

Oracle® Banking Credit Facilities Process Management Cloud Service Collateral Perfection User Manual



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1

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

Collateral Perfection Overview

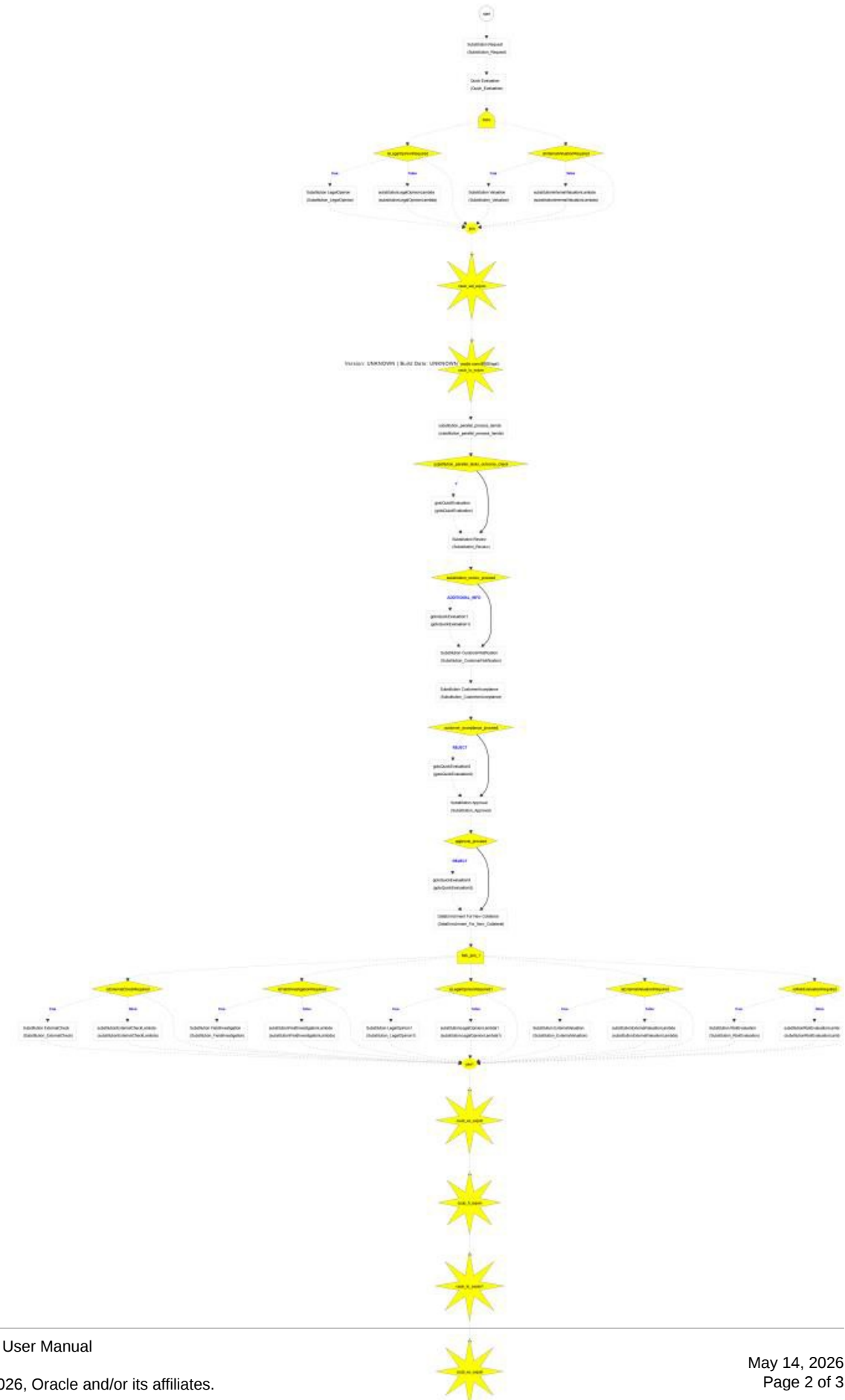
This topic provides information about the Collateral Perfection process in OBCFPM.

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

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

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

Figure 2-1 Collateral Perfection Process Flow Chart



3

Quick Initiation

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

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

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

The **Perfection Initiation** screen is displayed.

Figure 3-1 Collateral Perfection

Menu Item Search...

Menu

- Archival Maintenance
- Collaterals
- Config Transport
- Core Maintenance
- Covenants and Conditions
- Credit Facilities
- Credit Tasks
- Dashboard
- ESG
- File Management
- Machine Learning
- Party Business Process

Perfection

Initiate Perfection

Application Number	Customer Id	Amount	Process	Completed Stage	Branch	Priority
No data to display.						

Page 1 (0 of 0 Items)

2. Click **Initiate Perfection**.

The **Quick Initiation** screen is displayed.

Figure 3-2 Quick Initiation

Collateral Perfection - Quick Initiation

Application Branch Details

Application Branch: FLEXCUBE UNIVERSAL BRANCH

Application Priority: Low Medium High

Application Date: November 8, 2024

Customer Details

Customer ID: UIAUTMATION100

Customer Name: UIAUTMATION100

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

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

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

Field	Description
Application Branch	Select the bank branch for creating Collateral Perfection application.
Application Priority	Select the Application Priority . The options available are: • Low • Medium • High
Application Category	Select the Application Category as Collateral Perfection.
Application Date	Click the calendar icon and select the Collateral Perfection Application Date .

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

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

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

Figure 3-3 Add Collateral

Add Collateral [X]

Collateral Type: Ship

Collateral Category: PASSENGER VESSEL

Collateral Subcategory: Select

Applicable Business: Trade X

Agreed Collateral Value: USD \$500,000.00

Purpose Of Collateral: New Facility

Collateral Description: Ship as a collateral for a new facility

Cancel Save

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

Table 3-3 Add Collateral- Field Description

Field	Description
Collateral Type	Select the Collateral Type from the drop-down list. The available options are: • Account Receivables • Account Contracts • Aircraft • Bill Of Exchange • Bond • Cash Collaterals • Commercial Paper • Commodity • Corporate Deposits • Crop • Fund • Guarantee • Insurance • Inventory • Machine • Miscellaneous • Other Bank Deposits • PDC • Perishable • Precious Metals • Promissory Note • Property • Ship • Stock • Vehicle
Collateral Category	Select the Collateral Category from the drop-down list.
Collateral Description	Specify the Collateral description.
Currency	Specify the collateral currency.
Owner Estimated Value	Specify the Owner Estimated Value of the collateral.
Purpose of Collateral	Select the purpose of the Collateral from the drop-down list. The available options: • New Facility • Enhancement Of Limit • Replacement Of Collateral • Augmentation Of Collateral

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

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

4

Perfection Initiation

4.1 Perfection Initiation

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

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

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

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

4.2 Collateral Details

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

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

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

The **Free Tasks** screen is displayed.

Figure 4-1 Free Tasks

Menu Item Search...

Tasks

Awaiting Customer Clarification

Business Process Maintenance

Completed Tasks

Free Tasks

Hold Tasks

My Tasks

Search

SubProcess Tasks

Supervisor Tasks

Free Tasks

Refresh

Acquire

Flow Diagram

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

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

Figure 4-2 Initiation - Collateral Details

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

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

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

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

Field	Description
Collateral Type	Collateral Type selected in the Add Collateral window is defaulted. You cannot modify this.
Collateral Currency	Collateral Currency selected in the Quick Initiation screen is defaulted. You can modify the Collateral Currency , if required.
Owner Estimated Value	Owner Estimated Value of the collateral specified in the Quick Initiation screen is defaulted. User can change this value, if required.
Purpose of Collateral	Purpose of the Collateral selected in the Quick Initiation screen is defaulted. User can select different option from the following list: New Facility Enhancement Of Limit Replacement Of Collateral Augmentation Of Collateral
Collateral Description	Collateral Description provided in the Quick Initiation screen is defaulted. User can modify the description, if required.

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

Field	Description
Seniority of Charge	Select the bank's Seniority of Charge on the collateral. The following options are available in the drop down list. • First • Second • Third • Primary
Available From	Specify the date from which the collateral is available.
Available Till	Specify the date till which the collateral is available.

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

Field	Description
Ownership Type	Select the Ownership Type from the drop down list. The following options are available in the drop down list • Single • Joint
Is Shareable Across Customers?	Enable the toggle, if the collateral is shareable across customers.

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

4.3 Comments

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

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

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

Figure 4-3 Initiation - Comments

Comments Screen(5/5)

Enter text here...

Post

No items to display.

Cancel Hold Save & Close Back Submit

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

Figure 4-4 Checklist

Checklist

☐ Enrich Approval Remarks:

* ☒ Tax rcpt Remarks:

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

Save Checklist

* Outcome Enter Out...

Submit

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

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

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

5

Data Enrichment

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

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

- Basic Info with additional Collateral Details
- Collateral Ownership details
- Collateral Type details
 - Property
 - Vehicle
 - Ship
 - Aircraft
 - Insurance
 - Deposits
 - Precious Metals
 - Guarantee
 - Machine
 - Stocks
 - Bonds
 - Funds
- Seniority of Charge details of the collateral
- Comments
- [Basic Info](#)
This topic provides systematic instructions about the procedure to enrich basic information captured in the **Initiation** stage.
- [Collateral Ownership](#)
This topic provides systematic instructions about the procedure to add collateral ownership details in Data Enrichment stage.
- [Seniority of Charge](#)
This topic provides systematic instructions about the procedure to add details about bank's seniority of charge on the collateral.
- [Comments](#)
This topic provides systematic instructions about the procedure to add comments for the Data Enrichment Stage.

5.1 Basic Info

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

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

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

The **Free Task** screen is displayed.

Figure 5-1 Free Task

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

2. Click **Acquire & Edit**, the required Data Enrichment task.

The **Data Enrichment - Basic Info** screen is displayed.

Figure 5-2 Enrichment_Basic Info

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

Basic Info

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

Customer details

Customer ID: 00012736

Customer Name: Swiggy

Liability number:

Collateral details

Collateral ID: COL25256205534

Collateral Subcategory:

Collateral Type: Ship

Collateral Currency: USD

Collateral Category: COMMERCIAL VESSEL

Agreed Collateral Value: USD \$500,000.00

Collateral Start and End Date: Nov 8, 2024

Purpose Of Collateral: New Facility

Applicable Business: Trade

Charge Type: Assignment

Seniority of Charge: First

LTV Percentage: 100

Collateral Value:

Bank Value:

Bank haircut: 15%

Collateral Status:

Document Status:

Fee Class Code:

External Reference No:

External Collateral Code:

Defer Perfection: ☐

Charge Registration Required: ☐

Charge Renewal Frequency: Yearly

Units: 10

Filing Lead Days: 10

Pledge Amount: USD

Depositor ID:

Is Auto Facility Allocation Required: ☐

Collateral Description: Ship as a collateral for new facility

Ownership details

Ownership Type: Single

Shareable Across Customers: ☐

Revaluation Details

Revaluation Type: Manual

Additional Fields

UDF

Audit Cancel Hold Save & Close Next

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

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

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

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

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

Field	Description
Liability Number	Search and select Liability Number.
Collateral Id	Collateral Id is a unique identifier generated for the collateral. This is system generated and you cannot modify.
Collateral Type	Collateral Type selected in the Quick Initiation screen is displayed here. You cannot modify this.
Collateral Category	Select the Collateral Category . Collateral Categories applicable for the selected Collateral Type are displayed in the drop down list.
Collateral Description	Collateral Description provided in the Initiation stage is displayed here. You can modify this if required.
Collateral Currency	Collateral Currency specified in the Initiation stage is displayed here. You can modify this if required.
Owner Estimated Value	Owner Estimated Value of the collateral specified in the Initiation stage is displayed here. You can modify this if required.
Available From	Available From date selected in the Initiation stage is displayed here. You can modify this if required.
Available Till	Available Till date selected in the Initiation stage is displayed here. You can modify this if required.
Purpose of Collateral	Purpose of Collateral selected in the Initiation stage is displayed here. You can modify this if required.
Applicable Business	Select the business for which the collateral is applicable. Options include but not limited to LT Lending , Trade , and Working Capital .
Charge Type	Select the Charge Type from the drop down list. The available options are: • Hypothecation • Pledge • Lien
Seniority of Charge	Select the Seniority of Charge from the drop down list. The available options are: • First • Second • Third • PRIMARY
LTV Percentage	Specify the collateral's loan to value percentage.
Collateral Status	Select the status of the collateral. The available options are: • Active • Release
Document Status	Select the status of the collateral document. The available options are: • Active • Release

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

Field	Description
Ownership Type	Select the Ownership Type from the drop down list. The available options are: • Single • Joint
Shareable Across Customers	Enable this flag if the collateral is shareable with multiple customers.

Table 5-3 Basic Info - Configuration - Field Description

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

4. Click **Next**.

5.2 Collateral Ownership

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

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

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

Figure 5-3 Data Enrichment - Collateral Ownership

The screenshot shows the 'Collateral Perfection - Enrichment' application window. On the left is a sidebar with a tree view containing 'Basic Info', 'Collateral Ownership' (selected), 'Ship', 'Collateral Facility Linkage', and 'Comments'. The main area is titled 'Collateral Ownership' and 'Screen(2/5)'. Below this is a section for 'Single Ownership Type' with an add icon (+). A card displays ownership details for 'Swiggy': Customer Name: Swiggy, Customer ID: 00012736, Primary Customer: Yes, and Ownership Percentage: 100%. A context menu is open over this card with options: Edit, View, and Delete. At the bottom, there is an 'Audit' button on the left and a row of buttons: Cancel, Hold, Save & Close, Back, and Next.

1. To view the primary customer's collateral ownership details, click the action icon and select **View**.
 2. To add other customer's ownership detail, click the add icon.
For detailed information on adding ownership details, refer **Collateral Ownership** topic in the Collateral Evaluation User Guide.
 3. After adding the ownership details, click **Next**.
- [Vehicle](#)
This topic provides systematic instructions about the Vehicle data segment in Enrichment stage.
 - [Ship](#)
This topic provides the systematic instructions about the procedure to add collateral specific details for perfection.

5.2.1 Vehicle

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

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

Figure 5-4 Enrichment - Vehicle

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

Figure 5-5 Configure - Vehicle

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

Table 5-4 Configure - Vehicle - Basic Details - Field Description

Field	Description
Vehicle Identification Number	Click search and select the vehicle identification number. Note: All fields are auto populated after fetching the details in Vehicle Identification Number.

Table 5-4 (Cont.) Configure - Vehicle - Basic Details - Field Description

Field	Description
Vehicle Type	Select the Vehicle Type from the drop down list. The available options are: • 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. This field is mandatory, if the vehicle is new.
Make	Specify the vehicle maker details.
Vehicle Condition	select the Vehicle Condition from the drop down list. The available options are: • New • Used
Engine Type	Select the Engine Type from the drop down list. The available options are: • Petrol • Diesel • Electric
Engine Number	Specify the vehicle Engine Number . This field is mandatory, if the vehicle is new.
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 5-6 Configure - Vehicle - Commercial Vehicle Details

Commercial Vehicle Details

Sub-Type	Purpose of Vehicle	Unit of Capacity
Four Wheeler	Goods transportation	Tonnes
Vehicle Classification	Body Type	Vehicle Capacity
Truck	Flatbed Truck	2
Number Of Wheels		
4		

Table 5-5 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: • 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.
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 • 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 5-7 Configure - Vehicle - Invoice Details

▼ Invoice Details

Currency	Valuation Date	Valuation Amount
USD	September 20, 2019	USD \$60,000.00
Resale Value	Amount in Collateral Currency	Revaluation Base Value
USD \$50,000.00	USD 60,000.00	USD 60,000.00
Description		
Vehicle Purchased on 2019 Intra Model in Tata		

Table 5-6 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 5-8 Warehouse - Vehicle

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 '	

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

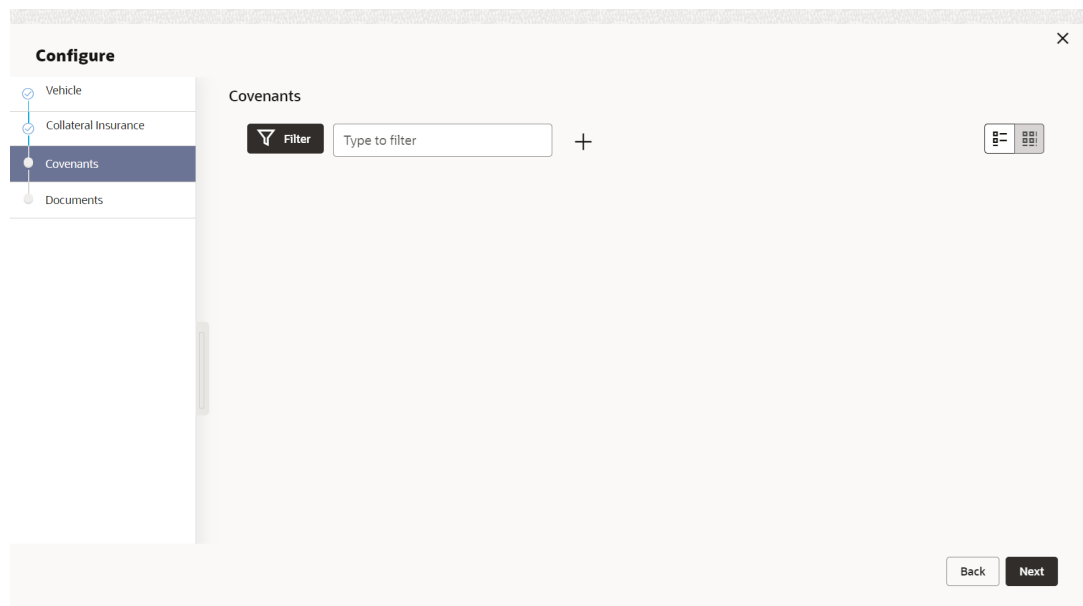
Table 5-7 Warehouse Details

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

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

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

Figure 5-9 Configure - Vehicle - Covenants



4. 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 **Next**.
The **Charge Registration** screen displays.

Figure 5-10 Charge Registration

Vehicle

- Vehicle
- Collateral Insurance
- Terms and Conditions
- Covenants
- Documents
- Charge Registration**
- Questionnaire Evaluation

Charge Registration

Collateral Value

Charge Registration Amount
USD \$1,200.00

Charge Details

Charge Registration End Date: February 27, 2026

Charge Registration Due Date: November 30, 2024

Registration Status: Proposed

Charge Registration No: 53657

Confirmation Date: February 27, 2026

Mortgagee Name: John

Document Status: A

Notes: good

Filing Lead Date: February 23, 2026

Stamping Required: ☐

Address Details

Registration authority: TN5C125

House/Building: 77

Street: Enter Street Details

Locality: Enter Locality

Landmark: Enter Landmark

Area: Enter Area

City: Chennai

State: Tamil Nadu

Zip-Code: 600080

Country: IN

Back Next

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

Table 5-8 Charge Registration

Field	Description
Charge Registration Amount	Specify the charge registration amount.
Charge Registration End Date	Select the charge registration end date.
Charge Registration Due Date	Select the charge registration due date.
Registration Status	Select the registration status from the drop-down list.
Registration Number	Select the registration date.
Confirmation Date	Select the confirmation date.
Mortgagee Name	Specify the mortgagee name.
Document Status	Specify the document status.
Notes	Specify the notes.
Filling Lead Days	Specify the filling lead days..
Stamping Required	Enable the toggle,if stamping is required.
Registration Authority	Specify the registration authority number.
House/Building	Specify the house/building name.
Street	Specify the street name.
Locality	Specify the locality name.
Landmark	Specify the landmark name.
City	Specify the city name.
State	Specify the state name.
Zip Code	Specify the zip code.
Country	Specify the country name.

8. Click **Submit**, after adding required documents.

The vehicle details are added and displayed in the **Enrichment - Vehicle** screen as shown below.

Figure 5-11 Enrichment - Vehicle - Collateral Added

The screenshot displays the 'Collateral Evaluation - Enrichment' interface. On the left, a sidebar contains navigation links: 'Collateral Initiation', 'Collateral Ownership', 'Vehicle' (selected), and 'Comments'. The main area is titled 'Vehicle' and shows 'Collateral details'. A table lists the following information:

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

Below the table, a plus icon (+) indicates an expandable section. The expanded section shows vehicle details:

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

At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'. A pagination bar at the bottom of the details section shows 'Page 1 of 1 (1 of 1 items)'.

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

9. After adding the vehicle details, click **Next** in the **Enrichment - Vehicle** screen.

The **Enrichment - Comments** screen is displayed.

5.2.2 Ship

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

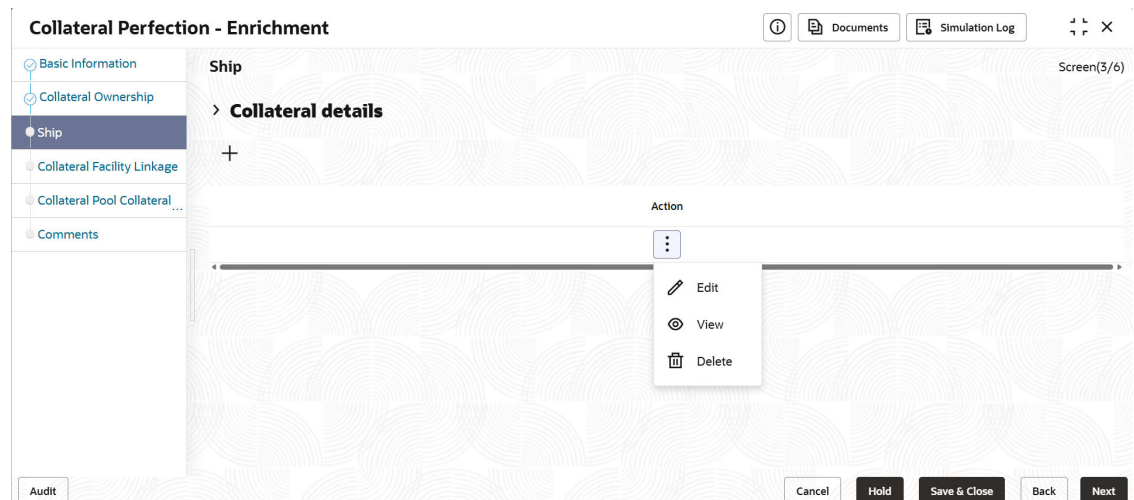
The system displays the Collateral Type data segment based on the **Collateral Type** selected in previous data segment or stage. Following are the various collateral types supported in OBCFPM:

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

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

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

Figure 5-12 Enrichment_Ship



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

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

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

5.3 Seniority of Charge

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

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

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

Figure 5-13 Enrichment_Seniority of Charge

The screenshot shows the 'Seniority of Charge' screen. At the top, a progress bar indicates the current stage is 'Seniority Of Charge'. Below this, the 'Seniority Of Charge' section is visible, featuring a dropdown menu with options: First, Second, and Third. The 'First' option is selected. At the bottom of the screen, there are five buttons: Hold, Back, Next, Save & Close, and Cancel.

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

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

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

5.4 Comments

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

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

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

Figure 5-14 Data Enrichment - Comments

Collateral Perfection - Enrichment

Basic Info
Collateral Ownership
Ship
Collateral Facility Linkage
Comments

Comments

Enter text here...

Post

08Nov '24 23:57:38 Enrichment Harinim Data Enrichment

Audit Cancel Hold Save & Close Back Submit

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

Figure 5-15 Checklist

Checklist

☐ Enrich Approval Remarks:

* ☒ Tax rcpt Remarks:

Page 1 of 1 (1-2 of 2 items)

Save Checklist

* Outcome Enter Out... Submit

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

6. Click **Submit**.

The Collateral Perfection application is moved to the next stage.

6

Legal Opinion

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

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

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

- Collateral Summary
- Legal Opinion
- Comments
- [Collateral Summary](#)
This topic provides about the Collateral Summary data segment in Legal Opinion stage.
- [Legal Opinion](#)
This topic provides systematic instructions about procedure to add external legal opinion.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Legal Opinion stage.

6.1 Collateral Summary

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

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

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

Note

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

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

The **Free Tasks** screen is displayed.

Figure 6-1 Free Tasks

Menu Item Search...

Tasks

Awaiting Customer Clarification

Business Process Maintenance

Completed Tasks

Free Tasks

Hold Tasks

My Tasks

Search

SubProcess Tasks

Supervisor Tasks

Free Tasks

Refresh

Acquire

Flow Diagram

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

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

Figure 6-2 Legal Opinion - Collateral Summary

Collateral Perfection - Legal Opinion

Documents

Simulation Log

Screen(1/3)

Collateral Summary

Legal Opinion

Comments

EDA Test Party 103

Customer ID PTYOEDA150

Application ID APP2525531097

Documents 0

Collateral Type Ship

Collateral Category PASSENGER VESSEL

Ownership Type Single

Current Status Enrichment Completed

Show More

Ship

1 Collateral

\$500K Collateral Value

Seniority of charge

1 Position

0 Total %

100 Available %

Covenants

0 Proposed

0 Complied

0 Breached

Insurance

0 Active

\$0 Total Amount

Linked Facilities Details

No data to display

Ownership

100%

EDA Test P...

Configured Stage Status

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

Audit

Cancel

Hold

Save & Close

Next

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

6.2 Legal Opinion

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

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

Figure 6-3 Legal Opinion

Collateral Perfection - Legal Opinion

Collateral Summary
Legal Opinion
Comments

Legal Opinion

Collateral details

000COLL48670 Collateral ID	Ship Collateral Type	USD Collateral Currency	\$500,000.00 Total Value
-------------------------------	-------------------------	----------------------------	-----------------------------

Action

- Edit
- View

Audit Cancel Hold Save & Close Back Next

To capture the Legal Opinion for the collateral:

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

Figure 6-4 Legal Opinion_Ship

Ship

Ship

Collateral Value

Currency	Basis Vessel Value	Invoice Value
USD	Invoice value	USD 500,000.00
		USD \$500,000.00

Revaluation Base Value
USD 500,000.00

Ship Details

Water Vessel Name	Navigational Limits	Powered By
Ship	Inland Lakes	Fuel
Fuel Type	Water Vessel Intended Use	Water Vessel Condition

Back Next

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

Figure 6-5 Legal Opinion _Configure

Ship

- Ship
- Terms and Conditions
- Covenants
- Documents
- Legal Opinion**
- Questionnaire Evaluation

Legal Opinion

+ External Legal Opinion

Action

No data to display.

Back Next

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

Figure 6-6 External Opinion Details

External Legal Opinion Details

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

Agency Required

External Opinion Date

Legal Firm Opinion

Collateral Value:
Is a machine with the serial number SERIAL1000 valued at GBP 100,000 as per the invoice. The collateral value is also GBP 100,000 but after applying a haircut of 0.1 the bank value is GBP 900,000 The machines location quantity and condition are specified with an intender dues for testing,

Market Liquidity:
The pledged collateral is considered reasonably liquid, with established secondary markets and recognized valuation methodologies .While liquidity is presently adequate, fluctuations in market demand, regulatory changes, or macroeconomic conditions may affect realizable value. Such risks are inherent in collateralized lending.

Final Recommendation Required

Cancel Clear Add

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

Table 6-1 External legal Opinion

Field	Description
Agency	Specify the agency providing the legal opinion for the collateral.
External Opinion Date	Select the date on which the legal opinion issued by the agency.
Legal Firm Opinion	Displays the detailed legal assessment provided by the external agency.
Final Recommendation	Displays the final recommendation from the legal opinion.

4. Click **Ask Generative AI**.

The Generative AI screen displays.

Figure 6-7 Generative AI

The screenshot shows the 'Generative AI' interface. At the top, there's a 'Select Documents' section with 'No documents available' and a 'Generate' button. Below this is the 'Legal Opinion' section, which is split into two side-by-side text areas. The left area is labeled 'AI Generated' and the right is 'User Edited'. Both areas contain the same text, which is a draft legal opinion. The text includes a 'Collateral Value' section, 'Market Liquidity', 'Market Trends', 'Ownership Verifications', and a 'Legal Disclaimer'. The 'AI Generated' panel has a 'Generate' button, and the 'User Edited' panel has 'Close' and 'Proceed' buttons.

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

Table 6-2 Generative AI

Field	Description
Generate	Click generate to analyze the selected documents and generate a draft legal opinion.
AI Generated	Displays the legal opinion content automatically generated by the AI from the uploaded documents.
User Edited	Allows the user to edit the AI-generated legal opinion.

Note

The system automatically generates a Generative AI opinion. The user can edit the Generated AI text and update the details as required.

5. Click **Proceed**.

The **Legal Opinion Details** screen displays.

Figure 6-8 External Legal Opinion Details

External Legal Opinion Details

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

Agency: AGCODE_T1 External Opinion Date: November 6, 2024

Legal Firm Opinion

****1. Ownership Verification****
The machinery record shows a registeredOwner = "owner" and a registrationNumber = REG101111, with ownership type ****1.1: (sole)**** and a location in Chennai, India. However, the file does not contain any title deeds, purchase agreement, or third-party confirmation of ownership. Consequently, a formal verification – such as a bank issued ownership certificate, a statutory title search, or an external legal opinion – is required before the asset can be accepted as collateral.

****2. Legal Disputes****
No items in the supplied data reference ongoing or past litigation, arbitration, or regulatory investigations. Fields such as legalHearingsModel, legalOpinionReg=true, and externalCheckReg=true indicate that a legal opinion has ****not yet**** been obtained. Until a state-owned bank obtains its approval, the availability of underwritten documents cannot be ascertained.

Final Recommendation
Legally verified

Cancel Clear Add

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

Figure 6-9 Legal Opinion_Questionnaire Evaluation

Ship

- Ship
- Terms and Conditions
- Covenants
- Documents
- Legal Opinion
- Questionnaire Evaluation

Questionnaire Evaluation

Bank Obligations NA [Evaluate](#)

Financial Performance NA [Evaluate](#)

Spending Trends NA [Evaluate](#)

Back Submit

Note

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

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

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

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

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

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

6.3 Comments

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

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

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

Figure 6-10 Legal Opinion - Comments

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

Figure 6-11 Checklist

Checklist

☐ Enrich Approval
 Remarks:
 

☒ Tax rcpt
 Remarks:
 

Page 1 of 1 (1-2 of 2 items)

⏪

<

1

>

⏩

Save Checklist

* Outcome

Enter Out... ▼

Submit

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

The available options are:

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

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

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

7

Risk Evaluation

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

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

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

- Collateral Summary
- Risk Evaluation
- Comments
- [Collateral Summary](#)
This topic provides systematic instructions about the Collateral Summary data segment in Risk Evaluation stage.
- [Risk Evaluation](#)
This topic provides systematic instructions about the procedure to perform Risk Evaluation.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Risk Evaluation stage.

7.1 Collateral Summary

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

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

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

Note

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

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

Figure 7-1 Free Tasks

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

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

Figure 7-2 Risk Evaluation - Collateral Summary

Collateral Perfection - Risk Evaluation

Collateral Summary

EDA Test Party 103

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

Current Status: Legal Opinion Completed

Ship
1 Collateral | \$500K Collateral Value

Seniority of charge
1 Position | 0 Total % | 100 Available %

Covenants
0 Proposed | 0 Complied | 0 Breached

Insurance
0 Active | \$0 Total Amount

Linked Facilities Details
No data to display

Ownership
100% EDA Test P...

Configured Stage Status

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

Audit | Cancel | Hold | Save & Close | Next

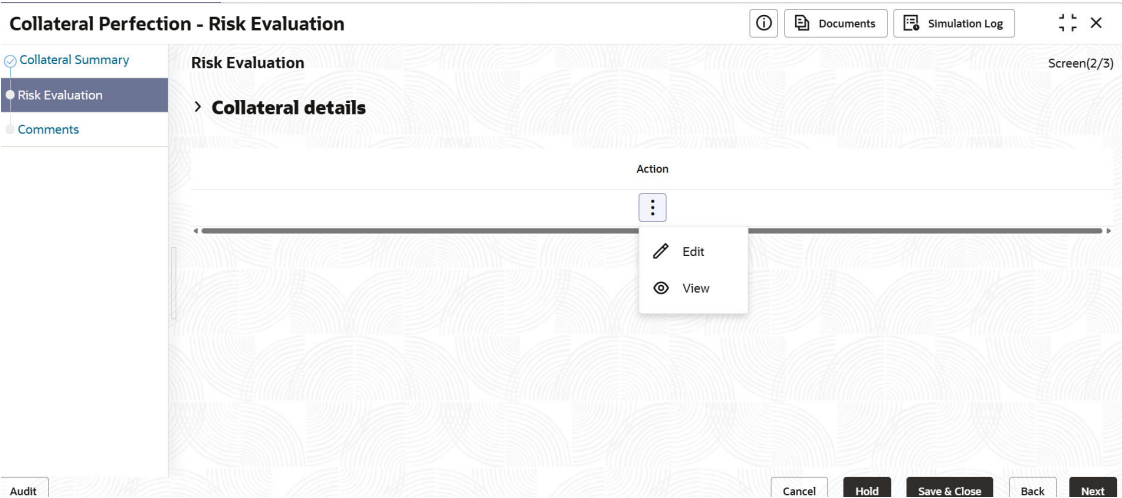
3. View the Collateral Summary and click **Next**.

7.2 Risk Evaluation

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

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

Figure 7-3 Risk Evaluation

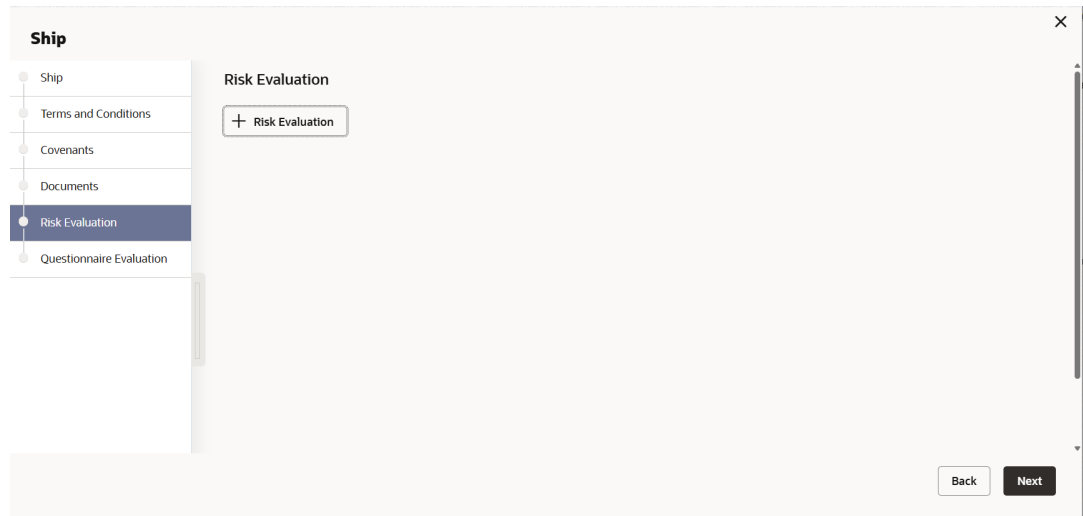


To evaluate the collateral in terms of risk:

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

Figure 7-4 Risk Evaluation_Ship

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

Figure 7-5 Risk Evaluation

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

Figure 7-6 Risk Evaluation Details

Risk Evaluation Details

Risk Type

Select ▼

Required

Severity

Required

Comments

Approver Comments

Cancel

Clear

Add

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

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

Table 7-1 Risk Evaluation Details - Field Description

Field	Description
Risk Type	Select the Risk Type from the drop down list. The available options are: • Currency Risk • Natural Hazardous Risk • Liquidity Risk • Operational Risk • Geo Political Risk • Issue Credit Risk
Severity	Specify the Severity of risk.
Comments	Specify your risk evaluation Comments for the collateral.
Approver Comments	Capture the risk Approver Comments for the collateral.

5. Click **Add** in the **Risk Evaluation Details** window.
The risk evaluation details are added and displayed as shown below.

Figure 7-7 Risk Evaluation Added

The screenshot shows a 'Configure' window with a sidebar on the left containing a list of items: Property, Collateral Insurance, Covenants, Documents, Risk Evaluation (highlighted), and Questionnaire Evaluation. The main area is titled 'Risk Evaluation' and contains a card with a green 'NEW' badge, a red icon, and the text 'Risk Type:'. To the right of the card, 'Severity: low' is displayed. Below the card are two text input fields labeled 'Remarks' and 'Final Recommendation *'. On the right side of the card, there is a vertical menu with 'Edit', 'View', and 'Delete' options. At the bottom right of the window are 'Back' and 'Next' buttons.

- User can **Edit**, **View**, or **Delete** the added risk evaluation detail by clicking the action icon and selecting the required option.
6. After capturing risk evaluation details, click **Next**.
The **Risk Evaluation - Configure - Questionnaire Evaluation** screen is displayed.

Figure 7-8 Risk Evaluation_Questionnaire Evaluation

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

Note

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

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

Figure 7-9 Questionnaire

Value Risk

Score 5

What is the current trend of the collateral value

☒ Appreciating
☐ Depreciating

Showing 1 of 3

Submit Cancel

8. Select answer for all the questions and click **Submit**.
In case of multiple questions, the right arrow appears in the **Questionnaire** screen. Click the right arrow to view next question.
Once the evaluation is completed, the system displays the overall score for evaluation in **Risk Evaluation - Configure - Questionnaire** screen based on the score generated for each answer provided in the **Questionnaire** screen.

Figure 7-10 Questionnaire Evaluation_Edit and Comment

Configure

Property
Collateral Insurance
Covenants
Documents
Risk Evaluation
Questionnaire Evaluation

Questionnaire Evaluation

Liquidity
Evaluate

Physical Risk
Evaluate

Environmental Risk
Evaluate

Value Risk
11
Edit
Comments

Back Submit

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

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

7.3 Comments

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

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

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

Figure 7-11 Risk Evaluation - Comments

Collateral Perfection - Risk Evaluation

Collateral Summary
Risk Evaluation
Comments

Comments

Screen (3 / 3)

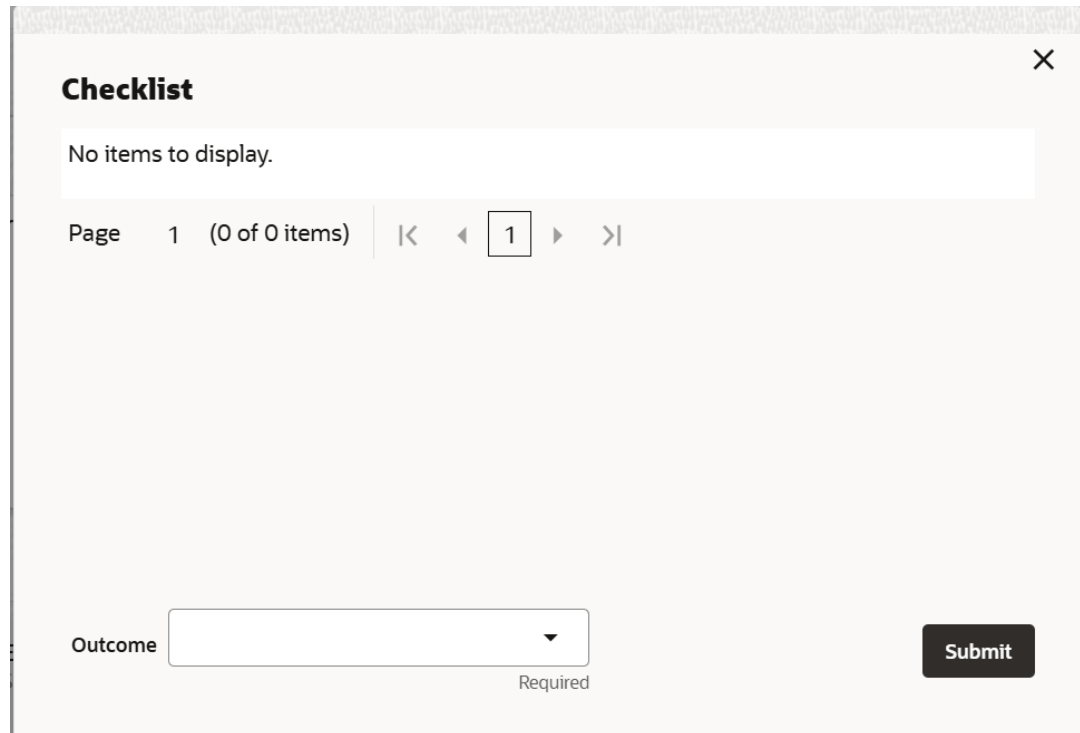
Enter text here...

Post

No items to display.

Audit Hold Back Next Save & Close Submit Cancel

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

Figure 7-12 Checklist

The screenshot shows a modal window titled "Checklist" with a close button (X) in the top right corner. Inside the modal, there is a message "No items to display." in a light gray box. Below this, a pagination bar shows "Page 1 (0 of 0 items)" and navigation controls including arrows and a box containing the number "1". At the bottom of the modal, there is a label "Outcome" followed by a dropdown menu. Below the dropdown menu, the word "Required" is displayed. To the right of the dropdown menu is a dark gray button labeled "Submit".

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

The available options are:

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

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

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

8

External Valuation

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

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

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

- **Collateral Summary**
- **External Valuation**
- **Comments**
- [Collateral Summary](#)
This topic provides systematic instructions about the Collateral Summary data segment in External Check stage.
- [External Valuation](#)
This topic provides systematic instructions about the procedure to add external valuation details.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the External Valuation stage.

8.1 Collateral Summary

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

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

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

Note

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

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

Figure 8-1 Free Tasks

Menu Item Search...

Tasks

Awaiting Customer Clarification

Business Process Maintenance

Completed Tasks

Free Tasks

Hold Tasks

My Tasks

Search

SubProcess Tasks

Supervisor Tasks

Free Tasks

Refresh

Acquire

Flow Diagram

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

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

Figure 8-2 External Check - Collateral Summary

Collateral Perfection - ExternalCheck

Collateral Summary

External Check

Comments

Collateral Summary

Screen (1 / 3)

Customer ID
003177

Application ID
APP213366792

Current Status
Legal Opinion Completed

Documents
0

Collateral Type
Property

Collateral Category
Residential Property

Ownership Type
Single

Basic Information

213360047850

Collateral Currency
USD

Agreed Collateral Value
\$50,000.00

Exposure Type
-

Agreed Collateral Value
\$50,000.00

Charge Type
Hypothecation

Purpose Of Collateral
New Facility

Available From
2021-12-01

Available Till
2022-12-31

Shareable Across Customers
No

Applicable Business
-

Property

1
Collateral

\$50K
Collateral Value

Linked Facilities Details

23%

77%

ROADROLL

Unlinked

Ownership

100%

Seniority of charge

1
Position

0
Total Percentage

100
Percentage Available

Covenants

0
Covenants proposed
Standard Covenants Applicable

0
Complied Covenants

0
Breached Covenants

Insurance

0
Active Insurance

USD 0.00
Total Insurance Amount

Configured Stage Status

Risk Evaluation
In Progress

Internal Legal Opinion
Not applicable

External Legal Opinion
In Progress

External Valuation
In Progress

External Check
In Progress

Field Investigation
In Progress

Audit

Hold

Back

Next

Save & Close

Cancel

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

8.2 External Valuation

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

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

Figure 8-3 External Valuation

1

2

3

Collateral Summary

External Valuation

Comments

External Valuation

Collateral Details

COL213274304

Collateral Id

Ship

Collateral Type

INR

Collateral Currency

₹5,000,000.00

Total Value

Ship Name: Reecon Whale

Ship License Number: 783463738

Port of Registry: Port Blair

Invoice Value: ₹5,000,000.00

Page 1 of 1 (1 of 1 items)

Edit

View

Hold

Back

Next

Save & Close

Cancel

To capture the external valuation details for the collateral:

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

Figure 8-4 External Valuation - Configure - Collateral Type

Machine

Machine

Covenants

Terms and Conditions

Documents

Valuation

Questionnaire Evaluation

Machine

GenAI Assistance

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

Ask Generative AI

Collateral Value

Currency

GBP

Machinery Value Basis

Assessed Value

Assessed Value

GBP

₹90,000.00

Revaluation Base Value

₹90,000.00

Third Party Charge Amount

Machine Details

Machine Model Number

MCHN701

Machinery Type

Used

Type Of Raw Material Used

Glass

Units Production Per Hour

12

Per Unit Production Cost

GBP

₹8.00

Turnover that can be Achieved

GBP

₹100.00

Date of Agreement

Nov 6, 2024

Serial Number

SERIAL800

Manufacturer

TATA

Machine Details

Industrial Type

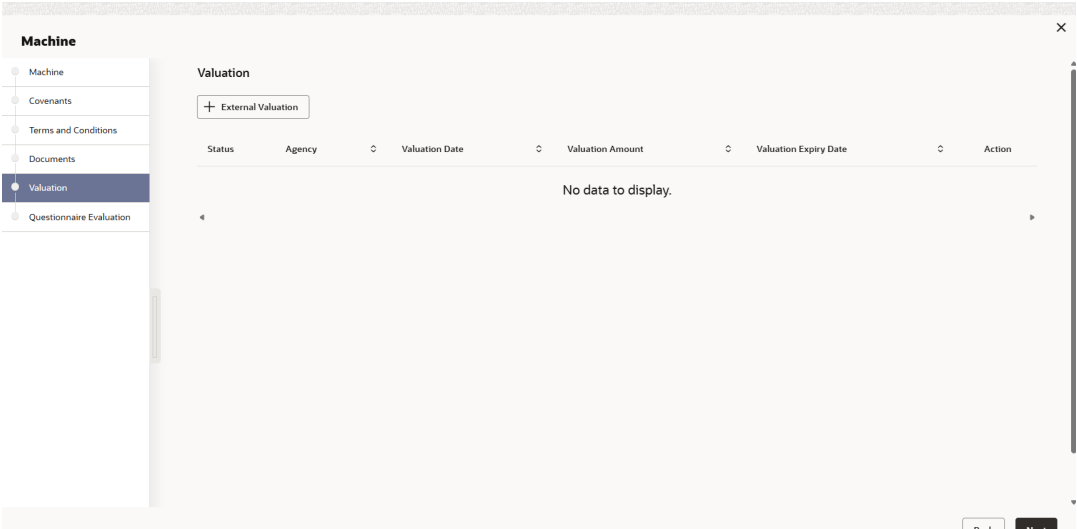
Manufactured Year

Back

Next

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

Figure 8-5 External Valuation - Configure - Valuation



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

Figure 8-6 External Valuation - Configure - Valuation Details

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

Table 8-1 Basic Details - Field Description

Field	Description
Agency	Select the Agency which performed external valuation.
Valuation Type	Select the Valuation Type as External.
Valuation Date	Specify the date on which the external valuation is carried out.

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

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

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

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

Figure 8-7 External Valuation - Configure - Valuation Details

The screenshot displays the 'External Valuation Details' window in the Oracle Collateral Perfection User Manual. The window is titled 'External Valuation Details' and includes a close button (X) in the top right corner. Below the title bar, there is a section for 'GenAI Assistance' with a sub-header 'GenAI could help you to extract details from uploaded document(s) and fill the collateral informations.' and an 'Ask Generative AI' button. The main form area contains several input fields: 'Valuation Amount' (set to GBP), 'Agency' (with a search icon), 'Valuation Type', 'Valuation Date' (set to November 6, 2024), 'Valuation Frequency' (a dropdown menu), 'Valuation Expiry Date' (a date picker), 'Estimated Age of Asset', 'Remarks', and 'Valuer Remarks'. At the bottom right, there are three buttons: 'Cancel', 'Clear', and 'Add'.

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

- Click on **Ask Geneartive AI**.

The **Generative AI** screen displays.

Figure 8-8 Generative AI

The screenshot shows a 'Generative AI' window with two main sections: 'AI Generated' and 'User Edited'. Both sections contain structured text under various headings.

AI Generated:

- Physical Condition****
 - The machine's current state is **unknown** – the 'machineCondition' field is null.
 - An on-site inspection is required to verify.
 - Whether the equipment is operational.
 - Any visible wear-and-tear or damage.
 - Maintenance needs before a definitive valuation can be made.
- Occupancy / Usage****
 - The equipment is designated for **packaging operations** ('intendedUse': 'Packaging').
 - Ownership: a **single owner** (listed simply as 'owner').
 - Location: a commercial address in **Chennai, Tamil Nadu, India** (machineAddress-5: city, state, country).
 - No evidence of **tenancy, shared-use, or sub-leasing**; the asset appears to be solely operated by the registered owner.
- Surroundings / Environmental Context****
 - The asset sits at a **commercial premises** in Chennai.
 - No specific details are provided about:
 - Adjacent facilities or infrastructure.
 - Proximity to hazardous zones (e.g., chemical plants, high-noise areas).
 - Environmental constraints such as dust, vibration, or flood risk.

User Edited:

- Physical Condition****
 - The machine's current state is **unknown** – the 'machineCondition' field is null.
 - An on-site inspection is required to verify.
 - Whether the equipment is operational.
 - Any visible wear-and-tear or damage.
 - Maintenance needs before a definitive valuation can be made.
- Occupancy / Usage****
 - The equipment is designated for **packaging operations** ('intendedUse': 'Packaging').
 - Ownership: a **single owner** (listed simply as 'owner').
 - Location: a commercial address in **Chennai, Tamil Nadu, India** (machineAddress-5: city, state, country).
 - No evidence of **tenancy, shared-use, or sub-leasing**; the asset appears to be solely operated by the registered owner.
- Surroundings / Environmental Context****
 - The asset sits at a **commercial premises** in Chennai.
 - No specific details are provided about:
 - Adjacent facilities or infrastructure.
 - Proximity to hazardous zones (e.g., chemical plants, high-noise areas).
 - Environmental constraints such as dust, vibration, or flood risk.

Buttons at the bottom include 'Close', 'Proceed', 'Cancel', 'Clear', and 'Add'.

Note

The system automatically generates a Generative AI opinion. The user can edit the Generated AI text and update the details as required.

6. Click **Proceed**.

The **External Valuation Details** screen displays.

Figure 8-9 External Valuation Details

The screenshot shows the 'External Valuation Details' screen. It includes a sidebar with navigation options like 'Machine', 'Collateral', 'External Valuation', 'Covenants', 'Terms and Conditions', 'Documents', 'Valuation', and 'Questionnaire Evaluation'.

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

Valuation Amount: GBP

Agency:

Valuation Type:

Valuation Date: November 6, 2024

Valuation Frequency:

Valuation Expiry Date: Select

Estimated Age Of Asset:

Remarks:

****1. Estimated Value****

- Owner-estimated and independently assessed value of the packaging machine are both **€90,000**.
- The bank applies a **10% haircut**, resulting in a **bank-recognised value of €81,000**.

****2. Depreciation / Value-Erosion Factors****

- Age / Year of Manufacture** 2024 – the asset is brand-new, so depreciation to date is negligible.
- Intended Use** 'Packaging' – moderate wear-and-tear expected during operation.
- Industry Standard Depreciation** New industrial equipment is typically depreciated on a straight-line basis at **10% per annum**.
- Bank Haircut** The 10% haircut already reflects a conservative erosion factor.
- Overall Impact** Current depreciation impact is low; future depreciation will follow the standard 10% yearly schedule.

Value Remarks

Buttons at the bottom include 'Cancel', 'Clear', and 'Add'.

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

The **Field Investigation - Configure - Questionnaire Evaluation** screen displays.

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

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

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

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

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

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

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

Note

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

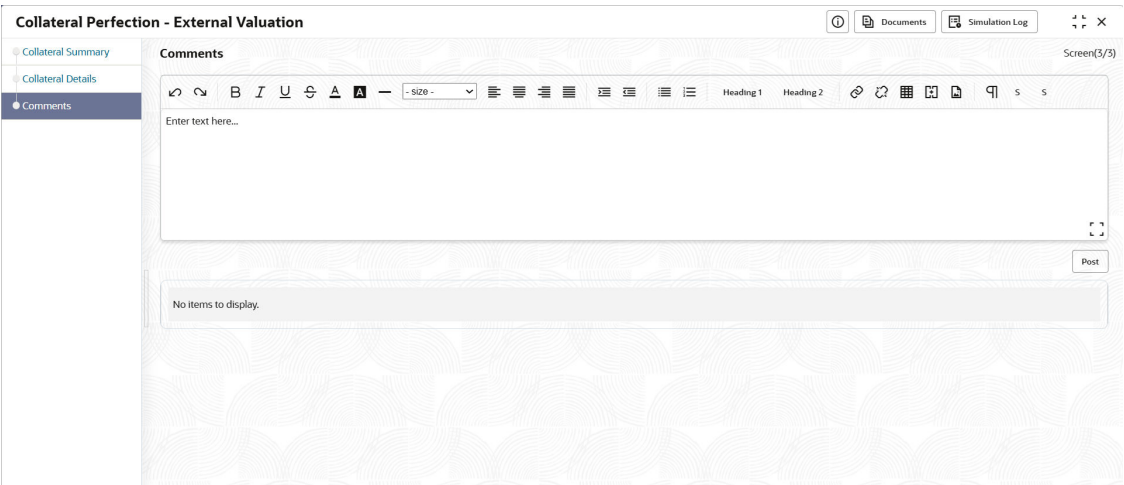
8.3 Comments

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

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

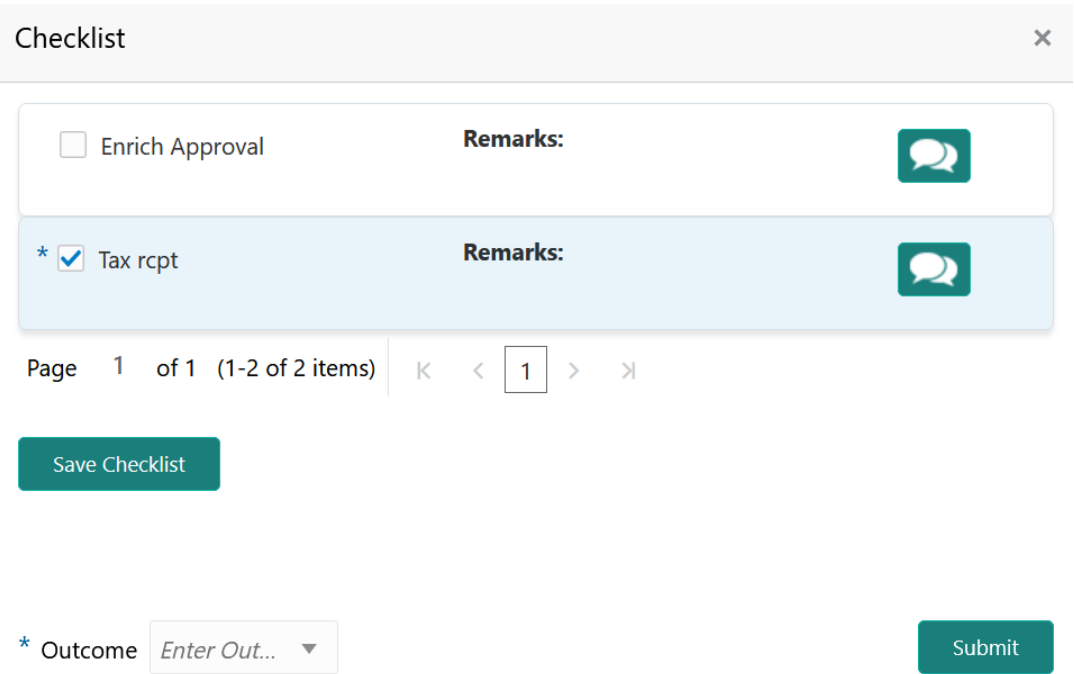
Click **Next** in the **External Valuation** screen, the Comments data segment is displayed.

Figure 8-11 External Valuation - Comments



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

Figure 8-12 Checklist



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

The options available in the drop down list are:

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

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

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

9

External Check

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

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

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

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

- Collateral Summary
- External Check
- Comments
- [Collateral Summary](#)
This topic provides systematic instructions about the Collateral Summary data segment in External Check stage.
- [External Check](#)
This topic provides systematic instructions about procedure to add external check details.
- [Comments](#)
Information on the Comments data segment in the External Check stage.

9.1 Collateral Summary

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

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

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

Note

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

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

Figure 9-1 Free Tasks

Menu Item Search...

Tasks

Awaiting Customer Clarification

Business Process Maintenance

Completed Tasks

Free Tasks

Hold Tasks

My Tasks

Search

SubProcess Tasks

Supervisor Tasks

Free Tasks

Refresh

Acquire

Flow Diagram

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

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

Figure 9-2 External Check - Collateral Summary

Collateral Perfection - ExternalCheck

Collateral Summary

External Check

Comments

Collateral Summary

Screen (1 / 3)

Customer ID
003177

Application ID
APP213366792

Current Status
Legal Opinion Completed

Documents
0

Collateral Type
Property

Collateral Category
Residential Property

Ownership Type
Single

Basic Information

213360047850

Collateral Currency
USD

Agreed Collateral Value
\$50,000.00

Exposure Type
-

Agreed Collateral Value
\$50,000.00

Charge Type
Hypothecation

Purpose Of Collateral
New Facility

Available From
2021-12-01

Available Till
2022-12-31

Shareable Across Customers
No

Applicable Business
-

Property

1
Collateral

\$50K
Collateral Value

Linked Facilities Details

23%

77%

ROADROLL

Unlinked

Ownership

100%

Seniority of charge

1
Position

0
Total Percentage

100
Percentage Available

Covenants

0
Covenants proposed

Standard Covenants Applicable

0
Complied Covenants

0
Breached Covenants

Insurance

0
Active Insurance

USD 0.00
Total Insurance Amount

Configured Stage Status

Risk Evaluation
In Progress

Internal Legal Opinion
Not applicable

External Legal Opinion
In Progress

External Valuation
In Progress

External Check
In Progress

Field Investigation
In Progress

Audit

Hold

Back

Next

Save & Close

Cancel

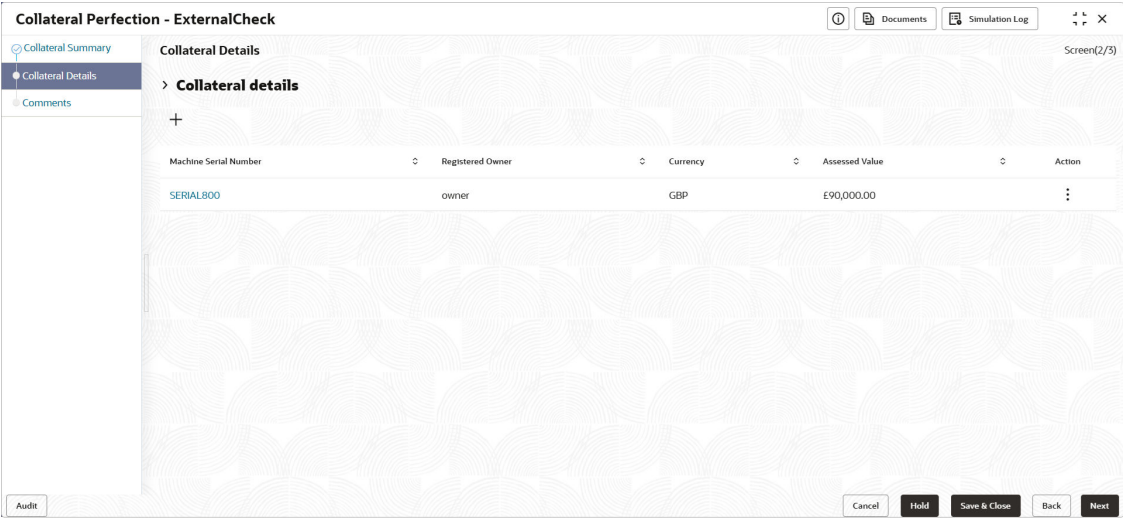
3. View the Collateral Summary and click **Next**.

9.2 External Check

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

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

Figure 9-3 External Check



To capture the external check details for the collateral:

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

Figure 9-4 External Check - Configure - Collateral Type

Machine
Machine
Covenants
Terms and Conditions
Documents
External Check
Questionnaire Evaluation

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

Collateral Value
Currency
GBP
Machinery Value Basis
Assessed Value
Assessed Value
GBP
£90,000.00
Revaluation Base Value
£90,000.00
Third Party Charge Amount

Machine Details
Machine Model Number
MCHN701
Units Production Per Hour
12
Date of Agreement
Nov 6, 2024
Machinery Type
Used
Per Unit Production Cost
GBP
£8.00
Serial Number
SERIAL800
Industrial Type
Type Of Raw Material Used
Glass
Turnover that can be Achieved
GBP
£100.00
Manufacturer
TATA
Manufactured Year

Back
Next

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

Figure 9-5 External Check - Configure - External Check

The screenshot shows a web application interface for configuring external checks. On the left, a sidebar contains a list of items: Machine, Covenants, Terms and Conditions, Documents, External Check (highlighted), and Questionnaire Evaluation. The main content area is titled 'External Check' and features a '+ External Check' button. Below this is a table with the following columns: Status, Agency, External Check Date, and Action. The table currently contains no data, displaying the message 'No data to display.' At the bottom right of the interface, there are 'Back' and 'Next' buttons.

3. Click the add icon in the **External Check - Configure - External Check** screen. The **External Check Details** screen displays.

Figure 9-6 External Check Details

The screenshot displays the 'External Check Details' form. The left sidebar has 'External Check' selected. The form includes several input fields: Agency (with a search icon), External Check Date (pre-filled with 'November 6, 2024'), Asset ID, Security Interest ID, Security Interest Creation Date, Amount of Charge, Underlying Document Date, Charge Release Date, Underlying Document (a dropdown menu), Charge Holder Name (with a search icon), External Check Status (a dropdown menu), External Check Outcome, and Remarks. An 'Ask Generative AI' button is located in the top right corner. At the bottom right, there are 'Cancel', 'Clear', and 'Add' buttons.

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

Table 9-1 External Check Details - Field Description

Field	Description
Agency	Select the Agency from which the collateral registration details are obtained.
External Check Date	Specify the date on which the External Check is carried out.

Table 9-1 (Cont.) External Check Details - Field Description

Field	Description
External Check Outcome	Specify the External Check Outcome .
Remarks	Capture the Remarks for the collateral.
Asset ID	Specify the Asset ID . For example, Registration ID.
Security Interest ID	Specify the reference number of security interest registration at CERSAI.
Security Interest Creation Date	Specify the date on which security interest is created.
Amount of Charge	Specify the Amount of Charge created on the collateral.
Underlying Document Date	Specify the execution date of underlying document.
Charge Release Date	If the bank has released the charge on collateral by executing release deed or release letter, specify the date of execution of such document.
Underlying Document	Select the name of document executed to create charge on the collateral. The following options are available in the drop down list. • Deed of Hypothecation • Mortgage Deed
Charge Holder Name	Specify the name of bank which has created charge on the collateral.
External Check Status	Select the External Check Status of the collateral. The following options are available in the drop down list. • Satisfied • Creation • Modification

4. Click on **Ask Geneartive AI**.

The **Generative AI** screen displays.

Figure 9-7 Generative AI

The screenshot displays the 'Generative AI' interface. At the top, there is a 'Select Documents' section with a 'Generate' button. Below this, the 'Remarks' section is divided into two columns: 'AI Generated' and 'User Edited'. Both columns contain the same text, which is a detailed analysis of a file indicating that an external charge search is required but not completed, and that the machinery being financed carries the registration number **REG101111**. The text is formatted with bold tags for key information and includes a 'First-rank charge' claim.

Generative AI

Select Documents

No documents available

Generate

Remarks

AI Generated

****1. Registry or External Charge Search****
The file indicates that an external charge search is required ('externalCheckReq: true') and that charge registration is mandatory ('chargeRegnReqd: true'). The machinery being financed carries the registration number ****REG101111****. However, the documentation does ****not**** contain any actual results from a central registry or external charge database, nor any evidence that the required search has been completed.

****2. Official Entity Records Check****
The primary borrower is ****THINKPADLTD**** (customer ID '00010810'). The record lacks key corporate information such as the jurisdiction of incorporation, the company's registration number, and verification of its corporate status. (both 'countryOfIncorporation' and 'countryOfRisk' are null). Consequently, no formal entity-records verification has been documented for THINKPADLTD.

****3. Liability or Encumbrance Certificate Review****
No liability or encumbrance certificates have been attached to the file; fields such as 'liabilityNo' , 'requestedLiabAmount' , and related certificate references are all null. Although the collateral is labeled as a ****First-rank charge**** ('seniorityOfClaim: First'), there is no explicit confirmation that existing liens, encumbrances, or other liabilities have been identified or otherwise commented.

User Edited

****1. Registry or External Charge Search****
The file indicates that an external charge search is required ('externalCheckReq: true') and that charge registration is mandatory ('chargeRegnReqd: true'). The machinery being financed carries the registration number ****REG101111****. However, the documentation does ****not**** contain any actual results from a central registry or external charge database, nor any evidence that the required search has been completed.

****2. Official Entity Records Check****
The primary borrower is ****THINKPADLTD**** (customer ID '00010810'). The record lacks key corporate information such as the jurisdiction of incorporation, the company's registration number, and verification of its corporate status. (both 'countryOfIncorporation' and 'countryOfRisk' are null). Consequently, no formal entity-records verification has been documented for THINKPADLTD.

****3. Liability or Encumbrance Certificate Review****
No liability or encumbrance certificates have been attached to the file; fields such as 'liabilityNo' , 'requestedLiabAmount' , and related certificate references are all null. Although the collateral is labeled as a ****First-rank charge**** ('seniorityOfClaim: First'), there is no explicit confirmation that existing liens, encumbrances, or other liabilities have been identified or otherwise commented.

Close Proceed

Note

The system automatically generates a Generative AI opinion. The user can edit the Generated AI text and update the details as required.

- 5. Click **Proceed**.
The **External Check Details** screen displays.

Figure 9-8 External Check Details

- 6. After capturing external check details, click **Next**.
The **External Check - Configure - Questionnaire Evaluation** screen displays.

Figure 9-9 External Check - Configure - Questionnaire Evaluation

Note

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

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

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

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

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

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

9.3 Comments

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

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

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

Figure 9-10 External Check - Comments

1. Type your comments for the External Check stage in the **Comments** text box.

2. Click **Post**.

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

3. Click **Submit**.

The Checklist window is displayed.

Figure 9-11 Checklist

Checklist

☐ Enrich Approval
 Remarks:
 

☒ Tax rcpt
 Remarks:
 

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Save Checklist

* Outcome

Enter Out... ▼

Submit

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

The options available in the drop down list are:

- PROCEED
- ADDITIONAL_INFO

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

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

10

Field Investigation

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

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

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

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

- **Collateral Summary**
- **Field Investigation**
- **Comments**
- [Collateral Summary](#)
This topic provides systematic instructions about the Collateral Summary data segment in Field Investigation stage.
- [Field Investigation](#)
This topic provides systematic instructions about the procedure to add field investigation details.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Field Investigation stage.

10.1 Collateral Summary

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

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

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

Note

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

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

Figure 10-1 Free Tasks

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

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

Figure 10-2 Field Investigation - Collateral Summary

Collateral Perfection - Field Investigation

Collateral Summary

EDA Test Party 103

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

Current Status: Legal Opinion Completed

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

Linked Facilities Details: No data to display

Ownership: 100% EDA Test P...

Configured Stage Status:

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

Audit Cancel Hold Save & Close Next

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

10.2 Field Investigation

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

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

Figure 10-3 Field Investigation

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

To capture the field investigation details for the collateral:

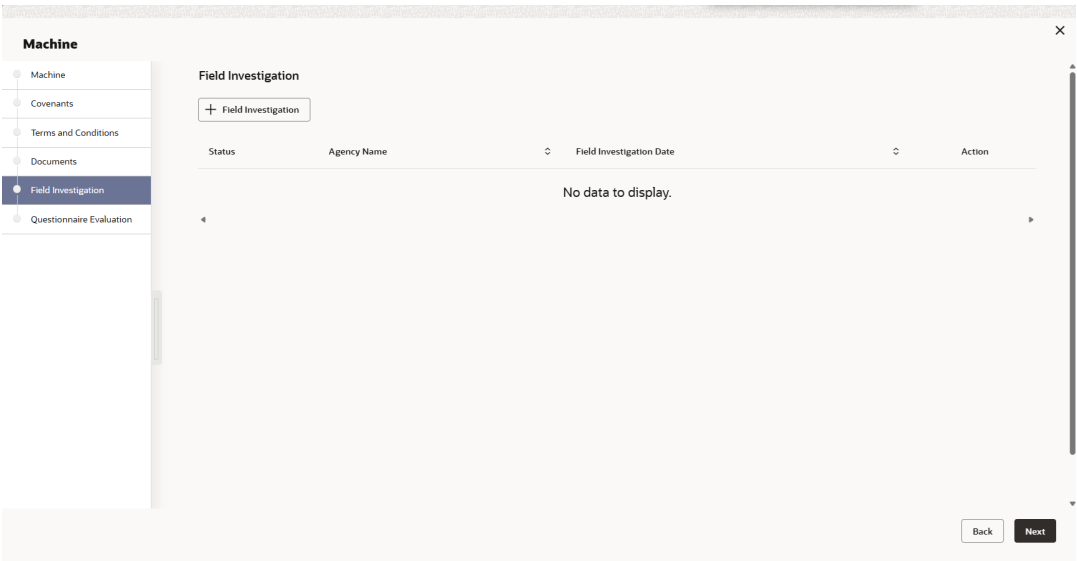
1. Click the action icon in the collateral record and select **Edit**.
The **Field Investigation - Configure - Collateral Type** screen displays.

Figure 10-4 Field Investigation - Configure - Collateral Type

Warehouse Id	Address	Allocation %	Description	Action
--------------	---------	--------------	-------------	--------

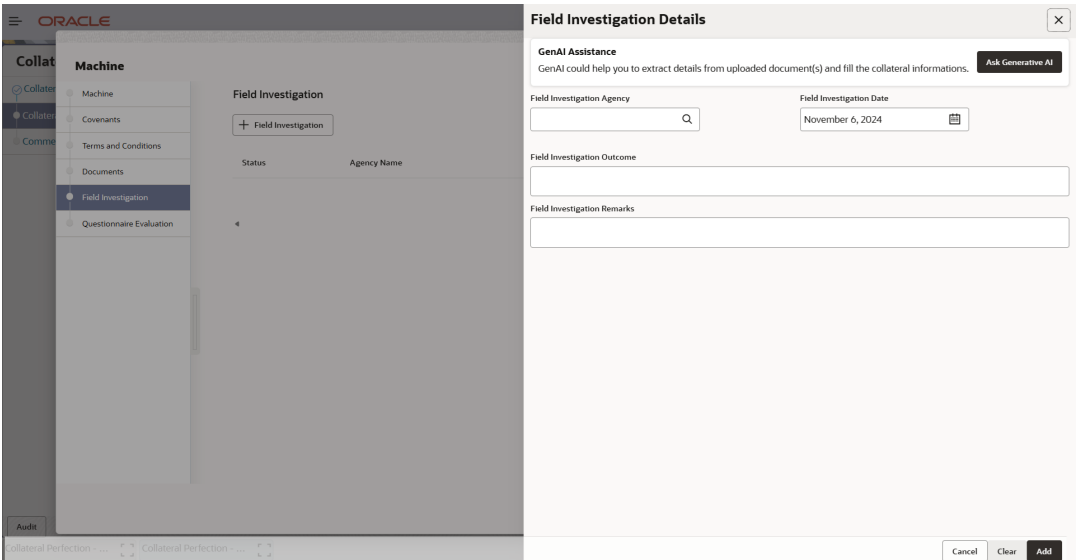
2. Click **Next** and navigate to the **Field Investigation** menu.

Figure 10-5 Field Investigation - Configure - Field Investigation



3. Click the add icon in the **Field Investigation - Configure - Field Investigation** screen. The **Field Investigation Details** screen displays.

Figure 10-6 Field Investigation - Configure - Investigation Details Added



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

Table 10-1 Field investigation Details - Field Description

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

4. Click on **Ask Geneartive AI**.
The **Generative AI** screen displays.

Figure 10-7 Generative AI

The screenshot shows the 'Generative AI' interface. At the top, there's a 'Select Documents' section with the message 'No documents available' and a 'Generate' button. Below this is the 'Remarks' section, which is divided into two columns: 'AI Generated' and 'User Edited'. Both columns contain placeholder text for a report, including sections for Physical Condition, Occupancy / Usage, and Surroundings / Environmental Context. The 'User Edited' column has a 'Proceed' button at the bottom right.

Note

The system automatically generates a Generative AI opinion. The user can edit the Generated AI text and update the details as required.

5. Click **Proceed**.
The **Field Investigation Details** screen displays.

Figure 10-8 Field Investigation Details

Field Investigation Details

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

Field Investigation Agency: Field Investigation Date:

Field Investigation Outcome:

Field Investigation Remarks:

****Physical Condition****

- The machine's current state is ****unknown**** - the 'machineCondition' field is null.
- An on-site inspection is required to verify:
 - * Whether the equipment is operational.
 - * Any visible wear-and-tear or damage.
 - * Maintenance needs before a definitive valuation can be made.
- **Occupancy / Usage****
 - The equipment is designated for ****packaging operations**** ('IntendedUse':'Packaging').
 - Ownership: a ****single owner**** (listed simply as 'owner').

Cancel Clear Add

- After capturing field investigation details, click **Next**.
The **Field Investigation - Configure - Questionnaire Evaluation** screen displays.

Figure 10-9 Field Investigation - Configure - Questionnaire Evaluation

Machine

- Machine
- Covenants
- Terms and Conditions
- Documents
- Field Investigation
- Questionnaire Evaluation**

Questionnaire Evaluation

Back Close

Note

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

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

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

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

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

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

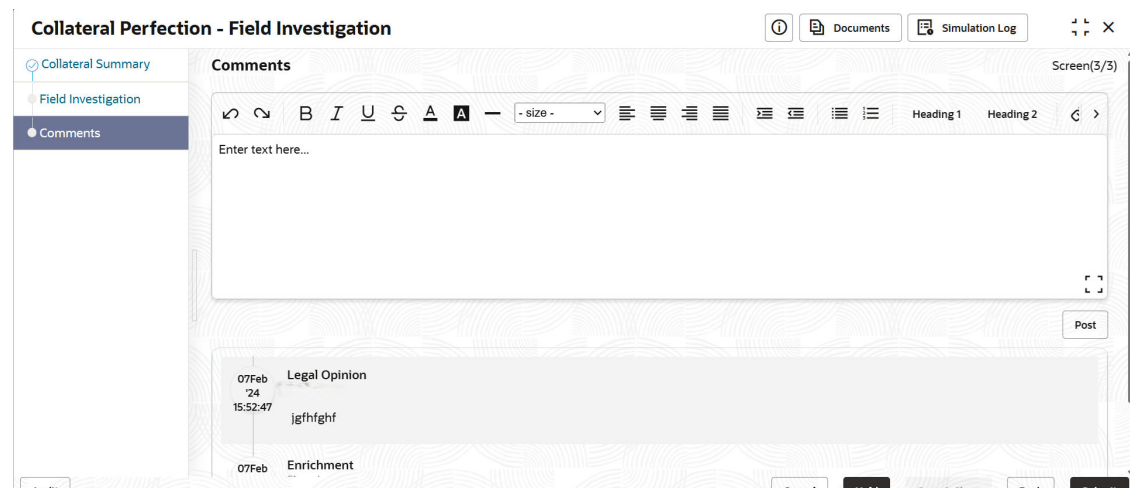
10.3 Comments

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

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

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

Figure 10-10 Field Investigation - Comments



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

Figure 10-11 Checklist

Checklist

☐ Enrich Approval
 Remarks:
 

☒ Tax rcpt
 Remarks:
 

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Save Checklist

* Outcome

Enter Out... ▼

Submit

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

The options available in the drop down list are:

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

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

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

11

Valuation

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

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

The following data segments are available in the Valuation stage:

- **Collateral Summary**
- **Valuation**
- **Covenant Details**
- **Comments**
- [Collateral Summary](#)
This topic provides systematic instructions about the Collateral Summary data segment in Valuation stage.
- [Valuation](#)
This topic provides systematic instructions procedure to add final valuation details.
- [Covenant Details](#)
This topic provides systematic instructions about procedure to add and manage covenants for the collateral.
- [Comments](#)
This topic provides systematic instructions the comments data segment in the Valuation stage.

11.1 Collateral Summary

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

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

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

Note

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

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

The **Free Tasks** screen is displayed.

Figure 11-1 Free Tasks

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

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

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

Figure 11-2 Valuation - Collateral Summary

ACME Corporation

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

Basic Information

COL213274304
Collateral for new facility

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

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

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

Ownership

Seniority of charge: 2 (Position)

Seniority of charge held by OBCFPM Customer

40 Total Percentage | 60 Percentage Available

Covenants

Covenants proposed: 0

Standard Covenants Applicable

0 Complied Covenants | 0 Breached Covenants

Insurance

Active Insurance: 1

INR 100,000.00 Total Insurance Amount

Configured Stage Status

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

Hold Back Next Save & Close Cancel

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

11.2 Valuation

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

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

Figure 11-3 Valuation

Valuation

Currency: INR | Amount: ₹1,000,000.00 | Category Haircut: 2%

Bank Haircut: 3% | Market Value: ₹980,000.00 | Bank Value: ₹970,000.00

Effective Date: Nov 1, 2021

Remarks: Good

Hold Back Next Save & Close Cancel

1. Provide the valuation details in the above screen.

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

Table 11-1 Valuation - Field Description

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

2. Click **Next**.

11.3 Covenant Details

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

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

Figure 11-4 Valuation - Covenant Details

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

The **Covenant Details** window is displayed.

Figure 11-5 Covenant Details

Covenant Details

Covenant Code Required

Covenant Name Required

Description Required

Classification Type Required

> Covenant Details

> Monitoring Information Details

> Formula Details

> Schedule Details

> Others

> Linkage Details

Cancel Create

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

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

- Text
- Numeric
- Boolean
- Date

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

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

The **Covenant Details** screen displays.

Figure 11-6 Covenant Details

Covenant Details

Covenant Type Select Covenant Type Required	Revision Frequency Select Frequency Required	Notice Days Enter Notice Days Required	Start Date Required
End Date Required	First Review Date Required	Grace Days Enter Grace Days	
Addition Text 1	Addition Text 2	Addition Text 3	Addition Text 4
Addition Text 5	Addition Text 6	Addition Text 7	Addition Text 8
Addition Text 9	Addition Text 10	Addition Text 11	Addition Text 12
Addition Text 13	Addition Text 14	Addition Text 15	Addition Text 16
Addition Text 17	Addition Text 18	Addition Text 19	Addition Text 20
Additional Number 1	Additional Number 2	Additional Number 3	Additional Number 4
Additional Number 5	Additional Number 6	Additional Number 7	Additional Number 8
Additional Number 9	Additional Number 10	Additional Number 11	Additional Number 12
Additional Number 13	Additional Number 14	Additional Number 15	Additional Number 16
Additional Number 17	Additional Number 18	Additional Number 19	Additional Number 20
Additional Date 1	Additional Date 2	Additional Date 3	Additional Date 4
Additional Date 5	Additional Date 6	Additional Date 7	Additional Date 8
Additional Date 9	Additional Date 10	Additional Date 11	Additional Date 12
Additional Date 13	Additional Date 14	Additional Date 15	Additional Date 16
Additional Date 17	Additional Date 18	Additional Date 19	Additional Date 20
Additional Flag 1 ☐ Yes	Additional Flag 2 ☐ Yes	Additional Flag 3 ☐ Yes	Additional Flag 4 ☐ Yes
Additional Flag 5 ☐ Yes	Additional Flag 6 ☐ Yes	Additional Flag 7 ☐ Yes	Additional Flag 8 ☐ Yes
Additional Flag 9 ☐ Yes	Additional Flag 10 ☐ Yes	Additional Flag 11 ☐ Yes	Additional Flag 12 ☐ Yes
Additional Flag 13 ☐ Yes	Additional Flag 14 ☐ Yes	Additional Flag 15 ☐ Yes	Additional Flag 16 ☐ Yes
Additional Flag 17 ☐ Yes	Additional Flag 18 ☐ Yes	Additional Flag 19 ☐ Yes	Additional Flag 20 ☐ Yes

> Monitoring Information Details

> Formula Details

Cancel Create

- 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.

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

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

Table 11-2 Covenant Details - Field Description

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

Figure 11-7 Covenant Details

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

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

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

Field	Description
Covenant type	Select the Covenant Type . The following options are available in the drop down list: • Financial • Non-Financial In case of linking existing covenant, you cannot modify the Covenant Type .
Covenant Sub Type	Select the Covenant Sub Type from the drop down list. In case of linking existing covenant, you cannot modify the Covenant Sub Type .
Notice Days	Specify the number of days before which the covenant tracking task has to be created.
Revision Frequency	Select the frequency for reviewing the covenant, such as Quarterly, Monthly, Semi Annual, and Annual.
Revision Days	Specify the number of days in which the covenant must be reviewed.
Start Date	Specify the date on which the covenant becomes effective.
End Date	Specify the date on which the covenant expires.
Maximum Defer Days	Specify the number of days for which the covenant can be deferred.

Figure 11-8 Monitoring Information

The screenshot shows a form titled "Monitoring Information Details" with a dropdown arrow. It contains a single input field with the placeholder text "Select".

Table 11-4 Covenant Details - Monitoring Information

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

Figure 11-9 Formula Details

Formula Details

Formula
(QR)

Target Type: Ratio

Target Condition: Between

Target From value: 10

Target To value: 20

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

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

Note

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

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

Figure 11-10 Others

Table 11-6 Covenant Details - Others - Field Description

Field	Description
Compliance Status	Select the current covenant Compliance Status of the party / collateral. The options available are: • Met • Breach
Waiver Status	Select the Waiver Status from the drop down list. The options available are: • Waive • Waive all
Last Check Value	Specify the target value observed during the last covenant check.
Deferred Due Date	Specify the Deferred Due Date . The covenant review can be postponed till the mentioned date.
Remarks	Capture overall Remarks for the covenant.

4. Click **Create**.

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

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

11.4 Comments

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

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

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

Figure 11-11 Valuation - Comments

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

Figure 11-12 Checklist

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

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

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

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

12

Collateral Review

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

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

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

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

- Collateral Summary
- Collateral Review
- Covenant Details
- Comments
- [Collateral Summary](#)
This topic provides systematic instructions about the Collateral Summary data segment in Collateral Review stage.
- [Collateral Review](#)
This topic provides systematic instructions about procedure to review collateral details and add recommendation.
- [Covenant Details](#)
This topic provides systematic instructions about procedure to add and manage covenants for the collateral.
- [Comments](#)
This topic describes about the information on the Comments data segment in the Collateral Review stage.

12.1 Collateral Summary

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

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

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

- Covenants
 - Insurance
 - Configured Stage Status
1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.
The **Free Tasks** screen is displayed.

Figure 12-1 Free Tasks

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

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

Figure 12-2 Collateral Review - Collateral Summary

1

Collateral Summary

2

Collateral Review

3

Covenant Details

4

Comments

ACME Corporation

Customer Id

PTY192560509

Application ID

APP213279200

Date Initiated

2021-11-10

Current Status

Valuation Completed

Documents

0

Basic Information

COL213274304

Collateral for new facility

Collateral Type

Ship

Collateral Category

SHPS category

Ownership Type

Joint

Collateral Currency

INR

Owner Estimated Value

₹1,000,000.00

Held Collateral Value

Available From

2021-11-10

Available Till

2022-11-30

Applicable Business

Trade,Working Capital

Exposure Type

-

Charge Type

Hypothecation

Purpose Of Collateral

New Facility

Shareable Across Customers

No

Ownership

Seniority of charge

Covenants

Insurance



■ ACME ...
■ Costco ...

2

Position

Seniority of charge held by OBCFPM Customer

40

Total Percentage

60

Percentage Available

0

Covenants proposed

Standard Covenants Applicable

0

Complied Covenants

0

Breached Covenants

1

Active Insurance

INR 100,000.00

Total Insurance Amount

Configured Stage Status

Field Investigation

Not applicable

External Check

Not applicable

External Valuation

Completed

Internal Valuation

Not applicable

Risk Evaluation

Not applicable

Legal Opinion

Not applicable

Hold

Back

Next

Save & Close

Cancel

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

12.2 Collateral Review

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

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

Figure 12-3 Collateral Review

Collateral Review

ACME Corporation

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

Basic Information

COL213274304
Collateral for new facility

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

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

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

Final Recommendation

Review Done On: 11/23/21 | Review Done By: DEVIKA | Valuation Currency: INR

Valuation Amount: ₹999,700.00 | Is Submission Required? ☒ | Recommendation: Valid Collateral

Hold Back Next Save & Close Cancel

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

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

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

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

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

12.3 Covenant Details

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

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

Figure 12-4 Collateral Review - Covenant Details

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

Figure 12-5 Covenant Details

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

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

- Text
- Numeric
- Boolean
- Date

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

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

The **Covenant Details** screen displays.

Figure 12-6 Covenant Details

The screenshot displays the 'Covenant Details' form, which is organized into a grid of input fields. The form includes the following sections:

- Standard Fields:**
 - Covenant Type:** A dropdown menu labeled 'Select Covenant Type'.
 - Revision Frequency:** A dropdown menu labeled 'Select Frequency'.
 - Notice Days:** A text input field labeled 'Enter Notice Days'.
 - Start Date:** A date picker field.
 - End Date:** A date picker field.
 - First Review Date:** A date picker field.
 - Grace Days:** A text input field labeled 'Enter Grace Days'.
- Additional Text Fields:** A grid of 20 text input fields, labeled 'Addition Text 1' through 'Addition Text 20'.
- Additional Number Fields:** A grid of 20 numeric input fields, labeled 'Additional Number 1' through 'Additional Number 20'.
- Additional Date Fields:** A grid of 20 date picker fields, labeled 'Additional Date 1' through 'Additional Date 20'.
- Additional Flag Fields:** A grid of 20 checkbox fields, labeled 'Additional Flag 1' through 'Additional Flag 20'.

At the bottom of the form, there are two expandable sections: 'Monitoring Information Details' and 'Formula Details'. The bottom right corner contains 'Cancel' and 'Create' buttons.

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

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

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

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

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

Table 12-2 Covenant Details - Field Description

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

Figure 12-7 Covenant Details

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

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

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

Field	Description
Covenant type	Select the Covenant Type . The following options are available in the drop down list: • Financial • Non-Financial In case of linking existing covenant, you cannot modify the Covenant Type .
Covenant Sub Type	Select the Covenant Sub Type from the drop down list. In case of linking existing covenant, you cannot modify the Covenant Sub Type .
Notice Days	Specify the number of days before which the covenant tracking task has to be created.
Revision Frequency	Select the frequency for reviewing the covenant, such as Quarterly, Monthly, Semi Annual, and Annual.
Revision Days	Specify the number of days in which the covenant must be reviewed.
Start Date	Specify the date on which the covenant becomes effective.
End Date	Specify the date on which the covenant expires.
Maximum Defer Days	Specify the number of days for which the covenant can be deferred.

Figure 12-8 Monitoring Information

Monitoring Information Details

Select

Table 12-4 Covenant Details - Monitoring Information

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

Figure 12-9 Formula Details

Formula Details

Formula
(QR)

Target Type: Ratio

Target Condition: Between

Target From value: 10

Target To value: 20

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

Field	Description
Variable	Select a Variable from the drop down list. The options available are • 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: • Value • Percentage • Ratio
Covenant Check Condition	Select the Covenant Check Condition from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.

Table 12-5 (Cont.) Covenant Details - Formula Details - Field Description

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

Note

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

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

Figure 12-10 Others

The screenshot shows the 'Others' section of a form. It contains the following elements:

- Others** (Section Header)
- Compliance Status**: Two radio buttons, **Met** and **Breached**.
- Covenant Status**: A dropdown menu with the text 'Select Waiver Status'.
- Last Check Value**: A text input field with the placeholder text 'Last Checked Value'.
- Remarks**: A large text area for entering remarks.

Table 12-6 Covenant Details - Others - Field Description

Field	Description
Compliance Status	Select the current covenant Compliance Status of the party / collateral. The options available are: • Met • Breach
Waiver Status	Select the Waiver Status from the drop down list. The options available are: • 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.

- Click **Create**.

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

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

12.4 Comments

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

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

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

Figure 12-11 Collateral Review - Comments

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

Figure 12-12 Checklist

Checklist

☐ Enrich Approval
 Remarks:
 

☒ Tax rcpt
 Remarks:
 

Page 1 of 1 (1-2 of 2 items)

⏪

<

1

>

⏩

Save Checklist

* Outcome

Enter Out... ▼

Submit

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

The options available in the drop down list are:

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

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

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

13

Collateral Approval

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

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

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

- **Collateral Summary**
- **Collateral Approval**
- **Covenant Details**
- **Comments**
- [Collateral Summary](#)
This topic provides systematic instructions about the Collateral Summary data segment in Collateral Approval stage.
- [Collateral Approval](#)
This topic provides systematic instructions about the Collateral Approval data segment in the Collateral Approval stage.
- [Covenant Details](#)
This topic provides systematic instructions about the procedure to add and manage covenants for the collateral.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Collateral Approval stage.

13.1 Collateral Summary

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

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

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

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

Figure 13-1 Free Tasks

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

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

Figure 13-2 Collateral Approval_Collateral Summary

Collateral Perfection - Approval

Collateral Summary

Octasun Incorporation Pvt Ltd

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

Current Status: Perfection Enrichment Completed

Property: 1 Collateral | \$1M Collateral Value

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

Covenants: 0 Proposed | 0 Complied | 0 Breached

Insurance: 0 Active | \$0 Total Amount

Linked Facilities Details: No data to display

Ownership: 100% Octasun In...

Configured Stage Status:

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

Buttons: Cancel, Hold, Save & Close, Next

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

13.2 Collateral Approval

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

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

Figure 13-3 Collateral Approval

Collateral Perfection - Approval

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

Current Status: Perfection Enrichment Completed

Final Recommendation

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

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

Recommendation:

Enrichment:

Field	Previous Value	New Value

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

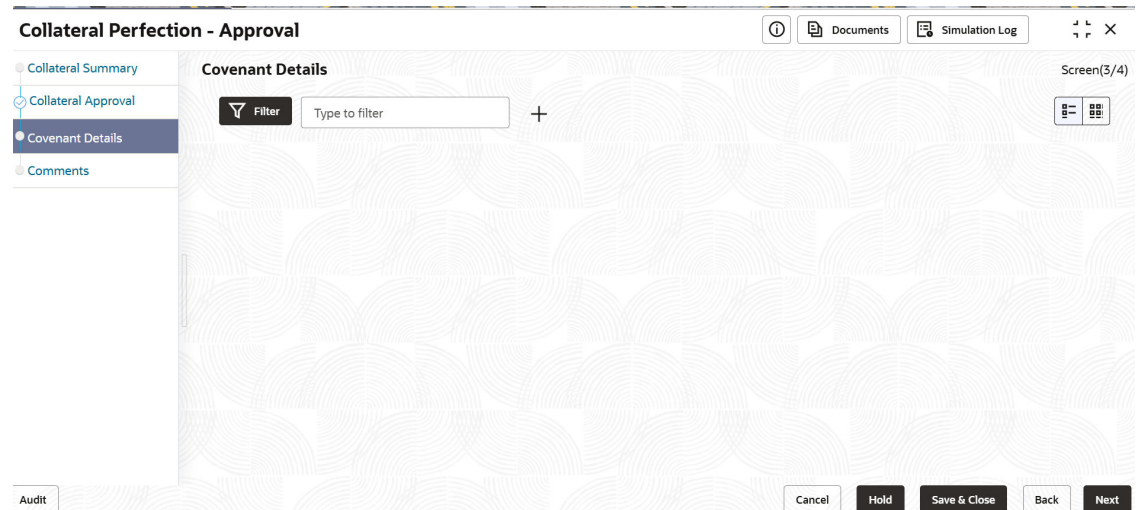
After viewing the collateral details and Recommendation, click **Next**.

13.3 Covenant Details

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

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

Figure 13-4 Collateral Approval_Covenant Details



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

Figure 13-5 Covenant Details

 The screenshot shows the "Covenant Details" form. It has several input fields: "Covenant Code" (with a search icon and "Required" label), "Covenant Name" (with "Enter Covenant Name" placeholder and "Required" label), and "Description" (with "Enter Description" placeholder and "Required" label). Below these is a "Classification Type" dropdown menu with "Select Classification Type" as the selected option and "Required" label. At the bottom, there is a list of expandable sections: "Covenant Details", "Monitoring Information Details", "Formula Details", "Schedule Details", "Others", and "Linkage Details". At the very 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, and date.

The **Covenant Details** screen displays.

Figure 13-6 Covenant Details

The screenshot displays the 'Covenant Details' form, which is organized into a grid of input fields. The form includes the following sections:

- Standard Fields:**
 - Covenant Type:** A dropdown menu labeled 'Select Covenant Type'.
 - Revision Frequency:** A dropdown menu labeled 'Select Frequency'.
 - Notice Days:** A text input field labeled 'Enter Notice Days'.
 - Start Date:** A date picker field.
 - End Date:** A date picker field.
 - First Review Date:** A date picker field.
 - Grace Days:** A text input field labeled 'Enter Grace Days'.
- Additional Text Fields:** A grid of 20 text input fields, labeled 'Addition Text 1' through 'Addition Text 20'.
- Additional Number Fields:** A grid of 20 numeric input fields, labeled 'Additional Number 1' through 'Additional Number 20'.
- Additional Date Fields:** A grid of 20 date picker fields, labeled 'Additional Date 1' through 'Additional Date 20'.
- Additional Flag Fields:** A grid of 20 checkbox fields, labeled 'Additional Flag 1' through 'Additional Flag 20'.

At the bottom of the form, there are two expandable sections: 'Monitoring Information Details' and 'Formula Details'. The bottom right corner contains 'Cancel' and 'Create' buttons.

- 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.

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

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

Table 13-1 Covenant Details - Field Description

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

Figure 13-7 Covenant Details

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

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

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

Field	Description
Covenant type	Select the Covenant Type . The following options are available in the drop down list: Financial Non-Financial In case of linking existing covenant, you cannot modify the Covenant Type .
Covenant Sub Type	Select the Covenant Sub Type from the drop down list. In case of linking existing covenant, you cannot modify the Covenant Sub Type .
Notice Days	Specify the number of days before which the covenant tracking task has to be created.
Revision Frequency	Select the frequency for reviewing the covenant, such as Quarterly, Monthly, Semi Annual, and Annual.
Revision Days	Specify the number of days in which the covenant must be reviewed.
Start Date	Specify the date on which the covenant becomes effective.
End Date	Specify the date on which the covenant expires.
Maximum Defer Days	Specify the number of days for which the covenant can be deferred.

Figure 13-8 Monitoring Information

Monitoring Information Details

Select

Table 13-3 Covenant Details - Monitoring Information

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

Figure 13-9 Formula Details

Formula Details

Formula
(QR)

Target Type: Ratio

Target Condition: Between

Target From value: 10

Target To value: 20

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

Field	Description
Variable	Select a Variable from the drop down list. The options available are • 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: • Value • Percentage • Ratio
Covenant Check Condition	Select the Covenant Check Condition from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.

Table 13-4 (Cont.) Covenant Details - Formula Details - Field Description

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

Note

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

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

Figure 13-10 Others

The screenshot shows the 'Others' section of a form. It contains the following elements:

- Compliance Status:** Two radio buttons labeled 'Met' and 'Breached'.
- Covenant Status:** A dropdown menu with the text 'Select Waiver Status'.
- Last Check Value:** A text input field with the placeholder text 'Last Checked Value'.
- Remarks:** A large text area for entering remarks.

Table 13-5 Covenant Details - Others - Field Description

Field	Description
Compliance Status	Select the current covenant Compliance Status of the party / collateral. The options available are: • Met • Breach
Waiver Status	Select the Waiver Status from the drop down list. The options available are: • Waive • Waive all
Last Check Value	Specify the target value observed during the last covenant check.
Deferred Due Date	Specify the Deferred Due Date . The covenant review can be postponed till the mentioned date.
Remarks	Capture overall Remarks for the covenant.

4. Click **Create**.

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

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

13.4 Comments

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

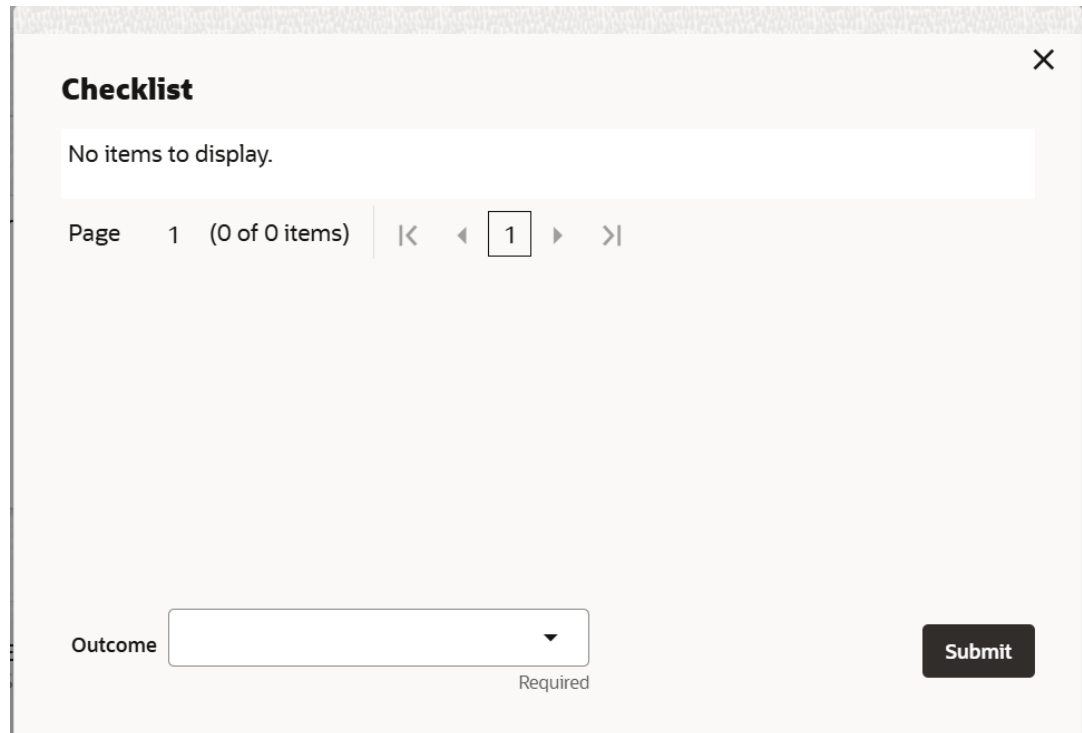
The Comments data segment allows you to post overall comments for the Collateral Approval stage. Posting comments helps the user of next stage to better understand the application.

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

Figure 13-11 Collateral Approval - Comments

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

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

Figure 13-12 ChecklistThe screenshot shows a modal window titled "Checklist" with a close button (X) in the top right corner. Inside the modal, there is a message "No items to display." in a light gray box. Below this is a pagination bar showing "Page 1 (0 of 0 items)" and navigation icons. At the bottom, there is a label "Outcome" next to a dropdown menu, with a "Required" label below it. A "Submit" button is located in the bottom right corner of the modal.

Checklist X

No items to display.

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

Outcome Required

Submit

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

The available options are:

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

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

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

14

Draft Generation

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

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

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

- **Collateral Summary**
- **Draft Generation**
- **Comments**
- [Collateral Summary](#)
This topic provides systematic instructions about the Collateral Summary data segment in Draft Generation stage.
- [Draft Generation](#)
This topic provides systematic information about the procedure to generate draft document and send it to customer for acceptance.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Draft Generation stage.

14.1 Collateral Summary

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

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

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

Figure 14-1 Free Tasks

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

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

Figure 14-2 Draft Generation - Collateral Summary

Collateral Summary

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

Basic Information

COL213274304
Collateral for new facility

Collateral Type: Ship
Collateral Category: SHPS category
Ownership Type: Joint
Collateral Currency: INR
Owner Estimated Value: ₹1,000,000.00
Available From: 2021-11-10
Available Till: 2022-11-30
Applicable Business: Trade, Working Capital
Exposure Type: -
Charge Type: Hypothecation
Purpose Of Collateral: New Facility
Shareable Across Customers: No

Ownership

Seniority of charge: 2
Position: Seniority of charge held by OBCFPM Customer
Total Percentage: 40
Percentage Available: 60

Covenants

Covenants proposed: 0
Standard Covenants Applicable: 0
Complied Covenants: 0
Breached Covenants: 0

Insurance

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

Configured Stage Status

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

Hold Back Next Save & Close Cancel

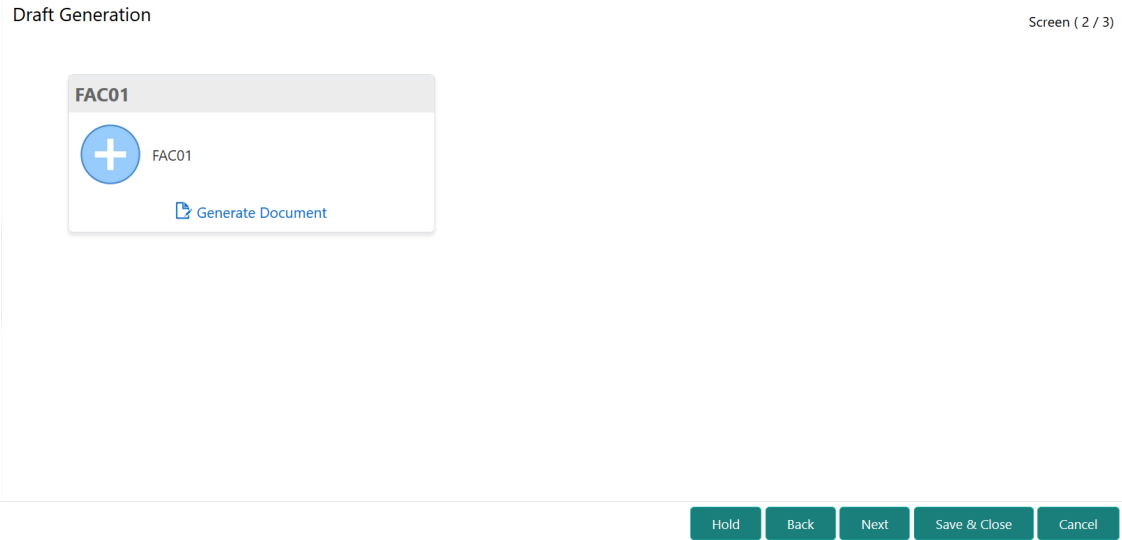
- View the Collateral Summary and click **Next**.

14.2 Draft Generation

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

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

Figure 14-3 Draft Generation



1. Click **Generate Document**.
The **Draft Generation Details** window is displayed.

Figure 14-4 Draft Generation Details

Draft Generation Details

Communication Type

Email

E-Mail CC

john_doe@example.com

E-Mail To *

john_doe@example.com

Subject *

Proposal draft

Cancel

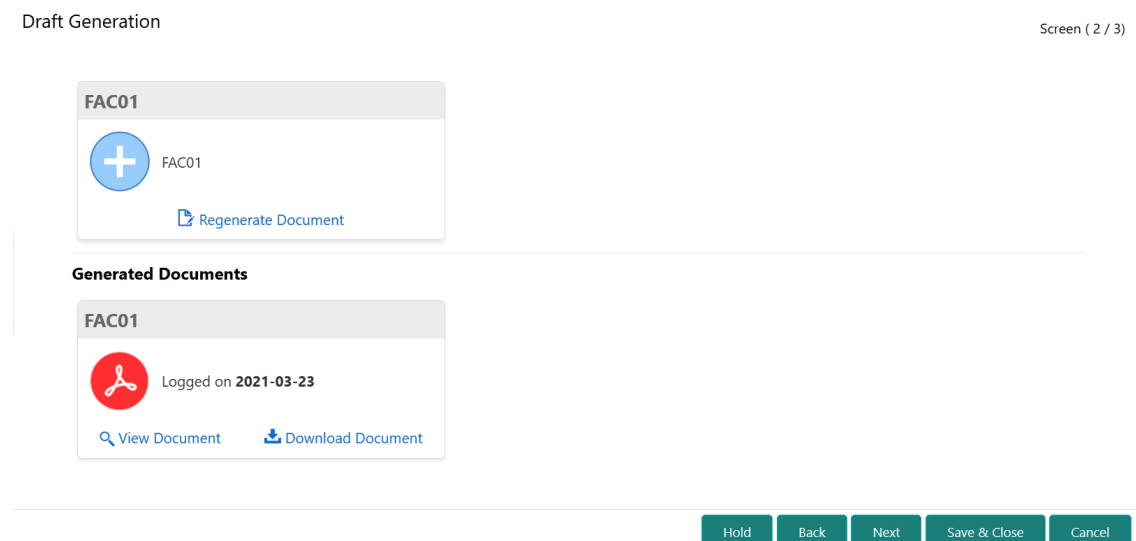
Generate

2. Specify all the details in the **Draft Generation Details** window.
For field level information, refer the below table.

Table 14-1 Draft Generation Details - Field Description

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

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

Figure 14-5 Draft Generation_Completed

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

14.3 Comments

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

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

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

Figure 14-6 Draft Generation - Comments

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

Figure 14-7 Checklist

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

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

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

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

15

Customer Acceptance

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

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

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

The **Free Task** screen is displayed.

Figure 15-1 Free Tasks

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

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

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

Figure 15-2 Customer Acceptance - Collateral Summary

ACME Corporation

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

Basic Information

COL213274304
Collateral for new facility

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

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

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

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

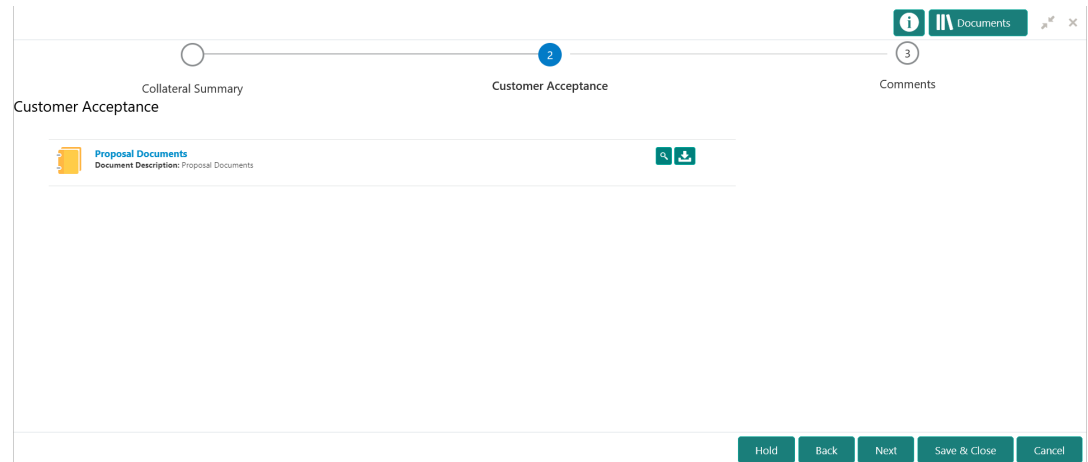
Configured Stage Status

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

Hold Back Next Save & Close Cancel

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

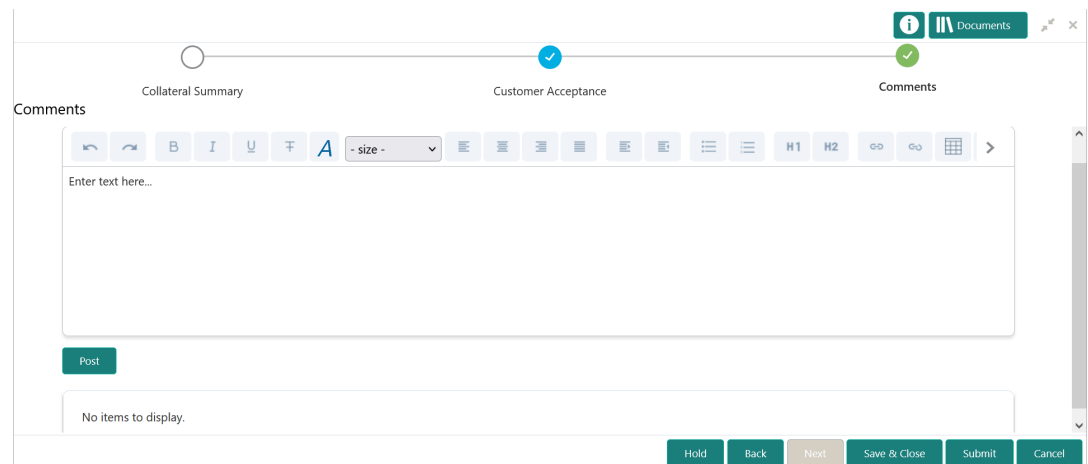
- Basic Information
 - Collateral Type (Property) Details
 - Linked Facilities Details
 - Ownership
 - Seniority of Details
 - Covenants
 - Insurance
 - Configured Stage Status
3. View the Collateral Summary and click **Next**.
The **Customer Acceptance** screen is displayed.

Figure 15-3 Customer Acceptance

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

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

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

Figure 15-4 Customer Acceptance - Comments

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

6. Click **Post**.

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

7. Click **Submit**.

The **Checklist** window is displayed.

Figure 15-5 Checklist

Checklist

☐ Enrich Approval **Remarks:** 

* ☒ Tax rcpt **Remarks:** 

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

Save Checklist

* Outcome  **Submit**

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

The options available in the drop down list are:

- **Accept**
- **Reject**
- **Revalue**

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

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

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

16

Charge Registration

16.1 Charge Registration

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

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

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

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

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

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

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

16.2 Collateral Summary

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

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

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

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

The **Free Tasks** screen is displayed.

Figure 16-1 Free Tasks

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

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

Figure 16-2 Charge Registration - Collateral Summary

Collateral Perfection - Charge Registration

Collateral Summary

Screen (1 / 3)

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

Basic Information

213360047850

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

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

Property

1 Collateral

\$50K Collateral Value

Linked Facilities Details

23% ROADROLL, 77% Unlinked

Ownership

100%

Seniority of charge

1 Position

Covenants

0 Covenants proposed, Standard Covenants Applicable

0 Complied Covenants, 0 Breached Covenants

Insurance

0 Active Insurance

Configured Stage Status

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

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

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

16.3 Property

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

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

Figure 16-3 Charge Registration - Property

Collateral Perfection - Charge Registration

Collateral Summary
Property
Comments

Property

Collateral Details

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

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

Property Type: RESIDENTIAL BUILDING Registered Owner: John

Page 1 of 1 (1 of 1 items)

Edit
View

Audit

Hold Back Next Save & Close Cancel

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

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

Figure 16-4 Charge Registration - Configure - Property

Configure

Property
Collateral Insurance
Covenants
Documents
Charge Registration
Questionnaire Evaluation

Property

Property ID
445

Property Type *
Select

Property Category *
Select

Description

Property Purpose *
Select

Registered Owner *
John

Land registry

Purchase Date
Feb 1, 2020

Zone Classification
Select

Flood Zone

Flood Zone Type
Select

Seismic Zone

Seismic Zone Type
Select

Income Producing

Environment Assessment Required *

Back Next

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

Figure 16-5 Charge Registration - Configure - Charge Registration

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

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

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

Field	Description
Registration Status	Select the charge Registration Status from the drop down list. The options available are: Proposed Registered

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

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

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

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

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

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

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

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

16.4 Comments

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

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

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

Figure 16-8 Charge Registration - Comments

Collateral Perfection - Charge Registration

Collateral Summary
Property
Comments

Comments

Screen (3 / 3)

Enter text here...

Post

No items to display.

Audit Hold Back Next Save & Close Submit Cancel

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

Figure 16-9 Checklist

Checklist

☐ Enrich Approval

Remarks:

*

☒ Tax rcpt

Remarks:

Page 1 of 1 (1-2 of 2 items)

1

Save Checklist

*

Outcome

Enter Out... ▼

Submit

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

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

17

Awaiting Registration

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

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

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

- **Awaiting Registration Completion**
- **Comments**
- [Awaiting Registration Completion](#)
This topic provides systematic instructions about the procedure to capture charge registration details.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Awaiting Registration stage.

17.1 Awaiting Registration Completion

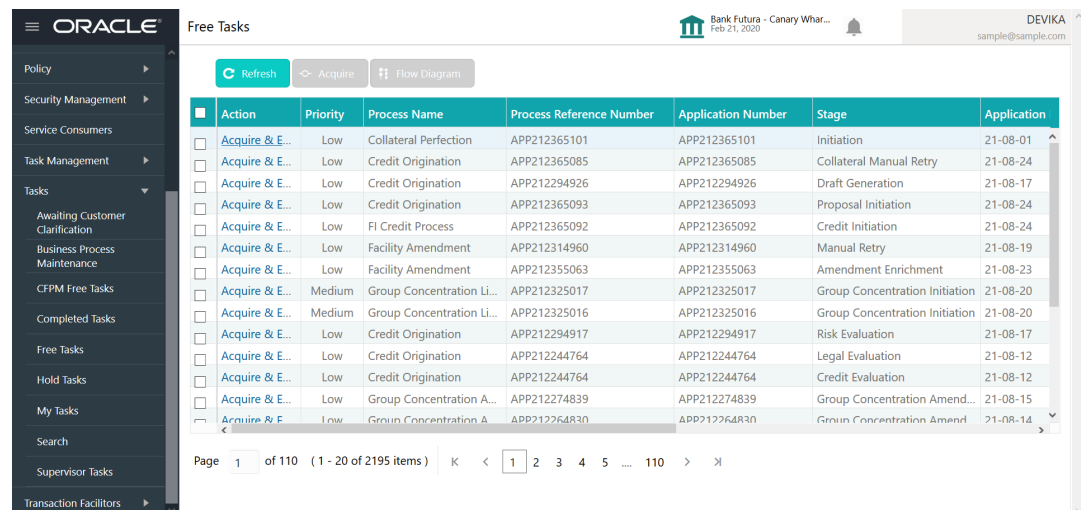
This topic provides systematic instructions about the procedure to capture charge registration details.

This data segment allows to add the charge registration details.

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

The **Free Tasks** screen is displayed.

Figure 17-1 Free Tasks



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

- 2. Click **Acquire & Edit** in the required Awaiting Registration task.
The **Awaiting Registration - Awaiting Registration Completion** screen is displayed.

Figure 17-2 Awaiting Registration - Awaiting Registration Completion

Collateral Perfection - AwaitingRegistration

Awaiting Registration Completion

Screen (1 / 2)

Collateral Details

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

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

Property Type: RESIDENTIAL BUILDING Registered Owner: John

Page 1 of 1 (1 of 1 items)

Audit

Hold Back Next Save & Close Cancel

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

Figure 17-3 Awaiting Registration - Configure - Property

Configure

Property

Property

Property ID
445

Property Type
Select

Property Category
Select

Description

Property Purpose
Select

Registered Owner
John

Land registry

Purchase Date
Feb 1, 2020

Zone Classification
Select

Flood Zone

Flood Zone Type
Select

Seismic Zone

Seismic Zone Type
Select

Income Producing

Environment Assessment Required

Registered Owner

Back Next

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

Figure 17-4 Awaiting Registration - Configure - Registration

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

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

17.2 Comments

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

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

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

Figure 17-5 Awaiting Registration - Comments

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

Figure 17-6 Checklist

Checklist

☐ Enrich Approval	Remarks:	
* ☒ Tax rcpt	Remarks:	

Page 1 of 1 (1-2 of 2 items) | < 1 >

Save Checklist

* Outcome **Submit**

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

The options available options are:

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

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

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

18

Safekeeping

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

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

The following data segments are available in the Safekeeping stage:

- **Collateral Summary**
- **Collateral Safekeeping**
- **Comments**
- [Collateral Summary](#)
This topic provides systematic instructions about the Collateral Summary data segment in Safekeeping stage.
- [Collateral Safekeeping](#)
This topic provides systematic instructions about the procedure to add collateral safekeeping details.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Safekeeping stage.

18.1 Collateral Summary

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

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

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

The **Free Tasks** screen is displayed.

Figure 18-1 Free Tasks

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

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

Figure 18-2 Safekeeping - Collateral Summary

Collateral Perfection - Safekeeping

Collateral Summary

Screen (1 / 3)

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

Basic Information

213360047850

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

Exposure Type: -

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

Property: 1 Collateral, \$50K Collateral Value

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

Ownership: 100%

Seniority of charge: 1 Position

Covenants: 0 Covenants proposed, Standard Covenants Applicable

Insurance: 0 Active Insurance

Configured Stage Status

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

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

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

18.2 Collateral Safekeeping

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

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

Figure 18-3 Safekeeping - Collateral Safekeeping

Collateral Perfection - Safekeeping

Collateral Summary
Collateral Safekeeping
Comments

Collateral Safekeeping

Collateral Details

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

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

Property Type: RESIDENTIAL BUILDING Registered Owner: John

Page 1 of 1 (1 of 1 items)

Audit

Hold Back Next Save & Close Cancel

Edit View

To capture safekeeping details for the collateral:

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

Figure 18-4 Safekeeping - Configure - Collateral Type

Configure

Property
Collateral Insurance
Covenants
Documents
Safekeeping
Questionnaire Evaluation

Property

Property ID
445

Description

Property Type
Select

Property Purpose
Select

Property Category
Select

Registered Owner
John

Land registry

Purchase Date
Feb 1, 2020

Zone Classification
Select

Flood Zone

Flood Zone Type
Select

Seismic Zone

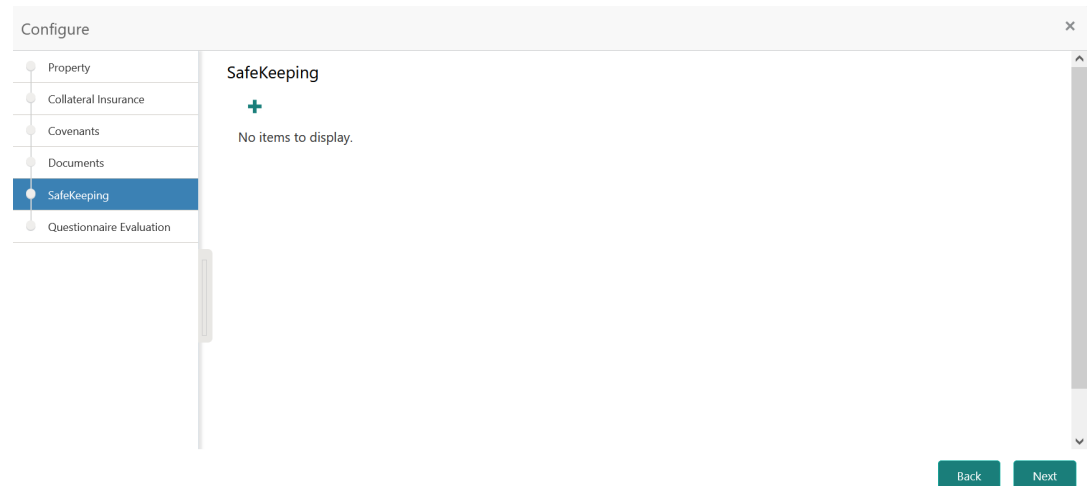
Seismic Zone Type
Select

Income Producing

Environment Assessment Required

Back Next

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

Figure 18-5 Safekeeping - Configure - Safekeeping

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

Figure 18-6 Document Safekeeping

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

Safekeeping Reference Number *	Safekeeping Type *
REF007	External
Agency Id *	Safekeeping Request Date *
DBI Trusteeship Services Limited	05/22/18
Safekeeping Location	Safekeeping Room
Banglore	B5
Shelf Number	Drawer Number
201A	A2
Key Number	Is Confirmation Received *
007	☒
Confirmation Date	
05/29/18	

Ok Cancel

4. Select the documents for safekeeping in the above screen.
5. Capture the document safekeeping details.

For field level explanation, refer the below table.

Table 18-1 Document Safekeeping - Field Description

Field	Description
Safekeeping Reference Number	Specify the Safekeeping Reference Number .
Safekeeping Type	Select the Safekeeping Type from the drop down list. The options available are: • Internal • External
Agency Id	Specify the Agency Id , if External is selected as the Safekeeping Type .
Safekeeping Request Date	Specify the Safekeeping Request Date .
Safekeeping Location	Specify the Safekeeping Location .
Safekeeping Room	Specify the Safekeeping Room detail.
Shelf Number	Specify the Shelf Number for collateral safekeeping.
Drawer Number	Specify the Drawer Number for collateral safekeeping.
Key Number	Specify the Key Number for collateral safekeeping.
Is Confirmation Received	Enable this flag, if confirmation is received for collateral safekeeping.
Confirmation Date	Specify the safekeeping Confirmation Date .

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

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

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

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

18.3 Comments

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

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

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

Figure 18-7 Safekeeping - Comments

Collateral Perfection - Safekeeping

Collateral Summary

Collateral Safekeeping

Comments

Enter text here...

Post

No items to display.

Audit

Hold Back Next Save & Close Submit Cancel

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

Figure 18-8 Checklist

Checklist

☐ Enrich Approval

Remarks:

☒ Tax rcpt

Remarks:

Page 1 of 1 (1-2 of 2 items)

Save Checklist

* Outcome Enter Out...

Submit

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

6. Click **Submit**.

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

Handoff - Manual Retry

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

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

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

19.1 Collateral Summary

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

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

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

Figure 19-1 Free Tasks

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

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

Figure 19-2 Manual Retry - Collateral Summary

Collateral Summary

ACME Corporation

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

Basic Information

COL213274304
Collateral for new facility

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

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

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

Ownership

ACME ... | Costco ...

Seniority of charge

Position: 2

Seniority of charge held by OBCFPM Customer

Total Percentage: 40 | Percentage Available: 60

Covenants

Covenants proposed: 0

Standard Covenants Applicable

Complied Covenants: 0 | Breached Covenants: 0

Insurance

Active Insurance: 1

Total Insurance Amount: INR 100,000.00

Configured Stage Status

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

Hold | Back | Next | Save & Close | Cancel

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

19.2 Collateral Handoff Errors

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

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

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

Figure 19-3 Manual Retry - Collateral Handoff Errors

Collateral Summary Collateral Handoff Errors Basic Info Collateral Details Comments

Hand-Off Error Details

Entity Id	Entity Type	Error Code	Error Message
No data to display.			

Hold Back Next Save & Close Cancel

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

19.3 Basic Info

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

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

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

Figure 19-4 Manual Retry - Basic Info

1. Modify the necessary details.

Note

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

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

19.4 Collateral Details

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

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

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

Figure 19-5 Manual Retry - Collateral Details

Collateral SummaryCollateral Handoff ErrorsBasic InfoCollateral DetailsComments

Collateral Details

COL213274304COLLATERAL IDShipCollateral TypeINRCollateral Currency₹5,000,000.00Total Value

Ship Name: Reecon Whale

Ship License Number: 783463738

Port of Registry: Port Blair

Invoice Value: ₹5,000,000.00

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1

Edit

View

Hold

Back

Next

Save & Close

Cancel

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

Figure 19-6 Enrichment - Configure - Collateral Type

The screenshot shows a 'Configure' window with a sidebar on the left containing a vertical list of menu items: 'Property' (selected), 'Collateral Insurance', 'Covenants', and 'Documents'. The main area is titled 'Property' and contains a form with the following fields:

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

Below the form are several expandable sections:

- > Property Location
- > Property Dimension
- > Currency Details
- > Property Valuation Details
- > Property Contact Details

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

Note

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

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

19.5 Comments

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

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

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

Figure 19-7 Manual Retry - Comments

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

Figure 19-8 Enrichment - Checklist

Checklist X

No items to display.

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Outcome Approve ▼

Submit

Note

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

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

Collateral details are handed off to the back office system.

Note

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