

Oracle® Banking Credit Facilities Process Management Collateral Evaluation 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 Before You Begin

Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

1.2 Pre-requisites

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

1.3 Purpose

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

1.4 Acronyms and Abbreviations

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

Table 1-1 Acronyms and Abbreviations

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

1.5 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.

1.6 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Used to view the maker details, checker details, and report status.

Table 1-2 (Cont.) Basic Actions

Action	Description
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 Conventions

The following text conventions are used in this document:

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

1.8 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also

mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.9 Documentation Accessibility

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

Access to Oracle Support

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

1.10 Related Resources

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

- *Oracle Banking Security Management System User Guide*
- *Routing Hub Configuration User Guide*
- *Oracle Banking Getting Started User Guide*

1.11 Screenshot Disclaimer

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

1.12 Post-requisites

After finishing all the requirements, please log out from the Home screen.

2

Introduction About Collateral Evaluation

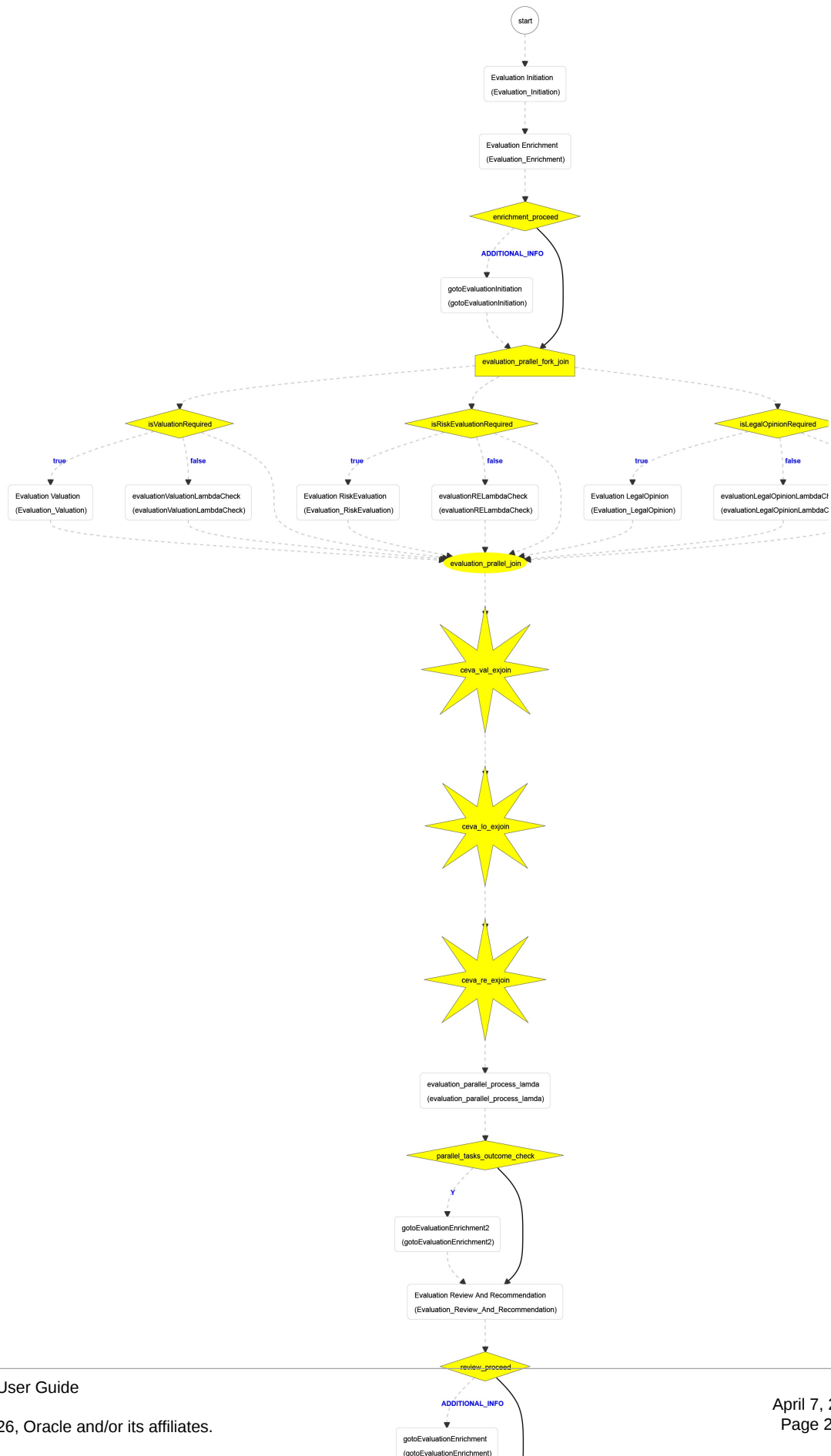
This topic provides detailed information about the Collateral Evaluation process in OBCFPM.

Collateral Evaluation is a process in which the customer approaches the bank and requests the bank to evaluate the collateral. The bank performs an in-principle collateral evaluation and informs the customer about the collateral value. The various activities performed for Collateral Evaluation are:

- Input Application Details
- Upload related Mandatory and Non Mandatory documents
- Verify Documents and Capture Details
- Perform Internal Legal Evaluation
- Perform Risk Evaluation
- Perform Internal Valuation of Collateral
- Generate In-principal Collateral Agreement
- Receive the customer acceptance of Collateral Agreement
- On customer acceptance, initiate a detailed Collateral Perfection

The flow chart illustrating various stages in the Collateral Evaluation process is shown below for reference.

Figure 2-1 Process Flow Diagram



The Collateral Evaluation process has the following stages handled by users authorized to perform the task under these stages.

- Evaluation Enrichment
- Legal Opinion
- Risk Evaluation
- Valuation
- Review and Recommendation
- Approval
- Customer Notification
- Customer Agreement

3

Enrichment

3.1 Collateral Initiation

This topic provides systematic instructions about the Collateral Initiation data segment in the Evaluation Enrichment stage.

In this data segment, the Collateral and Application details captured as part of Quick Initiation are defaulted. You can modify these details as well as add additional collateral details.

Figure 3-1 Enrichment - Collateral initiation

The screenshot shows the 'Collateral Evaluation - Enrichment' application window. The main content area is titled 'Collateral Initiation' and contains several sections of data entry fields:

- Customer details:** Customer ID (00010810), Customer Name (Axon Automobiles Pvt Ltd), Liability number (00010810).
- Collateral details:** Collateral ID (COL242919905), Collateral Description (Goods vehicle for new facility), Collateral Type (Vehicle), Collateral Currency (USD), Collateral Category (GOODS VEHICLE), Collateral Subcategory (Select), Agreed Collateral Value (USD \$50,000.00), Available From Date (September 21, 2019), Purpose Of Collateral (New Facility), Exposure Type (Industry, Currency, Country), Seniority of Charge (First), Bank haircut (10%), Charge Registration Required (checkbox), Charge Renewal Frequency (Yearly), Units (2), Filing Lead Days (5).
- Ownership details:** Ownership Type (Single).
- Revaluation Details:** Revaluation Type (Manual).

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

1. For information on fields in the **Enrichment - Collateral Initiation** screen, refer the field description table below.

Table 3-1 Enrichment - Collateral Initiation - Field Description

Field	Description
Application Branch	By default, the system displays the current branch details. User can modify the Application Branch , if required.
Collateral Type	By default, this field displays the Collateral Type selected in the Quick Initiation screen. User cannot modify this.
Collateral Category	By default, this field displays the Collateral Category selected in the Quick Initiation screen. User cannot modify the same.
Available From Date	Specify the date from which the collateral is available.

Table 3-1 (Cont.) Enrichment - Collateral Initiation - Field Description

Field	Description
Collateral Description	Specify a brief description about the Collateral.
Owner Estimated Value	Specify the Owner Estimated Value of the collateral.
Purpose of Collateral	Purpose of collateral selected in the Quick Initiation screen is defaulted. User can modify this, if required.
Exposure Type	Click and select the Exposure Type for tracking purpose.
Seniority of Charge	Specify the bank's Seniority of Charge on the collateral. The options available in the drop down list are: <ul style="list-style-type: none"> • First • Second • Third
Ownership Type	Specify the customer's collateral Ownership Type . The available options are: <ul style="list-style-type: none"> • Single • Joint
Revaluation Type	Select the Collateral Revaluation Type from the drop down list. The options available are: <ul style="list-style-type: none"> • Automatic • Manual

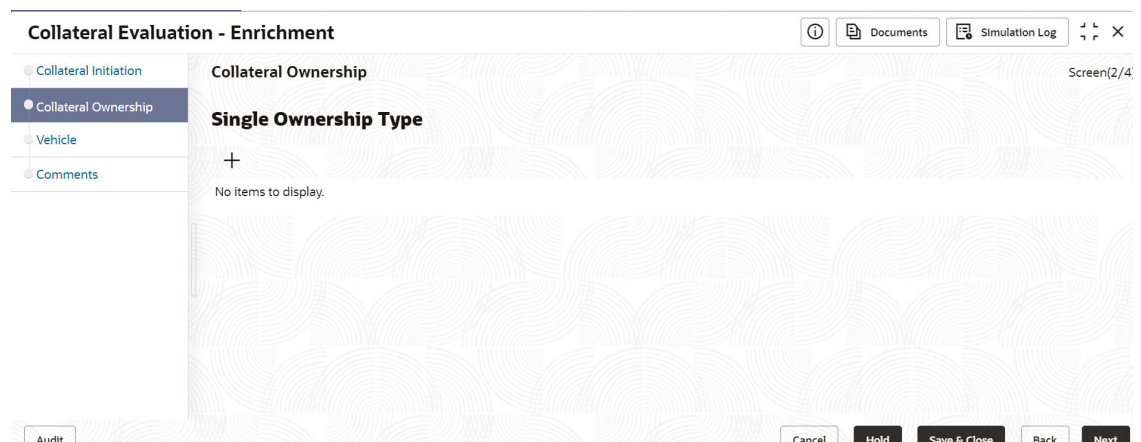
2. Click **Next**, after capturing and/or modifying the collateral details.
The **Enrichment - Collateral Ownership** screen is displayed.

3.2 Collateral Ownership

This topic provides systematic information about the Collateral Ownership data segment in the Evaluation Enrichment stage.

By default, the system defaults the customer details captured as part of application creation as primary customer with ownership percentage as zero. User have to modify the ownership percentage of primary customer. In case the **Ownership Type** is selected as **Joint**, user have to add all the collateral owners detail and ownership percentage by clicking the add icon.

Figure 3-2 Enrichment - Collateral Ownership



Click the **Add** icon or the **Edit** icon under **action** icon, the **Enrichment - Ownership Details** screen is displayed.

Figure 3-3 Enrichment - Ownership Details

1. Specify all the details in the **Enrichment - Ownership Details** screen.
For more information on fields, refer to the field description table below .

Table 3-2 Enrichment - Ownership Details - Field Description

Field	Description
Customer Id	Select the Customer id from the list of values.
Customer Name	The Customer Name of the selected customer is displayed.
Primary Customer	Enable this flag, if the selected customer is the Primary Customer . Note: There can be only one Primary owner for the collateral.
Ownership Percentage	Specify the customer's Ownership Percentage . Note: Percentage should not be greater than 100 and less than or equal to zero. If Ownership Type is joint, then the total ownership percentage should be less than 100.
Remarks	Specify Remarks , if any.

2. Click **Save**.
Ownership details are added and displayed in the **Enrichment - Collateral Ownership** screen.
3. To **View**, **Edit**, or **Delete** the added ownership details, click the action icon in the corresponding record and select the required option.
4. click **Next**, after capturing the ownership details.
The **Enrichment - Seniority of Charge** screen is displayed.

3.3 Seniority of Charge

This topic provides systematic instructions about the Seniority of Charge data segment in Evaluation Enrichment stage.

This data segment allows user to add details about the bank's seniority of charge on the collateral. If your bank's Seniority of Charge is Second or Third, then the existing Charge details of the collateral must be captured.

Figure 3-4 Enrichment - Seniority of Charge

The screenshot displays the 'Seniority Of Charge' interface. At the top right, it indicates 'Screen (3 / 5)'. Below the title, there is a summary table:

Seniority of Charge	Total Percentage Of Seniority	Percentage Available For Us
First Second Third	60	40

Below the table is a plus sign icon (+) for adding new entries. A list of charge details is shown, with one entry expanded to show more information:

- MM** (with a gear icon)
- Percentage Owned: 60
- Branch Email: MM@sample.com
- Point of Contact: Lilly
- Branch Phone: 9876543210

On the right side of the expanded entry, there is a context menu with the following options: Edit, View, and Delete. At the bottom of the screen, there are five buttons: Hold, Back, Next, Save & Close, and Cancel.

To add existing charge details:

1. Click the add icon.

The **Enrichment - Seniority Details** screen is displayed.

Figure 3-5 Enrichment - Seniority Details

Seniority Details
✕

▾ Entity Details

Entity Name	Percentage Owned *	Point of Contact
MM	60	Lilly

Seniority *
First

▸ Branch Details

Add

Cancel

Clear

2. Specify the seniority details by referring the below table.

Table 3-3 Enrichment - Seniority Details - Entity Details - Field Description

Field	Description
Entity Name	Capture the name of the entity which has an existing charge on the collateral.
Percentage Owned	Capture the existing entity's percentage of Charge on the collateral. Note: The total percentage owned by the existing charge holders cannot be 100.
Point of Contact	Capture the Point of Contact of the charge holding entity.
Seniority	Specify the existing entity's Seniority of charge on the collateral.

Figure 3-6 Enrichment - Seniority Details - Branch Details

Seniority Details
✕

▶ Entity Details

▲ Branch Details

<p>Branch Name * <input type="text" value="Urban Branch"/></p> <p>Street <input type="text" value="Enter Street Details"/></p> <p>Landmark <input type="text" value="Enter Landmark"/></p> <p>City * <input type="text" value="Chennai"/></p> <p>Zip-Code * <input type="text" value="609001"/></p> <p>Email Address * <input type="text" value="MM@sample.com"/></p>	<p>House/Building * <input type="text" value="SVC Park"/></p> <p>Locality <input type="text" value="Enter Street Details"/></p> <p>Area <input type="text" value="Enter Area"/></p> <p>State * <input type="text" value="TamilNadu"/></p> <p>Country * <input style="width: 80%;" type="text" value="US"/></p> <p>Phone Number <input type="text" value="9876543210"/></p>
---	--

Add
Cancel
Clear

Table 3-4 Enrichment - Seniority Details - Branch Details - Field Description

Field	Description
Branch Name	Specify the Branch Name of the entity which has an existing charge on the collateral.
House/Building	Specify the name of the building where the entity branch is located.
Street	Specify the Street in which the entity branch building is located.
Locality	Specify the Locality of the entity branch.
Landmark	Specify the Landmark for the entity branch.
Area	Specify the Area of the entity branch.
City	Specify the City in which the entity branch is located.
State	Specify the State in which the entity branch is located.
Zip-Code	Specify the Zip-Code of the city.
Country	Specify the Country in which the entity branch is located.
Email Address	Specify the branch Email Address .
Phone Number	Specify the branch Phone Number .

3. Click **Add**.
The details are added and displayed in the **Enrichment - Seniority of Charge** screen.
4. To **Edit**, **View**, or **Delete** the added seniority details, click the action icon in the corresponding record and select the required option.
5. Click **Next**, after adding the seniority details.

Any of the following screen is displayed based on the collateral type selected in the **Quick Initiation** screen.

- **Property**
- **Vehicle**
- **Ship**
- **Aircraft**
- **Machine**
- **Bonds**
- **Funds**
- **Stocks**
- **Deposits**
- **Guarantee**
- **Insurance**
- **Precious Metals**

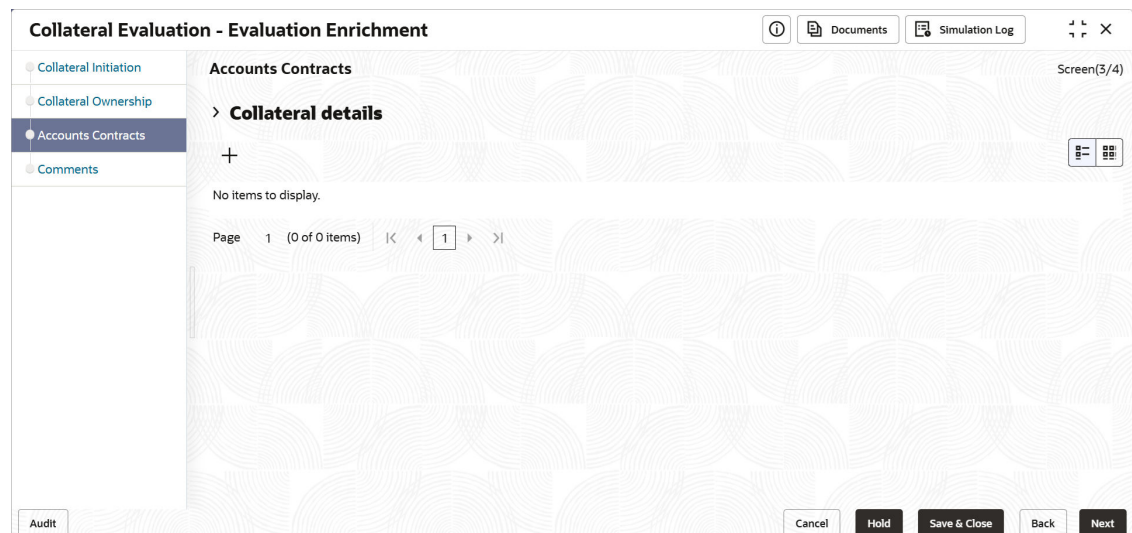
3.4 Collateral Types

3.4.1 Account Contracts

This topic provides systematic instructions about the Account Contracts data segment in Evaluation Enrichment stage.

The Accounts Contracts data segment appears in case **Account Contracts** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-7 Enrichment - Accounts Contracts



1. Click the add icon.

The **Configure - Accounts Contracts** screen is displayed.

Figure 3-8 Configure - Accounts Contracts

2. Provide the Account Contract details in the **Configure - Account Contracts** screen. For more information on fields, refer to the field description table below.

Table 3-5 Configure - Account Contracts - Field Description

Field	Description
Account Type	Select the Account Type from the drop down list.
Reference Number	Specify the Account Contract Reference Number .
Branch Name	Select the branch in which the account is maintained.
Currency	Select the currency for specifying Account Value .
Account Value	Specify the overall Account Value .
Amount in Collateral Currency	Displays if the Account Value is specified in different currency, the Account Value is converted to collateral currency.
Collateral Contribution	Specify the amount for Collateral Contribution .
Lien Amount	Specify the Lien Amount .
Value Date	Specify the contract Value Date .
Maturity Date	Specify the contract Maturity Date .

3. Capture **Remarks** for the Account Contract, if any.

Note

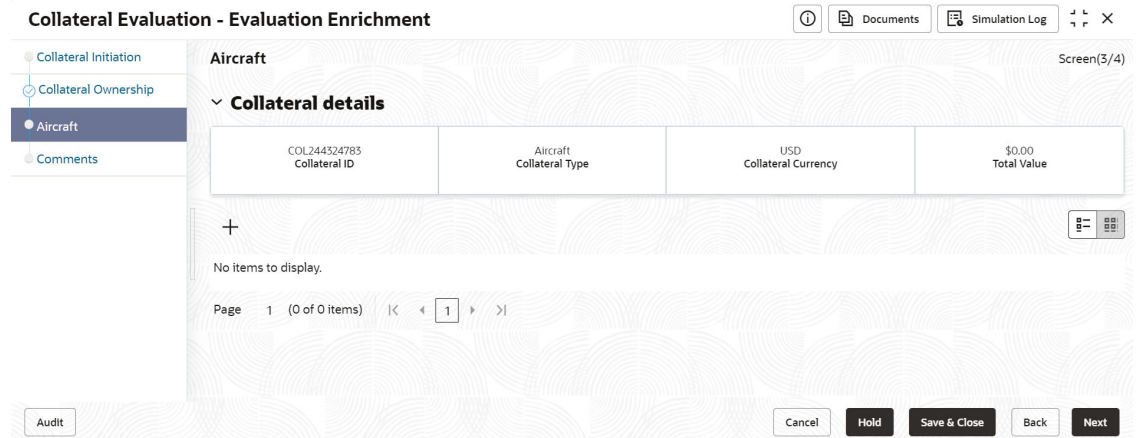
This topic contains Account Contract related fields. For other information, refer **Vehicle** topic in the **Enrichment** section.

3.4.2 Aircraft

This topic provides systematic instructions about the Aircraft data segment in Evaluation Enrichment stage.

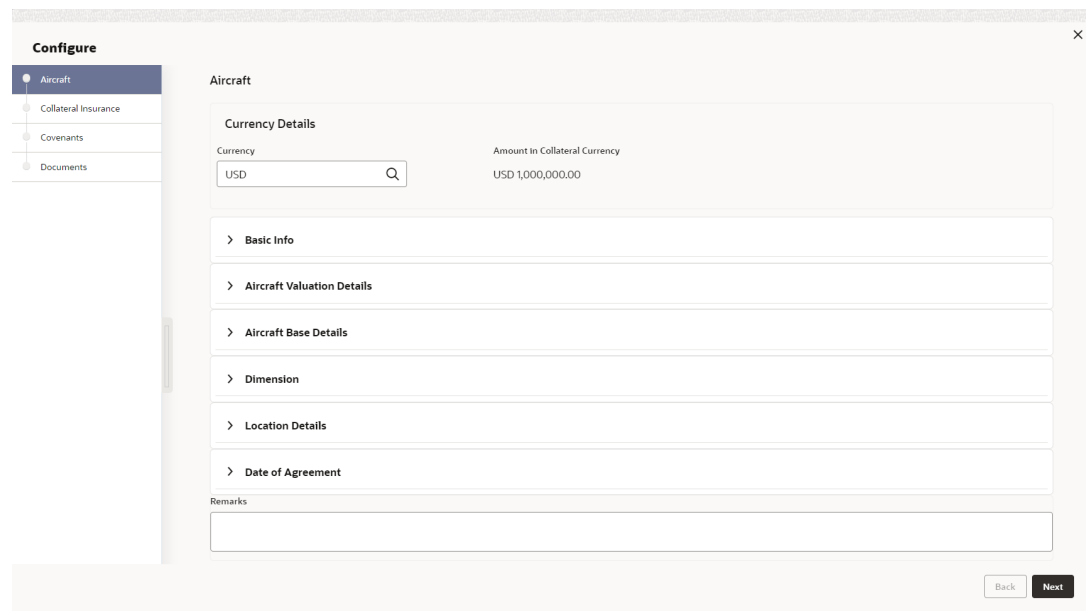
The Aircraft data segment appears in case **Aircraft** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-9 Enrichment - Aircraft



1. Click the add icon.
The **Configure - Aircraft** screen is displayed.

Figure 3-10 Configure - Aircraft



2. Provide all the details about the aircraft in the **Configure - Aircraft** screen.
For field level information, refer the following tables.

Table 3-6 Configure - Aircraft - Currency Details - Field Description

Field	Description
Currency	Select the Currency for specifying aircraft values.
Amount in Collateral Currency	The system converts the collateral amount to collateral currency and displays in this field.

Table 3-7 Configure - Aircraft - Basic Details - Field Description

Field	Description
Registration Number	Specify the aircraft Registration Number .
Manufactured Date	Specify the date on which the aircraft was manufactured.
Purchased Date	Specify the date on which the aircraft was purchased.
Aircraft Condition	Select the Aircraft Condition from the drop down list. The options available are: <ul style="list-style-type: none"> • Exceptional • Good • Average • Damaged
Powered By	Specify the source by which the aircraft is powered. The following options are available in the Powered By drop down list. <ul style="list-style-type: none"> • Fuel • Wind
Fuel Types	Specify the fuel type, if Fuel option is selected in the Powered By field. Select the fuel types from the drop-down list. The available options are: <ul style="list-style-type: none"> • Aviation Gasoline • Jet Fuels
Engine Type	Select the aircraft Engine Type from the drop down list. The available options include but are not limited to: <ul style="list-style-type: none"> • Electric • Jet • Piston • Rocket • Turboprop • Turboshaft • Turbojet • Turbofan • Ramjet • Rotor
Engine Model	Specify the aircraft Engine Model detail.
Number of Engines	Specify the Number of Engines available in the aircraft.
Engine Manufacturer	Specify the name of aircraft Engine Manufacturer .
Engine Manufacture Date	Specify the date on which the aircraft engine was manufactured.
Aircraft Intended Use	Select the Aircraft Intended Use from the drop-down list. The available options in the drop down list are: <ul style="list-style-type: none"> • Commercial • Personal • Recreational
Leased	Specify if the aircraft is leased by selecting Yes or No from the drop down list.
Leased Term	Specify the term till which the aircraft is leased.
Lease Rate	Specify the Lease Rate , if the aircraft is leased.
License Issued Date	Specify the date on which the aircraft license was issued.
License No	Specify the aircraft license number.
License Details	Capture the aircraft License Details .

Figure 3-11 Configure - Aircraft - Aircraft Valuation Details

▼ Aircraft Valuation Details

Aircraft value basis <input type="text" value="Invoice Value"/>	Invoice value <input type="text" value="USD"/> <input type="text" value="\$1,000,000.00"/>	Resale value <input type="text" value="USD"/> <input type="text" value="\$800,000.00"/>
Valuation date <input type="text" value="September 11, 2019"/>	Valuation amount <input type="text" value="USD"/> <input type="text" value="\$800,000.00"/>	Revaluation base value <input type="text" value="USD"/> <input type="text" value="\$700,000.00"/>
Remarks <input type="text"/>		

Table 3-8 Configure - Aircraft - Aircraft Valuation Details - Field Description

Field	Description
Aircraft Value Basis	Select the Aircraft Value Basis from the drop down list. The available options are: <ul style="list-style-type: none"> • Invoice Value • Market Value
Invoice Value / Market Value	Invoice Value field is displayed, if Invoice Value is selected as the Aircraft Value Basis . if Market Value is selected as the Aircraft Value Basis , Market Value field is displayed. Specify the Invoice Value / Market Value of the aircraft.
Resale Value	Specify the Resale Value of the aircraft.
Valuation Date	Specify the date on which the aircraft is valued.
Valuation Amount	Specify the aircraft Valuation Amount .
Revaluation Base Value	Specify the aircraft base value for revaluation.

Figure 3-12 Configure - Aircraft - Aircraft Base Details

▼ Aircraft Base Details

Aircraft type <input type="text" value="Single Engine Piston"/>	Manufacturer name <input type="text" value="Tesla"/>	Model <input type="text" value="Model V"/>
Model no <input type="text" value="4567"/>	Model year <input type="text" value="2019"/>	Operated by <input type="text" value="Fuel"/>
Registration mark <input type="text" value="N12345"/>	Aircraft engine number <input type="text" value="678"/>	Number of seats <input type="text" value="150"/>
No of aisle <input type="text" value="Single"/>	Aircraft range (kms) <input type="text" value="10,000"/>	Maximum takeoff weight (kgs) <input type="text" value="500"/>

Table 3-9 Configure - Aircraft - Aircraft Base Details - Field Description

Field	Description
Aircraft Type	Select the Aircraft Type from the drop down list. The available options are: <ul style="list-style-type: none"> • Business Jet • Helicopter • Multi Engine Piston • Single Engine Piston • Turboprop
Manufacturer Name	Specify the aircraft Manufacturer Name .
Manufacturer Model	Specify the aircraft model detail.
Manufacturers Number	Specify the aircraft Manufacturers Number .
Model Year	Specify the year in which the mentioned aircraft model was released.
Aircraft Operated By	Select the aircraft's source of power from the drop down list.
Registration Mark	Specify the Registration Mark displayed on the aircraft for identification.
Engine No	Specify the aircraft engine number.
Number of Seats	Specify the Number of Seats available in the aircraft.
Number of Aisle	Specify the Number of Aisle in the aircraft.
Aircraft Range(kms)	Specify the maximum distance an aircraft can fly between takeoff and landing in kilometers.
Maximum Takeoff Weight (Kgs)	Specify the maximum weight at which the pilot is allowed to attempt to take off in kilograms.

Figure 3-13 Configure - Aircraft - Dimension

Dimension

Dimension unit: Feet

Aircraft length - fuselage: 7

Aircraft wingspan: 212

Aircraft height - tail width: 12

Cabin width: 19

Table 3-10 Configure - Aircraft - Dimension - Field Description

Field	Description
Dimension Unit	Select the unit for specifying aircraft dimension. The options available are: <ul style="list-style-type: none"> • Feet • Meter
Aircraft Length - Fuselage	Specify the length of aircraft fuselage in selected Dimension Unit .
Aircraft Wingspan	Specify the Aircraft Wingspan in selected Dimension Unit .
Aircraft Height - Tail Width	Specify the width of Aircraft tail in selected Dimension Unit .
Cabin Width	Specify the aircraft Cabin Width in selected Dimension Unit .

Figure 3-14 Configure - Aircraft - Aircraft Location

Location Details

Nationality code	House/Building
<input type="text" value="US"/>	<input type="text" value="776"/>
Street	Locality
<input type="text" value="Woodridge Lane"/>	<input type="text" value="Tower Bridge"/>
Landmark	Area
<input type="text" value="Book store"/>	<input type="text" value="Carl Park"/>
City	State
<input type="text" value="Memphis"/>	<input type="text" value="Tennessee"/>
Zip-Code	Country
<input type="text" value="38127"/>	<input type="text" value="US"/> <input type="button" value="Q"/>

Table 3-11 Configure - Aircraft - Aircraft Location - Field Description

Field	Description
Nationality Code	Specify the Nationality Code for the aircraft location
House/Building	Specify the port of aircraft.
Street	Specify the Street in which the port is located.
Locality	Specify the Locality of the port.
Landmark	Specify the Landmark for the port.
Area	Specify the Area in which the port is located.
City	Specify the City in which the port is located.
State	Specify the State in which the port is located.
Zip-Code	Specify the Zip-Code of the aircraft location.
Country	Specify the Country in which the port is located.

Note

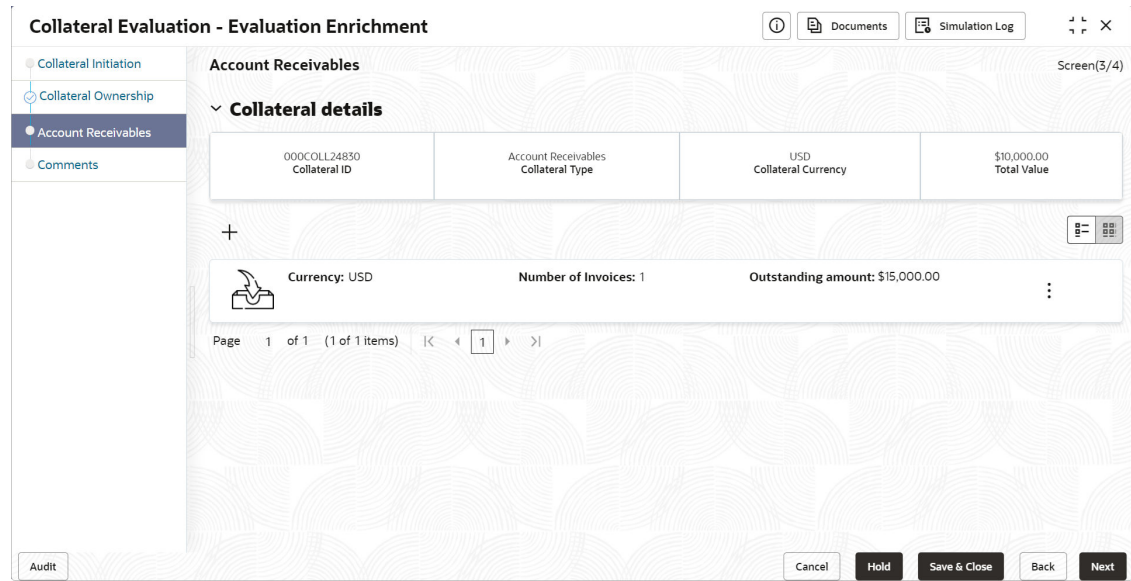
This topic contains Aircraft related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

3.4.3 Account Receivables

This topic provides systematic instructions about the Account Receivables data segment in Evaluation Enrichment stage.

The Account Receivables data segment appears in case **Account Receivable** is selected as the **Collateral Type** in **Quick Initiation** screen.

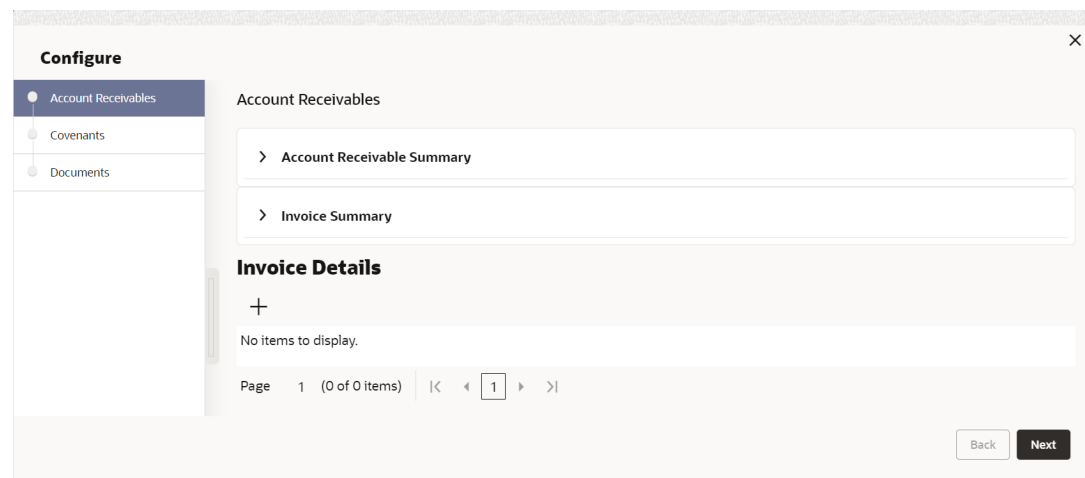
Figure 3-15 Enrichment - Account Receivables



1. Click the add icon.

The **Configure - Account Receivables** screen is displayed.

Figure 3-16 Configure - Account Receivables



2. Provide all the details about the Account Receivables in the **Configure - Account Receivables** screen.

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

Figure 3-17 Account Receivable Summary

Account Receivable Summary

Entity reference number <input type="text" value="67728"/>	Currency <input type="text" value="USD"/>	Average customer relationship duration <input type="text" value="20"/>
Average invoices per month <input type="text" value="USD"/> <input type="text" value="\$20,000.00"/>	Average monthly sales <input type="text" value="USD"/> <input type="text" value="\$30,000.00"/>	Average no days to collect <input type="text" value="10"/>
Terms of payment <input type="text" value="PaymentSchedule"/>	Write-off percentage <input type="text" value="70"/>	Total AR outstanding
Current lien against account receivable	Total amount in child currency	Amount in Collateral Currency USD 0.00

Table 3-12 Account Receivable Summary - Field Description

Field	Description
Currency	Select the Currency in account receivable is calculated.
Average Customer Relationship Duration	Specify the average duration of relationship between the customer and their client.
Average Invoices Per Month	Specify the average invoice value (per month) of the products or services offered by your customer.
Average Monthly Sales	Specify the customer's Average Monthly Sales value.
Average No Days to Collect	Specify the average number of days to collect the payment from customer's client.
Terms of Payment	Specify the account receivable payment term.
Write Off Percentage	Specify the account receivable Write off Percentage .
Total AR Outstanding	The system calculates and displays the total account receivable outstanding based on the invoice details added in the Invoice Details section.
Current Lien Against Account Receivable	The system calculates and displays the Current Lien Against Account Receivable based on the lien details added in the Lien Details window.
Total Amount in Child Currency	The total account receivable amount is converted to child collateral currency and displayed in this field.
Amount in Collateral Currency	The total account receivable amount (account receivable from all the clients of your customer) is displayed in this field.

Figure 3-18 Invoice Summary

Invoice Summary

0 to 30 Days	31 to 60 Days	61 to 90 Days
Greater than 90 Days	Average Invoice Value	Largest Invoice Value
Number of Customers	Number of Invoices	Smallest Invoice Value

Table 3-13 Invoice Summary - Field Description

Field	Description
0 to 30 Days	Displays the account receivable overdue for the past 0 to 30 Days .
31 to 60 Days	Displays the account receivable overdue for the past 31 to 60 Days .
61 to 90 Days	Displays account receivable overdue for the past 61 to 90 Days .
Greater than 90 Days	Account receivable overdue for the past 90 days is displayed.
Average Invoice Value	The system calculates and displays the Average Invoice Value with the invoice details added in Invoice Details window.
Largest Invoice Value	Displays the Largest Invoice Value among the added invoice value.
Number of Customers	Displays the Number of Customers based on the number of invoice records added.
Number of Invoices	Displays the Number of Invoices added.
Smallest Invoice Value	Displays the Smallest Invoice Value among the added invoice value.

Upon clicking + Add icon under **Invoice Details** section in the **Configure - Account Receivables** screen, the **Invoice Details** window is displayed as shown below.

Figure 3-19 Invoice Details

Invoice Details

Customer number: 64799

Invoice number: 4466

Currency: USD

Amount: USD \$20,000.00

Invoice date: September 12, 2019

Due date: February 12, 2020

Days past due: 144

Amount received: \$5,000.00

Date received: September 18, 2019

Outstanding amount: USD 15,000.00

Converted linked amount: USD 15,000.00

Lien Details

+ MODIFIED

Lien reference number: 7838399 Lien entity name: Secure 60

Cancel Clear Save

Table 3-14 Invoice Details - Field Description

Field	Description
Customer Number	Specify the Customer Number for adding invoice details for account receivable.
Invoice Number	Specify the account receivable Invoice Number .
Currency	Specify the account receivable invoice Currency .
Amount	Specify the account receivable invoice Amount .

Table 3-14 (Cont.) Invoice Details - Field Description

Field	Description
Invoice Date	Specify the account receivable Invoice Date .
Due Date	Specify the Account Receivable Due Date .
Days Past Due	The system displays the number of days the payment is missed after the due date.
Amount Received	Specify the account receivable Amount Received already.
Date Received	Specify the date on which the account receivable amount is received.
Outstanding Amount	Outstanding Amount is calculated by subtracting the received amount from the account receivable invoice amount.
Converted Linked Amount	If the line amount is different from the collateral amount, amount linked to the line is converted to collateral currency and displayed.

Upon clicking + Add icon under **Lien Details** section in the **Invoice Details** window, the **Lien Details** window is displayed as shown below.

Figure 3-20 Lien Details

Lien Details

×

Lien reference number

Lien Start Date

Lien %

Settled Amount

Converted linked amount
USD 2,000.00

Remarks

Lien entity name

Lien End Date

Pledge Amount
USD 9,000.00

Outstanding Amount
USD 2,000.00

Table 3-15 Lien Details - Field Description

Field	Description
Lien Reference Number	Specify the Lien Reference Number .
Lien Entity Name	Specify the Lien Entity Name .
Lien Start Date	Specify the Lien Start Date .
Lien End Date	Specify the Lien End Date .
Lien %	Specify the Lien % .
Pledge Amount	Specify the account receivable amount pledged by your customer.
Settled Amount	Specify the account receivable amount settled by your customer.
Outstanding Amount	Specify the outstanding pledged amount.
Converted Linked Amount	If the line amount is different from the collateral amount, amount linked to the line is converted to collateral currency and displayed.
Remarks	Capture Remarks for the lien.

Note

This topic contains Account Receivables related fields. For more information, refer **Vehicle** topic in the **Enrichment** section.

3.4.4 Bill of Exchange

This topic provides systematic instructions about the Bill of Exchange data segment in Evaluation Enrichment stage.

The bill of exchange data segment appears in case **Bill of Exchange** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-21 Enrichment - Bill of Exchange

The screenshot displays the 'Collateral Evaluation - Evaluation Enrichment' interface. On the left, a navigation pane shows 'Collateral Initiation', 'Collateral Ownership', 'Bill Of Exchange' (selected), and 'Comments'. The main area is titled 'Bill Of Exchange' and shows 'Collateral details' with a table:

Collateral ID	Collateral Type	Collateral Currency	Total Value
COL24453443	Bill Of Exchange	USD	\$0.00

Below the table, it indicates 'No items to display.' and shows pagination: 'Page 1 (0 of 0 items)'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

1. Click the add icon.

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


Figure 3-22 Configure - Bill of Exchange

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

Table 3-16 Bill of Exchange - Field Description

Field	Description
Amount in Collateral Currency	Bill of Exchange amount converted to collateral currency, if the bill of exchange currency and the collateral currency are different.
Serial Number	Specify the serial number.
Reference Number	Specify the reference number of the bill of exchange.
Bill type	Select the bill of exchange type from the drop-down list. The options available are: <ul style="list-style-type: none"> Demand Bill Usance Bill
Date of Bill	Select the date of bill.
Status	Select the status of the bill of exchange from the drop-down list. The options available are: <ul style="list-style-type: none"> Active Settled
Drawer Name	Specify the drawer name.
Drawee Name	Specify the name of the bank at which the bill of exchange issued by the entity is to be drawn.
Bill type	Select the bill of exchange type from the drop-down list. The options available are: <ul style="list-style-type: none"> Demand Bill Usance Bill
Payee	Specify the recipient or bearer of the bill of exchange.
Issuing Bank	Specify the issuing bank.
Issuing Branch	Specify the issuing branch.

Table 3-16 (Cont.) Bill of Exchange - Field Description

Field	Description
Place	Specify the place or address of execution of the bill of exchange.
Bill Payable to	Bearer/order of payee of the bill of exchange issued by the entity.
Currency	Click the  icon and select the currency of the promissory note.
Bill of Exchange Amount	Specify the amount mentioned in the Bill of exchange.
Amount in Collateral Category	Displays the amount in collateral category.
Charge Amount	Specify the charge amount.
Transit Days	Specify the transit days.
Maturity Date	Displays the maturity date.
Drawn Under	
Irrevocable LC number	Specify the irrevocable LC number.
Remarks	Specify the additional details of the bill of exchange, if any.

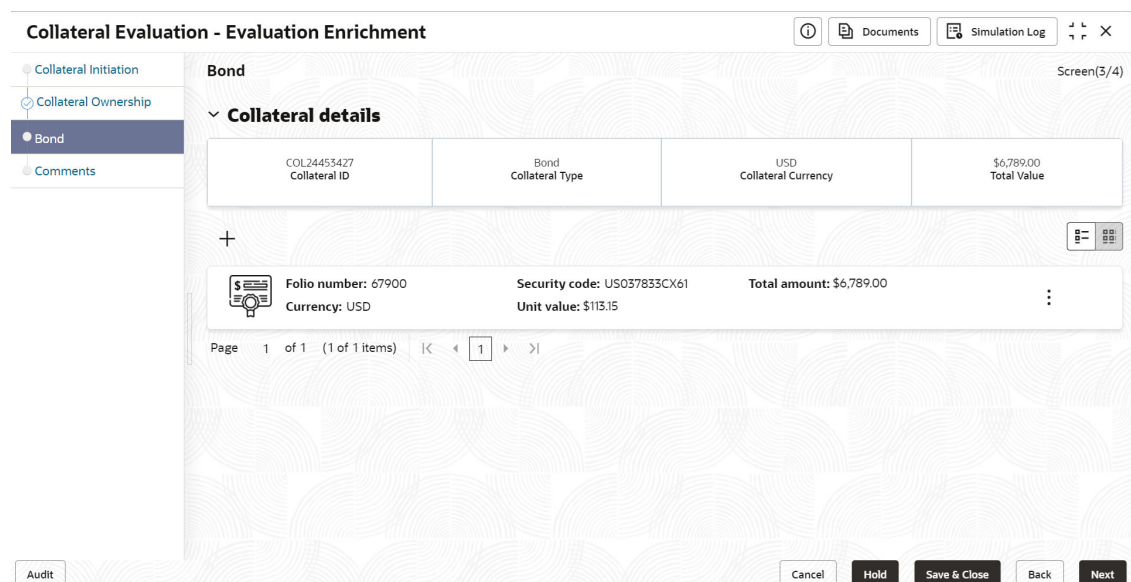
2. Click **Next** to navigate to the next data segment.

3.4.5 Bonds

This topic provide systematic instructions about the Bonds data segment in Evaluation Enrichment stage.

The Bonds data segment appears in case **Bonds** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-23 Enrichment - Bond



The screenshot displays the 'Collateral Evaluation - Evaluation Enrichment' window. The left sidebar shows the 'Bond' option selected. The main area is titled 'Bond' and contains a 'Collateral details' section. This section includes a table with the following data:

Collateral ID	Collateral Type	Collateral Currency	Total Value
COL2445427	Bond	USD	\$6,789.00

Below the table, there is a '+' icon to add more details. A configuration bar shows: Folio number: 67900, Security code: US037833CX61, Total amount: \$6,789.00, Currency: USD, and Unit value: \$113.15. At the bottom, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and a 'Next' button.

1. Click the add icon.

The **Configure - Bond** screen is displayed.

Figure 3-24 Configure - Bond

The screenshot shows the 'Configure - Bond' interface. On the left is a navigation menu with 'Bond', 'Covenants', and 'Documents'. The main area is titled 'Bond' and contains a 'Bond Details' section. Below this is the 'Pricing Details' section, which includes the following fields:

- Currency:** USD
- Interest amount:** USD, \$500,000.00
- Rating agency:** MOODY'S
- Last Traded Value:** USD, \$4,000.00
- Unit Value:** USD 11315
- Electronic Mode:**
- Interest payout frequency:** Quarterly
- Maturity amount:** USD, \$3,000,000.00
- Rating:** AAA
- Price Code:** NASDAQ
- Total Bond Amount:** USD 6,789.00
- Interest percentage:** 9
- Maturity date:** December 12, 2025
- Bond Tenure (in days):** 2,192
- Amount in Collateral Currency:** USD 6,789.00
- Number of units:** 60

At the bottom of the form is a 'Remarks' text area and 'Back' and 'Next' buttons.

2. Provide all the details about the bond in the **Configure - Bond** screen. For more information on fields, refer to the field description table below.

Table 3-17 Configure - Bond - Bond Details - Field Description

Field	Description
Folio Number	Specify the bond Folio Number .
Security Code	Specify the bond Security Code .
Issuer Name	Specify the bond Issuer Name .
Issuer Code	Specify the bond Issuer Code .
Issue Date	Specify the date on which the bond is issued.
Security Description	Security Description maintained for the selected Security Code is defaulted here.
Holder	Specify the name of bond holder.

Table 3-18 Configure - Bond - Pricing Details - Field Description

Field	Description
Currency	Bond currency is displayed based on the selected Security Code .
Interest Payout Frequency	Select the frequency in which the interest from the bond is received.
Interest Percentage	Specify the percentage of interest received from the bond.
Interest Amount	Select the currency and specify the bond Interest Amount .
Maturity Amount	Specify the bond Maturity Amount .
Maturity Date	Specify the Maturity Date of the bond.
Rating Agency	Select the Rating Agency from the drop down list, if the bond is rated by any agency.
Rating	Select the Rating provided for the bond.
Bond Tenure (in days)	Bond tenure is displayed in days.

Table 3-18 (Cont.) Configure - Bond - Pricing Details - Field Description

Field	Description
Last Traded Value	Specify the Last Traded Value of the bond.
Price Code	Search and select the Price Code for bond.
Quantity	Specify the number of bonds available as collateral.
Unit Value	Unit Value of the bond is defaulted based on the selected Price Code .
Total Bond Amount	Total Bond Amount is calculated by multiplying the Quantity with the Unit Value of bond.
Amount in Collateral Currency	In case bond currency is different from the collateral currency, the bond amount is converted to collateral currency and displayed in this field.
Electronic Mode	Enable this flag, if the bond was subscribed through electronic mode.

3. Capture **Remarks** for the bond, if any.

Note

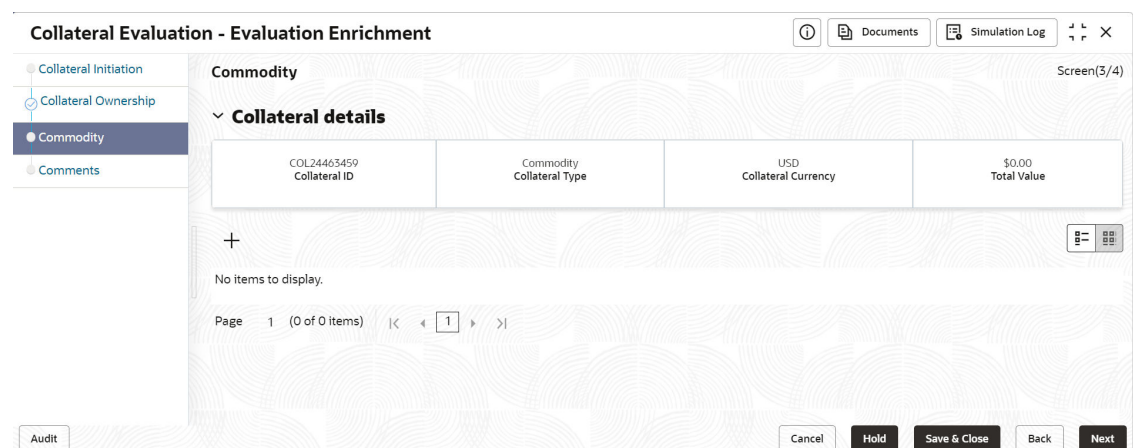
This topic contains Bond related fields. For more information, refer **Vehicle** topic in the **Enrichment** topic.

3.4.6 Commodity

This topic provides systematic instructions about the Commodity data segment in Evaluation Enrichment stage.

The Commodity data segment appears in case **Commodity** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-25 Enrichment - Commodity



1. Click the add icon.
The **Commodity Details** screen is displayed.

Figure 3-26 Configure - Commodity

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

Table 3-19 Commodity Details - Field Description


Field	Description
Item Reference Name	Specify the unique item Reference number.
Item code	Specify the item code.
Item Description	Specify the item description.
Commodity Type	Specify the commodity type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Irrigated • Rainfed
Currency	If the collateral being is enabled for manual revaluation, then click the  icon and select the currency code from the list.
Amount in Collateral Currency	Displays the amount in collateral currency.
Quantity	Specify the quantity.

Table 3-19 (Cont.) Commodity Details - Field Description

Field	Description
Quantity in units	Select the quantity in units from the drop-down list. The available options are: <ul style="list-style-type: none"> • Barrel • Kg • MMBTU • Pound • Quintals • Ton
Lien Detail	Existing lien details if any against the commodity can be noted.

Table 3-20 Warehouse Details

Field	Description
Warehouse ID	Specify the warehouse ID.
Allocation %	Specify the allocation percentage of the warehouse.
Description	Specify the description on warehouse.

 **Note**

The **Warehouse** details fields displays, if **Storage Location Required** toggle is enabled in **Collateral Category Maintenance** screen.

Table 3-21 External pricing details - Field Description


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

Table 3-22 Storage Details

Field	Description
Storage Details	Specify the storage details.
Storage Charges	Specify the storage charges.
Insurance Coverage	Specify the insurance coverage.

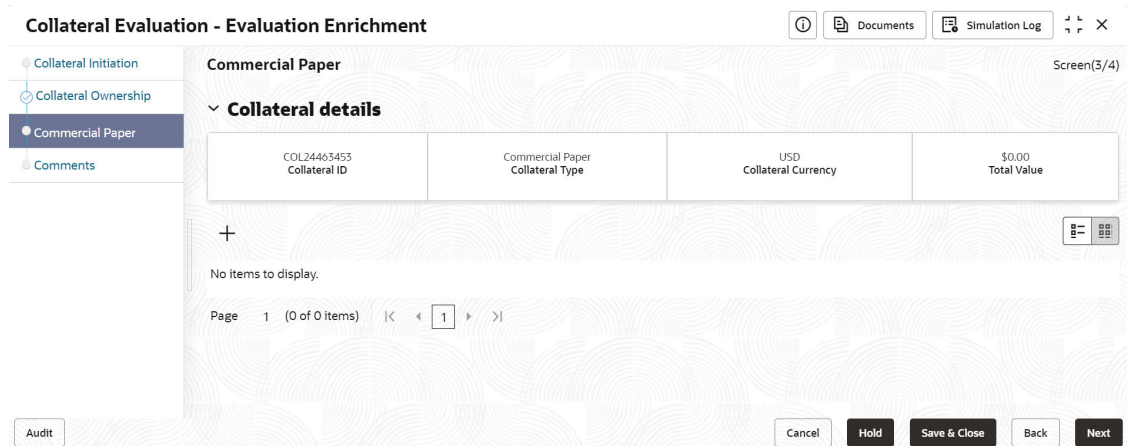
2. Click **Save** to save the record.

3.4.7 Commercial Papers

This topic provides systematic instructions about the Commercial Papers data segment in Evaluation Enrichment stage.

The commercial papers data segment appears in case **Commercial Papers** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-27 Commercial Papers



1. Click the add icon.
The **Commercial Paper Details** screen is displayed.

Figure 3-28 Configure - Commercial Papers

Commercial Paper

Reference Number <input type="text" value="6348892"/>	Description <input type="text"/>	Issuer Code <input type="text" value="HDFC"/>
Issuer Name <input type="text" value="HDFC SECURITIES"/>	Issuer Contact Details <input type="text" value="9263772"/>	Issued In Form <input type="text" value="Dematerialized"/>
Interest Rate <input type="text" value="12"/>	Issued At <input type="text" value="Discount Price"/>	Currency <input type="text" value="USD"/>
Discounted Value <input type="text" value="USD"/> <input type="text" value="\$20,000.00"/>	Amount in Collateral Currency <input type="text" value="USD 20,000.00"/>	Maturity Amount <input type="text" value="USD"/> <input type="text" value="\$100,000.00"/>
Issue Date <input type="text" value="December 11, 2019"/>	Maturity Date <input type="text" value="February 13, 2020"/>	Period (In Days) <input type="text" value="64"/>
Rating Agency <input type="text" value="MOODYS"/>	Rating <input type="text" value="AAA"/>	Rating Valid Upto <input type="text" value="February 9, 2022"/>

Table 3-23 External pricing details - Field Description


Field	Description
Reference Number	Specify the reference number
Description	Displays the description of the security code selected.
Issuer code	Click the  icon and select the one or more codes
Issuer Name	Unit value is defaulted for the price code selected.
Issuer Contact Details	Specify the number of units of security being considered for collateral creation.
Issued In Form	Based on unit value and number of units, current value is calculated and displayed. Following sub-screens are not relevant to commercial papers type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. <ul style="list-style-type: none"> • Dematerialized • Physical
Interest Rate	Specify the interest rate.
Issued At	Select the option from the drop-down list. The available options are: <ul style="list-style-type: none"> • Discount Price • Interest Bearing
Currency	Search the currency code from the list.
Amount in Collateral Category	Displays the amount in collateral category.
Maturity Amount	Specify the maturity amount.
Issue Date	Select the issue date.
Maturity Date	Select the maturity date.
Period (In Days)	Displays the specific period in days.
Rating Agency	Select the rating agency from the drop-down list.
Rating	Select the rating from the drop-down list.
Rating Valid Upto	Select the valid rating date.

Figure 3-29 Configure - Storage Details

▼ Storage Details

Storage Location	Storage Charges	Insurance Coverage
<input type="text" value="Electronic"/>	<input type="text" value="1,000"/>	<input type="text" value="20,000"/>

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

Table 3-24 Configure - Storage Details

Field	Description
Storage Location	Specify the storage location.
Storage Charges	Specify the storage charges.
Insurance Coverage	Specify the insurance coverage.

2. Click **Next** to navigate to the next data segment.

3.4.8 Corporate Deposits

This topic provides systematic instructions about the Deposits data segment in Evaluation Enrichment stage.

The Deposits data segment appears in case **Corporate Deposits** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-30 Enrichment - Corporate Deposits

The screenshot displays the 'Collateral Evaluation - Evaluation Enrichment' interface. On the left, a navigation pane shows 'Collateral Initiation', 'Collateral Ownership', 'Deposits', and 'Comments'. The 'Deposits' section is active. The main area shows 'Collateral details' with a table containing the following information:

COL24453417 Collateral ID	Other Bank Deposits Collateral Type	USD Collateral Currency	\$100,000.00 Total Value
------------------------------	--	----------------------------	-----------------------------

Below the table, there is an add icon (+) and a configuration card for a deposit:

	Bank name: HDFC	Account type: Fixed Deposit	Deposit account number: 008937829938
	Currency: USD	Amount: \$100,000.00	:

At the bottom, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and a set of navigation buttons: 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

1. Click the add icon.
The **Configure - Deposits** screen is displayed.

Figure 3-31 Configure - Deposits

2. Provide the deposit details in the **Configure - Deposits** screen.
For more information on fields, refer to the field description table below.

Table 3-25 Basic Details - Field Description

Field	Description
Deposit Account Number	Specify the Deposit Account Number .
Account Type	Select the deposit Account Type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Fixed Deposit • Recurring Deposit • Reinvestment Deposit
Deposit Category	Select the Deposit Category from the drop- down list. The available options are: <ul style="list-style-type: none"> • Banks • Corporates • Sovereigns
Interest Payment	Select the Interest Payment option from the drop-down list. The available options are: <ul style="list-style-type: none"> • Cumulative • Non cumulative
Deposit Currency	Select the currency in which the amount is deposited.
Deposit Amount	Specify the Deposit Amount .
Amount in Collateral Currency	If the deposit currency is different from the collateral currency, the deposit amount is converted to the Collateral Currency and displayed in this field.
Deposit Balance	Specify the balance available in the deposit account.
Collateral Contribution	Specify the deposit amount contribution to the collateral amount.

Table 3-25 (Cont.) Basic Details - Field Description

Field	Description
Interest Type	Select the Interest Type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Anually • Halfyearly • Monthly • Weekly • Quarterly • Semi-Annual
Rate of Interest	Specify the Rate of Interest for the deposit amount.
Maturity Amount	Specify the deposit Maturity Amount .
Date of Deposit	Specify the Date of Deposit .
Maturity Date	Specify the deposit Maturity Date .
Deposit Status	Select the Deposit Status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Deposit Active • Deposit Proposed • Deposit Partially Redeemed
Is Auto Renewal	Enable this flag, if auto renewal is applicable for the deposit.

Figure 3-32 Configure - Deposits - Branch Details

▼ Deposit Branch Details

Bank name

Branch

Street

Landmark

City

Zip-Code

House/Building

Locality

Area

State

Country

Table 3-26 Deposit Branch Details - Field Description

Field	Description
Bank Name	Specify the name of deposit bank.
Deposit Branch Name	Specify the name of deposit branch.
House/Building	Specify the House/Building in which the bank branch is located.
Street	Specify the Street in which the bank branch is located.
Locality	Specify the Locality of the deposit bank branch.

Table 3-26 (Cont.) Deposit Branch Details - Field Description

Field	Description
Landmark	Specify the Landmark for the deposit bank branch.
Area	Specify the Area in which the bank branch is located.
City	Specify the City in which the bank branch is located.
State	Specify the State in which the bank branch is located.
Zip-Code	Specify the Zip-Code of the bank branch location.
Country	Specify the Country in which the bank branch is located.

Figure 3-33 Configure - Deposits - Lien Details
Table 3-27 Deposit Lien Details - Field Description

Field	Description
Lien Reference Number	Specify the Lien Reference Number .
Lien Status	Select the Lien Status from the drop down list.
Lien Amount	Specify the Lien Amount marked on the deposit.
Lien Date	Specify the date on which lien is marked on the deposit.

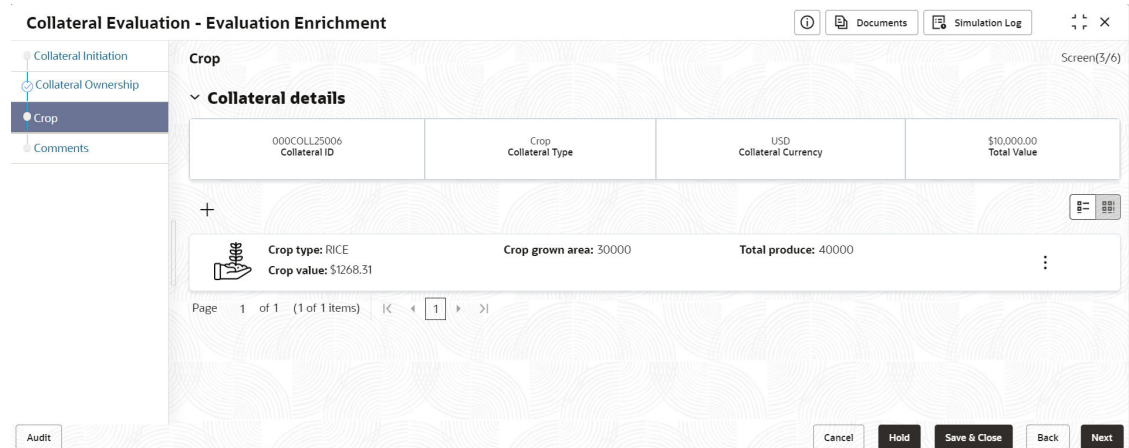
3. Click **Next** to navigate to the next data segment.

3.4.9 Crop

This topic provides systematic instructions about the Crop data segment in Evaluation Enrichment stage.

The Crop data segment appears in case **Crop** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-34 Enrichment - Crop



1. Click the add icon.
The **Configure - Crop** screen is displayed.

Figure 3-35 Configure - Crop Details

▼ Crop Details

Entity reference number <input type="text" value="67728"/>	Crop type <input type="text" value="RICE"/>	Land location <input type="text" value="Tamil Nadu"/>
Collateral document location <input type="text" value="Tamil Nadu"/>	Total area <input type="text" value="40,000"/>	Area in <input type="text" value="Acres"/>
Crop grown area <input type="text" value="30,000"/>	Land type <input type="text" value="Irrigated"/>	Total produce <input type="text" value="40,000"/>
Produce in <input type="text" value="Metric Tonnes"/>	Currency <input type="text" value="INR"/>	Crop value <input type="text" value="INR"/> <input type="text" value="₹100,000.00"/>
Amount in Collateral Currency <input type="text" value="USD 1,268.39"/>	Market price <input type="text" value="INR"/> <input type="text" value="₹98,000.00"/>	Minimum support price <input type="text" value="INR"/> <input type="text" value="₹50,000.00"/>
Crop harvest season <input type="text" value="January"/>	Crop shelf life (in days) <input type="text" value="60"/>	End date <input type="text" value="February 1, 2024"/>
Selective control <input type="text" value="Cereals"/>	Description <input type="text" value="Description"/>	

2. Provide the crop details in the **Configure - Crop** screen.
For more information on fields, refer to the field description table below.

Table 3-28 Basic Details - Field Description

Field	Description
Entity Reference Number	Specify the Entity Reference Number.

Table 3-28 (Cont.) Basic Details - Field Description

Field	Description
Crop Type	Select the crop type from the drop- down list. The available options are: <ul style="list-style-type: none"> • Jowar • Maize • Mango • Rice
Land Location	Specify the land location.
Collateral Document Location	Select the collateral document location.
Total Area	Specify the total area.
Area in	Select the area from the drop-dow list. The available ptions are: <ul style="list-style-type: none"> • Acres • Hectares
Crop Grown Area	Specify the crop grown area.
Land Type	Select the land type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Irrigated • Rainfed
Total Produce	Specify the total land produced.
Produce in	Select the produce crop options from the drop-down list. The available options are: <ul style="list-style-type: none"> • Kilograms • Litres • Metric Tonnes • Pound • Quintals • Tonnes
Currency	Search the currency type from the currency code.
Crop Value	Specify the Crop Value here. Crop value cannot be zero or negative value. Crop value is updated as collateral value.
Amount in Collateral Currency	Specify the amount in collateral currency. When different currencies are involved, collateral value in crop currency is converted to collateral currency as per rate configured.
Market Price	Specify the market price.
Minimum Support Price	Specify the minimum support price.
Crop Harvest Season	Select the season of crop harvest from the drop-down list.
Crop Shelf Life(in days)	Crop shelf life (in days) is captured at crop collateral level. Negative value is not allowed in this field.
End Date	End date cannot be Back dated or Current dated.
Selective Control	Select the options from the drop-down list. The available options are: <ul style="list-style-type: none"> • Cereals • Oil seeds • Pulses
Description	Specify the description about the crop.

Figure 3-36 Configure - Crop - Storage Details

Storage Details

Storage Location:

Storage Charges:

Insurance Coverage:

Table 3-29 Crop - Storage Details

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

Figure 3-37 Warehouse - Crop

Warehouse Details

Warehouse Id	Address	Allocation %	Description	Action
WAREHOUSE1	george mason, St Francis st, Atlanta, Geor...	87%	Warehouse at Atlanta with !	
WAREHOUSEDP1	BLVD, St Francis, Buffalo, New York	13%	Warehouse at Buffalo with	

Table 3-30 Warehouse Details

Field	Description
Warehouse ID	Specify the warehouse ID.
Allocation %	Specify the allocation percentage of the warehouse.
Description	Specify the description on warehouse.

Note

The **Warehouse** details fields displays, if **Storage Location Required** toggle is enabled in **Collateral Category Maintenance** screen.

3. Click **Next** to navigate to the next data segment.

3.4.10 Funds

This topic provides systematic instructions about the Funds data segment in Evaluation Enrichment stage.

The Funds data segment appears in case **Funds** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-38 Enrichment - Fund

The screenshot shows the 'Collateral Evaluation - Evaluation Enrichment' interface. On the left, a navigation pane includes 'Collateral Initiation', 'Collateral Ownership', 'Fund' (selected), and 'Comments'. The main area is titled 'Fund' and contains a table of collateral details. The table has four columns: 'Collateral ID' (COL24455429), 'Fund Collateral Type', 'USD Collateral Currency', and '\$123,150.00 Total Value'. Below the table, a '+ Add' button is visible. A detailed view of the fund is shown below, including 'Folio number: 6678832', 'Fund name: Frontline', 'Security code: MICROSOFTFUND', 'Unit value: \$123.15', and 'Number of units: 1000'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

To add the Fund type collateral:

1. Click the add icon.
The **Configure - Fund** screen is displayed.

Figure 3-39 Configure - Fund

The screenshot shows the 'Configure - Fund' screen. On the left, a navigation pane includes 'Fund' (selected), 'Covenants', and 'Documents'. The main area is titled 'Fund' and contains a 'Fund Details' section. The details are organized into three columns:

- Column 1:** Fund name (Frontline), Rating agency (MOODY'S), Currency (USD), Total Fund Amount (USD 123,150.00), and Electronic Mode (toggle off).
- Column 2:** Fund category (Equity), Rating (AAA), Unit value (USD 123.15), and Amount in Collateral Currency (USD 123,150.00).
- Column 3:** Scheme name (IndexFund), Price Code (NASDAQ), and Number of units (1,000).

 At the bottom, there is a 'Remarks' section and 'Back' and 'Next' buttons.

2. Provide the fund details in the **Configure - Fund** screen.
For more information on fields, refer to the field description table below.

Table 3-31 Configure - Bond - Fund Details - Field Description

Field	Description
Folio Number	Specify the fund Folio Number .
Security Code	Specify the fund Security Code .
Issuer Name	Specify the fund Issuer Name .
Issuer Code	Specify the fund Issuer Code .
Security Description	Security Description maintained for the selected Security Code is defaulted here.
Holder	Specify the name of fund holder.
Name of Fund	Specify the Name of Fund .
Fund Category	Select the Fund Category from the drop down list.
Scheme Name	Specify the fund Scheme Name .
Rating Agency	If the fund is rated by any agency, select the Rating Agency from the drop down list.
Rating	Select the Rating provided for the fund.
Price Code	Search and select the Price Code for fund.
Currency	Fund currency is displayed based on the selected Security Code .
Unit Value	Unit Value of the fund is defaulted based on the selected Price Code .
Quantity	Specify the number of funds available as collateral.
Total Fund Amount	Total Fund Amount is calculated by multiplying the Quantity with the Unit Value of fund.
Amount in Collateral Currency	In case fund currency is different from the collateral currency, the fund amount is converted to collateral currency and displayed in this field.
Electronic Mode	Enable this flag, if the fund was transferred through electronic mode.

3. Capture **Remarks** for the fund, if any.

Note

This topic contains Fund related fields. For other information, refer **Vehicle** topic in the **Enrichment** section.

3.4.11 Guarantee

This topic provides systematic instructions about the Guarantee data segment in Evaluation Enrichment stage.

The Guarantee data segment appears in case **Guarantee** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-40 Enrichment - Guarantee

The screenshot displays the 'Collateral Evaluation - Evaluation Enrichment' interface. On the left, a navigation pane includes 'Collateral Initiation', 'Collateral Ownership', 'Guarantee' (selected), and 'Comments'. The main area is titled 'Guarantee' and shows 'Collateral details' for a specific collateral item. The details are as follows:

COL24453431 Collateral ID	Guarantee Collateral Type	INR Collateral Currency	₹1,000,000.00 Total Value
------------------------------	------------------------------	----------------------------	------------------------------

Below this table, there is a '+' icon and a document icon. A table of details is shown:

Beneficiary: John	Reference number: 6543562	Issued date: December 27, 2017	⋮
Expiry date: February 11, 2020	Amount: ₹1,000,000.00		

At the bottom of the details section, it says 'Page 1 of 1 (1 of 1 items)' with navigation arrows. At the very bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

To add the Guarantee type collateral:

1. Click the add icon.

The **Configure - Guarantee** screen is displayed.

Figure 3-41 Configure - Guarantee

The screenshot shows the 'Configure - Guarantee' screen. On the left, a navigation pane includes 'Guarantee' (selected), 'Covenants', and 'Documents'. The main area is titled 'Guarantee' and contains a list of expandable sections:

- > Guarantee Details
- > Guarantee Type Details
- > Guarantor Details
- > Charge Details
- > Guarantee Issuer Details

At the bottom right of the screen, there are 'Back' and 'Next' buttons.

2. Provide the guarantee details in the **Configure - Guarantee** screen.

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

Table 3-32 Configure - Guarantee - Guarantee Details - Field Description

Field	Description
Reference Number	Specify the guarantee Reference Number .
Applicable Place	Specify the place where the guarantee is applicable.
Applicable Country	Specify the country where the guarantee is applicable.
Currency	Specify the Currency in which the guarantee is provided.
Amount	Specify the guarantee Amount in selected currency.
Amount in Collateral Currency	If the guarantee amount is different from the collateral amount, the Amount is converted to collateral currency and displayed in this field.
Issue Date	Specify the date in which the guarantee is issued.
Effective Date	Specify the guarantee start date.
Expiry Date	Specify the guarantee end date.
Beneficiary Type	Specify the Beneficiary Type .
Beneficiary	Specify the beneficiary name.
PNW	Select a currency and specify the net worth of the guarantee.
Total Credit Exposure	Specify the Total Credit Exposure of the guarantee.
Rating Agency	If the guarantee is rated by the external agency, select the Rating Agency from the drop down list.
Rating	Specify the Rating provided by the selected Rating Agency .
Remarks	Capture Remarks for the guarantee, if any.
Revolving Guarantee	Enable this flag, if the guarantee is revolving type.
Revocable	Enable this flag, if the guarantee is revocable.
Revocable Date	Specify the date till which the guarantee is revocable

Figure 3-42 Configure - Guarantee Type Details

▼ Guarantee Type Details

Guarantee type

Financial Contract Details

Table 3-33 Configure - Guarantee Type Details - Field Description

Field	Description
Guarantee Type	Select the Guarantee Type from the drop-down list.
Financial Contract Details	Capture the guarantee contract details.

Figure 3-43 Configure - Guarantor Details

Guarantor Details

Guarantor ID:
 Guarantor details:

Table 3-34 Configure - Guarantor Details - Field Description

Field	Description
Guarantor ID	Specify the Guarantor ID .
Guarantor Details	Capture other details of the Guarantor.

Figure 3-44 Configure - Guarantee - Charge Details

Charge Details

Charge currency:
 Charge amount:
 Charge account number:

Table 3-35 Configure - Guarantor - Charge Details - Field Description

Field	Description
Charge Currency	Guarantee Currency selected in Guarantee Details section is displayed as the Charge Currency .
Charge Amount	Specify the Charge Amount .
Charge Account Number	Specify the Charge Account Number .

Figure 3-45 Configure - Guarantee Issuer Details

Guarantee Issuer Details

Issuer Details

Issuer Name:
 Street:
 Landmark:
 City:
 Zip-Code:

House/Building

House/Building:
 Locality:
 Area:
 State:
 Country:

Table 3-36 Configure - Guarantee Issuer Details - Field Description

Field	Description
Issuer Details	Specify the name of the guarantee issuer.
House/Building	Specify the House/Building in which the guarantee issuer is located.
Street	Specify the Street in which the guarantee issuer is located.
Locality	Specify the Locality of the guarantee issuer.
Landmark	Specify the Landmark of the guarantee issuer.
Area	Specify the Area in which the guarantee issuer is located.
City	Specify the City in which the guarantee issuer is located.
State	Specify the State in which the guarantee issuer is located.
Zip-Code	Specify the Zip-Code of the guarantee issuer location.
Country	Specify the Country in which the guarantee issuer is located.

Note

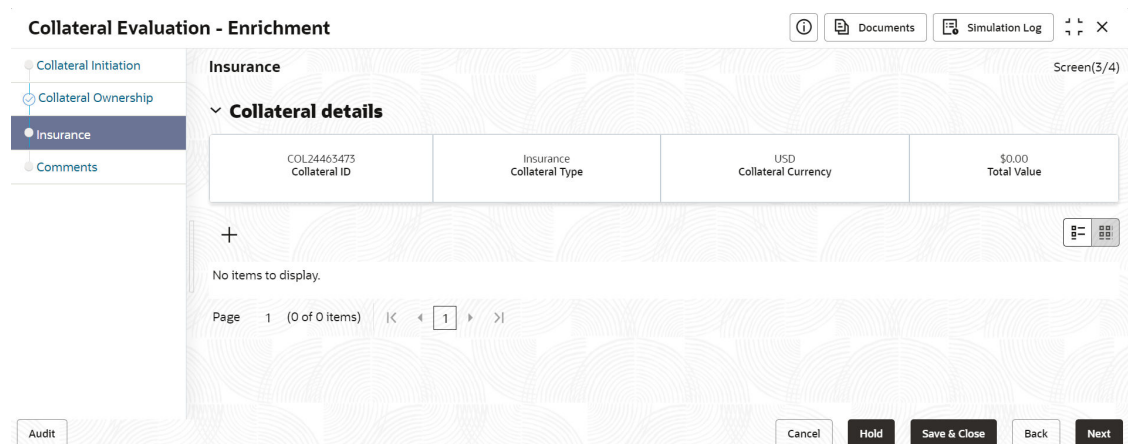
This topic contains Guarantee related fields. For other information, refer **Vehicle** topic in the **Enrichment** section.

3.4.12 Insurance

This topic provides systematic instructions about the Insurance data segment in Evaluation Enrichment stage.

The Insurance data segment appears in case **Insurance** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-46 Configure - Insurance



1. Click the add icon.

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

Figure 3-47 Insurance Details

Insurance Details

Policy No <input type="text" value="83939"/>	Name of the Policy <input type="text" value="Property"/>	Insurance Type <input type="text" value="Asset Insurance"/>
Beneficiary <input type="text" value="Michel"/>	Name Of Policy Holder <input type="text" value="John"/>	Policy Issue Date <input type="text" value="December 11, 2019"/>
Policy Start Date <input type="text" value="December 13, 2019"/>	Policy End Date <input type="text" value="February 20, 2024"/>	Assignment Date <input type="text" value="February 6, 2024"/>
Policy Status <input type="text" value="Inforce"/>	Currency <input type="text" value="USD"/>	Insurance Surrender Value <input type="text" value="USD"/> <input type="text" value="\$100,000.00"/>
Amount in Collateral Currency USD 100,000.00	Insurance Amount <input type="text" value="USD"/> <input type="text" value="\$200,000.00"/>	Policy Tenure (in years) <input type="text" value="5"/>
Premium Amount <input type="text" value="USD"/> <input type="text" value="\$20,000.00"/>	Insurance Stamp Duty Amount <input type="text" value="USD"/> <input type="text" value="\$2,000.00"/>	Policy Discount Amount <input type="text" value="USD"/> <input type="text" value="\$20,000.00"/>
Policy Tax Amount <input type="text" value="USD"/> <input type="text" value="\$10,000.00"/>	Date of Agreement <input type="text" value="Dec 9, 2019"/>	

- Provide all the details about the insurance in the **Configure - Insurance** screen.

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

Table 3-37 Configure - Insurance- Insurance Details - Field Description

Field	Description
Policy Number	Specify the insurance policy number.
Name of the Policy	Specify the policy name.
Insurance Type	Select the type of insurance from the dropdown list. The available options are: <ul style="list-style-type: none"> Asset Insurance Borrower Insurance Corporate Insurance Life Insurance
Beneficiary	Specify the beneficiary name.
Name of Policy Holder	Specify the name of policy holder.
Policy Issue Date	Specify the issue date of the policy. Policy issue date cannot be after policy start date.
Policy Start Date	Specify the start date of the policy. Policy start date cannot be future date.
Policy End Date	Specify the policy end date.
Assignment Date	Specify the date of assigning the policy to the bank. Assignment date cannot be prior to policy start date and also future dated. Assignment date cannot be prior to policy issue date. Assignment date cannot be after policy end date
Policy Status	Select the status of ploicy from the drop-down list. The available options are: <ul style="list-style-type: none"> Inforce Paidup
Currency	select the currency from the option list. The currency gets populated based on the currency code selected.
Insurance Surrender Value	Insurance surrender value is considered for updating collateral value.

Table 3-37 (Cont.) Configure - Insurance- Insurance Details - Field Description

Field	Description
Amount in Collateral Currency	Wherever life insurance value currency is different from collateral currency, life insurance value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Insurance Amount	Specify the sum assured amount
Policy Tenure(in years)	Select the policy tenure in years.
Premium Amount	Specify the premium amount.
Insurance Stamp Duty Amount	Specify the insurance stamp duty amount.
Policy Discount Amount	Specify the policy discount amount.
Policy Tax Amount	Specify the policy tax amount.
Date of Agreement	Specify the date on which the bank and the customer signed the collateral agreement.

Figure 3-48 Issuer Details

▼ Insurer Details

Insurer Name

House/Building

Street

Landmark

City

Zip-Code

Locality

Area

State

Country

Table 3-38 Configure - Insurance - Issuer Details - Field Description

Field	Description
Issuer Name	Specify the issure name.
House/ Building	Specify the house name or building name.
Street	Specify the street name.
Locality	Specify the locality.
Landmark	Specify the landmark..
Area	Specify the area name.
City	Specify the city name.
State	Specify the state name.

Table 3-38 (Cont.) Configure - Insurance - Issuer Details - Field Description

Field	Description
Zipcode	Specify the zipcode.
Country	Specify the country name.

Figure 3-49 Renewal Details

▼ **Renewal Details**

Renewal Frequency:

Next Renewal Date:

Table 3-39 Configure - Insurance - Renewal Details - Field Description

Field	Description
Renewal Frequency	Select the renewal frequency from the drop down list. The available options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Yearly • Semi Annual
Next Renewal Date	Specify the next renewal date.

Figure 3-50 Lien Details

▼ **Lien Details**

Insurance Lien Reference Number:

Insurance Lien Date:

Lien Status:

Insurance Undertaking:

Annual Confirmation Required:

Remarks:

Table 3-40 Configure - Insurance- Lien Details - Field Description

Field	Description
Insurance Lien Reference Number	Specify the insurance lien reference number.
Insurnace Lien Date	Specify the insurance lien date.
Lien Status	Specify thelien status.
Insurance Undertaking	Select insurance undertaking.

Table 3-40 (Cont.) Configure - Insurance- Lien Details - Field Description

Field	Description
Annual Confirmation Required	Enable the toggle, if annual confirmation required.
Remarks	Specify the remarks, if any.

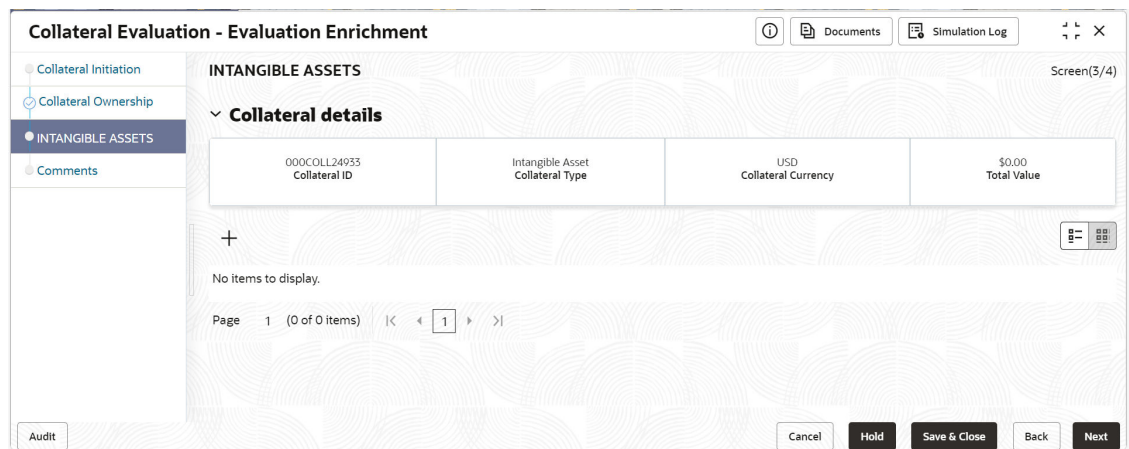
- Click **Next** to navigate to the next data segment.

3.4.13 Intangible Assets

This topic provides systematic instructions about the Intangible Assets data segment in Evaluation Enrichment stage.

The Intangible Assets data segment appears in case **Intangible Assets** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-51 Enrichment - Intangible Assets



- Click the add icon.
The **Configure - Intangible Assets** screen is displayed.

Figure 3-52 Configure - Intangible Assets

2. Provide the Intangible Assets details in the **Configure - Intangible Assets** screen. For more information on fields, refer to the field description table below.

Table 3-41 Basic Details - Field Description

Field	Description
Reference Number	Specify the Reference Number.
Date of Agreement	Select the date of agreement of the asset.
Local Currency	Specify the local currency.
Collateral Value	Select the collateral value.
Amount in Collateral Currency	Specify the amount in collateral currency
Revaluation Base Value	Select the revaluation base value
Remarks	Specify the remarks, if any.

3.4.14 Inventory Details

This topic provides systematic instructions about the Inventory data segment in Evaluation Enrichment stage.

The Inventory data segment appears in case **Inventory** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-53 Enrichment - Inventory

The screenshot displays the 'Collateral Evaluation - Evaluation Enrichment' interface. On the left, a navigation pane shows 'Collateral Initiation', 'Collateral Ownership', 'Inventory' (selected), and 'Comments'. The main area is titled 'Inventory' and shows 'Collateral details' for 'COL24463475'. A table lists 'Inventory Collateral Type' as 'Inventory', 'Collateral Currency' as 'USD', and 'Total Value' as '\$28,538.81'. Below this, an add icon (+) is visible. A detailed view shows 'Entity reference number: 67728', 'Currency: INR', and 'Cost of finished goods: ₹1,000,000.00'. The 'Total inventory cost value' is ₹2,500,000.00. The interface includes an 'Audit' button, a pagination control showing 'Page 1 of 1 (1 of 1 items)', and a bottom bar with 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next' buttons.

1. Click the add icon.
The **Configure - Inventory** screen is displayed.

Figure 3-54 Configure - Inventory

2. Provide all the details about the inventory in the **Configure - Inventory** screen. For more information on fields, refer the field description table below.

Table 3-42 Inventory Details - Field Description


Field	Descriptions
Entity Reference Number	Specify the entity reference number.
Currency	Click the  icon and select the currency code from the list.
Cost of finished goods	The cost of finished goods is derived from product details.
Cost of Work in process	Specify the cost of work in process.
Cost of Raw Materials	Specify the cost of raw materials.
Obsolete Inventory Cost	Specify the obsolete inventory cost.
Total Lien Amount	Displays the total lien amount.
Total inventory cost	Displays the total inventory cost.
Total Amount In Child Currency	Displays the total amount in child currency.
Amount in Collateral Currency	Displays the amount in collateral category.

Table 3-43 Warehouse Details

Field	Description
Warehouse ID	Specify the warehouse ID.
Allocation %	Specify the allocation percentage of the warehouse.
Description	Specify the description on warehouse.

 **Note**

The **Warehouse** details fields displays, if **Storage Location Required** toggle is enabled in **Collateral Category Maintenance** screen.

Figure 3-55 Inventory - Storage Details

▼ Storage Details

Storage Location	Storage Charges	Insurance Coverage
<input type="text" value="warehouse"/>	<input type="text" value="10,000"/>	<input type="text" value="250,000"/>

Table 3-44 Storage Details

Field	Description
Storage Location	Specify the storage location.
Storage Charges	Specify the storage charges.
Insurance Coverage	Specify the insurance coverage.



- Click  in product details.
The **Inventory Details** screen displays.

Figure 3-56 Inventory Details

Inventory Details [X]

▼ Inventory Details

Product Code: 783

Product Description: SonyPlayStation5

Price Per Unit: INR ₹50,000.00

Stock Quantity: 20

Total Value Of Stock: INR 1,000,000.00

Lien Details

+
No items to display.


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

Cancel Clear Add

Table 3-45 Inventory Details

Field	Description
Product Code	Specify the product code.
Product Description	Specify the product description.
Price Per Unit	Specify the price per unit.
Stock Quantity	Specify the stock quantity.
Total Value of Stock	Displays the total value of stock.



4. Click  in Lien Details.

The **Lien Details** screen displays.

Figure 3-57 Inventory - Lien Details

Lien Details ✕

<p>Reference number</p> <input style="width: 90%;" type="text" value="7838399"/> <p>Lien Start Date</p> <input style="width: 90%;" type="text" value="December 4, 2019"/> <p>Lien %</p> <input style="width: 90%;" type="text" value="60"/> <p>Settled Amount</p> <div style="display: flex; align-items: center;"> INR ₹400,000.00 </div>	<p>Lien Entity Name</p> <input style="width: 90%;" type="text" value="Bond"/> <p>Lien End Date</p> <input style="width: 90%;" type="text" value="February 8, 2024"/> <p>Pledge Amount</p> <p>INR 600,000.00</p> <p>Outstanding Amount</p> <p>INR 200,000.00</p>
--	---

Cancel
Clear
Add

Table 3-46 Lien Details

Field	Description
Reference Number	Specify the reference number.
Lien Entity Name	Specify the lien entity name.
Lien Start Date	Select the start date. Lien start date cannot be future dated.
Lien End Date	Select the end date. Lien end date cannot be back dated. Lien end date cannot be after collateral end date.
Lien %	Specify the lien %. Based on lien percentage entered, pledge amount is calculated (percent of total stock value of the particular product).
Pledge Amount	Displays the pledge amount.
Settled Amount	Specify the settled amount
Outstanding Amount	Displays the outstanding amount. Outstanding amount is calculated as pledge amount – settled amount. Total outstanding amount of multiple lien across multiple products is updated as total lien amount

5. Click **Add** to add the details and click **Next** to navigate to the next data segment.

3.4.15 Machine

This topic provides systematic instructions about the Machine data segment in Evaluation Enrichment stage.

The Machine data segment appears in case **Machine** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-58 Enrichment - Machine

The screenshot shows the 'Collateral Evaluation - Evaluation Enrichment' interface. On the left, a navigation pane includes 'Collateral Initiation', 'Collateral Ownership', 'Machine' (selected), and 'Comments'. The main area is titled 'Machine' and contains a 'Collateral details' section with a table:

Collateral ID	Collateral Type	Collateral Currency	Total Value
COL24453435	Machine	USD	\$0.00

Below the table, there is a '+', a 'No items to display.' message, and a pagination control showing 'Page 1 (0 of 0 items)'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

To add the Machine type collateral:

1. Click the add icon.
The **Configure - Machine** screen is displayed.

Figure 3-59 Configure - Machine

2. Provide all the details about the machine in the **Configure - Machine** screen. For field level information, refer the following tables.

Table 3-47 Configure - Machine - Basic Details - Field Description

Field	Description
Serial Number	Specify the machine Serial Number .

Table 3-47 (Cont.) Configure - Machine - Basic Details - Field Description

Field	Description
Manufacturer	Specify the machine manufacturer name.
Machine Details	Specify the machine type.
Industrial Type	Specify the industry in which the machine is used. The options available in the drop down list include but are not limited to: <ul style="list-style-type: none"> • Agriculture Industry • Allied Industry • Automobile Industry • Banking • Fishing Industry
Manufactured Year	Specify the year in which the machine was manufactured.
Purchased Date	Specify the date on which the machine was purchased.
Quantity	Specify the Quantity of machine to be added as collateral.
Currency	The system displays the collateral currency in this field.
Amount in Collateral Currency	The machine value is converted to collateral currency and displayed in this field.
Revaluation Base Value	Revaluation Base Value set for the selected collateral type is displayed.
Third Party Charge Amount	Select the currency and specify the Third Party Charge Amount .
Machinery Condition	Specify the condition of the machines.
Intended Use	Specify the purpose for which the machine is used.
Registered Owner	Specify the name of Registered Owner of the machine.
Registration Number	Specify the machine Registration Number .

Table 3-48 Warehouse Details

Field	Description
Warehouse ID	Specify the warehouse ID.
Allocation %	Specify the allocation percentage of the warehouse.
Description	Specify the description on warehouse.

Note

The **Warehouse** details fields displays, if **Storage Location Required** toggle is enabled in **Collateral Category Maintenance** screen.

Figure 3-60 Configure - Machine - Type Details

Machine Details

Machine Model Number <input type="text" value="83"/>	Machinery Type <input type="text" value="Used"/>	Type Of Raw Material Used <input type="text" value="Steel"/>
Units Production Per Hour <input type="text" value="20"/>	Per Unit Production Cost <input type="text" value="USD"/> <input type="text" value="\$80,000.00"/>	Turnover that can be Achieved <input type="text" value="USD"/> <input type="text" value="\$100,000.00"/>

Table 3-49 Configure - Machine - Type Details - Field Description

Field	Description
Machine Model Number	Specify the Machine Model Number .
Machinery Type	Select the Machinery Type from the drop down list. The options available include but are not limited to: <ul style="list-style-type: none"> • New • Used • Leased
Type of Raw Material Used	Select the Type of Raw Material Used for manufacturing the machine.
Units Production Per Hour	Specify the number of machinery units produced per hour.
Per Unit Production Cost	Specify the Per Unit Production Cost of the machine.
Turnover that can be Achieved	Specify the Turnover that can be Achived with the machine.

Figure 3-61 Configure - Machine - Location Details

▼ Location Details


Machine Details	House/Building
<input type="text" value="TNSUV123"/>	<input type="text" value="776"/>
Street	Locality
<input type="text" value="Woodridge Lane"/>	<input type="text" value="Tower Bridge"/>
Landmark	Area
<input type="text" value="Enter Landmark"/>	<input type="text" value="Enter Area"/>
City	State
<input type="text" value="Memphis"/>	<input type="text" value="Tennessee"/>
Zip-Code	Country
<input type="text" value="38127"/>	<input type="text" value="US"/> 

Table 3-50 Configure - Machine - Location Details - Field Description

Field	Description
Machine Details	Specify the name of machine.
House / Building	Specify the name of House / Building in which machine is located.
Street	Specify the Street in which machine is located.
Locality	Specify the Locality of the House / Building in which machine is located.
Landmark	Specify the Landmark for the House / Building in which machine is located.
Area	Specify the Area where the machine is located.
City	Specify the City in which the machine is located.
State	Specify the State in which the machine is located.
Zip-Code	Specify the Zip-Code of the machine location.
Country	Specify the Country in which the machine is located.

- Capture **Remarks** for the machine, if any.

Note

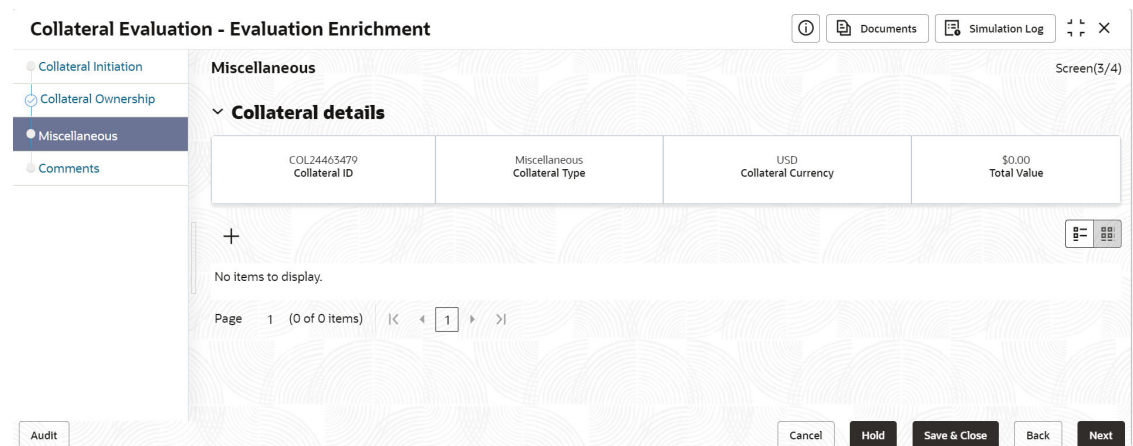
This topic contains Machine related fields. For more information, refer **Vehicle** topic in the **Enrichment** section.

3.4.16 Miscellaneous Details

This topic provides systematic instructions about the Miscellaneous data segment in Evaluation Enrichment stage.

The Miscellaneous data segment appears in case **Miscellaneous** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-62 Miscellaneous Details



- Click the add icon.
The **Configure - Miscellaneous Details** screen is displayed.

Figure 3-63 Configure - Miscellaneous

Miscellaneous Collateral

Miscellaneous Collateral

Miscellaneous Details

Collateral Notes 1 Required

Collateral Notes 2 Required

Collateral Notes 3 Required

Collateral Notes 4 Required

Collateral Notes 5 Required

Remarks Required

Warehouse Details

Warehouse Id	Address	Allocation %	Description	Action
No data to display.				

Additional Fields

additionalString1 additionalString2

[Show optional fields](#)

Back Next

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

Table 3-51 Miscellaneous Details - Field Description

Field	Description
Collateral Notes 1	Specify the notes for the collateral 1.
Collateral Notes 2	Specify the notes for the collateral 2.
Collateral Notes 3	Specify the notes for the collateral 3.
Collateral Notes 4	Specify the notes for the collateral 4.
Collateral Notes 5	Specify the notes for the collateral 5.
Remarks	Specify the remarks for the collateral.

Table 3-52 Warehouse Details

Field	Description
Warehouse ID	Specify the warehouse ID.
Allocation %	Specify the allocation percentage of the warehouse.
Description	Specify the description on warehouse.

Note

The **Warehouse** details fields displays, if **Storage Location Required** toggle is enabled in **Collateral Category Maintenance** screen.

- Click **Next** to navigate to the next data segment.

3.4.17 Perishables Details

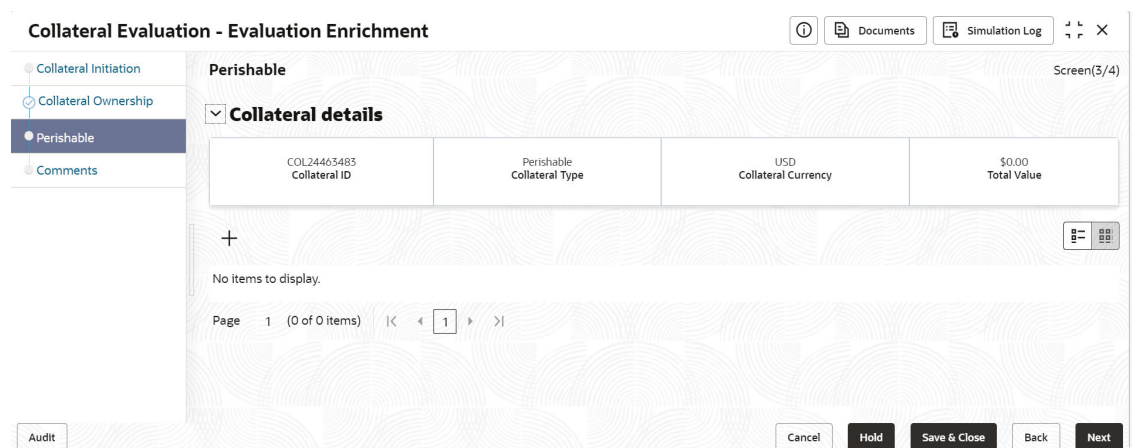
This topic provides systematic instructions about the Perishables data segment in Evaluation Enrichment stage.

In this section, customer collateral of type perishables can be maintained. Perishables can be of fruit, flower and vegetables. When multiple perishables records are included as part of one customer collateral, sum of item values of all crops are updated as collateral value.

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

The Perishables data segment appears in case **Perishables** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-64 Enrichment - Perishable



- Click the add icon.
- On **Perishables** screen , click the **Perishables Details** tab.

The **Perishables Details** screen is displayed.

Figure 3-65 Configure - Perishable

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

Table 3-53 Currency Details - Field Description


Fields	Description
Entity Reference Number	If the collateral being is enabled for manual revaluation, then click the  icon and select the currency from the option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Item Type	Select the item type drop-down list. The available options are: <ul style="list-style-type: none"> • Flowers • Fruits • Vegetables
Item	Specify the item.
Total Produce	Specicfy the total produce value.
Produce In	Select the option from the drop down list. the available options are: <ul style="list-style-type: none"> • Kg • Pound • Quintals • Tonnes

Table 3-53 (Cont.) Currency Details - Field Description

Fields	Description
Market Price	Specify the market price.
Currency	Search the currency code from the list.
Item Value	Specify the value of the item.
Amount in Collateral Currency	Whenever property value currency is different from collateral currency, property value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Shelf Life(In Days)	Specifies the total number of days a product or item remains safe, or suitable for use under recommended storage conditions.
Shelf Life End Date	Specify the shelf life end date.
Residual Value	Specify the residual value.
Harvest Date	Select the harvest date.
End Date	Select the end date.

Table 3-54 Warehouse Details

Field	Description
Warehouse ID	Specify the warehouse ID.
Allocation %	Specify the allocation percentage of the warehouse.
Description	Specify the description on warehouse.

 **Note**

The **Warehouse** details fields displays, if **Storage Location Required** toggle is enabled in **Collateral Category Maintenance** screen.

Figure 3-66 Storage Details

▼ Storage Details

Storage Location Cool environment	Storage Charges 5,000	Insurance Coverage 7,000
--------------------------------------	--------------------------	-----------------------------

Table 3-55 Storage Details

Field	Description
Storage Location	Specify the storage location.
Storage Charges	Specify the storage charges.
Insurance Coverage	Specify the insurance coverage
Remarks	Specify the remarks, if any.

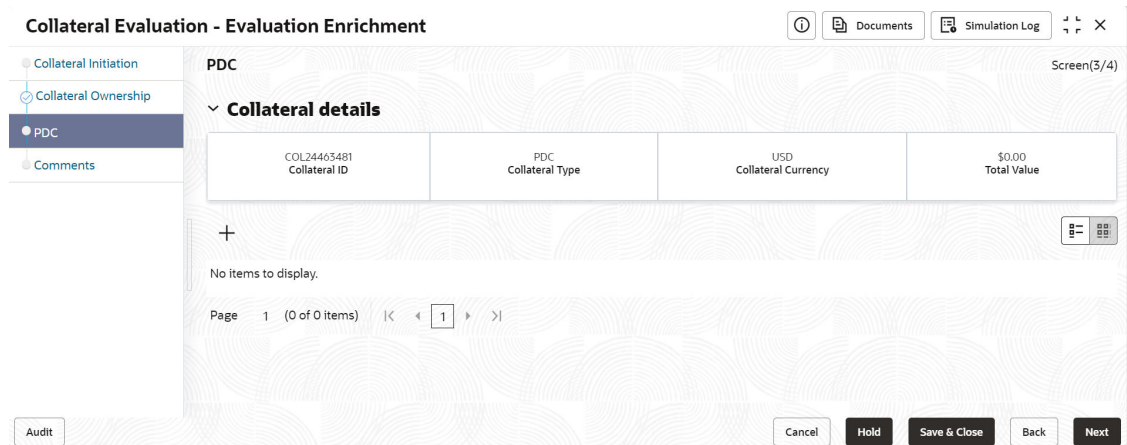
3. Click **Next** to navigate to the next data segment.

3.4.18 Post-Dated Cheque

This topic provides systematic instructions about the Post-Dated Cheque data segment in Evaluation Enrichment stage.

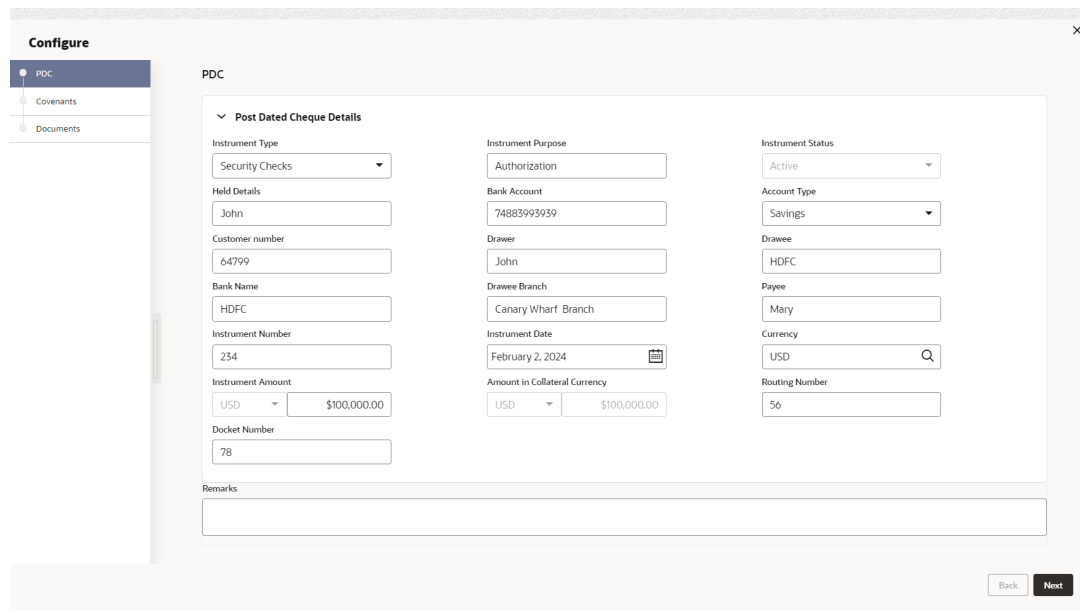
The Post Dated Cheque data segment appears in case **Post-Dated Cheque** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-67 Enrichment - Post-Dated Cheque



1. Click the add icon.
The **Post-Dated Cheque** screen is displayed.

Figure 3-68 Configure - Post-Dated Cheque



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

Table 3-56 Post-Dated Cheque Details - Field Description

Field	Descriptions
Instrument Type	Select the instrument type from the drop-down list. The available options are: <ul style="list-style-type: none"> • For Payment • Security Checks
Instrument Purpose	Specify the instrument purpose.
Instrument Status	Select the instrument status from the drop-down list.
Held Details	Docket number or the name of department where post dated cheques are to be stored.
Bank Account	Bank account number to which the entity cheque amount is to be drawn.
Account Type	Select the type of the bank account to which the entity cheque amount is to be drawn. The options available are: <ul style="list-style-type: none"> • Savings • Current • Overdraft
Customer Number	Customer number (alphanumeric) of the entity issuing the cheque.
Drawer	Name of the Entity issuing the cheque. The user can select the Drawer from drop-down list or manually enter the entity name.
Drawee	Name of the bank at which the cheque issued by the entity is to be drawn.
Bank Name	Specify the bank name.
Drawee Branch	Branch name of the bank at which the cheque issued by the entity is to be drawn.
Payee	Specify the payee details.
Instrument Number	Specify the instrument number.
Instrument Date	Specify the instrument date.
Currency	Select the currency code from the list.
Instrument Amount	Specify the instrument number.
Amount in Collateral Category	Specify the amount in collateral category.
Routing Number	Specify the routing number.
Docket Number	Specify the docket number.
Remarks	Specify the remarks, if any.

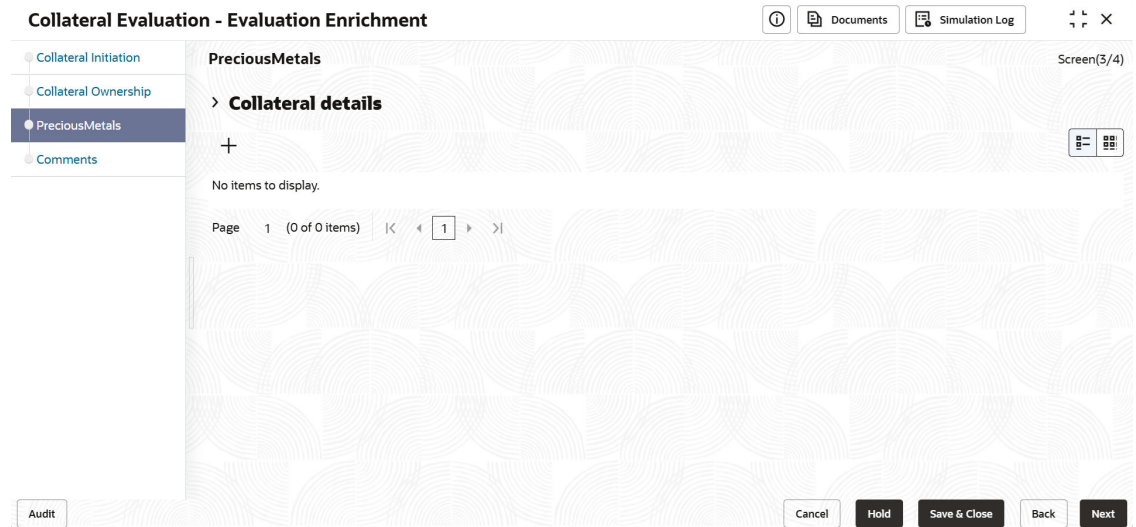
2. Click **Next** to navigate to the next data segment.

3.4.19 Precious Metals

This topic provides systematic instructions about the Precious Metals data segment in Evaluation Enrichment stage.

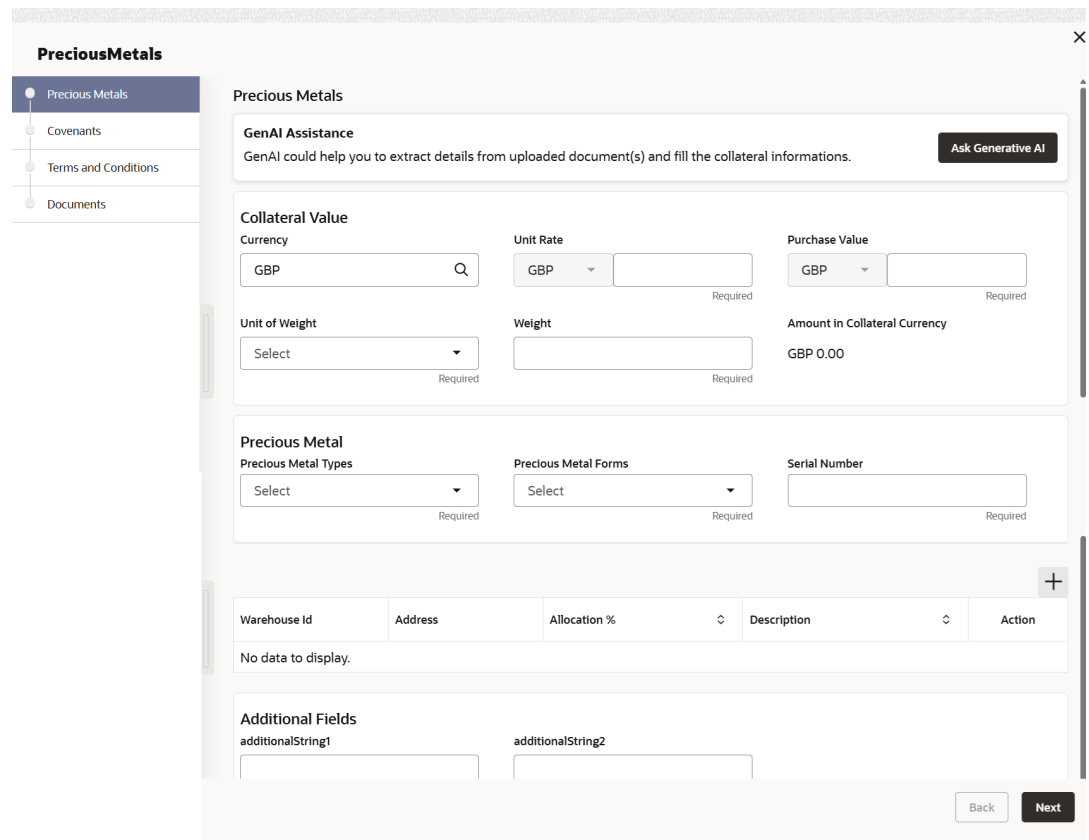
The Precious Metals data segment appears in case **Precious Metals** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-69 Enrichment - Precious Metals



1. Click the add icon.
The **Configure - Precious Metals** window is displayed.

Figure 3-70 Configure - Precious Metals



2. Provide the precious metal details in the **Configure - Precious Metal** screen.
For more information on fields, refer to the field description table below.

Table 3-57 Configure - Precious Metals - Field Description

Field	Description
Precious Metal Type	Select the Precious Metal Type from the drop down list. The available options include but are not limited to: <ul style="list-style-type: none"> • Gold • Palladium • Silver • Platinum
Precious Metal Forms	Select the Precious Metal Forms from the drop down list. The available options include but are not limited to: <ul style="list-style-type: none"> • Jewel • Biscuits • Coins • Stones • Bullion
Serial Number	Specify the Serial Number of the precious metal.
Description	Specify the description on warehouse.
Purity	Specify the Purity of the precious metal.
Unit of Weight	Select the unit in which the precious metal is weighed from the Unit of Weight drop down list.
Weight	Specify the precious metal Weight .
Unit Rate	Select the currency from the drop down list and specify the Unit Rate (market value per unit) of precious metal.
Currency	Search and select the collateral Currency .
Amount in Collateral Currency	The system multiplies the Weight of precious metal with the Unit Rate and displays the total value of precious metal in collateral currency.
Purchase Value	Select the currency from the drop down list and specify the Purchase Value of precious metal.
Storage Details	Specify the storage location of the precious metal.
Valuation Currency	The currency in which the precious metal is valued is displayed in this field.
Valuation Amount	The system multiplies the Weight of precious metal with the Unit Rate and displays the total value of precious metal in valuation currency.
Remarks	Capture Remarks for the precious metal, if any.

Table 3-58 Warehouse Details

Field	Description
Warehouse ID	Specify the warehouse ID.
Allocation %	Specify the allocation percentage of the warehouse.
Description	Specify the description on warehouse.

Note

The **Warehouse** details fields displays, if **Storage Location Required** toggle is enabled in **Collateral Category Maintenance** screen.

Note

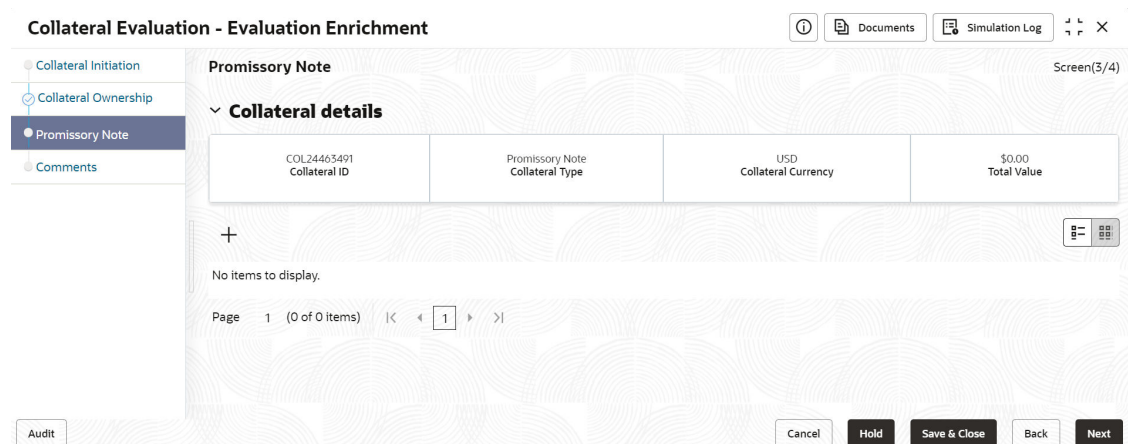
This topic contains Precious Metal related fields. For more information, refer **Vehicle** topic in the **Enrichment** section.

3.4.20 Promissory Note

This topic provides systematic instructions about the Promissory Note data segment in Evaluation Enrichment stage.

The promissory note data segment appears in case **Promissory Note** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-71 Enrichment - Promissory Note



1. Click the add icon.
The **Promissory Note** screen is displayed.

Figure 3-72 Configure - Promissory Note

Configure

- Promissory Note
- Covenants
- Documents

Promissory Note

Promissory Note Details

Promissory Note Type: Secured

Reference Number: 63748

Maker: John

Payee: AXIS

Holder: TATA

Place: Memphis

Execution Date: February 1, 2024

Limitation Period: 10

Limitation Review Date: February 11, 2024

Limitation Expiry Date: December 1, 2024

Currency: USD

Consideration Amount: USD \$100,000.00

Amount in Collateral Currency: USD 100,000.00

Status: Active

Remarks

Back Next

Table 3-59 Promissory Note - Field Description


Field	Description
Promissory Note Type	Specify the type of the promissory note.
Reference Number	Specify the reference number of the promissory note.
Maker	Specify the name of the entity that provides the promissory note.
Payee	Specify the name of the payee that receives the promissory note.
Holder	Specify the name of the promissory note holder, if holder is endorsed by the payee.
Place	Specify the place or address where the promissory note is executed.
Execution Date	Specify the execution date of the promissory note.
Limitation period	Specify the validity of the promissory note in months.
Limitation review date	Specify the review date of the promissory note.
Limitation expiry date	Specify the expiry date of the promissory note.
Currency	Click the  icon and select the currency of the promissory note.
Consideration Amount	Specify the full amount mentioned in the promissory note.
Amount in Collateral Currency	Specify the promissory note consideration amount converted to collateral currency, if the promissory note currency and the collateral currency are different.
Status	Status of the promissory note from the drop-down list. The options available are: <ul style="list-style-type: none"> Active: During new collateral creation process of promissory notes, the Status will be selected as Active by default. Cancelled: After saving the collateral, the user can manually mark / update the Status as Cancelled at any point during the collateral life cycle. Expired: After saving the collateral, the Status can be marked / updated as Expired either manually by user or through automatic update based on the date captured as expired at any point during the collateral life cycle.

Table 3-59 (Cont.) Promissory Note - Field Description

Field	Description
Remarks	Specify the additional details of the promissory notes, if any.

- Click **Next** to navigate to the next data segment.

3.4.21 Property

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

The Property data segment appears in case **Property** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-73 Enrichment - Property

Collateral Evaluation - Evaluation Enrichment

Property

Collateral Details

213010047431 Collateral ID	Property Collateral Type	INR Collateral Currency	₹0.00 Total Value
-------------------------------	-----------------------------	----------------------------	----------------------

+
No items to display.

Page 1 (0 of 0 items) < 1 >

Audit Hold Back Next Save & Close Cancel

- Click the add icon.
The **Configure - Property** screen is displayed.

Figure 3-74 Configure - Property

The screenshot shows a web application window titled 'Configure' with a close button (X) in the top right corner. On the left, there is a sidebar with a 'Property' tab selected, and other tabs for 'Collateral Insurance', 'Covenants', and 'Documents'. The main area is titled 'Property' and contains a list of expandable sections: 'Property', 'Property Location', 'Property Dimension', 'Currency Details', 'Property Valuation Details', and 'Property Contact Details'. At the bottom right of the main area, there are 'Back' and 'Next' buttons.

2. Provide all the details about the vehicle in the **Configure - Vehicle** screen. For more information on fields, refer to the field description table below.

Table 3-60 Configure - Property - Field Description

Field	Description
Property ID	Specify the Property ID .
Property Type	Select the Property Type from the drop down list. The available options include but are not limited to: <ul style="list-style-type: none"> • Residential Building • Residential Plot
Property Category	Select the Property Category from the drop down list. The available options include but are not limited to: <ul style="list-style-type: none"> • Individual • Corporate
Description	Specify the description about the property.
Property Purpose	Select the purpose of the property from the drop down list. The available options include but are not limited to: <ul style="list-style-type: none"> • Personal • Commercial
Registered Owner	Specify the name of Registered Owner of the property.
Land Registry	Specify the property Land Registry details.
Purchase Date	Specify the date on which the property was purchased.
Zone Classification	Select the Zone Classification from the drop down list. The available options include but are not limited to: <ul style="list-style-type: none"> • Earth Quake Zone • Flood Zone • Normal
Flood Zone	Enable this flag, if the property is in flood zone.

Table 3-60 (Cont.) Configure - Property - Field Description

Field	Description
Flood Zone Type	Select the Flood Zone Type from the drop down list, if the Flood Zone flag is enabled. The available options include but are not limited to: <ul style="list-style-type: none"> • Zone1 • Zone2 • Zone3a • Zone3b
Seismic Zone	Enable this flag, if the property is in seismic zone.
Seismic Zone Type	Select the Seismic Zone Type from the drop down list, if the Seismic Zone flag is enabled. The available options include but are not limited to: <ul style="list-style-type: none"> • Low Damage Risk • Moderate Damage Risk • High Damage Risk • Highest Damage Risk
Income Producing	Enable this flag, if the property is producing income through rent or lease.
Environment Assessment Required	Enable this flag, if environment assessment is required for the property.
Restricted Property	Enable this flag, if the property is restricted by government authorities.
Under Construction	Enable this flag, if the property is under construction.
Nature of Property	Select the Nature of Property from the drop down list. The available options include but are not limited to: <ul style="list-style-type: none"> • Fee Simple • Leasehold
Property Status	Select the Property Status from the drop down list. The available options include but are not limited to: <ul style="list-style-type: none"> • Rented • Leased • Self Owned
Wall Material	Select the property Wall Material from the drop down list. The available options include but are not limited to: <ul style="list-style-type: none"> • Asbestos • Bamboo • Brick Veneer • Clay • Concrete • Double Brick • Mud Brick • Polystyrene • Steel • Stone • Timber • Others

Table 3-60 (Cont.) Configure - Property - Field Description

Field	Description
Roof Type	Select the property Roof Type from the drop down list. The available options include but are not limited to: <ul style="list-style-type: none"> • Ashpalt Shingles • Bamboo • Metal • Bricks • Built-Up Roof • Clay • Concrete Tiles • Mud • Rubber Slate • Slate • Solar Tiles • Solid Wood • Stone Coated Steel • Thatched • Copper • Others
Registration Date	Specify the date on which the property is registered.
Property Value	Select a currency and specify the value of property.
Adverse Comments	Specify the Adverse Comments about the property, if any.

Figure 3-75 Configure - Property Location

Property Location

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

Table 3-61 Configure - Property Location - Field Description

Field	Description
Registration Number	Specify the property Registration Number .
House/Building	Specify the House/Building name.
Street	Specify the Street in which the property is located.
Locality	Specify the Locality of the property.
Landmark	Specify the Landmark for the property.

Table 3-61 (Cont.) Configure - Property Location - Field Description

Field	Description
Area	Specify the Area in which the property is located.
City	Specify the City in which the property is located.
State	Specify the State in which the property is located.
Zip-Code	Specify the Zip-Code of the property area.
Country	Specify the Country in which the property is located.

Figure 3-76 Configure - Property - Currency Details

▼ Currency Details

Currency:
 Amount in Collateral Currency: USD 0.00

Table 3-62 Configure - Property - Currency Details - Field Description

Field	Description
Currency	Displays the collateral Currency .
Amount in Collateral Currency	Displays the Property Value in collateral currency in case the property value is not specified in collateral currency.

Figure 3-77 Configure - Property - Property Dimension

▼ Property Dimension

Number of Rooms:
 Property Units:
 Property Size:

Area Of Land:
 Number Of Stories:

Number Of Garages:
 Total Dimension Length:
 Total Dimension Width:

Dimension Details

Floor Number:
 Dimension Length:
 Dimension Width:

+

NEW
Floor Number: 3
Dimension Length: 60
Dimension Width: 60
⋮

Table 3-63 Configure - Property Dimension - Field Description

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

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

Figure 3-78 Configure - Property Dimension - Added

▼ Property Dimension

Number of Rooms <input style="width: 90%;" type="text" value="3"/>	Property Units <input style="width: 90%;" type="text" value="Square Meter"/>	Property Size <input style="width: 90%;" type="text" value="1,006"/>
Area Of Land <input style="width: 90%;" type="text" value="10,000"/>	Number Of Stories <input style="width: 90%;" type="text" value="5"/>	
Number Of Garages <input style="width: 90%;" type="text" value="1"/>	Total Dimension Length <input style="width: 90%;" type="text" value="30"/>	Total Dimension Width <input style="width: 90%;" type="text" value="30"/>
Dimension Details		
Floor Number <input style="width: 90%;" type="text" value="3"/>	Dimension Length <input style="width: 90%;" type="text" value="60"/>	Dimension Width <input style="width: 90%;" 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 3-79 Configure - Property Valuation Details

Property Valuation Details

Basis property Value: Market Value

Market Value: USD \$900,000.00

Valuation Date: September 19, 2019

Valuation Source: Field valuation

Valuation Amount: USD \$800,000.00

Other Lenders Charge Amount: USD \$20,000.00

Table 3-64 Configure - Property Valuation Details - Field Description

Field	Description
Valuation Date	Specify the date on which the property is valued.
Valuation Source	Specify the property valuation source. For example, Public Institutions and Real Estate Agents
Valuation Amount	Specify the property Valuation Amount .
Other Lenders Charge Amount	Specify the Other Lenders Charge Amount in case the property is backing up the facility borrowed from other lenders.

Figure 3-80 Configure - Property Contact Details

Property

Contact Person: Builder

First Name: David

Last Name: John

Mobile: 67845637

Work Phone:

Home Phone:

Email ID: david.john@gmail.com

Cancel Add

Table 3-65 Configure - Property Contact Details - Field Description

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

Table 3-65 (Cont.) Configure - Property Contact Details - Field Description

Field	Description
Home Phone	Specify the home phone number of the contact person in the property.
Email ID	Specify the Email ID of the contact person in the property.

Figure 3-81 Configure - Property - Residential Status

Table 3-66 Configure - Property - Residential Status - Field Description

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

Note

This topic contains property related fields. For other information, refer **Vehicle** topic in the **Enrichment** section.

3.4.22 Ship

This topic provides systematic instructions about the Ship data segment in Evaluation Enrichment stage.

The Ship data segment appears in case **Ship** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-82 Enrichment - Ship

1. Click the add icon.
The **Configure - Ship** screen is displayed.

Figure 3-83 Configure - Ship

The screenshot shows the 'Configure - Ship' interface. On the left is a sidebar with 'Ship' selected. The main area is titled 'Ship Details' and contains several sections of input fields:

- Water Vessel Name:** Bountie
- Powered By:** Fuel
- Water Vessel Condition:** Good
- Basis Vessel Value:** Invoice Value
- Revaluation Base Value:** USD 100,000.00
- Number of Hull Units:** 1
- Manufacturer Name:** White Star Line
- Twenty Foot Equivalent:** (empty)
- Water Vessel Description:** (empty)
- Type:** Passenger
- Fuel Type:** Diesel
- Water Vessel Location:** US
- Invoice Value:** USD \$100,000.00
- Port of Registry:** Liverpool
- Number of Vessel Decks:** 9
- State Or Territory Vessel Operates In:** Scotland
- Water Vessel License Number:** 6894456788
- Navigational Limits:** Seas
- Water Vessel Intended Use:** Commercial
- Currency:** USD
- Amount in Collateral Currency:** USD 100,000.00
- Registration Number:** 689990
- Manufactured Date:** September 10, 2019
- Motor Number:** 566
- License Details:** (empty)

Navigation buttons 'Back' and 'Next' are at the bottom right.

2. Provide all the ship details in the **Configure - Ship** screen.
For more information on fields, refer to the field description table below.

Table 3-67 Configure - Ship Details - Field Description

Field	Description
Water Vessel Name	Specify the name of the water vessel.
Type	Select the Type of water vessel from the drop down list. The available options include but are not limited to: <ul style="list-style-type: none"> • General Cargo Vessels • Container Ships • Dry Bulk Carriers • Multi Purpose Vessels • Reefer Ships • Ferries • Freight • Ro-Pax • Pure Car Carriers • Combined Carriers • Ocean Liners • Cruise Ships • Fishing Vessel • High Speed Craft • Tankers • Passenger • Roll On Roll Off

Table 3-67 (Cont.) Configure - Ship Details - Field Description

Field	Description
Navigational Limits	Select the Navigational Limits from the drop-down list. The available options are: <ul style="list-style-type: none"> • Inland Lakes • Inland Rivers • Oceans • Seas
Powered By	Specify the power source of the water vessel by selecting an option from the Powered By drop down list. The available options are: <ul style="list-style-type: none"> • Fuel • Sail
Fuel Type	If Fuel is selected as power source, select the Fuel Type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Diesel • Gasoline
Water Vessel Intended Use	Select the Water Vessel Intended Use from the drop-down list. The available options are: <ul style="list-style-type: none"> • Commercial • Personal • Recreational
Water Vessel Condition	Select the Water Vessel Condition from the drop down list. The available options are: <ul style="list-style-type: none"> • Average • Damaged • Exceptional • Good
Water Vessel Location	Search and select the Water Vessel Location .
Currency	Specify the Currency in which the water vessel is valued.
Basis Vessel Value	Select the Basis Vessel Value as Invoice or Market Value from the drop-down list. The available options are: <ul style="list-style-type: none"> • Invoice Value • Market Value
Invoice Value	Specify the Invoice Value if Invoice Value is selected as Basis Vessel Value . Otherwise, specify the Market Value .
Amount in Collateral Currency	Water vessel value is converted to collateral currency and displayed in this field, if the vessel value currency is different from the collateral currency.
Revaluation Base Value	Invoice or market value is displayed as the base value for revaluation.
Port of Registry	Specify the Port of Registry of the water vessel.
Registration Number	Specify the water vessel Registration Number .
Number of Hull Units	Specify the Number of Hull Units available in the water vessel.
Number of Vessel Decks	Specify the number of decks available in the water vessel.
Manufactured Date	Specify the date on which the water vessel is manufactured.
Manufacturer Name	Specify the water vessel Manufacturer Name .
State or Territory Vessel Operates In	Specify the state or territory in which the water vessel is operating.
Motor Number	Specify the Motor Number of the water vessel.
TEU	Specify the twenty-foot equivalent unit (TEU) of the water vessel capacity.

Table 3-67 (Cont.) Configure - Ship Details - Field Description

Field	Description
Water Vessel License Number	Specify the Water Vessel License Number .
License Details	Capture all the license details in this field.
Water Vessel Description	Provide a description about the water vessel.

Figure 3-84 Configure - Ship Dimensions

Ship Dimensions

Dimension Unit:
 Water Vessel Length:
 Water Vessel Beam:

Water Vessel Height:
 Displacement Unit:
 Water Vessel Displacement:

Table 3-68 Configure - Ship Dimensions - Field Description

Field	Description
Dimension Unit	Select the unit for capturing water vessel dimension from Dimension Unit drop down list. The options available are: <ul style="list-style-type: none"> • Feet • Meters
Water Vessel Length	Specify the Water Vessel Length in selected unit.
Water Vessel Beam	Specify the Water Vessel Beam (width) in selected unit.
Water Vessel Height	Specify the Water Vessel Height in selected unit.
Displacement Unit	Select the unit for water vessel weight from Displacement Unit drop down list. The options available are: <ul style="list-style-type: none"> • Tons • Metric Tons
Water Vessel Displacement	Specify the displacement of water vessel in selected unit.

Figure 3-85 Configure - Ship Tonnage

Ship Tonnage

Water Vessel Size:
 Deadweight Tonnage:
 Gross Register Tonnage:

Water Vessel Tonnage:
 Net Registered Tonnage:

Table 3-69 Configure - Ship Tonnage - Field Description

Field	Description
Water Vessel Size	Select the Water Vessel Size from the drop down list. The available options are: <ul style="list-style-type: none"> • Aframax • Capesize • Chinamax • Handymax • Handysize • Malaccamax • Panamax • Q-Max • Seawaymax • Suezmax
Deadweight Tonnage	Specify the Deadweight Tonnage of the water vessel.
Gross Register Tonnage	Specify the Gross Register Tonnage of the water vessel.
Water Vessel Tonnage	Specify the Water Vessel Tonnage .
Net Registered Tonnage	Specify the Net Registered Tonnage of the water vessel.

Note

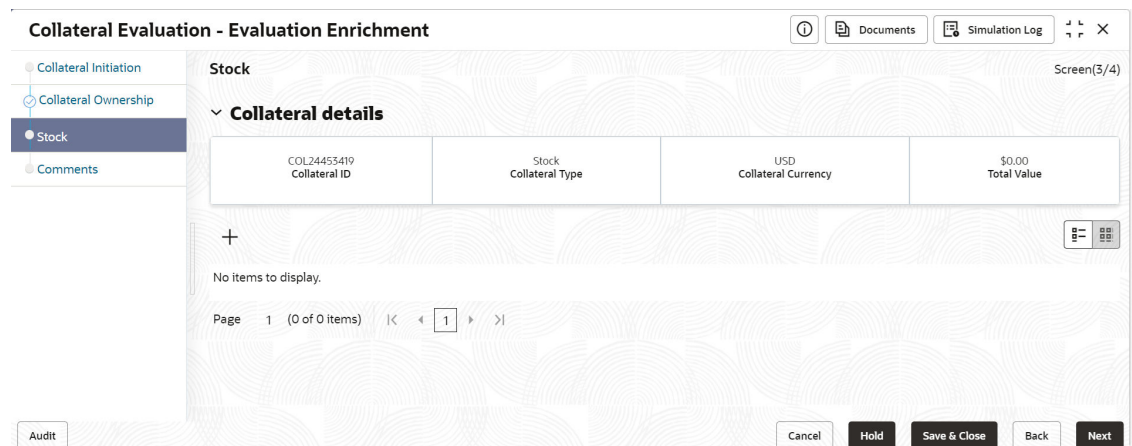
This topic contains Water Vessel related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

3.4.23 Stocks

This topic provides systematic instructions the Stocks data segment in Evaluation Enrichment stage.

The Stock data segment appears in case **Stock** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-86 Enrichment - Stock



1. Click the add icon.
The **Configure - Stock** screen is displayed.

Figure 3-87 Configure - Stock Details

▼ Stock Details

Folio number: 589900

Security code: ALPHASTOCK

Issuer name: Alphabet Inc Class A

Issuer reference number: ALPHABET

Security description: ALPHASTOCK

Holder: John

2. Provide all the details about the stock in the **Configure - Stock** screen.
For field level information, refer the following tables.

Table 3-70 Configure - Stock - Stock Details - Field Description

Field	Description
Folio Number	Specify the stock Folio Number .
Security Code	Specify the stock Security Code .
Issuer Name	Specify the stock Issuer Name .
Issuer Code	Specify the stock Issuer Code .
Security Description	Security Description maintained for the selected Security Code is defaulted here.
Holder	Specify the name of stock holder.

Figure 3-88 Configure - Stock - Pricing Details

▲ Pricing Details

Brokerage Id: 56890

Brokerage Name: [Empty]

Currency: AED

Rating Agency: Moody's

Rating: AAA

Price Code *: UH

Unit Value: AED4.58

Quantity *: 60

Total Stock Amount: AED274.80

Amount in Collateral Currency: USD208.85

Electronic Mode: [Off]

Remarks: [Empty text area]

Back Next

Table 3-71 Configure - Stock - Pricing Details - Field Description

Field	Description
Brokerage Id	Specify the stock broker Id.
Brokerage Name	Specify the stock broker name.
Currency	Displays the Bond currency based on the selected Security Code .
Rating Agency	If the stock is rated by any agency, select the Rating Agency from the drop down list.
Rating	Select the Rating provided for the stock.
Price Code	Search and select the Price Code for stock.
Unit Value	Unit Value of the stock is defaulted based on the selected Price Code .
Quantity	Specify the number of stocks available as collateral.
Total Stock Amount	Total Stock Amount is calculated by multiplying the Quantity with the Unit Value of bond.
Amount in Collateral Currency	In case stock currency is different from the collateral currency, the stock amount is converted to collateral currency and displayed in this field.
Electronic Mode	Enable this flag, if the stock was purchased through electronic mode.

- Capture **Remarks** for the stock, if any.

Note

This topic contains Stock related fields. For other information, refer **Vehicle** topic in the **Enrichment** chapter.

3.4.24 Vehicle

This topic provides systematic instructions about the Vehicle data segment in Evaluation Enrichment stage.

The Vehicle data segment appears in case **Vehicle** is selected as the **Collateral Type** in **Quick Initiation** screen.

Figure 3-89 Enrichment - Vehicle

Collateral Evaluation - Enrichment Screen(5/4)

Vehicle

Collateral details

COL242919905 Collateral ID	Vehicle Collateral Type	USD Collateral Currency	\$0.00 Total Value
-------------------------------	----------------------------	----------------------------	-----------------------

No items to display.

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

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

1. Click the add icon.
The **Configure - Vehicle** screen is displayed.

Figure 3-90 Configure - Vehicle

The screenshot shows a web application window titled 'Configure'. On the left is a sidebar with a navigation menu containing: Vehicle (selected), Collateral Insurance, Covenants, Documents, Internal Valuation, and Questionnaire Evaluation. The main content area is titled 'Vehicle' and has a 'Basic Details' section expanded. The fields and their values are as follows:

Field	Value
Vehicle Type	Registration Number
5678899	Model
Intra	Year of Manufacture
2018	Registration Date
December 1, 2019	Make
Tata	Vehicle Condition
Engine Type	Engine Number
788	Chassis Number
Leased	Vehicle Identification Number
234675UDE67	Owner
John	Registration Authority
Trim	Kilometer/Miles
Date of Agreement	

At the bottom right of the form are 'Back' and 'Next' buttons.

2. Provide all the details about the vehicle in the **Configure - Vehicle** screen.
For field level information, refer the following tables.

Table 3-72 Configure - Vehicle - Basic Details - Field Description

Field	Description
Vehicle Type	Select the Vehicle Type from the drop down list. The available options are: <ul style="list-style-type: none"> • Four Wheeler • Heavy Commercial Vehicles • Light Commercial Vehicles • Three Wheeler • Two Wheeler
Registration Number	Specify the vehicle Registration Number .
Model	Specify the Model of the vehicle
Year of Manufacture	Specify the year in which the vehicle is manufactured.
Registration Date	Specify the date on which the vehicle registration is done.
Make	Specify the vehicle maker details.
Vehicle Condition	select the Vehicle Condition from the drop down list. The available options are: <ul style="list-style-type: none"> • New • Used

Table 3-72 (Cont.) Configure - Vehicle - Basic Details - Field Description

Field	Description
Engine Type	Select the Engine Type from the drop down list. The available options are: <ul style="list-style-type: none"> • Petrol • Diesel • Electric
Engine Number	Specify the vehicle Engine Number .
Chassis Number	Specify the vehicle Chassis Number .
Leased	Specify if the Vehicle is leased by selecting Yes or No from the drop down list.
Vehicle Identification Number	Specify the Vehicle Identification Number .
Owner	Specify vehicle owner name.
Registration Authority	Specify details of the Registration Authority which registered the vehicle.
Kilometer/Miles	Select the unit for capturing Distance Travelled by the vehicle.
Distance Travelled	Specify the Distance Travelled by the vehicle in selected unit.
Trim	Specify the vehicle Trim details.
Accidental History	Enable this flag, if the vehicle has Accidental History .

Figure 3-91 Configure - Vehicle - Commercial Vehicle Details

Commercial Vehicle Details

Sub-Type:
Purpose of Vehicle:
Unit of Capacity:

Vehicle Classification:
Body Type:
Vehicle Capacity:

Number Of Wheels:

Table 3-73 Configure - Vehicle - Commercial Vehicle Details - Field Description

Field	Description
Sub-Type	Specify the Vehicle Sub-Type from the drop down list. The available options are: <ul style="list-style-type: none"> • Four Wheeler • Heavy Commercial Vehicles • Light Commercial Vehicles • Three Wheeler • Two Wheeler
Purpose of Vehicle	Specify the purpose of vehicle is used.
Unit of Capacity	Specify the Unit in which vehicle capacity is measured.

Table 3-73 (Cont.) Configure - Vehicle - Commercial Vehicle Details - Field Description

Field	Description
Vehicle Classification	Provide detailed information about the Vehicle Classification .
Body Type	Select the vehicle Body Type from the drop down list. The available options include but not limited to <ul style="list-style-type: none"> • Box Truck • Semi Trailer Truck • Van • Trailers • Heavy Equipment • Travel Trailer • MiniVan • Pickup Truck/Van • Flatbed Truck • Platform Truck • Crane • Garbage Truck • Refrigerator Truck • Others
Vehicle Capacity	Specify the capacity of vehicle in selected unit.
Number of Wheels	Specify the number of wheels are available in the vehicle.

Figure 3-92 Configure - Vehicle - Invoice Details

Invoice Details

Currency
Valuation Date
Valuation Amount

Resale Value
Amount in Collateral Currency
Revaluation Base Value

Description

Table 3-74 Configure - Vehicle - Invoice Details - Field Description

Field	Description
Currency	Specify the Currency in which invoice is prepared.
Invoice value	Specify the Invoice value of the vehicle.
Resale value	Specify the Resale Value of the vehicle.
Amount in Collateral Currency	The system converts and displays the vehicle value in collateral currency.
Revaluation Base Value	The system calculates and displays the Revaluation Base Value in this field.
Description	Specify the brief description about the vehicle.

Figure 3-93 Warehouse - Vehicle

Warehouse Id	Address	Allocation %	Description	Action
WAREHOUSE1	george mason, St Francis st, Atlanta, Geor...	87%	Warehouse at Atlanta with !	
WAREHOUSEDP1	BLVD, St Francis, Buffalo, New York	13%	Warehouse at Buffalo with !	

Table 3-75 Warehouse Details

Field	Description
Warehouse ID	Specify the warehouse ID.
Allocation %	Specify the allocation percentage of the warehouse.
Description	Specify the description on warehouse.

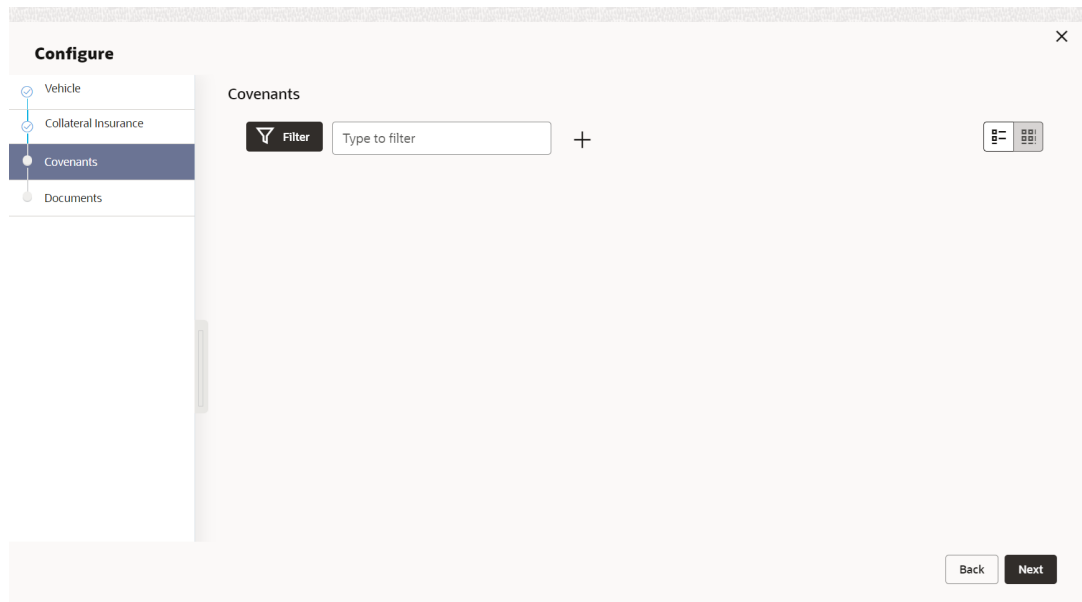
Note

The **Warehouse** details fields displays, if **Storage Location Required** toggle is enabled in **Collateral Category Maintenance** screen.

- After capturing all the vehicle details, click **Next** in the **Configure - Vehicle - Basic Details** screen.

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

Figure 3-94 Configure - Vehicle - Covenants



- Add Covenants for the Vehicle.

Refer **Annexure - I** for information on adding covenants.

5. After adding covenants, click **Next**.
The **Configure - Vehicle - Documents** screen is displayed.
6. Add collateral documents.
Refer **Annexure - II** for information on adding documents.
7. Click **Submit**, after adding required documents.
The vehicle details are added and displayed in the **Enrichment - Vehicle** screen as shown below.

Figure 3-95 Enrichment - Vehicle - Collateral Added

The screenshot shows the 'Collateral Evaluation - Enrichment' interface. On the left, a navigation pane includes 'Collateral Initiation', 'Collateral Ownership', 'Vehicle', and 'Comments'. The main area is titled 'Vehicle' and contains a 'Collateral details' section. This section includes a table with the following data:

Collateral ID	Vehicle Collateral Type	Collateral Currency	Total Value
COL242919905		USD	\$60,000.00

Below the table, there is a '+' icon and a vehicle record card with the following details:

- Registration number: 5678899
- Registration date: September 18, 2019
- Vehicle type: Four Wheeler
- Vin number: 234675UDE67

At the bottom of the screen, there are several buttons: 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'. The page number 'Page 1 of 1 (1 of 1 items)' is also visible.

User can **Edit**, **View**, or **Delete** a vehicle record by clicking the action icon in the corresponding record and selecting the required option

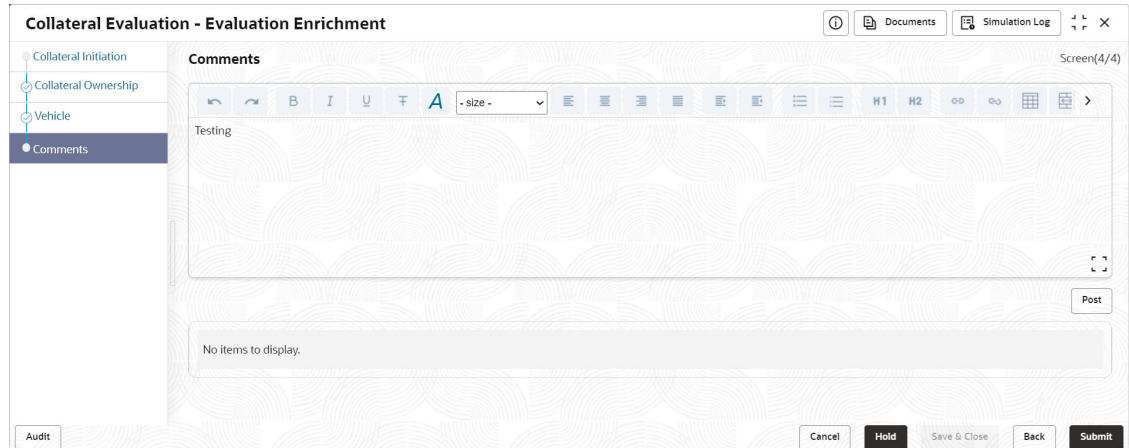
8. After adding the vehicle details, click **Next** in the **Enrichment - Vehicle** screen.
The **Enrichment - Comments** screen is displayed.

3.5 Comments

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

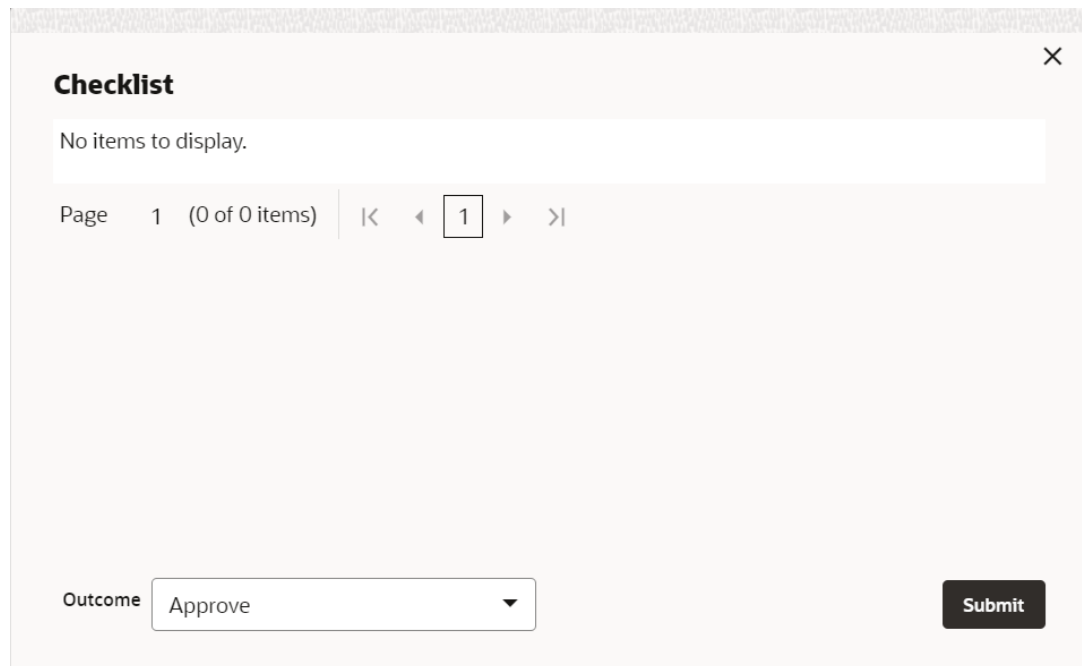
The Comments data segment allows you to post your overall comments for the Evaluation Enrichment stage. Posting comments helps the user of next stage to better understand the application.

Figure 3-96 Enrichment - Comments



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

Figure 3-97 Enrichment - Checklist



Note

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

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

Valuation

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

In general, banks review the following details to value the collateral and determine the final valuation amount.

- Collateral and its documents
- Market value of the collateral
- Trends of margin for similar collateral
- Trends of the valuation of similar collateral

In this stage, the Credit Officer or the user authorized to edit the Valuation task must capture the internal valuation details collected as part of internal valuation.

The following data segments are available in the Valuation stage:

- **Collateral Summary**
- **Internal Valuation**
- **Comments**
- [Collateral Summary](#)
This topic describes information about the Collateral Summary data segment in the Valuation stage.
- [Internal Valuation](#)
This topic provides systematic instructions about Procedure to add internal valuation details.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Valuation stage.

4.1 Collateral Summary

This topic describes information about the Collateral Summary data segment in the 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 **Valuation - Collateral 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	Application Date
<input type="checkbox"/>	Low	Collateral Evaluation	APP245410396	APP245410396	Valuation	19-12-16
<input type="checkbox"/>	Low	Collateral Evaluation	APP245410396	APP245410396	RiskEvaluation	19-12-16
<input type="checkbox"/>	Low	Collateral Evaluation	APP245410396	APP245410396	LegalOpinion	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410394	APP245410394	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Review	APP245410393	APP245410393	DataEnrichment	24-02-23
<input type="checkbox"/>		Collateral Perfection	APP245410391	APP245410391	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410385	APP245410385	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410383	APP245410383	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410382	APP245410382	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410381	APP245410381	Enrichment	19-12-16

2. Click **Acquire & Edit** in the required Valuation task.

The **Valuation - Collateral Summary** screen is displayed.

Figure 4-2 Valuation _ Summary

THINKPAD LTD

Customer ID: 00010810 | Application ID: APP245410396 | Documents: 0 | Collateral Type: Vehicle | Collateral Category: GOODS VEHICLE | Ownership Type: Single

Current Status: Evaluation Enrichment Completed

Collateral Currency: USD | Agreed Collateral Value: \$10,000.00 | Available From: Dec 16, 2019 | Available Till: | Applicable Business: | Exposure Type: Country,Currency,Industry

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

Vehicle	Seniority of charge	Covenants	Insurance
1 Collateral	0 Total % 100 Available %	1 Proposed 0 Complied 0 Breached	1 Active \$20,000.00 Total Amount

Configured Stage Status:

- Risk Evaluation: In Progress
- Internal Legal Opinion: In Progress
- Internal Valuation: In Progress

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

4.2 Internal Valuation

This topic provides systematic instructions about Procedure to add internal valuation details.

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

Figure 4-3 Valuation - Internal Valuation

The screenshot shows the 'Collateral Evaluation - Valuation' interface. On the left, there is a navigation menu with 'Summary', 'Internal Valuation' (selected), and 'Comments'. The main area is titled 'Internal Valuation' and contains a section for 'Collateral details'. A table lists collateral records with the following data:

Collateral ID	Vehicle Collateral Type	USD Collateral Currency	\$10,000.00 Total Value
COL24545625			

Below the table, a record is expanded to show details: Registration number: 5678899, Registration date: December 1, 2019, Vehicle type: Four Wheeler, and Vin number: 234675UDE67. A context menu is open over this record, showing options: Edit, View, and Delete. At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

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

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

Figure 4-4 Valuation - Configure - Vehicle

Basic Details		
Vehicle Type	Registration Number	Model
	5678899	Intra
Year of Manufacture	Registration Date	Make
2018	December 1, 2019	Tata
Vehicle Condition	Engine Type	Engine Number
		788
Chassis Number	Leased	Vehicle Identification Number
		234675UDE67
Owner	Registration Authority	Kilometer/Miles
John	DMV	
Trim	Date of Agreement	

Buttons: Back, Next

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

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

Figure 4-5 Valuation - Configure - Internal Valuation

Internal Valuation

Valuation Date	Valuation Team	Valuation Amount
December 16, 2019	Operations team	USD \$9,000.00
Valuation Expiry Date	Valuer Remarks	
February 21, 2024	Vehicle is in good condition.	

Buttons: Back, Next

3. Specify the internal valuation details.

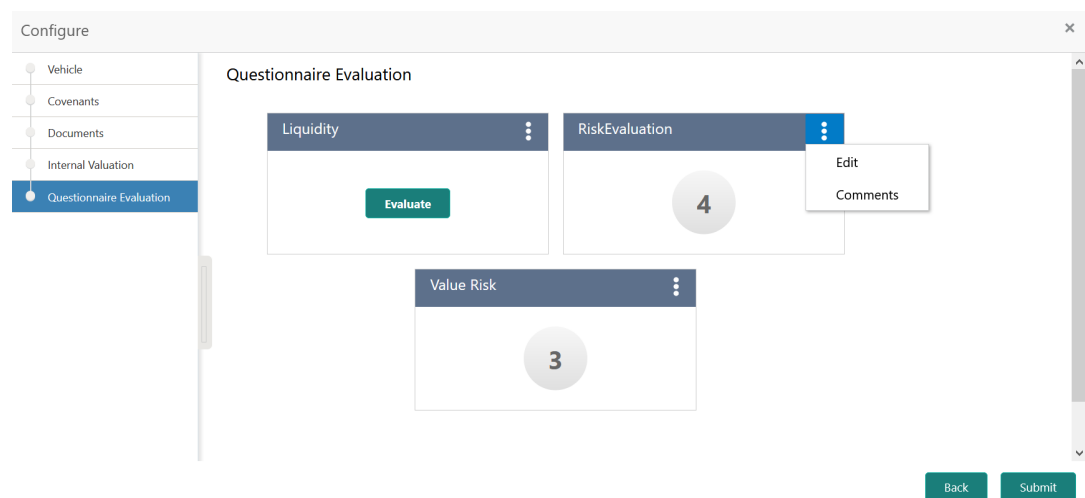
For more information on fields, refer to the field description table below.

Table 4-1 Valuation - Configure - Internal Valuation - Field Description

Field	Description
Valuation Date	Specify the date on which internal valuation is performed.
Valuation Team	Specify the name of team which performed internal valuation for the collateral.
Valuation Amount	Specify the collateral Valuation Amount .
Category Haircut	Specify the market haircut for the selected collateral category.
Bank Haircut	Specify the Bank Haircut for the selected collateral category.
Market Value	The collateral Valuation Amount is reduced to the extent of mentioned Category Haircut and displayed.
Bank Value	The collateral Valuation Amount is reduced to the extent of mentioned Bank Haircut and displayed.
Valuation Expiry Date	Specify the date till which the internal valuation is valid.
Valuer Remarks	Specify the Valuer Remarks for the collateral.

4. Click **Next**.

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

Figure 4-6 Valuation - Configure - Questionnaire Evaluation**Note**

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

For information on Questionnaire Evaluation, refer **Legal Opinion** chapter.

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

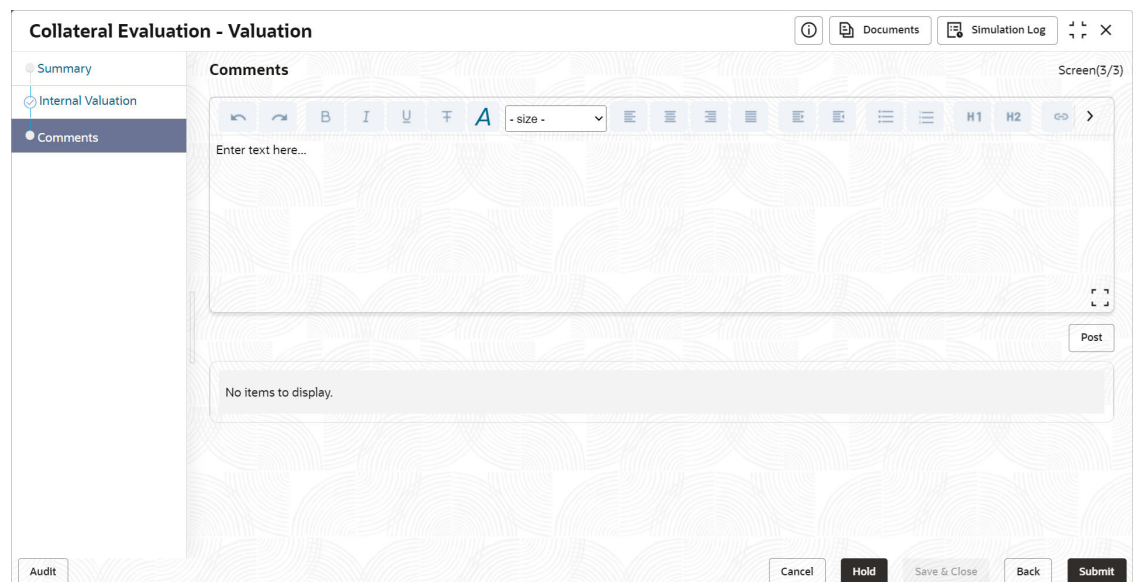
4.3 Comments

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

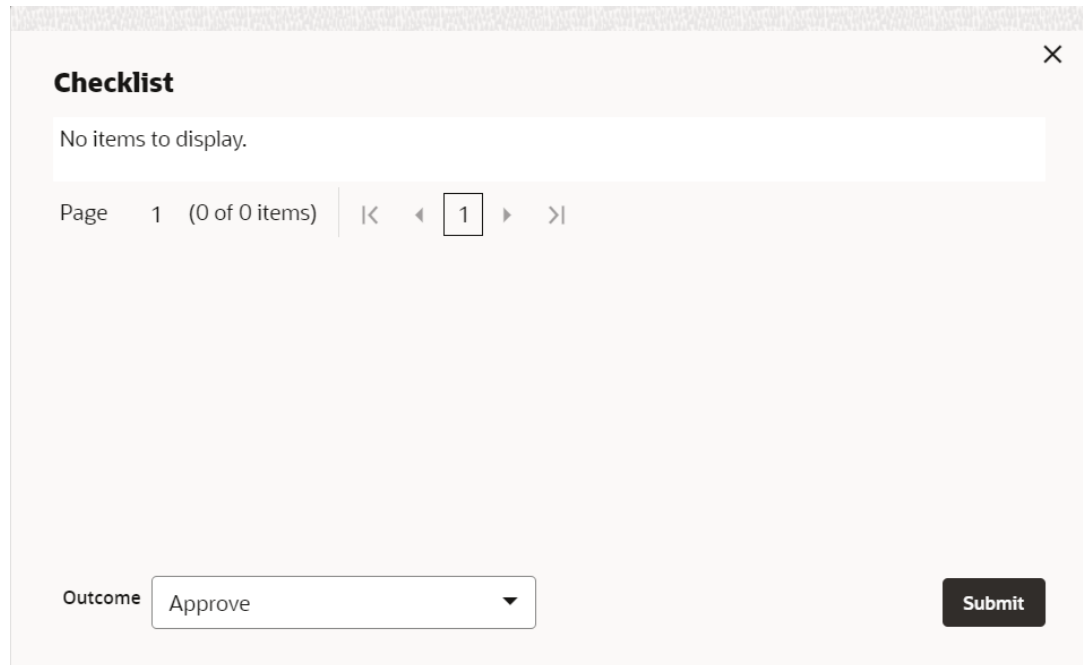
The Comments data segment allows you to post overall comments for the Valuation stage. Posting comments helps the user of next stage to better understand the application.

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

Figure 4-7 Valuation - Comments



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

Figure 4-8 Checklist

Checklist X

No items to display.

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

Outcome Approve ▼

Submit

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 to the previous stage after completion of all the parallel stages.

5

Risk Evaluation

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

- Collateral Summary
- Risk Evaluation
- Comments
- [Summary](#)
This topic provides systematic instructions about the Summary data segment in the Risk Evaluation stage.
- [Risk Evaluation](#)
This topic provides systematic instructions about the procedure to add risk evaluation details for the collateral.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Risk Evaluation stage.

5.1 Summary

This topic provides systematic instructions 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.

- 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 Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/>	Low	Collateral Evaluation	APP245410396	APP245410396	Valuation	19-12-16
<input type="checkbox"/>	Low	Collateral Evaluation	APP245410396	APP245410396	RiskEvaluation	19-12-16
<input type="checkbox"/>	Low	Collateral Evaluation	APP245410396	APP245410396	LegalOpinion	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410394	APP245410394	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Review	APP245410393	APP245410393	DataEnrichment	24-02-23
<input type="checkbox"/>		Collateral Perfection	APP245410391	APP245410391	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410385	APP245410385	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410383	APP245410383	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410382	APP245410382	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410381	APP245410381	Enrichment	19-12-16

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

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

Figure 5-2 Risk Evaluation_Summary

THINKPAD LTD

Customer ID: 00019810 | Application ID: APP245410396 | Documents: 0 | Collateral Type: Vehicle | Collateral Category: GOODS VEHICLE | Ownership Type: Single

Current Status: Valuation Completed

Collateral Currency: USD | Agreed Collateral Value: \$10,000.00 | Available From: Dec 16, 2019 | Available Till: | Applicable Business: | Exposure Type: Country,Currency,Industry

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

Vehicle: 1 Collateral, \$10K Collateral Value | Seniority of charge: 1 Position, 0 Total %, 100 Available % | Covenants: 1 Proposed, 0 Complied, 0 Breached | Insurance: 1 Active, \$20,000.00 Total Amount

Configured Stage Status:

- Risk Evaluation: In Progress
- Internal Legal Opinion: In Progress
- Internal Valuation: Completed

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

5.2 Risk Evaluation

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

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

Figure 5-3 Risk Evaluation - Risk Evaluation

Collateral Evaluation - RiskEvaluation Documents Simulation Log Screen(2/3)

Risk Evaluation

Summary
Risk Evaluation
 Comments

▼ **Collateral details**

COL24543625 Collateral ID	Vehicle Collateral Type	USD Collateral Currency	\$10,000.00 Total Value
------------------------------	----------------------------	----------------------------	----------------------------

Registration number: 5678899 Registration date: December 1, 2019 Vehicle type: Four Wheeler
 Vin number: 234675UDE67

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

Audit Cancel Hold Save & Close Back Next

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 5-4 Risk Evaluation - Configure - Vehicle

Configure

- Vehicle
- Collateral Insurance
- Covenants
- Documents
- Risk Evaluation
- Questionnaire Evaluation

Vehicle

Basic Details

Vehicle Type	Registration Number	Model
	5678899	Intra
Year of Manufacture	Registration Date	Make
2018	December 1, 2019	Tata
Vehicle Condition	Engine Type	Engine Number
		788
Chassis Number	Leased	Vehicle Identification Number
		234675UDE67
Owner	Registration Authority	Kilometer/Miles
John	DMV	
Trim	Date of Agreement	

Back Next

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

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

Figure 5-5 Risk Evaluation - Configure - Risk Evaluation

Configure

- Vehicle
- Collateral Insurance
- Covenants
- Documents
- Risk Evaluation
- Questionnaire Evaluation

Risk Evaluation

+

No items to display.

Remarks

Final Recommendation

Required

Back Next

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

Figure 5-6 Risk Evaluation Details

Risk Evaluation Details

Risk Type: Natural Hazardous Risk

Severity: Low

Comments:

Approver Comments: proceed

Buttons: Cancel, Clear, Add

- Specify all the details in the **Risk Evaluation Details** window.
For more information on fields, refer to the field description table below.

Table 5-1 Risk Evaluation Details - Field Description

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

- Click **Add**.
The risk evaluation details are added and displayed as shown below.

Figure 5-7 Risk Evaluation - Configure - Risk Evaluation Added

Configure

- Vehicle
- Collateral Insurance
- Covenants
- Documents
- Risk Evaluation**
- Questionnaire Evaluation

Risk Evaluation

+

No items to display.

Remarks

Final Recommendation Required

Back Next

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.

Figure 5-8 Risk Evaluation - Configure - Questionnaire Evaluation

Configure

- Vehicle
- Covenants
- Documents
- Questionnaire Evaluation**

Questionnaire Evaluation

Liquidity ⋮

Evaluate

RiskEvaluation ⋮

4

Edit
Comments

Value Risk ⋮

3

Back Submit

Note

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

For information on questionnaire based evaluation, refer **Legal Opinion** section.

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

5.3 Comments

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

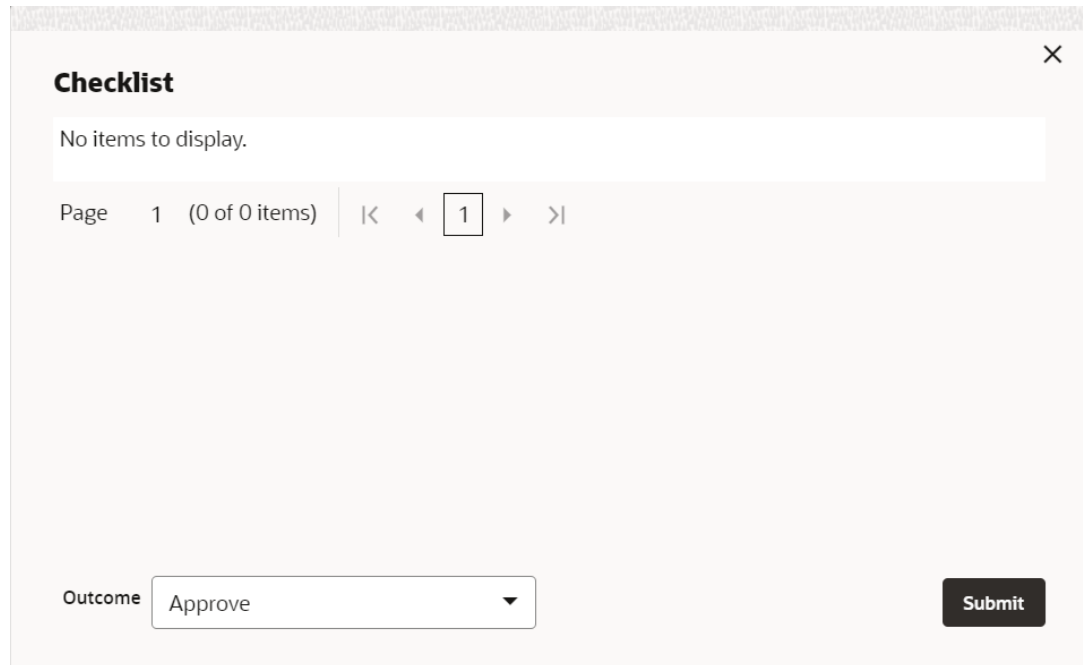
The Comments data segment allows you to post overall comments for the Risk Evaluation stage. Posting comments helps the user of next stage to better understand the application.

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

Figure 5-9 Risk Evaluation - Comments

The screenshot displays the 'Collateral Evaluation - RiskEvaluation' application window. The left-hand navigation pane shows three items: 'Summary', 'Risk Evaluation', and 'Comments', with 'Comments' currently selected. The main content area is titled 'Comments' and contains a rich text editor. The editor's toolbar includes icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, indent, outdent, and heading options (H2 through H12). The text area below the toolbar contains the placeholder text 'Enter text here...'. A 'Post' button is located at the bottom right of the text area. Below the text area, a message box states 'No items to display.' At the bottom of the application window, there are several buttons: 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Submit'. The top right corner of the window shows 'Screen(3/3)'.

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

Figure 5-10 Checklist

Checklist ✕

No items to display.

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

Outcome Approve ▼

Submit

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

The available options are:

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

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

6

Legal Opinion

This topic provides detailed information about the Legal Opinion stage in the Collateral Evaluation Process.

In this stage, the Legal Officer in bank must review the collateral and its documents to check if the collateral can secure bank's exposure. In general, legal department in the bank considers the following possible aspects

- How helpful the local jurisdiction is in facilitating quick disposal and recovery of money (legal processes related to collateral sale)
- Whether the collateral submission has been duly authorized by customer's board (board resolution to authorize company management to provide collateral)
- In case of existing first charge, will there be any issue in claiming

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

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

6.1 Collateral Summary

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

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

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

- Configured Stage Status

Note

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

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

The **Free Tasks** screen is displayed.

Figure 6-1 Free Tasks

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Low	Collateral Evaluation	APP245410396	APP245410396	Valuation	19-12-16
Low	Collateral Evaluation	APP245410396	APP245410396	RiskEvaluation	19-12-16
Low	Collateral Evaluation	APP245410396	APP245410396	LegalOpinion	19-12-16
	Collateral Perfection	APP245410394	APP245410394	Enrichment	19-12-16
	Collateral Review	APP245410393	APP245410393	DataEnrichment	24-02-23
	Collateral Perfection	APP245410391	APP245410391	Enrichment	19-12-16
	Collateral Perfection	APP245410385	APP245410385	Enrichment	19-12-16
	Collateral Perfection	APP245410383	APP245410383	Enrichment	19-12-16
	Collateral Perfection	APP245410382	APP245410382	Enrichment	19-12-16
	Collateral Perfection	APP245410381	APP245410381	Enrichment	19-12-16

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

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

Figure 6-2 Legal Opinion_Collateral Summary

THINKPAD LTD

Customer ID: 000103810 | Application ID: APP245410396 | Documents: 0 | Collateral Type: Vehicle | Collateral Category: GOODS VEHICLE | Ownership Type: Single

Current Status: RiskEvaluation Completed

Collateral Currency: USD | Agreed Collateral Value: \$10,000.00 | Available From: Dec 16, 2019 | Available Till: | Applicable Business: | Exposure Type: Country,Currency,Industry

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

Vehicle: 1 Collateral | \$10K Collateral Value | Seniority of charge: 1 Position | 0 Total % | 100 Available % | Covenants: 1 Proposed | 0 Complied | 0 Breached | Insurance: 1 Active | \$20,000.00 Total Amount

Configured Stage Status:

- Risk Evaluation: Completed
- Internal Legal Opinion: In Progress
- Internal Valuation: Completed

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

6.2 Legal Opinion

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

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

Figure 6-3 Legal Opinion_Legal Opinion

The screenshot displays the 'Collateral Evaluation - LegalOpinion' interface. The main content area is titled 'Internal Legal Opinion' 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 values: 'COL24543625', 'Vehicle', 'USD', and '\$10,000.00'. Below the table, there is a section for vehicle details including 'Registration number: 5678899', 'Registration date: December 1, 2019', 'Vehicle type: Four Wheeler', and 'Vin number: 234675UDE67'. A context menu is open over the vehicle details, showing 'Edit' and 'View' options. The bottom of the screen features an 'Audit' button on the left and a row of navigation buttons: 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

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 6-4 Legal Opinion_Vehicle

Configure

- Vehicle
- Collateral Insurance
- Covenants
- Documents
- Internal Legal Opinion
- Questionnaire Evaluation

Vehicle

Basic Details

Vehicle Type	Registration Number	Model
	5678899	Intra
Year of Manufacture	Registration Date	Make
2018	December 1, 2019	Tata
Vehicle Condition	Engine Type	Engine Number
		788
Chassis Number	Leased	Vehicle Identification Number
		234675UDE67
Owner	Registration Authority	Kilometer/Miles
John	DMV	
Trim	Date of Agreement	

Back Next

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

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

Figure 6-5 Legal Opinion_Internal Legal Opinion

Configure

- Vehicle
- Collateral Insurance
- Covenants
- Documents
- Internal Legal Opinion
- Questionnaire Evaluation

Internal Legal Opinion

Legal Opinion Date	Legal Opinion
December 16, 2019	Legal verification done

Back Next

3. Specify the legal opinion details.

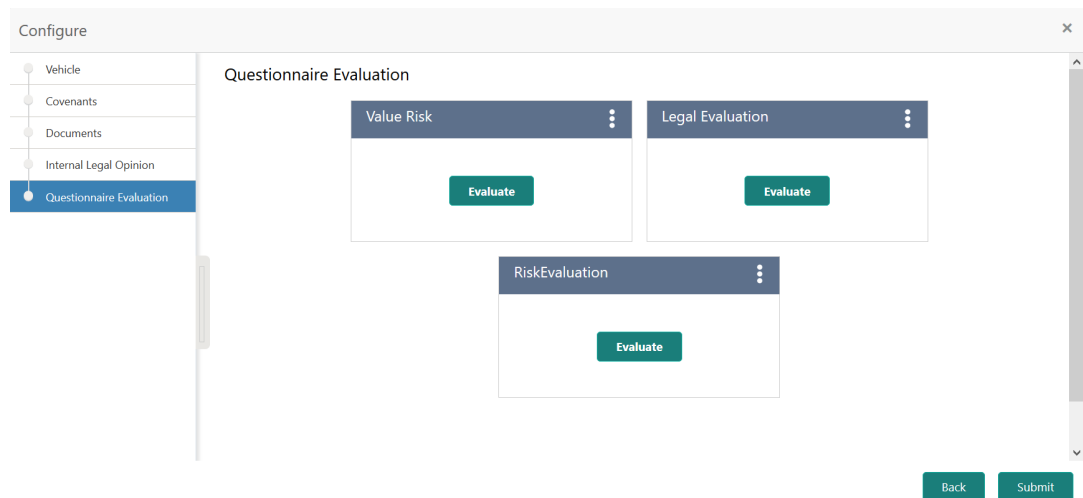
For field level information, refer the below table.

Table 6-1 Legal Opinion - Configure - Internal Legal Opinion - Field Description

Field	Description
Legal Opinion Date	Specify the date on which the legal valuation is performed.
Legal Opinion	Capture the Legal Opinion .

4. Click **Next**.

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

Figure 6-6 Legal Opinion_Questionnaire Evaluation

Note

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

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

The **Questionnaire** window is displayed.

Figure 6-7 Questionnaire

6. 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 **Legal Opinion - 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.

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

6.3 Comments

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

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

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

Figure 6-8 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 6-9 Checklist

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

5. Select the required **Outcome** and click **Submit**.

The available options are:

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

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

7

Review and Recommendation

7.1 Review and Recommendation

Detailed information about the Review and Recommendation stage in the Collateral Evaluation process.

In this stage, the Credit Reviewer or the user authorized to edit the Review and Recommendation task must review the following details and provide their recommendations for the collateral.

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

The following data segments are available in the Review and Recommendations stage.

- Summary
- Collateral Review
- Comments
- [Summary](#)
Information about the Summary data segment in the Review and Recommendation stage.
- [Collateral Review](#)
Information about the Collateral Review data segment in the Review and Recommendation stage.
- [Comments](#)
Information about the Comments data segment in the Review and Recommendation stage.

7.1.1 Summary

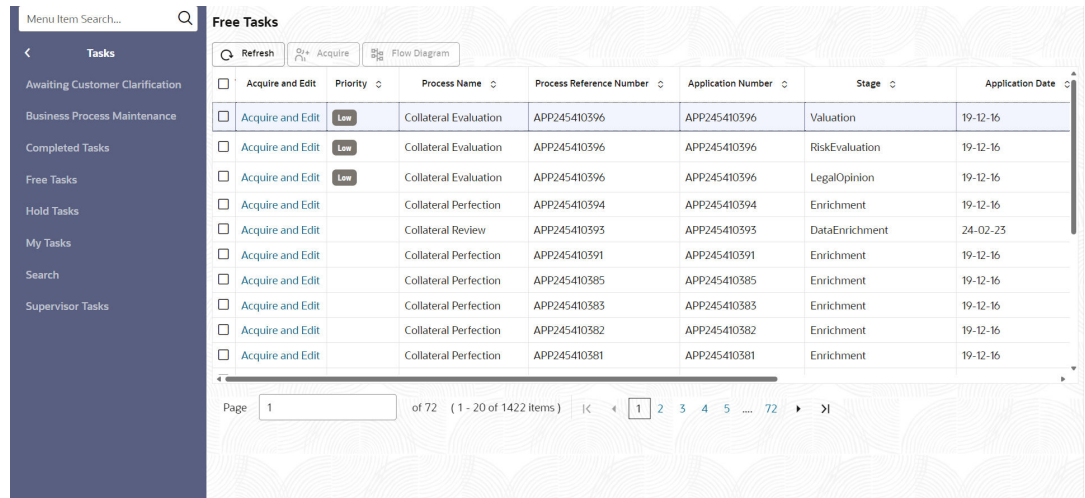
Information about the Summary data segment in the Review and Recommendation stage.

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

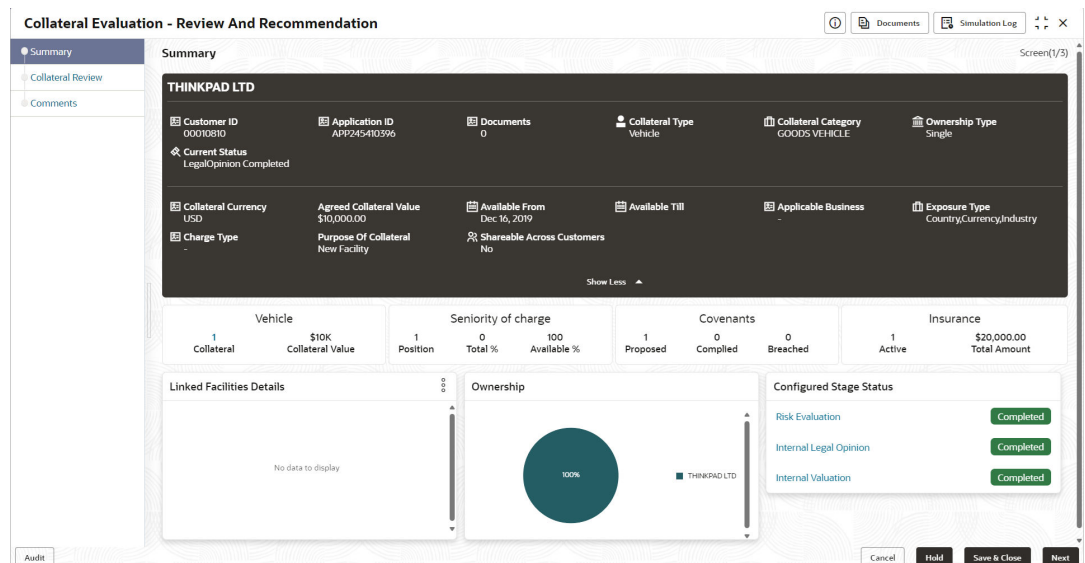
- Configured Stage Status
1. To launch the **Review and Recommendation - Summary** screen, navigate to **Tasks > Free Tasks** from the left menu.
The **Free Tasks** screen is displayed.

Figure 7-1 Free Tasks



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

Figure 7-2 Review and Recommendation_Summary



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

7.1.2 Collateral Review

Information about the Collateral Review data segment in the Review and Recommendation stage.

This data segment allows to capture review details and recommendations for the collateral. Upon clicking **Next** in the **Review and Recommendation - Summary** screen, the Collateral Review data segment is displayed.

Figure 7-3 Review and Recommendation_Collateral Review

Collateral Evaluation - Review And Recommendation

Summary
Collateral Review
Comments

Collateral Review

THINKPAD LTD

Customer ID: 00010810
Application ID: APP245410396
Documents: 0
Collateral Type: Vehicle
Collateral Category: GOODS VEHICLE
Ownership Type: Single
Current Status: LegalOpinion Completed

Show More

Final Recommendation

Review Done On: February 23, 2024
Review Done By: HARINI
Valuation Currency: USD
Valuation Amount: USD 9,000.00
Bank Value: USD 8,100.00
Bank Haircut: 10%
Recommendation: Proceed

Audit Cancel Hold Save & Close Back Next

1. View the collateral details and provide all the details in **Final Recommendation** section. For field level information, refer the below table.

Table 7-1 Review and Recommendation - Collateral Review - Final Recommendation - Field Description

Field	Description
Review Done On	Specify the date on which the collateral review is performed.
Review Done By	The logged in user ID is displayed in this field. You can modify this value, if required.
Valuation Currency	The currency in which the collateral is valued in previous stages is displayed.
Valuation Amount	The collateral Valuation Amount set in the Valuation stage is displayed.
Submission Required?	Enable this flag, if collateral submission is required.
Recommendation	Capture the Recommendations for the collateral.

2. Click **Next**.

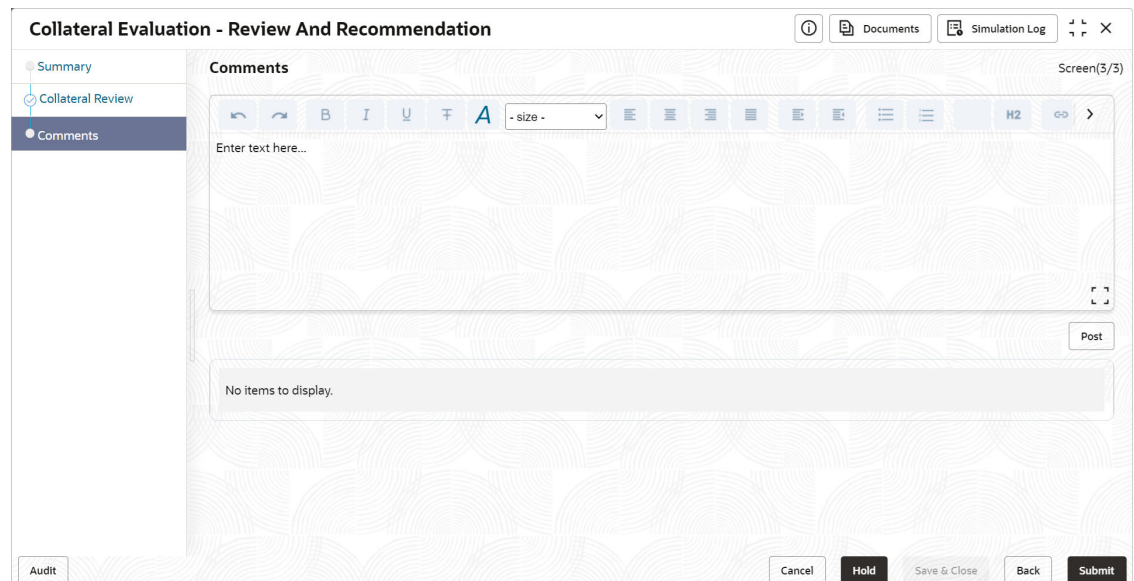
7.1.3 Comments

Information about the Comments data segment in the Review and Recommendation stage.

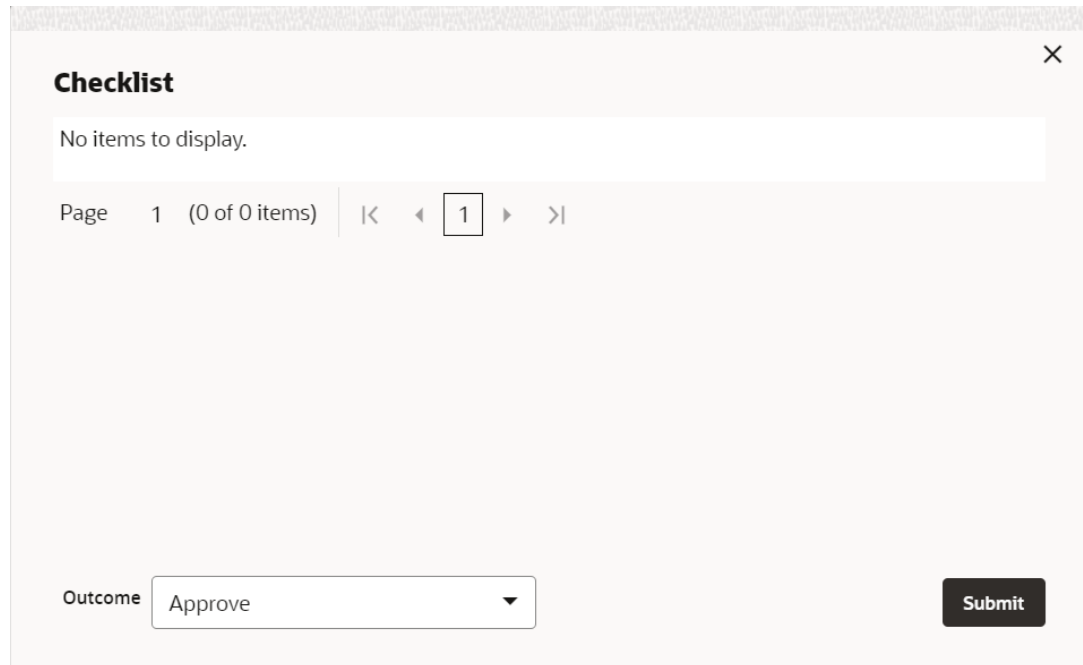
The Comments data segment allows you to post overall comments for the Review and Recommendation stage. Posting comments helps the user of next stage to better understand the application.

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

Figure 7-4 Review and Recommendations - Comments



1. Type your comments for the Review and Recommendation 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 7-5 Checklist

Checklist ✕

No items to display.

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

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 on clicking **Submit**.

8

Approval

8.1 Approval

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

In this stage, the Credit Approver or the user authorized to edit the Approval task must review the collateral details along with the Legal Opinion from legal department, Risk Evaluation details, Valuation details, and Reviewer's recommendation, and make necessary decision to approve or reject the Collateral.

The following data segments are available in the Approval stage.

- Summary
- Collateral Review
- Comments
- [Summary](#)
Information about the Summary data segment in the Approval stage.
- [Collateral Review](#)
Information about the Collateral Review data segment in the Approval stage.
- [Comments](#)
Information about the Comments data segment in the Approval stage.

8.1.1 Summary

Information about the Summary data segment in the 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 **Approval - 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	Application Date
<input type="checkbox"/>	Low	Collateral Evaluation	APP245410396	APP245410396	Valuation	19-12-16
<input type="checkbox"/>	Low	Collateral Evaluation	APP245410396	APP245410396	RiskEvaluation	19-12-16
<input type="checkbox"/>	Low	Collateral Evaluation	APP245410396	APP245410396	LegalOpinion	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410394	APP245410394	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Review	APP245410393	APP245410393	DataEnrichment	24-02-23
<input type="checkbox"/>		Collateral Perfection	APP245410391	APP245410391	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410385	APP245410385	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410383	APP245410383	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410382	APP245410382	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410381	APP245410381	Enrichment	19-12-16

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

Figure 8-2 Approval_Summary

THINKPAD LTD

- Customer ID: 00010810
- Application ID: APP245410396
- Documents: 0
- Collateral Type: Vehicle
- Collateral Category: GOODS VEHICLE
- Ownership Type: Single

Current Status: Review And Recommendation Completed

- Collateral Currency: USD
- Agreed Collateral Value: \$10,000.00
- Available From: Dec 16, 2019
- Available Till:
- Applicable Business:
- Exposure Type: Country,Currency,Industry
- Charge Type:
- Purpose Of Collateral: New Facility
- Shareable Across Customers: No

Vehicle

- 1 Collateral
- \$10K Collateral Value

Seniority of charge

- 1 Position
- 0 Total %
- 100 Available %

Covenants

- 1 Proposed
- 0 Complied
- 0 Breached

Insurance

- 1 Active
- \$20,000.00 Total Amount

Configured Stage Status

- Risk Evaluation: Completed
- Internal Legal Opinion: Completed
- Internal Valuation: Completed

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

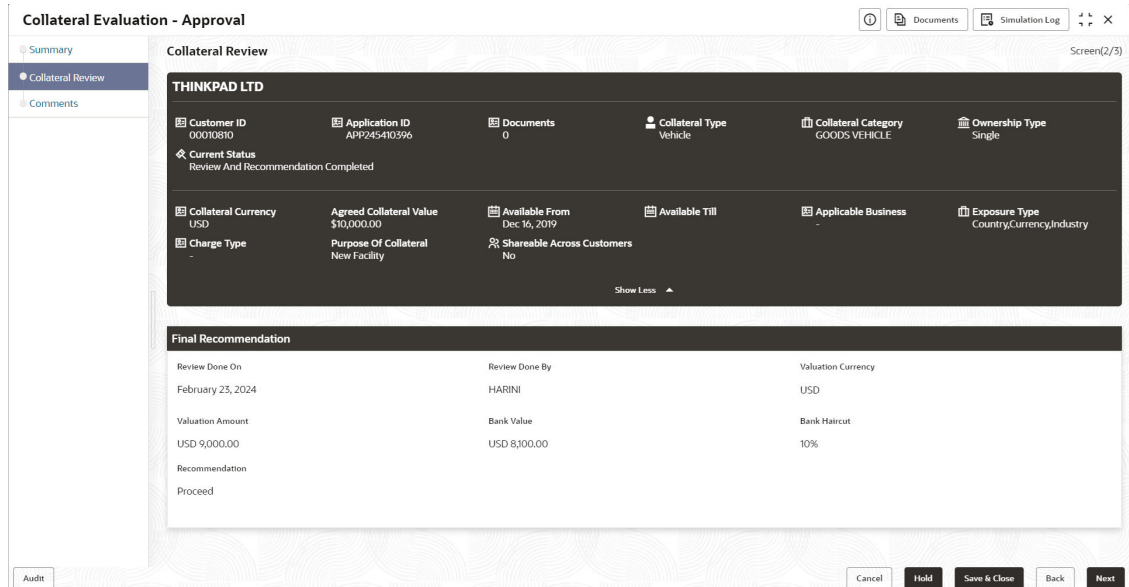
8.1.2 Collateral Review

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

In this data segment, the Review and Recommendation details captured in the previous stage are displayed.

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

Figure 8-3 Collateral Review



1. View the collateral details and **Recommendation**.
2. Click **Next**.

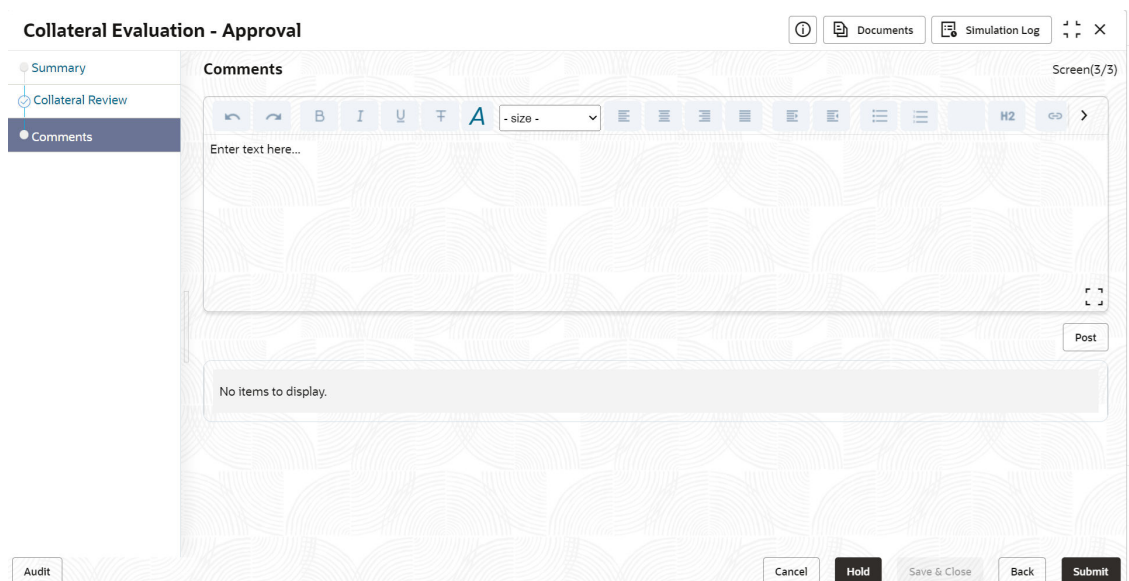
8.1.3 Comments

Information about the Comments data segment in the Approval stage.

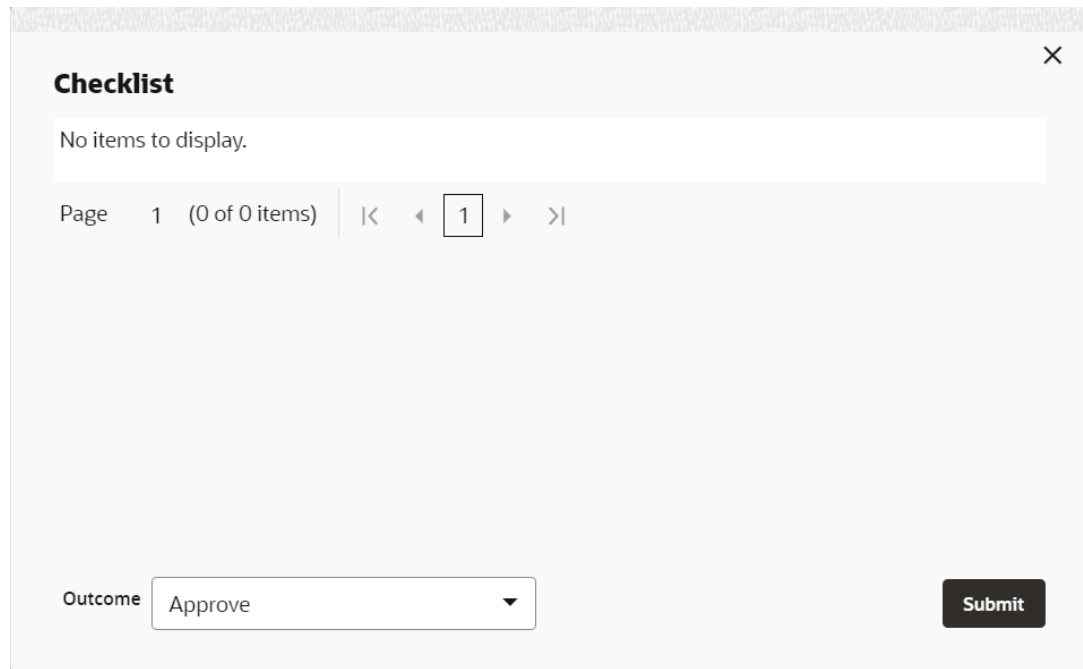
The Comments data segment allows you to post overall comments for the Approval stage. Posting comments helps the user of next stage to better understand the application.

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

Figure 8-4 Approval_Comments



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

Figure 8-5 Checklist

The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. Inside the window, there is a text box containing "No items to display." Below this is a pagination control showing "Page 1 (0 of 0 items)" with navigation arrows and a box containing the number "1". At the bottom left, there is a label "Outcome" followed by a dropdown menu currently showing "Approve". At the bottom right, there 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:

- 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 and the process is completed on clicking **Submit**.

9

Customer Notification

9.1 Customer Notification

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

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

The following stages are available in the Customer Notification stage.

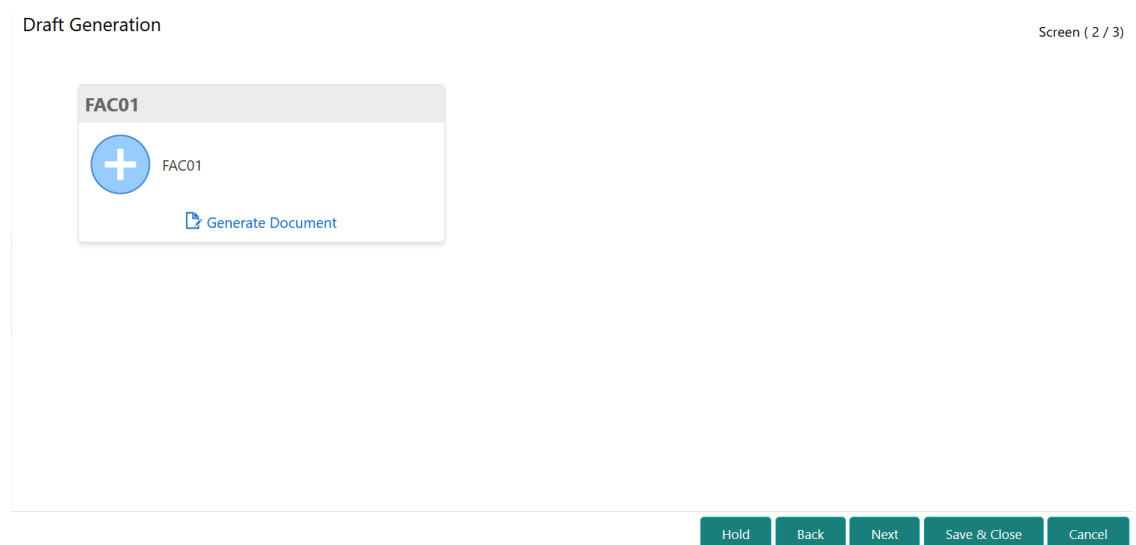
- Draft Generation
- Comments
- [Draft Generation](#)
Procedure to generate evaluation draft for customer acceptance.
- [Comments](#)
Information about the Comments data segment in Customer Notification stage.

9.1.1 Draft Generation

Procedure to generate evaluation draft for customer acceptance.

The Draft Generation data segment in Customer Notification stage allows you to configure customer's mail address and generate evaluation 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 9-1 Draft Generation



1. Click **Generate Document**.

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

Figure 9-2 Draft Generation Details

Draft Generation Details

<p>Communication Type</p> <p>Email</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

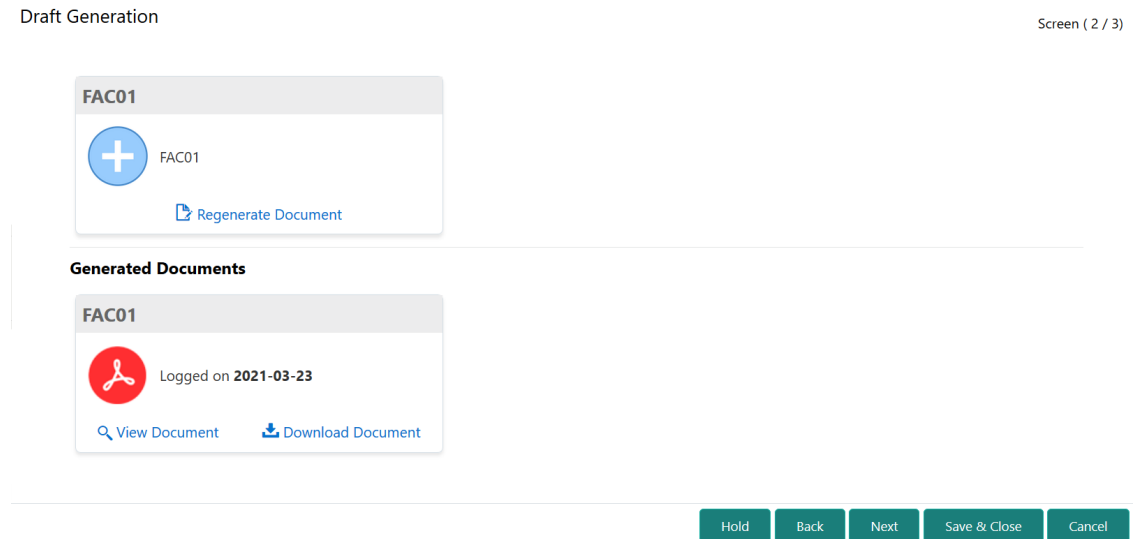
2. Specify all the details in the **Draft Generation Details** window.

For field level information, refer the below table.

Table 9-1 Draft Generation Details - Field Description

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

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

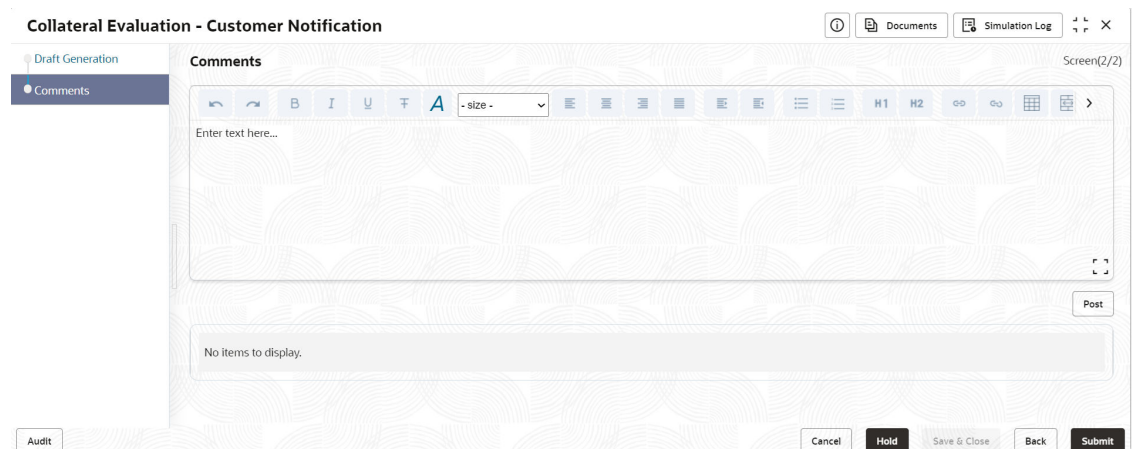
Figure 9-3 Draft Generation_Completed

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**.

9.1.2 Comments

Information about the Comments data segment in Customer Notification stage.

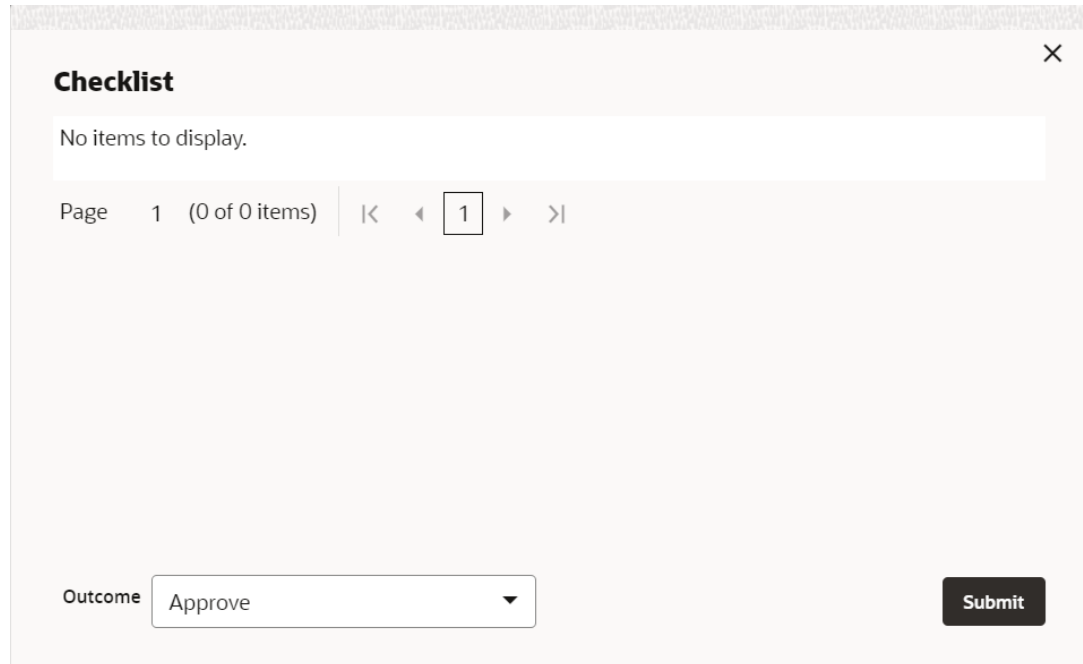
This data segment allows to add overall comments for the Customer Notification stage. Adding comments helps the user of next stage to better understand the application.

Figure 9-4 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 9-5 Customer Notification - Checklist



Checklist [X]

No items to display.

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

Outcome: Approve [v]

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 Review and Recommendation stage on clicking **Submit**.

10

Customer Agreement

10.1 Customer Agreement

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

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

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

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

- Customer Acceptance
- Comments
- [Customer Acceptance](#)
Information about the Customer Acceptance data segment in Customer Agreement stage.
- [Comments](#)
Information about the Comments data segment in Customer Agreement stage.

10.1.1 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 10-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/>	Low	Collateral Evaluation	APP245410396	APP245410396	Valuation	19-12-16
<input type="checkbox"/>	Low	Collateral Evaluation	APP245410396	APP245410396	RiskEvaluation	19-12-16
<input type="checkbox"/>	Low	Collateral Evaluation	APP245410396	APP245410396	LegalOpinion	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410394	APP245410394	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Review	APP245410393	APP245410393	DataEnrichment	24-02-23
<input type="checkbox"/>		Collateral Perfection	APP245410391	APP245410391	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410385	APP245410385	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410383	APP245410383	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410382	APP245410382	Enrichment	19-12-16
<input type="checkbox"/>		Collateral Perfection	APP245410381	APP245410381	Enrichment	19-12-16

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

Figure 10-2 Customer Agreement_Customer Acceptance

Collateral Evaluation - Customer Agreement

Customer Acceptance

Screen (1 / 2)

Customer Acceptance

Comments

Proposal Documents
Document Description: Proposal Documents

Audit

Hold Back Next Save & Close Cancel

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

10.1.2 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 10-3 Customer Agreement_Comments

Collateral Evaluation - Customer Agreement

Customer Acceptance

Comments

Enter text here...

Post

27 Oct 21 10:32:01 Approval Devika Approved

Audit Hold Back Next Save & Close Submit Cancel

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 10-4 Customer Agreement_Checklist

Checklist

No items to display.

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

Outcome Approve

Submit

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 Evaluation process is completed and the Collateral Perfection Initiation task is generated 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 Evaluation application is rejected.

11

Appendix I

11.1 Annexure I

Procedure to add and manage covenants.

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

Figure 11-1 Covenant Details

The screenshot shows a web form titled "Covenant Details". It features three text input fields at the top: "Covenant Code" (with a search icon and "Required" label), "Covenant Name" (with "Enter Covenant Name" placeholder and "Required" label), and "Description" (with "Enter Description" placeholder and "Required" label). Below these is a "Classification Type" dropdown menu with "Select Classification Type" as the selected option and a "Required" label. Underneath are six expandable sections: "Covenant Details", "Monitoring Information Details", "Formula Details", "Schedule Details", "Others", and "Linkage Details". At the bottom right 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 11-2 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 11-1 Covenant Details - Field Description

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

Figure 11-3 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 input field.
- End Date:** A date picker input field.
- First Review Date:** A date picker input field.
- Grace Days:** A text input field with "Enter Grace Days" as the placeholder.

Table 11-2 Covenant Details - Covenant Details - Field Description

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

Figure 11-4 Monitoring Information

Table 11-3 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 11-5 Formula Details

Table 11-4 Covenant Details - Formula Details - Field Description

Field	Description
Variable	Select a Variable from the drop down list. The options available are <ul style="list-style-type: none"> • Debt • Asset • Debt Ratio • Asset Ratio
Operators	Select the required operator from the available Operators .
Custom Value	Provide a Custom Value for building formula, if required. You can also select another Variable.
Build Formula	Click Build Formula . The formula is built and displayed below the formula box. The system also displays whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression.
Target Type	Select the Target Type from the drop down list. The options available are: <ul style="list-style-type: none"> • Value • Percentage • Ratio

Table 11-4 (Cont.) Covenant Details - Formula Details - Field Description

Field	Description
Covenant Check Condition	Select the Covenant Check Condition from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.
Target Value	Specify the Target Value.
Target Value 1, Target Value 2	If Between is selected as the Covenant Check Condition , Target Value 1 and Target Value 2 fields appear. You need to specify the range of target values.

Note

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

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

Figure 11-6 Schedule Details

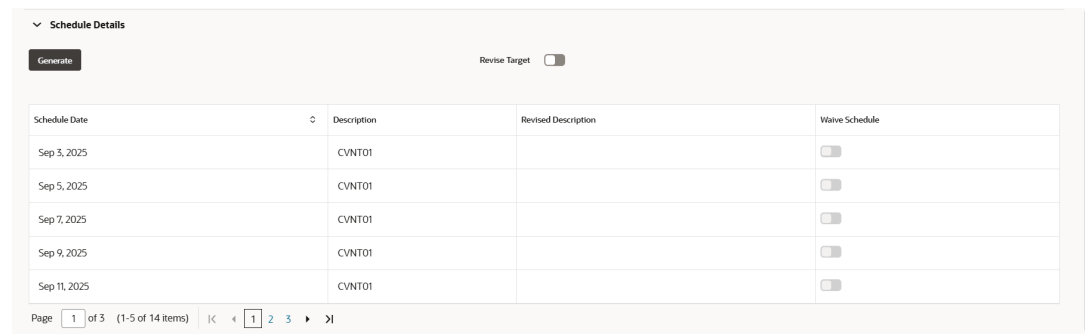
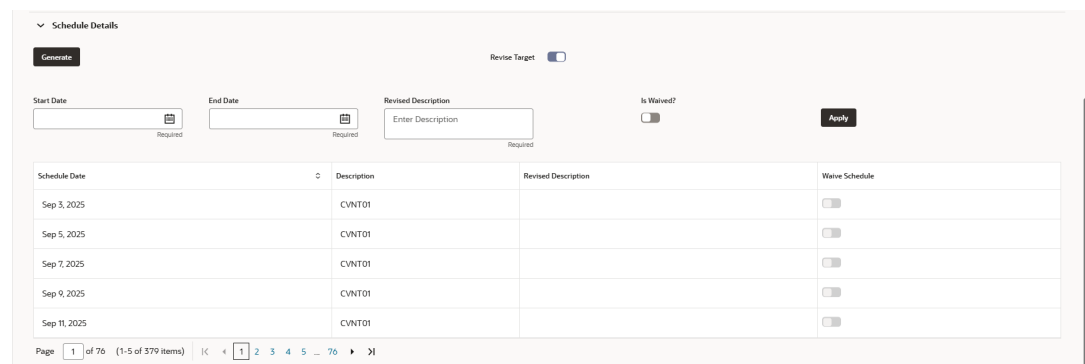


Figure 11-7 Revised Target



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

Table 11-5 Revised Target

Field	Description
Start Date	Specify the end date.
End Date	Specify the start date.
Revised Target Value	Specify the revision target value to be revised for the selection revision period.
Is waived?	Specify the waive to schedules which is under the given revision date range.

Figure 11-8 Others

Others

Compliance Status
 Met Breached

Covenant Status
 Select Waiver Status

Last Check Value
 Last Checked Value

Remarks

Table 11-6 Covenant Details - Others - Field Description

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

4. Click **Create**.

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

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

12

Appendix II

12.1 Annexure II

Procedure to add and manage documents.

1. To upload collateral documents, click **Add New Document**. The Document window appears as shown below.

The **Document Details** window is displayed.

Figure 12-1 Document Details

The screenshot shows a window titled "Document" with a close button (X) in the top right corner. The window contains several input fields:

- Document Type ***: A dropdown menu with "Closure Documents" selected.
- Document Code ***: A dropdown menu with "Closure Documents" selected.
- Document Title ***: A text input field containing "Facility Payment Bills".
- Document Description**: A large empty text area.
- Remarks**: A text input field containing "Paid".
- Document Expiry Date**: A date input field containing "Mar 21, 2020" with a calendar icon.

Below the input fields is a dashed box containing the text "Drop files here or click to select". Below this box, it says "Selected files: ['pdf-PDF-Invoice3.pdf']". At the bottom right of the window is a green "Upload" button.

2. Specify all the details in the **Document Details** window based on description in the below table.

Table 12-1 Document Details - Field Description

Field	Description
Document Type	Select the Document Type from the drop down list. The options available include but are not limited to: Amendment Documents, Proposal Documents and Closure Documents .
Document Code	Select the Document Code from the drop down list. The options available include but are not limited to: Amendment Documents, Proposal Documents and Closure Documents .
Document Title	Type the Document Title .
Document Description	Type a brief description about the document in this field.
Remarks	Type the Remarks , if any.
Document Expiry Date	Click the calendar icon and select the Document Expiry Date .
Drop files here or click to select	In this area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

 **Note**

To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

3. Click **Upload**.
Document is uploaded and listed in the **Documents** window.
4. To **View**, **Edit** or **Delete** the uploaded documents, click the action icon and select the required option.