

# Oracle® Banking Credit Facilities Process Management Collateral Review User Guide



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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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## 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

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### 1.6 Conventions

The following text conventions are used in this document:

**Table 1-1 Conventions**

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

## 1.7 Related Resources

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

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

## 1.8 Screenshot Disclaimer

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

## 1.9 Acronyms and Abbreviations

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

**Table 1-2 Acronyms and Abbreviations**

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

## 1.10 Basic Actions

**Table 1-3 Basic Actions**

Action	Description
<b>Approve</b>	Used to approve the initiated report. This button is displayed, once the user click <b>Authorize</b> .
<b>Audit</b>	Used to view the maker details, checker details, and report status.
<b>Authorize</b>	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.
<b>Close</b>	Used to close a record. This action is available only when a record is created.
<b>Confirm</b>	Used to confirm the performed action.

Table 1-3 (Cont.) Basic Actions

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

## 1.11 Icons

The following icons are used in the screens.

Table 1-4 Icons - Common




Symbol/Icon	Function
	Minimize
	Maximize
	Close

Table 1-4 (Cont.) Icons - Common










Symbol/Icon	Function
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.

Table 1-4 (Cont.) Icons - Common





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

Table 1-5 Symbols and Icons - Audit Details









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

Table 1-6 Symbols and Icons - Widget

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

# 2

## Introduction

### 2.1 About Collateral Review Process

A brief introduction to the Collateral Review process.

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

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

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

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





# 3

## Data Enrichment

### 3.1 Data Enrichment

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

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

The data segments available in the Data Enrichment stage are:

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

### 3.2 Review Initiation

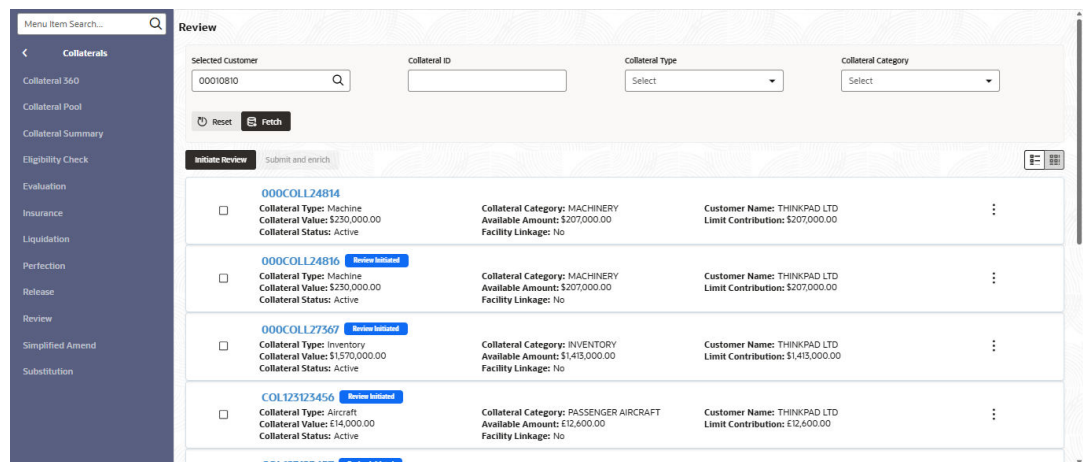
This topic describes information on the Review Initiation data segment in Data Enrichment stage.

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

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

The **Review Initiation** screen is displayed.

**Figure 3-1 Review Initiation**

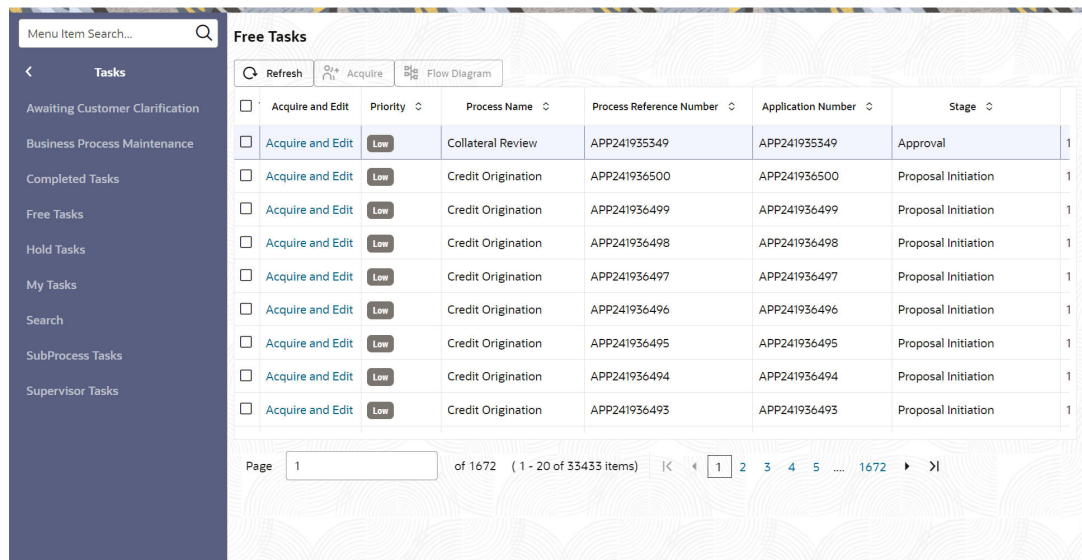


2. **Fetch** the required collateral.

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

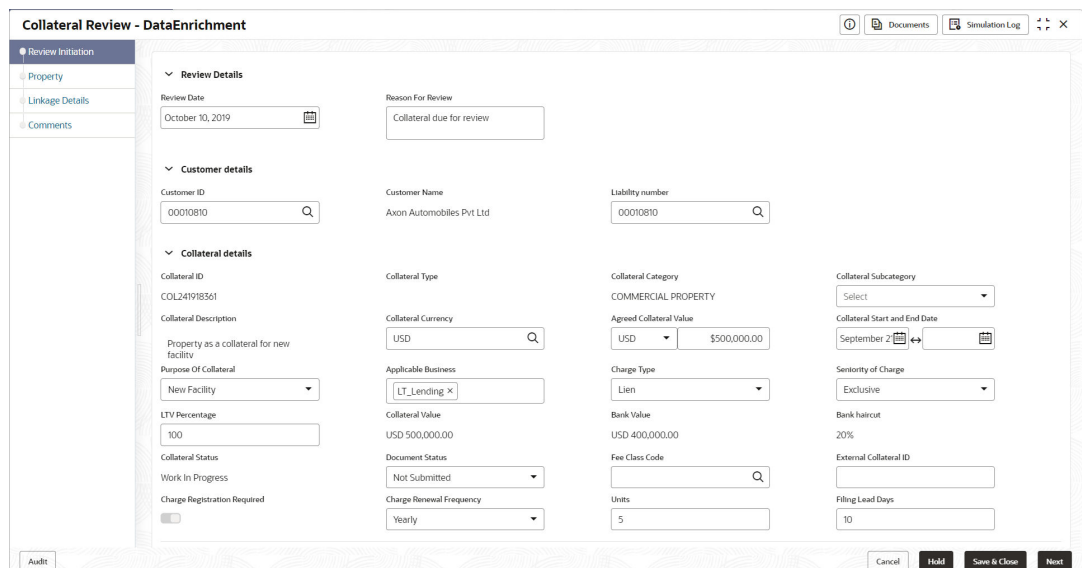
- Selected Customer
  - Collateral ID
  - Collateral Type
  - Collateral Category
3. Select the required collateral from search result and click **Initiate Review**.  
The Collateral Release Review task is generated and listed in the Free Tasks queue.
  4. From **Tasks**, click **Free Tasks**.

**Figure 3-2 Free Task**



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

**Figure 3-3 Enrichment - Review Initiation**



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

For field level information, refer the following tables.

**Table 3-1 Enrichment - Review Initiation - Field Description**

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

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

Field	Description
<b>Customer ID</b>	The system displays the <b>Customer ID</b> linked to the selected collateral.
<b>Customer Name</b>	The system displays the <b>Customer Name</b> linked to the selected collateral.

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

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

**Note**

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

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

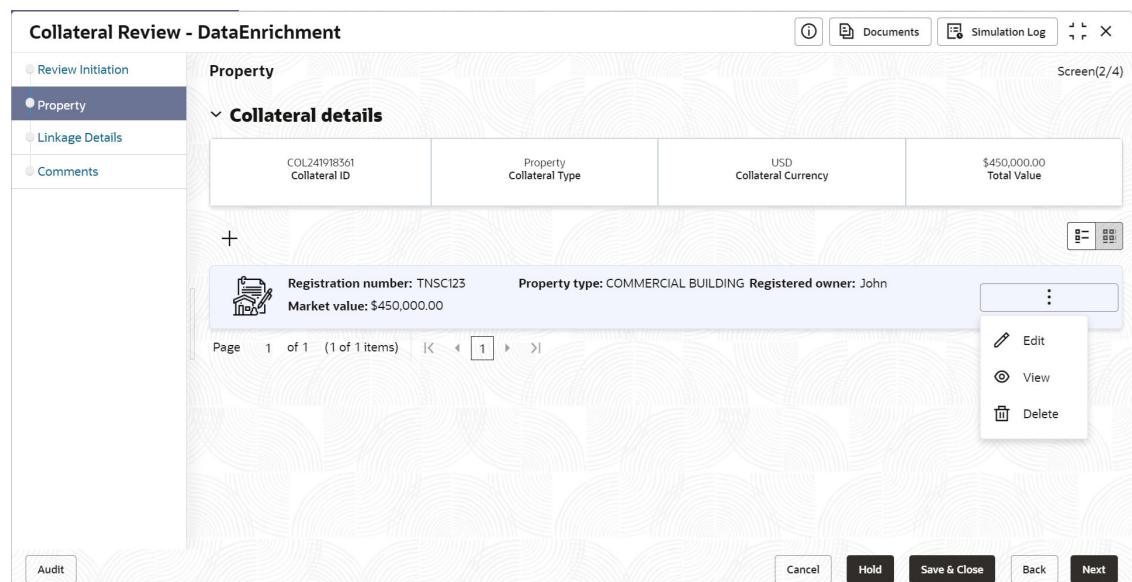
## 3.3 Property

Information on the Property data segment in Data Enrichment stage.

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

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

**Figure 3-4 Enrichment - Property**



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

Figure 3-5 Enrichment - Configure - Property

**Configure**

- Property
- Collateral Insurance
- Covenants
- Documents

**Property**

▼ **Property**

Property ID TNST2	Property Type COMMERCIAL BUILDING	Property Category Individual
Description Property has ample parking and nice location.	Property Purpose Commercial	Registered Owner John
Land registry Holda	Purchase Date September 20, 2019	Construction Date December 28, 2018
Zone Classification NORMAL	Flood Zone <input type="checkbox"/>	Flood Zone Type
Seismic Zone <input type="checkbox"/>	Seismic Zone Type	Income Producing <input type="checkbox"/>
Environment Assessment Required <input type="checkbox"/>	Restricted Property <input type="checkbox"/>	Under Construction <input type="checkbox"/>
Nature Of Property Fee Simple	Property Status Self Owned	Wall Material Concrete
Roof Type Built-up Roof	Registration Date September 21, 2019	Property Value USD \$500,000.00
Adverse Comments Lacks essential amenities		

> Property Location

> Property Dimension

> Currency Details

> Property Valuation Details

> Property Contact Details

Back Next

### 3.3.1 Adding Property Details

Procedure to add/modify property details.

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

For field level information, refer the following tables.

Table 3-4 Configure - Property - Field Description

Field	Description
<b>Property ID</b>	Specify the <b>Property ID</b> .
<b>Property Type</b>	Select the <b>Property Type</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>Residential Building</li> <li>Residential Plot</li> </ul>
<b>Property Category</b>	Select the <b>Property Category</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>Individual</li> <li>Corporate</li> </ul>
<b>Description</b>	Provide a brief description about the property.
<b>Property Purpose</b>	Select the purpose of the property from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>Personal</li> <li>Commercial</li> </ul>
<b>Registered Owner</b>	Specify the name of <b>Registered Owner</b> of the property.
<b>Land Registry</b>	Specify the property <b>Land Registry</b> details.
<b>Purchase Date</b>	Specify the date on which the property was purchased.
<b>Zone Classification</b>	Select the <b>Zone Classification</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>EARTH QUAKE ZONE</li> <li>FLOOD ZONE</li> <li>NORMAL</li> </ul>
<b>Flood Zone</b>	Enable this flag, if the property is in flood zone.
<b>Flood Zone Type</b>	Select the <b>Flood Zone Type</b> from the drop down list, if the <b>Flood Zone</b> flag is enabled. The options available include but are not limited to: <ul style="list-style-type: none"> <li>Zone1</li> <li>Zone2</li> <li>Zone3a</li> <li>Zone3b</li> </ul>
<b>Seismic Zone</b>	Enable this flag, if the property is in seismic zone.
<b>Seismic Zone Type</b>	Select the <b>Seismic Zone Type</b> from the drop down list, if the <b>Seismic Zone</b> flag is enabled. The options available include but are not limited to: <ul style="list-style-type: none"> <li>Low Damage Risk</li> <li>Moderate Damage Risk</li> <li>High Damage Risk</li> <li>Highest Damage Risk</li> </ul>
<b>Income Producing</b>	Enable this flag, if the property is producing income through rent or lease.

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

Field	Description
<b>Environment Assessment Required</b>	Enable this flag, if environment assessment is required for the property.
<b>Restricted Property</b>	Enable this flag, if the property is restricted by government authorities.
<b>Under Construction</b>	Enable this flag, if the property is under construction.
<b>Nature of Property</b>	Select the <b>Nature of Property</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Fee Simple</li> <li>• Leasehold</li> </ul>
<b>Property Status</b>	Select the <b>Property Status</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Rented</li> <li>• Leased</li> <li>• Self Owned</li> </ul>
<b>Wall Material</b>	Select the property <b>Wall Material</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Asbestos</li> <li>• Bamboo</li> <li>• Brick Veneer</li> <li>• Clay</li> <li>• Concrete</li> <li>• Double Brick</li> <li>• Mud Brick</li> <li>• Polystyrene</li> <li>• Steel</li> <li>• Stone</li> <li>• Timber</li> <li>• Others</li> </ul>
<b>Roof Type</b>	Select the property <b>Roof Type</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Ashpalt Shingles</li> <li>• Bamboo</li> <li>• Metal</li> <li>• Bricks</li> <li>• Built-Up Roof</li> <li>• Clay</li> <li>• Concrete Tiles</li> <li>• Mud</li> <li>• Rubber Slate</li> <li>• Slate</li> <li>• Solar Tiles</li> <li>• Solid Wood</li> <li>• Stone Coated Steel</li> <li>• Thatched</li> <li>• Copper</li> <li>• Others</li> </ul>

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

Field	Description
Registration Date	Specify the date on which the property is registered.
Property Value	Select a currency and specify the value of property.
Adverse Comments	Capture <b>Adverse Comments</b> about the property, if any.

**Figure 3-6 Configure - Property Location**

▼ Property Location

Registration Number <input type="text" value="56788"/>	House/Building <input type="text" value="776"/>
Street <input type="text" value="Woodridge Lane"/>	Locality <input type="text" value="Tower Bridge"/>
Landmark <input type="text" value="Enter Landmark"/>	Area <input type="text" value="Carl Park"/>
City <input type="text" value="Memphis"/>	State <input type="text" value="Tennessee"/>
Zip-Code <input type="text" value="38127"/>	Country <input type="text" value="US"/>

**Table 3-5 Configure - Property Location - Field Description**

Field	Description
Registration Number	Specify the property <b>Registration Number</b> .
House/Building	Specify the <b>House/Building</b> name.
Street	Specify the <b>Street</b> in which the property is located.
Locality	Specify the <b>Locality</b> of the property.
Landmark	Specify the <b>Landmark</b> for the property.
Area	Specify the <b>Area</b> in which the property is located.
City	Specify the <b>City</b> in which the property is located.
State	Specify the <b>State</b> in which the property is located.
Zip-Code	Specify the <b>Zip-Code</b> of the property area.
Country	Specify the <b>Country</b> in which the property is located.

**Figure 3-7 Configure - Property - Currency Details**

▼ Currency Details

Currency <input type="text" value="USD"/>	Amount in Collateral Currency USD 0.00
--	---

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

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

**Figure 3-8 Configure - Property - Property Dimension**

Property Dimension

Number of Rooms <input type="text" value="3"/>	Property Units <input type="text" value="Square Meter"/>	Property Size <input type="text" value="1,006"/>
Area Of Land <input type="text" value="10,000"/>	Number Of Stories <input type="text" value="5"/>	
Number Of Garages <input type="text" value="1"/>	Total Dimension Length <input type="text" value="30"/>	Total Dimension Width <input type="text" value="30"/>

Dimension Details

Floor Number <input type="text"/>	Dimension Length <input type="text"/>	Dimension Width <input type="text"/>
--------------------------------------	--	---

+

NEW

Floor Number: 3

Dimension Length: 60
Dimension Width: 60

⋮

**Table 3-7 Configure - Property Dimension - Field Description**

Field	Description
<b>Number of Rooms</b>	Specify the <b>Number of Rooms</b> available in the property.
<b>Property Units</b>	Select the unit in which property is measured. The options available include but are not limited to <ul style="list-style-type: none"> <li>Square Meter</li> <li>Square Yard</li> <li>Hectare</li> <li>Acre</li> </ul>
<b>Property Size</b>	Specify the <b>Property Size</b> in selected unit.
<b>Area of Land</b>	Specify the total <b>Area of Land</b> in which the property is constructed.
<b>Number of Stories</b>	Specify the <b>Number of Stories</b> available in the property.
<b>Number of Garages</b>	Specify the <b>Number of Garages</b> available in the property.
<b>Total Dimension Length</b>	Specify the total length of the property.
<b>Total Dimension Width</b>	Specify the total width of the property.

**Table 3-7 (Cont.) Configure - Property Dimension - Field Description**

Field	Description
<b>Floor Number</b>	Specify the <b>Floor Number</b> of the property, in case the property is in shared building.
<b>Dimension Length</b>	Specify the length of the carpet area of property.
<b>Dimension Width</b>	Specify the width of the carpet area of property.

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

**Figure 3-9 Configure - Property Dimension - Added**

Property Dimension

Number of Rooms <input type="text" value="3"/>	Property Units <input type="text" value="Square Meter"/>	Property Size <input type="text" value="1,006"/>
Area Of Land <input type="text" value="10,000"/>	Number Of Stories <input type="text" value="5"/>	
Number Of Garages <input type="text" value="1"/>	Total Dimension Length <input type="text" value="30"/>	Total Dimension Width <input type="text" value="30"/>

Dimension Details Floor Number <input type="text" value="3"/>	Dimension Length <input type="text" value="60"/>	Dimension Width <input type="text" value="60"/>
---	---	--

+  
No items to display.

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

**Figure 3-10 Configure - Property Valuation Details**

Property Valuation Details

Basis property Value <input type="text" value="Market Value"/>	Market Value <input type="text" value="USD"/> <input type="text" value="\$900,000.00"/>	Valuation Date <input type="text" value="September 19, 2019"/>
Valuation Source <input type="text" value="Field valuation"/>	Valuation Amount <input type="text" value="USD"/> <input type="text" value="\$800,000.00"/>	Other Lenders Charge Amount <input type="text" value="USD"/> <input type="text" value="\$20,000.00"/>

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

Field	Description
<b>Valuation Date</b>	Specify the date on which the property is valued.

**Table 3-8 (Cont.) Configure - Property Valuation Details - Field Description**

Field	Description
<b>Valuation Source</b>	Specify the property valuation source. For example, Public Institutions and Real Estate Agents
<b>Valuation Amount</b>	Specify the property <b>Valuation Amount</b> .
<b>Other Lenders Charge Amount</b>	Specify the <b>Other Lenders Charge Amount</b> in case the property is backing up the facility borrowed from other lenders.

**Figure 3-11 Configure - Property Contact Details**
**Table 3-9 Configure - Property Contact Details - Field Description**

Field	Description
<b>Contact Person</b>	Select the Contact Person from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Tenant</li> <li>• Builder</li> <li>• Real Estate Vendor</li> <li>• Owner</li> <li>• Others</li> </ul>
<b>First Name</b>	Specify the <b>First Name</b> of the contact person in the property.
<b>Last Name</b>	Specify the <b>Last Name</b> of the contact person in the property.
<b>Mobile</b>	Specify the mobile number of the contact person in the property.
<b>Work Phone</b>	Specify the work phone number of the contact person in the property.
<b>Home Phone</b>	Specify the home phone number of the contact person in the property.
<b>Email ID</b>	Specify the <b>Email ID</b> of the contact person in the property.

**Figure 3-12 Configure - Property - Residential Status**
**Table 3-10 Configure - Property - Residential Status - Field Description**

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

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

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

### 3.3.2 Managing Collateral Insurance Details

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

**Figure 3-13 Enrichment - Configure - Collateral Insurance**

1. To add insurance details, click + the add icon.

The following window is displayed.

Figure 3-14 Collateral Details

#### Insurance Basic Details

<b>Policy Number *</b> <input type="text" value="45678043687"/>	<b>Policy Name *</b> <input type="text" value="Contract Policy"/>	<b>Insurance Provider *</b> <input type="text" value="First Bank"/>
<b>Insurance Name</b> <input type="text" value="Contract Insurance"/>	<b>Insurance Type</b> <input type="text" value="Asset Insurance"/>	<b>Policy Status</b> <input type="text" value="Inforced"/>
<b>Insurance Currency *</b> <input type="text" value="INR"/>	<b>Insurance Amount *</b> <input type="text" value="₹100,000.00"/>	<b>Start Date *</b> <input type="text" value="May 1, 2020"/>
<b>End Date *</b> <input type="text" value="May 1, 2021"/>	<b>Grace Days</b> <input type="text" value="10"/>	<b>Notice Days</b> <input type="text" value="10"/>
<b>Policy Assigned To Bank</b> <input type="text" value="Yes"/>		

#### Insurance Premium Details

<b>Premium Currency *</b> <input type="text" value="INR"/>	<b>Premium Amount *</b> <input type="text" value="₹9,000.00"/>	<b>Premium Frequency</b> <input type="text" value="Monthly"/>
<b>Premium End Date *</b> <input type="text" value="May 1, 2021"/>		

**Remarks**

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

For field level information, refer the following tables.

Table 3-11 Insurance Basic Details - Field Description

Fields/ Icons	Description
<b>Policy Number</b>	Specify the insurance <b>Policy Number</b> .
<b>Policy Name</b>	Specify the insurance <b>Policy Name</b> .
<b>Insurance Provider</b>	Specify the name of <b>Insurance Provider</b> .
<b>Insurance Name</b>	Specify the name of insurance.
<b>Insurance Type</b>	Select the <b>Insurance Type</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>Asset Insurance</li> <li>Life Insurance</li> <li>Corporate Insurance</li> <li>Borrower Insurance</li> </ul>
<b>Policy Status</b>	Select the <b>Policy Status</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>Inforced</li> <li>Lapsed</li> <li>Paidup</li> </ul>
<b>Insurance Amount</b>	Specify the <b>Insurance Amount</b> in selected insurance currency.
<b>Start Date</b>	Click the calendar icon and select the insurance <b>Start Date</b> .
<b>End Date</b>	Click the calendar icon and select the insurance <b>End Date</b> .

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

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

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

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

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

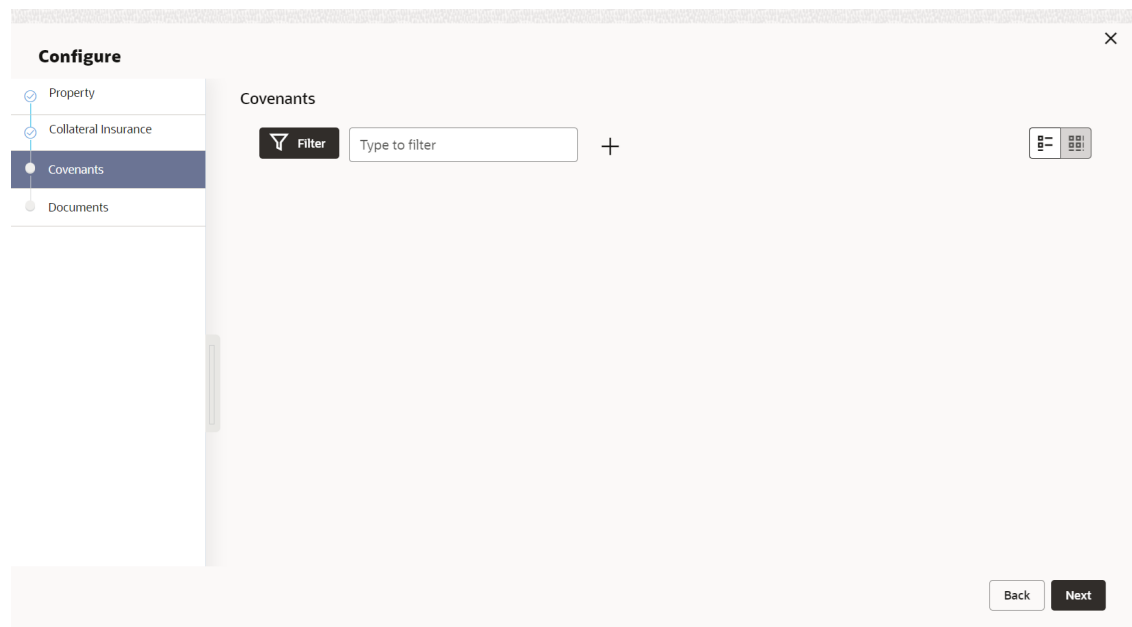
You can **Edit**, **View**, or **Delete** the insurance record by clicking on the action icon and selecting the required option.

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

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

### 3.3.3 Managing Covenants

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

**Figure 3-15 Enrichment - Configure - Covenants**

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

**Figure 3-16** Covenant Details

The screenshot shows the 'Covenant Details' form. It features a header 'Covenant Details' and a main content area with several input fields. The 'Covenant Code' field is a text input with a search icon and a 'Required' label. The 'Covenant Name' field is a text input with the placeholder 'Enter Covenant Name' and a 'Required' label. The 'Description' field is a text input with the placeholder 'Enter Description' and a 'Required' label. The 'Classification Type' field is a dropdown menu with the placeholder 'Select Classification Type' and a 'Required' label. Below these fields are six expandable sections: 'Covenant Details', 'Monitoring Information Details', 'Formula Details', 'Schedule Details', 'Others', and 'Linkage Details'. At the bottom right of the form 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 3-17 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 field level information, refer the following tables.

Table 3-13 Covenant Details - Field Description

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

Figure 3-18 Covenant Details

The screenshot shows a form titled "Covenant Details" with a dropdown arrow. The form contains several input fields, each with a "Required" label below it:

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

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

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

**Figure 3-19 Monitoring Information**

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

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

**Figure 3-20 Formula Details**

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

Field	Description
<b>Variable</b>	Select a <b>Variable</b> from the drop down list. The options available are <ul style="list-style-type: none"> <li>• Debt</li> <li>• Asset</li> <li>• Debt Ratio</li> <li>• Asset Ratio</li> </ul>
<b>Operators</b>	Select the required operator from the available <b>Operators</b> .
<b>Custom Value</b>	Provide a <b>Custom Value</b> for building formula, if required. You can also select another Variable.
<b>Build Formula</b>	Click <b>Build Formula</b> . 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.
<b>Target Type</b>	Select the <b>Target Type</b> from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Value</li> <li>• Percentage</li> <li>• Ratio</li> </ul>

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

Field	Description
<b>Covenant Check Condition</b>	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.
<b>Target Value</b>	Specify the Target Value.
<b>Target Value 1, Target Value 2</b>	If <b>Between</b> is selected as the <b>Covenant Check Condition</b> , <b>Target Value 1</b> and <b>Target Value 2</b> fields appear. You need to specify the range of target values.

**Note**

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

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

Figure 3-21 Others

The screenshot shows a form titled 'Others'. Under 'Compliance Status', there are two radio buttons: 'Met' and 'Breached'. To the right, there is a 'Covenant Status' dropdown menu with the selected option 'Select Waiver Status'. Further right is a 'Last Check Value' input field containing the text 'Last Checked Value'. At the bottom, there is a 'Remarks' text area.

Table 3-17 Covenant Details - Others - Field Description

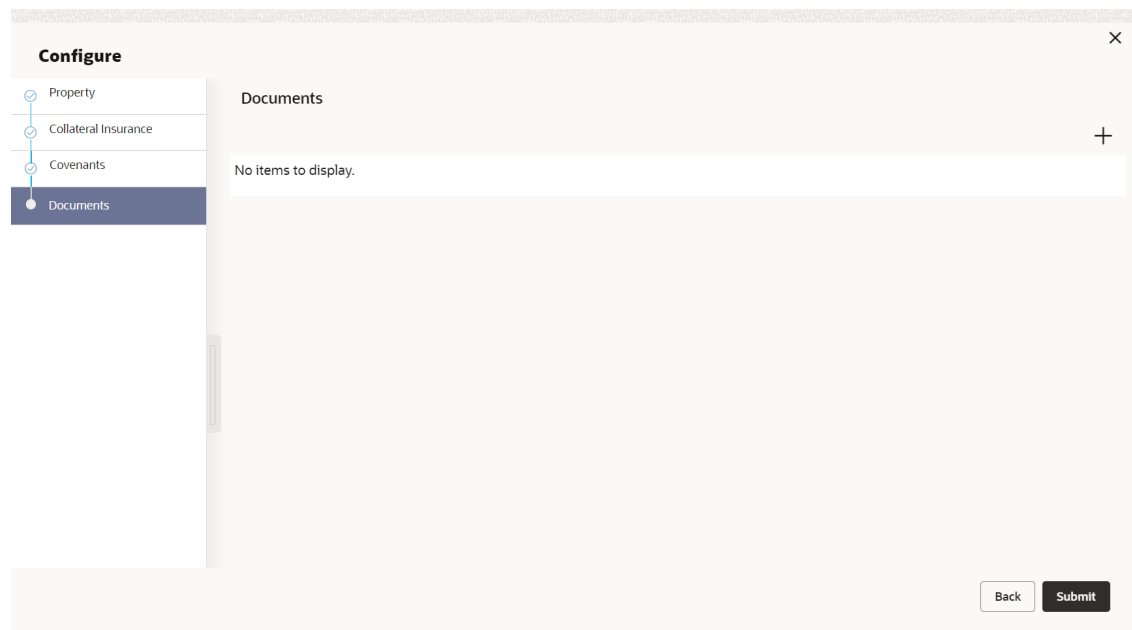
Field	Description
<b>Compliance Status</b>	Select the current covenant <b>Compliance Status</b> of the party / collateral. The options available are: <ul style="list-style-type: none"> <li>• Met</li> <li>• Breach</li> </ul>
<b>Waiver Status</b>	Select the <b>Waiver Status</b> from the drop down list.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

4. Click **Create**.  
Covenant details are added and displayed in the **Enrichment - Configure - Covenants** screen.
5. To edit the added covenant, select the covenant record and click the **Edit** icon.
6. To delete the added covenant, select the covenant record and click the **Delete** icon.
7. After performing necessary actions in the **Enrichment - Configure - Covenants** screen, click **Next**.  
The **Enrichment - Configure - Documents** screen is displayed.

### 3.3.4 Managing Collateral Documents

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

**Figure 3-22 Enrichment - Configure - Documents**



1. To upload new documents, click **Add New Documents**.  
The **Document Upload** screen is displayed.

**Figure 3-23 Document Upload**

2. Provide all the details for adding document.

For field level information, refer the below table.

**Table 3-18 Document Upload - Field Description**

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

3. Click **Upload**.

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

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

## 3.4 Substitution Linkages

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

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

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

Upon clicking **Next** in the **Enrichment - Property** screen, the Substitution Linkages data segment is displayed.

**Figure 3-24 Enrichment - Substitution Linkages**

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

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

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

## 3.5 Comments

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

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

Figure 3-25 Enrichment - Comments

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

Figure 3-26 Enrichment - Checklist

**Note**

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

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

The application is moved to the next stage.

# 4

## External Check

### 4.1 External Check

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

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

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

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

- Summary
- External Check
- Comments

### 4.2 Summary

Information on the Summary data segment in External Check stage.

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

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

#### Note

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

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

The **Free Tasks** screen is displayed.

Figure 4-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation
<input type="checkbox"/>	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	ExternalCheck
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	External Valuation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	FieldInvestigation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	LegalOpinion
<input type="checkbox"/>	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation

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

Figure 4-2 External Check - Summary

**Collateral Review - ExternalCheck**

**Summary**

**CUST1000**

Customer ID: 00010810 | Application ID: APP241935349 | Documents: 0 | Collateral Type: Property | Collateral Category: COMMERCIAL PROPERTY | Ownership Type: Single

Current Status: DataEnrichment Completed

Property	Seniority of charge	Covenants	Insurance
1 Collateral	0 Total % 100 Available %	0 Proposed 0 Complied 0 Breached	1 Active \$200,000.00 Total Amount

**Configured Stage Status**

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

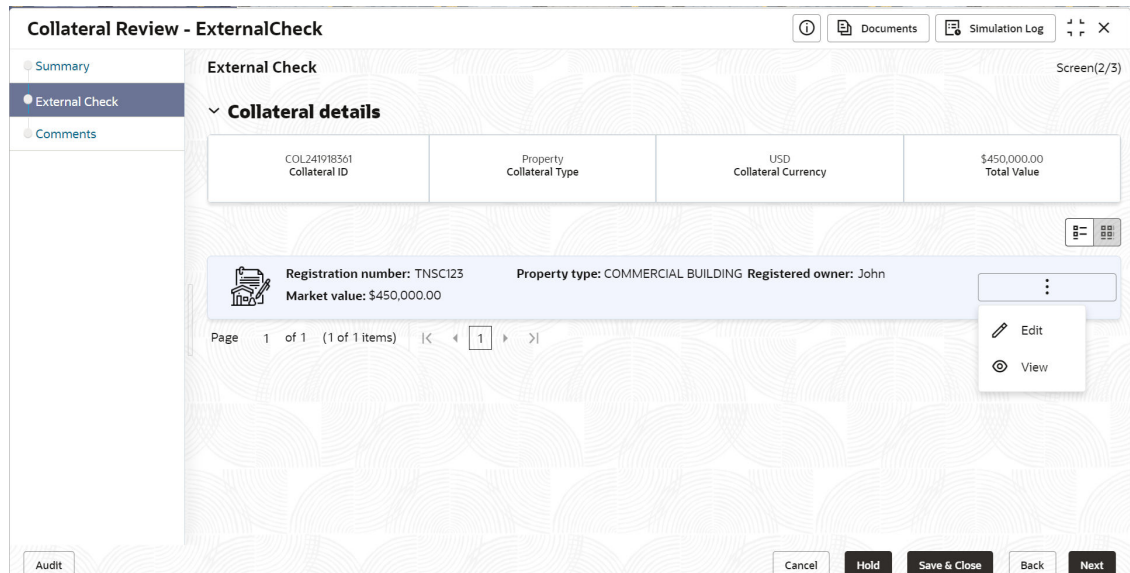
- View the Collateral Summary and click **Next**.

## 4.3 External Check

Procedure to add external check details.

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

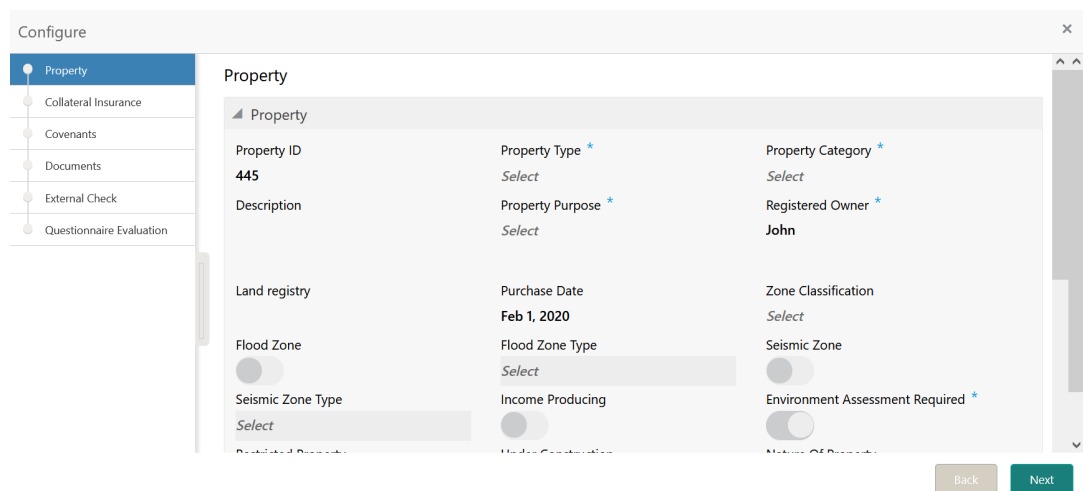
Figure 4-3 External Check



To capture the external check details for the collateral:

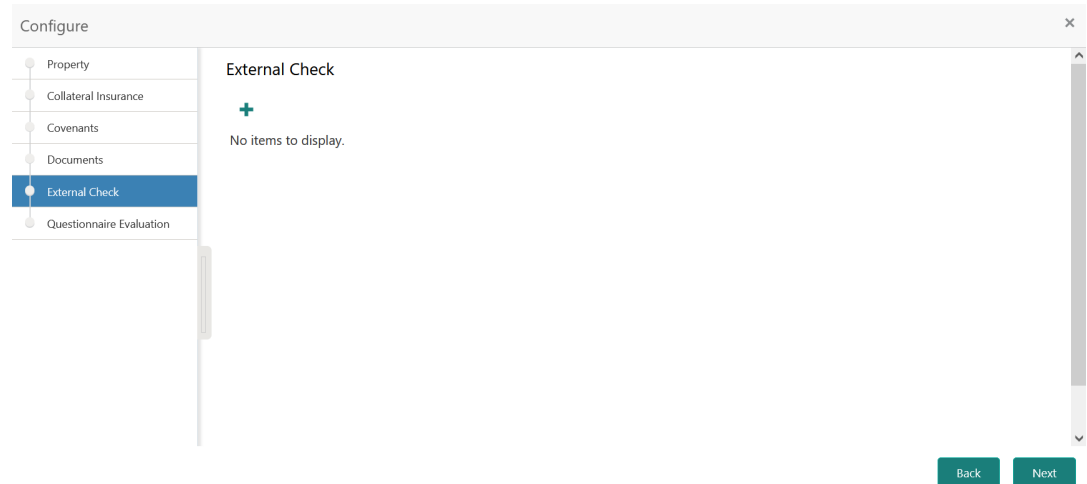
1. Click the action icon in the collateral record and select **Edit**.  
The **External Check - Configure - Collateral Type** screen is displayed.

Figure 4-4 External Check - Configure - Collateral Type



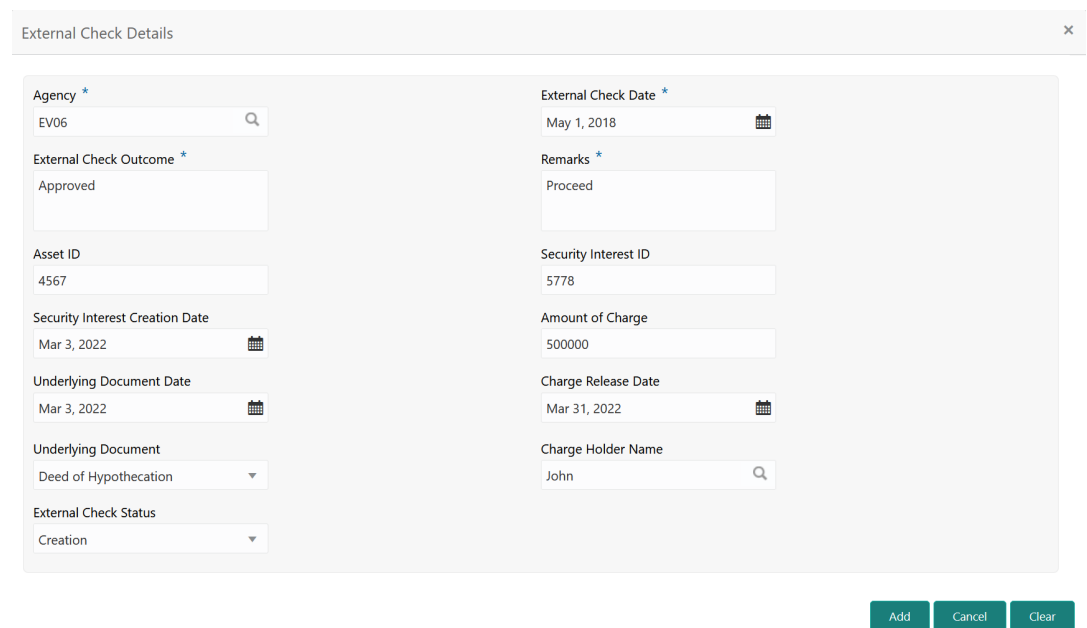
2. Click **Next** and navigate to the **External Check** menu.

**Figure 4-5 External Check - Configure - External Check**



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

**Figure 4-6 External Check Details**



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

**Table 4-1 External Check Details - Field Description**

Field	Description
<b>Agency</b>	Select the <b>Agency</b> from which the collateral registration details are obtained.

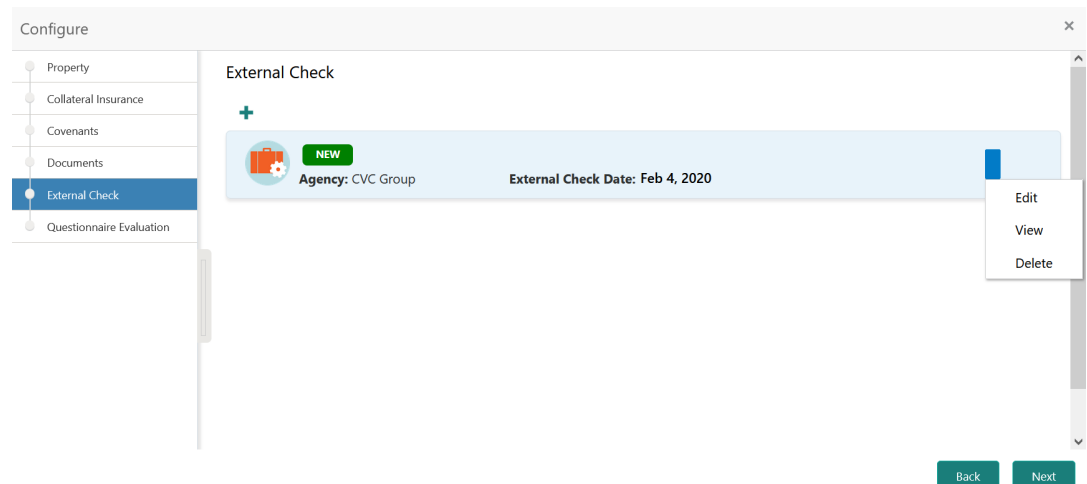
Table 4-1 (Cont.) External Check Details - Field Description

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

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

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

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

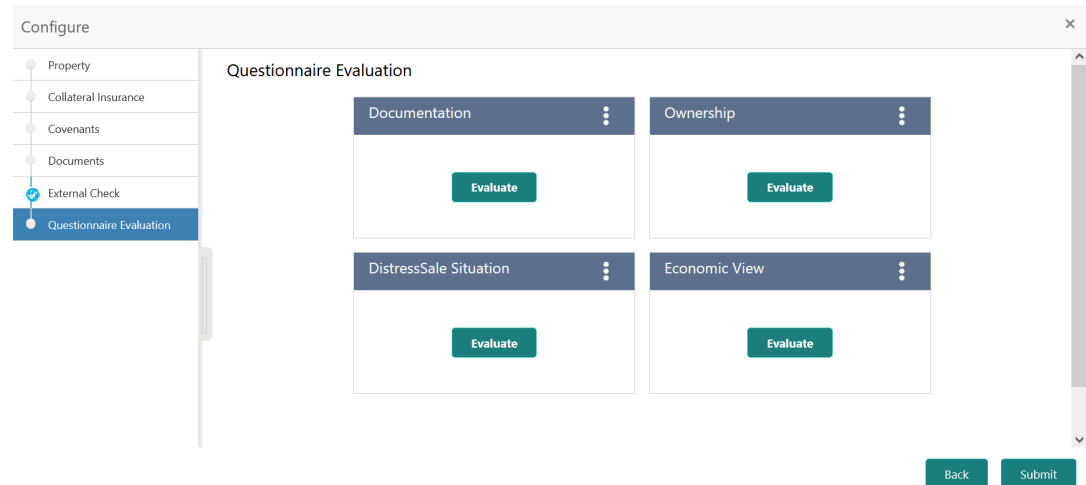


You can **Edit**, **View**, or **Delete** the added external check details by clicking the action icon and selecting the required option.

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

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

**Figure 4-8 External Check - Configure - Questionnaire Evaluation**



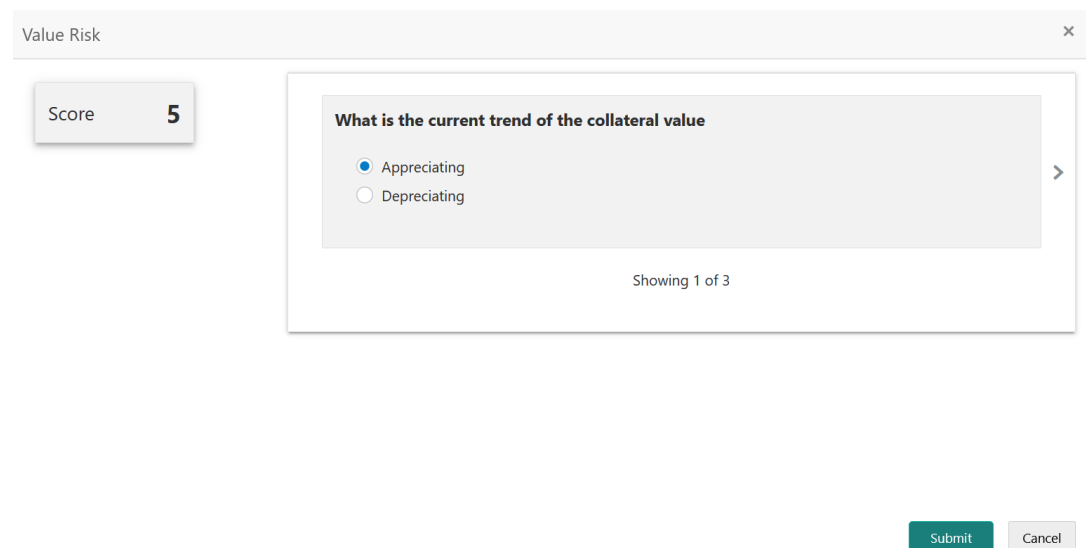
**Note**

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

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

The **Questionnaire** window is displayed.

**Figure 4-9 Questionnaire**



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

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

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

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

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

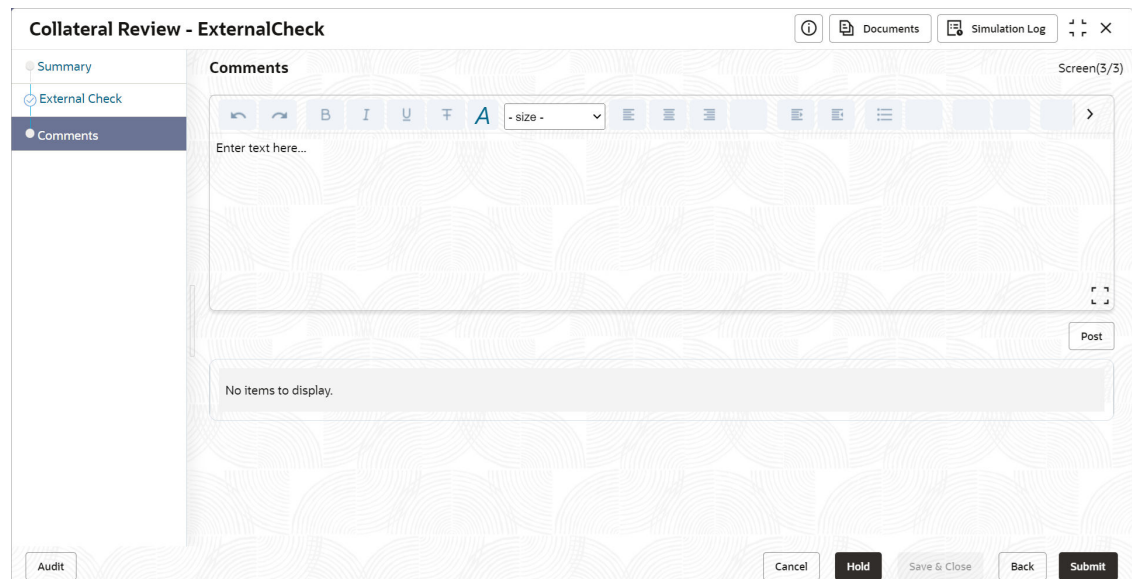
## 4.4 Comments

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

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

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

**Figure 4-10 External Check - Comments**



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

**Figure 4-11 Checklist**

Checklist ×

<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.

# 5

## External Valuation

### 5.1 External Valuation

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

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

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

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

- Summary
- External Valuation
- Comments

### 5.2 Summary

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

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

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

#### Note

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

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

The **Free Tasks** screen is displayed.

Figure 5-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation
<input type="checkbox"/>	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	ExternalCheck
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	External Valuation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	FieldInvestigation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	LegalOpinion
<input type="checkbox"/>	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation

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

Figure 5-2 External Valuation - Summary

**Collateral Review - External Valuation Summary**

Customer ID: 00010810 | Application ID: APP241935349 | Documents: 0 | Collateral Type: Property | Collateral Category: COMMERCIAL PROPERTY | Ownership Type: Single

Current Status: ExternalCheck Completed

Property	\$450K Collateral Value	1 Position	Seniority of charge	0 Total %	100 Available %	0 Proposed	Covenants	0 Complied	0 Breached	Insurance	1 Active	\$200,000.00 Total Amount
----------	-------------------------	------------	---------------------	-----------	-----------------	------------	-----------	------------	------------	-----------	----------	---------------------------

**Configured Stage Status**

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

**Collateral Pool Details**

- POOL2310084: 50%
- Unassigned: 50%

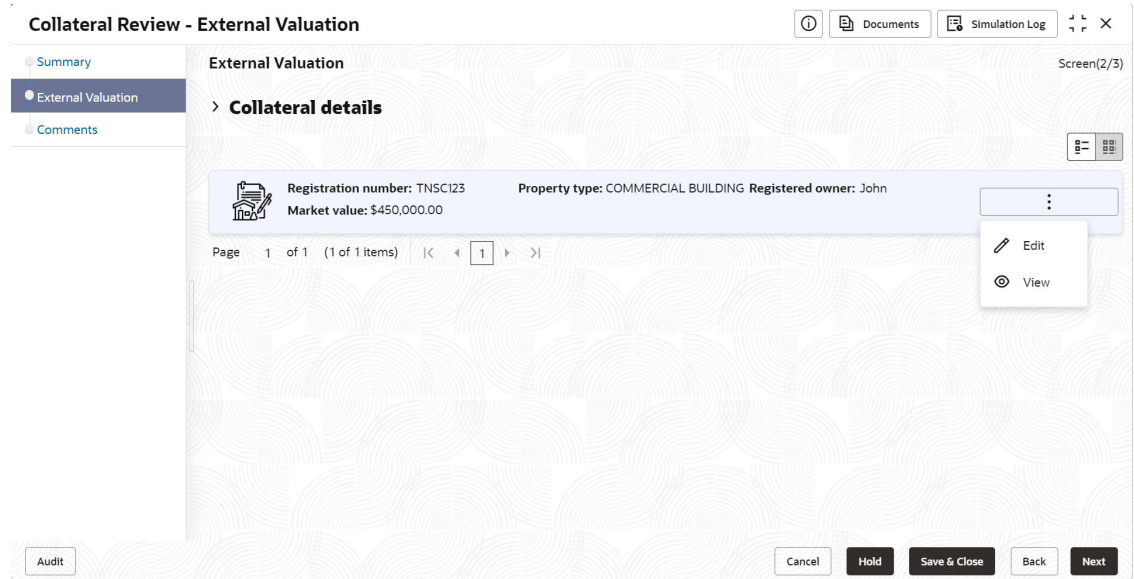
- View the collateral summary and click **Next**.

## 5.3 External Valuation

Procedure to add external valuation details for the collateral.

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

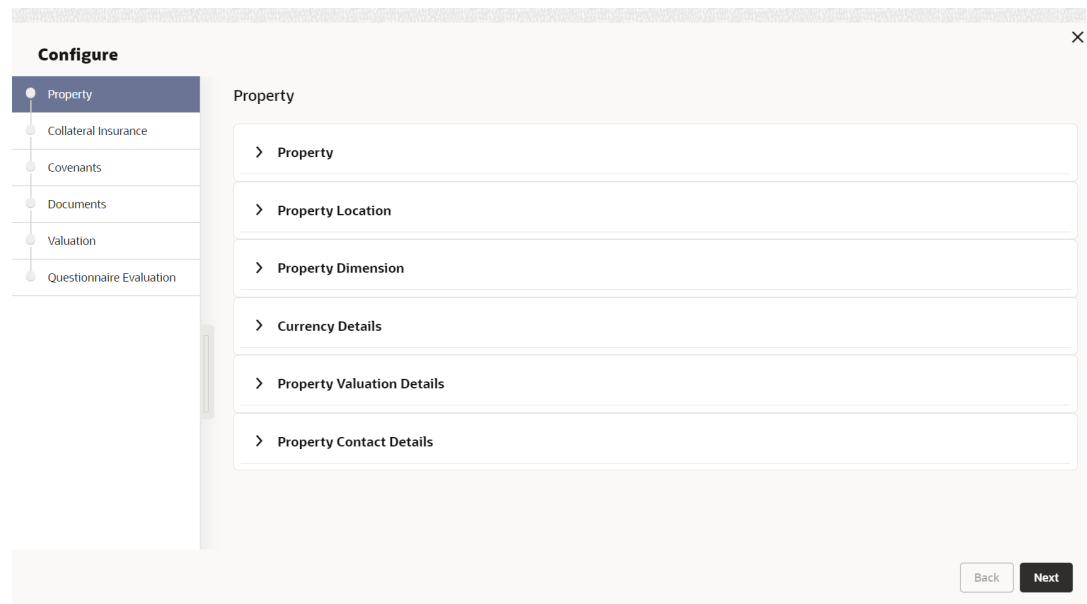
Figure 5-3 External Valuation - External Valuation



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

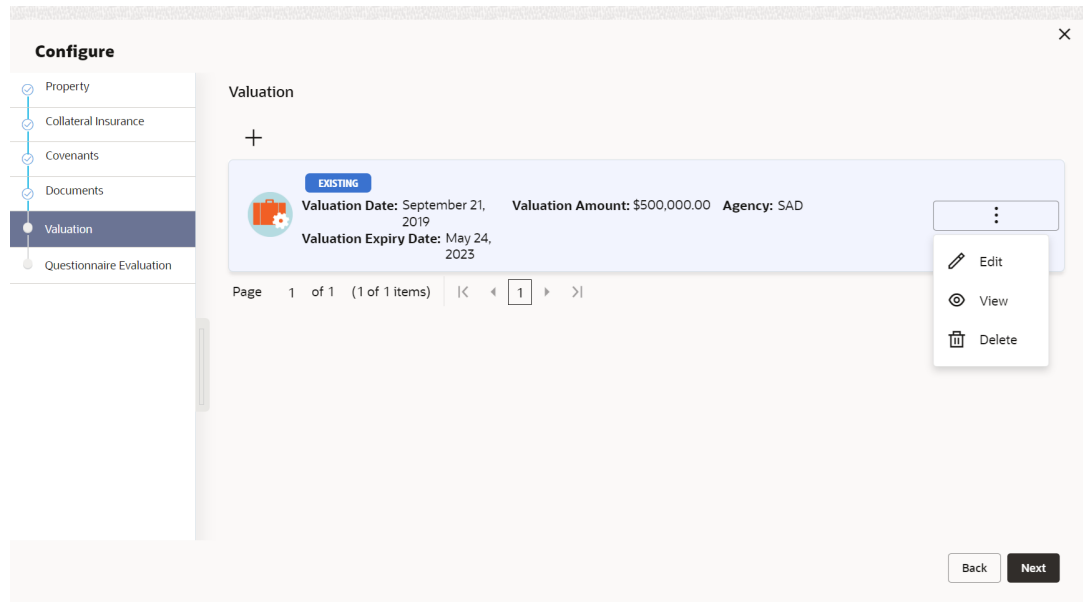
The **External Valuation - Configure - Collateral Type** screen is displayed based on the selected collateral.

Figure 5-4 External Valuation - Configure - Collateral Type



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

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

**Figure 5-5 External Valuation - Configure - Valuation**

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

**Figure 5-6 External Valuation Details**

External Valuation Details ✕

**Basic Details**

Agency \*  
OTHR

Valuation Type \*  
External

Valuation Frequency \*  
Yearly

Valuation Expiry Date  
Mar 31, 2023

Valuation Amount \*  
USD \$500,000.00

Deviation Approval As Per Bank Policy

Estimated Life Span Of Asset  
20

Other Agency Name \*  
SAS

Valuation Date \*  
May 7, 2018

Frequency Unit  
2

Next Valuation Date  
May 7, 2020

Insurable Value  
 \$300,000.00

Estimated Age Of Asset \*  
5

▶ Immovable Collateral Valuation Details

▶ Immovable Collateral Area Details

**Remarks**

Remarks

Valuer Remarks

Add Cancel Clear

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

For field level explanation, refer the below table.

**Table 5-1 Basic Details - Field Description**

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

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

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

Figure 5-7 Immovable Collateral Valuation Details

▲ 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 5-2 Immovable Collateral Valuation Details - Field Description

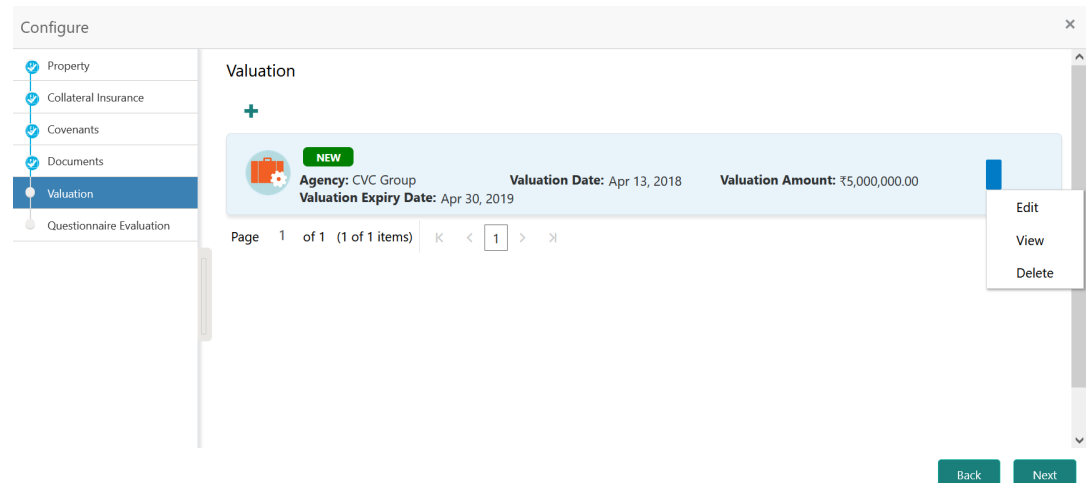
Field	Description
<b>Type of Property</b>	Select the <b>Type of Property</b> from the drop down list. The options available are: <ul style="list-style-type: none"> <li>• Urban</li> <li>• Rural</li> <li>• Semi-Urban</li> </ul>
<b>Date of Property Visit</b>	Specify the date on which the valuation agency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

**Figure 5-8 Immovable Collateral Area Details**
**Table 5-3 Immovable Collateral Area Details - Field Description**

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

5. Click **Add**.

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

**Figure 5-9 External Valuation - Configure - Valuation Added**

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

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

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

#### **Note**

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

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

## 5.4 Comments

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

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

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

Figure 5-10 External Valuation - Comments

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

Figure 5-11 Checklist

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

- **ADDITIONAL INFO**

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

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

# 6

## Field Investigation

### 6.1 Field Investigation

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

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

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

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

- Summary
- Field Investigation
- Comments

### 6.2 Summary

Information on the Summary data segment in Field Investigation stage.

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

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

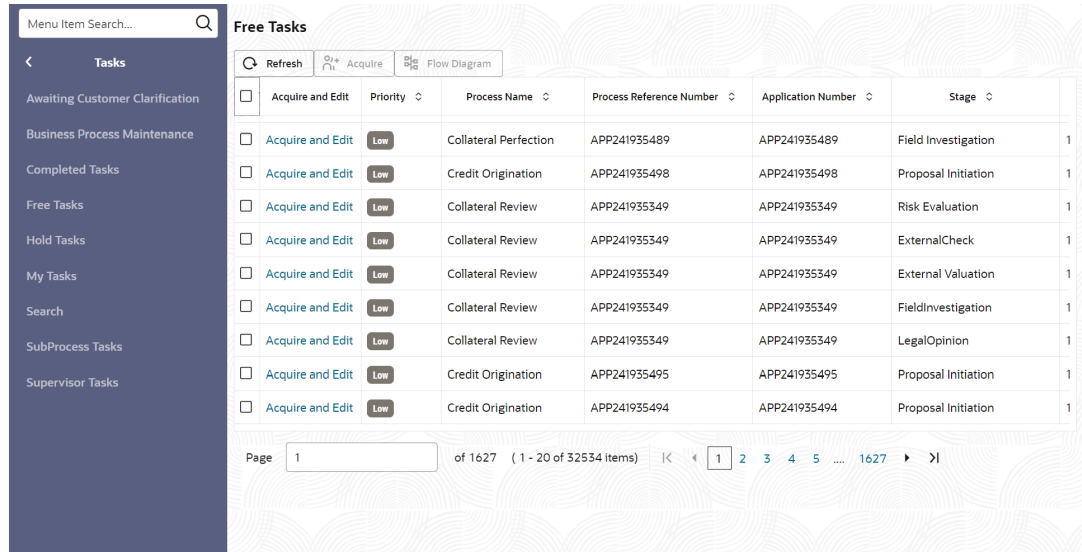
#### **Note**

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

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

The **Free Tasks** screen is displayed.

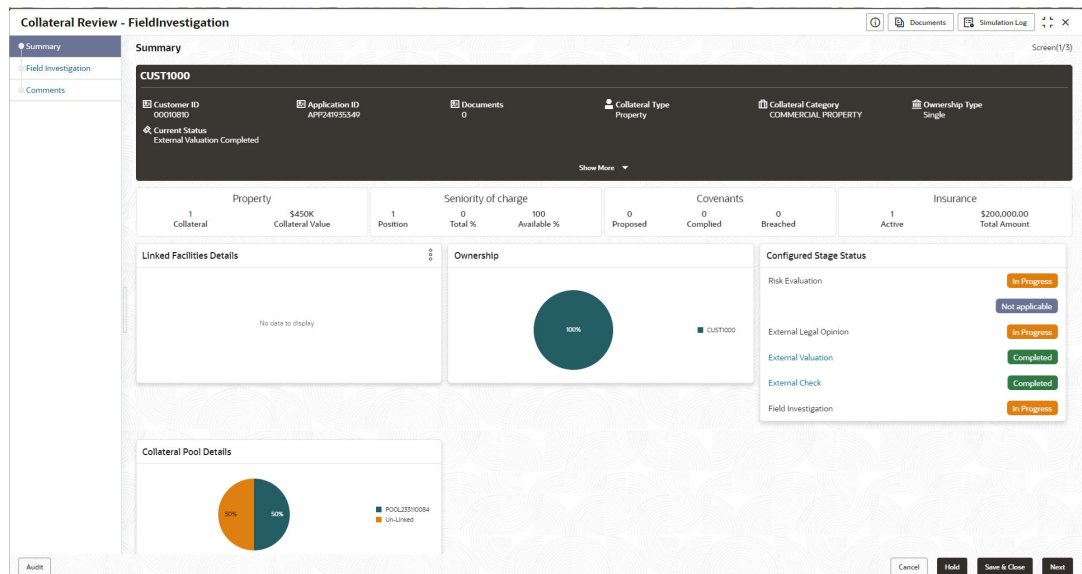
**Figure 6-1 Free Tasks**



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

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

**Figure 6-2 Field Investigation - Summary**



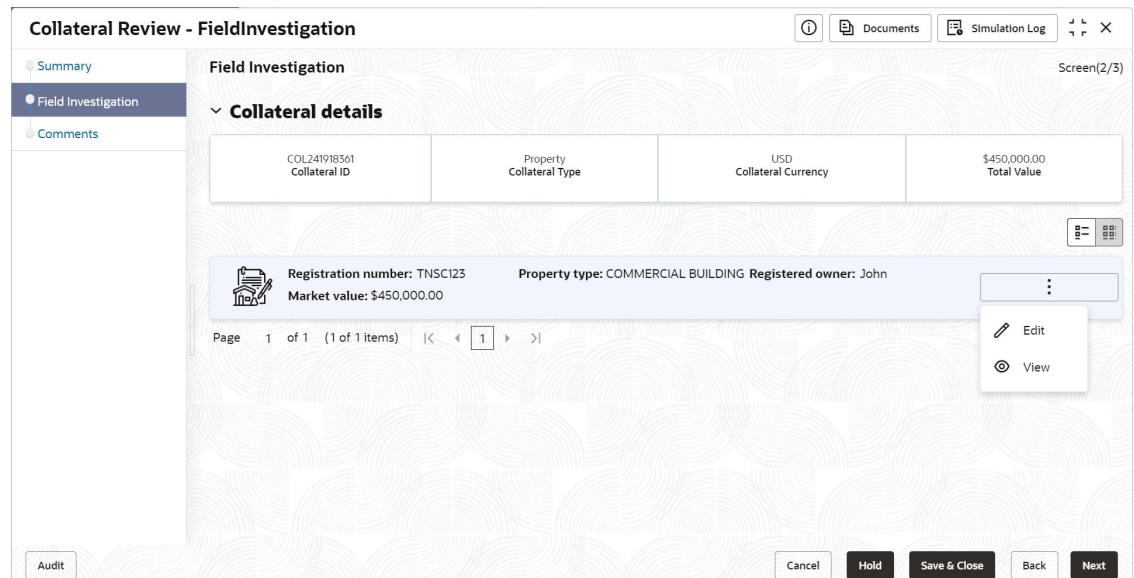
- View the Collateral Summary and click **Next**.

## 6.3 Field Investigation

Procedure to add field investigation details.

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

**Figure 6-3 Field Investigation**

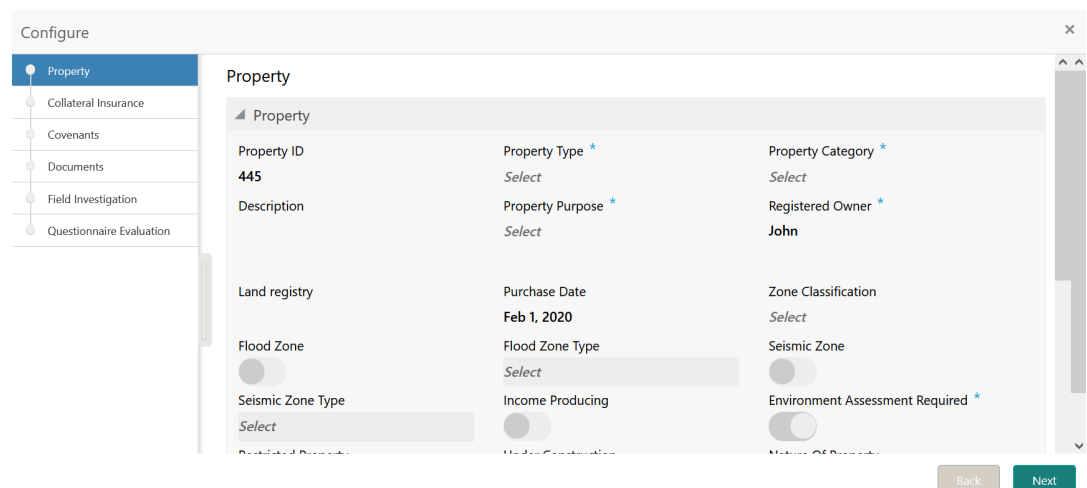


To capture the field investigation details for the collateral:

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

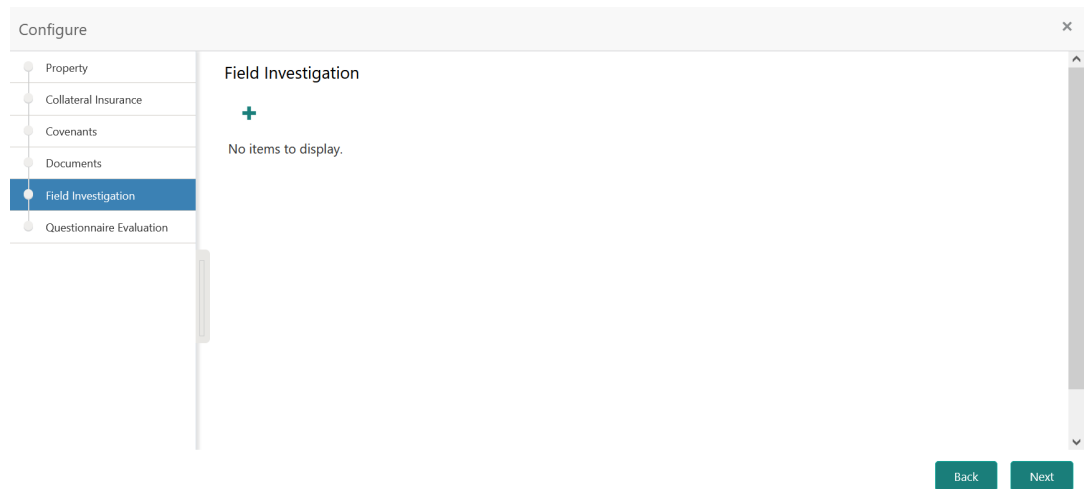
The **Field Investigation - Configure - Collateral Type** screen is displayed.

**Figure 6-4 Field Investigation - Configure - Collateral Type**



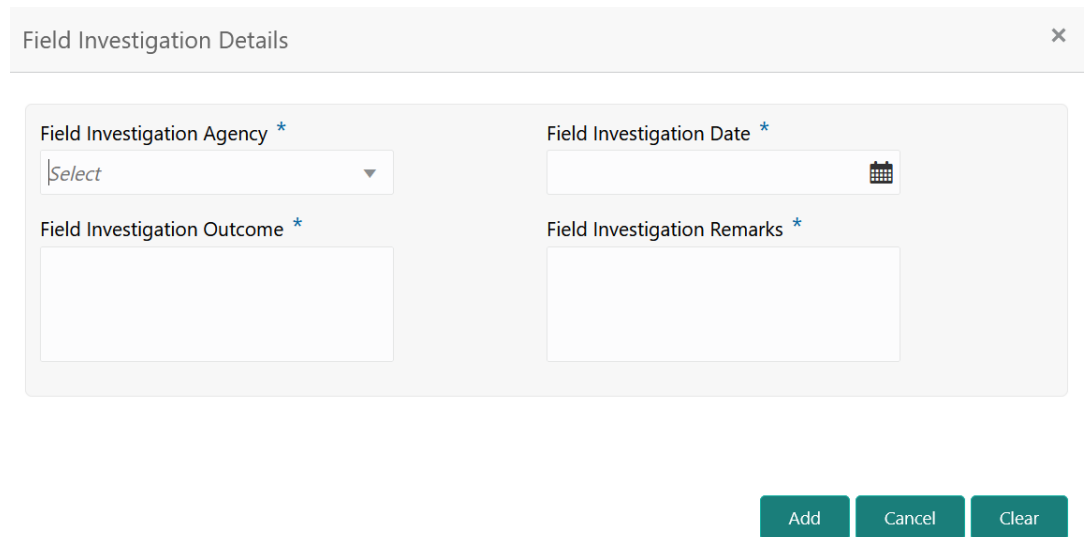
- Click **Next** and navigate to the Field Investigation menu.

**Figure 6-5 Field Investigation - Configure - Field Investigation**



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

**Figure 6-6 Field Investigation Details**



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

**Table 6-1 Field investigation Details - Field Description**

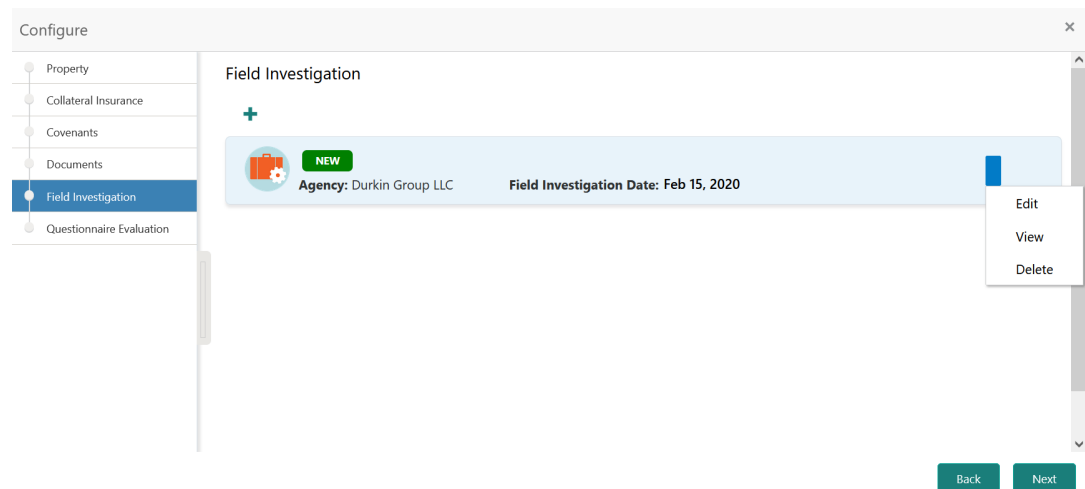
Field	Description
<b>Field Investigation Agency</b>	Select the agency which carried out the field investigation for the collateral.

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

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

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

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

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

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

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

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

#### **Note**

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

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

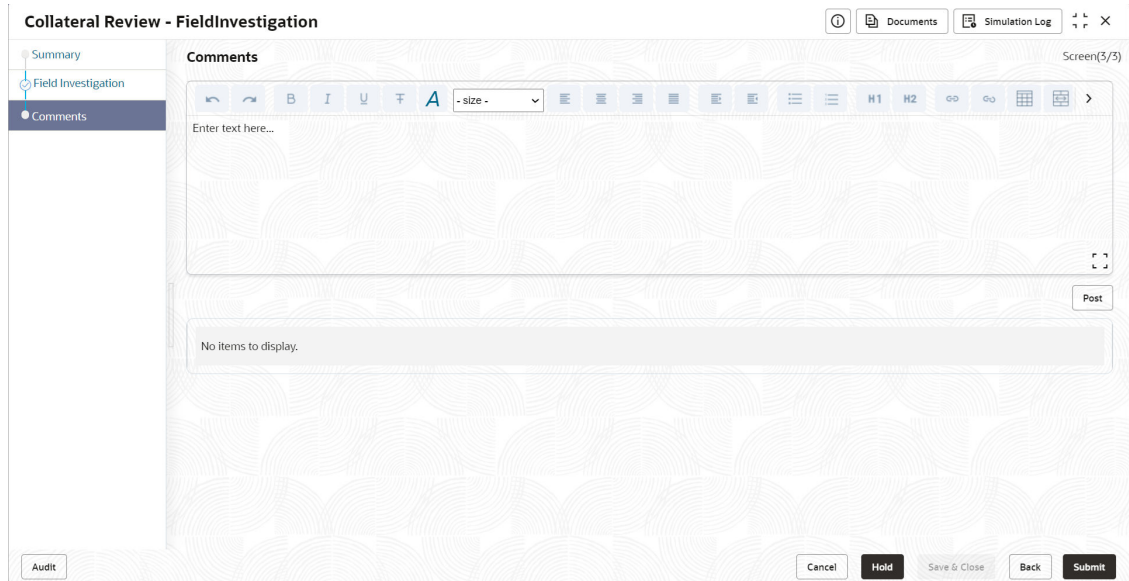
## 6.4 Comments

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

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

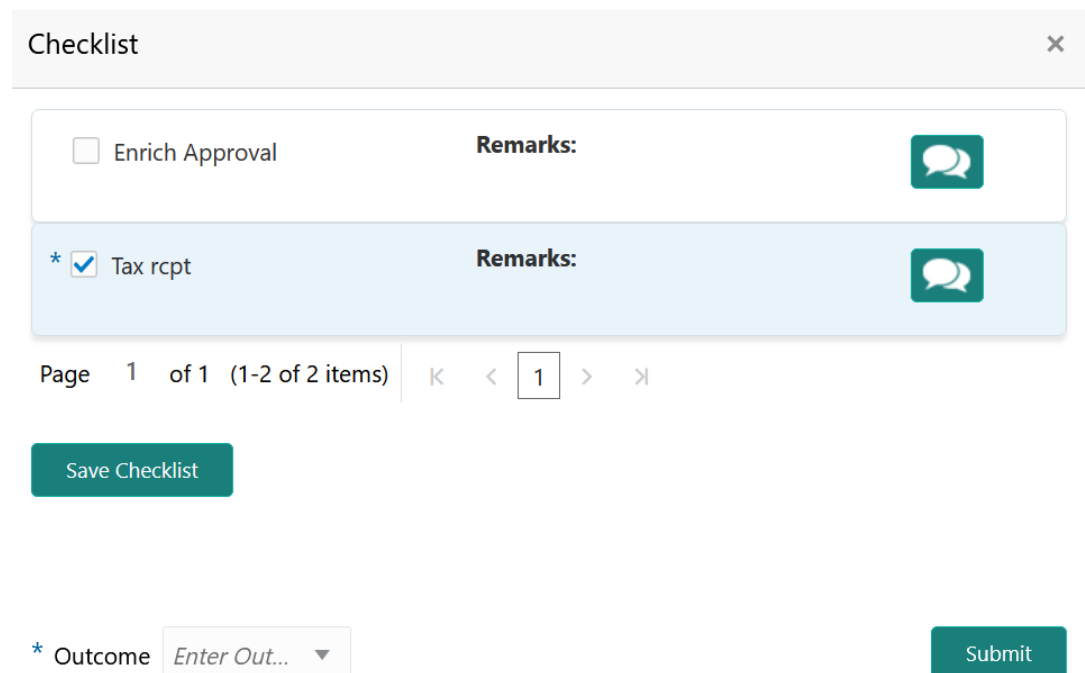
Upon clicking **Next** in the **Field Investigation** screen, the Comments data segment is displayed.

**Figure 6-8 Field Investigation - Comments**



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

**Figure 6-9 Checklist**



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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL\_INFO

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

If **ADDITIONAL\_INFO** is selected as the **Outcome**, the application is moved back to the previous stage.

# 7

## Legal Opinion

### 7.1 Legal Opinion

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

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

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

- Summary
- External Legal Opinion
- Comments

### 7.2 Summary

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

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

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

#### **Note**

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

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

The **Free Tasks** screen is displayed.

Figure 7-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation
<input type="checkbox"/>	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	External Check
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	External Valuation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	Field Investigation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	Legal Opinion
<input type="checkbox"/>	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation

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

Figure 7-2 Legal Opinion - Summary

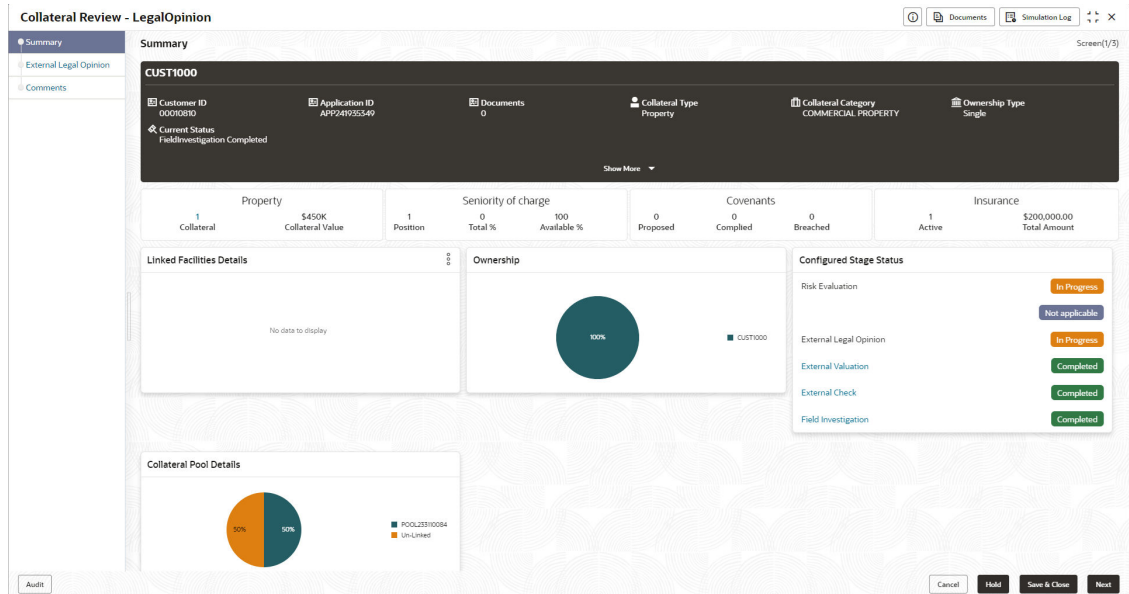
- View the Collateral Summary and click **Next**.

## 7.3 Legal Opinion

Procedure to capture external legal opinion for the collateral.

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

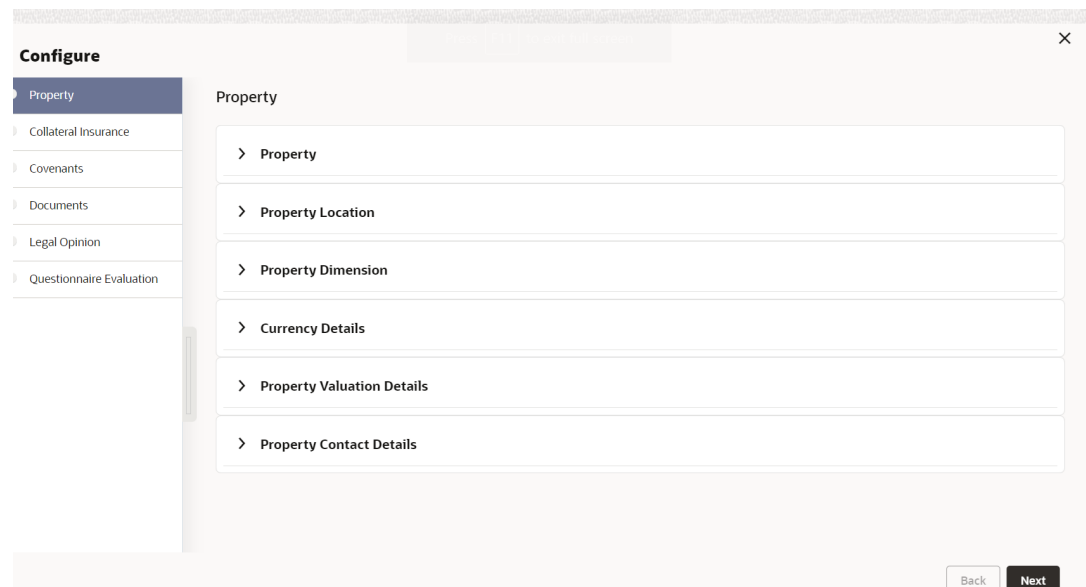
Figure 7-3 Legal Opinion - Legal Opinion



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

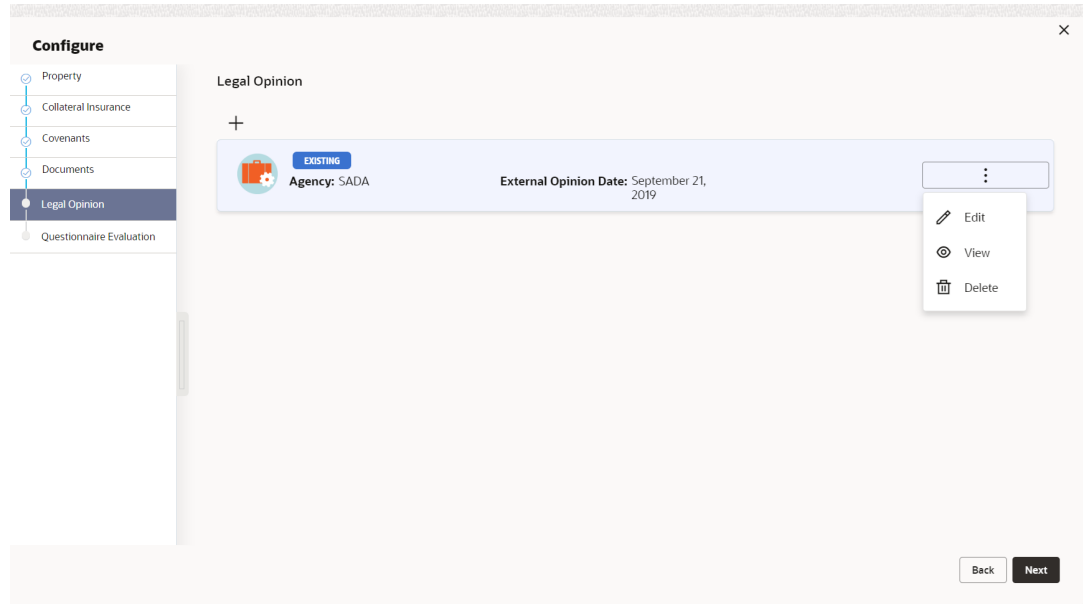
The **Legal Opinion - Configure - Collateral Type** screen is displayed based on the selected collateral.

Figure 7-4 Legal Opinion - Configure - Property



For information on the **Property**, **Covenants**, and **Documents** menus, refer the **Data Enrichment** chapter.

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

**Figure 7-5 Legal opinion - Configure - Legal Opinion**

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

**Figure 7-6 External Legal Opinion Details**

External Legal Opinion Details ✕

**Common Details**

Construction Stage  
Complete

External Opinion Date \*  
Mar 4, 2022

Mortgage Created By  
Others

Date of Mortgage

Title Deeds Custody

Holding  
Freehold

Date of Agreement  
May 7, 2018

Type of Transaction  
New To Bank

Type of Mortgage  
Registered

Agency \*  
LO02

Registration Number

Mortgage Creation  
Enhancement

Negative Lien

**NOC Details**

NOC to Mortgage received  
No

Authority for Tripartite Agreement

Date of Title Search Report

NOC to Mortgage issued by

Title Documents submitted

NOC Deviation

Tripartite Agreement with Authority received  
No

Empanelled Approval Done

**Legal Audit**

Legal Audit Applicable \*

Next Legal Audit Due

Legal Audit Done

Deviations if any

Date of Audit Report

Remarks

Legal Firm Opinion \*  
Approved

Final Recommendation \*  
Proceed

Add Cancel Clear

4. Specify the external legal opinion details.

For field level explanation, refer the below table.

**Table 7-1 Common Details - Field Description**

Field	Description
<b>Construction Stage</b>	Select the stage of construction from the drop down list. The options available are: <ul style="list-style-type: none"> <li>Complete</li> <li>Under Construction</li> </ul>
<b>Holding</b>	Specify if the property is Freehold or Leasehold.
<b>Agency</b>	Select the Agency from which the legal opinion is obtained.
<b>External Opinion Date</b>	Specify the date on which the external legal opinion is captured.
<b>Date of Agreement</b>	Specify the date of lease agreement.
<b>Registration Number</b>	Specify the property <b>Registration Number</b> .

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

Field	Description
<b>Mortgage Created By</b>	Select the bank or security trustee who created the mortgage. The options available in the drop down list are: <ul style="list-style-type: none"> <li>• Own Bank</li> <li>• Others</li> </ul>
<b>Type of Transaction</b>	Specify whether the customer is <b>New To Bank</b> or <b>Existing</b> customer.
<b>Mortgage Creation</b>	Select the <b>Mortgage Creation</b> as <b>Fresh</b> or <b>Enhancement</b> of existing mortgage value.
<b>Date of Mortgage</b>	Specify the mortgage creation date.
<b>Type of Mortgage</b>	Specify the type of mortgage as <b>Equitable</b> or <b>Registered</b> .
<b>Negative Lien</b>	Specify whether negative lien is executed covering the collateral by selecting <b>Yes</b> or <b>No</b> from the drop down list.
<b>Title Deeds Custody</b>	Specify the name of bank which is holding the title deeds.

Table 7-2 NOC Details - Field Description

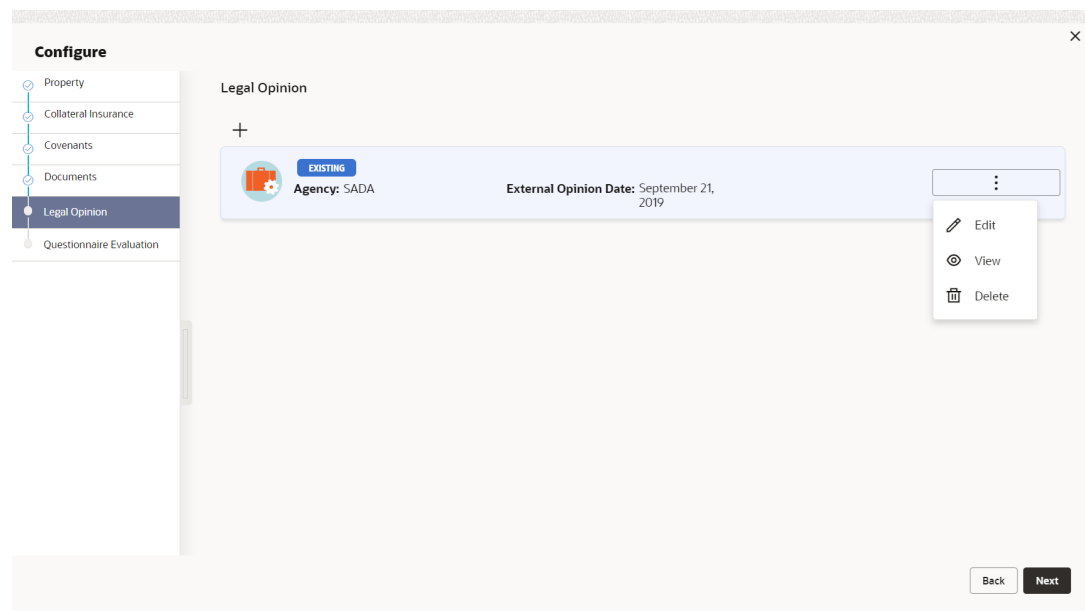
Field	Description
<b>NOC to Mortgage received</b>	Specify if NOC for creating mortgage is received. The following options are available in the drop down list. <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Not Applicable</li> </ul>
<b>NOC to Mortgage issued by</b>	Specify the details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

**Table 7-3 Legal Audit - Field Description**

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

5. Click **Add**.

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

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

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

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

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

**Note**

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

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

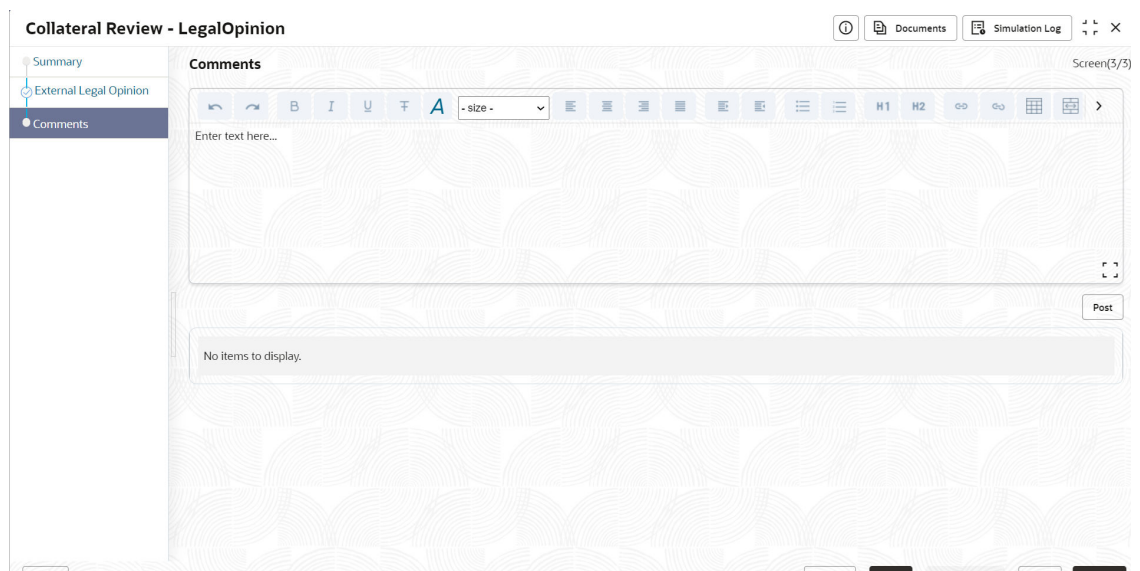
## 7.4 Comments

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

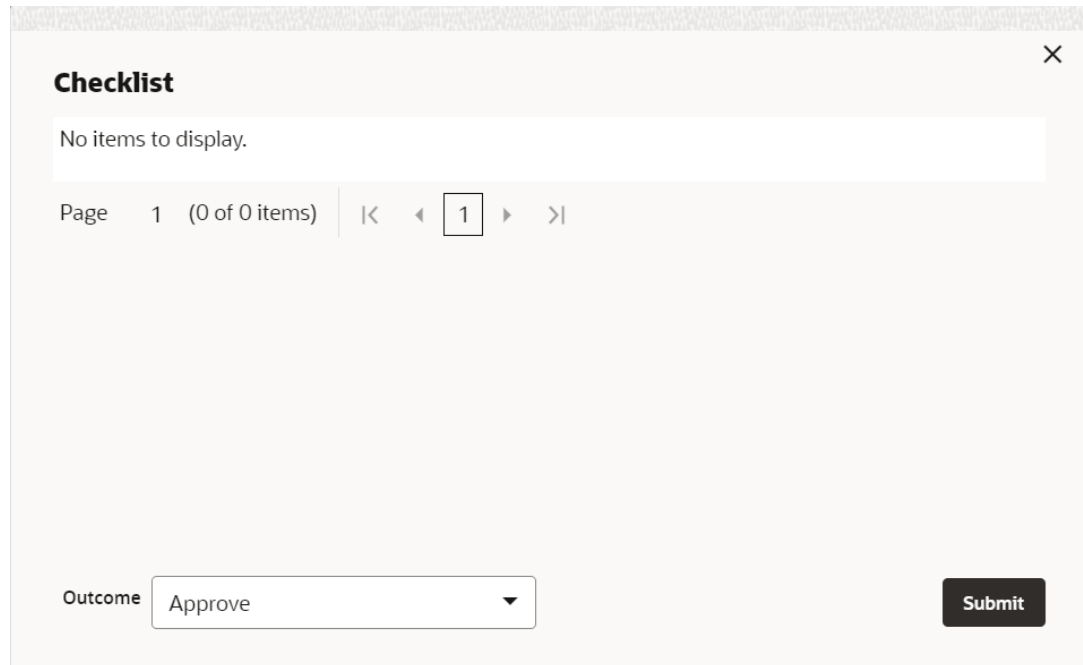
The Comments data segment allows you to post overall comments for the Legal Opinion stage. Posting comments helps the user of next stage to better understand the application.

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

**Figure 7-8 Legal Opinion - Comments**



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

**Figure 7-9 Checklist**

The screenshot shows a web interface titled "Checklist" with a close button (X) in the top right corner. Below the title, there is a message "No items to display." in a light gray box. Underneath, there are pagination controls: "Page 1 (0 of 0 items)" followed by navigation arrows and a box containing the number "1". At the bottom left, there is a label "Outcome" next to a dropdown menu currently showing "Approve". To the right of the dropdown is a dark "Submit" button.

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

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

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

# 8

## Risk Evaluation

### 8.1 Risk Evaluation

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

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

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

- Summary
- Risk Evaluation
- Comments

### 8.2 Summary

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

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

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

#### Note

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

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

The **Free Tasks** screen is displayed.

Figure 8-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation
<input type="checkbox"/>	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	External Check
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	External Valuation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	Field Investigation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	Legal Opinion
<input type="checkbox"/>	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation

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

Figure 8-2 Risk Evaluation - Summary

**Collateral Review - Risk Evaluation**

**Summary**

**CUST1000**

Customer ID: 00010890 | Application ID: APP241935349 | Documents: 0 | Collateral Type: Property | Collateral Category: COMMERCIAL PROPERTY | Ownership Type: Single

Current Status: LegalOpinion Completed

Property	\$450K Collateral Value	1 Collateral	1 Position	0 Total %	100 Available %	0 Proposed	0 Covenants Complied	0 Breached	1 Active	\$200,000.00 Total Amount
----------	-------------------------	--------------	------------	-----------	-----------------	------------	----------------------	------------	----------	---------------------------

**Configured Stage Status**

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

**Collateral Pool Details**

POOL23310094: 50% (Green), 50% (Orange)

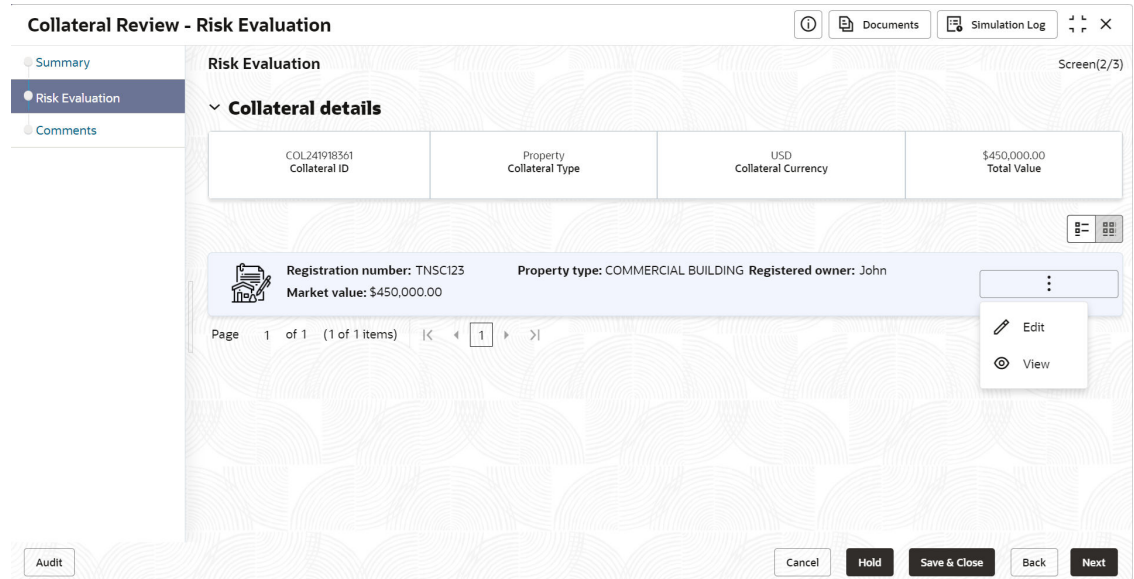
- View the collateral summary and click **Next**.

## 8.3 Risk Evaluation

Procedure to add risk evaluation details for the collateral.

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

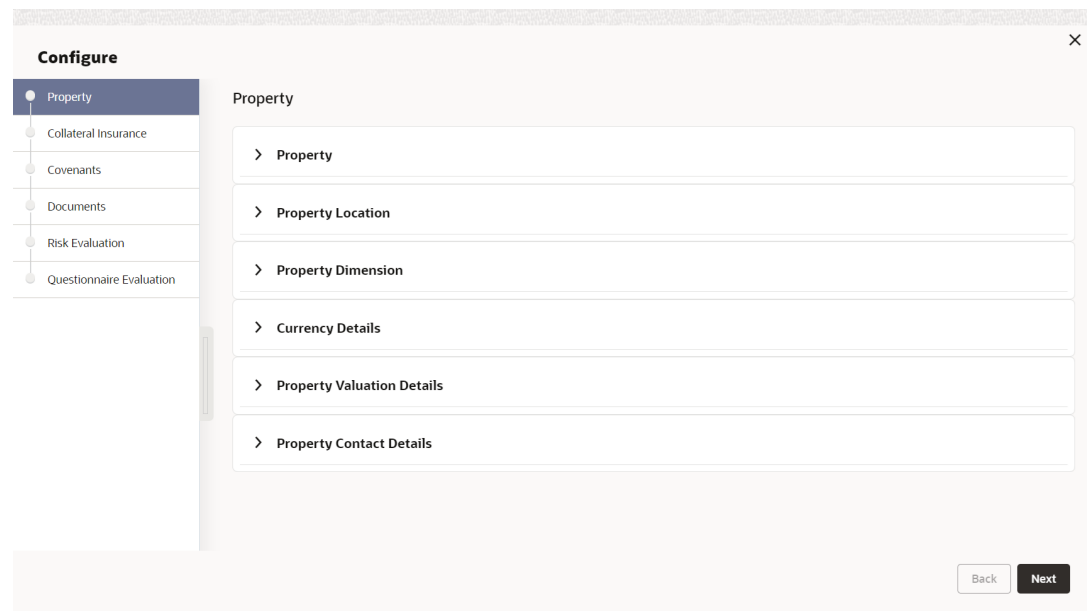
Figure 8-3 Risk Evaluation - Risk Evaluation



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

The **Risk Evaluation - Configure - Collateral Type** screen is displayed based on the selected collateral.

Figure 8-4 Risk Evaluation - Configure - Property



For information on the **Property**, **Covenants**, and **Documents** menus, refer the **Data Enrichment** chapter.

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

**Figure 8-5 Risk Evaluation - Configure - Risk Evaluation**

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

**Figure 8-6 Risk Evaluation Details**

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

**Table 8-1 Risk Evaluation Details - Field Description**

Field	Description
<b>Risk Type</b>	Select the <b>Risk Type</b> from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> <li>• Currency Risk</li> <li>• Natural Hazardous Risk</li> <li>• Liquidity Risk</li> <li>• Operational Risk</li> <li>• Geo Political Risk</li> <li>• Issue Credit Risk</li> </ul>
<b>Severity</b>	Specify the <b>Severity</b> of risk.
<b>Comments</b>	Capture the Risk Evaluator <b>Comments</b> .
<b>Approver Comments</b>	Capture the Risk <b>Approver Comments</b> .

5. Click **Add**.

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

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

The screenshot shows a 'Configure' window with a sidebar on the left containing a navigation menu with items: Property, Collateral Insurance, Covenants, Documents, Risk Evaluation (highlighted), and Questionnaire Evaluation. The main area is titled 'Risk Evaluation' and contains a '+' icon. Below it is a record card for an 'EXISTING' risk evaluation with 'Risk Type: Currency Risk' and 'Severity: Low'. The record card has a three-dot menu icon on the right. Below the record card are two text input fields: 'Remarks' and 'Final Recommendation'. The 'Final Recommendation' field contains the text 'Proceed'. At the bottom right of the window are 'Back' and 'Next' buttons.

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

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

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

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

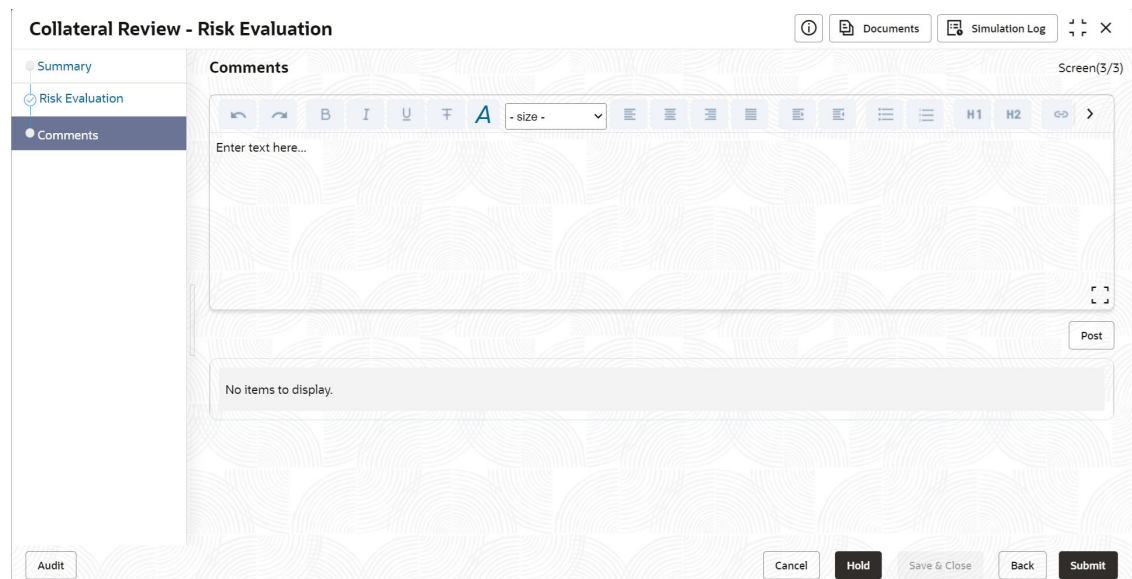
## 8.4 Comments

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

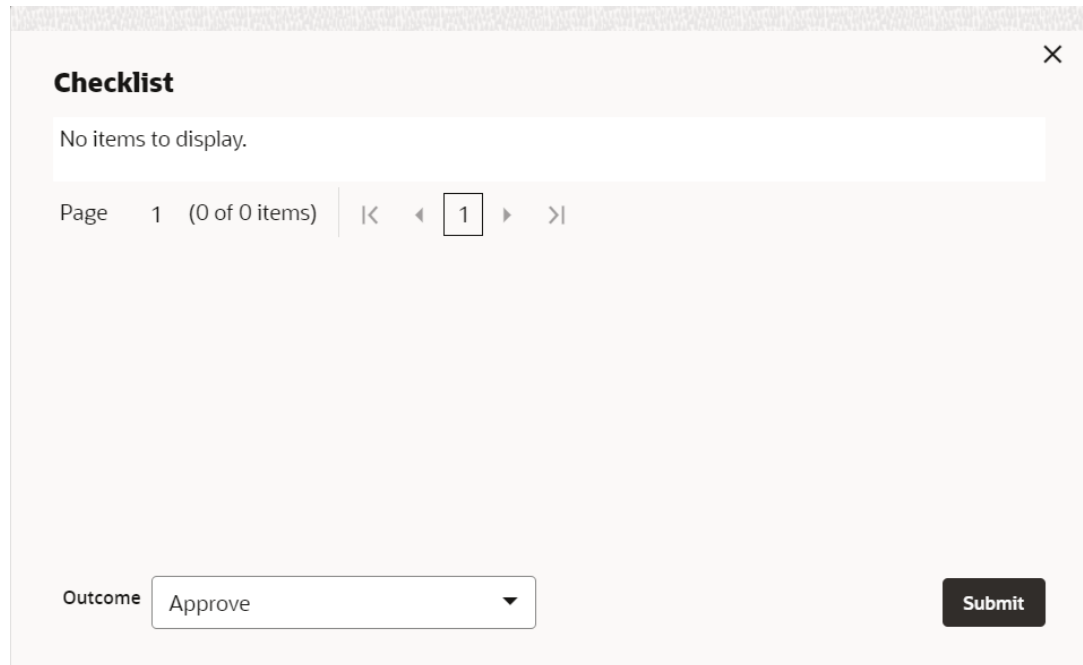
The Comments data segment allows you to post overall comments for the Risk Evaluation stage. Posting comments helps the user of next stage to better understand the application.

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

**Figure 8-8 Risk Evaluation - Comments**



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

**Figure 8-9 Checklist**

**Checklist** ✕

No items to display.

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

Outcome Approve ▼

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 on clicking **Submit**.

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

# 9

## Collateral Approval

### 9.1 Collateral Approval

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

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

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

- Summary
- Collateral Review
- Linkage Details
- Comments

### 9.2 Summary

Information on the Summary data segment in Collateral Approval stage.

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

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

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

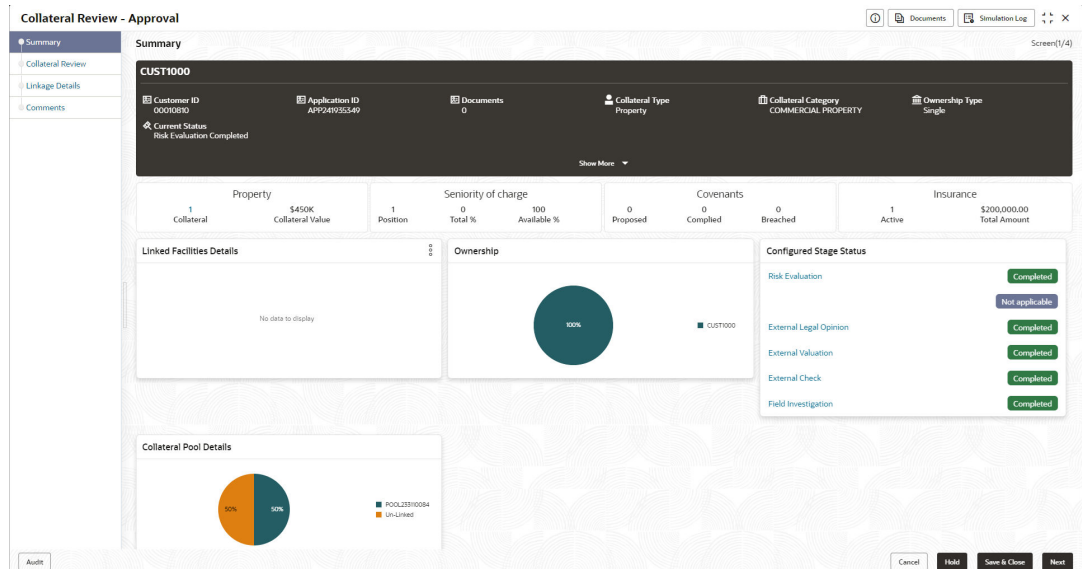
The **Free Tasks** screen is displayed.

Figure 9-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation
<input type="checkbox"/>	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	ExternalCheck
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	External Valuation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	FieldInvestigation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	LegalOpinion
<input type="checkbox"/>	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation

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

Figure 9-2 Approval - Summary



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

## 9.3 Collateral Review

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

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

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

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

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

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

**Figure 9-3 Approval - Collateral Review**

**Collateral Review - Approval**

Summary  
Collateral Review  
Linkage Details  
Comments

**Collateral Review** Screen(2/4)

**CUST1000**

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

Current Status: Risk Evaluation Completed

Show More

**Approval**

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

Audit Cancel Hold Save & Close Back Next

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

## 9.4 Linkage Details

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

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

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

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

Figure 9-4 Approval - Linkage Details

The screenshot shows the 'Collateral Review - Approval' interface. The sidebar on the left has four items: 'Summary', 'Collateral Review', 'Linkage Details' (which is selected), and 'Comments'. The main content area is titled 'Linkage Details' and shows a summary table for 'Collateral facility linkage' with the following data:

100% Linked percentage	0% Available percentage	\$20,000,000.00 Linked amount	\$0.00 Available amount
---------------------------	----------------------------	----------------------------------	----------------------------

Below the summary table is a filter input field 'Type to filter' with a plus sign. A data table follows with the following columns: Facility ID, Line code, Facility description, Facility Currency, Facility amount, Collateral value, Amount basis, Linked percentage, Linked amount, and Order number. The table contains one row:

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

At the bottom of the table, it says 'Page 1 of 0 (1 - 0 of 0 items)'. The interface also includes an 'Audit' button on the bottom left and 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next' buttons on the bottom right.

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

## 9.5 Comments

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

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

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



Figure 9-5 Approval - Comments

The screenshot shows the 'Collateral Review - Approval' interface with the 'Comments' tab selected in the sidebar. The main content area is titled 'Comments' and features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and text alignment. Below the toolbar is a text input field with the placeholder 'Enter text here...'. A 'Post' button is located at the bottom right of the text area. Below the text area, a message states 'No items to display.' The interface also includes an 'Audit' button on the bottom left and 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Submit' buttons on the bottom right.

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

**Figure 9-6 Checklist**

Checklist ×

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

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 in the drop down list are:

- Approve
- Reject

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

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

# 10

## Customer Notification

### 10.1 Customer Notification

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

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

The following stages are available in the Customer Notification stage.

- Draft Generation
- Comments

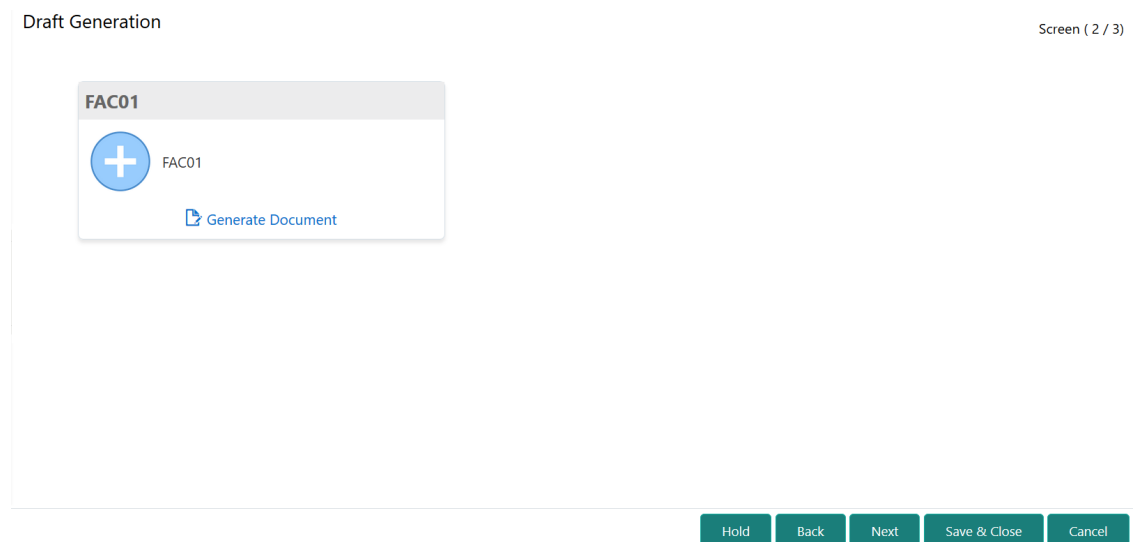
### 10.2 Draft Generation

Procedure to generate review draft for customer acceptance.

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

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

**Figure 10-1 Draft Generation**



1. Click **Generate Document**.

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

**Figure 10-2 Draft Generation Details**

Draft Generation Details

<p>Communication Type</p> <p><b>Email</b></p> <p>E-Mail CC</p>	<p>E-Mail To *</p> <p>Subject *</p>
<p><i>john_doe@example.com</i></p>	<p><i>john_doe@example.com</i></p> <p>Proposal draft</p>

Cancel
Generate

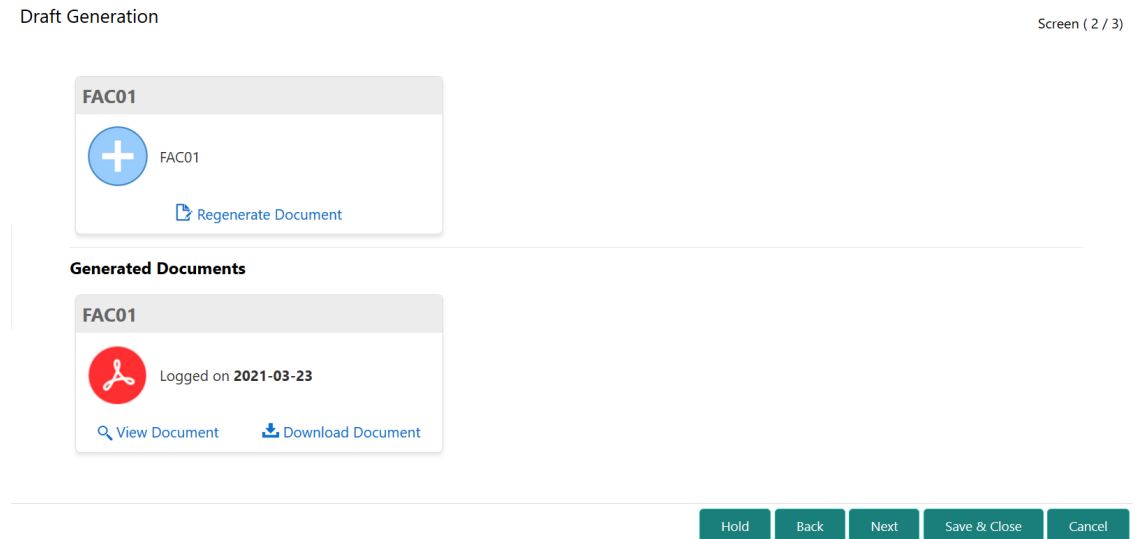
2. Specify all the details in the **Draft Generation Details** window.

For field level information, refer the below table.

**Table 10-1 Draft Generation Details - Field Description**

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

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

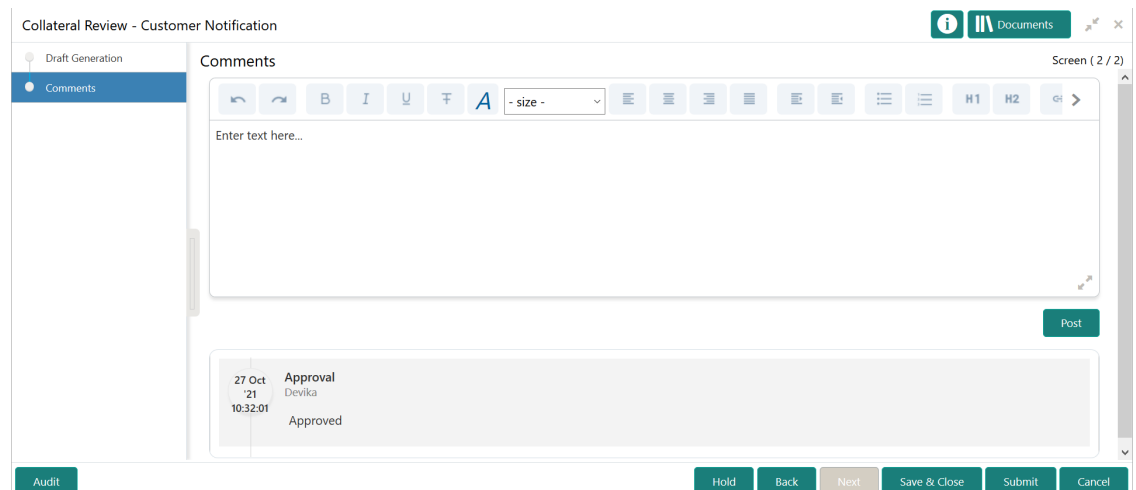
**Figure 10-3 Draft Generation\_Completed**

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

## 10.3 Comments

Information about the Comments data segment in Customer Notification stage.

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

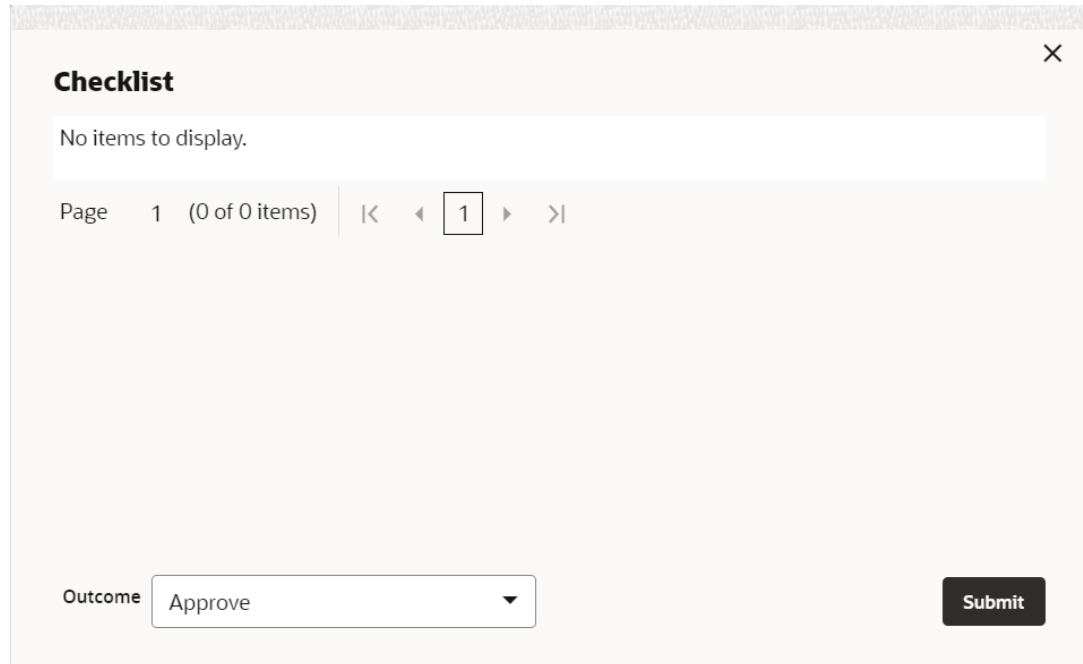
**Figure 10-4 Customer Notification - Comments**

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

Comments are posted below the text box.

- To go back to the previous screen and make changes, click **Back**.
- If changes are not required, click **Submit**.  
The **Checklists** window is displayed.

**Figure 10-5 Customer Notification - Checklist**



**Checklist** ×

No items to display.

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

Outcome: Approve ▾ Submit

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL\_INFO

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

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

# 11

## Customer Agreement

### 11.1 Customer Agreement

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

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

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

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

- Customer Acceptance
- Comments

### 11.2 Customer Acceptance

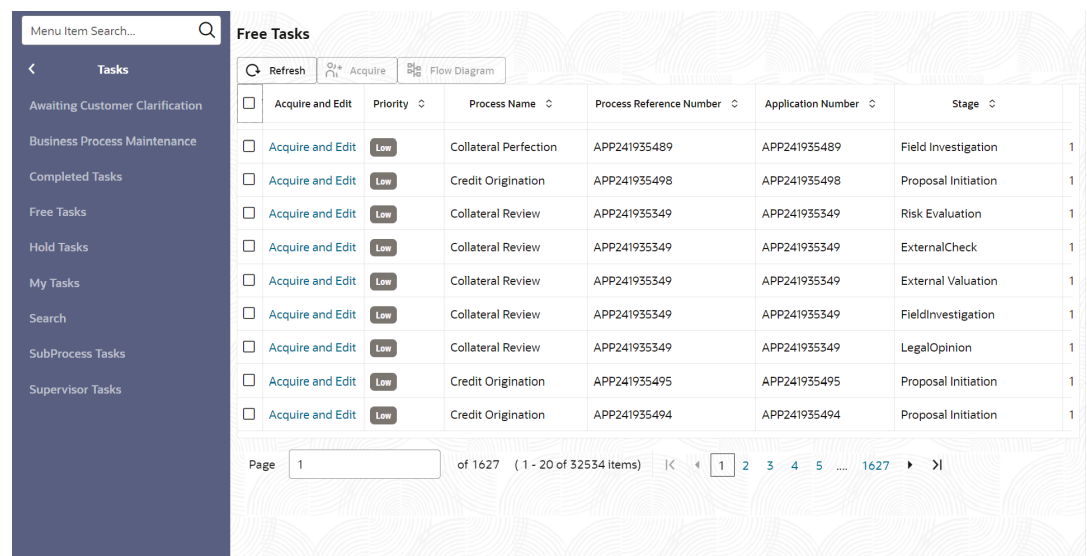
Information about the Customer Acceptance data segment in Customer Agreement stage.

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

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

The **Free Tasks** screen is displayed.

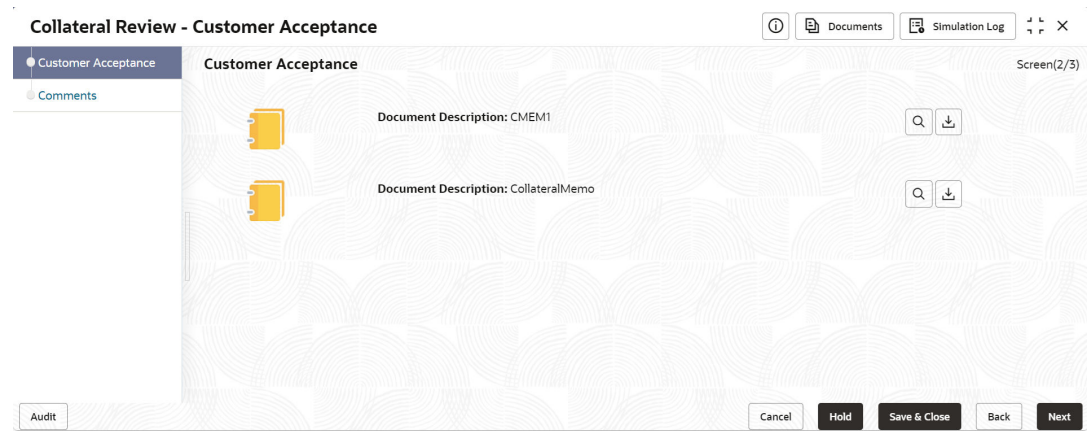
**Figure 11-1 Free Tasks**



<input type="checkbox"/>	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation	1
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation	1
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation	1
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	ExternalCheck	1
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	External Valuation	1
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	FieldInvestigation	1
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Review	APP241935349	APP241935349	LegalOpinion	1
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation	1
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation	1

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

**Figure 11-2 Customer Agreement - Customer Acceptance**



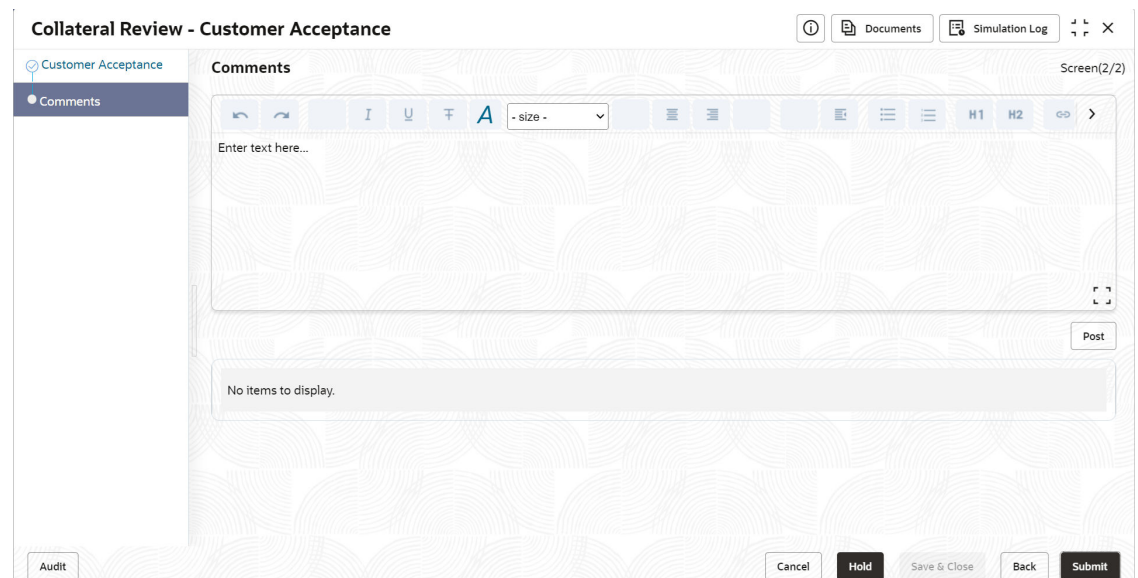
3. To download the collateral valuation document, click the download icon.
4. To go to the next data segment, click **Next**.

## 11.3 Comments

Information about the Comments data segment in Customer Agreement stage.

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

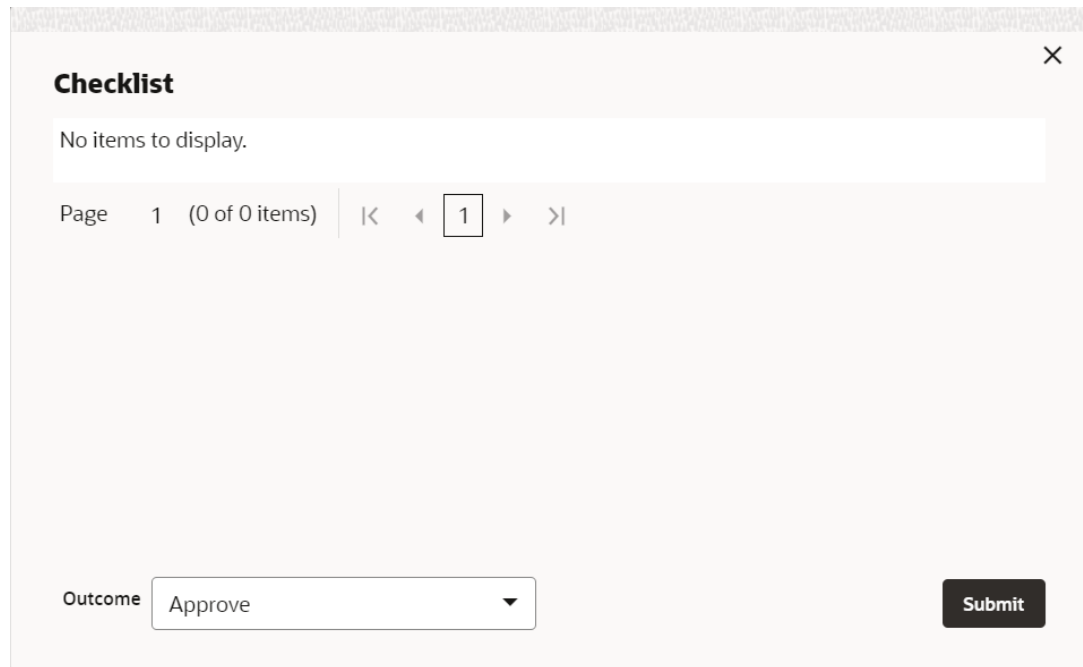
**Figure 11-3 Customer Agreement - Comments**



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

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

**Figure 11-4 Customer Agreement - Checklist**



The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. The main content area displays "No items to display." Below this is a pagination control showing "Page 1 (0 of 0 items)" and navigation arrows. At the bottom left, there is a label "Outcome" next to a dropdown menu currently showing "Approve". At the bottom right, there is a dark "Submit" button.

5. Manually verify all the checklist and enable corresponding checkbox.
6. Select the required **Outcome** and click **Submit**.  
The options available in the drop down list are:
  - ACCEPT
  - ADDITIONAL\_INFO
  - REJECT

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

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

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

# 12

## Safekeeping

### 12.1 Safekeeping

Detailed information about the Safekeeping stage in Collateral Review process.

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

The following data segments are available in the Safekeeping stage:

- Collateral Summary
- Collateral Safekeeping
- Comments

### 12.2 Collateral Summary

Information on the Collateral Summary data segment in Safekeeping stage.

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

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

The **Free Tasks** screen is displayed.

Figure 12-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation
<input type="checkbox"/>	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	ExternalCheck
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	External Valuation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	FieldInvestigation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	LegalOpinion
<input type="checkbox"/>	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation

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

Figure 12-2 Safekeeping - Collateral Summary

**Collateral Review - Safekeeping**

Summary

**CUST1000**

Customer ID: 00010330 | Application ID: APP241935349 | Documents: 0 | Collateral Type: Property | Collateral Category: COMMERCIAL PROPERTY | Ownership Type: Single

Current Status: Approval Completed

Property	\$450K Collateral Value	Seniority of charge	0 Total %   100 Available %	Covenants	0 Proposed   0 Complied   0 Breached	Insurance	1 Active   \$200,000.00 Total Amount
----------	-------------------------	---------------------	-----------------------------	-----------	--------------------------------------	-----------	--------------------------------------

Linked Facilities Details: No data to display

Ownership: 100% CUST1000

Collateral Pool Details: 100% POOL2310004 | 50% UNLINKED

Configured Stage Status:

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

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

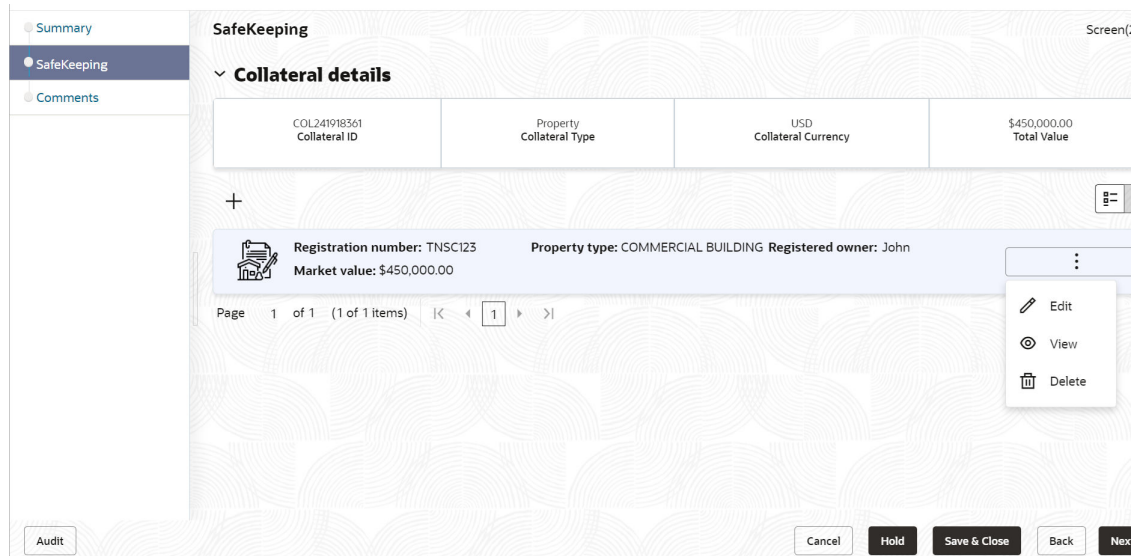
## 12.3 Collateral Safekeeping

Procedure to add collateral safekeeping details.

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

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

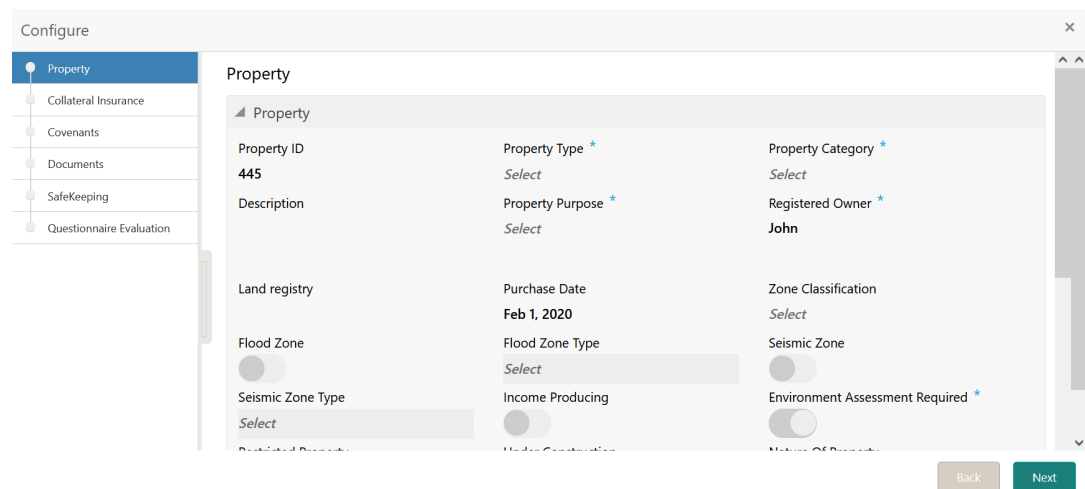
Figure 12-3 Safekeeping - Collateral Safekeeping



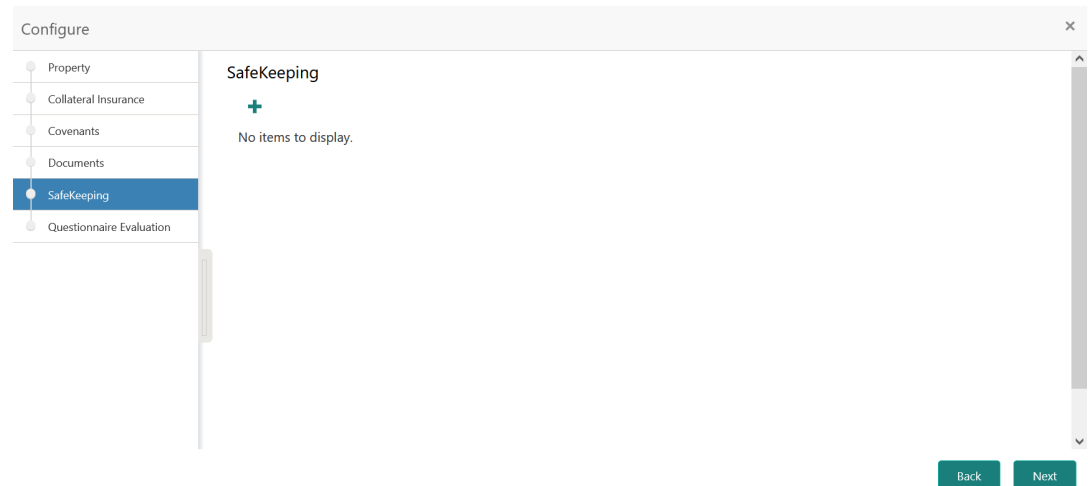
To capture safekeeping details for the collateral:

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

Figure 12-4 Safekeeping - Configure - Collateral Type



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

**Figure 12-5 Safekeeping - Configure - Safekeeping**

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

**Figure 12-6 Document Safekeeping**

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

Safekeeping Reference Number \*  
REF007

Agency Id \*  
DBI Trusteeship Services Limited

Safekeeping Location  
Banglore

Shelf Number  
201A

Key Number  
007

Confirmation Date  
05/29/18

Safekeeping Type \*  
External

Safekeeping Request Date \*  
05/22/18

Safekeeping Room  
B5

Drawer Number  
A2

Is Confirmation Received \*

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

**Table 12-1 Document Safekeeping - Field Description**

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

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

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

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

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

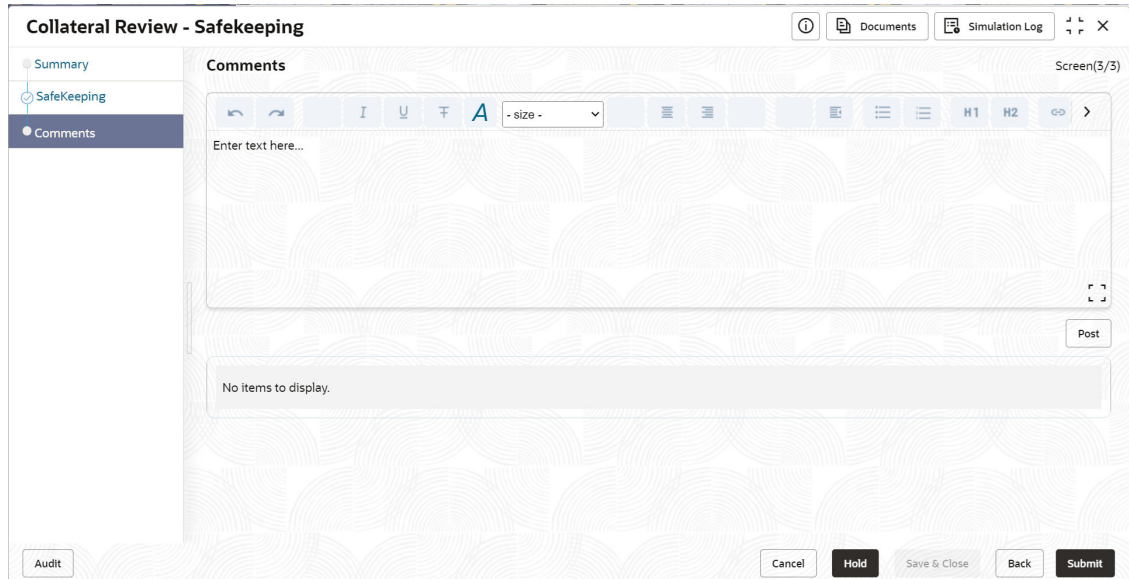
## 12.4 Comments

Information on the Comments data segment in the Safekeeping stage.

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

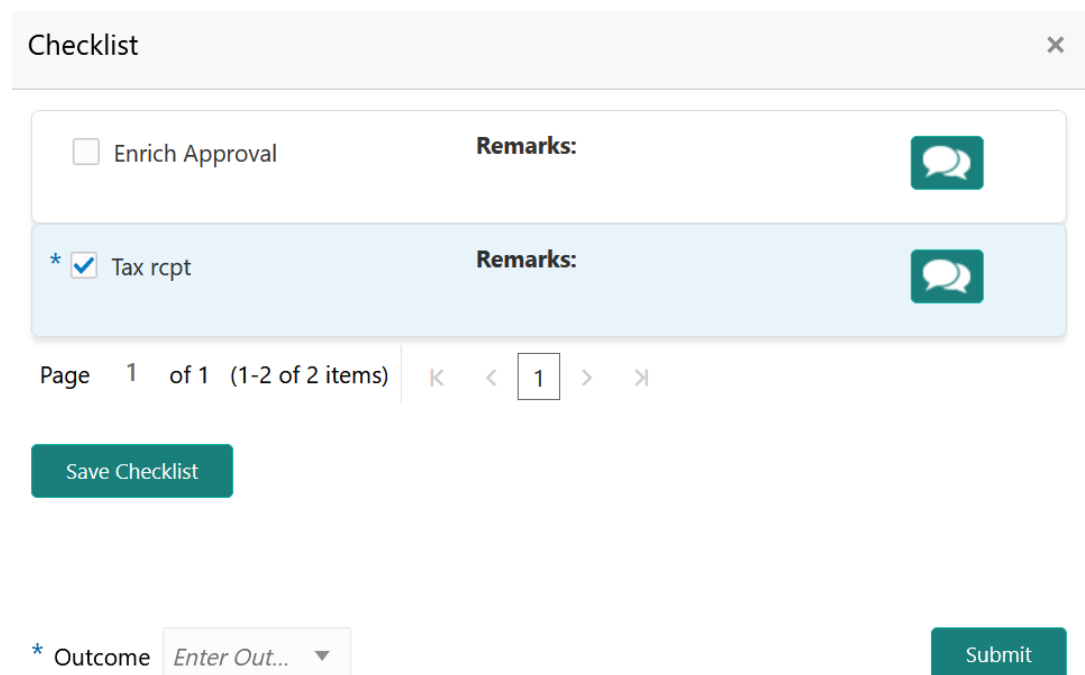
Upon clicking **Next** in the **Safekeeping - Collateral Safekeeping** screen, the Comments data segment is displayed.

**Figure 12-7 Safekeeping - Comments**



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

**Figure 12-8 Checklist**



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

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

# 13

## Handoff - Manual Retry

### 13.1 Handoff - Manual Retry

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

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

### 13.2 Collateral Summary

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

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

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

The **Free Tasks** screen is displayed.

Figure 13-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Low	Collateral Perfection	APP241935489	APP241935489	Field Investigation
<input type="checkbox"/>	Low	Credit Origination	APP241935498	APP241935498	Proposal Initiation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	Risk Evaluation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	ExternalCheck
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	External Valuation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	FieldInvestigation
<input type="checkbox"/>	Low	Collateral Review	APP241935349	APP241935349	LegalOpinion
<input type="checkbox"/>	Low	Credit Origination	APP241935495	APP241935495	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP241935494	APP241935494	Proposal Initiation

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

Figure 13-2 Manual Retry - Collateral Summary

**Collateral Review - Manual Retry**

**Collateral Summary**

**VOLTASI**

- Customer ID: 0001447
- Application ID: APP24519320
- Documents: 0
- Collateral Type: Property
- Collateral Category: COMMERCIAL PROPERTY
- Ownership Type: Single
- Current Status: Approval Completed
- Collateral Currency: USD
- Agreed Collateral Value: \$1,000,000.00
- Available From: Sep 21, 2019
- Available Till: Dec 9, 2020
- Applicable Business: LT\_Lending
- Exposure Type: -
- Charge Type: Pledge
- Purpose Of Collateral: New Facility
- Shareable Across Customers: No

Property: 1 Collateral, \$570K Collateral Value

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

Covenants: 0 Proposed, 0 Complied, 0 Breached

Insurance: 1 Active, \$500,000.00 Total Amount

Linked Facilities Details: No data to display

Ownership: 100% VOLTASI

Configured Stage Status:

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

Buttons: Cancel, Hold, Save & Close, Next

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

## 13.3 Collateral Handoff Errors

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

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

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

Figure 13-3 Manual Retry - Collateral Handoff Errors

Entity ID	Entity Type	Error Code	Error Message
COL231040599	Collateral	GDCCOLLT169	Hence Charge Perfection record cannot be added.
COL231040599	Collateral	EL-COLL-26	Charge Registration Required is not Enabled

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

## 13.4 Basic Info

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

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

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

Figure 13-4 Manual Retry - Basic Info

1. Modify the necessary details.

### Note

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

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

## 13.5 Property

Information on the Property data segment in Manual Retry stage.

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

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

**Figure 13-5 Manual Retry - Property**

The screenshot displays the 'Property' data segment in the 'Manual Retry' stage. The interface includes a left-hand navigation menu with options: Collateral Summary, Collateral Handoff Errors, Basic Info, Property (selected), and Comments. The main content area is titled 'Property' and shows a table of collateral details. The table has four columns: Collateral ID, Collateral Type, Collateral Currency, and Total Value. The first row contains the following data: COL24516917, Property, USD, and \$570,000.00. Below the table, there is a detailed view of the selected collateral record, showing a registration number (TNSUV123), property type (COMMERCIAL BUILDING), registered owner (Geeth), and government value (\$570,000.00). A context menu is open over the record, offering 'Edit', 'View', and 'Delete' actions. At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

Collateral ID	Collateral Type	Collateral Currency	Total Value
COL24516917	Property	USD	\$570,000.00

Registration number: TNSUV123  
Govt. Value: \$570,000.00  
Property type: COMMERCIAL BUILDING Registered owner: Geeth

Page 1 of 1 (1 of 1 items)

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

Figure 13-6 Enrichment - Configure - Property

**Configure**
✕

- Property
- Collateral Insurance
- Covenants
- Documents

### Property

**Property**

Property ID TNST2	Property Type COMMERCIAL BUILDING	Property Category Individual
Description Property has ample parking and nice location.	Property Purpose Commercial	Registered Owner John
Land registry Holder	Purchase Date September 20, 2019	Construction Date December 28, 2018
Zone Classification NORMAL	Flood Zone <input type="checkbox"/>	Flood Zone Type
Seismic Zone <input type="checkbox"/>	Seismic Zone Type	Income Producing <input type="checkbox"/>
Environment Assessment Required <input type="checkbox"/>	Restricted Property <input type="checkbox"/>	Under Construction <input type="checkbox"/>
Nature Of Property Fee Simple	Property Status Self Owned	Wall Material Concrete
Roof Type Built-up Roof	Registration Date September 21, 2019	Property Value USD \$500,000.00
Adverse Comments Lacks essential amenities		

Back
Next

**Note**

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

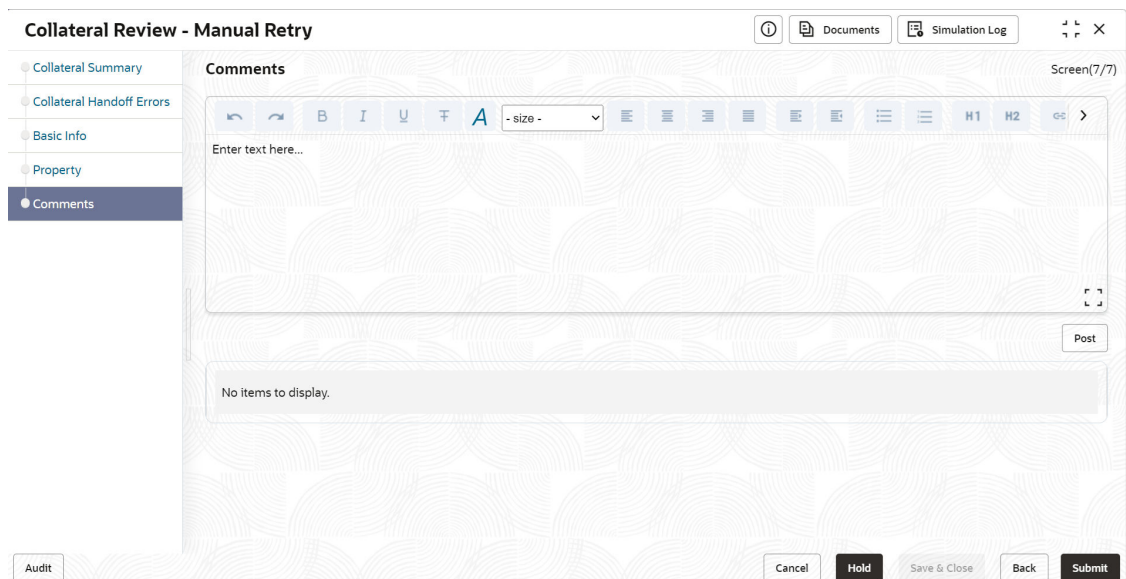
## 13.6 Comments

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

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

Upon clicking **Next** in the **Manual Retry - Property** screen, the Comments data segment is displayed.

**Figure 13-7 Manual Retry - Comments**



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

**Figure 13-8 Enrichment - Checklist**

The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. The main content area displays "No items to display." Below this is a pagination bar showing "Page 1 (0 of 0 items)" and navigation icons. At the bottom, there is an "Outcome" dropdown menu currently set to "Approve" and a "Submit" button.

**Note**

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

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

Review details are handed off to the back office system.

**Note**

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