

Oracle® Banking Credit Facilities Process Management Collateral Release User Manual



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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

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <https://www.oracle.com/corporate/accessibility/>.

Access to Oracle Support

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

1.4 Critical Patches

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

1.5 Diversity and Inclusion

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

1.6 Basic Actions

Table 1-1 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Used to view the maker details, checker details, and report status.
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click Authorize .
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click Compare .
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click Compare .
New	Used to add a new record. When the user click New , the system displays a new record enabling to specify the required data.
OK	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click Authorize .
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click Compare .
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

1.7 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 Conventions

The following text conventions are used in this document:

Table 1-2 Conventions

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

1.9 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.

1.10 Acronyms and Abbreviations

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

Table 1-3 Acronyms and Abbreviations

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

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

1.12 Prerequisite

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

2

Introduction About Collateral Release Process

This topic describes brief information about Collateral Release process.

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

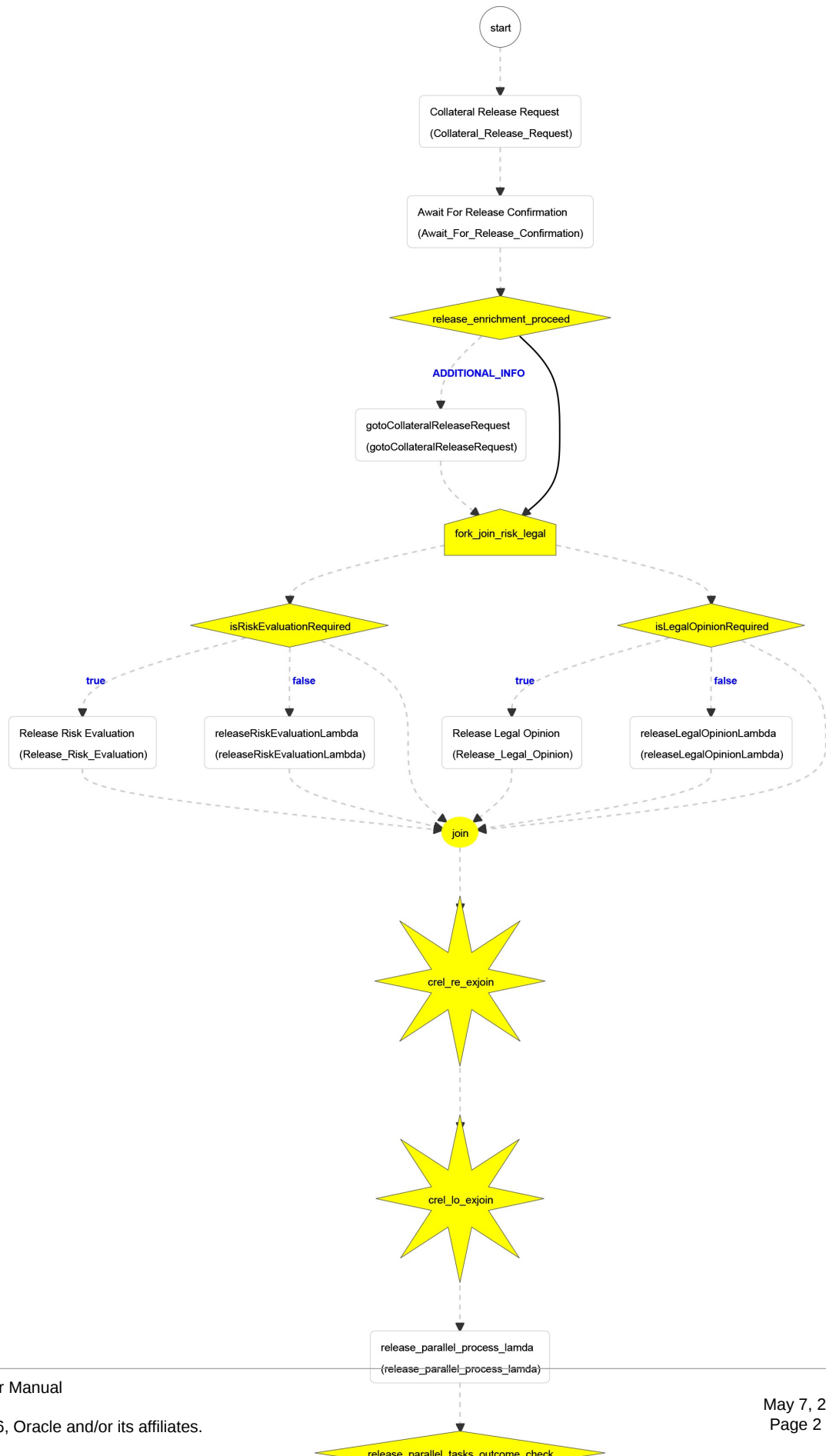
In case the underlying contracts are not fully liquidated during manual initiation of Collateral Release process, the Credit Reviewer must send the release application to the Await for Release Confirmation stage.

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

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

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

Figure 2-1 Process Flow Diagram



3

Collateral Release Request

This topic describes brief information about Collateral Release Request.

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

- [Release Request](#)
This topic describes the information on the Release Request data segment in the Collateral Release Request stage.
- [Property](#)
This topic describes the information on the Property data segment in Collateral Release Request stage.
- [Collateral Facility Linkage](#)
This topic describes the systematic information on the Collateral Facility Linkage data segment in the Collateral Release Request stage.
- [Comments](#)
This topic provides the systematic instructions on the Comments data segment in the Collateral Release Request stage.

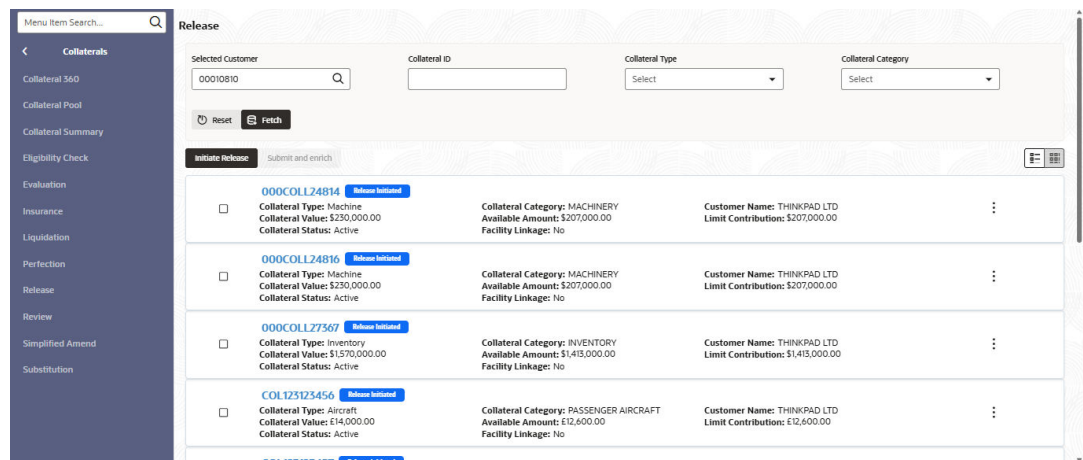
3.1 Release Request

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

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

1. From **Home Menu** screen, click **Collaterals**. Under **Collaterals**, click **Collateral Release**. The **Release Initiation** screen is displayed.

Figure 3-1 Release Initiation



2. **Fetch** the required collateral.

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

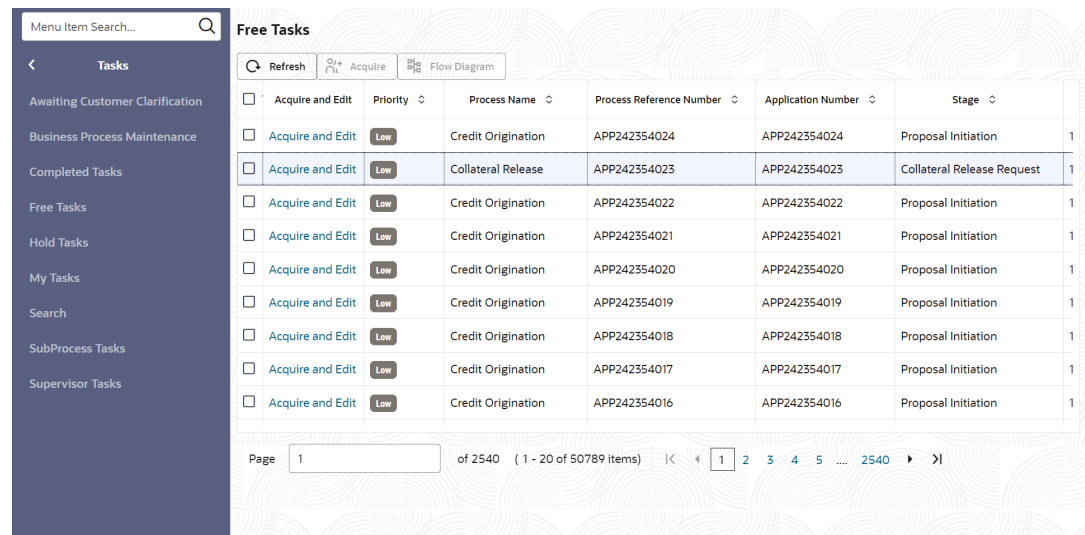
- Selected Customer
- Collateral ID
- Collateral Type
- Collateral Category

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

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

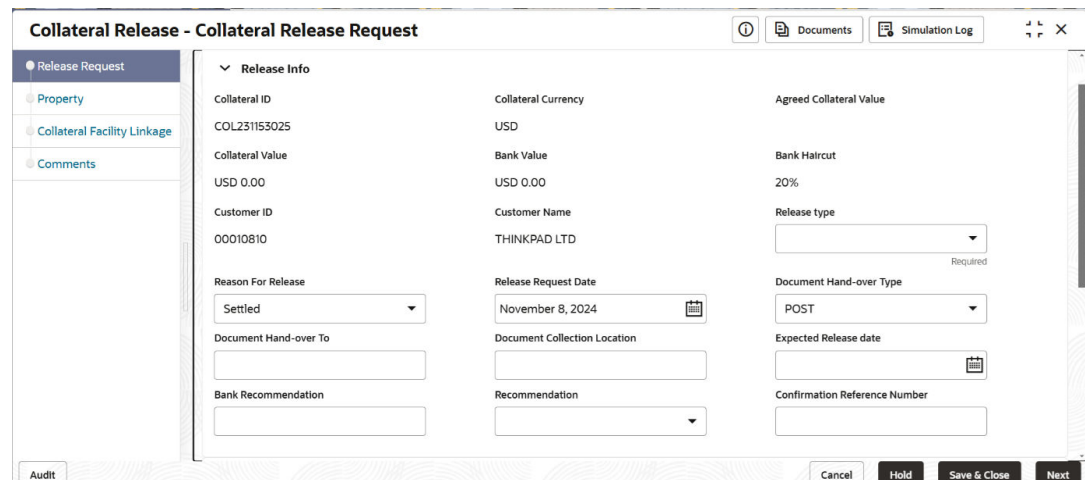
4. From **Tasks**, click **Free Tasks**.

Figure 3-2 Free Task



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

Figure 3-3 Collateral Release Request - Release Request



6. Specify the **Release Info** and **Receiver Details** in respective sections.
For more information on fields, refer to the field description table.

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

Field	Description
Collateral ID	Specify the ID of the collateral selected for release is displayed.
Collateral Currency	Select the currency of the collateral selected for release is displayed.
Collateral Value	Display the value of the collateral selected for release.
Customer ID	Displays the customer ID to whom the collateral belongs.
Customer Name	Displays the name of the customer to whom the collateral belongs.
Release Type	Select the release type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Full Release of Collateral • Partial Release of Collateral
Reason for Release	Select the Reason for Release from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> • Collateral Delink • Settled • Release Only
Release Request Date	Specify the collateral Release Request Date .
Document Hand-over Type	Select the Document Hand-over Type option from the drop down list. The available options are: <ul style="list-style-type: none"> • POST • IN_PERSON
Document Hand-over To	Specify the name of person to whom the collateral documents must be handed over.
Document Collection Location	Specify the Document Collection Location .
Expected Release Date	Specify the Expected Release Date for collateral.
Bank Recommendation	Capture Bank Recommendation for release, if any.
Recommendation	Select the release Recommendation from the drop down list. The available options are: <ul style="list-style-type: none"> • Reduced Facility • Additional Collateral • Additional Facility • Waived Additional Facility • Waived Additional Collateral

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

Field	Description
Receiver Name	Specify the Receiver Name.
House/Building	Specify the receiver's House/Building name.
Street	Specify the Street name.
Locality	Specify the Locality .
Landmark	Specify the Landmark .
Area	Specify the Area .
City	Specify the City .
State	Specify the State .

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

Field	Description
Zip-Code	Specify the Zip-Code .
Country	Specify the Country .

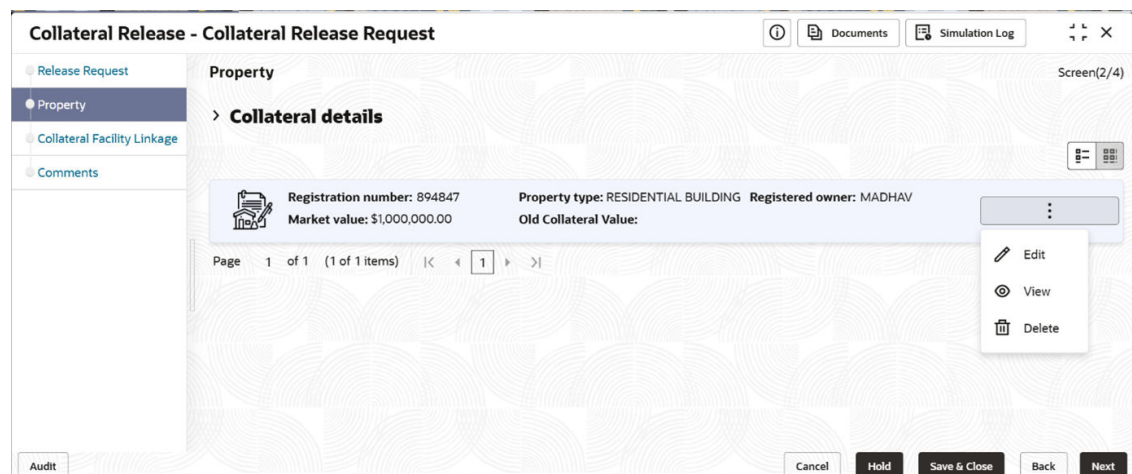
- Click **Next**.

3.2 Property

This topic describes the information on the Property data segment in Collateral Release Request stage.

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

Click **Next** in the **Collateral Release Request - Release Request** screen, the Collateral Type data segment is displayed based on the collateral selected for release.

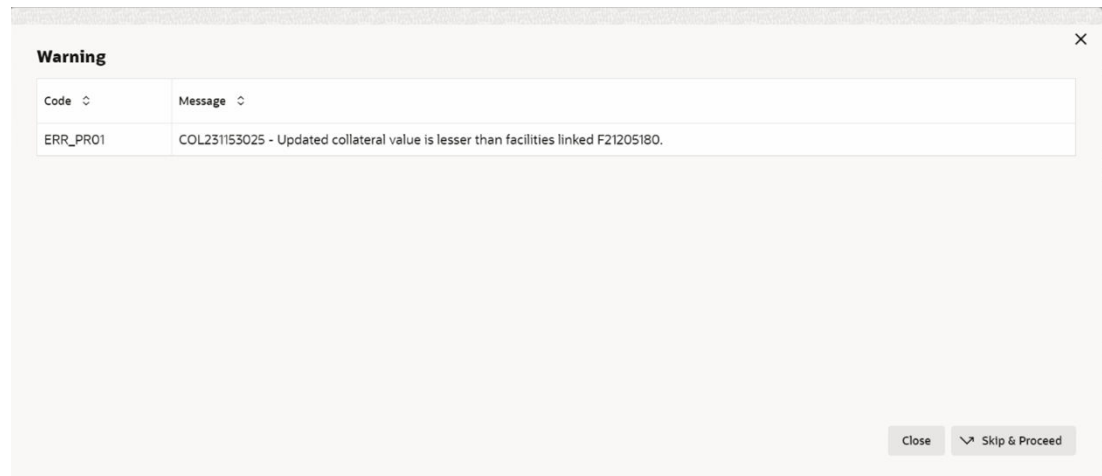
Figure 3-4 Collateral Release Request - Property

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

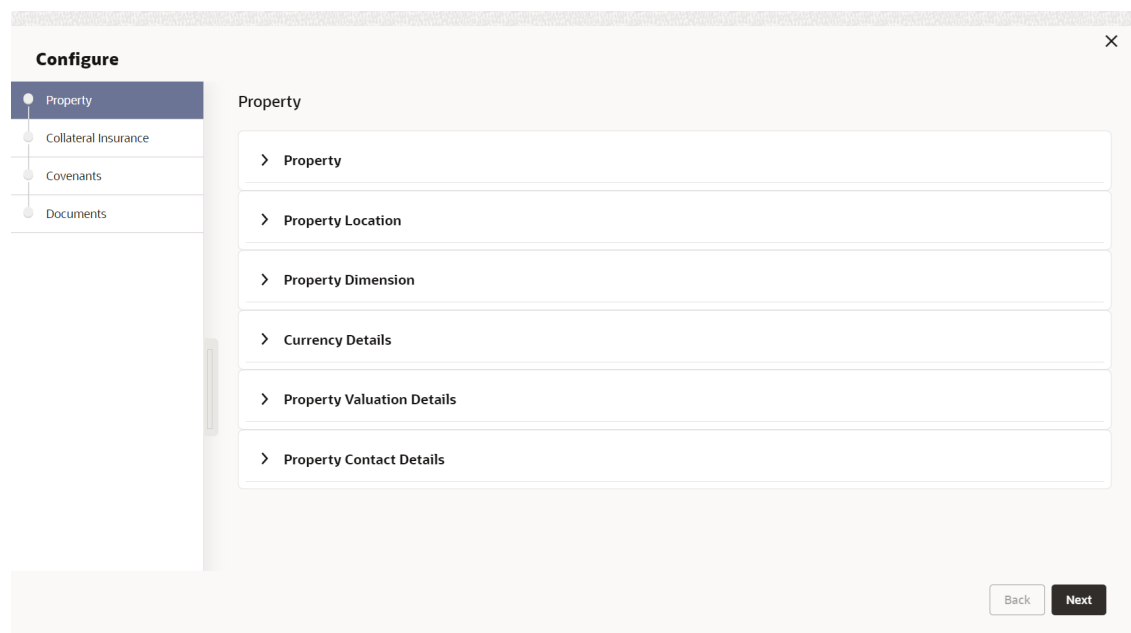
Figure 3-5 Error

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

Figure 3-6 Warning



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



Note

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

Note

For full release of collateral, the User will not be able to Edit or Modify the Collateral record.

For partial release of collateral, the User will be able to Edit or Modify the Collateral record.

3.3 Collateral Facility Linkage

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

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

Figure 3-7 Collateral Release - Collateral Facility Linkage Details

Collateral Release - Collateral Release Request

Collateral Facility Linkage

0%	100%	\$0.00	\$60,000.00					
Linked percentage	Available percentage	Linked amount	Available amount					
Type to filter								
Facility ID	Line code	Facility description	Facility Currency	Collateral value	Amount basis	Linked percentage	Linked amount	Order
No data to display.								
Page 1 of 0 (1 - 0 of 0 items)								

Audit Cancel Hold Save & Close Back Next

- Click **Next**.

3.4 Comments

This topic provides the systematic instructions on the Comments data segment in the Collateral Release Request stage.

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

Figure 3-8 Collateral Release Request - Comments

The screenshot shows a web application window titled "Collateral Release - Collateral Release Request". On the left, a navigation menu includes "Release Request", "Property", "Collateral Facility Linkage", and "Comments" (which is selected). The main area is titled "Comments" and contains a text input field with a placeholder "Enter text here...". Above the input field is a rich text editor toolbar with a font size dropdown set to "A" and a "- size -" dropdown. A "Post" button is located at the bottom right of the input area. Below the input field, a message states "No items to display." At the bottom of the window, there are several buttons: "Audit", "Cancel", "Hold", "Save & Close", "Back", and "Submit".

1. Type comments for the Collateral Release Request stage in the **Comments** text box.
2. Click **Post**.
Comments are posted below the **Comments** text box.
3. To submit the application to next stage, click **Submit**.
The **Checklist** window is displayed.

Figure 3-9 Checklist

The screenshot shows a "Checklist" window. The title bar includes a close button (X). The main content area has a text input field with the placeholder "No items to display.". Below this is a pagination control showing "Page 1 (0 of 0 items)" with navigation arrows (back, left, 1, right, forward). At the bottom left, there is an "Outcome" dropdown menu currently set to "Proceed". At the bottom right, there is 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. Verify all the checklist and enable the corresponding check box.
5. Select the **Outcome** as **PROCEED** and click **Submit**.

The application is moved to the next stage.

4

Await for Release Confirmation

This topic provides information about the Await for Release Confirmation stage in the Collateral Release process.

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

- [Release Request](#)
This topic provides the systematic instructions on the Release Request data segment in the Await for Release Confirmation stage.
- [Comments](#)
This topic provides systematic information on the Comments data segment in the Await for Release Confirmation stage.

4.1 Release Request

This topic provides the systematic instructions on the Release Request data segment in the Await for Release Confirmation stage.

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

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

Figure 4-1 Free Task

<input type="checkbox"/>	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP242354508	APP242354508	Proposal Initiation	1
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP242354506	APP242354506	Proposal Initiation	1
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP242354505	APP242354505	Proposal Initiation	1
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP242354504	APP242354504	Proposal Initiation	1
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP242354503	APP242354503	Proposal Initiation	1
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP242354502	APP242354502	Proposal Initiation	1
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP242354501	APP242354501	Proposal Initiation	1
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Release	APP242354023	APP242354023	Await For Release Confirm...	1
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP242354500	APP242354500	Proposal Initiation	1

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

The **Await for Release Confirmation - Release Request** screen displays.

Figure 4-2 Await for Release Confirmation - Release Request

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

4.2 Comments

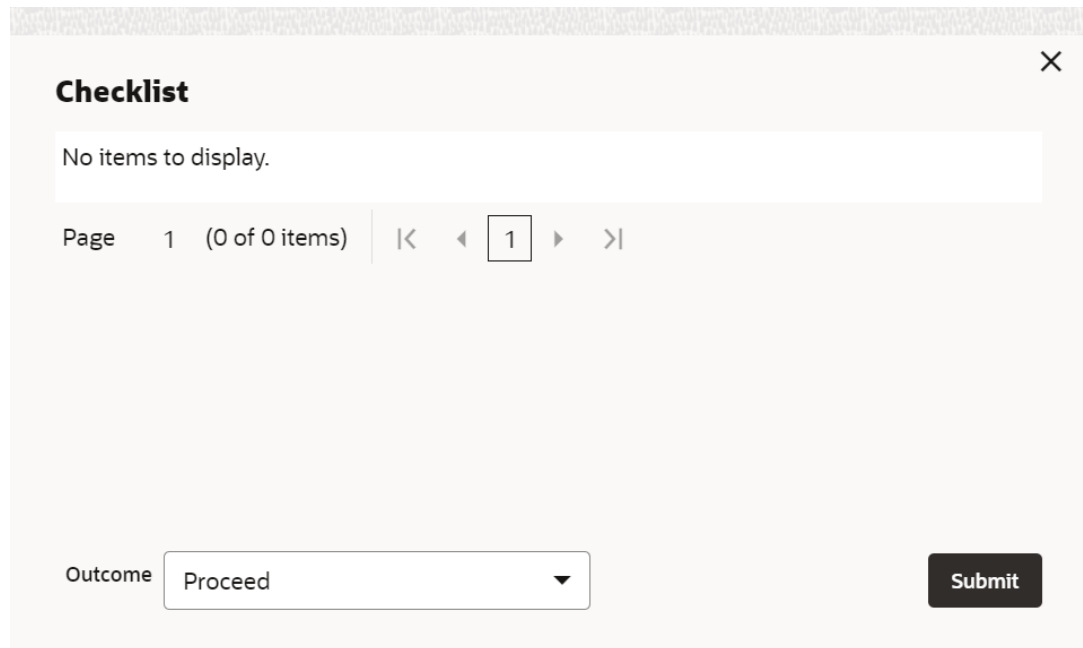
This topic provides systematic information on the Comments data segment in the Await for Release Confirmation stage.

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

Click **Next** in the **Await for Release Confirmation - Release Request** screen, the **Comments** data segment is displayed.

Figure 4-3 Await for Release Confirmation - Comments

1. Type comments for the Await for Release Confirmation stage in the **Comments** text box.
2. Click **Post**.
Comments are posted below the **Comments** text box.
3. To submit the application to next stage, click **Submit**.
The **Checklist** window is displayed.

Figure 4-4 Checklist

Checklist X

No items to display.

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

Outcome Proceed ▼

Submit

Note

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

4. Verify the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.
The following options are available in the **Outcome** drop down list.
 - PROCEED
 - ADDITIONAL_INFO

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

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

5

Risk Evaluation

This topic describes about the Risk Evaluation stage in the Collateral Release process.

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

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

- **Summary**
- **Release Information**
- **Release Risk Evaluation**
- **Comments**
- [Summary](#)
Information about the Summary data segment in the Risk Evaluation stage.
- [Release Information](#)
This topic provides systematic instructions on Release Information data segment in the Risk Evaluation stage.
- [Release Risk Evaluation](#)
This topic provides systematic instructions about the procedure to add risk evaluation comment for collateral release.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Risk Evaluation stage.

5.1 Summary

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

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

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

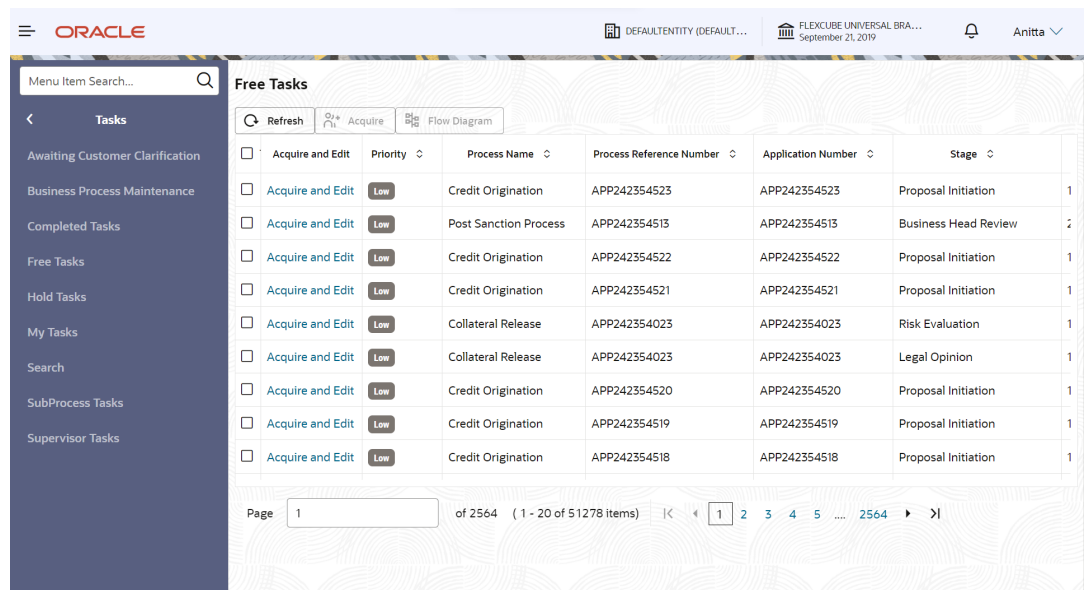
Note

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

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

The **Free Tasks** screen is displayed.

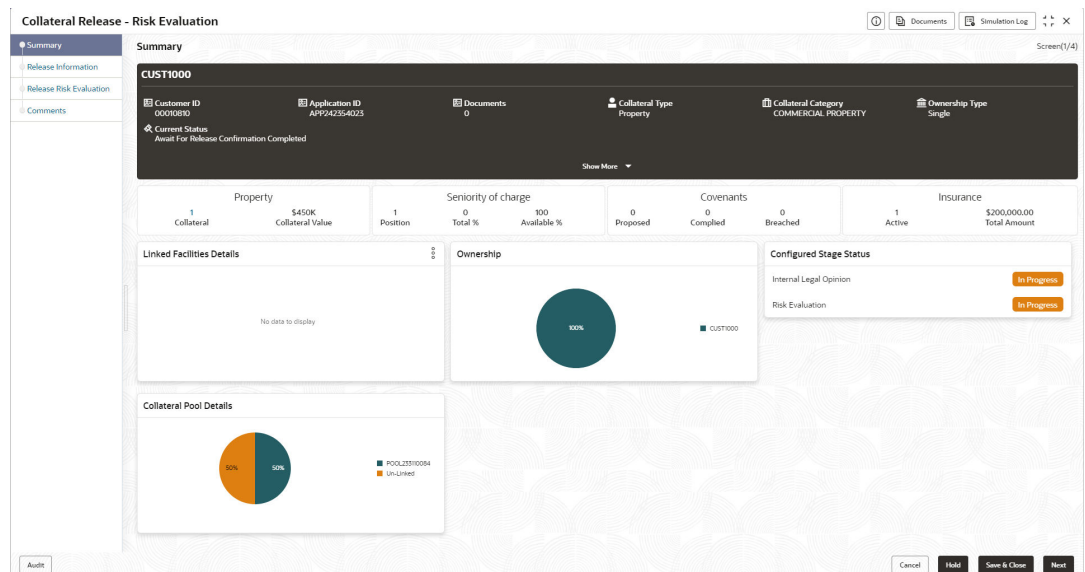
Figure 5-1 Free Task



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

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

Figure 5-2 Risk Evaluation - Summary



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

5.2 Release Information

This topic provides systematic instructions on Release Information data segment in the Risk Evaluation stage.

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

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

Figure 5-3 Risk Evaluation - Release Information

Collateral Release - Risk Evaluation		
Screen(2/4)		
Release Information		
Basic Info		
Collateral ID	Collateral Currency	Agreed Collateral Value
COL241918361	USD	USD 500,000.00
Collateral Value	Bank Value	Bank Haircut
USD 500,000.00	USD 400,000.00	20%
Customer Name	Customer ID	
Axon Automobiles Pvt Ltd	00010810	
Release Information		
Reason For Release	Release Request Date	Recommendation
Settled	September 21, 2019	Waived Additional Facility
Document Collection Location	Document Hand-over Type	Document Hand-over To
Bank	POST	John
Confirmation Reference No	Bank Recommendation	
45577844		

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

5.3 Release Risk Evaluation

This topic provides systematic instructions about the procedure to add risk evaluation comment for collateral release.

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

Figure 5-4 Risk Evaluation - Release Risk Evaluation

Reason For Release	Release Request Date	Recommendation
Settled	September 21, 2019	Waived Additional Facility
Document Collection Location	Document Handover Type	Document Handover To
Bank	POST	John
Risk Evaluation Date	Risk Comments	
September 21, 2019	Proceed	

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

- **Reason for Release**
 - **Release Request Date**
 - **Recommendation**
 - **Document Collection Location**
 - **Document Hand-over Type**
 - **Document Hand-over To**
1. Specify the **Risk Evaluation Date**.
 2. Capture the **Risk Comments** for collateral release.
 3. Click **Next**.

5.4 Comments

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

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

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

Figure 5-5 Risk Evaluation - Comments

The screenshot shows a web application window titled "Collateral Release - Risk Evaluation". On the left is a navigation menu with items: Summary, Release Information, Release Risk Evaluation, and Comments (selected). The main area is titled "Comments" and contains a rich text editor with a toolbar (undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, H1, H2, table, grid) and a text input field with the placeholder "Enter text here...". Below the editor is a "Post" button and a message "No items to display.". At the bottom of the window are buttons for "Audit", "Cancel", "Hold", "Save & Close", "Back", and "Submit".

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

Figure 5-6 Checklist

The screenshot shows a "Checklist" window with a close button (X) in the top right corner. The main content area contains the text "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 an "Outcome" dropdown menu currently set to "Proceed". At the bottom right is 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. Verify all the checklist and enable the corresponding check box.
5. Select the required **Outcome** and click **Submit**.

The options available in the drop down list are:

- PROCEED
- ADDITIONAL INFO

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

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

6

Legal Opinion

This topic describes about about the Legal Opinion stage in the Collateral Review Process.

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

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

- **Summary**
- **Release Information**
- **Release Legal Opinion**
- **Comments**
- [Summary](#)
This topic provides systematic instructions about the Summary data segment in the Legal Opinion stage.
- [Release Information](#)
This topic describes systematic instructions about the Release Information data segment in the Legal Opinion stage.
- [Release Legal Opinion](#)
This topic provides systematic instructions about the procedure to capture legal opinion for the collateral release.
- [Comments](#)
This topic provides the systematic instructions about about the Comments data segment in the Legal Opinion stage.

6.1 Summary

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

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

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

Note

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

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

Figure 6-1 Free Task

The screenshot shows the 'Free Tasks' interface. On the left is a navigation menu with options like 'Tasks', 'Awaiting Customer Clarification', 'Business Process Maintenance', 'Completed Tasks', 'Free Tasks', 'Hold Tasks', 'My Tasks', 'Search', 'SubProcess Tasks', and 'Supervisor Tasks'. The main area displays a table of tasks. The table has columns: 'Acquire and Edit', 'Priority', 'Process Name', 'Process Reference Number', 'Application Number', and 'Stage'. One task is highlighted in blue: 'Collateral Release' with Process Reference Number APP242354023 and Application Number APP242354023, with a 'Legal Opinion' stage. Below the table is a pagination control showing 'Page 1 of 2564 (1 - 20 of 51279 Items)'.

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

Figure 6-2 Legal Opinion - Summary

The screenshot shows the 'Collateral Release - Legal Opinion' summary screen. It features a top navigation bar with 'Summary', 'Release Information', 'Release Legal Opinion', and 'Comments'. The main content area displays key information for 'CUST1000': Customer ID 00010830, Application ID APP242354023, Documents 0, Collateral Type Property, Collateral Category COMMERCIAL PROPERTY, and Ownership Type Single. Below this, there are several summary cards: 'Property' (1 Collateral, \$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% owned by CUST1000), and 'Collateral Pool Details' (50% owned by POOL23370004, 50% unassigned). A 'Configured Stage Status' card shows 'Internal Legal Opinion' as 'In Progress' and 'Risk Evaluation' as 'Completed'. At the bottom, there are 'Audit', 'Cancel', 'Hold', 'Save & Close', and 'Next' buttons.

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

6.2 Release Information

This topic describes systematic instructions about the Release Information data segment in the Legal Opinion stage.

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

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

Figure 6-3 Legal Opinion - Release Information

Collateral Release - Legal Opinion		
Screen(2/4)		
Release Information		
Basic Info		
Collateral ID	Collateral Currency	Agreed Collateral Value
COL241918361	USD	USD 500,000.00
Collateral Value	Bank Value	Bank Haircut
USD 500,000.00	USD 400,000.00	20%
Customer Name	Customer ID	
Axon Automobiles Pvt Ltd	00010810	
Release Information		
Reason For Release	Release Request Date	Recommendation
Settled	September 21, 2019	Waived Additional Facility
Document Collection Location	Document Hand-over Type	Document Hand-over To
Bank	POST	John
Confirmation Reference No	Bank Recommendation	
45577844		

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

6.3 Release Legal Opinion

This topic provides systematic instructions about the procedure to capture legal opinion for the collateral release.

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

Figure 6-4 Legal Opinion - Release Legal Opinion

The screenshot displays the 'Collateral Release - Legal Opinion' screen. The left sidebar contains a navigation menu with 'Summary', 'Release Information', 'Release Legal Opinion' (selected), and 'Comments'. The main area is titled 'Release Legal Opinion' and contains the following data:

Reason For Release	Release Request Date	Recommendation
Settled	September 21, 2019	Waived Additional Facility
Document Collection Location	Document Hand-over Type	Document Hand-over To
Bank	POST	John
Expected Release Date	Legal Opinion Date	Legal Remarks
January 26, 2024	September 12, 2019	Approved

At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

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

- **Reason for Release**
 - **Release Request Date**
 - **Recommendation**
 - **Document Collection Location**
 - **Document Hand-over Type**
 - **Document Hand-over To**
 - **Expected Release Date**
1. Specify the **Legal Opinion Date**.
 2. Capture the **Legal Remarks** for the collateral.
 3. Click **Next**.

6.4 Comments

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

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

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

Figure 6-5 Legal Opinion - Comments

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

Figure 6-6 Checklist

Note

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

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

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

- PROCEED
- ADDITIONAL INFO

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

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

7

Approval

This topic provides information about the Approval stage in Collateral Release process.

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

The following data segments are available in the Approval stage:

- **Release Approval**
- **Property**
- **Document Safekeeping**
- **Linkage Details**
- **Comments**
- [Release Approval](#)
This topic provides systematic instructions about the Release Approval data segment in the Approval stage.
- [Property](#)
This topic provides systematic instructions about the Property data segment in the Approval stage.
- [Linkage Details](#)
This topic provides systematic instructions about the Linkage Details data segment in the Approval stage.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Approval stage.

7.1 Release Approval

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

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

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

Figure 7-1 Free Task

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Low	Collateral Release	APP242354023	APP242354023	Approval
<input type="checkbox"/>	Low	Credit Origination	APP242354534	APP242354534	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP242354533	APP242354533	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP242354532	APP242354532	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP242354531	APP242354531	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP242354530	APP242354530	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP242354529	APP242354529	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP242354528	APP242354528	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP242354527	APP242354527	Proposal Initiation

- Click **Acquire & Edit**, for the required Approval task.

Figure 7-2 Approval - Release Approval

Release Approval	
Collateral ID	Collateral Currency
COL24198361	USD
Collateral Value	Agreed Collateral Value
	USD 500,000.00
Customer ID	Bank Value
00010810	Bank Hit/ot
Release Request Date	Customer Name
September 21, 2019	Axon Automobiles Pvt Ltd
Document Collection Location	Reason For Release
Bank	Settled
Recommendation	Document Hand-over To
Waived Additional Facility	John
	Expected Release date
	January 26, 2024
	Bank Recommendation
Receiver Details	
Receiver Name	House/Building
John	77
Street	Locality
Woodridge Lane	Tower Bridge
Landmark	Area
Carl Park	Carl Park
City	State
Memphis	Tennessee
Zip-Code	Country
38127	US

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

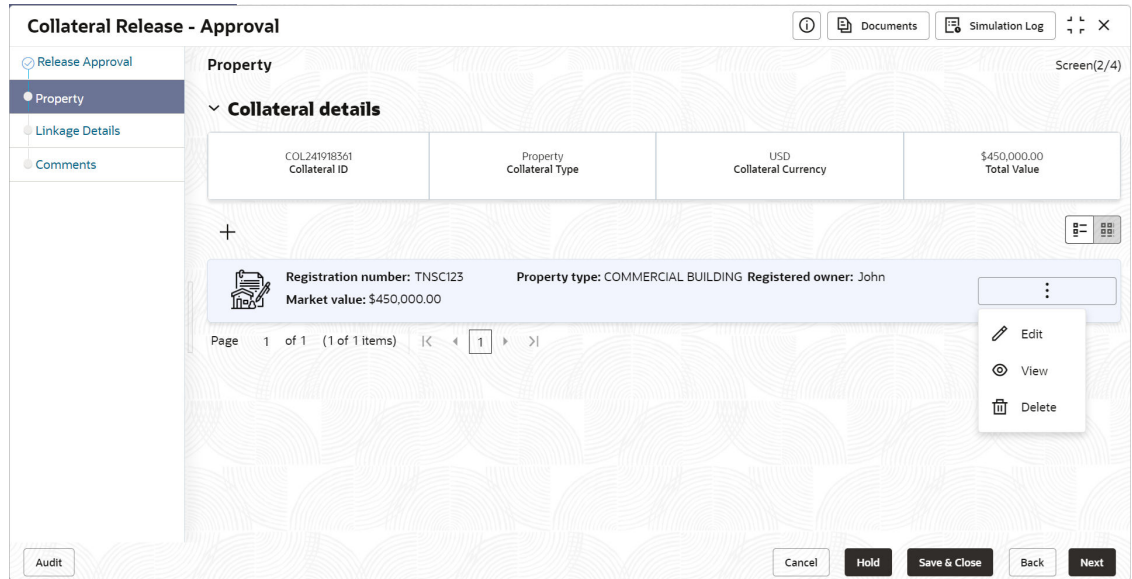
7.2 Property

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

The Property data segment appears in the Approval stage in case the type of collateral selected for release is Property. If the selected collateral is of different type like Vehicle, Vehicle data segment appears instead of Property.

Click **Next** in the **Approval - Release Approval** screen, the Collateral Type data segment is displayed.

Figure 7-3 Approval - Property

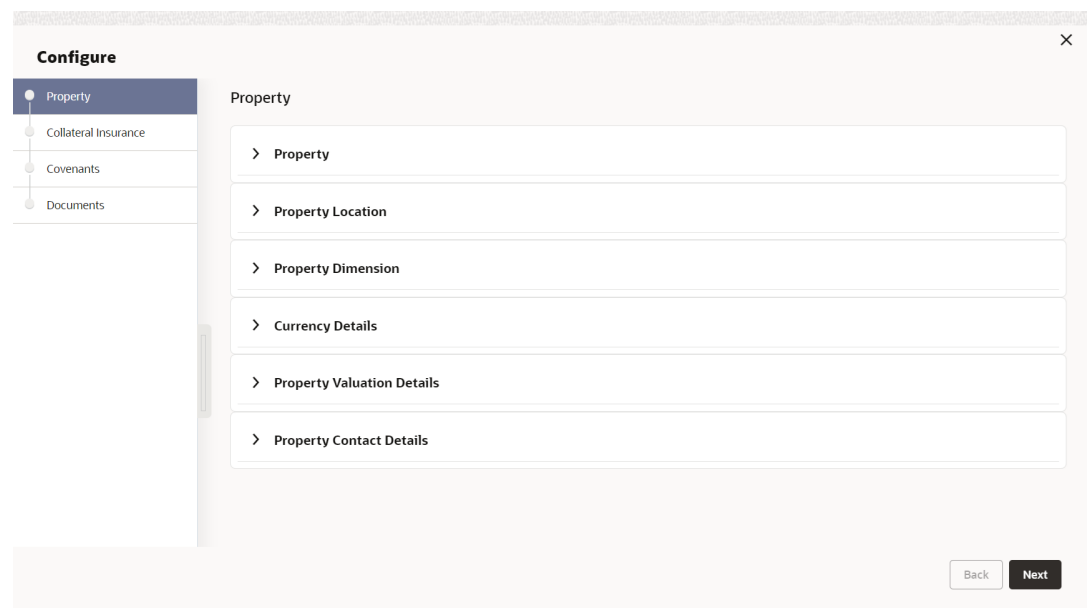


User can **Edit**, **View**, and **Delete** the collateral details before approving or rejecting the collateral release application, if required.

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

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

Figure 7-4 Approval - Configure - Property



Note

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

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

7.3 Linkage Details

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

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

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

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

Figure 7-5 Approval - Linkage Details

Collateral Release - Approval Screen(3/4)

Release Approval
Property
Linkage Details
Comments

Linkage Details

Linked Facilities Linked Collateral Pool Utilization details

Existing Linkages Details

Collateral Code	Collateral Currency	Line Code	Line Serial	Line Currency	Linked Percentage	Linked Amount
No data to display.						

Proposed Linkage Details

Collateral Code	Collateral Currency	Line Code	Line Serial	Line Currency	Linked Percentage	Linked Amount
No data to display.						

Audit Cancel Hold Save & Close Back Next

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

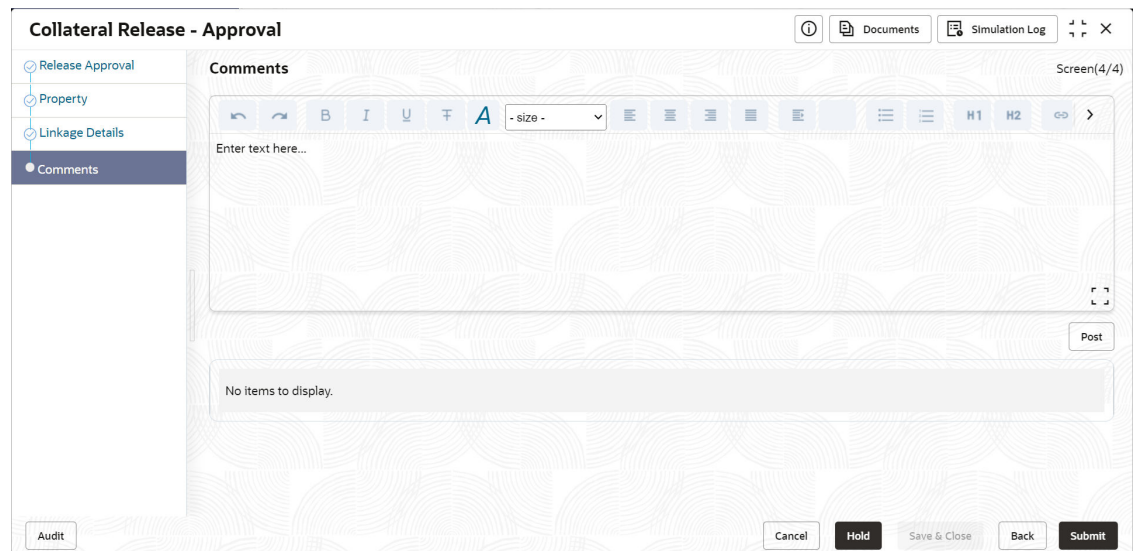
7.4 Comments

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

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

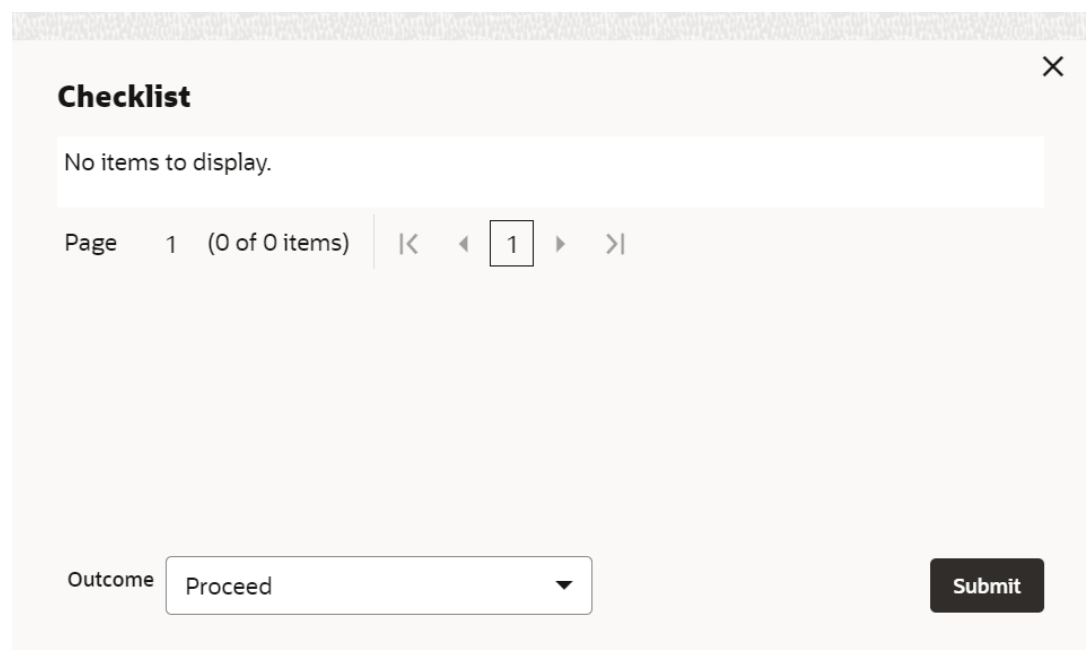
Click **Next** in the **Approval - Linkage Details** screen, the Comments data segment is displayed.

Figure 7-6 Approval - Comments



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

Figure 7-7 Checklist



Note

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

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

The options available in the drop down list are:

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

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

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

8

Document Retrieval

This topic provides the information about the Document Retrieval stage in Collateral Release process.

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

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

- **Release Request**
- **Document Retrieval**
- **Comments**
- [Release Request](#)
This topic provides systematic instructions about Information on the Release Request data segment in the Document Retrieval stage.
- [Document Retrieval](#)
This topic provides systematic instructions about Information on the Document Retrieval data segment in the Document Retrieval stage.
- [Comments](#)
This topic provides systematic information about the Comments data segment in the Document Retrieval stage.

8.1 Release Request

This topic provides systematic instructions about Information on the Release Request data segment in the Document Retrieval stage.

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

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

The **Free Tasks** screen is displayed.

Figure 8-1 Free Task

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
Acquire and Edit	Medium	Project Definition	APP242354590	APP242354590	Enrichment
Acquire and Edit	Low	Credit Origination	APP242354589	APP242354589	Proposal Initiation
Acquire and Edit	Low	Collateral Release	APP242354023	APP242354023	Document Retrieval
Acquire and Edit	Low	Credit Origination	APP242354588	APP242354588	Proposal Initiation
Acquire and Edit	Low	Credit Origination	APP242354587	APP242354587	Proposal Initiation
Acquire and Edit	Low	Credit Origination	APP242354586	APP242354586	Proposal Initiation
Acquire and Edit	Low	Credit Origination	APP242354585	APP242354585	Proposal Initiation
Acquire and Edit	Low	Credit Origination	APP242354584	APP242354584	Proposal Initiation
Acquire and Edit	Low	Credit Origination	APP242354583	APP242354583	Proposal Initiation

- Click **Acquire & Edit**, for the required Document Retrieval task.

Figure 8-2 Document Retrieval - Release Request

Release Info	
Application Branch	000
Collateral ID	COL241918361
Collateral Value	USD 500,000.00
Customer ID	00000810
Release Request Date	September 21, 2010
Document Collection Location	Bank
Recommendation	Waived Additional Facility
Application Category	Release
Collateral Currency	USD
Bank Value	USD 400,000.00
Customer Name	Axon Automobiles Pvt Ltd
Document Hand-over Type	POST
Expected Release date	January 26, 2024
Confirmation Reference Number	45571844
Application Date	January 23, 2024
Agreed Collateral Value	USD 500,000.00
Bank Haircut	20%
Reason For Release	Settled
Document Hand-over To	John
Bank Recommendation	
Receiver Details	
Receiver Name	John
Street	Woodridge Lane
Landmark	Carl Park
City	Memphis
Zip-Code	38127
House/Building	77
Locality	Tower Bridge
Area	Carl Park
State	Tennessee
Country	US

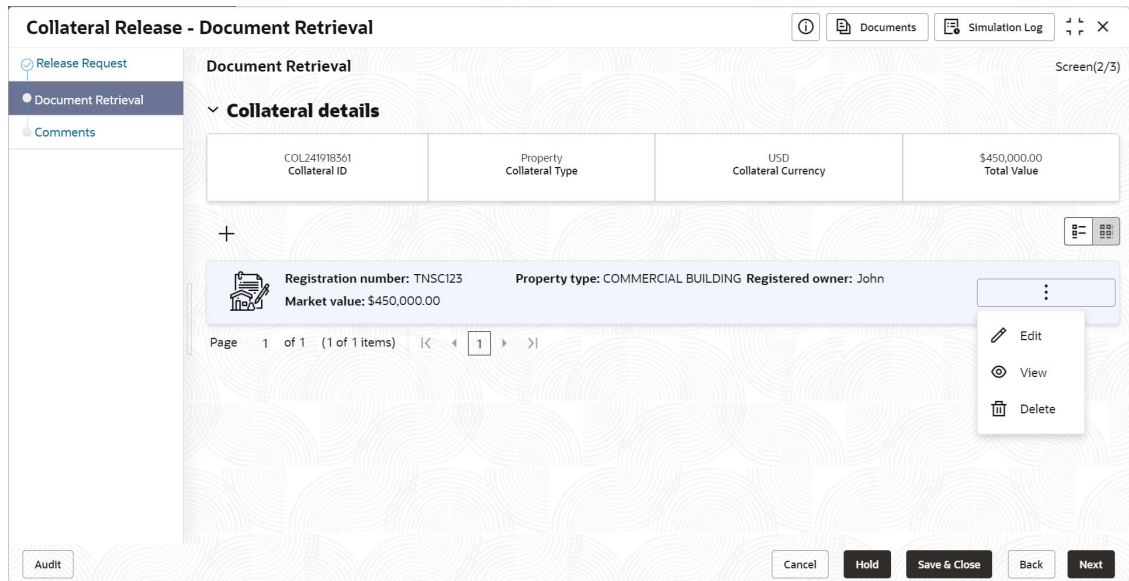
- View the release request details and click **Next**.

8.2 Document Retrieval

This topic provides systematic instructions about Information on the Document Retrieval data segment in the Document Retrieval stage.

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

Figure 8-3 Document Retrieval - Document Retrieval



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

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

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

Figure 8-4 Document Retrieval

2. Specify a unique number for document retrieval in the **Retrieval Reference Number** field.
3. Specify the **Retrieval Date**.
4. Select the **Retrieval Status** from the drop down list.
5. Click **Save**.
The retrieval details are added in the **Document Retrieval - Document Retrieval** screen.
6. After capturing the document retrieval status, click **Next**.

8.3 Comments

This topic provides systematic information about the Comments data segment in the Document Retrieval stage.

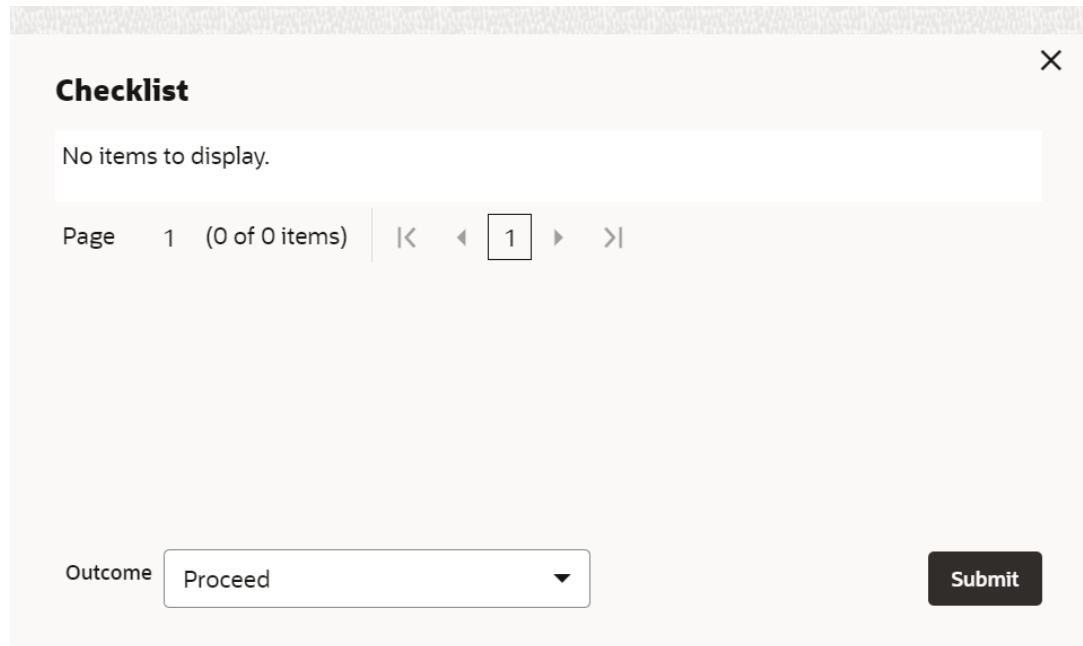
The Comments data segment allows you to post overall comments for the Document Retrieval stage. Posting comments helps the user of next stage to better understand the application.

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

Figure 8-5 Document Retrieval - Comments

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

Figure 8-6 Checklist



Checklist ×

No items to display.

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

Outcome ▼

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

The options available in the drop down list are:

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

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

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

9

Document Deregistration

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

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

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

- **Release Request**
- **Document Deregistration**
- **Comments**
- [Release Request](#)
This topic provides information on the Release Request data segment in the Document Deregistration stage.
- [Document Deregistration](#)
This topic provides information on the Document Deregistration data segment in the Document DeRegistration stage.
- [Comments](#)
This topic provides information on the Comments data segment in the Document Deregistration stage.

9.1 Release Request

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

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

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

The **Free Tasks** screen is displayed.

Figure 9-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Low	Collateral Release	APP232408917	APP232408917	Document DeRegistration
<input type="checkbox"/>	Low	Facility Amendment	APP242310023	APP242310023	Amendment Initiation
<input type="checkbox"/>	Low	Credit Origination	APP241910006	APP241910006	Proposal Structuring
<input type="checkbox"/>	Low	Collateral Release	APP241910008	APP241910008	Collateral Release Request
<input type="checkbox"/>	Low	Collateral Perfection	006APPO0010000	006APPO0010000	Enrichment
<input type="checkbox"/>	Low	Credit Origination	APP241710000	APP241710000	Proposal Initiation
<input type="checkbox"/>	Low	Facility Amendment	APP24179999	APP24179999	Amendment Initiation
<input type="checkbox"/>	Low	Collateral Perfection	APP24169996	APP24169996	Liability Manual Retry
<input type="checkbox"/>	Medium	Collateral Insurance	APP24169993	APP24169993	Initiation

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

Figure 9-2 Document DeRegistration - Release Request

Collateral Release - Document DeRegistration - Release Request

Release Info

Application Branch	Application Category	Application Date
000	Release	January 23, 2024
Collateral ID	Collateral Currency	Agreed Collateral Value
COL241918361	USD	USD 500,000.00
Collateral Value	Bank Value	Bank Interest
USD 500,000.00	USD 400,000.00	20%
Customer ID	Customer Name	Reason For Release
00010810	Axon Automobiles Pvt Ltd	Settled
Release Request Date	Document Hand-over Type	Document Hand-over To
September 21, 2019	POST	John
Document Collection Location	Expected Release date	Bank Recommendation
Bank	January 26, 2024	
Recommendation	Confirmation Reference Number	
Waived Additional Facility	45577844	

Receiver Details

Receiver Name	House/Building
John	77
Street	Locality
Woodridge Lane	Tower Bridge
Landmark	Area
Carl Park	Carl Park
City	State
Memphis	Tennessee
Zip-Code	Country
38127	US

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

9.2 Document Deregistration

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

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

Figure 9-3 Document DeRegistration - Deregistration

1. Click the action icon in the collateral record and select **Edit**.
The **Document DeRegistration - Configure** screen displays.

Figure 9-4 Document DeRegistration - Configure

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

Figure 9-7 Document DeRegistration

Document De-Registration

Agency	Document Id
Internal	DOC23240052
Document Description	De-Registration Status
Collateral Documents	Awaiting Confirmation
De-Registration Request Date	Expected De-Registration Date
January 25, 2024	January 30, 2024

Cancel Save

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

The available options are:

- **Awaiting Confirmation**
- **Document Sent for De-Registration**
- **Document De-Registered**

6. Specify the **De-Registration Request Date**.
7. Specify the **Expected De-Registration Date**.
8. Click **Save**.

The deregistration details are added in the **Document Deregistration - Document Deregistration** screen.

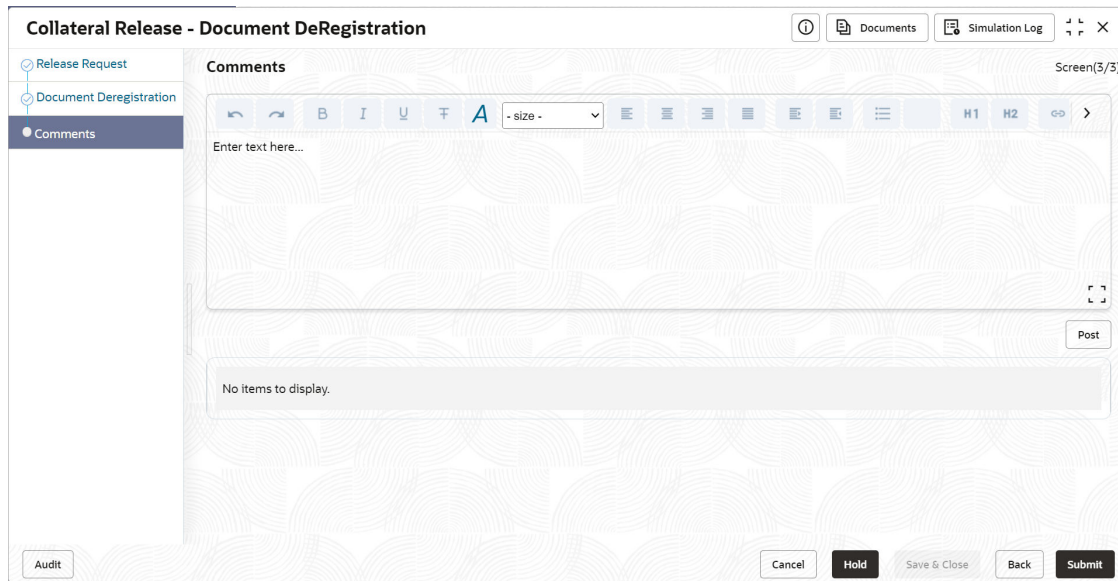
9. After capturing the document deregistration status, click **Next**.

9.3 Comments

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

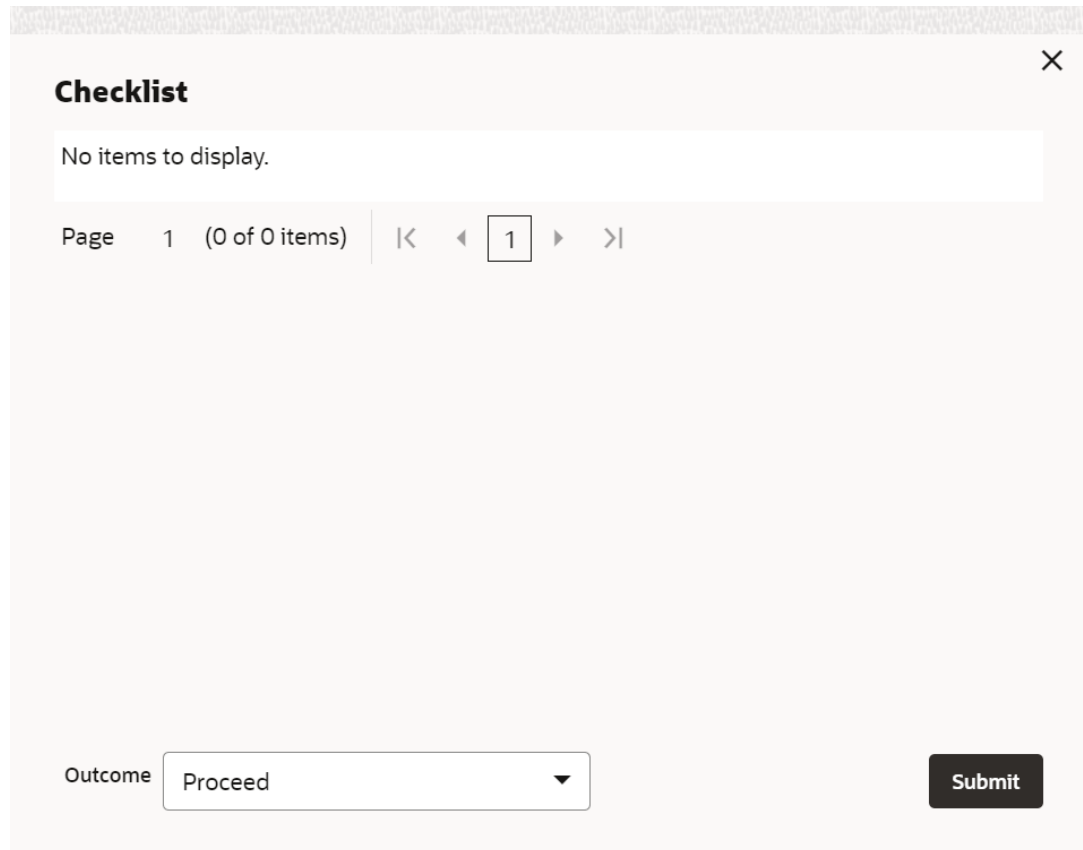
The Comments data segment allows you to post overall comments for the Document Deregistration stage. Posting comments helps the user of next stage to better understand the application.

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

Figure 9-8 Document DeRegistration - Comments

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

Figure 9-9 Comments Checklist



Checklist ✕

No items to display.

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

Outcome ▼ Submit

Note

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

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

The available options in the drop down list are:

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

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

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

10

Await for DeRegistration Confirmation

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

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

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

- **Release Request**
- **Document Deregistration Awaiting**
- **Comments**
- [Release Request](#)
This topic provides systematic instructions about the Release Request data segment in the Await For DeRegistration Confirmation stage.
- [Await Document Deregistration](#)
This topic provides systematic instructions about the Document Await Document Deregistration data segment in the Document Await For DeRegistration Confirmation stage.
- [Comments](#)
This topic provides the systematic instructions about the Comments data segment in the Collateral Release Request stage.

10.1 Release Request

This topic provides systematic instructions about the Release Request data segment in the Await For DeRegistration Confirmation stage.

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

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

The **Free Tasks** screen displays.

Figure 10-1 Free Task

<input type="checkbox"/>	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	<input type="checkbox"/>	Low	Credit Origination	APP242355057	APP242355057	Proposal Initiation	19-12-01	000
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Low	Credit Origination	APP242355056	APP242355056	Proposal Initiation	19-12-01	000
<input type="checkbox"/>	<input type="checkbox"/>	Low	Facility Closure	APP242355054	APP242355054	Closure Initiation	19-12-01	000
<input type="checkbox"/>	<input type="checkbox"/>	Low	Credit Origination	APP242355052	APP242355052	Proposal Initiation	19-12-01	000
<input type="checkbox"/>	<input type="checkbox"/>	Low	Credit Origination	APP242355050	APP242355050	Proposal Initiation	19-12-01	000
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Low	Collateral Release	APP242354023	APP242354023	Await For DeRegistration C...	19-09-21	000
<input type="checkbox"/>	<input type="checkbox"/>	Low	Facility Closure	APP242355049	APP242355049	Closure Initiation	24-01-23	000
<input type="checkbox"/>	<input type="checkbox"/>	Low	Group Concentration ...	APP242355048	APP242355048	Group Concentration Exten...	24-01-23	000
<input type="checkbox"/>	<input type="checkbox"/>	Low	Group Concentration ...	APP242355047	APP242355047	Group Concentration Arne...	24-01-23	000

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

Figure 10-2 Release Request

Collateral Release - Await For DeRegistration Confirmation - Release Request

Release Info

Application Branch	Application Category	Application Date
000	Release	January 23, 2024
Collateral ID	Collateral Currency	Agreed Collateral Value
COL241918361	USD	USD 500,000.00
Collateral Value	Bank Value	Bank Harvest
USD 500,000.00	USD 400,000.00	20%
Customer ID	Customer Name	Reason For Release
00010810	Axon Automobiles Pvt Ltd	Settled
Release Request Date	Document Hand-over Type	Document Hand-over To
September 21, 2019	POST	John
Document Collection Location	Expected Release date	Bank Recommendation
Bank	January 20, 2024	
Recommendation	Confirmation Reference Number	
Waived Additional Facility	45577844	

Receiver Details

Receiver Name	House/Building
John	77
Street	Locality
Woodridge Lane	Tower Bridge
Landmark	Area
Carl Park	Carl Park
City	State
Memphis	Tennessee
Zip Code	Country
38127	US

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

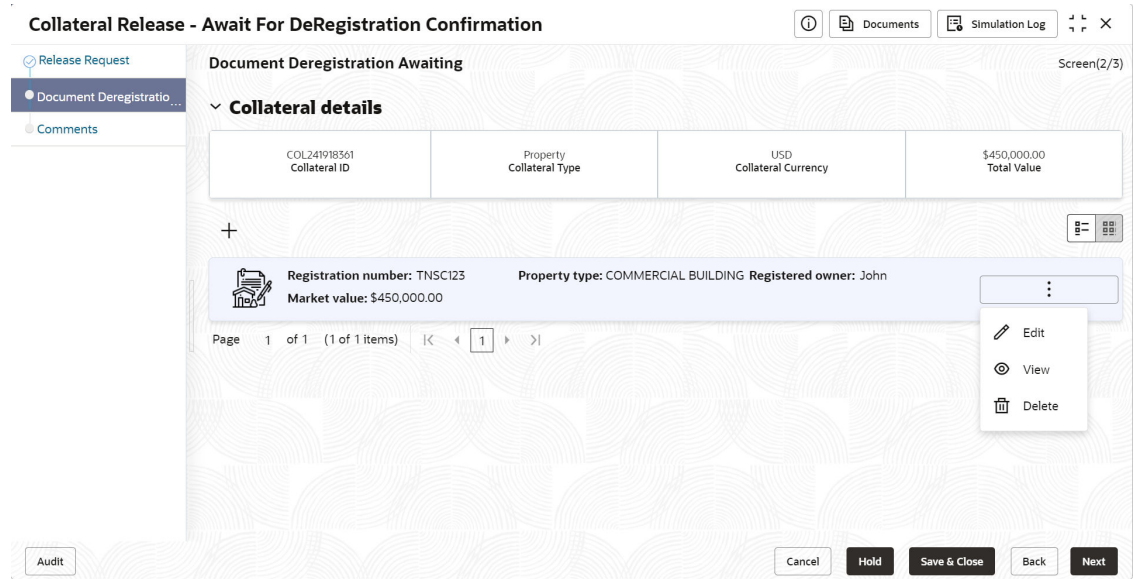
10.2 Await Document Deregistration

This topic provides systematic instructions about the Document Await Document Deregistration data segment in the Document Await For DeRegistration Confirmation stage.

This data segment allows to capture the document deregistration confirmation status of the collateral.

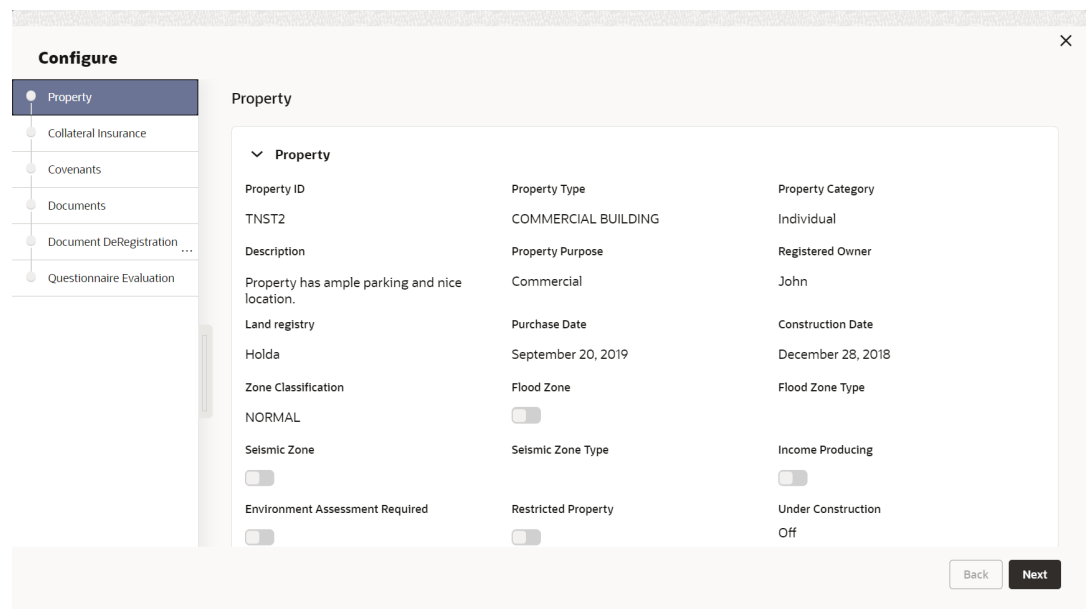
Click **Next** in the **Await For DeRegistration Confirmation - Release Request** screen, the Document Deregistration Awaiting data segment is displayed.

Figure 10-3 Document Deregistration



1. Click the action icon in the collateral record and select **Edit**.
The **Document DeRegistration Awaiting - Configure - Property** screen displays.

Figure 10-4 Document DeRegistration Awaiting - Configure - Property



2. Click **Next** upto the **Document DeRegistration Awaiting** stage.
The **Document DeRegistration Awaiting** screen displays.

Figure 10-5 Document DeRegistration Awaiting

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

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

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

Figure 10-6 Document DeRegistration

Agency	Document Id	Document Description
Internal	DOC23240052	Collateral Documents
De-Registration Reference Number	De-Registration Request Date	Expected De-Registration Date
782689	January 25, 2024	January 30, 2024
De-Registration Date	Confirmation Date	Confirmation Received
January 26, 2024	January 30, 2024	<input checked="" type="checkbox"/>
De-Registration Status		
Awaiting Confirmation		

Buttons: Cancel, Clear, Save

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

The available options are:

- **Awaiting Confirmation**
 - **Document Sent for DeRegistration**
 - **Document DeRegistered**
8. Click **Save**.
The await document deregistration details are added in the **Await For DeRegistration Confirmation** screen.
 9. After capturing the document deregistration status, click **Next**.

10.3 Comments

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

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

Click **Next** in the **Document DeRegistration Awaiting** screen, the Comments data segment is displayed.

Figure 10-7 Comments

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

Figure 10-8 Checklist

Note

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

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

The options available in the drop down list are:

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

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

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

11

Customer Notification

This topic provides information about the Customer Notification stage in Collateral Release process.

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

The following stages are available in the Customer Notification stage.

- **Release Request**
- **Customer Notification**
- **Comments**
- [Release Request](#)
This topic provides systematic instructions about the Release Request data segment in the Customer Notification stage.
- [Customer Notification](#)
This topic provides systematic instructions about the Procedure to generate release draft for customer acceptance.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in Customer Notification stage.

11.1 Release Request

This topic provides systematic instructions about the Release Request data segment in the Customer Notification stage.

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

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

The **Free Tasks** screen is displayed.

Figure 11-1 Free Task

Priority	Process Name	Process Reference Number	Application Number	Stage
Low	Credit Origination	APP242355103	APP242355103	Proposal Initiation
Low	Credit Origination	APP242355101	APP242355101	Proposal Initiation
Low	Collateral Release	APP242354023	APP242354023	Customer Notification
Low	Credit Origination	APP242355100	APP242355100	Proposal Initiation
Medium	Collateral Evaluation	APP242355099	APP242355099	Enrichment
Medium	Collateral Perfection	APP242355098	APP242355098	Enrichment
Low	Credit Extension Process	APP242355097	APP242355097	Credit Extension Initiation
Low	Credit Origination	APP242355096	APP242355096	Proposal Initiation
Low	Facility Review Process	APP242355095	APP242355095	Facility Review Initiation

- Click **Acquire & Edit** the required Customer Notification task.

Figure 11-2 Customer Notification - Release Request

Collateral Release - Customer Notification

Release Request

Release Info

Application Branch	Application Category	Application Date
000	Release	January 23, 2024
Collateral ID	Collateral Currency	Agreed Collateral Value
COL241918301	USD	USD 500,000.00
Collateral Value	Bank Value	Bank Haircut
USD 500,000.00	USD 400,000.00	20%
Customer ID	Customer Name	Reason For Release
00010810	Axon Automobiles Pvt Ltd	Settled
Release Request Date	Document Hand-over Type	Document Hand-over To
September 21, 2019	POST	John
Document Collection Location	Expected Release date	Bank Recommendation
Bank	January 26, 2024	
Recommendation	Confirmation Reference Number	
Waived Additional Facility	45577844	

Receiver Details

Receiver Name	House/Building
John	77
Street	Locality
Woodridge Lane	Tower Bridge
Landmark	Area
Carl Park	Carl Park
City	State
Memphis	Tennessee
Zip-Code	Country
38127	US

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

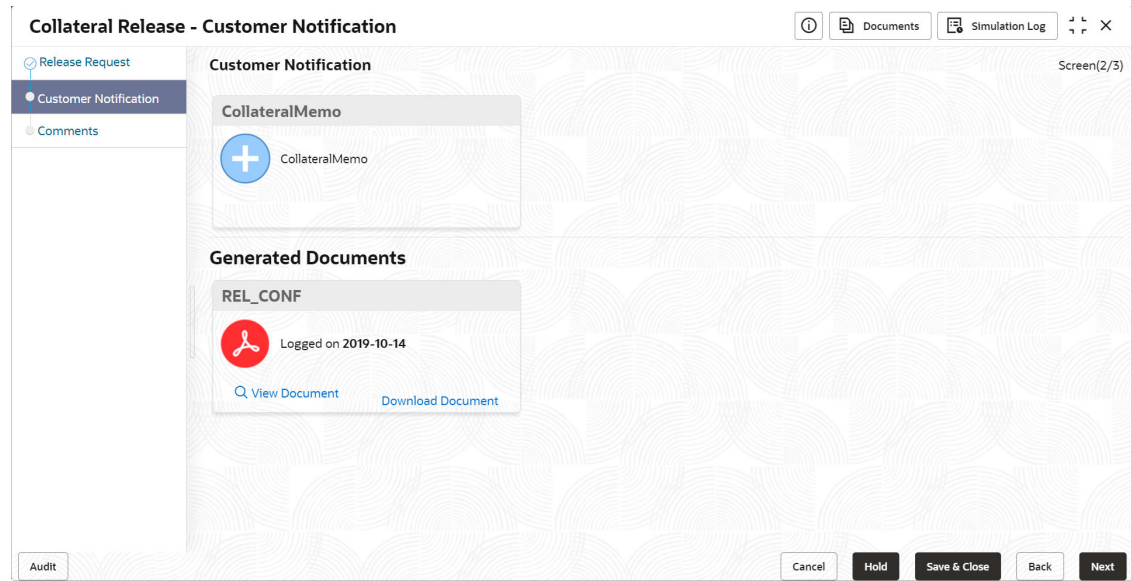
11.2 Customer Notification

This topic provides systematic instructions about the Procedure to generate release draft for customer acceptance.

The Customer Notification data segment allows you to configure customer's mail address and generate release draft for customer acceptance.

Click **Next** in the **Customer Notification - Release Request** screen, the Customer Notification data segment is displayed.

Figure 11-3 Customer Notification - Customer Notification



1. Click **Generate Document**.
2. Specify all the details in the **Draft Generation Details** window.
For more information on field information, refer the below table.

Table 11-1 Draft Generation Details - Field Description

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

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

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

11.3 Comments

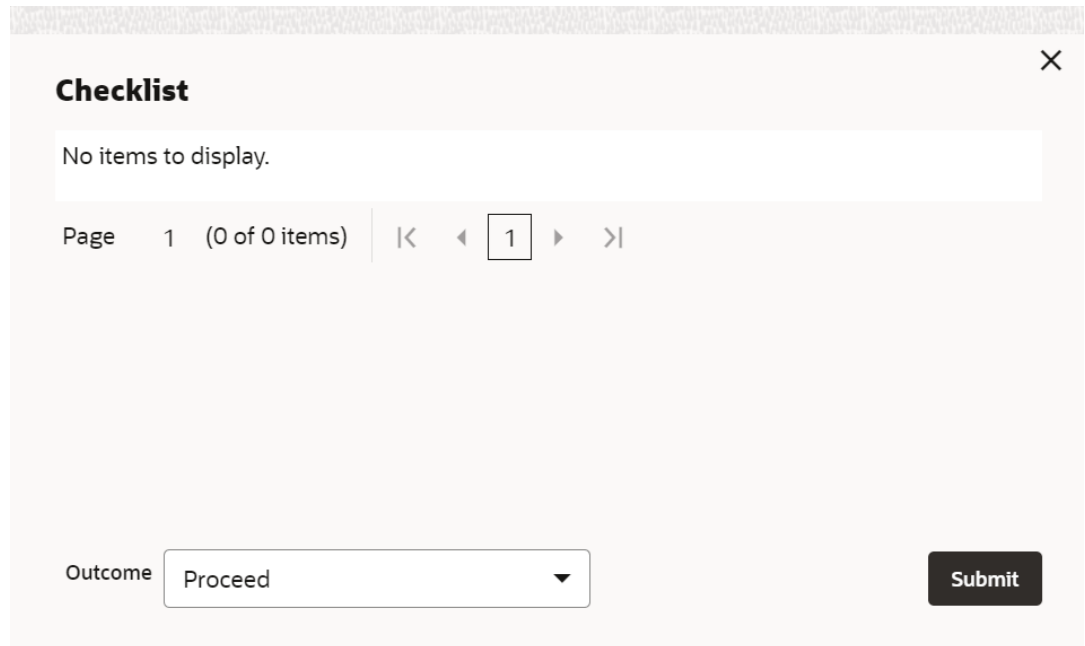
This topic provides systematic instructions about the Comments data segment in Customer Notification stage.

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

Figure 11-4 Customer Notification - Comments

The screenshot shows a web application window titled "Collateral Release - Customer Notification". On the left is a navigation pane with three items: "Release Request", "Customer Notification", and "Comments" (which is selected). The main content area is titled "Comments" and contains a rich text editor. The editor has a toolbar with various icons for text formatting (bold, italic, underline, link, unlink, font color, font size), lists (bulleted, numbered), and tables. Below the toolbar is a large text input field with the placeholder text "Enter text here...". To the right of the text field is a "Post" button. Below the text field, there is a message that says "No items to display." At the bottom of the window, there are several buttons: "Audit", "Cancel", "Hold", "Save & Close", "Back", and "Submit".

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

Figure 11-5 Checklist

Checklist X

No items to display.

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

Outcome Proceed ▼

Submit

Note

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

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

The options available in the drop down list are:

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

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

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

12

Customer Acknowledgement

This topic provides information about the Customer Acknowledgement stage in Collateral Release process.

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

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

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

- **Release Request**
- **Customer Acceptance**
- **Comments**
- [Release Request](#)
This topic provides systematic instructions about the Release Request data segment in the Customer Acknowledgement stage.
- [Customer Acceptance](#)
This topic provides systematic instructions about the Customer Acceptance data segment in Customer Acknowledgement stage.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in Customer Acknowledgement stage.

12.1 Release Request

This topic provides systematic instructions about the Release Request data segment in the Customer Acknowledgement stage.

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

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

The **Free Tasks** screen is displayed.

Figure 12-1 Customer Acknowledgement - Free Task

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Low	Credit Origination	APP242355123	APP242355123	Proposal Initiation	19-12-01
Low	Facility Closure	APP242355122	APP242355122	Closure Initiation	24-01-23
Low	Group Concentration ...	APP242355121	APP242355121	Group Concentration Exten...	24-01-23
Low	Group Concentration ...	APP242355120	APP242355120	Group Concentration Ame...	24-01-23
Low	Group Concentration ...	APP242355119	APP242355119	Group Concentration Initiat...	24-01-23
Low	Group Concentration ...	APP242355118	APP242355118	Group Concentration Initiat...	24-01-23
Low	Credit Origination	APP242355117	APP242355117	Proposal Initiation	19-12-01
Low	Credit Origination	APP242355116	APP242355116	Proposal Initiation	19-12-01
Low	Collateral Release	APP242354023	APP242354023	Customer Acknowledgement	19-09-21

- Click **Acquire & Edit**, for the required Customer Acknowledgement task.

Figure 12-2 Customer Acknowledgement - Release Request

Release Info	
Application Branch	000
Collateral ID	COL241918361
Collateral Value	USD 500,000.00
Customer ID	00010810
Release Request Date	September 21, 2019
Document Collection Location	Bank
Recommendation	Waived Additional Facility
Application Category	Release
Collateral Currency	USD
Bank Value	USD 400,000.00
Customer Name	Axon Automobiles Pvt Ltd
Document Hand-over Type	POST
Expected Release date	January 26, 2024
Confirmation Reference Number	45577844
Application Date	January 25, 2024
Agreed Collateral Value	USD 500,000.00
Bank Harcut	20%
Reason For Release	Settled
Document Hand-over To	John
Bank Recommendation	Bank Recommendation

Receiver Details	
Receiver Name	John
Street	Woodridge Lane
Landmark	Carl Park
City	Memphis
Zip-Code	38127
House/Building	77
Locality	Tower Bridge
Area	Carl Park
State	Tennessee
Country	US

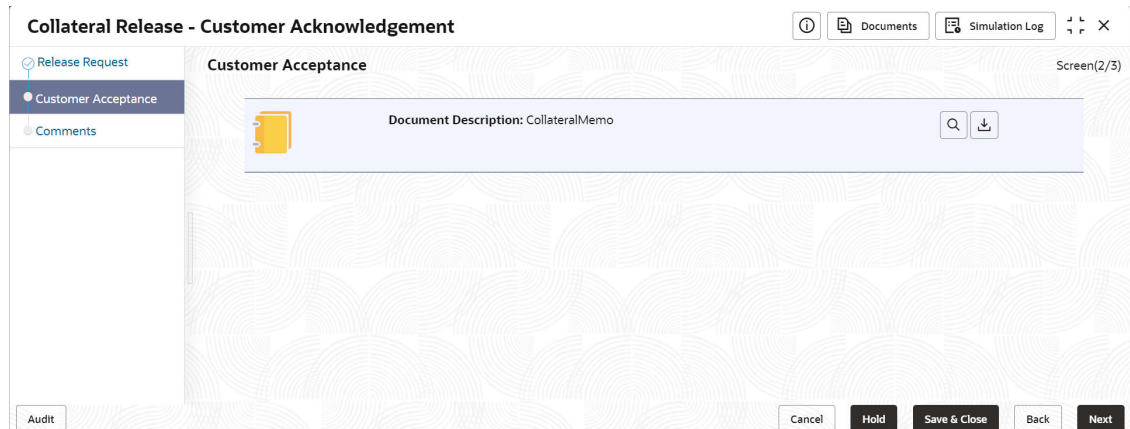
- View the release request details and click **Next**.

12.2 Customer Acceptance

This topic provides systematic instructions about the Customer Acceptance data segment in Customer Acknowledgement stage.

In this data segment, you can capture the customer decision and recommendation as well as download and view the collateral release documents sent for customer acceptance in previous stage.

Click **Next** in the **Customer Acknowledgement - Release Request** screen, the Customer Acceptance data segment is displayed.

Figure 12-3 Customer Acknowledgement - Customer Acceptance

1. Enable the **Customer Decision: Agree** flag, if the customer has accepted the release document.
2. Select the **Customer Recommendation** from the drop down list.
The options available include but are not limited to:
 - **Reduced Facility**
 - **Additional Collateral**
 - **Additional Facility**
 - **Waived Additional Facility**
 - **Waived Additional Collateral**
3. To View or Download the acceptance documents, expand the **Acceptance Documents** section and click on the required icon.
4. After performing necessary actions in the **Customer Acknowledgement - Customer Acceptance** screen, click **Next**.

12.3 Comments

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

This data segment allows you to add overall comments for the Customer Acknowledgement stage.

Click **Next** in the **Customer Acknowledgement - Customer Acceptance** screen, the Comments data segment is displayed.

Figure 12-4 Customer Acknowledgement - Comments

The screenshot shows a web application window titled "Collateral Release - Customer Acknowledgement". On the left, a sidebar contains three items: "Release Request", "Customer Acceptance", and "Comments" (which is selected). The main area is titled "Comments" and contains a rich text editor with a toolbar (bold, italic, underline, font size, list, link) and a "Post" button. Below the editor, it says "No items to display." At the bottom of the window, there are several buttons: "Audit", "Cancel", "Hold", "Save & Close", "Back", and "Submit".

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

Figure 12-5 Checklist

The screenshot shows a "Checklist" window. At the top right is a close button (X). The main content area says "No items to display." Below this is a pagination control showing "Page 1 (0 of 0 items)" with navigation arrows. At the bottom left, there is an "Outcome" dropdown menu currently set to "Proceed". At the bottom right is 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.

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

The options available in the drop down list are:

- **ACCEPT**
- **ADDITIONAL_INFO**
- **REJECT**

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

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

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

13

Automatic Handoff to Back Office System

This topic provides information on handoff of collateral release details.

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

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

14

Handoff - Manual Retry

This topic provides information about the Manual Retry stage in Collateral Release process.

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

- [Collateral Summary](#)
Information on the Collateral Summary data segment in Manual Retry stage.
- [Collateral Handoff Errors](#)
This topic provides systematic instructions about the Collateral Handoff Errors data segment in the Manual Retry stage.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Manual Retry stage.

14.1 Collateral Summary

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

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

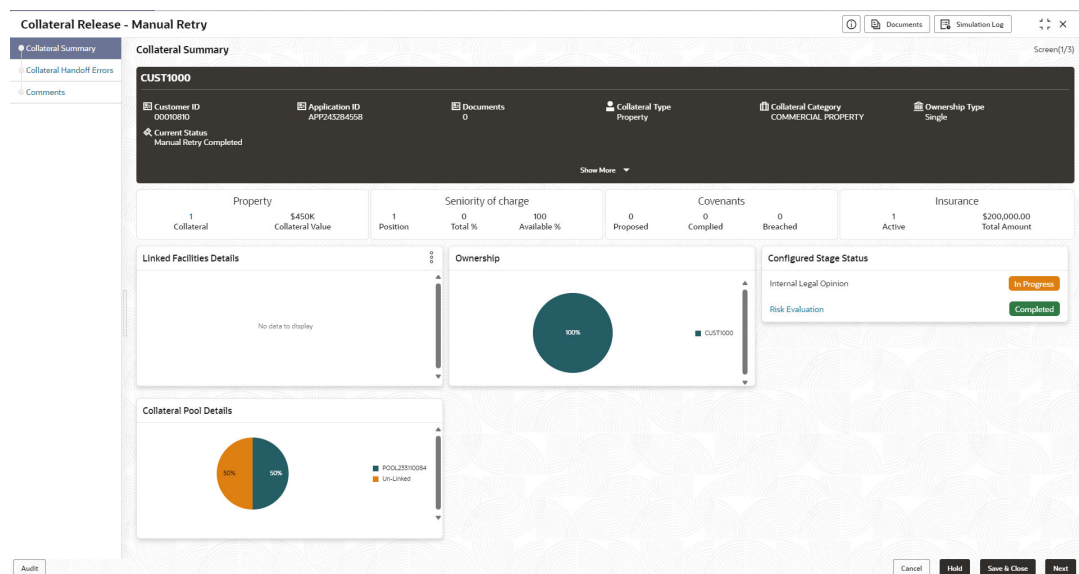
- **Basic Information**
 - **Collateral Type (Property) Details**
 - **Linked Facilities Details**
 - **Ownership**
 - **Seniority of Details**
 - **Covenants**
 - **Insurance**
 - **Configured Stage Status**
1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.
The **Free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

Figure 14-1 Free Task

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/>	Low	Collateral Release	APP247288090	APP247288090	Manual Retry	19-12-01
<input type="checkbox"/>	Low	Economic Dependenc...	APP000001007	APP000001007	Review	24-03-12
<input type="checkbox"/>	Low	Economic Dependenc...	APP000001004	APP000001004	Review	24-03-12
<input type="checkbox"/>	Low	Group Concentration ...	APP247288087	APP247288087	Group Concentration Exten...	24-03-12
<input type="checkbox"/>	Low	Facility Closure	APP247288086	APP247288086	Closure Initiation	24-03-12
<input type="checkbox"/>	Low	Group Concentration ...	APP247288085	APP247288085	Group Concentration Ame...	24-03-12
<input type="checkbox"/>	Low	Group Concentration ...	APP247288084	APP247288084	Group Concentration Initiat...	24-03-12
<input type="checkbox"/>	Low	Group Concentration ...	APP247288083	APP247288083	Group Concentration Initiat...	24-03-12
<input type="checkbox"/>	Low	Credit Origination	APP247288082	APP247288082	Proposal Initiation	19-12-01
<input type="checkbox"/>	Low	Group Concentration ...	APP247188081	APP247188081	Group Concentration Exten...	24-03-11

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

Figure 14-2 Manual Retry - Collateral Summary



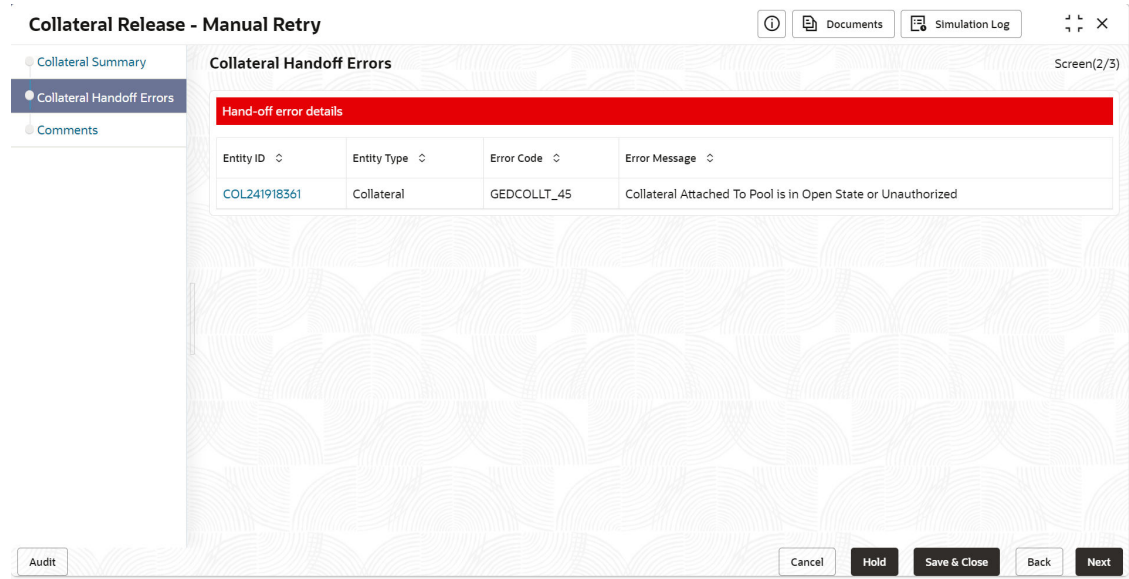
- View the Collateral Summary and click **Next**.

14.2 Collateral Handoff Errors

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

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

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

Figure 14-3 Manual Retry - Collateral Handoff Errors

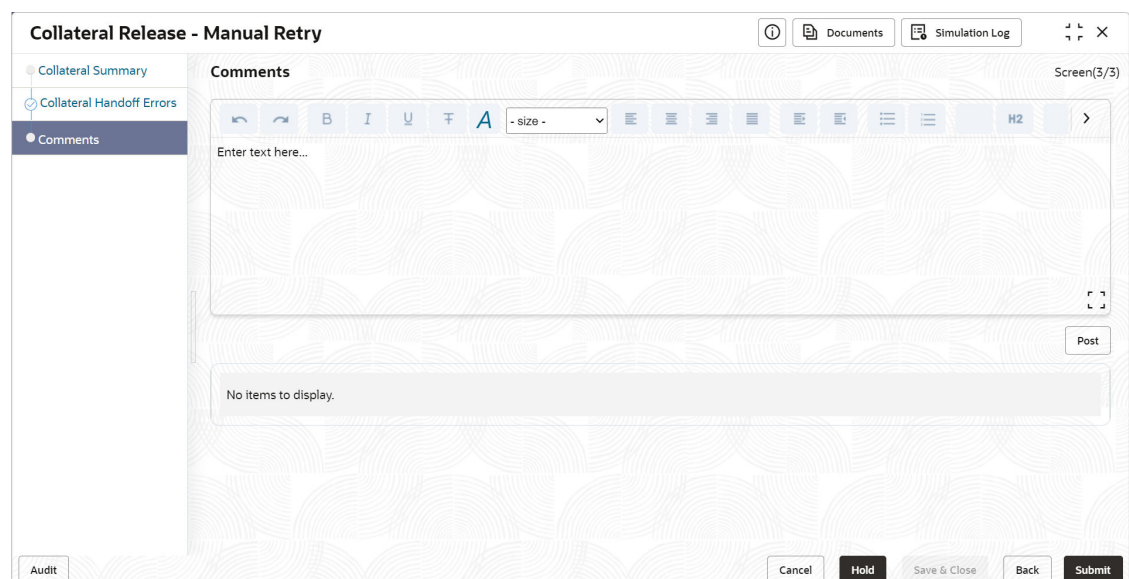
1. View the **Hand-off Error Details**.
2. Click **Next**.

14.3 Comments

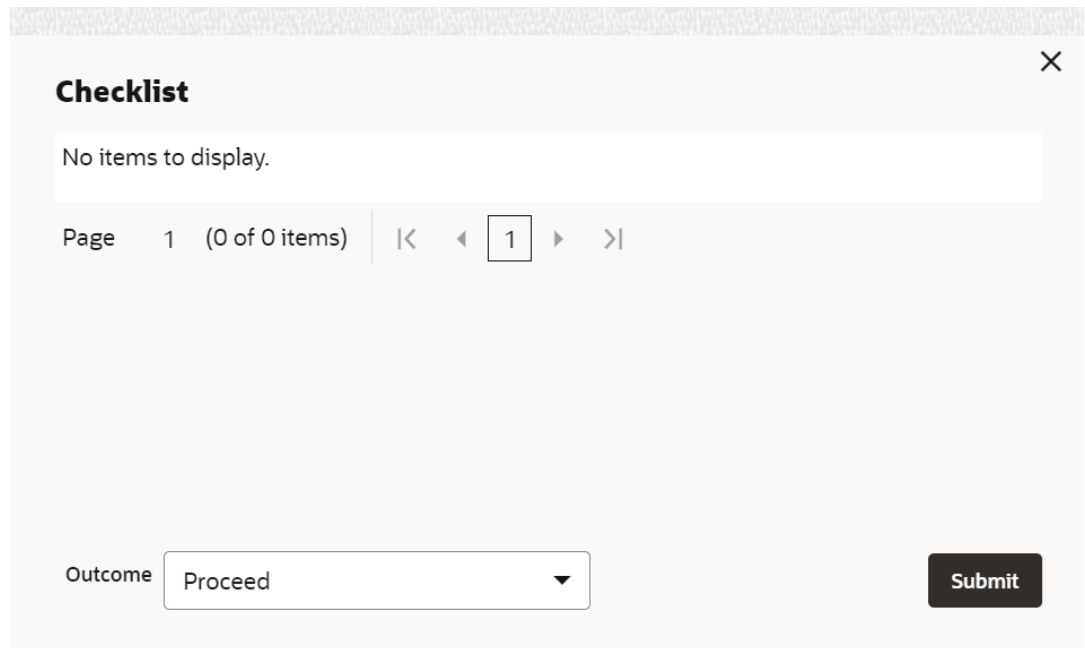
This topic provides systematic instructions about the Comments data segment in the Manual Retry stage.

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

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

Figure 14-4 Manual Retry - Comments

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

Figure 14-5 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 an "Outcome" dropdown menu currently set to "Proceed". To the right of the dropdown is a dark "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. Verify all the checklist and enable the corresponding check box.
5. Select the **Outcome** as **PROCEED** and click **Submit**.
Release details are handed off to the back office system.

Note

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