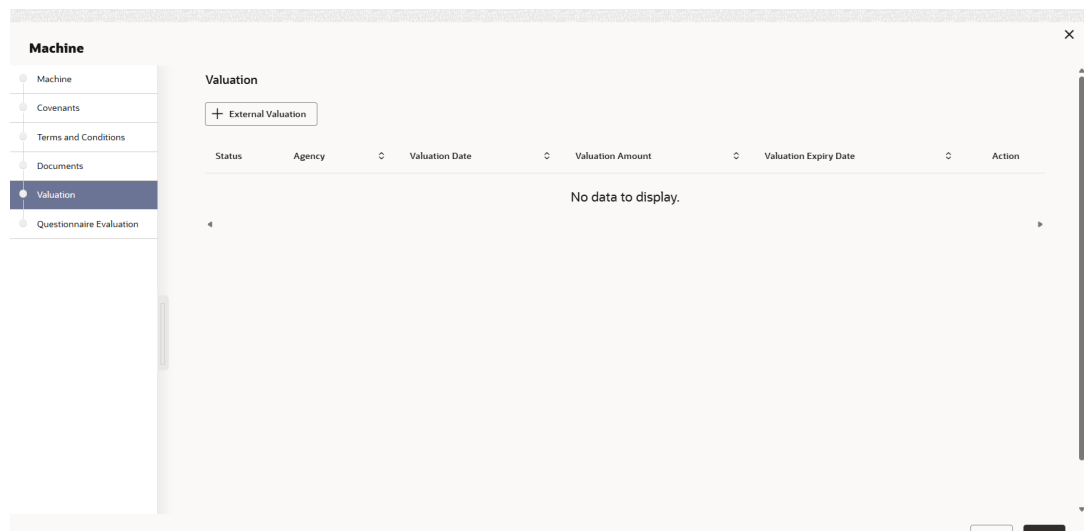
The **External Valuation - Configure - Collateral Type** screen is displayed.

Figure 8-4 External Valuation - Configure - Collateral Type



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

Figure 8-5 External Valuation - Configure - Valuation



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

Figure 8-6 External Valuation Details

External Valuation Details ✕

Basic Details

<p>Agency * <input type="text" value="OTHR"/></p> <p>Valuation Type * <input type="text" value="External"/></p> <p>Valuation Frequency * <input type="text" value="Yearly"/></p> <p>Valuation Expiry Date <input type="text" value="Mar 31, 2023"/></p> <p>Valuation Amount * USD \$500,000.00</p> <p>Deviation Approval As Per Bank Policy <input type="text"/></p> <p>Estimated Life Span Of Asset <input type="text" value="20"/></p>	<p>Other Agency Name * <input type="text" value="SAS"/></p> <p>Valuation Date * <input type="text" value="May 7, 2018"/></p> <p>Frequency Unit <input type="text" value="2"/></p> <p>Next Valuation Date May 7, 2020</p> <p>Insurable Value <input type="text" value="\$300,000.00"/></p> <p>Estimated Age Of Asset * <input type="text" value="5"/></p>
--	---

▶ Immovable Collateral Valuation Details

▶ Immovable Collateral Area Details

Remarks

Remarks

Valuer Remarks

Add Cancel Clear

4. Capture the external valuation details in the above screen.

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

Table 8-1 Basic Details - Field Description

Field	Description
Agency	Select the Agency which performed external valuation.
Valuation Type	Select the Valuation Type as External.
Valuation Date	Specify the date on which the external valuation is carried out.
Valuation Frequency	Select the Valuation Frequency from the drop down list.
Frequency Unit	Specify the number of times the valuation must be done in the selected Valuation Frequency .
Valuation Expiry Date	Specify the date till which the valuation is valid.

Table 8-1 (Cont.) Basic Details - Field Description

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

Figure 8-7

▲ Immovable Collateral Valuation Details

<p>Type Of Property <input style="width: 100%;" type="text"/></p> <p>Number Of Blocks/Wings <input style="width: 100%;" type="text"/></p> <p>Number Of Units Per Floor <input style="width: 100%;" type="text"/> ▼ ▲</p> <p>Residual Life <input style="width: 100%;" type="text"/> ▼ ▲</p> <p>Construction Permission / Commencement Certificate <input style="width: 100%;" type="text"/></p> <p>Deviations If Any <input style="width: 100%;" type="text"/></p> <p>Construction Rate <input style="width: 100%;" type="text"/> ▼ ▲</p> <p>Total Fair Market Value <input style="width: 100%;" type="text"/></p> <p>Realizable Value <input style="width: 100%;" type="text"/></p> <p>Stage Of Construction <input style="width: 100%;" type="text"/></p>	<p>Date Of Property Visit <input style="width: 100%;" type="text"/> </p> <p>Number Of Stories <input style="width: 100%;" type="text"/></p> <p>Age Of The Property <input style="width: 100%;" type="text"/> ▼ ▲</p> <p>Sanctioned Plans Details <input style="width: 100%;" type="text"/></p> <p>Permissible Usage As Per Sanctioned/Approved Plan <input style="width: 100%;" type="text"/></p> <p>Land Rate <input style="width: 100%;" type="text"/> ▼ ▲</p> <p>Amenity Value <input style="width: 100%;" type="text"/></p> <p>Forced/Distress Sale Value <input style="width: 100%;" type="text"/></p> <p>Ready Reckoner Rate / Circle Rate <input style="width: 100%;" type="text"/> ▼ ▲</p> <p>Negative Remarks <input style="width: 100%;" type="text"/></p>
---	--

Table 8-2 Immovable Collateral Valuation Details - Field Description

Field	Description
Type of Property	Select the Type of Property from the drop down list. The options available are: <ul style="list-style-type: none"> • Urban • Rural • Semi-Urban
Date of Property Visit	Specify the date on which the valuation agency has visited the property.
Number of Blocks/Wings	Specify the number of blocks or wings in the property.
Number of Stories	Specify the Number of Stories available in the building.
Number of Units Per Floor	Specify the number of flats available per floor.
Age of the Property	Specify the present date of the property in years.
Residual Life	Specify the remaining life of the building in years.
Sanctioned Plan Details	Provide details about the plan sanctioned for building construction.
Construction Permission / Commencement Certificate	Provide details of construction permission from the local authority.
Permissible Usage As Per Sanctioned/Approved Plan	Specify the purpose of building as per the permission obtained from the local authority.
Deviations If Any	If there is any deviation in the construction from the approved plan, specify the deviation details.
Land Rate	Specify the Land Rate in the locality.
Construction Rate	Specify the cost of construction per unit.
Amenity Value	Specify the value of other amenities provided to the customers.
Total Fair Market Value	Specify the fair market value of the building or apartment or unit.
Forced/Distress Sale Value	Specify the possible sale value in case of default by customer.
Realizable Value	Specify the value of realization in case of sale.
Ready Reckoner Rate/ Circle Rate	Specify the indexed rate or prevailing rate in the locality.
Stage of Construction	Specify the current Stage of Construction .
Negative Remarks	Capture Negative Remarks from the External Valuator, if any

Figure 8-8

▲ Immovable Collateral Area Details

<p>Unit Of Area <input type="text" value="Select"/></p> <p>Area per Agreement / Sale Deed <input type="text" value=""/> <input type="button" value="v"/> <input type="button" value="^"/></p> <p>Area Per Measurement <input type="text" value=""/> <input type="button" value="v"/> <input type="button" value="^"/></p> <p>Construction Area <input type="text" value=""/> <input type="button" value="v"/> <input type="button" value="^"/></p>	<p>Land/Plot Area <input type="text" value=""/></p> <p>Area Per Plan <input type="text" value=""/> <input type="button" value="v"/> <input type="button" value="^"/></p> <p>Land Area <input type="text" value=""/> <input type="button" value="v"/> <input type="button" value="^"/></p>
--	--

Table 8-3 Immovable Collateral Area Details - Field Description

Field	Description
Unit of Area	Select the Unit of Area from the drop down list. The options available are: <ul style="list-style-type: none"> • Acre • Hectare • Square Meter • Square Yard
Land/Plot Area	Specify the Land/Plot Area in the selected unit.
Area per Agreement / Sale Deed	Specify the area as mentioned in the sale deed or agreement.
Area Per Plan	Specify the area covered per flat as per the building plan.
Area Per Measurement	Specify the property area as per measurement.
Land Area	Specify the Land Area in the selected unit.
Construction Area	Specify the total Construction Area on the land.

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

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

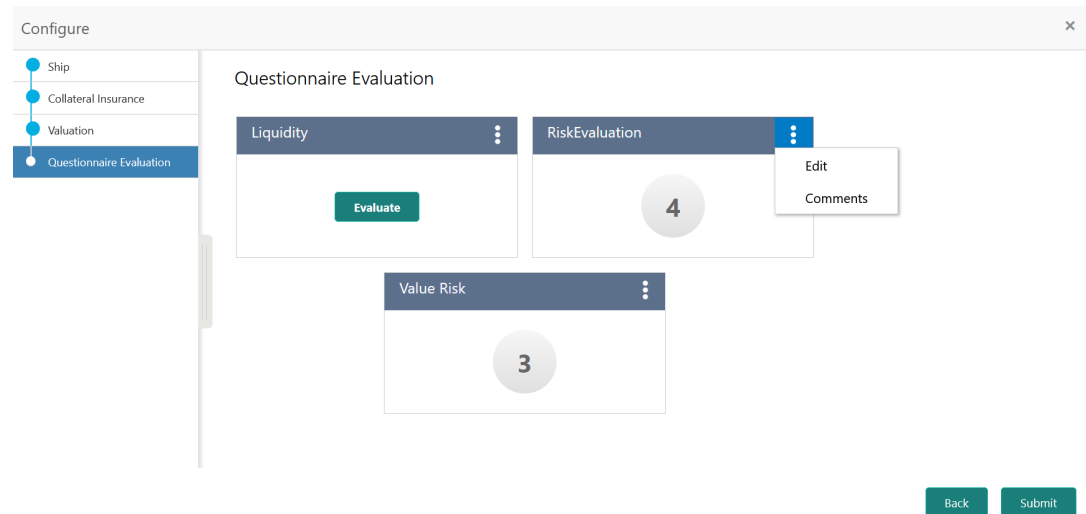
Figure 8-9 External Valuation - Configure - Valuation Details

The screenshot displays the 'External Valuation Details' window. It features a sidebar on the left with navigation options like 'Collateral', 'Machine', 'External Valuation', 'Comments', 'Terms and Conditions', 'Documents', 'Valuation', and 'Questionnaire Evaluation'. The main content area includes a 'GenAI Assistance' section with an 'Ask Generative AI' button. Below this, there are input fields for 'Valuation Amount' (set to GBP), 'Agency' (with a search icon), 'Valuation Type', and 'Valuation Date' (set to November 6, 2024). There are also dropdown menus for 'Valuation Frequency' and 'Valuation Expiry Date', and a text input for 'Estimated Age Of Asset'. Two text areas are provided for 'Remarks' and 'Valuer Remarks'. At the bottom right, there are 'Cancel', 'Clear', and 'Add' buttons.

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

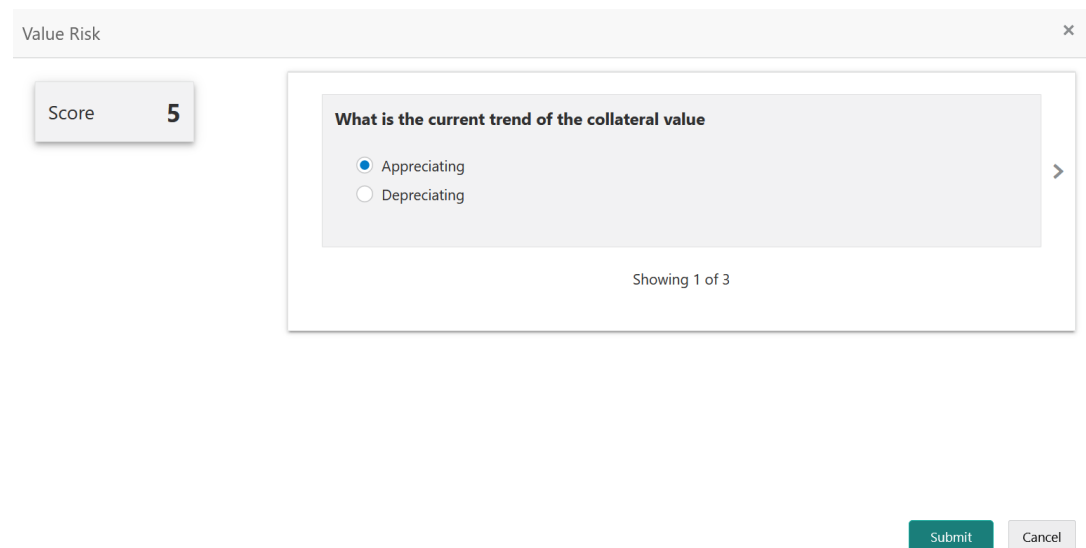
6. After capturing external valuation details, click **Next**.

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

Figure 8-10 External Valuation - Configure - Questionnaire Evaluation**Note**

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

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

Figure 8-11 Questionnaire

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

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

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

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

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

Note

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

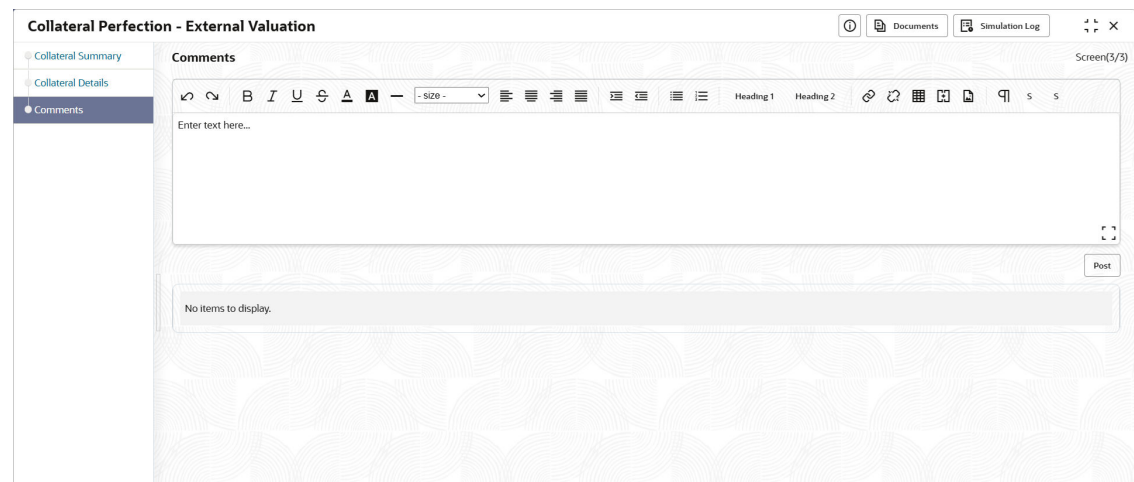
8.3 Comments

This topic provides systematic instructions about the Comments data segment in the External Valuation stage.

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

Click **Next** in the **External Valuation** screen, the Comments data segment is displayed.

Figure 8-12 External Valuation - Comments



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

Figure 8-13 Checklist

Checklist ×

<input type="checkbox"/> Enrich Approval	Remarks:	
* <input checked="" type="checkbox"/> Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items) ⏪ < 1 > ⏩

Save Checklist

* Outcome ▼ **Submit**

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

The options available in the drop down list are:

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

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

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

9

External Check

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

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

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

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

- Collateral Summary
- External Check
- Comments

9.1 Collateral Summary

This topic provides systematic instructions about the Collateral Summary data segment in External Check stage.

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

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

Note

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

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.
The **Free Tasks** screen is displayed.

Figure 9-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Low	Collateral Perfection	APP2525531097	APP2525531097	Risk Evaluation
<input type="checkbox"/>	Low	Collateral Perfection	APP2525531097	APP2525531097	ExternalCheck
<input type="checkbox"/>	Low	Collateral Perfection	APP2525531097	APP2525531097	External Valuation
<input type="checkbox"/>	Low	Credit Origination	APP2525531094	APP2525531094	Proposal Initiation
<input type="checkbox"/>	Low	Facility Amendment	APP2525531092	APP2525531092	Amendment Initiation
<input type="checkbox"/>	Low	Facility Amendment	APP2525531091	APP2525531091	Amendment Initiation
<input type="checkbox"/>		Collateral Perfection	APP2525531089	APP2525531089	Enrichment
<input type="checkbox"/>		Collateral Perfection	APP2525531088	APP2525531088	Enrichment
<input type="checkbox"/>	Low	Facility Amendment	APP2525531087	APP2525531087	Amendment Initiation
<input type="checkbox"/>	Low	Facility Amendment	APP2525531086	APP2525531086	Amendment Initiation
<input type="checkbox"/>	Low	Facility Amendment	APP2525531085	APP2525531085	Amendment Initiation

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

Figure 9-2 External Check - Collateral Summary

Collateral Summary

Customer ID: 003177 | Application ID: APP213366792 | Current Status: Legal Opinion Completed | Documents: 0 | Collateral Type: Property | Collateral Category: Residential Property | Ownership Type: Single

Basic Information

213360047850

Collateral Currency: USD | Agreed Collateral Value: \$50,000.00 | Agreed Collateral Value: \$50,000.00 | Available From: 2021-12-01 | Available Till: 2022-12-31 | Applicable Business: -

Exposure Type: - | Charge Type: Hypothecation | Purpose Of Collateral: New Facility | Shareable Across Customers: No

Property: 1 Collateral | **\$50K** Collateral Value

Linked Facilities Details: 23% ROADROLL..., 77% Unlinked

Ownership: 100%

Seniority of charge: 1 Position

Covenants: 0 Covenants proposed, Standard Covenants Applicable

Insurance: 0 Active Insurance

Total Percentage: 0 | **Percentage Available**: 100

Complied Covenants: 0 | **Breached Covenants**: 0

Total Insurance Amount: USD 0.00

Configured Stage Status

Risk Evaluation: In Progress | Internal Legal Opinion: Not applicable | External Legal Opinion: In Progress

External Valuation: In Progress | External Check: In Progress | Field Investigation: In Progress

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

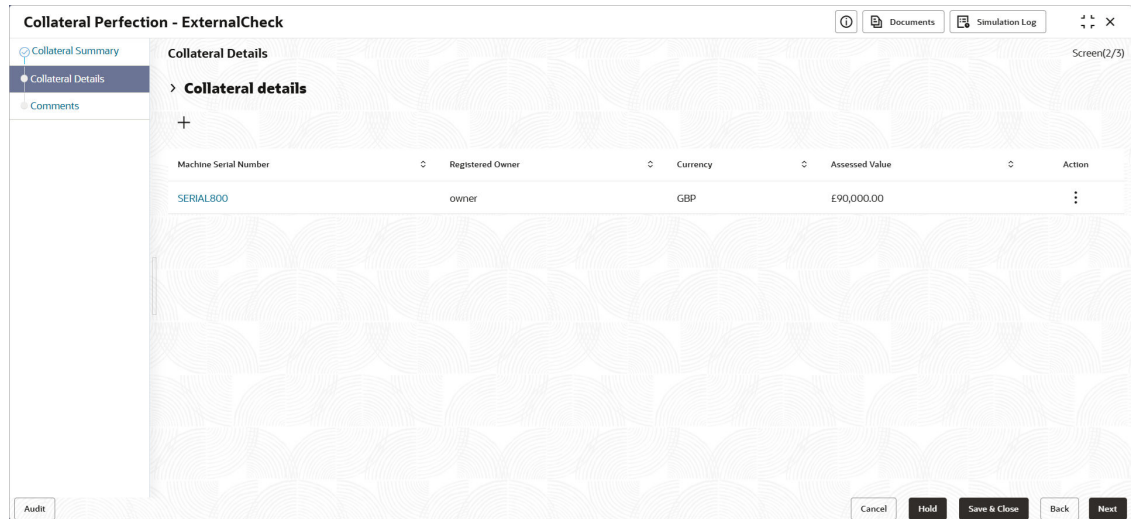
- View the Collateral Summary and click **Next**.

9.2 External Check

This topic provides systematic instructions about procedure to add external check details.

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

Figure 9-3 External Check

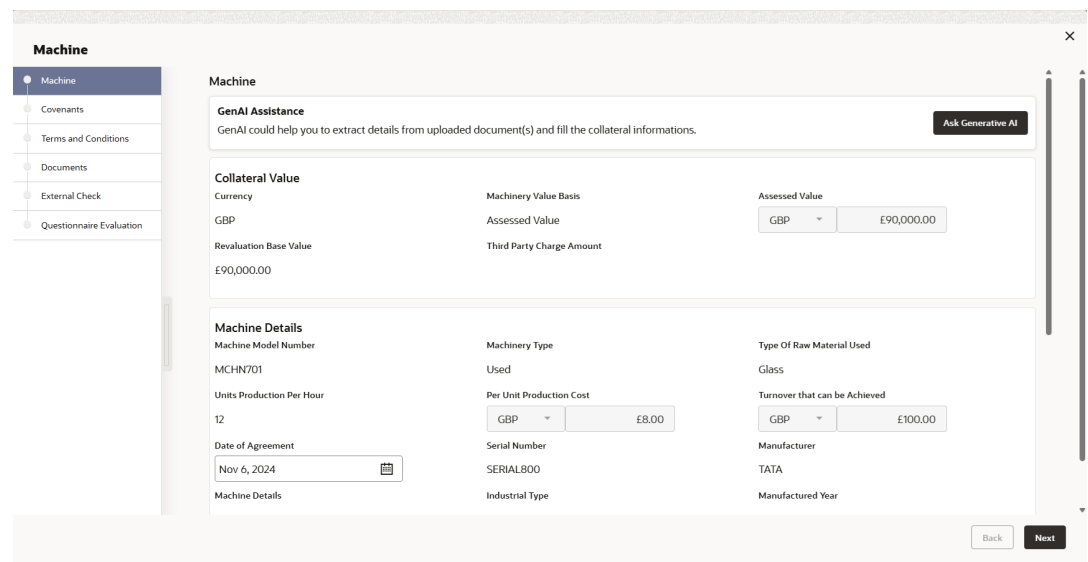


To capture the external check details for the collateral:

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

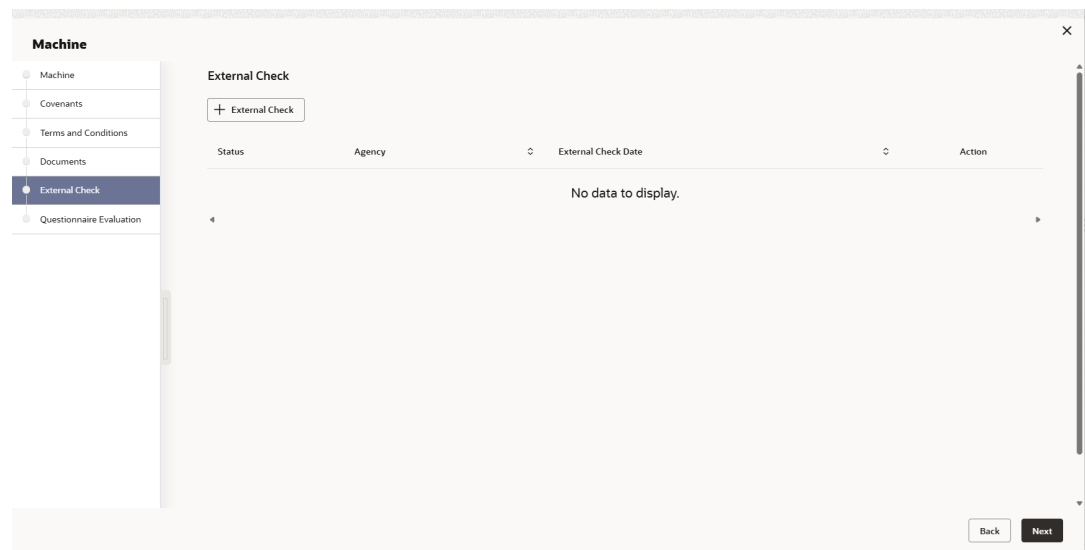
The **External Check - Configure - Collateral Type** screen is displayed.

Figure 9-4 External Check - Configure - Collateral Type



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

Figure 9-5 External Check - Configure - External Check



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

Figure 9-6 External Check Details

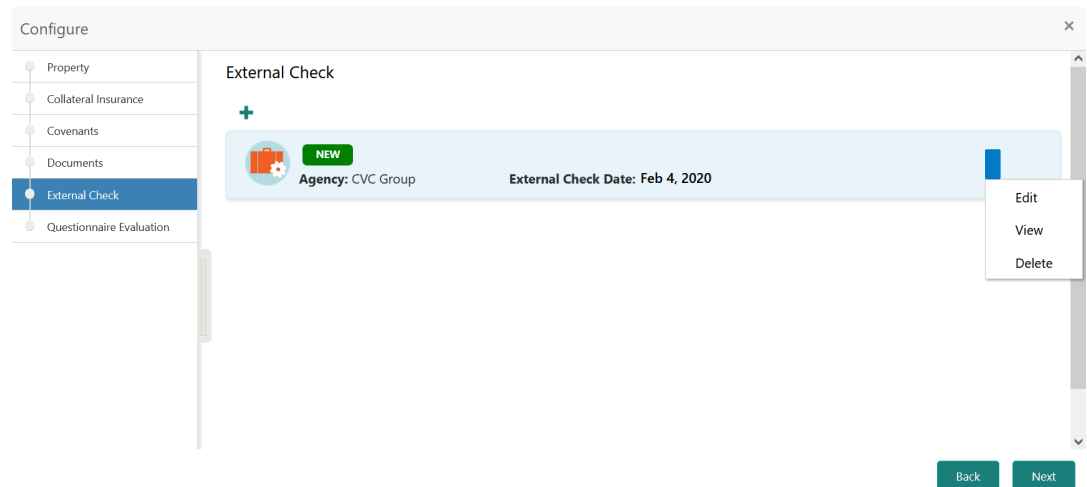
4. Capture the external check details in the above screen. For more information on the fields, refer to the field description table below:

Table 9-1 External Check Details - Field Description

Field	Description
Agency	Select the Agency from which the collateral registration details are obtained.
External Check Date	Specify the date on which the External Check is carried out.
External Check Outcome	Specify the External Check Outcome .
Remarks	Capture the Remarks for the collateral.
Asset ID	Specify the Asset ID . For example, Registration ID.
Security Interest ID	Specify the reference number of security interest registration at CERSAI.
Security Interest Creation Date	Specify the date on which security interest is created.
Amount of Charge	Specify the Amount of Charge created on the collateral.
Underlying Document Date	Specify the execution date of underlying document.
Charge Release Date	If the bank has released the charge on collateral by executing release deed or release letter, specify the date of execution of such document.
Underlying Document	Select the name of document executed to create charge on the collateral. The following options are available in the drop down list. <ul style="list-style-type: none"> • Deed of Hypothecation • Mortgage Deed
Charge Holder Name	Specify the name of bank which has created charge on the collateral.
External Check Status	Select the External Check Status of the collateral. The following options are available in the drop down list. <ul style="list-style-type: none"> • Satisfied • Creation • Modification

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

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

Figure 9-7 External Check - Configure - External Check Details

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

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

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

Figure 9-8 External Check - Configure - Questionnaire Evaluation

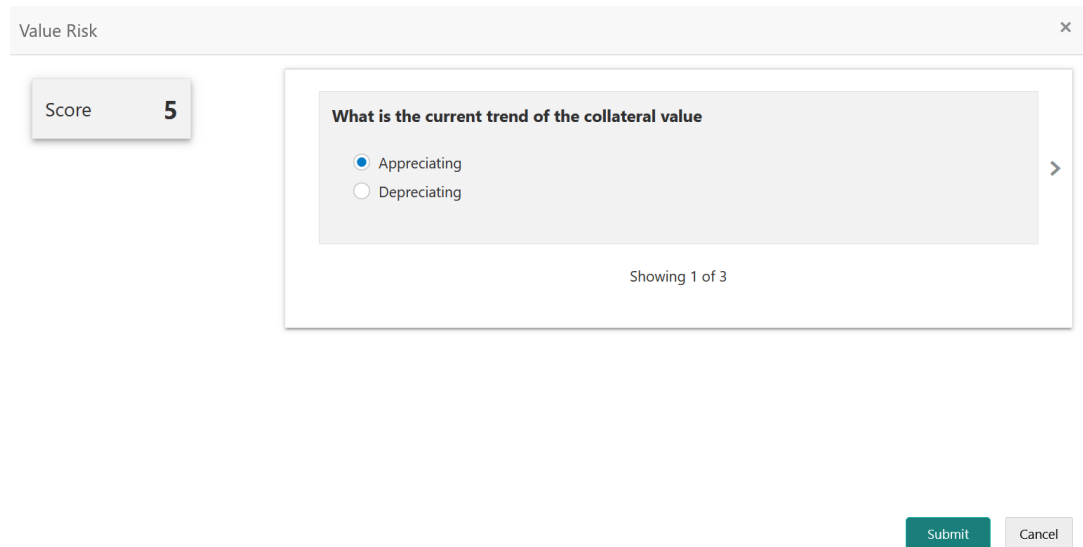


Note

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

7. Click **Evaluate** in any of the tile.

The **Questionnaire** window is displayed.

Figure 9-9 Questionnaire

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

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

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

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

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

9.3 Comments

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

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

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

Figure 9-10 External Check - Comments

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

Figure 9-11 Checklist

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

- PROCEED
- ADDITIONAL_INFO

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

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

10

Field Investigation

This topic provides information about the Field Investigation stage in Collateral Perfection process.

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

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

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

- **Collateral Summary**
- **Field Investigation**
- **Comments**

10.1 Collateral Summary

This topic provides systematic instructions about the Collateral Summary data segment in Field Investigation stage.

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

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

Note

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

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen is displayed.

Figure 10-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & F...	Low	Group Concentration A...	APP212274830	APP212274830	Group Concentration Amend...	21-08-14

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

Figure 10-2 Field Investigation - Collateral Summary

Collateral Summary

EDA Test Party 103

Customer ID: PTYOEDA150 | Application ID: APP252531097 | Documents: 0 | Collateral Type: Ship | Collateral Category: PASSENGER VESSEL | Ownership Type: Single

Current Status: Legal Opinion Completed

Ship: 1 Collateral, \$500K Collateral Value

Seniority of charge: 1 Position, 0 Total %, 100 Available %

Covenants: 0 Proposed, 0 Complied, 0 Breached

Insurance: 0 Active, \$0 Total Amount

Ownership: 100% (EDA Test P...)

Configured Stage Status

Stage	Score
Risk Evaluation	-
External Legal Opinion	-
External Valuation	-
External Check	-
Field Investigation	-

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

10.2 Field Investigation

This topic provides systematic instructions about the procedure to add field investigation details.

Click **Next** in the **Field Investigation - Collateral Summary** screen, the Field Investigation data segment is displayed.

Figure 10-3 Field Investigation

Machine Serial Number	Registered Owner	Currency	Assessed Value	Action
SERIAL800	owner	GBP	£90,000.00	⋮

To capture the field investigation details for the collateral:

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

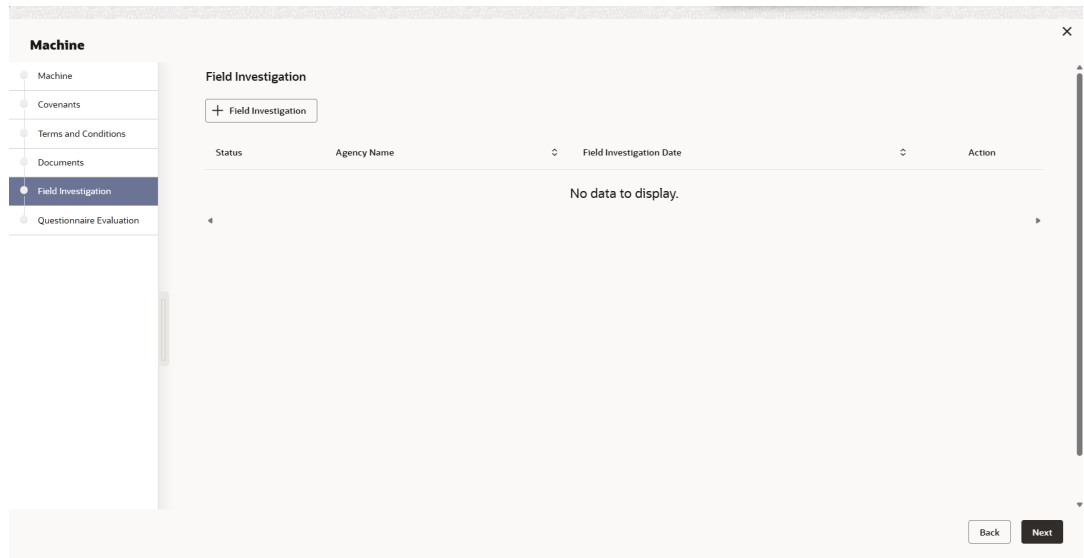
The **Field Investigation - Configure - Collateral Type** screen is displayed.

Figure 10-4 Field Investigation - Configure - Collateral Type

Warehouse Id	Address	Allocation %	Description	Action

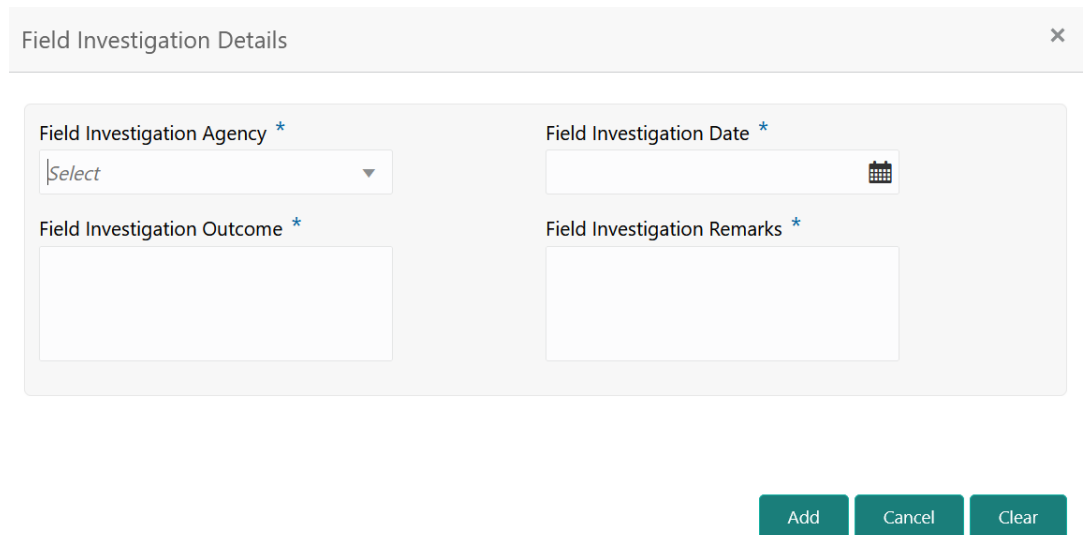
2. Click **Next** and navigate to the **Field Investigation** menu.

Figure 10-5 Field Investigation - Configure - Field Investigation



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

Figure 10-6 Field Investigation Details



4. Capture the field investigation details in the above screen. For more information on the fields, refer to the field description table below:

Table 10-1 Field investigation Details - Field Description

Field	Description
Field Investigation Agency	Select the agency which carried out the field investigation for the collateral.
Field Investigation Date	Specify the date on which the field investigation is carried out.

Table 10-1 (Cont.) Field investigation Details - Field Description

Field	Description
Field Investigation Outcome	Specify the Field Investigation Outcome .
Field Investigation Remarks	Capture the Field Investigation Remarks for the collateral.

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

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

Figure 10-7 Field Investigation - Configure - Investigation Details Added

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

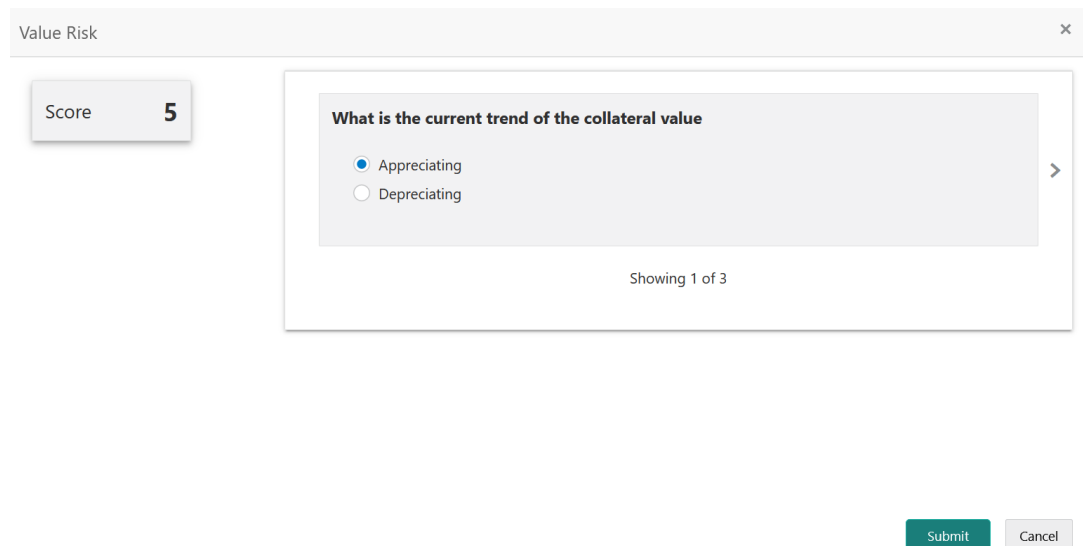
- After capturing field investigation details, click **Next**.

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

Figure 10-8 Field Investigation - Configure - Questionnaire Evaluation**Note**

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

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

Figure 10-9 Questionnaire

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

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

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

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

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

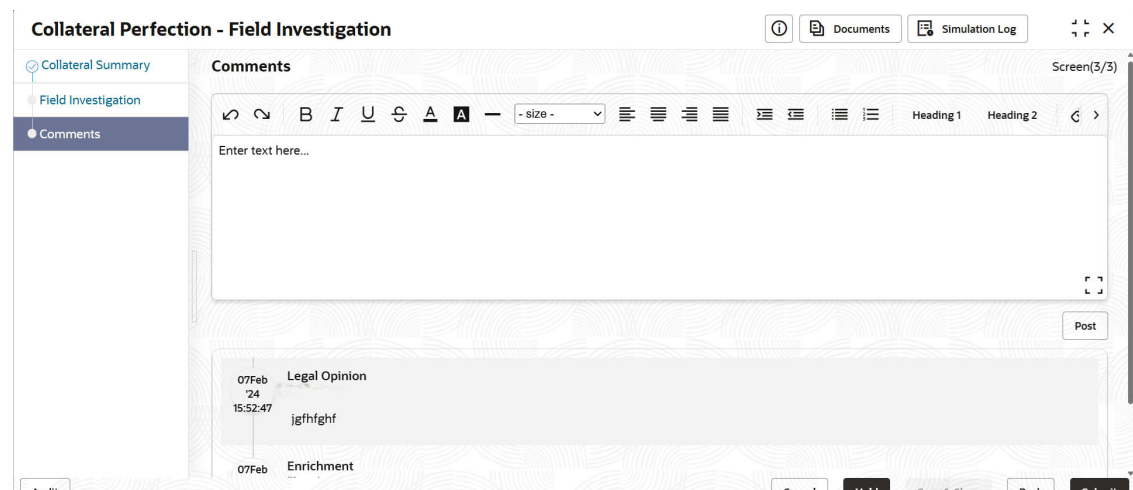
10.3 Comments

This topic provides systematic instructions about the Comments data segment in the Field Investigation stage.

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

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



Figure 10-10 Field Investigation - Comments



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

Figure 10-11 Checklist

✕
Checklist

<input type="checkbox"/> Enrich Approval	Remarks:	
* <input checked="" type="checkbox"/> Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items)
⏪ < 1 > ⏩

Save Checklist

* Outcome

Enter Out... ▼

Submit

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

The options available in the drop down list are:

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

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

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

11

Valuation

This topic provides information about the Valuation stage in Collateral Perfection process.

In this stage, the Credit Officer or the user authorized to perform the Valuation task must review the collateral, collateral documents, and the internal/external valuation details and arrive at the final valuation of the collateral.

The following data segments are available in the Valuation stage:

- **Collateral Summary**
- **Valuation**
- **Covenant Details**
- **Comments**

11.1 Collateral Summary

This topic provides systematic instructions about the Collateral Summary data segment in Valuation stage.

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

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

Note

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

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.
The **Free Tasks** screen is displayed.

Figure 11-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15

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

Figure 11-2 Valuation - Collateral Summary

ACME Corporation

Customer Id: PTY192560509 | Application ID: APP213279200 | Date Initiated: 2021-11-10 | Current Status: External Valuation Completed | Documents: 0

Basic Information

COL213274304
Collateral for new facility

Collateral Type: Ship | Collateral Category: SHPS category | Ownership Type: Joint | Collateral Currency: INR | Owner Estimated Value: ₹1,000,000.00

Available From: 2021-11-10 | Available Till: 2022-11-30 | Applicable Business: Trade, Working Capital | Exposure Type: -

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

Ownership

Seniority of charge: 2 (Position)

Covenants: 0 (Covenants proposed, Standard Covenants Applicable)

Insurance: 1 (Active Insurance)

Total Percentage: 40 | Percentage Available: 60

Complied Covenants: 0 | Breached Covenants: 0

Total Insurance Amount: INR 100,000.00

Configured Stage Status

Field Investigation: Not applicable | External Check: Not applicable | External Valuation: Completed | Internal Valuation: Not applicable | Risk Evaluation: Not applicable | Legal Opinion: Not applicable

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

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

11.2 Valuation

This topic provides systematic instructions procedure to add final valuation details.

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

Figure 11-3 Valuation

The screenshot displays the 'Valuation' screen within a multi-step process. The 'Valuation' step is currently active, indicated by a blue circle and a blue bar above the step labels. The form contains the following data:

Field	Value
Currency	INR
Amount	₹1,000,000.00
Category Haircut	2%
Bank Haircut	3%
Effective Date	Nov 1, 2021
Remarks	Good
Market Value	₹980,000.00
Bank Value	₹970,000.00

Navigation buttons at the bottom include: Hold, Back, Next, Save & Close, and Cancel.

1. Provide the valuation details in the above screen.

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

Table 11-1 Valuation - Field Description

Field	Description
Currency	Specify the Currency in which the collateral is valued.
Amount	Specify the collateral valuation Amount .
Category Haircut	Specify the market haircut for the collateral category.
Bank Haircut	Specify the Bank Haircut for the collateral category.
Market Value	Market Value is the collateral value amount reduced to the extent of market haircut. This value is calculated and displayed by the system.
Bank Value	Bank Value is the collateral value amount reduced to the extent of provided bank haircut. This value is calculated and displayed by the system.
Effective Date	Specify the date on which the valuation is performed.
Remarks	Capture Remarks for the valuation. In case user want to send back the application to previous stage for additional information, you can specify what information is required in this field.

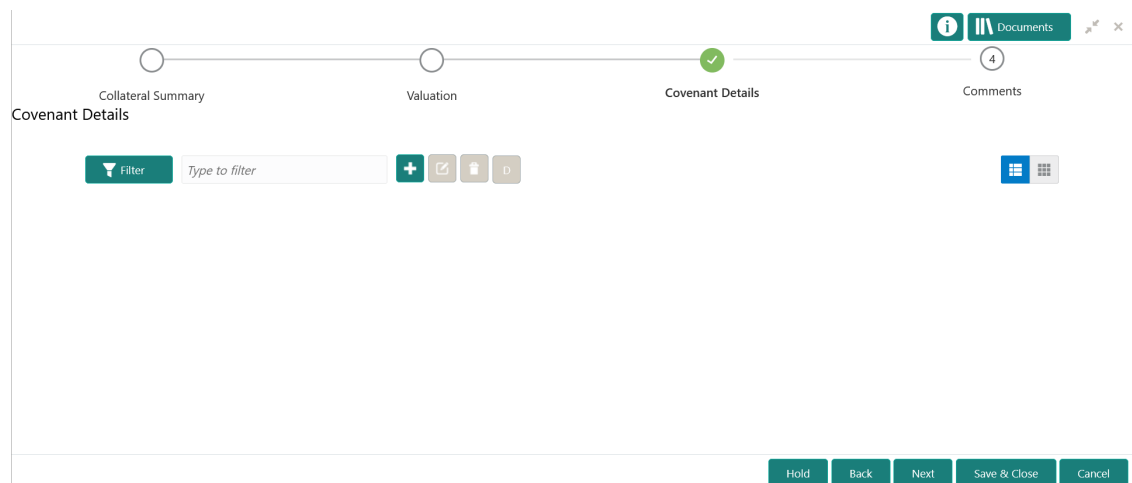
2. Click **Next**.

11.3 Covenant Details

This topic provides systematic instructions about procedure to add and manage covenants for the collateral.

Click **Next** in the **Valuation** screen, the Covenant Details data segment is displayed.

Figure 11-4 Valuation - Covenant Details



1. To add a covenant, click the add icon.
The **Covenant Details** window is displayed.

Figure 11-5 Covenant Details

For process Covenant Details, user can set up extra placeholder fields in the Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual.

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

- Text
- Numeric
- Boolean
- Date

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

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

The **Covenant Details** screen displays.

Figure 11-6 Covenant Details

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

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

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

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

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

Table 11-2 Covenant Details - Field Description

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

Figure 11-7 Covenant Details

The screenshot shows a form titled "Covenant Details" with the following fields:

- Covenant Type**: A dropdown menu with "Select Covenant Type" and a "Required" label.
- Revision Frequency**: A dropdown menu with "Select Frequency" and a "Required" label.
- Notice Days**: A text input field with "Enter Notice Days" and a "Required" label.
- Start Date**: A date picker field with a calendar icon and a "Required" label.
- End Date**: A date picker field with a calendar icon and a "Required" label.
- First Review Date**: A date picker field with a calendar icon and a "Required" label.
- Grace Days**: A text input field with "Enter Grace Days".

Table 11-3 Covenant Details - Covenant Details - Field Description

Field	Description
Covenant type	Select the Covenant Type . The following options are available in the drop down list: <ul style="list-style-type: none"> • Financial • Non-Financial In case of linking existing covenant, you cannot modify the Covenant Type .
Covenant Sub Type	Select the Covenant Sub Type from the drop down list. In case of linking existing covenant, you cannot modify the Covenant Sub Type .
Notice Days	Specify the number of days before which the covenant tracking task has to be created.
Revision Frequency	Select the frequency for reviewing the covenant, such as Quarterly, Monthly, Semi Annual, and Annual.
Revision Days	Specify the number of days in which the covenant must be reviewed.
Start Date	Specify the date on which the covenant becomes effective.
End Date	Specify the date on which the covenant expires.
Maximum Defer Days	Specify the number of days for which the covenant can be deferred.

Figure 11-8 Monitoring Information

The screenshot shows a form titled "Monitoring Information Details" with a single dropdown menu labeled "Select".

Table 11-4 Covenant Details - Monitoring Information

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

Figure 11-9 Formula Details

Formula Details

Formula
(QR)

Target Type: Ratio

Target Condition: Between

Target From value: 10

Target To value: 20

Table 11-5 Covenant Details - Formula Details - Field Description

Field	Description
Variable	Select a Variable from the drop down list. The options available are <ul style="list-style-type: none"> • Debt • Asset • Debt Ratio • Asset Ratio
Operators	Select the required operator from the available Operators .
Custom Value	Provide a Custom Value for building formula, if required. You can also select another Variable.
Build Formula	Click Build Formula . The formula is built and displayed below the formula box. The system also displays whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression.
Target Type	Select the Target Type from the drop down list. The options available are: <ul style="list-style-type: none"> • Value • Percentage • Ratio
Covenant Check Condition	Select the Covenant Check Condition from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.
Target Value	Specify the Target Value.
Target Value 1, Target Value 2	If Between is selected as the Covenant Check Condition , Target Value 1 and Target Value 2 fields appear. You need to specify the range of target values.

Note

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

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

Figure 11-10 Others

Table 11-6 Covenant Details - Others - Field Description

Field	Description
Compliance Status	Select the current covenant Compliance Status of the party / collateral. The options available are: <ul style="list-style-type: none"> • Met • Breach
Waiver Status	Select the Waiver Status from the drop down list. The options available are: <ul style="list-style-type: none"> • Waive • Waive all
Last Check Value	Specify the target value observed during the last covenant check.
Deferred Due Date	Specify the Deferred Due Date . The covenant review can be postponed till the mentioned date.
Remarks	Capture overall Remarks for the covenant.

4. Click **Create**.

Covenant details are added and displayed in the **Covenants / Covenant Details** screen / data segment.

5. To edit the added covenant, select the covenant record and click the **Edit** icon.
6. To delete the added covenant, select the covenant record and click the **Delete** icon.

11.4 Comments

This topic provides systematic instructions the comments data segment in the Valuation stage.

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

Click **Next** in the **Valuation - Covenant Details** screen, the Comments data segment is displayed.

Figure 11-11 Valuation - Comments

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

Figure 11-12 Checklist

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

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

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

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

12

Collateral Review

This topic describes information about the Collateral Review stage in Collateral Perfection process.

In this stage, the Credit Reviewer in bank reviews the following details and provides their recommendation to the Approver.

- Collateral and its documents
- Market value of the collateral
- Legal opinion from legal department
- Risk evaluation

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

- Collateral Summary
- Collateral Review
- Covenant Details
- Comments

12.1 Collateral Summary

This topic provides systematic instructions about the Collateral Summary data segment in Collateral Review stage.

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

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Seniority of Details
 - Covenants
 - Insurance
 - Configured Stage Status
1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.
The **Free Tasks** screen is displayed.

Figure 12-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15

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

Figure 12-2 Collateral Review - Collateral Summary

ACME Corporation

Customer Id: PTY192560509 | Application ID: APP213279200 | Date Initiated: 2021-11-10 | Current Status: Valuation Completed | Documents: 0

Basic Information

COL213274304
Collateral for new facility

Collateral Type: Ship | Collateral Category: SHPS category | Ownership Type: Joint | Collateral Currency: INR | Owner Estimated Value: ₹1,000,000.00

Held Collateral Value: | Available From: 2021-11-10 | Available Till: 2022-11-30 | Applicable Business: Trade, Working Capital | Exposure Type: -

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

Ownership

Seniority of charge: 2 (Position)

Seniority of charge held by OBFCPM Customer: 40 (Total Percentage) / 60 (Percentage Available)

Covenants

Covenants proposed: 0 | Standard Covenants Applicable: 0

Complied Covenants: 0 | Breached Covenants: 0

Insurance

Active Insurance: 1 | Total Insurance Amount: INR 100,000.00

Configured Stage Status

Field Investigation: Not applicable | External Check: Not applicable | External Valuation: Completed | Internal Valuation: Not applicable | Risk Evaluation: Not applicable | Legal Opinion: Not applicable

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

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

12.2 Collateral Review

This topic provides systematic instructions about procedure to review collateral details and add recommendation.

Click **Next** in the **Collateral Review - Collateral Summary** screen, the Collateral Review data segment is displayed.

Figure 12-3 Collateral Review

The screenshot displays the 'Collateral Review' screen for ACME Corporation. It features a progress bar at the top with four steps: Collateral Summary, Collateral Review (active), Covenant Details, and Comments. The main content is divided into three sections:

- Application Details:** Customer Id (PTY192560509), Application ID (APP213279200), Date Initiated (2021-11-10), Current Status (Valuation Completed), and Documents (0).
- Basic Information:** Collateral ID (COL213274304), Collateral Type (Ship), Collateral Category (SHPS category), Ownership Type (Joint), Collateral Currency (INR), Owner Estimated Value (₹1,000,000.00), Held Collateral Value, Available From (2021-11-10), Available Till (2022-11-30), Applicable Business (Trade, Working Capital), Exposure Type, Charge Type (Hypothecation), Purpose Of Collateral (New Facility), and Shareable Across Customers (No).
- Final Recommendation:** Review Done On (11/23/21), Review Done By (DEVIKA), Valuation Currency (INR), Valuation Amount (₹999,700.00), Is Submission Required? (checked), and Recommendation (Valid Collateral).

At the bottom right, there are buttons for Hold, Back, Next, Save & Close, and Cancel.

1. View the application details, collateral Basic Information, and collateral documents.
2. Specify all the details in the **Final Recommendation** section.

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

Table 12-1 Collateral Review - Final Recommendation - Field Description

Field	Description
Review Done On	Specify the date on which the Collateral Review is performed.
Review Done By	The system defaults the logged in user ID in this field.
Valuation Currency	The currency in which the collateral is valuated is defaulted.
Valuation Amount	Specify the collateral Valuation Amount arrived in this stage.
Is Submission Required	Enable this flag, if collateral submission to the bank is required.

Table 12-1 (Cont.) Collateral Review - Final Recommendation - Field Description

Field	Description
Recommendation	Provide a final Recommendation for the collateral.

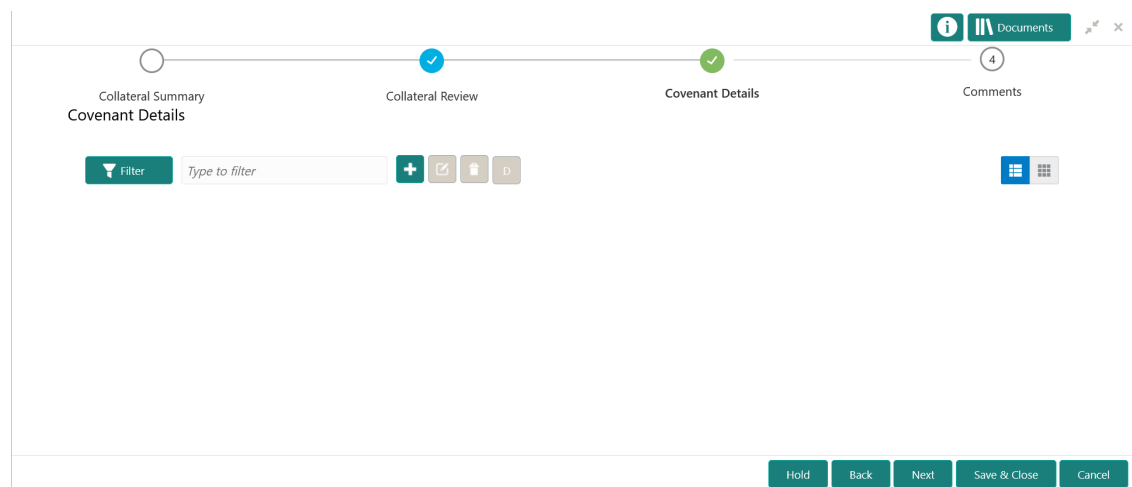
- After Review and Recommendation, click **Next**.

12.3 Covenant Details

This topic provides systematic instructions about procedure to add and manage covenants for the collateral.

Click **Next** in the **Collateral Review** screen, the Covenant Details data segment is displayed.

Figure 12-4 Collateral Review - Covenant Details



- To add a covenant, click the add icon.
The **Covenant Details** window is displayed.

Figure 12-5 Covenant Details

For process Covenant Details, user can set up extra placeholder fields in the Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual.

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

- Text
- Numeric
- Boolean
- Date

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

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

The **Covenant Details** screen displays.

Figure 12-6 Covenant Details

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

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

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

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

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

Table 12-2 Covenant Details - Field Description

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

Figure 12-7 Covenant Details

The screenshot shows a form titled "Covenant Details" with the following fields:

- Covenant Type:** A dropdown menu with the text "Select Covenant Type" and a "Required" label below it.
- Revision Frequency:** A dropdown menu with the text "Select Frequency" and a "Required" label below it.
- Notice Days:** A text input field with the placeholder "Enter Notice Days" and a "Required" label below it.
- Start Date:** A date picker field with a calendar icon and a "Required" label below it.
- End Date:** A date picker field with a calendar icon and a "Required" label below it.
- First Review Date:** A date picker field with a calendar icon and a "Required" label below it.
- Grace Days:** A text input field with the placeholder "Enter Grace Days".

Table 12-3 Covenant Details - Covenant Details - Field Description

Field	Description
Covenant type	Select the Covenant Type . The following options are available in the drop down list: <ul style="list-style-type: none"> • Financial • Non-Financial In case of linking existing covenant, you cannot modify the Covenant Type .
Covenant Sub Type	Select the Covenant Sub Type from the drop down list. In case of linking existing covenant, you cannot modify the Covenant Sub Type .
Notice Days	Specify the number of days before which the covenant tracking task has to be created.
Revision Frequency	Select the frequency for reviewing the covenant, such as Quarterly, Monthly, Semi Annual, and Annual.
Revision Days	Specify the number of days in which the covenant must be reviewed.
Start Date	Specify the date on which the covenant becomes effective.
End Date	Specify the date on which the covenant expires.
Maximum Defer Days	Specify the number of days for which the covenant can be deferred.

Figure 12-8 Monitoring Information

The screenshot shows a form titled "Monitoring Information Details" with a single dropdown menu labeled "Select".

Table 12-4 Covenant Details - Monitoring Information

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

Figure 12-9 Formula Details

Formula Details

Formula
(QR)

Target Type: Ratio

Target Condition: Between

Target From value: 10

Target To value: 20

Table 12-5 Covenant Details - Formula Details - Field Description

Field	Description
Variable	Select a Variable from the drop down list. The options available are <ul style="list-style-type: none"> • Debt • Asset • Debt Ratio • Asset Ratio
Operators	Select the required operator from the available Operators .
Custom Value	Provide a Custom Value for building formula, if required. You can also select another Variable.
Build Formula	Click Build Formula . The formula is built and displayed below the formula box. The system also displays whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression.
Target Type	Select the Target Type from the drop down list. The options available are: <ul style="list-style-type: none"> • Value • Percentage • Ratio
Covenant Check Condition	Select the Covenant Check Condition from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.
Target Value	Specify the Target Value.
Target Value 1, Target Value 2	If Between is selected as the Covenant Check Condition , Target Value 1 and Target Value 2 fields appear. You need to specify the range of target values.

Note

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

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

Figure 12-10 Others

Table 12-6 Covenant Details - Others - Field Description

Field	Description
Compliance Status	Select the current covenant Compliance Status of the party / collateral. The options available are: <ul style="list-style-type: none"> • Met • Breach
Waiver Status	Select the Waiver Status from the drop down list. The options available are: <ul style="list-style-type: none"> • Waive • Waive all
Last Check Value	Specify the target value observed during the last covenant check.
Deferred Due Date	Specify the Deferred Due Date . The covenant review can be postponed till the mentioned date.
Remarks	Capture overall Remarks for the covenant.

4. Click **Create**.

Covenant details are added and displayed in the **Covenants / Covenant Details** screen / data segment.

5. To edit the added covenant, select the covenant record and click the **Edit** icon.

6. To delete the added covenant, select the covenant record and click the **Delete** icon.

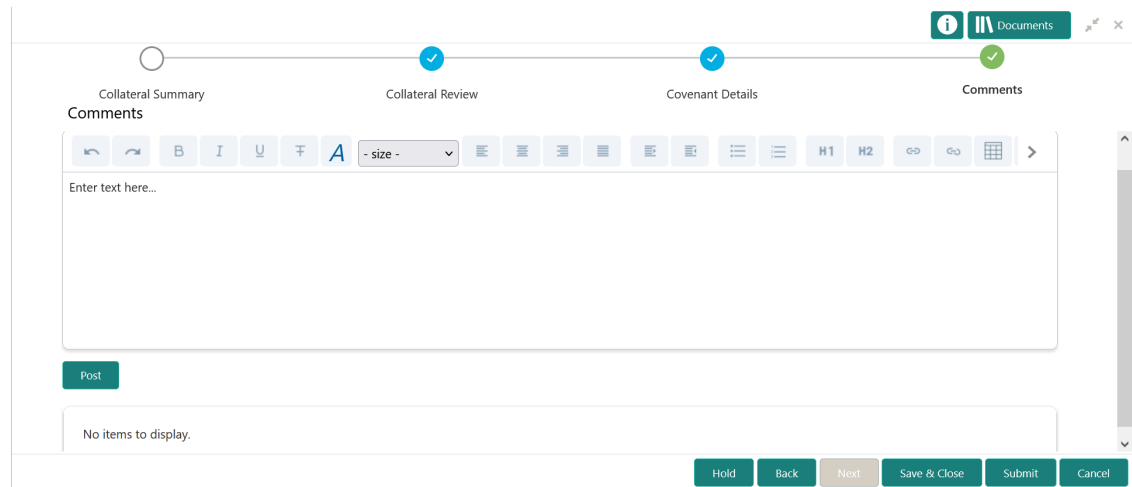
12.4 Comments

This topic describes about the information on the Comments data segment in the Collateral Review stage.

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

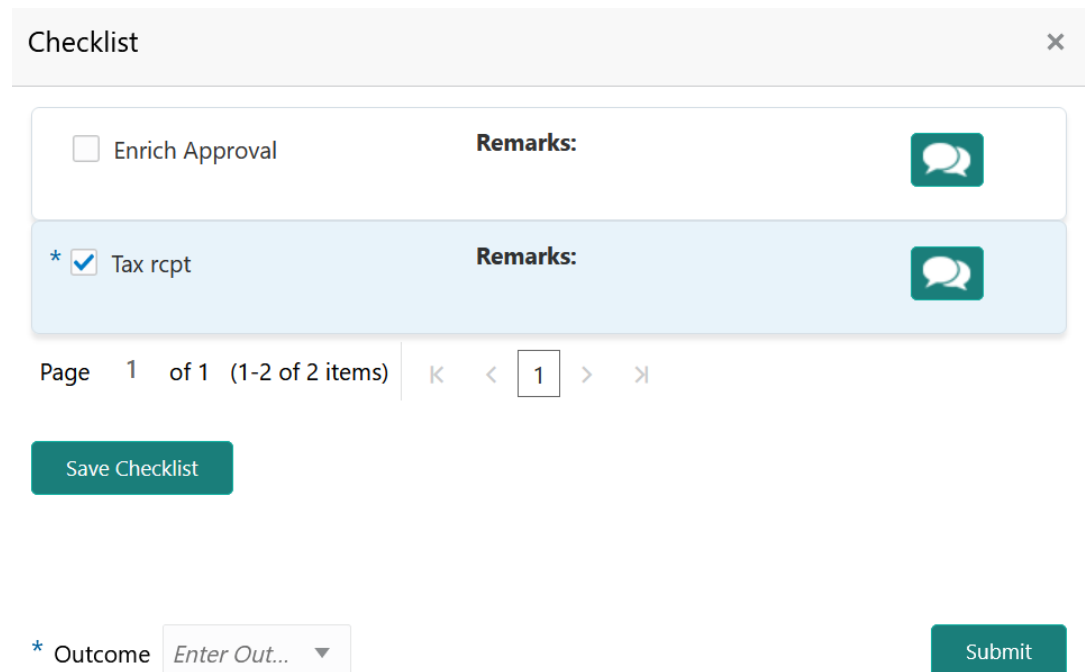
Click **Next** in the **Collateral Review - Covenant Details** screen, the Comments data segment is displayed.

Figure 12-11 Collateral Review - Comments



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

Figure 12-12 Checklist



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

The options available in the drop down list are:

- **PROCEED**
- **ADDITIONAL INFO**

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

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

13

Collateral Approval

This topic describes information about the Collateral Approval stage in Collateral Perfection process.

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

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

- **Collateral Summary**
- **Collateral Approval**
- **Covenant Details**
- **Comments**

13.1 Collateral Summary

This topic provides systematic instructions about the Collateral Summary data segment in Collateral Approval stage.

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

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Seniority of Details
 - Covenants
 - Insurance
 - Configured Stage Status
1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.
The **Free Tasks** screen is displayed.

Figure 13-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Low	Collateral Perfection	APP2525531097	APP2525531097	Risk Evaluation
<input type="checkbox"/>	Low	Collateral Perfection	APP2525531097	APP2525531097	ExternalCheck
<input type="checkbox"/>	Low	Collateral Perfection	APP2525531097	APP2525531097	External Valuation
<input type="checkbox"/>	Low	Credit Origination	APP2525531094	APP2525531094	Proposal Initiation
<input type="checkbox"/>	Low	Facility Amendment	APP2525531092	APP2525531092	Amendment Initiation
<input type="checkbox"/>	Low	Facility Amendment	APP2525531091	APP2525531091	Amendment Initiation
<input type="checkbox"/>		Collateral Perfection	APP2525531089	APP2525531089	Enrichment
<input type="checkbox"/>		Collateral Perfection	APP2525531088	APP2525531088	Enrichment
<input type="checkbox"/>	Low	Facility Amendment	APP2525531087	APP2525531087	Amendment Initiation
<input type="checkbox"/>	Low	Facility Amendment	APP2525531086	APP2525531086	Amendment Initiation
<input type="checkbox"/>	Low	Facility Amendment	APP2525531085	APP2525531085	Amendment Initiation

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

Figure 13-2 Collateral Approval_Collateral Summary

Collateral Summary

Octasun Incorporation Pvt Ltd

Customer ID: 014710 | Application ID: APP252346394 | Documents: 0 | Collateral Type: Property | Collateral Category: RESIDENTIAL PROPERTY | Ownership Type: Single

Current Status: Perfection Enrichment Completed

Property	Seniority of charge	Covenants	Insurance
1 Collateral \$1M Collateral Value	1 Position 0 Total % 100 Available %	0 Proposed 0 Complied 0 Breached	0 Active \$0 Total Amount

Linked Facilities Details: No data to display

Ownership: 100% Octasun In...

Stage	Score
<input type="radio"/> Risk Evaluation	-
<input type="radio"/> External Legal Opinion	-
<input type="radio"/> External Valuation	-
<input type="radio"/> External Check	-
<input type="radio"/> Field Investigation	-

Buttons: Cancel, Hold, Save & Close, Next

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

13.2 Collateral Approval

This topic provides systematic instructions about the Collateral Approval data segment in the Collateral Approval stage.

In this data segment, the collateral details and the review details captured in the Collateral Review stage are displayed. The Credit Approver must go through the collateral details and recommendation to make final decision of approving or rejecting the collateral.

Figure 13-3 Collateral Approval

Collateral Perfection - Approval

Customer ID: 014710 | Application ID: APP252346394 | Documents: 0 | Collateral Type: Property | Collateral Category: RESIDENTIAL PROPERTY | Ownership Type: Single

Current Status: Perfection Enrichment Completed

Final Recommendation

Review Done On: April 1, 2025 | Review Done By: AYAN | Valuation Currency: USD

Valuation Amount: USD \$1,000,000.00 | Bank Value: USD \$800,000.00 | Bank Haircut: 20%

Recommendation:

Enrichment: New Modified Deleted

Field	Previous Value	New Value
COL252340283		

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

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

13.3 Covenant Details

This topic provides systematic instructions about the procedure to add and manage covenants for the collateral.

Click **Next** in the **Collateral Approval** screen, the Covenant Details data segment is displayed.

Figure 13-4 Collateral Approval_Covenant Details

Collateral Perfection - Approval

Collateral Summary | Collateral Approval | **Covenant Details** | Comments

Covenant Details

Filter: Type to filter +

Screen(3/4)

Audit

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

1. To add a covenant, click the add icon.

The **Covenant Details** window is displayed.

Figure 13-5 Covenant Details

The screenshot shows the 'Covenant Details' window. At the top, there are three input fields: 'Covenant Code' (with a search icon and 'Required' label), 'Covenant Name' (with 'Enter Covenant Name' placeholder and 'Required' label), and 'Description' (with 'Enter Description' placeholder and 'Required' label). Below these is a 'Classification Type' dropdown menu with 'Select Classification Type' and 'Required' label. A sidebar on the left contains expandable sections: 'Covenant Details', 'Monitoring Information Details', 'Formula Details', 'Schedule Details', 'Others', and 'Linkage Details'. At the bottom right, there are 'Cancel' and 'Create' buttons.

For process Covenant Details, user can set up extra placeholder fields in the Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual.

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

- Text
- Numeric
- Boolean
- Date

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

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

The **Covenant Details** screen displays.

Figure 13-6 Covenant Details

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

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

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

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

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

Table 13-1 Covenant Details - Field Description

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

Figure 13-7 Covenant Details

The screenshot shows a form titled "Covenant Details" with the following fields:

- Covenant Type:** A dropdown menu with the text "Select Covenant Type" and a "Required" label below it.
- Revision Frequency:** A dropdown menu with the text "Select Frequency" and a "Required" label below it.
- Notice Days:** A text input field with the text "Enter Notice Days" and a "Required" label below it.
- Start Date:** A date picker field with a calendar icon and a "Required" label below it.
- End Date:** A date picker field with a calendar icon and a "Required" label below it.
- First Review Date:** A date picker field with a calendar icon and a "Required" label below it.
- Grace Days:** A text input field with the text "Enter Grace Days".

Table 13-2 Covenant Details - Covenant Details - Field Description

Field	Description
Covenant type	Select the Covenant Type . The following options are available in the drop down list: <ul style="list-style-type: none"> • Financial • Non-Financial In case of linking existing covenant, you cannot modify the Covenant Type .
Covenant Sub Type	Select the Covenant Sub Type from the drop down list. In case of linking existing covenant, you cannot modify the Covenant Sub Type .
Notice Days	Specify the number of days before which the covenant tracking task has to be created.
Revision Frequency	Select the frequency for reviewing the covenant, such as Quarterly, Monthly, Semi Annual, and Annual.
Revision Days	Specify the number of days in which the covenant must be reviewed.
Start Date	Specify the date on which the covenant becomes effective.
End Date	Specify the date on which the covenant expires.
Maximum Defer Days	Specify the number of days for which the covenant can be deferred.

Figure 13-8 Monitoring Information

The screenshot shows a form titled "Monitoring Information Details" with a single dropdown menu labeled "Select".

Table 13-3 Covenant Details - Monitoring Information

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

Figure 13-9 Formula Details

Formula Details

Formula
(QR)

Target Type: Ratio

Target Condition: Between

Target From value: 10

Target To value: 20

Table 13-4 Covenant Details - Formula Details - Field Description

Field	Description
Variable	Select a Variable from the drop down list. The options available are <ul style="list-style-type: none"> • Debt • Asset • Debt Ratio • Asset Ratio
Operators	Select the required operator from the available Operators .
Custom Value	Provide a Custom Value for building formula, if required. You can also select another Variable.
Build Formula	Click Build Formula . The formula is built and displayed below the formula box. The system also displays whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression.
Target Type	Select the Target Type from the drop down list. The options available are: <ul style="list-style-type: none"> • Value • Percentage • Ratio
Covenant Check Condition	Select the Covenant Check Condition from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.
Target Value	Specify the Target Value.
Target Value 1, Target Value 2	If Between is selected as the Covenant Check Condition , Target Value 1 and Target Value 2 fields appear. You need to specify the range of target values.

Note

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

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

Figure 13-10 Others

Table 13-5 Covenant Details - Others - Field Description

Field	Description
Compliance Status	Select the current covenant Compliance Status of the party / collateral. The options available are: <ul style="list-style-type: none"> Met Breach
Waiver Status	Select the Waiver Status from the drop down list. The options available are: <ul style="list-style-type: none"> Waive Waive all
Last Check Value	Specify the target value observed during the last covenant check.
Deferred Due Date	Specify the Deferred Due Date . The covenant review can be postponed till the mentioned date.
Remarks	Capture overall Remarks for the covenant.

4. Click **Create**.

Covenant details are added and displayed in the **Covenants / Covenant Details** screen / data segment.

5. To edit the added covenant, select the covenant record and click the **Edit** icon.

6. To delete the added covenant, select the covenant record and click the **Delete** icon.

13.4 Comments

This topic provides systematic instructions about the Comments data segment in the Collateral Approval stage.

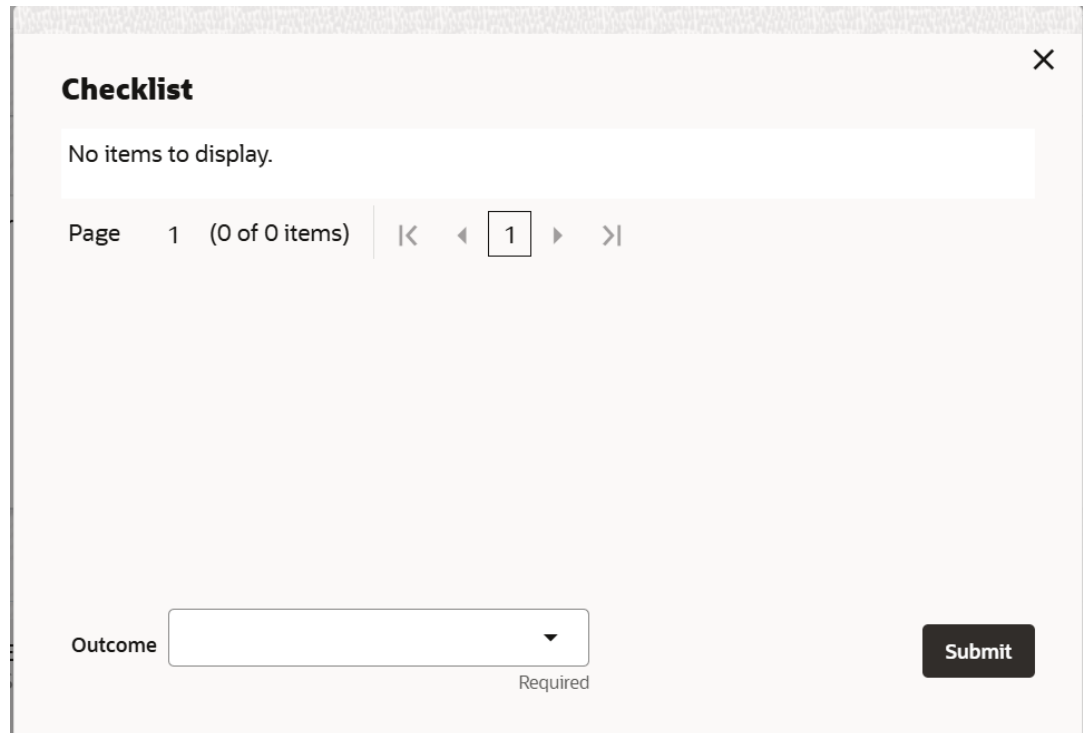
The Comments data segment allows you to post overall comments for the Collateral Approval stage. Posting comments helps the user of next stage to better understand the application.

Click **Next** in the **Collateral Approval - Covenant Details** screen, the Comments data segment is displayed.

Figure 13-11 Collateral Approval - Comments

The screenshot displays a web interface titled "Comments" in the top left corner and "Screen(4/4)" in the top right corner. The main content area features a text input field with a placeholder "Enter text here...". Above the input field is a toolbar with a blue "A" icon, a "- size -" dropdown menu, and a right-pointing arrow. Below the input field is a "Post" button. Underneath the "Post" button is a grey box containing the text "No items to display.". At the bottom of the screen is a navigation bar with five buttons: "Cancel", "Hold", "Save & Close", "Back", and "Submit".

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

Figure 13-12 Checklist

Checklist X

No items to display.

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

Outcome Required **Submit**

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

The available options are:

- **Approve**
- **Reject**

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

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

14

Draft Generation

This topic describes the information about the Draft Generation stage in Collateral Perfection process.

In this stage, the Credit Officer or the user authorized to edit the Draft Generation task must add the customer's communication details and generate draft document (collateral agreement) for customer acceptance.

The following data segments are available in the Draft Generation stage:

- **Collateral Summary**
- **Draft Generation**
- **Comments**

14.1 Collateral Summary

This topic provides systematic instructions about the Collateral Summary data segment in Draft Generation stage.

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

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Seniority of Details
 - Covenants
 - Insurance
 - Configured Stage Status
1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.
The **Free Tasks** screen is displayed.

Figure 14-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15

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

Figure 14-2 Draft Generation - Collateral Summary

ACME Corporation

Customer Id: PTY192560509 | Application ID: APP213279200 | Date Initiated: 2021-11-10 | Current Status: Approval Completed | Documents: 0

Basic Information

COL213274304
Collateral for new facility

Collateral Type: Ship | Collateral Category: SHPS category | Ownership Type: Joint | Collateral Currency: INR | Owner Estimated Value: ₹1,000,000.00

Held Collateral Value: | Available From: 2021-11-10 | Available Till: 2022-11-30 | Applicable Business: Trade, Working Capital | Exposure Type: -

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

Ownership

Seniority of charge: 2 (Position)

Covenants: 0 (Covenants proposed)

Insurance: 1 (Active Insurance)

Configured Stage Status

Field Investigation: Not applicable | External Check: Not applicable | External Valuation: Completed | Internal Valuation: Not applicable | Risk Evaluation: Not applicable | Legal Opinion: Not applicable

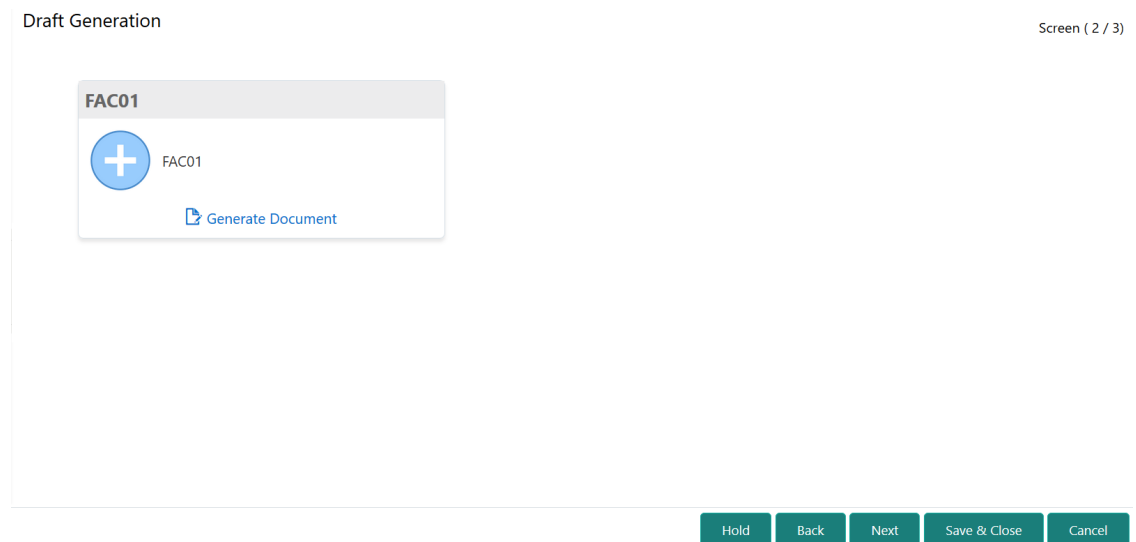
- View the Collateral Summary and click **Next**.

14.2 Draft Generation

This topic provides systematic information about the procedure to generate draft document and send it to customer for acceptance.

Click **Next** in the **Draft Generation - Collateral Summary** screen, the Draft Generation data segment is displayed.

Figure 14-3 Draft Generation



1. Click **Generate Document**.

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

Figure 14-4 Draft Generation Details

The screenshot shows a window titled 'Draft Generation Details'. It contains the following fields:

- Communication Type**: A dropdown menu with 'Email' selected.
- E-Mail To ***: A text input field containing 'john_doe@example.com'.
- E-Mail CC**: A text input field containing 'john_doe@example.com'.
- Subject ***: A text input field containing 'Proposal draft'.

At the bottom right, there are two buttons: 'Cancel' and 'Generate'.

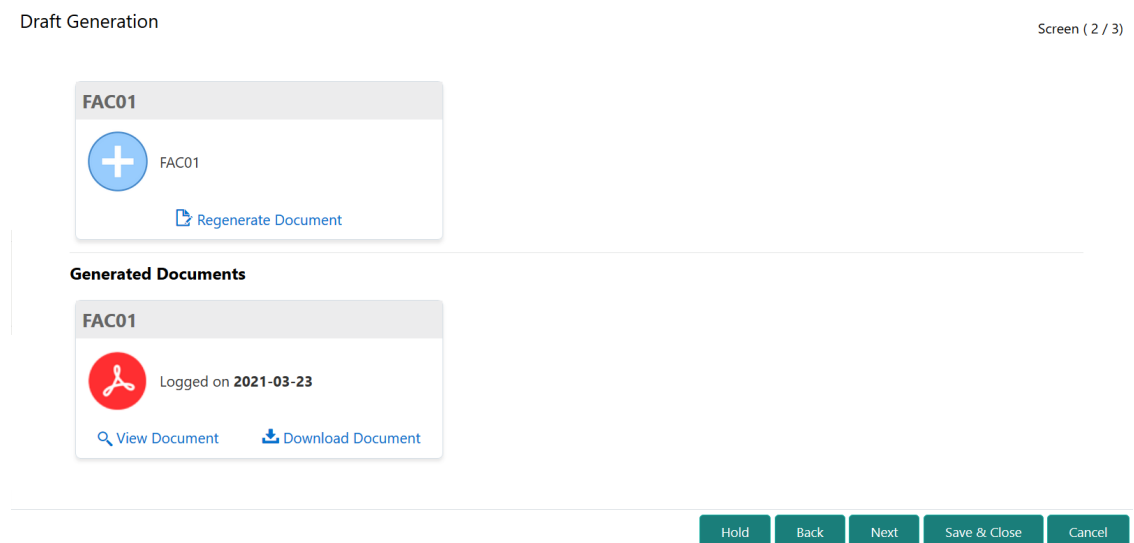
2. Specify all the details in the **Draft Generation Details** window.

For field level information, refer the below table.

Table 14-1 Draft Generation Details - Field Description

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

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

Figure 14-5 Draft Generation_Completed

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

14.3 Comments

This topic provides systematic instructions about the Comments data segment in the Draft Generation stage.

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

Click **Next** in the **Draft Generation** screen, the Comments data segment is displayed.

Figure 14-6 Draft Generation - Comments

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

Figure 14-7 Checklist

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

- **PROCEED**
- **ADDITIONAL INFO**

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

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

15

Customer Acceptance

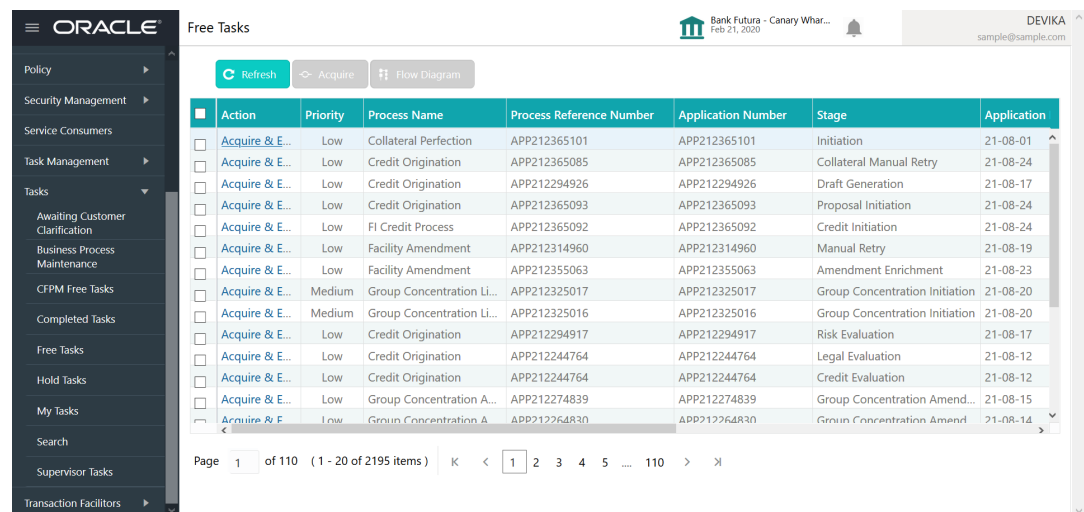
This topic provides systematic instructions about the Customer Acceptance stage in the Collateral Perfection process.

In this stage, the user authorized to edit the Customer Acceptance task must capture the customer acceptance status after receiving it from the customer.

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Task** screen is displayed.

Figure 15-1 Free Tasks



The screenshot shows the Oracle Free Tasks interface. The table contains the following data:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & F...	Low	Group Concentration A...	APP212264830	APP212264830	Group Concentration Amend...	21-08-14

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

The **Customer Acceptance - Collateral Summary** screen is displayed.

Figure 15-2 Customer Acceptance - Collateral Summary

Collateral Summary Customer Acceptance Comments

ACME Corporation

Customer Id: PTY192560509 Application ID: APP213279200 Date Initiated: 2021-11-10 Current Status: Draft Generation Completed Documents: 0

Basic Information

COL213274304
Collateral for new facility

Collateral Type: Ship Collateral Category: SHPS category Ownership Type: Joint Collateral Currency: INR Owner Estimated Value: ₹1,000,000.00

Held Collateral Value: Available From: 2021-11-10 Available Till: 2022-11-30 Applicable Business: Trade, Working Capital Exposure Type: -

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

Ownership	Seniority of charge	Covenants	Insurance
	2 Position	0 Covenants proposed	1 Active Insurance
	40 Total Percentage	0 Complied Covenants	INR 100,000.00 Total Insurance Amount
	60 Percentage Available	0 Breached Covenants	

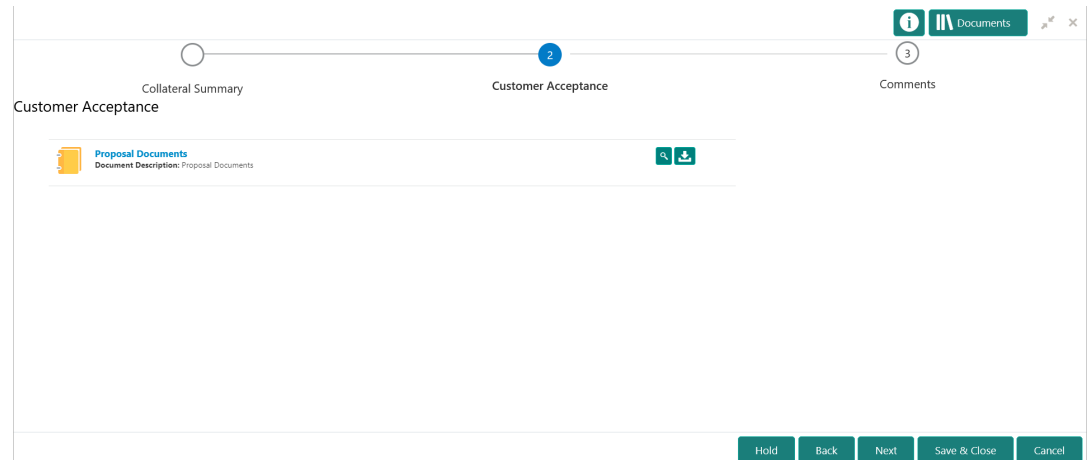
Configured Stage Status

Field Investigation: Not applicable External Check: Not applicable External Valuation: Completed Internal Valuation: Not applicable Risk Evaluation: Not applicable Legal Opinion: Not applicable

Hold Back Next Save & Close Cancel

In the **Customer Acceptance - Collateral Summary** screen, following collateral details captured in the previous stages are displayed.

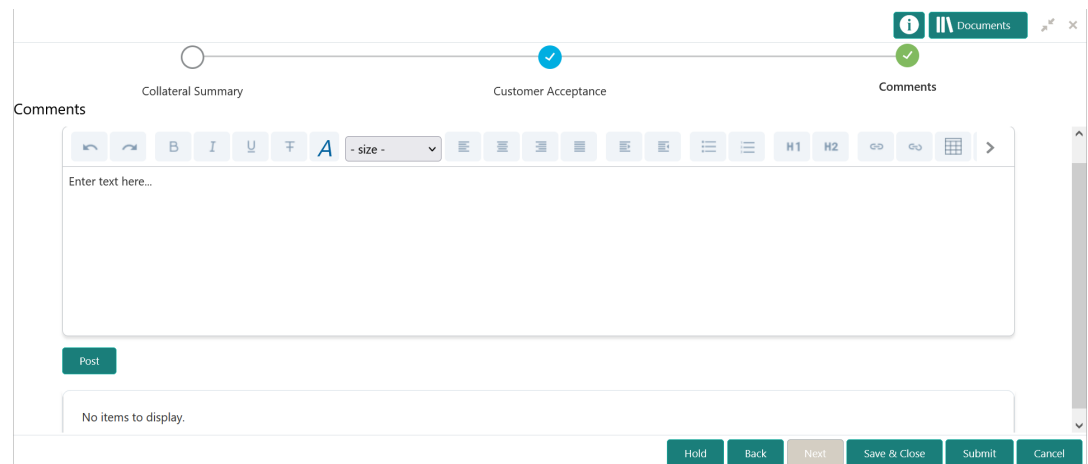
- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Seniority of Details
 - Covenants
 - Insurance
 - Configured Stage Status
3. View the Collateral Summary and click **Next**.
The **Customer Acceptance** screen is displayed.

Figure 15-3 Customer Acceptance

In the above screen, you can download the draft document sent to customer by clicking the download icon.

4. In next data segment, click **Next**.

The **Customer Acceptance - Comments** screen is displayed.

Figure 15-4 Customer Acceptance - Comments

5. Type comments for the Customer Acceptance stage in the **Comments** text box.

6. Click **Post**.

Comments are posted below the **Comments** text box.

7. Click **Submit**.

The **Checklist** window is displayed.

Figure 15-5 Checklist

Checklist ×

<input type="checkbox"/> Enrich Approval	Remarks:	
* <input checked="" type="checkbox"/> Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items) ⏪ < 1 > ⏩

Save Checklist

* Outcome Enter Out... ▼ Submit

8. Manually verify all the checklist and enable the corresponding check box.
9. Select the **Outcome** based on customer acceptance status and click **Submit**.

The options available in the drop down list are:

- **Accept**
- **Reject**
- **Revaluate**

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

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

If **Revaluate** is selected as the **Outcome**, the application is moved to the Collateral Review stage on clicking **Submit**.

16

Charge Registration

16.1 Charge Registration

This topic describes about the Charge Registration stage in Collateral Perfection process.

In this stage, the Credit Officer or the user authorized to edit the Charge Registration task must capture the registration details about the banks charge on collateral.

The creation of charges over the assets of customer helps banks know the customer's other lenders and the assets pledge to the lenders. Thus, double financing can be avoided.

To secure the funds lent to the customer, banks use a number of legal documents like loan agreements, hypothecation agreements, mortgage deeds, etc., to lay out the terms of the loan and ensure repayment with interest as per schedule.

Once a charge is created, the customer must register those charges with the Registrar of Companies, along with the mentioned documents, that create a charge over the company.

The following data segments are available in the Charge Registration stage:

- Collateral Summary
- Collateral Type (For Example: Property)
- Comments

16.2 Collateral Summary

This topic provides systematic instructions about the Collateral Summary data segment in Charge Registration stage.

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

- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Seniority of Details
 - Covenants
 - Insurance
 - Configured Stage Status
1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.
The **Free Tasks** screen is displayed.

Figure 16-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & F...	Low	Group Concentration A...	APP212264830	APP212264830	Group Concentration Amend...	21-08-14

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

Figure 16-2 Charge Registration - Collateral Summary

Collateral Summary

Customer ID: 003177 | Application ID: APP213366792 | Current Status: Customer Acceptance Completed | Documents: 0 | Collateral Type: Property | Collateral Category: Residential Property | Ownership Type: Single

Basic Information

213360047850

Collateral Currency: USD | Agreed Collateral Value: \$50,000.00 | Available From: 2021-12-01 | Available Till: 2022-12-31 | Applicable Business: -

Exposure Type: - | Charge Type: Hypothecation | Purpose Of Collateral: New Facility | Shareable Across Customers: No

Property: 1 Collateral | **Collateral Value**: \$50K

Linked Facilities Details: 23% ROADROLL..., 77% Unlinked

Ownership: 100%

Seniority of charge: 1 Position

Covenants: 0 Covenants proposed, Standard Covenants Applicable

Insurance: 0 Active Insurance

Total Percentage: 0 | **Percentage Available**: 100

Complied Covenants: 0 | **Breached Covenants**: 0

Total Insurance Amount: USD 0.00

Configured Stage Status

Risk Evaluation: In Progress | Internal Legal Opinion: Not applicable | External Legal Opinion: In Progress

External Valuation: In Progress | External Check: In Progress | Field Investigation: In Progress

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

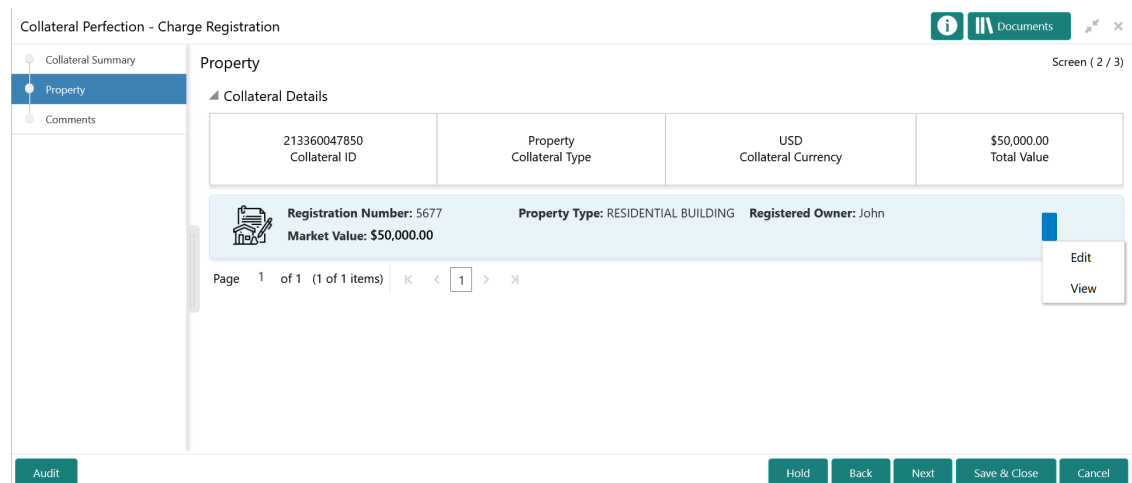
3. View the Collateral Summary and click **Next**.

16.3 Property

This topic provides systematic instructions about the procedure to capture charge registration detail.

Click **Next** in the **Charge Registration - Collateral Summary** screen, the Collateral Type data segment is displayed based on the collateral type selected in Initiation screen. In this topic, Property screen is provided as a sample.

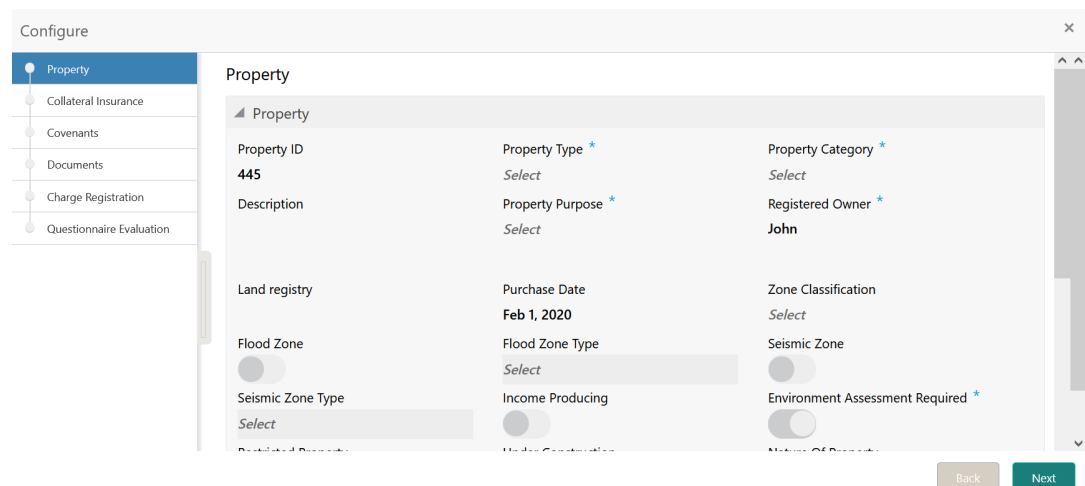
Figure 16-3 Charge Registration - Property



1. To capture the charge registration details, click the action icon in the collateral record and select the **Edit** option.

The **Charge Registration - Configure - Property** screen is displayed.

Figure 16-4 Charge Registration - Configure - Property



- Click **Next** and navigate to the **Charge Registration** menu.

Figure 16-5 Charge Registration - Configure - Charge Registration

- Specify all the details in the **Charge Registration - Configure - Charge Registration** screen.

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

Table 16-1 Charge Registration - Charge Details - Field Description

Field	Description
Registration Status	Select the charge Registration Status from the drop down list. The options available are: <ul style="list-style-type: none"> Proposed Registered

Table 16-2 Charge Registration - Registration Details - Field Description

Field	Description
Charge Registration No	Specify the charge registration number, in case the Registration Status is Registered .
Perfection Date	Specify the collateral Perfection Date . In most cases, current date is the Perfection Date .
Confirmation Date	Specify the registration Confirmation Date .
Charge Registration End Date	Specify the Charge Registration End Date .
Charge Registration Amount	Specify the Charge Registration Amount .
Mortgagee Name	Specify the Mortgagee Name that has to be in the charge registration document.
Document Status	Specify the status of documents required for charge registration.
Notes	Capture remarks for charge registration, if any.
Filing Lead Date	Specify the Filing Lead Date .

Figure 16-6 Charge Registration - Registration Authority Contact Details
Table 16-3 Charge Registration - Registration Authority Contact Details - Field Description

Field	Description
Registration Authority	Specify the name of charge Registration Authority .
House/Building	Specify the name of House/building in which the Registration Authority is located.
Street	Specify the Street in which the Registration Authority is located.
Locality	Specify the Locality of the Registration Authority.
Landmark	Specify a Landmark for locating the Registration Authority.
Area	Specify the Area in which the Registration Authority is located.
City	Specify the City in which the Registration Authority is located.
State	Specify the State in which the Registration Authority is located.
Zip-Code	Specify the Zip-Code of Area in which the Registration Authority is located.
Country	Specify the Country in which the Registration Authority is located.

Figure 16-7 Charge Registration - Stamping Required
Table 16-4 Charge Registration - Stamping Required - Field Description

Field	Description
Stamping Required	Enable this flag, if stamping is required for charge registration.
Stamping Date	Specify the date on which stamping is to be done.
Stamping Amount	Specify the Stamping Amount .

4. Click **Next** and then click **Submit**.

For information on other side menus, refer the **Initiation** chapter.

16.4 Comments

This topic provides systematic instructions about the Comments data segment in the Charge Registration stage.

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

Click **Next** in the **Charge Registration - Collateral Type (Property)** screen, the Comments data segment is displayed.

Figure 16-8 Charge Registration - Comments

Collateral Perfection - Charge Registration

Collateral Summary
Property
Comments

Comments

Enter text here...

Post



No items to display.

Audit Hold Back Next Save & Close Submit Cancel

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

Figure 16-9 Checklist

Checklist ✕

<input type="checkbox"/> Enrich Approval	Remarks:	
* <input checked="" type="checkbox"/> Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items) ⏪ < 1 > ⏩

Save Checklist

* Outcome Submit

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

The application is moved to the next stage - Awaiting Registration.

17

Awaiting Registration

This topic provides information about the Awaiting Registration stage in Collateral Perfection process.

In this stage, the Credit Officer or the user authorized to edit the Awaiting Registration task must capture the charge registration details if Registration Status is selected as Proposed in the Charge Registration stage. In case the charge registration status is already captured in the Charge Registration stage, the user can directly submit the task to next stage.

The following data segments are available in the Awaiting Registration stage:

- **Awaiting Registration Completion**
- **Comments**

17.1 Awaiting Registration Completion

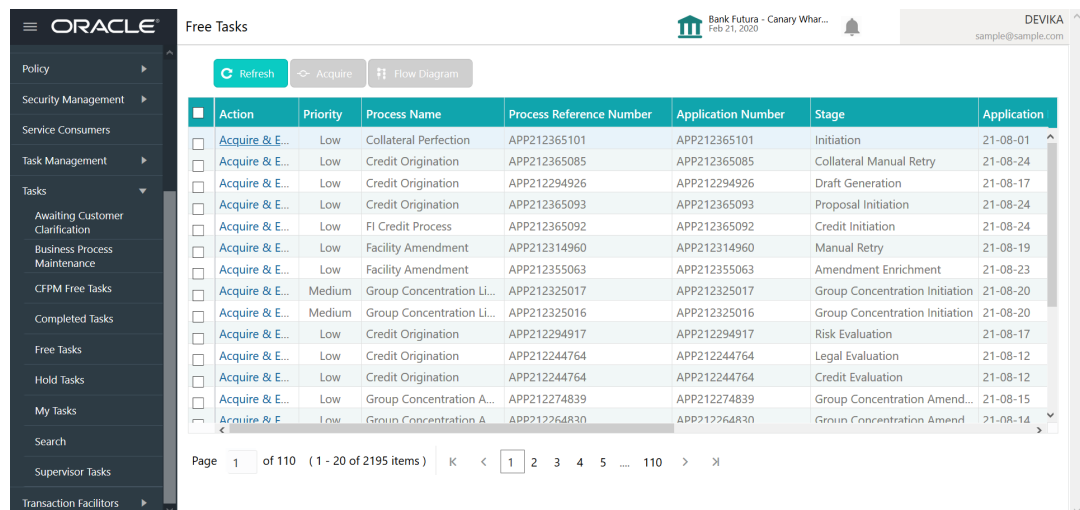
This topic provides systematic instructions about the procedure to capture charge registration details.

This data segment allows to add the charge registration details.

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen is displayed.

Figure 17-1 Free Tasks



The screenshot shows the Oracle Free Tasks interface. On the left is a navigation menu with options like Policy, Security Management, Service Consumers, Task Management, Tasks, Awaiting Customer Clarification, Business Process Maintenance, CFPM Free Tasks, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitators. The main area displays a table of tasks. The table has columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application. The table contains 15 rows of task data. At the bottom, there is a pagination bar showing 'Page 1 of 110 (1 - 20 of 2195 items)' and navigation buttons.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
<input type="checkbox"/> Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
<input type="checkbox"/> Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
<input type="checkbox"/> Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
<input type="checkbox"/> Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
<input type="checkbox"/> Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
<input type="checkbox"/> Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
<input type="checkbox"/> Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-14

2. Click **Acquire & Edit** in the required Awaiting Registration task.

The **Awaiting Registration - Awaiting Registration Completion** screen is displayed.

Figure 17-2 Awaiting Registration - Awaiting Registration Completion

Collateral Perfection - AwaitingRegistration

Awaiting Registration Completion

Screen (1 / 2)

Collateral Details

213360047850 Collateral ID	Property Collateral Type	USD Collateral Currency	\$50,000.00 Total Value
-------------------------------	-----------------------------	----------------------------	----------------------------

Registration Number: 5677
Market Value: \$50,000.00

Property Type: RESIDENTIAL BUILDING Registered Owner: John

Page 1 of 1 (1 of 1 items)

Edit
View

Audit Hold Back Next Save & Close Cancel

- Click the action icon in the collateral record and select **Edit**.
The **Awaiting Registration - Configure - Property** screen is displayed.

Figure 17-3 Awaiting Registration - Configure - Property

Configure

Property

Property

Property ID
445

Description

Land registry

Flood Zone

Seismic Zone Type

Property Type *
Select

Property Purpose *
Select

Purchase Date
Feb 1, 2020

Flood Zone Type
Select

Income Producing

Property Category *
Select

Registered Owner *
John

Zone Classification
Select

Seismic Zone

Environment Assessment Required *

Back Next

- Click **Next** and navigate to **Registration** menu.

Figure 17-4 Awaiting Registration - Configure - Registration

For more information on the fields, refer to the **Property** topic in the **Charge Registration** chapter.

5. After adding the charge registration details, click **Next** and then click **Submit**.

17.2 Comments

This topic provides systematic instructions about the Comments data segment in the Awaiting Registration stage.

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



Click **Next** in the **Awaiting Registration - Awaiting Registration Completion** screen, the Comments data segment is displayed.

Figure 17-5 Awaiting Registration - Comments

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

Figure 17-6 Checklist

Checklist ×

<input type="checkbox"/> Enrich Approval	Remarks:	
* <input checked="" type="checkbox"/> Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items) K < 1 > X

[Save Checklist](#)

* Outcome [Submit](#)

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

The options available options are:

- **Proceed**
- **Additional Info**

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

If **Additional Info** is selected as the **Outcome**, the application is moved back to the Charge Registration stage on clicking **Submit**.

18

Safekeeping

This topic provides information about the Safekeeping stage in Collateral Perfection process.

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

The following data segments are available in the Safekeeping stage:

- **Collateral Summary**
- **Collateral Safekeeping**
- **Comments**

18.1 Collateral Summary

This topic provides systematic instructions about the Collateral Summary data segment in Safekeeping stage.

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

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

The **Free Tasks** screen is displayed.

Figure 18-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
Acquire & F...	Low	Group Concentration A...	APP212274830	APP212274830	Group Concentration Amend...	21-08-14

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

Figure 18-2 Safekeeping - Collateral Summary

Collateral Perfection - Safekeeping

Collateral Summary Screen (1 / 3)

Customer ID	Application ID	Current Status	Documents	Collateral Type	Collateral Category	Ownership Type
003177	APP213366792	AwaitingRegistration Completed	0	Property	Residential Property	Single

Basic Information

213360047850

Collateral Currency	Agreed Collateral Value	Agreed Collateral Value	Available From	Available Till	Applicable Business
USD	\$50,000.00	\$50,000.00	2021-12-01	2022-12-31	-
Exposure Type	Charge Type	Purpose Of Collateral	Shareable Across Customers		
-	Hypothecation	New Facility	No		

1 Collateral	\$50K Collateral Value	23% ROADROLL... 77% Unlinked	100%
1 Position	0 Covenants proposed Standard Covenants Applicable	0 Active Insurance	
0 Total Percentage	100 Percentage Available	0 Complied Covenants	0 Breachd Covenants
USD 0.00 Total Insurance Amount			

Configured Stage Status

Risk Evaluation In Progress	Internal Legal Opinion Not applicable	External Legal Opinion In Progress
External Valuation In Progress	External Check In Progress	Field Investigation In Progress

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

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

18.2 Collateral Safekeeping

This topic provides systematic instructions about the procedure to add collateral safekeeping details.

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

Figure 18-3 Safekeeping - Collateral Safekeeping

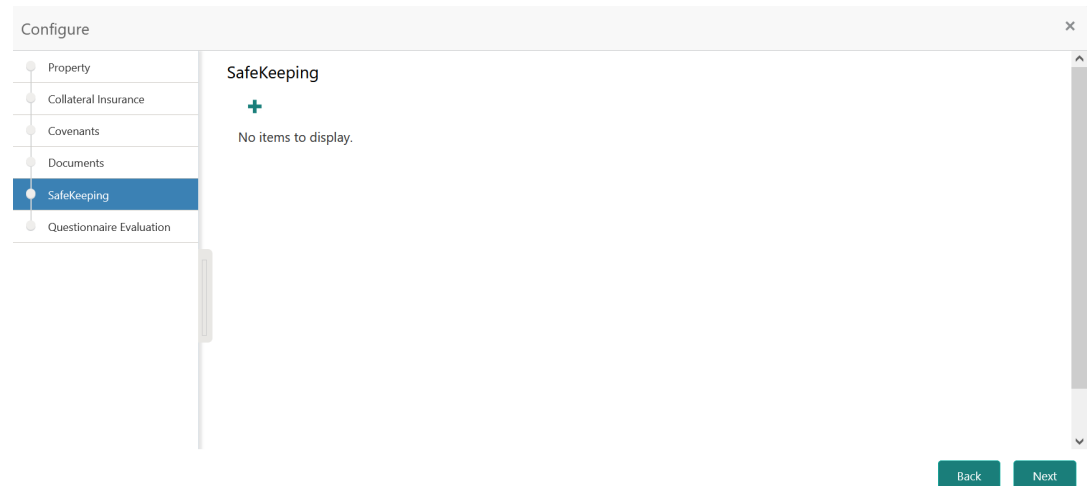
To capture safekeeping details for the collateral:

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

The **Safekeeping - Configure - Collateral Type** screen is displayed.

Figure 18-4 Safekeeping - Configure - Collateral Type

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

Figure 18-5 Safekeeping - Configure - Safekeeping

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

Figure 18-6 Document Safekeeping

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

Safekeeping Reference Number *
REF007

Agency Id *
DBI Trusteeship Services Limited

Safekeeping Location
Banglore

Shelf Number
201A

Key Number
007

Confirmation Date
05/29/18

Safekeeping Type *
External

Safekeeping Request Date *
05/22/18

Safekeeping Room
B5

Drawer Number
A2

Is Confirmation Received *

Ok Cancel

4. Select the documents for safekeeping in the above screen.
5. Capture the document safekeeping details.
For field level explanation, refer the below table.

Table 18-1 Document Safekeeping - Field Description

Field	Description
Safekeeping Reference Number	Specify the Safekeeping Reference Number .
Safekeeping Type	Select the Safekeeping Type from the drop down list. The options available are: <ul style="list-style-type: none"> • Internal • External
Agency Id	Specify the Agency Id , if External is selected as the Safekeeping Type .
Safekeeping Request Date	Specify the Safekeeping Request Date .
Safekeeping Location	Specify the Safekeeping Location .
Safekeeping Room	Specify the Safekeeping Room detail.
Shelf Number	Specify the Shelf Number for collateral safekeeping.
Drawer Number	Specify the Drawer Number for collateral safekeeping.
Key Number	Specify the Key Number for collateral safekeeping.
Is Confirmation Received	Enable this flag, if confirmation is received for collateral safekeeping.
Confirmation Date	Specify the safekeeping Confirmation Date .

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

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

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

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

18.3 Comments

This topic provides systematic instructions about the Comments data segment in the Safekeeping stage.

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

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

Figure 18-7 Safekeeping - Comments

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

Figure 18-8 Checklist

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

6. Click **Submit**.

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

19

Handoff - Manual Retry

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

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

19.1 Collateral Summary

This topic describes about the Collateral Summary data segment in Manual Retry stage.

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

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

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen is displayed.

Figure 19-1 Free Tasks

The screenshot shows the Oracle Free Tasks interface. On the left is a navigation menu with options like Policy, Security Management, Service Consumers, Task Management, Tasks, and others. The main area displays a table of tasks. The table has the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application. The table contains 15 rows of task data. At the bottom, there is a pagination control showing 'Page 1 of 110 (1 - 20 of 2195 items)' and a search icon.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP212365101	APP212365101	Initiation	21-08-01
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212365085	APP212365085	Collateral Manual Retry	21-08-24
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212294926	APP212294926	Draft Generation	21-08-17
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212365093	APP212365093	Proposal Initiation	21-08-24
<input type="checkbox"/> Acquire & E...	Low	FI Credit Process	APP212365092	APP212365092	Credit Initiation	21-08-24
<input type="checkbox"/> Acquire & E...	Low	Facility Amendment	APP212314960	APP212314960	Manual Retry	21-08-19
<input type="checkbox"/> Acquire & E...	Low	Facility Amendment	APP212355063	APP212355063	Amendment Enrichment	21-08-23
<input type="checkbox"/> Acquire & E...	Medium	Group Concentration Li...	APP212325017	APP212325017	Group Concentration Initiation	21-08-20
<input type="checkbox"/> Acquire & E...	Medium	Group Concentration Li...	APP212325016	APP212325016	Group Concentration Initiation	21-08-20
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212294917	APP212294917	Risk Evaluation	21-08-17
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Legal Evaluation	21-08-12
<input type="checkbox"/> Acquire & E...	Low	Credit Origination	APP212244764	APP212244764	Credit Evaluation	21-08-12
<input type="checkbox"/> Acquire & E...	Low	Group Concentration A...	APP212274839	APP212274839	Group Concentration Amend...	21-08-15
<input type="checkbox"/> Acquire & E...	Low	Group Concentration A...	APP212274830	APP212274830	Group Concentration Amend...	21-08-14

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

Figure 19-2 Manual Retry - Collateral Summary

ACME Corporation

Customer Id: PTY192560509 | Application ID: APP213279200 | Date Initiated: 2021-11-10 | Current Status: Safekeeping Completed | Documents: 0

Basic Information

COL213274304
Collateral for new facility

Collateral Type: Ship | Collateral Category: SHPS category | Ownership Type: Joint | Collateral Currency: INR | Owner Estimated Value: ₹1,000,000.00

Held Collateral Value: | Available From: 2021-11-10 | Available Till: 2022-11-30 | Applicable Business: Trade, Working Capital | Exposure Type: -

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

Ownership

Seniority of charge: 2 (Position)
Seniority of charge held by OBCFPM Customer

Covenants: 0 (Covenants proposed)
Standard Covenants Applicable

Insurance: 1 (Active Insurance)
Total Insurance Amount: INR 100,000.00

Configured Stage Status

Field Investigation: Not applicable | External Check: Not applicable | External Valuation: Completed | Internal Valuation: Not applicable | Risk Evaluation: Not applicable | Legal Opinion: Not applicable

Hold | Back | Next | Save & Close | Cancel

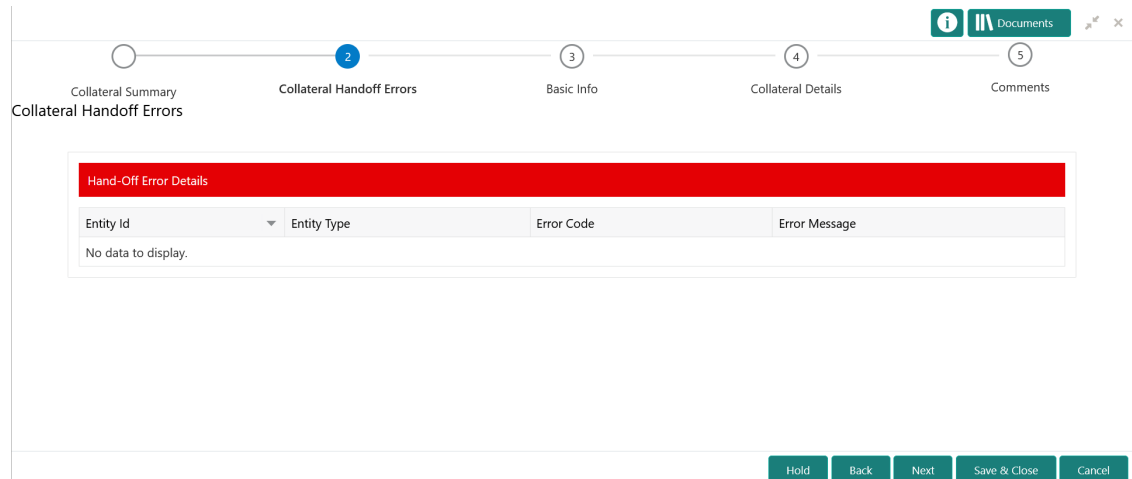
- View the Collateral Summary and click **Next**.

19.2 Collateral Handoff Errors

This topic provides systematic instructions about the Collateral Handoff Errors data segment in the Manual Retry stage.

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

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

Figure 19-3 Manual Retry - Collateral Handoff Errors

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

19.3 Basic Info

This topic provides systematic instructions about the Basic Info data segment in Manual Retry stage.

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

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

Figure 19-4 Manual Retry - Basic Info

1. Modify the necessary details.

Note

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

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

19.4 Collateral Details

This topic provides systematic instructions about the Collateral Details data segment in Manual Retry stage.



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

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

Figure 19-5 Manual Retry - Collateral Details

The screenshot displays the 'Collateral Details' section of an Oracle application. At the top, a breadcrumb trail shows the navigation path: Collateral Summary, Collateral Handoff Errors, Basic Info, Collateral Details (current), and Comments. Below this, the 'Collateral Details' section is titled, and a table lists the details for a collateral record with ID COL213274304. The table has columns for Collateral Id, Ship Collateral Type, Collateral Currency, and Total Value. The record shows a Ship Name of 'Reecon Whale', a Ship License Number of 783463738, a Port of Registry of Port Blair, and an Invoice Value of ₹5,000,000.00. A table with one row and four columns is shown below the table header. The first column contains a gear icon and the text 'Ship Name: Reecon Whale' and 'Invoice Value: ₹5,000,000.00'. The second column contains 'Ship License Number: 783463738'. The third column contains 'Port of Registry: Port Blair'. The fourth column contains a blue square icon. Below the table, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and a table with one row and one column containing the number '1'. At the bottom right, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. A context menu is open over the blue square icon, showing 'Edit' and 'View' options.

Collateral Id	Ship Collateral Type	Collateral Currency	Total Value
COL213274304	Ship	INR	₹5,000,000.00

 Ship Name: Reecon Whale Invoice Value: ₹5,000,000.00	Ship License Number: 783463738	Port of Registry: Port Blair	
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To modify the collateral details, click the action icon in the collateral record and select **Edit**. The **Enrichment - Configure - Collateral Type** screen is displayed.

Figure 19-6 Enrichment - Configure - Collateral Type

Configure
✕

- Property
- Collateral Insurance
- Covenants
- Documents

Property

Property ID
TNST2

Description
Property has ample parking and nice location.

Land registry

Holda

Zone Classification
NORMAL

Seismic Zone

Environment Assessment Required

Nature Of Property
Fee Simple

Roof Type
Built-up Roof

Adverse Comments
Lacks essential amenities

Property Type
COMMERCIAL BUILDING

Property Purpose
Commercial

Purchase Date
September 20, 2019

Flood Zone

Seismic Zone Type

Restricted Property

Property Status
Self Owned

Registration Date
September 21, 2019

Property Category
Individual

Registered Owner
John

Construction Date
December 28, 2018

Flood Zone Type

Income Producing

Under Construction

Wall Material
Concrete

Property Value
USD \$500,000.00

> Property Location

> Property Dimension

> Currency Details

> Property Valuation Details

> Property Contact Details

Back
Next

Note

For detailed information on the left menus, refer **Collateral Type** section in Collateral Evaluation User Guide.

After modifying the collateral details, click **Next**.

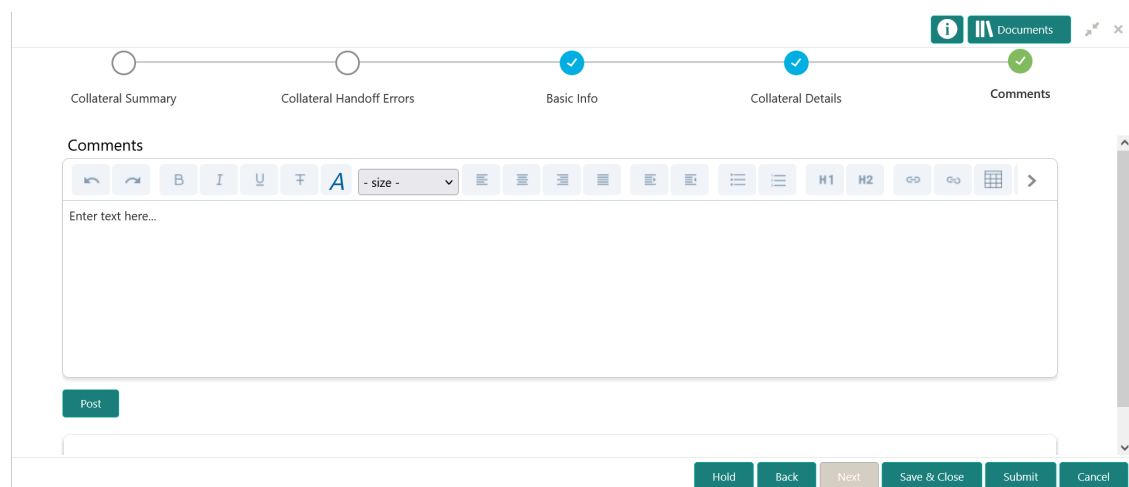
19.5 Comments

This topic provides systematic instructions about the Comments data segment in the Manual Retry stage.

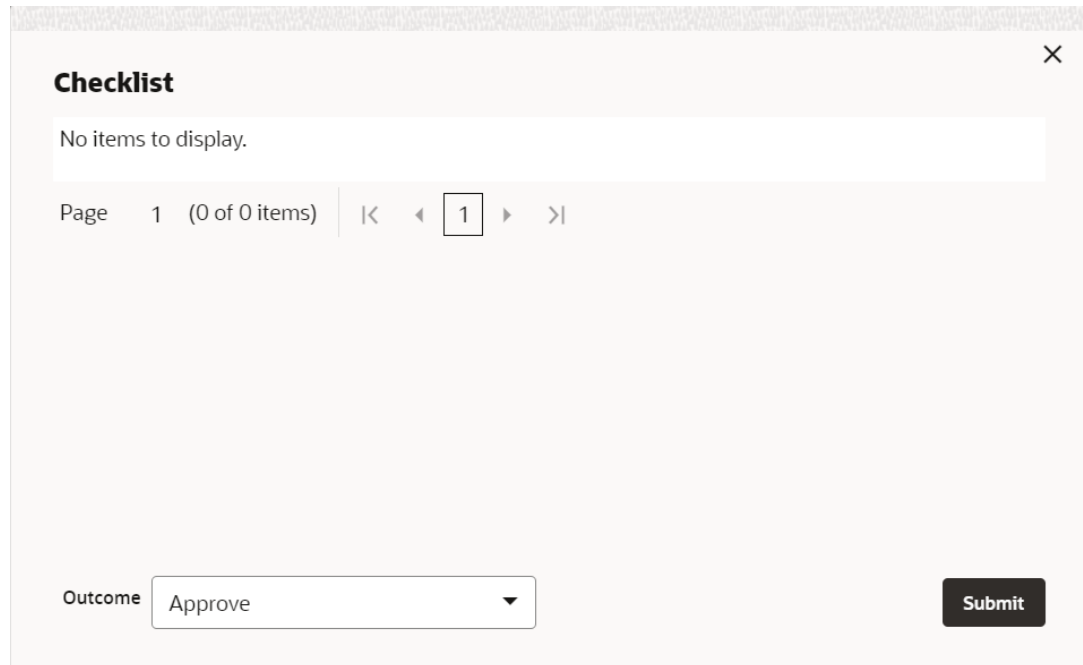
The Comments data segment allows you to post your overall comments for the Manual Retry stage.

Click **Next** in the **Manual Retry - Collateral Details** screen, the Comments data segment is displayed.

Figure 19-7 Manual Retry - Comments



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

Figure 19-8 Enrichment - Checklist

Checklist ✕

No items to display.

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

Outcome Approve ▼ Submit

Note

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

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

Collateral details are handed off to the back office system.

Note

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