

CERSAI

Central Registry System

User Manual

Version 1.2



TATA CONSULTANCY SERVICES

DOCUMENT RELEASE NOTICE

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List of Abbreviations

Abbreviation	Description
CERSAI	Central registry of securitization asset reconstruction and Security interest of India.
Admin	Administrator
IBA	Indian Bank's Association
Entity	Participating institutions (banks, HFC's etc) under Central Registry
TCS	TATA Consultancy Services
PSU	Public sector Undertaking
PAN	Permanent Account Number
CIN	Company Identification Number
NHB	National Housing Bank
CBS	Core Banking System

1. Introduction

Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) is a company licensed under section 25 of the Companies Act, 1956 and registered by the Registrar of Companies, New Delhi.

The Company is a Government Company with a shareholding of 51% by the Central Government and select Public Sector Banks and the National Housing Bank are also shareholders of the Company.

The object of the company is to maintain and operate a Registration System for the purpose of registration of transactions of securitization, asset reconstruction of financial assets and creation of security interest over property, as contemplated under Chapter IV of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. (SARFAESI Act).

The Registration would be applicable to transactions of security interest over property created to secure loans and advances from the banks and financial institutions as defined under the SARFAESI Act.

The Company is providing the platform for filing registrations of transactions of securitization, asset reconstruction and security interest by the banks and financial institutions.

Any person can also search and inspect the records maintained by the Registry on payment of fees prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Central Registry) Rules, 2011.

Following are the key Goals and Objectives of the Central Registry System:

- To provide mechanism for registration of transaction of securitization and reconstruction of financial Asset and security interest created under SARFAESI.
- Create a central data repository for collateral related information.
- To develop a web based system for financial institutions and general public to access this information.
- To enable lenders and other stake holders to get real time current information regarding the collateral being mortgage by borrower.
- To prevent fraudulent transactions arising out of same asset being mortgage with multiple lenders.
- To collect and decimate information regarding the priority and amount secured by the charge on collateral.
- Provide potential buyers of assets with information about any encumbrances on the assets.
- Maintaining history of charges created and satisfied on a particular asset.
- Lenders can access the data on this registry to ascertain whether the same asset has been mortgage with any other institutions.

2. Structure of Document

Every entity has mainly two roles namely User administrator which includes primary user administrator & secondary user administrator & Entity member users. This document is divided into two parts which elaborates the functions of:

- Entity User Administrator (Primary User Administrator & Secondary User Administrator)—Explained in Section 3 of this document.

• Entity Member User—Explained in Section 4 of this document.

Following table explains User Roles & various Functions attached to it:

Sr No.	Role Code	Key Functions	Process ID	Process ID Description	Maker/Checker Required ?	Maker Level Tasks	Checker Level Tasks	Is Digital Signature Required by checker?
1	R02- Primary User Administrator	Creation of Entity Sub User	OPID00008	Creation of Entity Sub User	Yes	Create entity sub users & secondary user administrators.	Authorize the transaction of Creation of Entity Sub User.	Yes
		Amendment in Entity Sub User Details	OPID00009	Amendment in Entity Sub User Details	Yes	Amend Entity Sub User Details	Authorize the transaction of Amendment in Entity Sub User Details	Yes
		Reset Password of Sub User/Secondary User Administrator	OPID00010	Reset Password of Sub User/Secondary User Administrator	Yes	Reset Password of Sub User/Secondary User Administrator	Authorize the transaction of reset password of Sub User/Secondary User Administrator	Yes
		Intermediary Relationship maintenance	OPID00012	Intermediary Relationship maintenance	Yes	Manage intermediary relationship i.e linking/de-linking	Verify the agreement & authorize the transaction of intermediary relationship maintenance.	Yes
2	R02- Primary User Administrator	Login Process for Various Users	OPID00013	Login Process for Various Users	No	NA	NA	Yes
	M03- Data Collection (Maker), M06- Multifunction user (Maker), M09- Intermediary Type User(Maker), R04- Data Search				No	NA	NA	No

	User							
	C03- Data Collection (Checker), C06- Multifunction user (Checker), C09- Intermediary Type User(Checker), R08- Accountant				No	NA	NA	Yes
3	All users	Change Own Password	OPID00011	Change Own Password	No	NA	NA	NA
		Logout Process for Various Users	OPID00014	Logout Process for Various Users	No	NA	NA	NA
4	M03- Data Collection (Maker)	Creation of Security Interest	OPID00015	Creation of Security Interest	Yes	Create a record for addition of Security Interest	-	Yes
	M06- Multifunction user (Maker)					Create a record for addition of Security Interest	-	Yes
	C03- Data Collection (Checker)					Create a record for addition of Security Interest	Verify the record with physical documents giving special emphasis on property description & authorize the same.	Yes
	C06- Multifunction user (Checker)					Create a record for addition of Security Interest	Verify the record with physical documents giving special emphasis on property description & authorize the same.	Yes
5	M03- Data Collection (Maker)	Process for Security Interest Correction	OPID00016	Process for Security Interest Correction	Yes	Make necessary correction in details of existing security interest	Verify the record with physical documents giving special emphasis on property description & authorize the same.	Yes
	M06- Multifunction user (Maker)					Make necessary correction in details of existing security interest	Verify the record with physical documents giving special emphasis on property description & authorize the same.	Yes
	C03- Data Collection (Checker)					Make necessary correction in details of existing security interest	Verify the record with physical documents giving special emphasis on property description & authorize the same.	Yes
	C06- Multifunction user (Checker)					Make necessary correction in details of existing security interest	Verify the record with physical documents giving special emphasis on property description & authorize the same.	Yes
6	M03- Data Collection (Maker)	Modification of security interest	OPID00017	Process for Modification of security interest	Yes	Modify or add new loan details to existing security interest.	Verify the record with physical documents along with Security interest ID & authorize the same.	Yes
	M06-					Modify or add new	Verify the record with	Yes

	Multifunction user (Maker)					loan details to existing security interest.	physical documents along with Security interest ID & authorize the same.	
	C03- Data Collection (Checker)					Modify or add new loan details to existing security interest.	Verify the record with physical documents along with Security interest ID & authorize the same.	Yes
	C06- Multifunction user (Checker)					Modify or add new loan details to existing security interest.	Verify the record with physical documents along with Security interest ID & authorize the same.	Yes
7	M03- Data Collection (Maker)	Satisfaction of security interest	OPID00018	Process for Satisfaction of security interest	Yes	Satisfy security interest ID	Verify the record with physical documents along with Security interest ID & authorize the same.	Yes
	M06- Multifunction user (Maker)					Satisfy security interest ID	Verify the record with physical documents along with Security interest ID & authorize the same.	Yes
	C03- Data Collection (Checker)					Satisfy security interest ID	Verify the record with physical documents along with Security interest ID & authorize the same.	Yes
	C06- Multifunction user (Checker)					Satisfy security interest ID	Verify the record with physical documents along with Security interest ID & authorize the same.	Yes
8	M09- Intermediary Type User(Maker)	Satisfaction of Security Interest by Intermediary	OPID00019	Process for Satisfaction of Security Interest by Intermediary	No	NA	NA	NA
	C09- Intermediary Type User(Checker)					NA	NA	NA
9	R04- Data Search User	Search Financial Asset	OPID00020	Process for Search Record	No	NA	NA	NA
	M06- Multifunction user (Maker)					NA	NA	NA
	C06- Multifunction user (Checker)					NA	NA	NA
10	NA	NA	OPID00021	Process for Search a Record for General Public	NA	NA	NA	NA
			OPID00022	Process for Search a Record through Payment Gateway				
11	R08- Accountant	Downloading Account	OPID00024	Process for Revenue	No	NA	NA	NA

		statement, Checking online balance for entity		Management System				
12	M03- Data Collection (Maker)	Add a Security Interest on Existing Assets	OPID00025	Process for Add a Security Interest on Existing Assets	Yes	Create a record for adding security interest ID on existing asset.	-	Yes
	M06- Multifunction user (Maker)					Create a record for adding security interest ID on existing asset.	-	Yes
	C03- Data Collection (Checker)					Create a record for adding security interest ID on existing asset.	Verify the record with physical documents along with Security interest ID & authorize the same.	Yes
	C06- Multifunction user (Checker)					Create a record for adding security interest ID on existing asset.	Verify the record with physical documents along with Security interest ID & authorize the same.	Yes
13	R02- Primary User Administrator,	Batch Upload for Addition of Security Interest Record	OPID00026	Process for Batch Upload for Addition of Security Interest Record	Yes	Create a batch record.	Verify the batch created by maker & authorize it.	Yes
	M03- Data Collection (Maker),	Batch Upload for Satisfaction of Security interest	OPID00027	Process for Batch Upload for Satisfaction of Security interest		Create a batch record.	Verify the batch created by maker & authorize it.	Yes
	C03- Data Collection (Checker)	Batch Upload for Search Record	OPID00028	Process for Batch Upload for Search Record		Create a batch record.	Verify the batch created by maker & authorize it.	Yes

3. Entity User Administrator

Entity user administrators (Primary/Secondary) can play dual role as Maker/Checker. However, maker cannot check/authorize the transactions made by him/her. Entity user administrators will have access to all the menus available to different users.

Various functions of Entity User Administrator are listed below:

User Administration

1. Create Member User
2. Amend Member User
3. Intermediary Management

Revenue Management

1. Challan Download
2. Online Inquiry
3. Account Statement

Data Collection Module

1. Add Security Interest
2. Add Security Interest on existing asset
3. Batch Upload
4. Correction of Security Interest
5. Modification of Security Interest
6. Satisfaction of Security Interest
7. Worklist for Satisfaction
8. Online Search
9. Reports

Apart from above options, entity user administrator has one more link as 'My Worklist' wherein maker/checker request can be viewed/approved.

3.1 Login by Entity User Administrator

(OPID00013 & OPID00014)

Once registration of entity is successful & approved by CERSAI user admin, username and password for Entity User Administrator will be forwarded to primary contact person's e-mail ID who will be considered as 'User Administrator' of that particular entity.

Once Entity user admin receives User ID and Password, user is required to log in to CERSAI system with the given User ID & Password.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.60:8080/CERSAI/IBACRLogoutServlet

File Edit View Favorites Tools Help

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Home About Us Helpdesk Contact Us Charges/Fees Downloads Terms & Conditions FAQs Verify Signed File

Central Registry: Background

Central Registry of Securitisation Asset Reconstruction and Security Interest of India is a company licensed under section 25 of the Companies Act, 1956 and registered by the Registrar of Companies, New Delhi.

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The Registration would be applicable to transactions of security interest over property created to secure loans and advances from the banks and financial institutions as defined under the SARFAESI Act.

Login

User ID:*

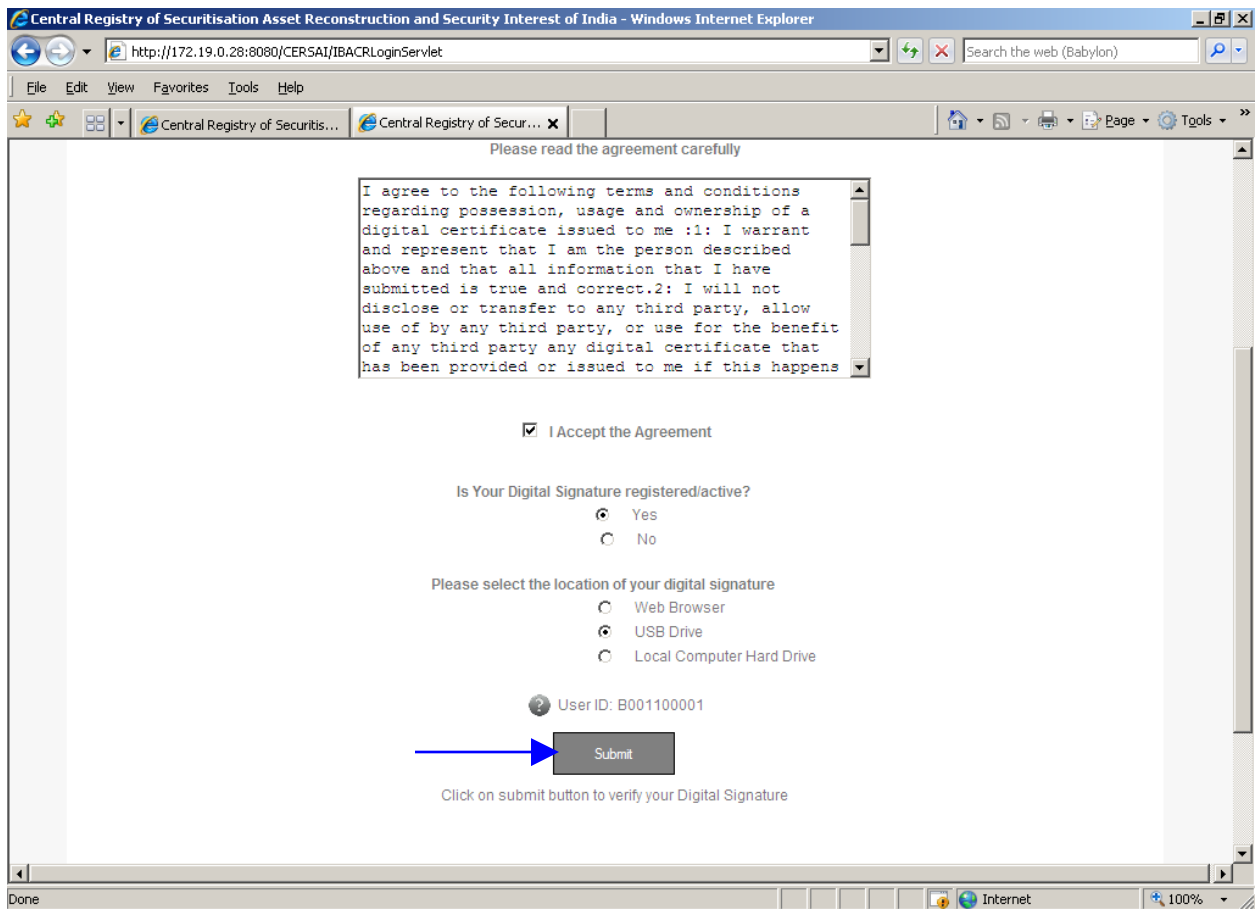
Password:*

Login Clear

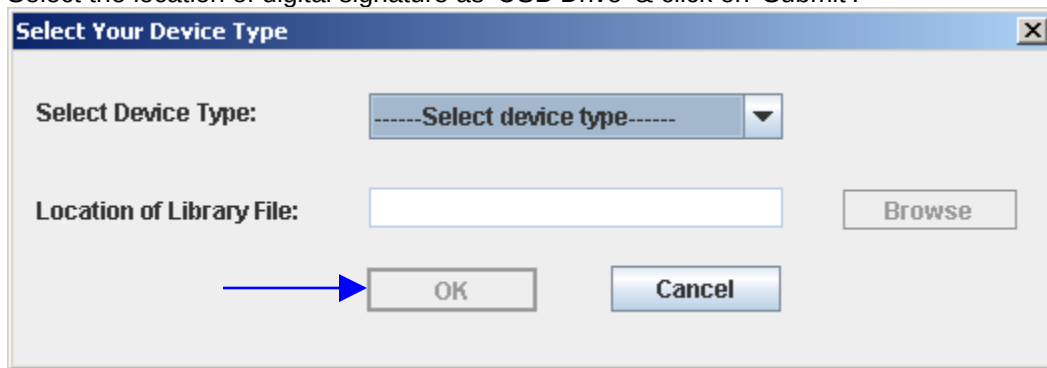
- At this time, system will ask for Digital Signature as shown in the following screen.
- To use Digital Signature function Java Version 6 is required to be installed on your machine .



Entity primary user admin needs to read the terms of agreement for Digital Signature carefully & click on 'I accept the Agreement'



Select the location of digital signature as 'USB Drive' & click on 'Submit'.

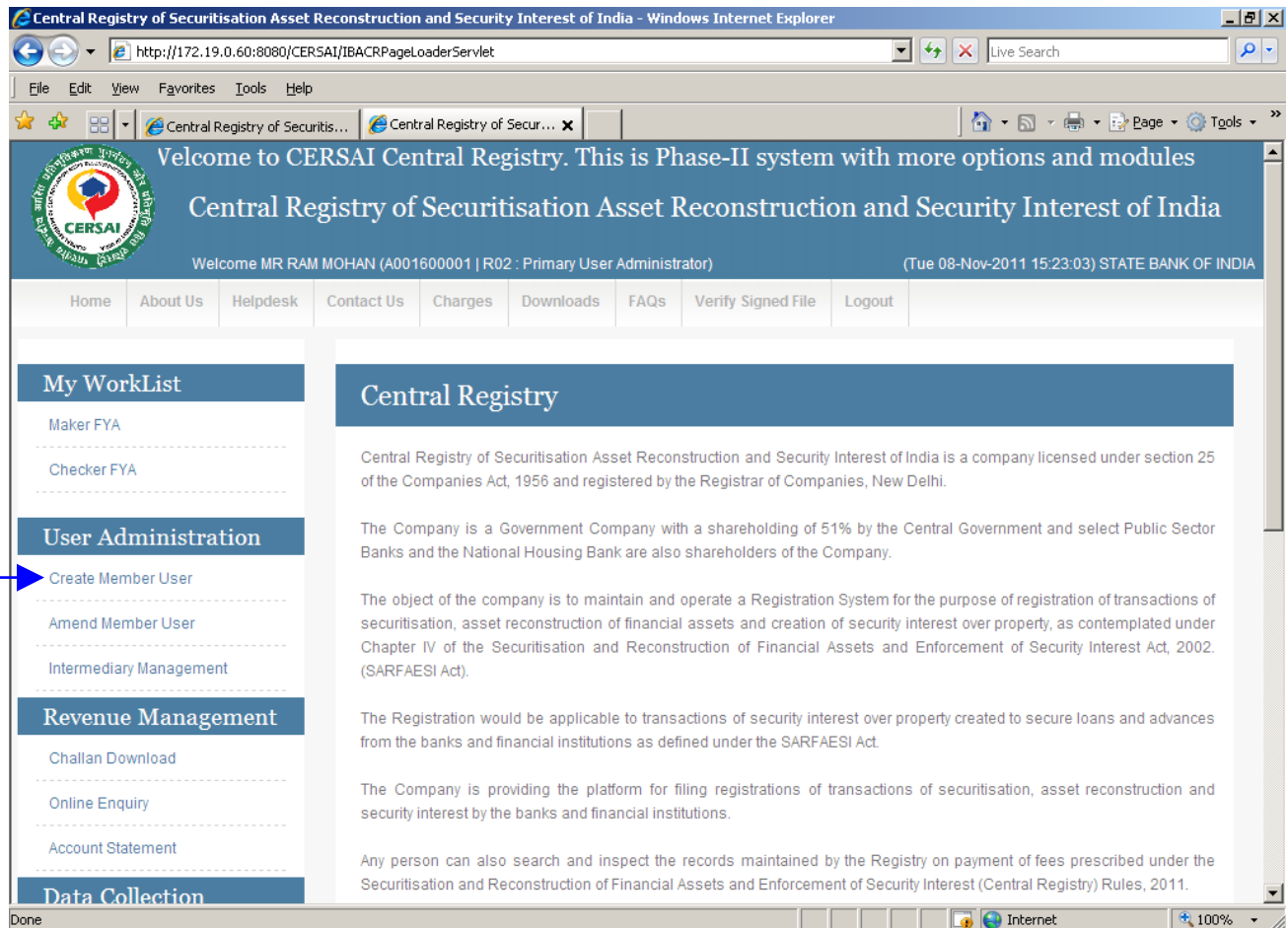


- System will ask you to select the type of device & location of device.
- Click on 'Ok' to proceed further.
- Enter the password for your selected digital signature.
 - After successful registration of Digital Signature, system will direct the user to change password screen on first time login.
 - Enter new password
 - Retype new password
 - Click on 'Submit' button
 - System will save the changes & send email to User Administrator email ID along with new password. Two different emails will be sent to user administrator, one is for User ID and another will be for Password.
 - After changing the password, entity user administrator needs to re-login into the system.

3.2 Create Member User

(OPID00008)

Entity User Administrator can create multiple secondary user administrators and member users for its own entity in the CERSAI System. That means User administrator can further create secondary user administrator for that entity. But secondary user administrator can only create member user for its entity.

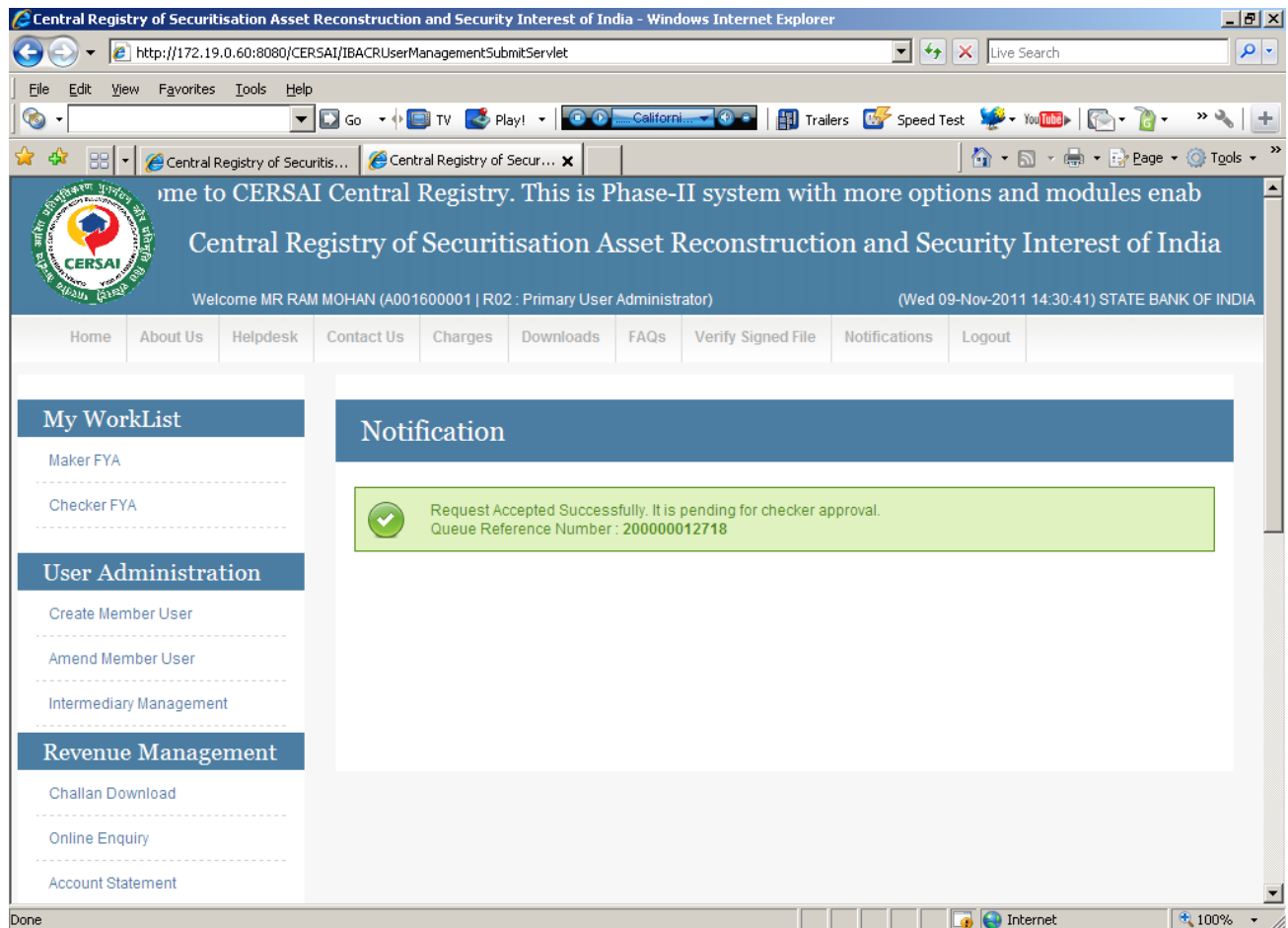


- To create a new user, click on 'Create Member User' link. A window appears as shown below:

- System will automatically populate entity name and User ID.
- Enter the following details:
 1. Employee Number
 2. First Name
 3. Middle Name
 4. Last Name
 5. Date of Birth
 6. Select Gender
 7. Nationality
 8. Department
 9. Designation
 10. Role Level
 11. Office Address which includes address, telephone number, fax and mobile number.
 12. Email ID
 13. Residential Address- Permanent and Present
- Following roles are defined in the system:
 1. C03: Data Processing user - Checker
 2. M03: Data Processing user – Maker
 3. R04: Search User
 4. R05: MIS Report User (Can view the reports of various charge registrations)
 5. C06: Multifunction User - Checker

6. M06: Multifunction User - Maker
7. R07: Secondary User Administrator
8. R08: Accountant

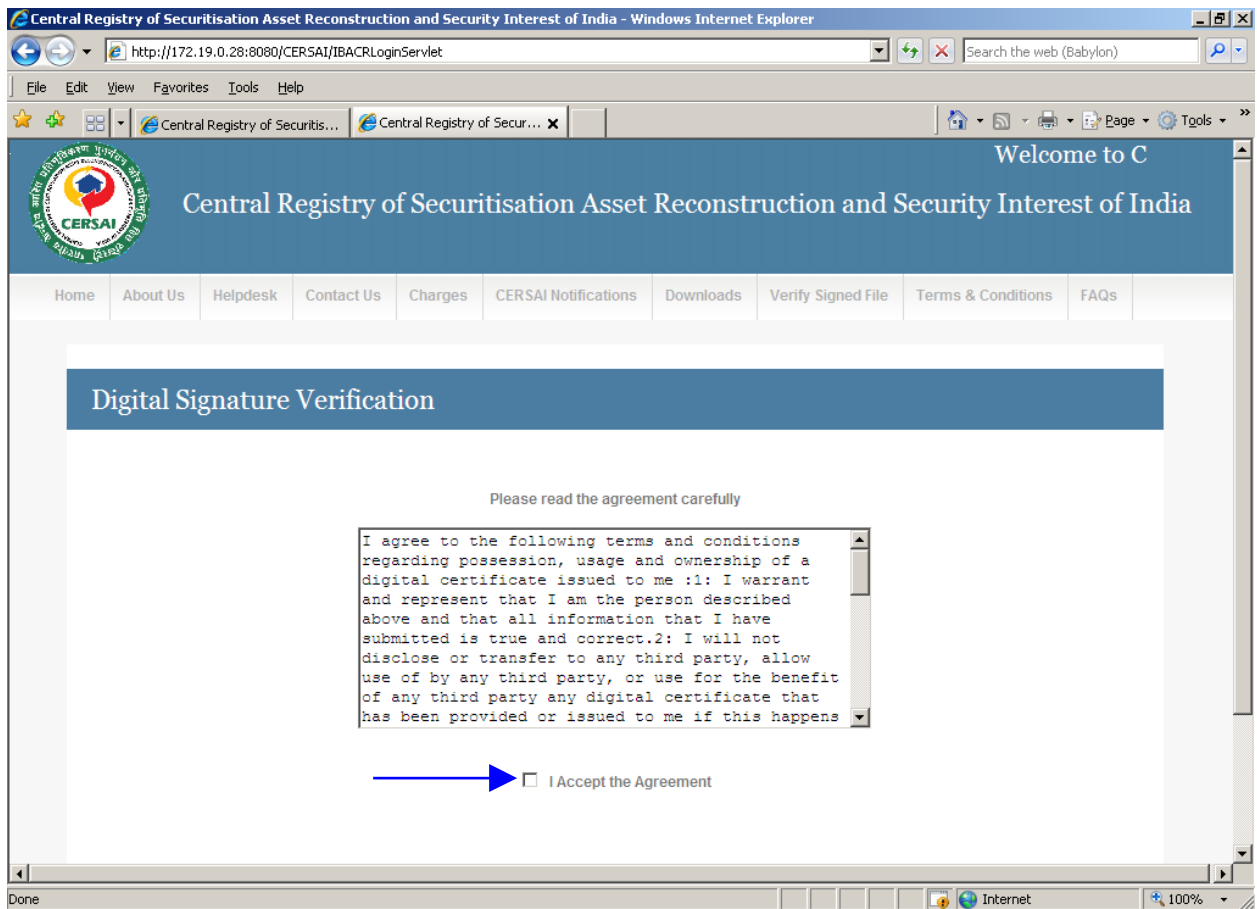
Click on 'Submit' button, the following window appears.



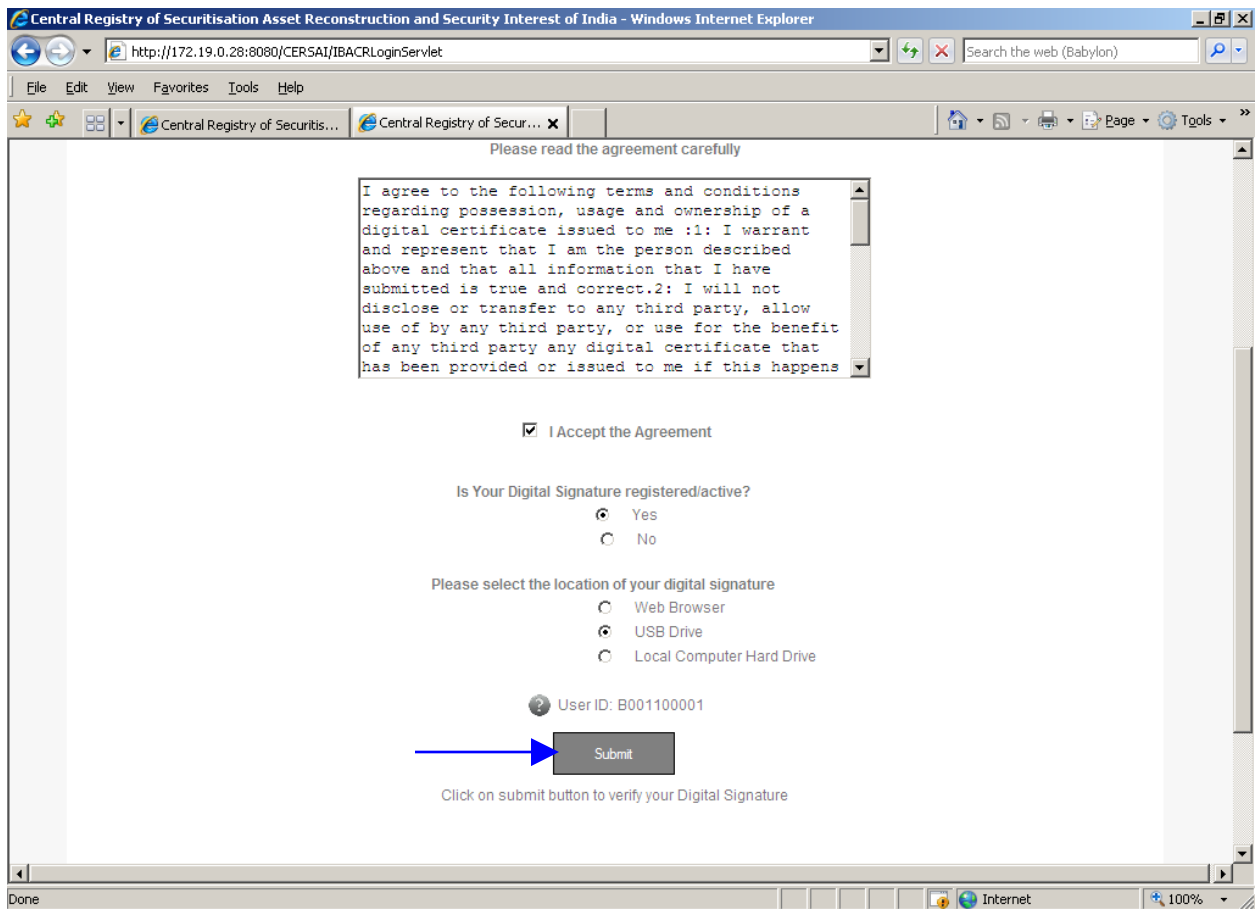
After successful submission of request by maker entity admin, system will display the successful message & the record will be sent to checker's queue for authorization.

Checker entity admin needs to login into CERSAI system.

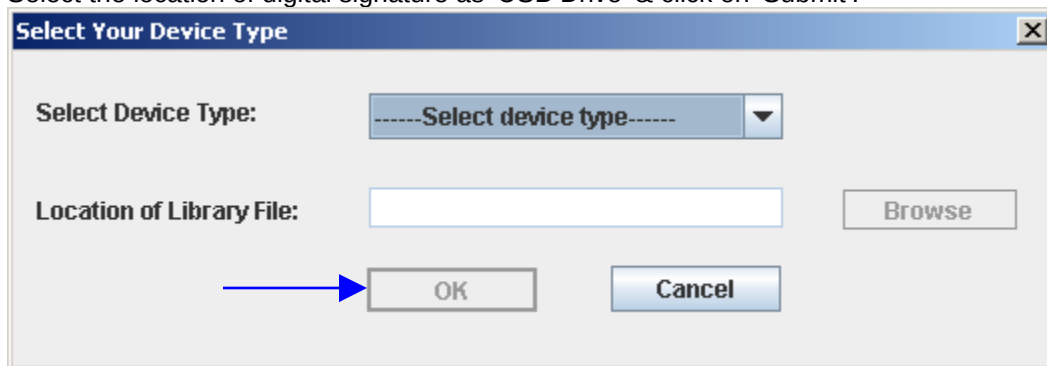
At this time, system will ask for Digital Signature as shown in the following screen.



Checker needs to read the terms of agreement for Digital Signature carefully & click on 'I accept the Agreement'



Select the location of digital signature as 'USB Drive' & click on 'Submit'.



- System will ask you to select the type of device & location of device.
- Click on 'Ok' to proceed further.
- System will redirect user to CERSAI home page.

Click on 'Checker FYA ' link

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Welcome MR R K MOHAN (A001600002 | R02 : Primary User Administrator) (Wed 16-Nov-2011 18:17:43) STATE BANK OF INDIA

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My WorkList

- Maker FYA
- Checker FYA**

User Administration

- Create Member User
- Amend Member User
- Intermediary Management

Revenue Management

- Challan Download
- Online Balance Enquiry
- Account Statement

Data Collection

Central Registry

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Any person can also search and inspect the records maintained by the Registry on payment of fees prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Central Registry) Rules, 2011.

Done Trusted sites 100%

Enter Maker user ID, select type of transaction as 'Create Member User'.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Welcome MR R K MOHAN (A001600002 | R02 : Primary User Administrator) (Wed 16-Nov-2011 18:18:32) STATE BANK OF INDIA

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My WorkList

- Maker FYA
- Checker FYA

User Administration

- Create Member User
- Amend Member User
- Intermediary Management

Revenue Management

- Challan Download
- Online Balance Enquiry
- Account Statement

Data Collection

Worklist

User ID of the Maker* :

Type of Transaction* : Create Member User

Submit Clear

Fields marked with * are mandatory

If maker ID is wrong, system will show error message that 'Please enter valid User ID.'

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.11:8080/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Welcome CERSAI (CERADMIN2 | R01 : CERSAI Administrator) (Sat 22-Oct-2011 16:29:37) CERSAI

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My WorkList

- Maker FYA
- Checker FYA

User Administration

- Register New Entity
- Amend Entity Details
- Create Primary User
- Amend Primary User
- Elevation of Existing User to PUA
- Enable/Disable Maker Checker

Data Collection

Worklist

Please enter a valid User ID.

User ID of the Maker* : CERADMIN

Type of Transaction* : Register New Entity

Submit Clear

If no request is pending for selected maker ID with selected type of transaction, system will display message 'No Records to Display'.

Entity user admin can play dual Role to that of Maker as well as Checker.

However, If user tries to authorize the transaction entered by himself, system will throw error message that 'You are not authorized to check data entered by you'.

System will display the list of newly created member users pending for authorization. Select the appropriate record & click on 'Show Details' button. Following screen will appear:

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACREntitySubUserCreationCheckerFYAListServlet

File Edit View Favorites Tools Help

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Welcome MR R K MOHAN (A001600002 | R02 : Primary User Administrator) (Wed 16-Nov-2011 18:20:11) STATE BANK OF INDIA

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My WorkList

- Maker FYA
- Checker FYA

User Administration

- Create Member User
- Amend Member User
- Intermediary Management

Revenue Management

- Challan Download
- Online Balance Enquiry
- Account Statement

Data Collection

Pending Records For - Create Member User

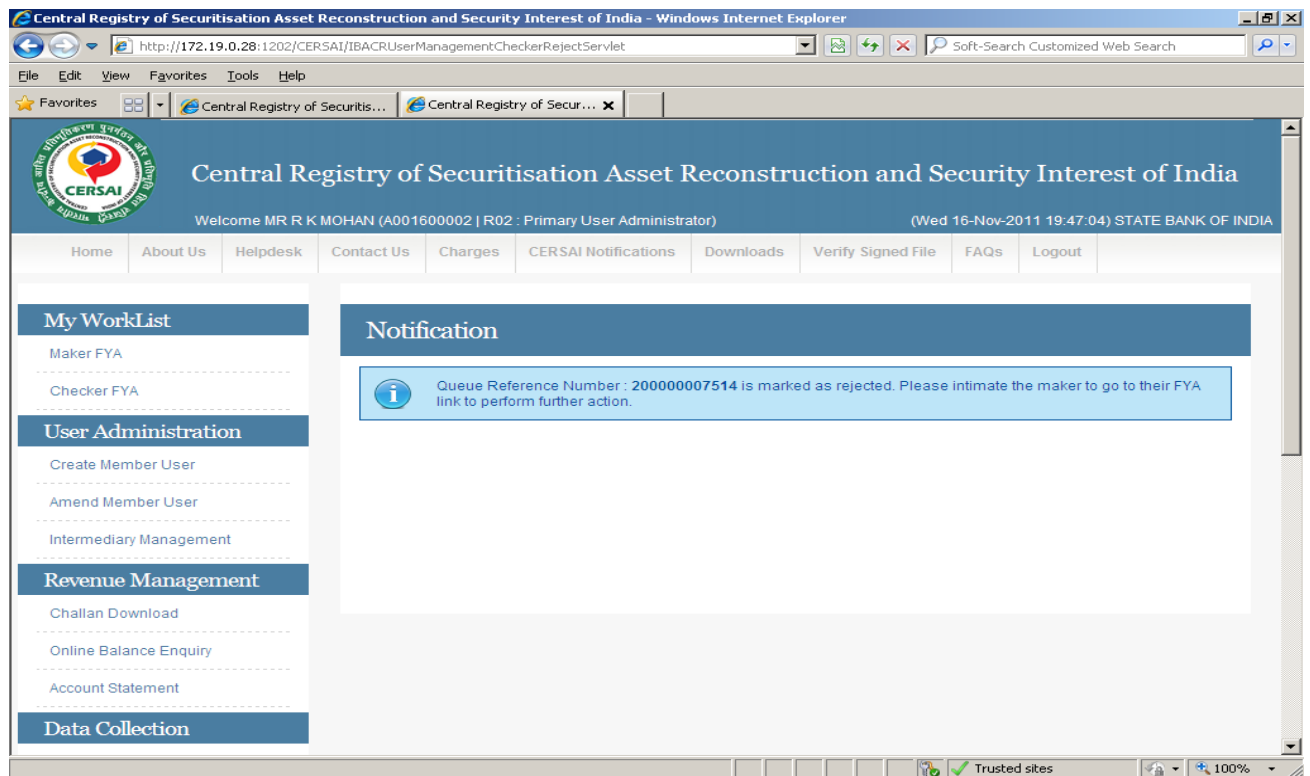
Maker : MR RAM MOHAN (A001600001) - STATE BANK OF INDIA

Select	User Id	Name	Role
☐	A001600066	ras sdf	C06 : Multifunction User - Checker
☐	A001600051	Saleem Akhtar aaa	M03 : Data Processing User - Maker
☐	A001600003	smiki smiki smiki	M06 : Multifunction User - Maker
☐	A001600019	ZXCZ ZXCZ	R05 : MIS Reports User
☐	A001600015	saleem Akhtar	R04 : Search User
☐	A001600013	xcv zxcz	M03 : Data Processing User - Maker

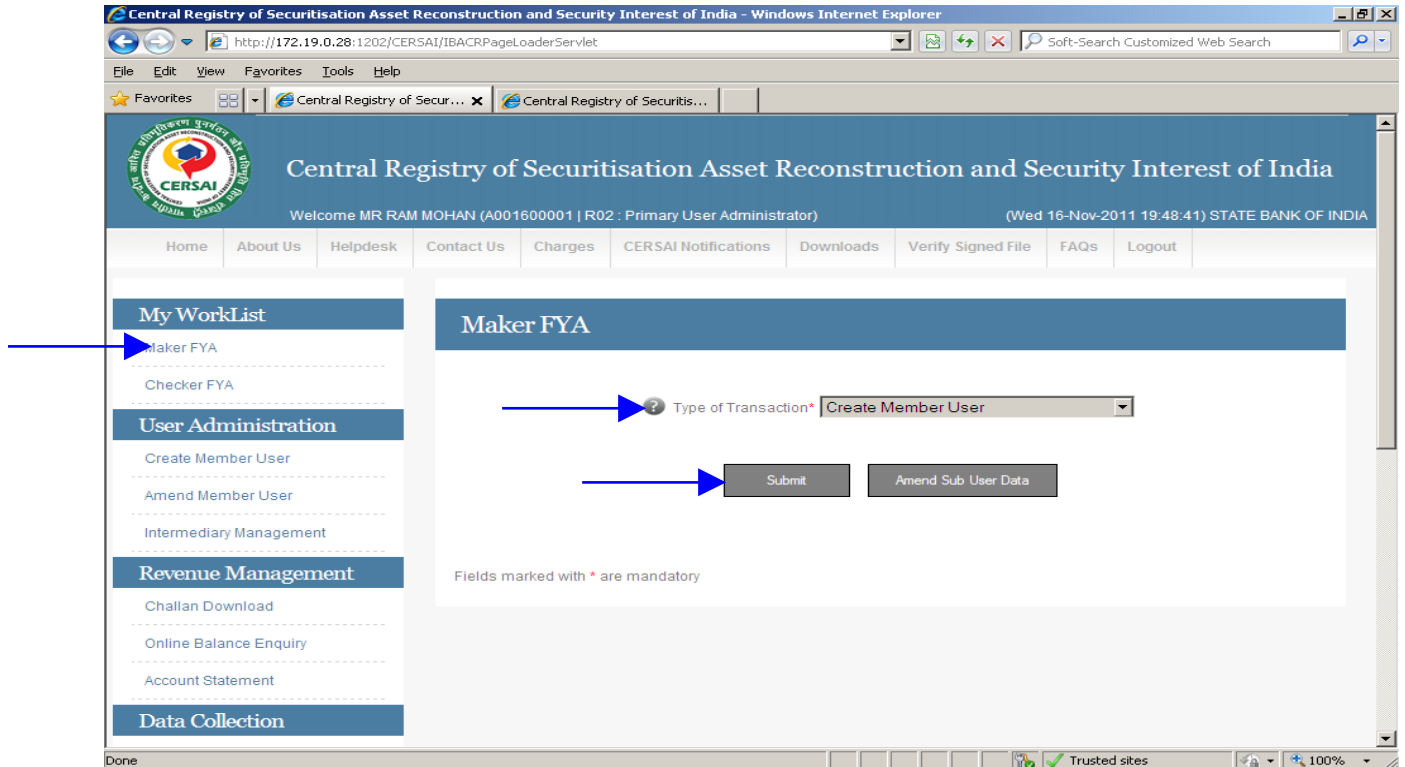
Show Details

Checker entity admin to verify the details entered by maker entity admin and compare it with physical documents. If any discrepancy is found checker entity admin can reject record by giving rejection comments or by unchecking the check box appearing against incorrect field. While rejecting, checker needs to select digital signature, enter the password & click on 'Ok' to reject the record.

Once the record is rejected, it will be added to maker entity admin queue.



Maker CERSAI admin is required to log in into the system & go to 'Maker FYA' link.



Maker entity admin is required to select type of transaction as 'Create member user' & click on 'Submit'.

System will display the rejected records in grid format.
Select the appropriate record and click on 'Show Details' button.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACREntitySubUserCreationMakerFYAListServlet

File Edit View Favorites Tools Help

Central Registry of Secur... Central Registry of Securitis...

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Welcome MR RAM MOHAN (A001600001 | R02 : Primary User Administrator) (Wed 16-Nov-2011 19:50:22) STATE BANK OF INDIA

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My WorkList

Maker FYA

Checker FYA

User Administration

Create Member User

Amend Member User

Intermediary Management

Revenue Management

Challan Download

Online Balance Enquiry

Account Statement

Data Collection

Pending Records For - Create Member User

Select	User Id	Name	Role
☐	A001600062	sda bkjb	M03 : Data Processing User - Maker
☒	A001600051	Saleem Akhtar aaa	M03 : Data Processing User - Maker

Show Details Discard

If record is found to be incorrect, maker entity admin can make necessary changes & resubmit the record, or discard the record.

Once the record is discarded, it will be removed from CERSAI database.

If record is resubmitted with necessary corrections, it will be added to checker entity admin's queue.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

Central Registry of Securitisation Asset Reconstruction...

Worklist for Satisfaction

Revenue Management

Collection File Upload

Configure Entity Account

Entity's Online Balance Enquiry

Marquee Message

Marquee Message

Reports

Download Online Reports

Password Management

Change Password

Role: Primary User Administrator

Office Address

Address* thane

Telephone No.* 22222222222222

Fax* 22222222222222

Mobile No.* 22222222222222

Email ID* w@w.com

Residential Address(Permanent)

Address

Telephone No.

Residential Address(Present)

Address

Telephone No.

Resubmit Discard Back

Done

- Checker entity admin to again login to CERSAI system.
- Enter Maker ID & select area of operations as 'Register New Entity' and click on 'Submit'.
- Checker entity Admin is required to verify the details entered by maker entity admin along with physical documents.
- If the details are found to be correct, checker entity admin to click on 'Confirm' button to authorize the record entered by selected maker admin. The transaction can be authorized with digital signature.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

Central Registry of Securitisation Asset Reconstruction...

Collection File Upload

Configure Entity Account

Entity's Online Balance Enquiry

Marquee Message

Marquee Message

Reports

Download Online Reports

Password Management

Change Password

Role: R02:Primary User Administrator

Office Address

Address: thane

Telephone No.: 22222222222222

Fax: 22222222222222

Mobile No.: 22222222222222

Email ID: w@w.com

Residential Address(Permanent)

Address:

Telephone No.:

Residential Address(Present)

Address:

Telephone No.:

Reject Confirm Back

Done

Once the record is confirmed by entity checker user, email notification will be sent to member stating user ID and password. Two separate mails will be sent.

3.3 Amend Member User

3.3.1 Amend Member User Profile

(OPID00009)

- To amend the status or role and other details of a particular member user, navigate 'Amend member user' link. Except Entity name & User ID, all the other details can be amended.



- User Administrator can amend the profile of member user only of its own entity.
- System will display the list of member users of its entity as shown in the below screen.

Welcome to CERSAI Central R

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Welcome MR R K MOHAN (A001600002 | R02 : Primary User Administrator) (Wed 09-Nov-2011 18:22:00) STATE BANK OF INDIA

Home About Us Helpdesk Contact Us Charges Downloads FAQs Verify Signed File Notifications Logout

My WorkList

- Maker FYA
- Checker FYA

User Administration

- Create Member User
- Amend Member User**
- Intermediary Management

Revenue Management

- Challan Download
- Online Enquiry
- Account Statement

Amend Member User

Select	User Id	User Name	Role	Status
☐	A001600003	tina tyre	R04 : Search User	Active
☐	A001600007	Ashok kumar Borreddi	R05 : MIS Reports User	Active
☐	A001600008	Ravi Pandey	C03 : Data Processing User - Checker	Active
☐	A001600009	Manoj Rza Chittora	M06 : Multifunction User - Maker	Active
☐	A001600010	a a	M03 : Data Processing User - Maker	Active
☐	A001600011	a zx	R08 : Accountant	Active
☐	A001600016	Rashmi Bhadekar	M06 : Multifunction User - Maker	Active
☐	A001600017	Rashmi Bhadekar	R07 : Secondary User Administrator	Active
☐	A001600031	Apurv Upasani	C06 : Multifunction User - Checker	Inactive
☐	A001600061	Vinay Kumar	C06 : Multifunction User - Checker	Active

Amend Reset Password

Maker user admin to select the user which is to be amended and click 'Amend' to amend the user's profile.
After 'Amend' following screen will display:

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.60:8080/CERSAI/IBACRSelectionOfUserForAmendmentServlet

File Edit View Favorites Tools Help

Go TV Play! California Trainers Speed Test YouTube Page Tools

Central Registry of Securitis... Central Registry of Secur... x CERSAI HELPDESK

User Administration

- Create Member User
- Amend Member User
- Intermediary Management

Revenue Management

- Challan Download
- Online Enquiry
- Account Statement

Data Collection

- Add Security Interest
- Add SI on Existing Asset
- Batch Upload
- Correction of Security Interest
- Modification of Security Interest
- Satisfaction of Security Interest
- Worklist for Satisfaction

Data Enquiry

- Online Search

Institution Name: STATE BANK OF INDIA

User Id: A001600003

Employee Number: 310310

First Name: tina

Middle Name:

Last Name: tyre

Date Of Birth: 01-10-2002

Gender: Female

Nationality: Indian

Department: we e

Designation: de o

Role Level: R04 : Search User

Status: Active

Office Address

Address: thane

Telephone No: 1111111111111111

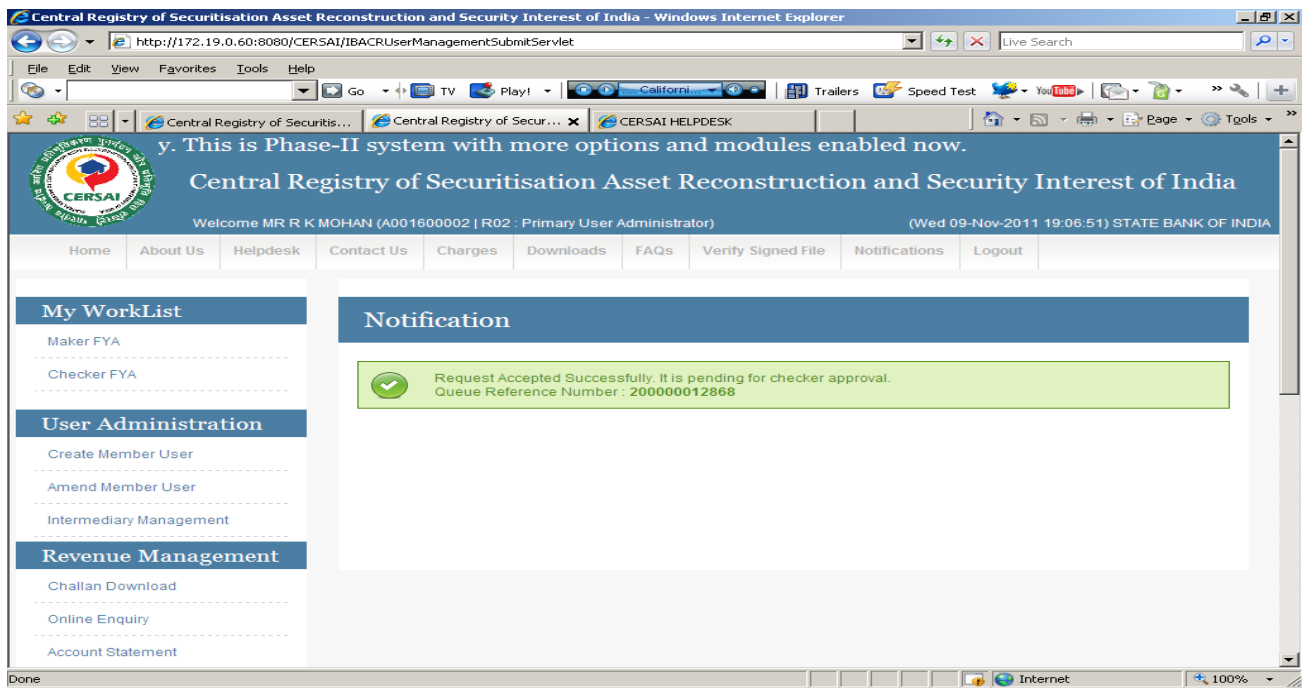
Fax: 1111111111111111

Mobile No: 1111111111111111

Email ID: lat@cersai.org.in

- Change the status as 'Active' or 'Inactive'.

- Other details except 'Name of the entity & User ID' can be changed.
- Change the Role of member user, if required.
- Click on 'Amend' after the change has been done.



After successful submission of request by maker entity admin, system will display the successful message & the record will be sent to checker's queue.

Checker entity admin to login into CERSAI system along with Digital Signature, go to 'Checker FYA ' link & after entering Maker user ID, select type of transaction as 'Amend Member User'.

For Detailed explanation on Maker checker process, kindly go to Section No 3.2

System will display the list of member users whose details are to be amended. Select the appropriate member user & click on 'Show Details' button. Following screen will appear:

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.60:8080/CERSAI/IBACREntitySubUserAmendmentCheckerFYAListServlet

Welcome to CERSAI Central Registry. This is Phase-II system

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Welcome MR RAM MOHAN (A001600001 | R02 : Primary User Administrator) (Wed 09-Nov-2011 19:10:10) STATE BANK OF INDIA

Home About Us Helpdesk Contact Us Charges Downloads FAQs Verify Signed File Notifications Logout

My WorkList

- Maker FYA
- Checker FYA

User Administration

- Create Member User
- Amend Member User
- Intermediary Management

Revenue Management

- Challan Download
- Online Enquiry
- Account Statement

Pending Records For - Amend Member User

Maker : MR R K MOHAN (A001600002) - STATE BANK OF INDIA

Select	User Id	Name	Role
☐	A001600003	tina tyre	R04 : Search User

→ Show Details

Checker entity admin to verify the details & if it is correct click 'confirm' button to approve the record.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACREntitySubUserAmendmentFYAViewRecordCheckerServlet

File Edit View Favorites Tools Help

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Data Collection

- Add Security Interest
- Add SI on Existing Asset
- Batch Upload
- Correction of Security Interest
- Modification of Security Interest
- Satisfaction of Security Interest
- Worklist for Satisfaction

Data Enquiry

- Online Search

Reports

- Download Online Reports
- Download Batch Reports

Password Management

- Change Password

Gender: Male ✓

Nationality: Indian ✓

Department: IT ✓

Designation: ASE ✓

Role Level: C06 : Multifunction User - Checker ✓

Status: Active ✓

Office Address

Address: Churchgate ✓

Telephone No.: 9090909090 ✓

Fax: 9090909090 ✓

Mobile No.: 9090909090 ✓

Email ID: qwe@qw.com ✓

Residential Address(Permanent)

Address: ✓

Telephone No.: ✓

Residential Address(Present)

Address: ✓

Telephone No.: ✓

Confirm Reject

Trusted sites 80%

On successful confirmation, system will send email notification to entity user admin & intermediary user admin about the linkage.

3.3.2 Reset Password for Member User

(OPID00010)

- To reset the password of a particular member user, navigate 'Amend member user profile' screen.
- User Administrator can reset the password of member user only of its own entity.
- System will display the list of member users of its entity as shown in the below screen.



- Select the user whose password is to be reset and click on 'Reset Password' button.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Welcome MR RAM MOHAN (A001600001 | R02 : Primary User Administrator) (Fri 11-Nov-2011 14:39:02) STATE BANK OF INDIA

Home About Us Helpdesk Contact Us Charges Downloads FAQs Verify Signed File Notifications Logout

My WorkList

Maker FYA

Checker FYA

User Administration

Create Member User

Amend Member User

Intermediary Management

Revenue Management

Challan Download

Online Enquiry

Account Statement

Data Collection

Add Security Interest

Amend Member User

Select	User Id	User Name	Role	Status
☐	A001600003	tina tyre	R04 : Search User	Active
☐	A001600007	Ashok kumar Borreddi	R05 : MIS Reports User	Active
☐	A001600008	Ravi Pandey	C03 : Data Processing User - Checker	Active
☐	A001600009	Manoj Rza Chittora	C03 : Data Processing User - Checker	Active
☐	A001600010	a a	M03 : Data Processing User - Maker	Active
☐	A001600011	a zx	R08 : Accountant	Active
☐	A001600016	Rashmi Bhadekar	M06 : Multifunction User - Maker	Active
☐	A001600017	Rashmi Bhadekar	R07 : Secondary User Administrator	Active
☐	A001600018	Prem Kumar	C06 : Multifunction User - Checker	Active
☐	A001600031	Apurv Upasani	C06 : Multifunction User - Checker	Inactive
☐	A001600061	Vinay Kumar	C06 : Multifunction User - Checker	Active
☐	A001600063	Yash Kedia	R05 : MIS Reports User	Active
☐	A001600065	Ravish Jain	M06 : Multifunction User - Maker	Active

Amend Reset Password

After successful submission of request by maker entity admin, system will display the successful message & the record will be sent to checker's queue for authorization.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.60:8080/CERSAI/IBACRUserManagementSubmitServlet

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Welcome MR R K MOHAN (A001600002 | R02 : Primary User Administrator) (Wed 09-Nov-2011 19:06:51) STATE BANK OF INDIA

Home About Us Helpdesk Contact Us Charges Downloads FAQs Verify Signed File Notifications Logout

My WorkList

Maker FYA

Checker FYA

User Administration

Create Member User

Amend Member User

Intermediary Management

Revenue Management

Challan Download

Online Enquiry

Account Statement

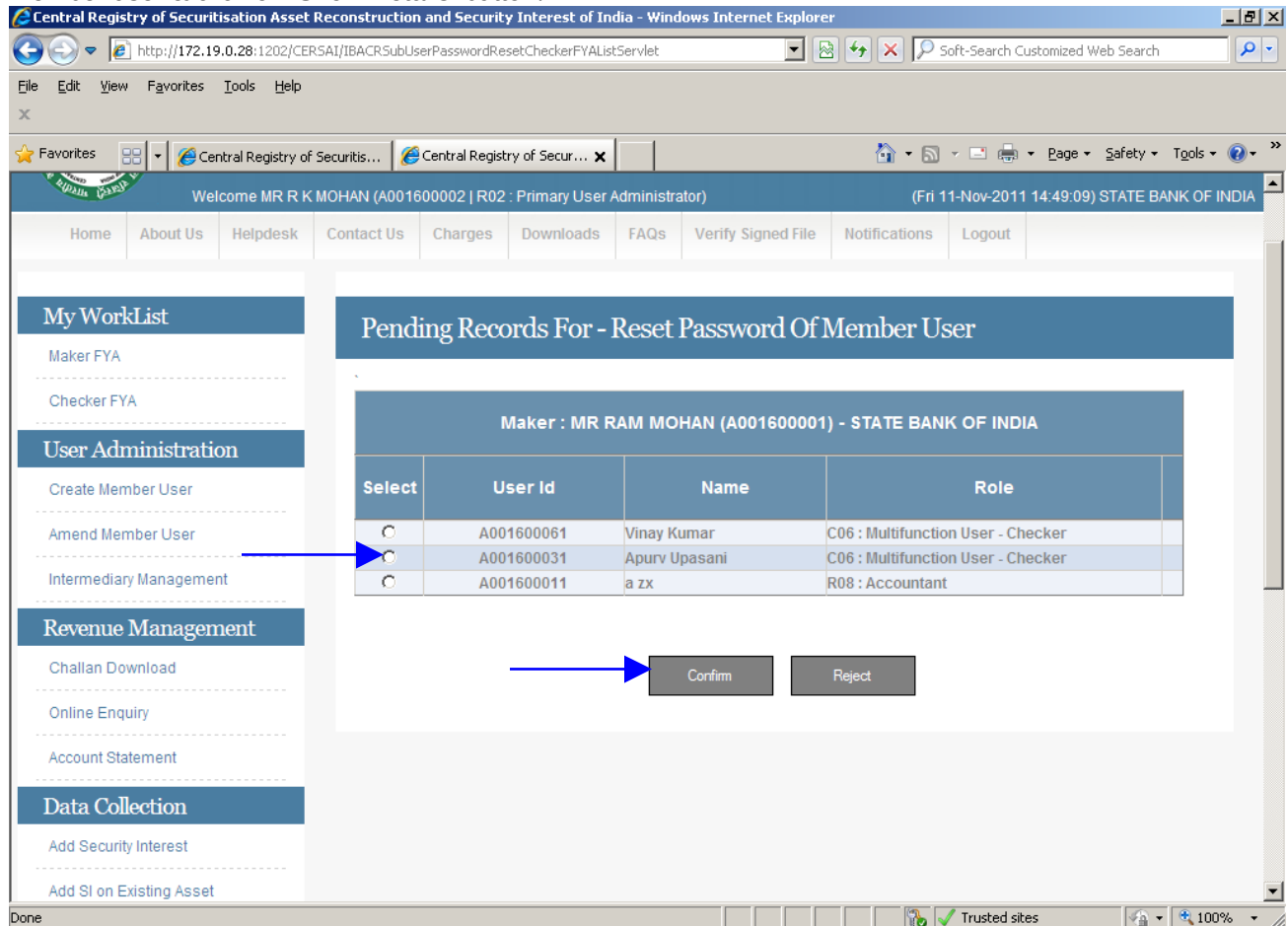
Notification

Request Accepted Successfully. It is pending for checker approval.
Queue Reference Number : 200000012868

Checker entity admin to login into CERSAI system along with Digital Signature, go to 'checker FYA ' link & after entering Maker user ID, select type of transaction as 'Reset Password for Member User'.

For Detailed explanation on Maker checker process, kindly go to Section No 3.2

System will display the list of member users whose password is to be reset .Select the appropriate member user & click on 'Show Details' button.



Checker entity admin to verify the details & if it is correct click 'confirm' button to approve the record.

Immediately password will be reset & system generated new password will be sent to email ID of that particular member user.

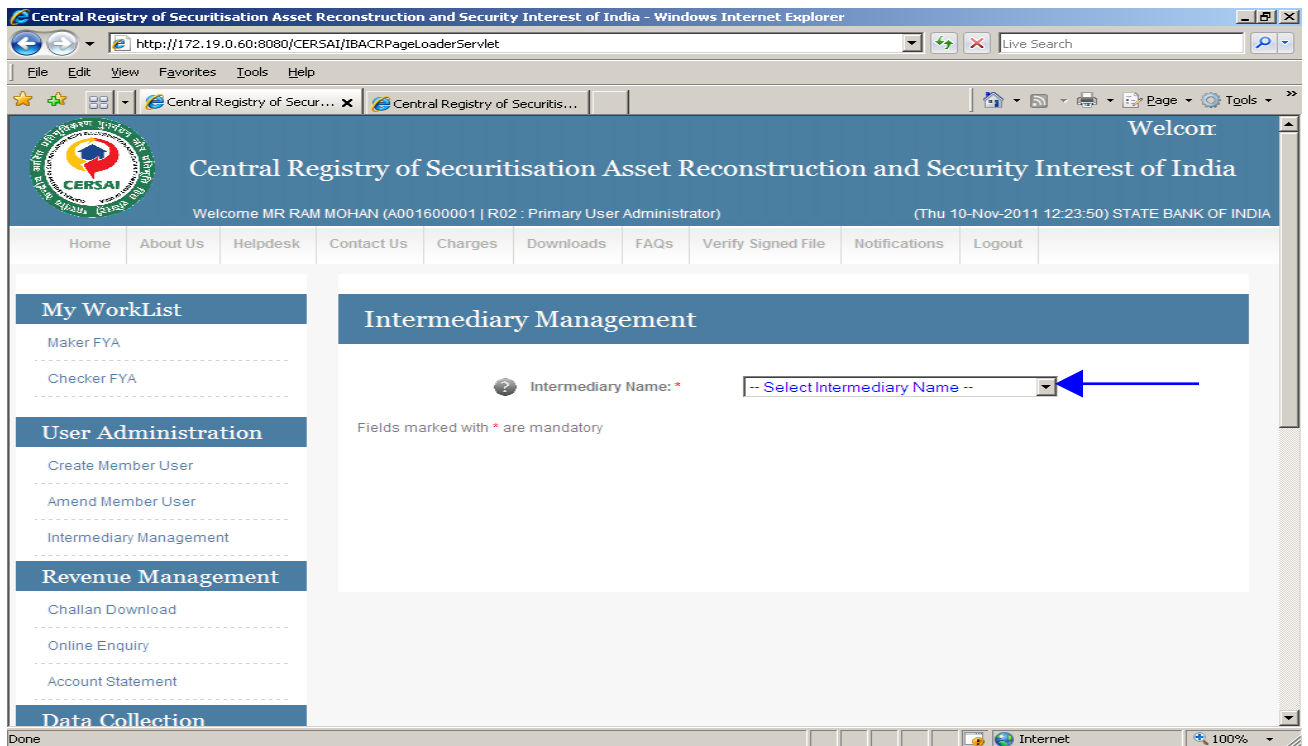
3.4 Intermediary Management

(OPID00012)

Entity may appoint intermediary to work on its behalf in CERSAI system. For that purpose, entity is required to link intermediary in CERSAI web system. In this case, it is assumed that there will be an offline agreement between entity & Intermediary. However, intermediary is required to get registered itself in CERSAI system.

Intermediary linkage can be done by Primary user admin. Maker user admin is required to click on 'Intermediary Management' link as shown in the below screen.





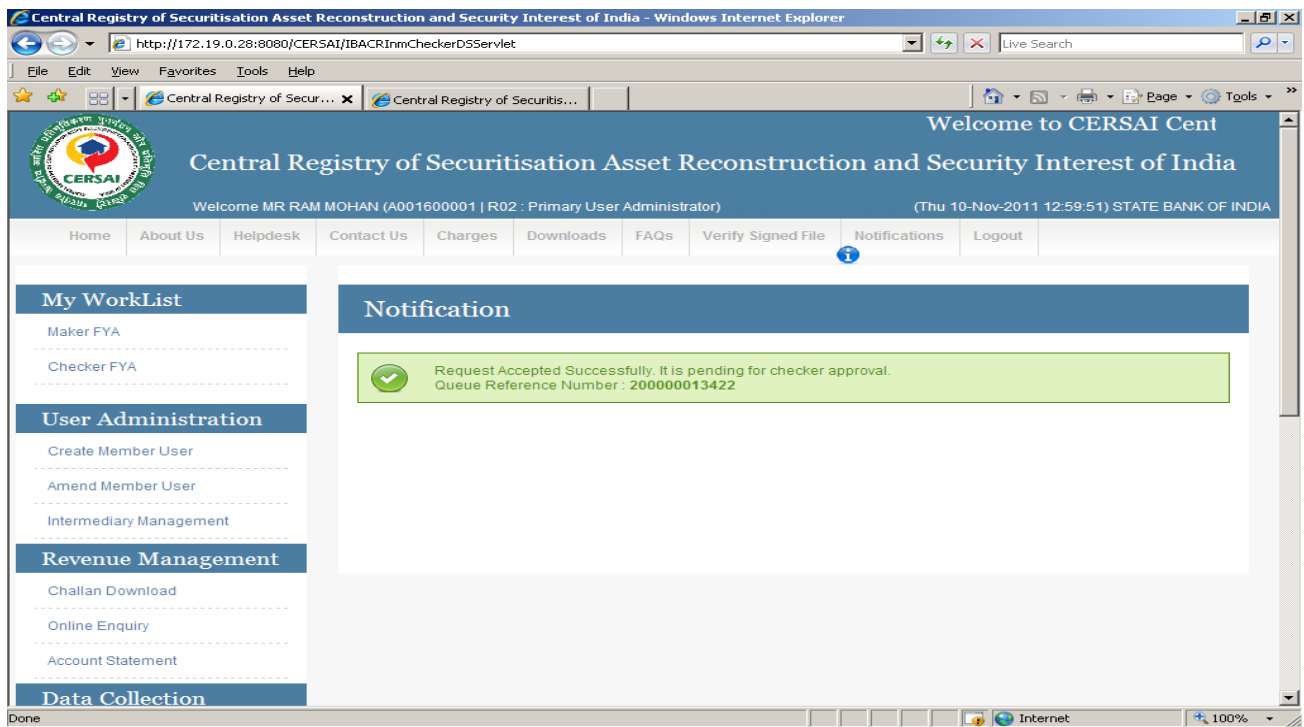
Maker user admin needs to select intermediary from drop down list. The list will contain only those intermediaries which are registered under CERSAI web portal. Once the intermediary is selected following page will appear:

System will show the details of Intermediary along with its current status.

Maker user admin needs to select the new linking status. If current status is 'Linked' system will throw error message if maker user admin again selects 'Link' status & vice versa.

Maker user admin needs to select the appropriate status & click on 'submit' button.

After successful submission of request by maker entity admin, system will display the successful message & the record will be sent to checker's queue.



- Checker entity admin to login into CERSAI system along with Digital Signature, go to 'checker FYA' link & after entering Maker user ID, select type of transaction as 'Intermediary Management'.
- For Detailed explanation on Maker checker process, kindly go to Section No 3.2
- System will display the list of member users whose details are to be amended.
- Select the appropriate member user & click on 'View Details' button.



Checker entity admin to verify the details & if it is correct click 'confirm' button to approve the record.

3.5 Revenue Management

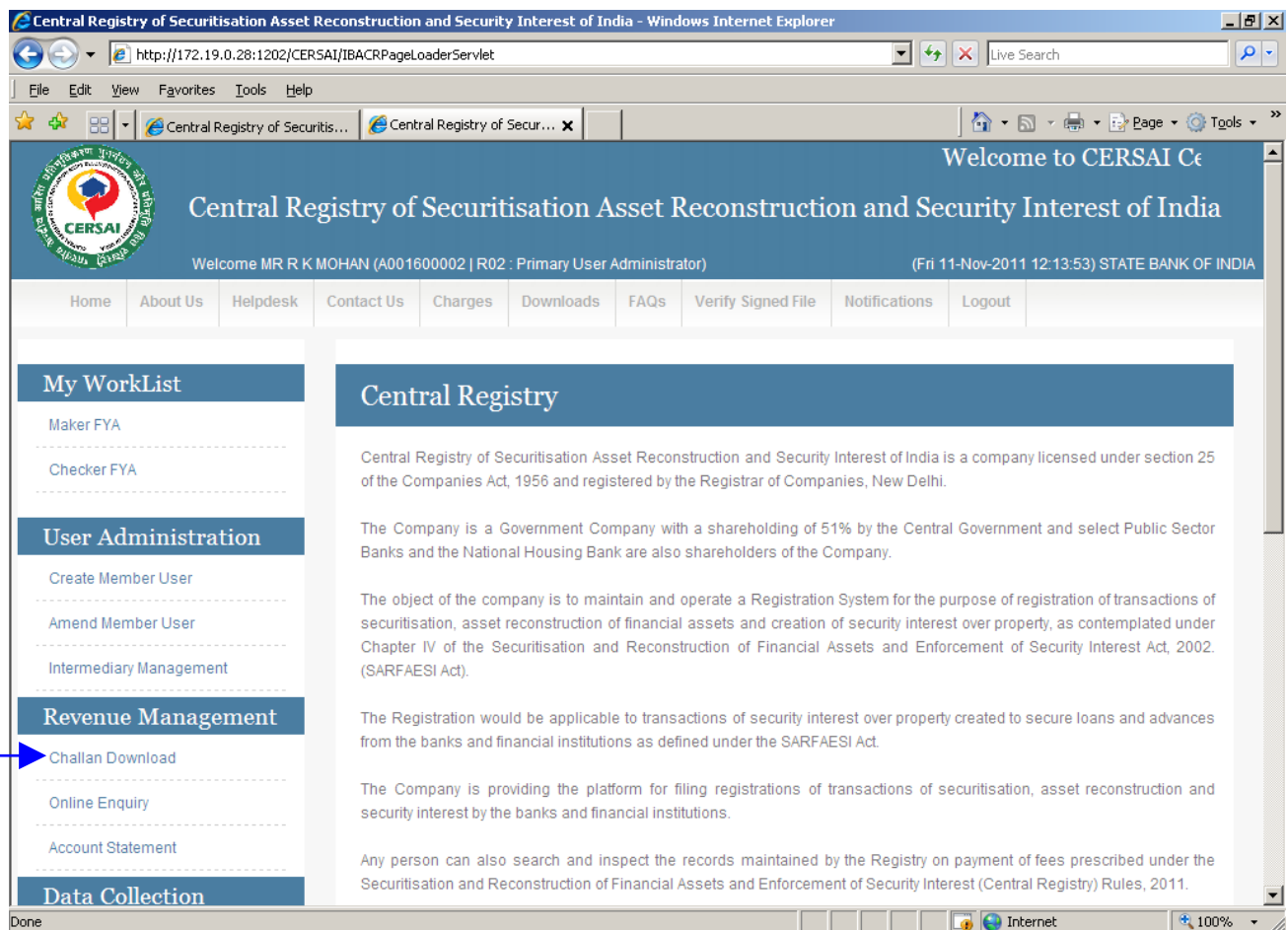
(OPID00024)

Revenue management module will be available only to Primary user admin as well as accountant. Following options will be available to Primary user admin related to Revenue Management:

1. Challan Download
2. Online Enquiry
3. Account Statement

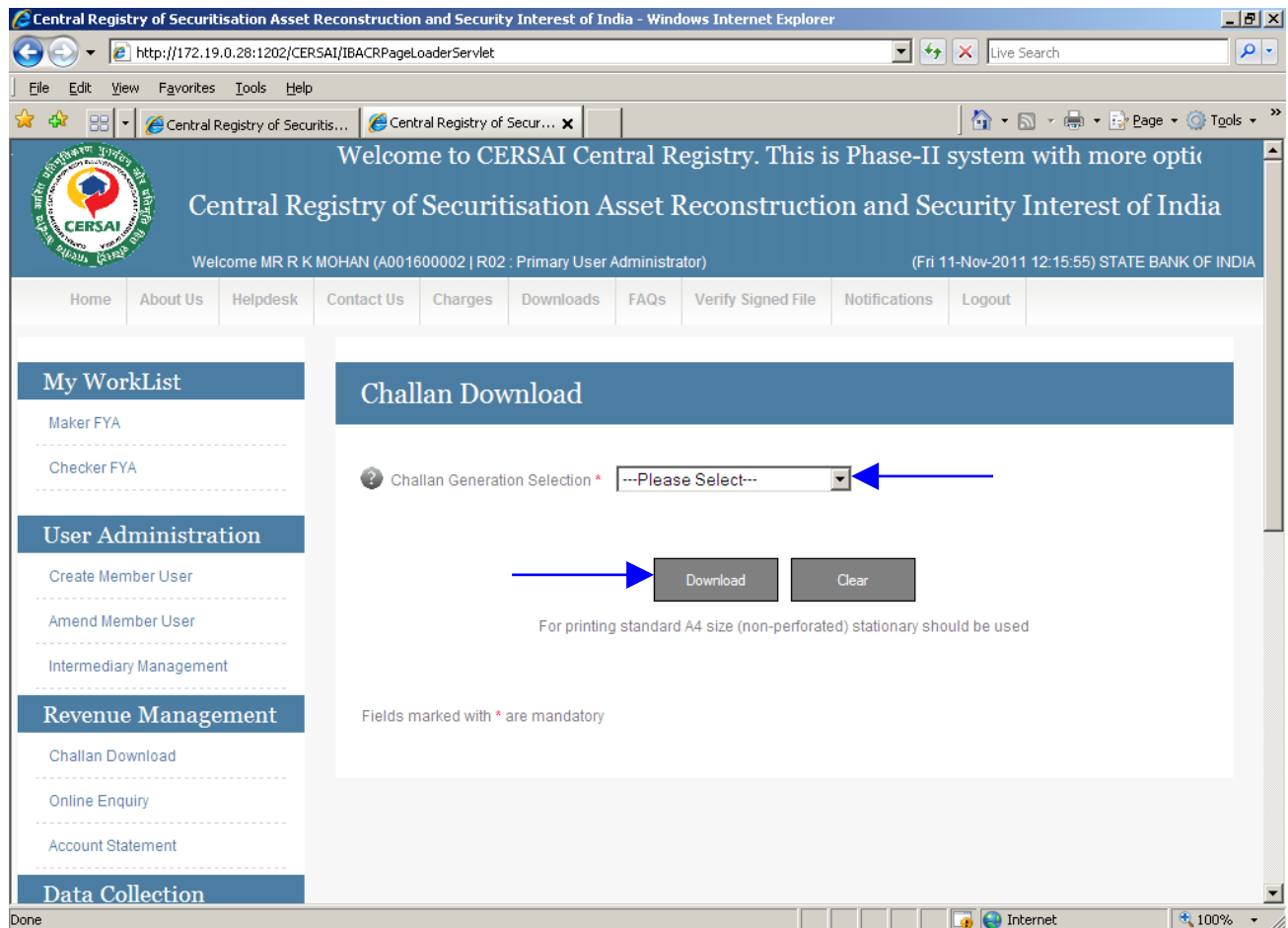
3.5.1 Challan Download

Entity primary user admin can download Challan for transactions carried out by its member user. To download the challan, entity user admin needs to have Challan number (if available) or else challan can be downloaded by giving date range. However, at a time date range cannot exceed 30 days.



Entity user admin needs to click on link 'Challan Download'

Following screen will be displayed.

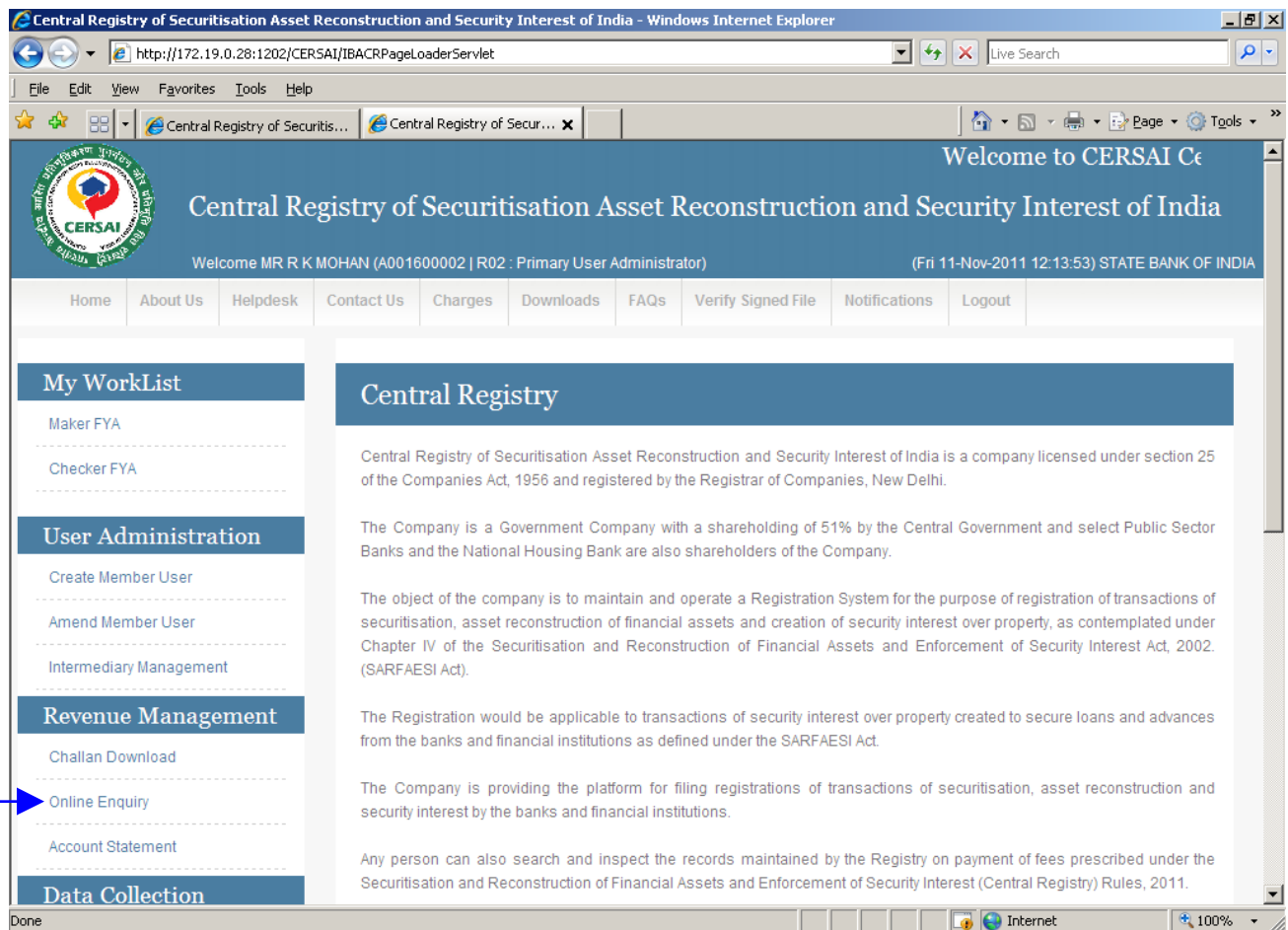


- Select the appropriate option from drop down list.
- If selected option is 'Challan number', user needs to enter challan number for which challan needs to be downloaded.
- If selected option is 'Date wise', user needs to enter date range for which challan needs to be generated.
- Click on 'Download' button.
- System will allow user to 'save' the challan or directly 'Open' it.

3.5.2 Online Enquiry

Entity user admin can perform online enquiry for its entity account balance in CERSAI system. Online enquiry can be done at any point of time.

Entity user admin needs to click on 'Online Enquiry' link as shown in the below screen.



System will display following details about account balance:

1. Entity Name
2. Current Date
3. Current balance in entity account
4. Available balance in entity account (current balance-Lien/Hold amount + Overdraft facility)
5. Amount under lien
6. Minimum Balance limit
7. Is overdraft facility available?
8. Overdraft limit

Further, system will also display 'RMS daily transaction summary' which will include summary current day transactions.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

Welcome MR R K MOHAN (A001600002 | R02 : Primary User Administrator) (Fri 11-Nov-2011 12:34:05) STATE BANK OF INDIA

Home About Us Helpdesk Contact Us Charges Downloads FAQs Verify Signed File Notifications Logout

My WorkList

- Maker FYA
- Checker FYA

User Administration

- Create Member User
- Amend Member User
- Intermediary Management

Revenue Management

- Challan Download
- Online Enquiry
- Account Statement

Data Collection

- Add Security Interest
- Add SI on Existing Asset

Online Enquiry

Entity Name	: STATE BANK OF INDIA
Date(DD-MM-YYYY)	: 11-11-2011
Current Balance in Account	: ₹ 12,85,49,025
Available Account Balance	: ₹ 12,85,94,275
Amount under Lien	: ₹ 4,750
Minimum Balance Limit	: ₹ 0
Over-Draft Facility Available?	: Yes
Over-Draft Limit	: ₹ 50,000

RMS Daily Transaction Summary

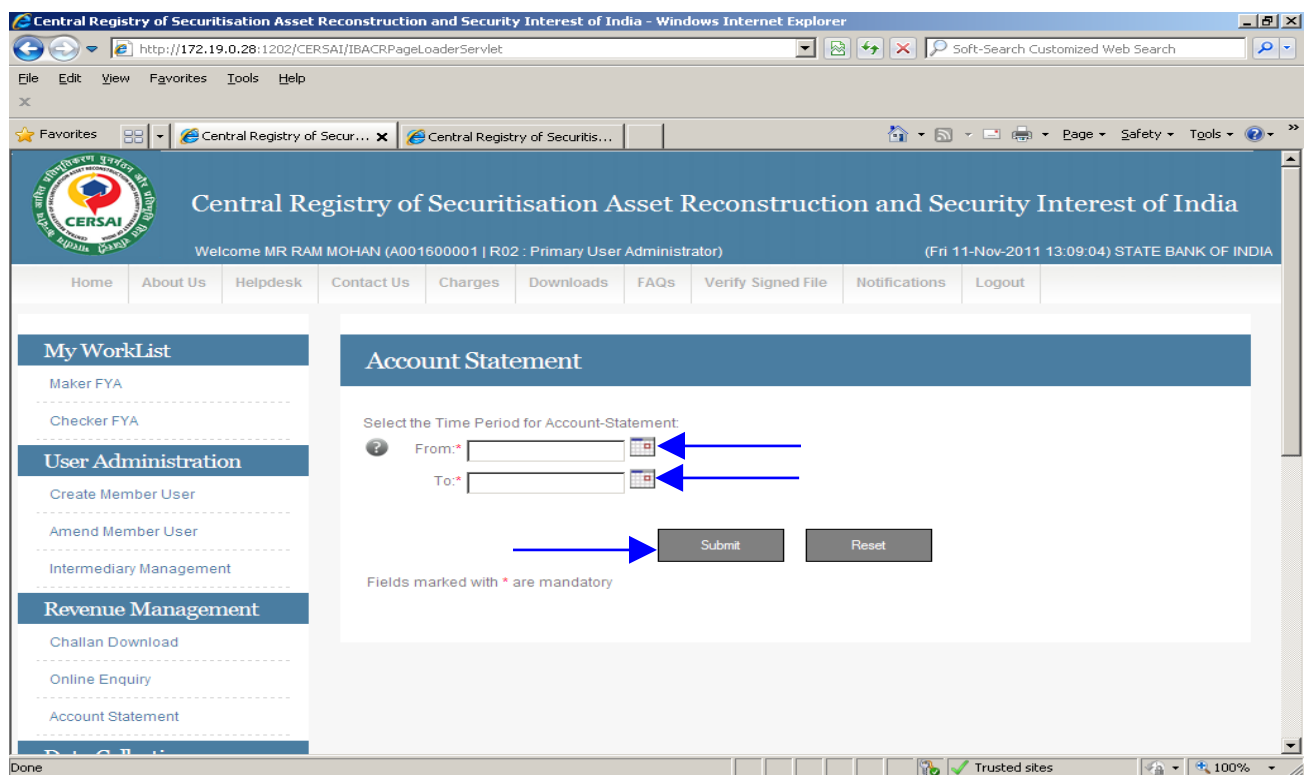
No Records to Display.

3.5.3 Account Statement

Entity user admin can also view statement of account for a particular period. For that purpose, user admin needs to click on 'Account statement' link as shown below:



System will ask for date range.



Enter From date & To date & click on 'submit' button. User admin can view account statement only for its own entity.

Account Statement

Account Statement for Institution: STATE BANK OF INDIA
 From Date: 26-10-2011 To Date: 01-11-2011

Transaction Date	Transaction Reference No.	Narration	Debit	Credit	Balance
		Opening balance			122570025
28-10-2011	200000010313	A001600002Add Security Interest2000000001315	250		122569775
28-10-2011	200000010316	A001600001Satisfaction of Security Interest2000000001315	250		122569525
28-10-2011	200000010337	A001600002Add Security Interest2000000001316	250		122569275
28-10-2011	200000010353	A001600001Satisfaction of Security Interest2000000001316	250		122569025
28-10-2011	200000010380	A001600002Add Security Interest2000000001322	250		122568775
28-10-2011	200000010385	A001600001Satisfaction of Security	250		122568525

Download in PDF Download in Excel

Entity user admin can view transaction date, transaction reference number, transaction narration, Debit amount, Credit amount & balance for a given date range.

The details can be viewed on screen or can be downloaded in PDF/Excel as per requirement.

3.6 Data Collection & Data Enquiry

These modules are covered in Section 4

3.7 Reports (Online/Batch)

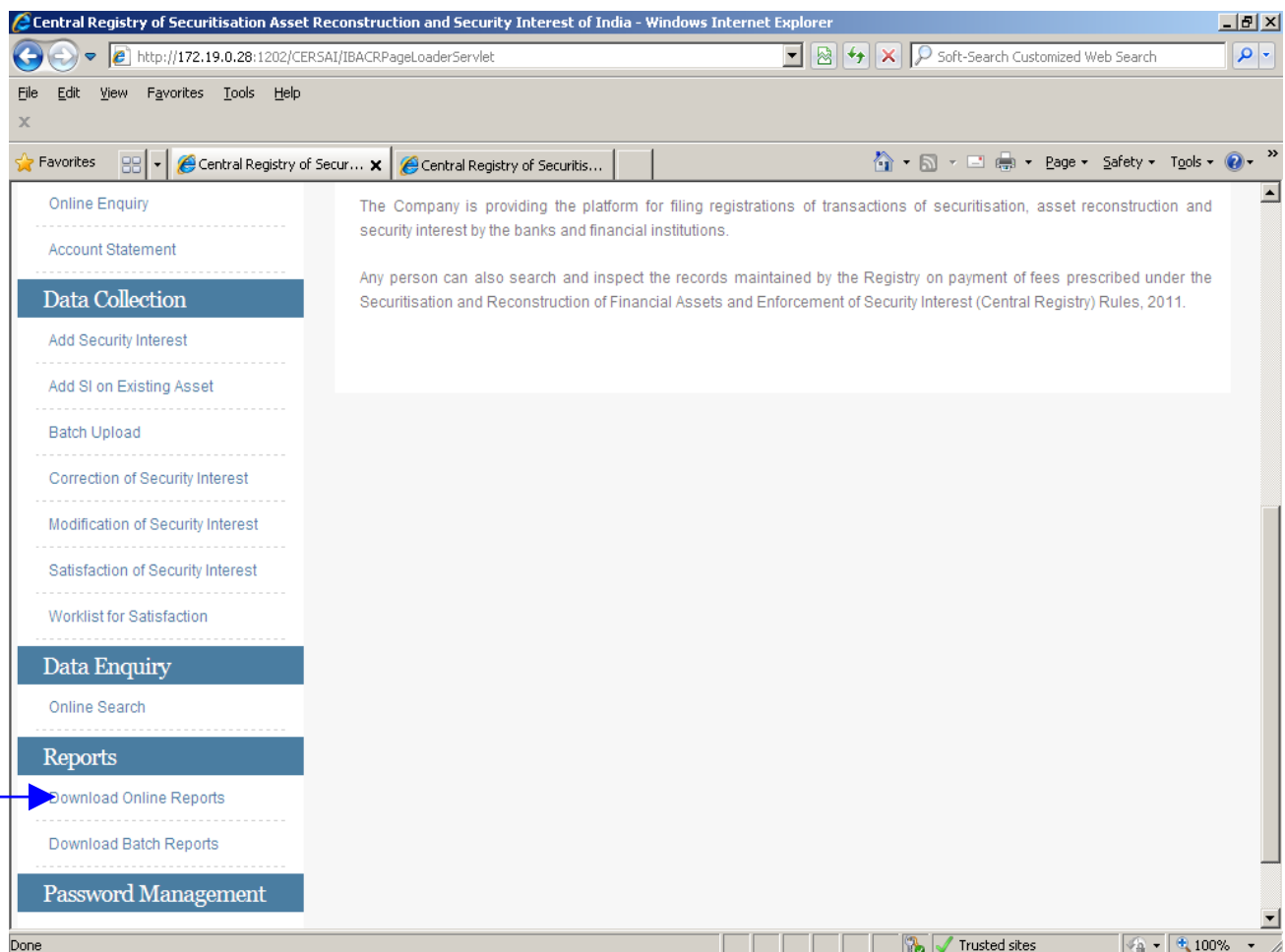
([OPID00026](#), [OPID00027](#), [OPID00028](#))

3.7.1 Online Reports

Primary user admin has access to view online reports designed specially for entity user admin. It can be used for MIS or daily reporting purpose. Following set of reports is available:

1. Security Interest Created
2. Satisfaction Detailed report
3. Modification Detailed report
4. Suspicious Digital Certificate Registration

Entity user admin needs to click on link 'Download Online Reports'.



Following screen will be displayed:

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Welcome MR RAM MOHAN (A001600001 | R02 : Primary User Administrator) (Fri 11-Nov-2011 13:28:20) STATE BANK OF INDIA

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My WorkList

- Maker FYA
- Checker FYA

User Administration

- Create Member User
- Amend Member User
- Intermediary Management

Revenue Management

- Challan Download
- Online Enquiry
- Account Statement

Download Online Reports

Please select the report type*

From: To:

Fields marked with * are mandatory

- Select the type of report.
- Select From date & To date from the calendar icon except for Suspicious Digital Certificate Registration Report.
- Click on 'Generate Report'

3.7.2 Batch Reports

Entity user admin also has access to download batch reports. Batch report can be downloaded by entering file reference number. Entity user admin needs to click on link 'Download Batch Reports'

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Welcome MR RAM MOHAN (A001600001 | R02 : Primary User Administrator) (Fri 11-Nov-2011 13:28:20) STATE BANK OF INDIA

Home About Us Helpdesk Contact Us Charges Downloads FAQs Verify Signed File Notifications Logout

Online Enquiry

- Account Statement

Data Collection

- Add Security Interest
- Add SI on Existing Asset
- Batch Upload
- Correction of Security Interest
- Modification of Security Interest
- Satisfaction of Security Interest
- Worklist for Satisfaction

Data Enquiry

- Online Search

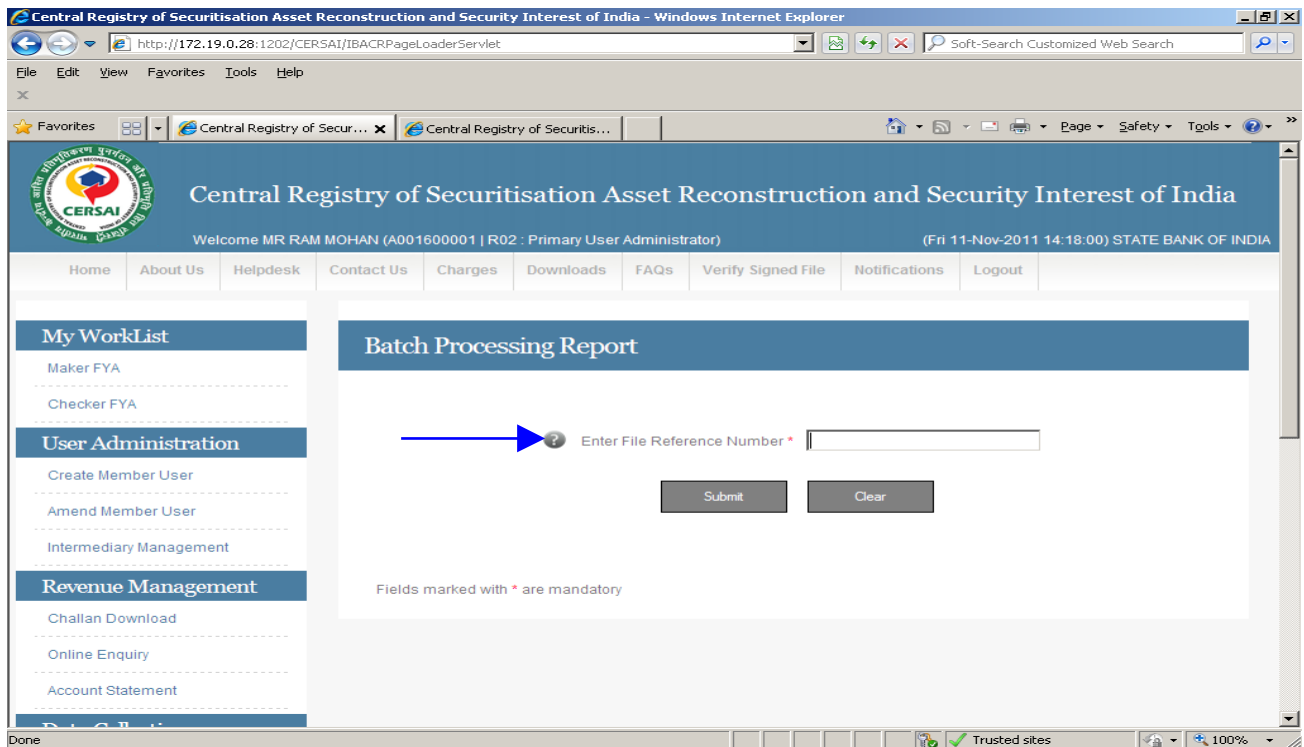
Reports

- Download Online Reports
- Download Batch Reports

Password Management

The Company is providing the platform for filing registrations of transactions of securitisation, asset reconstruction and security interest by the banks and financial institutions.

Any person can also search and inspect the records maintained by the Registry on payment of fees prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Central Registry) Rules, 2011.



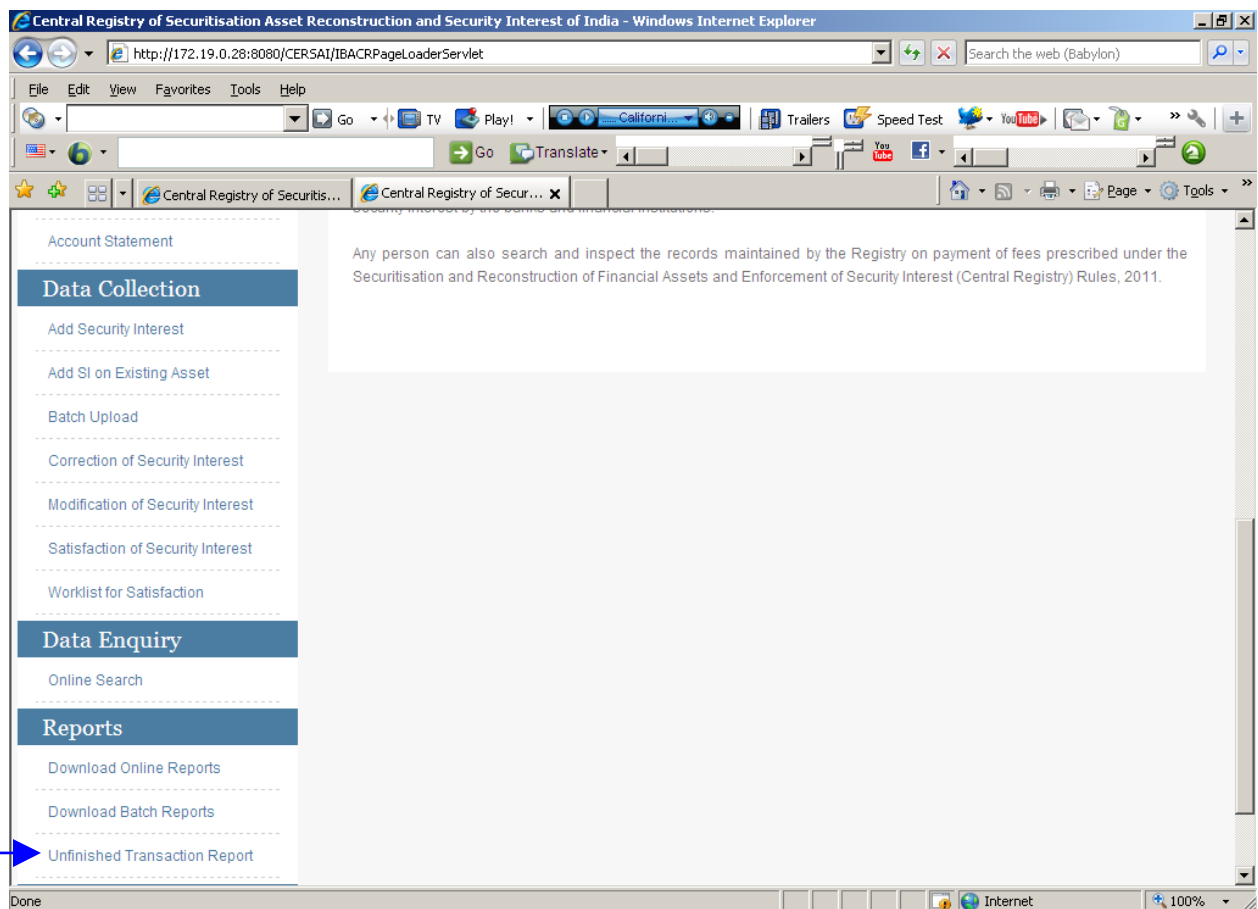
- Enter File Reference number & click on 'Submit' button.
- Entity user admin can download the report of its own entity.
- If file reference number is incorrect, system will throw error that File Reference Number does not exist.
- If file reference number belongs to other entity, system will throw error message that File Reference number does not belongs to your entity.
- Batch report can be downloaded or directly open without saving. But it is always advisable to save batch report for future reference.

3.7.3 Unfinished Transaction Reports

Entity primary user admin & secondary user admin also has access to download unfinished transaction report. This particular report provides all the pending transactions entered by entity users. Transactions may be pending at following two stages:

- Entered by maker but pending for authorization by checker OR
- Rejected by checker & pending with maker for further action.

Entity primary user admin & secondary user admin needs to login to CERSAI system & click on 'Unfinished Transaction Report' link.



System will display the list of pending transactions for the entity. Three different colour codes are used to display the pending transaction.

Green colour represents transactions older than 3 days.
Yellow colour represents transactions older between 3 to 5 days.
Red colour represents transactions older than 6 or more days.

Select the type of report & system will display those transactions on screen or else you can also download the report which will be in excel format.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.32:8080/CERSAI/IBACRPageLoaderServlet

Search the web (Babylon)

File Edit View Favorites Tools Help

CERSAI UAT Central Registry of Securit... Central Registry of Secur... x

Create Member User
Amend Member User
Intermediary Management
Revenue Management
Challan Download
Online Balance Enquiry
Account Statement
Data Collection
Add Security Interest
Add SI on Existing Asset
Batch Upload
Correction of Security Interest
Modification of Security Interest
Satisfaction of Security Interest
Worklist for Satisfaction
Data Enquiry
Online Search
Reports
Download Online Reports
Download Batch Reports
Unfinished Transaction Report
Asset Reconstruction / Securitization

Please select the type of report you want to see :
☒ Display pending authorization list ☐ Display pending acceptance list

List of Pending Transactions for the Entity

Sr.No.	Queue Reference Number	Process Name	Pending Since	Transaction Status
233	200000020801	Modification of Security Interest	04-01-2012	Submitted by maker & pending for
234	200000022004	Creation of entity sub user	04-01-2012	Submitted by maker & pending for
235	200000022037	Modification of Security Interest	04-01-2012	Submitted by maker & pending for
236	200000022058	Creation of entity sub user	04-01-2012	Submitted by maker & pending for
237	200000022063	Reset Sub user password	04-01-2012	Submitted by maker & pending for
238	200000022049	Satisfaction of Security Interest	04-01-2012	Submitted by maker & pending for
239	200000022047	Satisfaction of Security Interest	04-01-2012	Submitted by maker & pending for
260	200000022213	Entity sub user amendment	06-01-2012	Submitted by maker & pending for
261	200000022216	Entity sub user amendment	06-01-2012	Submitted by maker & pending for
262	200000022236	AssetReconstruction/Securitization	06-01-2012	Submitted by maker & pending for
263	200000022366	Creation of entity sub user	09-01-2012	Submitted by maker & pending for
264	200000022355	Intermediary Relationship maintenance	09-01-2012	Submitted by maker & pending for
265	200000022431	AssetReconstruction/Securitization	09-01-2012	Submitted by maker & pending for
266	200000022510	AssetReconstruction/Securitization	09-01-2012	Submitted by maker & pending for
267	200000022524	Add Security Interest	10-01-2012	Submitted by maker & pending for
268	200000022550	Entity sub user amendment	10-01-2012	Submitted by maker & pending for
269	200000022553	Reset Sub user password	10-01-2012	Submitted by maker & pending for
270	200000022590	Modification of Security Interest	10-01-2012	Submitted by maker & pending for
271	200000022593	Modification of Security Interest	10-01-2012	Submitted by maker & pending for
272	200000022532	Add Security Interest	10-01-2012	Submitted by maker & pending for
273	200000022698	AssetReconstruction/Securitization	10-01-2012	Submitted by maker & pending for
274	200000022709	AssetReconstruction/Securitization	10-01-2012	Submitted by maker & pending for
275	200000022710	AssetReconstruction/Securitization	10-01-2012	Submitted by maker & pending for
276	200000022710	Add security interest on existing	10-01-2012	Submitted by maker & pending for

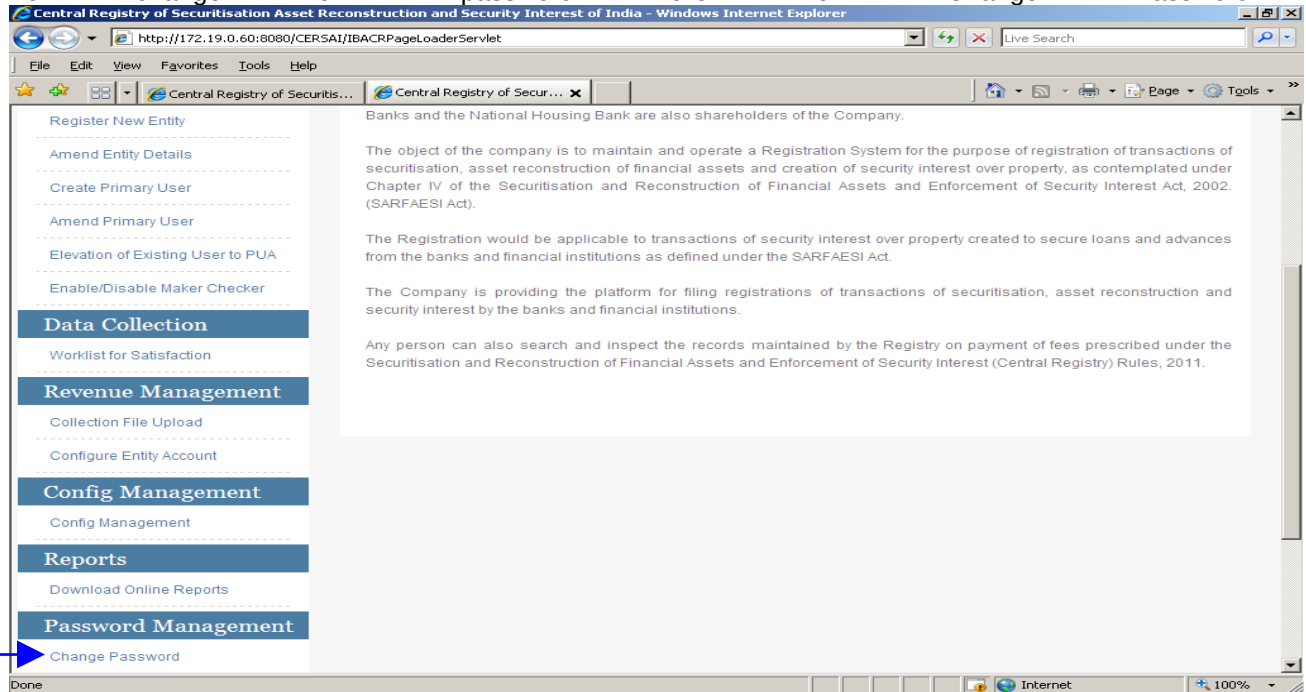
Download Report

Done Trusted sites 75%

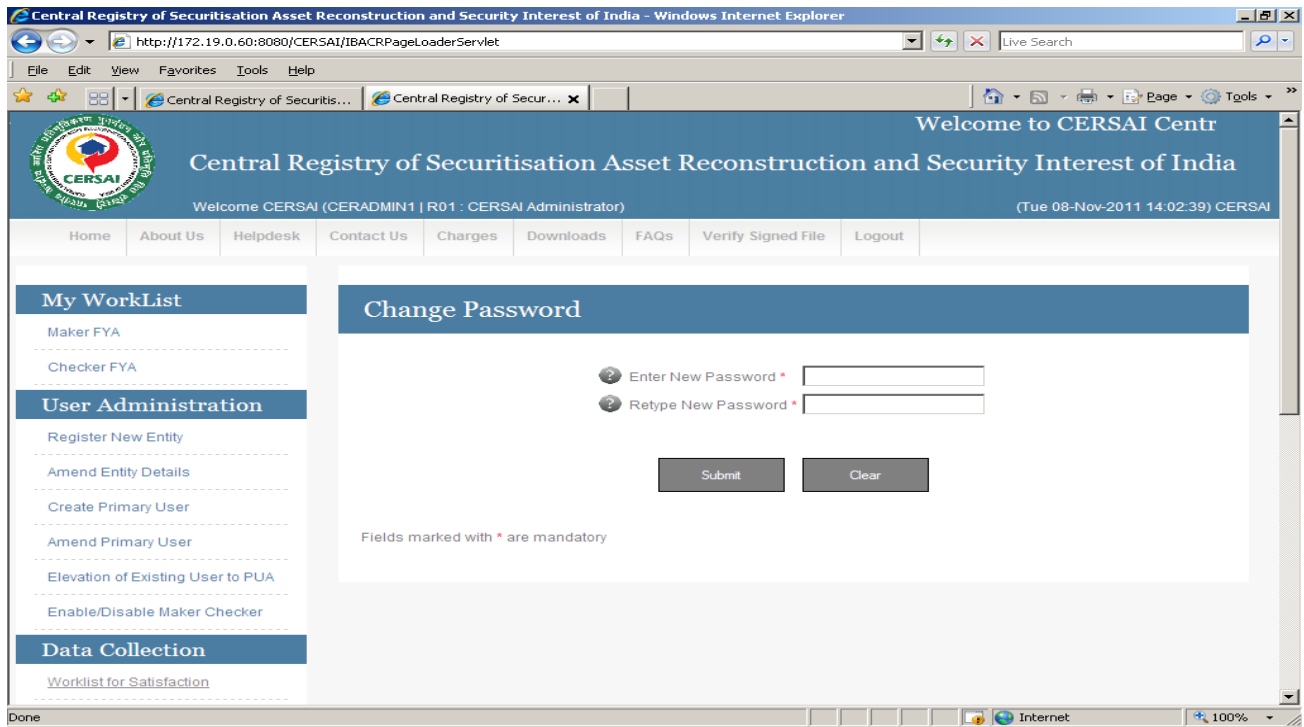
3.8 Change Own Password

(OPID00011)

To change own password click on 'Change Password'



- Enter new password.
- Retype new password
- Click on 'submit'.



4.0 Entity Member User

Entity Primary user admin or secondary user admin can create further member users for their entity. Entity member users can have roles in CERSAI System:

Following roles are defined in the system:

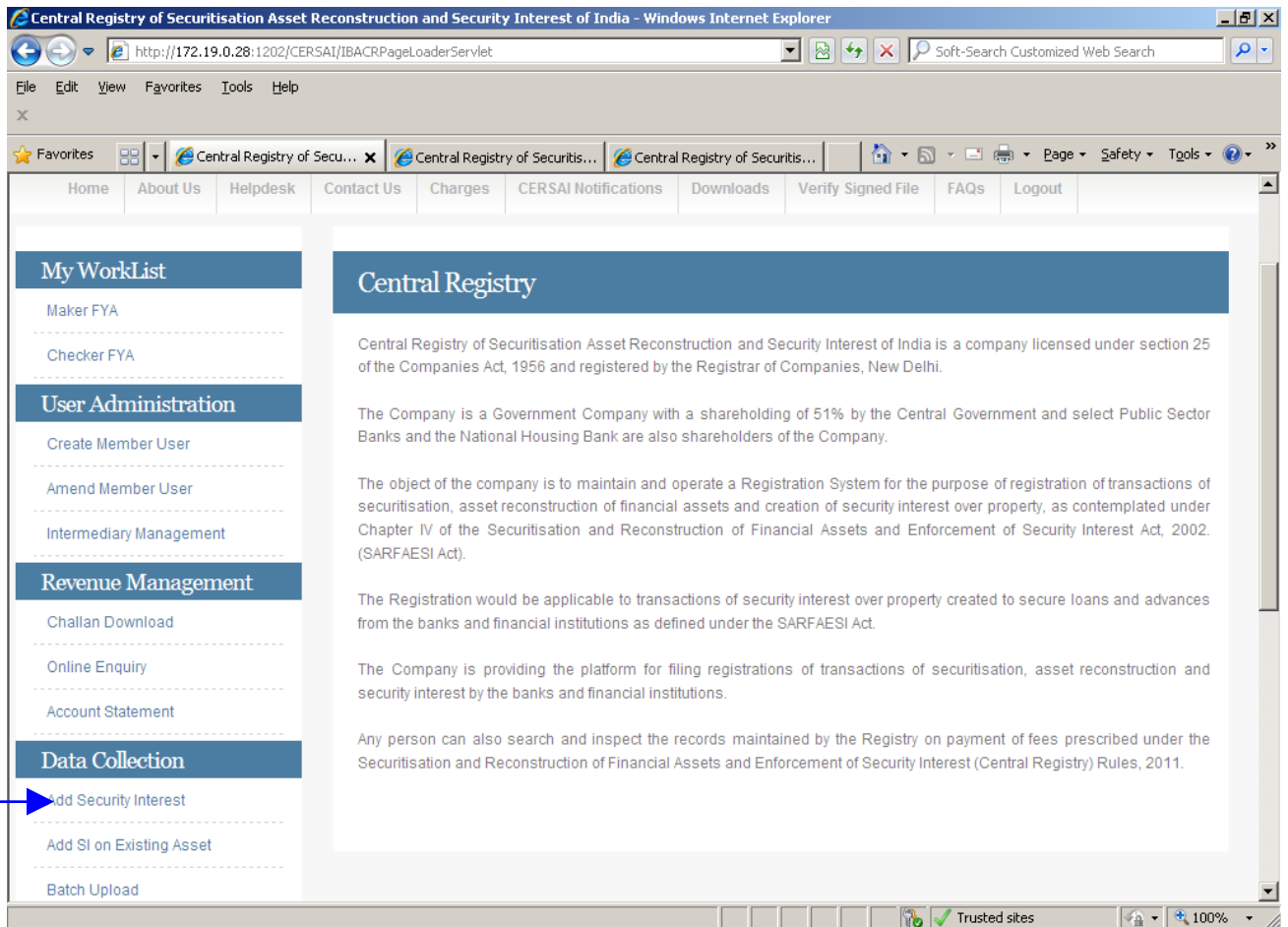
1. C03:Data Processing user - Checker
2. M03: Data Processing user – Maker
3. R04: Search User
4. R05: MIS Report User (Can view the reports of various charge registrations)
5. C06: Multifunction User - Checker
6. M06: Multifunction User - Maker
7. R07: Secondary User Administrator
8. R08: Accountant

All the functionalities attached to various users are explained below:

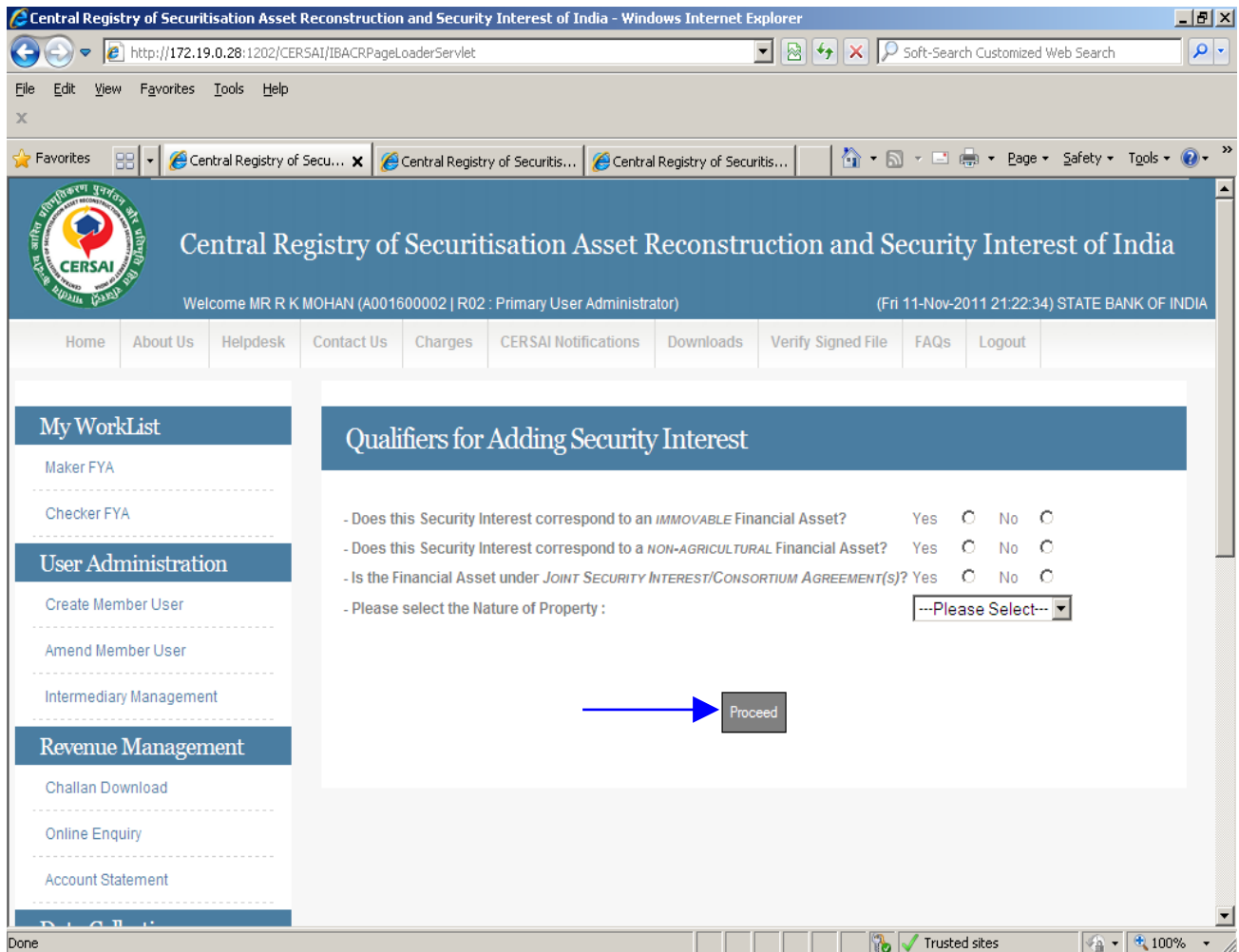
4.1 Add Security Interest

(OPID00015)

Primary/secondary user admin, Data processing maker /checker, multifunction maker/checker can register the security interest on property in CERSAI web system. Click on 'Add Security Interest' link



Following window will appear wherein system will ask for important qualifiers which are needed to create Security Interest in CERSAI system.



- Select the appropriate qualifier & click on 'Proceed' button.
- For current system first two options will always be 'Yes' because as per government notification only immovable & non agricultural properties are to be registered in CERSAI system.
- In case of Joint Charge/Consortium Finance, only lead entity can create its own security interest & tag other member entities to that particular asset through this menu. Subsequently other member entities can create their own security interest through 'Add SI on existing Asset' menu.
- Select the nature of property. ie. Plot or Dwelling Unit
- Accordingly system will display certain fields which are mandatory while filling property details. If any one of them is missing, system will not allow member user to create security interest.
- After clicking 'Proceed' button, system will display tab wise system. Following tabs will be displayed:
 - Borrower
 - Third Party
 - Nature of Security Interest
 - Security Interest Holder
 - Property Details
 - Property Documents
 - Loan Details

4.1.1 Borrower Details:

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

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- Add Security Interest
- Add SI on Existing Asset
- Batch Upload

Add Security Interest

#Tabs that are Red have one or more validation errors.
#Tabs that are Green do not have any errors.

Borrower(s) Third Party(ies) Nature of SI SI Holder Property Details Property Document(s) Loan(s)

Borrower 1:

Borrower Type* : ---Please Select---

Add Borrower Delete Borrower

Fields marked with * are mandatory

- Select any one of the following options under 'Borrower type':
 - Company
 - Co operative Society
 - Hindu Undivided Family
 - Individual
 - Limited Liability Partnership Firm
 - Proprietorship firm
 - Partnership Firm
 - Trust
- On selection of any one of these options, system will display window with necessary fields.
- Enter the address of entity.
- Enter the mandatory fields.
- Multiple borrowers can be added through 'Add Borrower' option.
 - Entered borrowers can also be deleted before submitting the record. However, there must be at least one borrower.
 - After filling all the details including mandatory fields click on next tab. If any error is found in borrowers tab, it will turn into 'Red' colour.
 - User needs to rectify the error to submit the records successfully.

4.1.2 Third Party Details:

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

Central Registry of Secu... Central Registry of Securit... Central Registry of Securit...

Checker FYA

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Add SI on Existing Asset

Batch Upload

Correction of Security Interest

Modification of Security Interest

Satisfaction of Security Interest

#Tabs that are Red have one or more validation errors.
#Tabs that are Green do not have any errors.

Borrower(s) Third Party(ies) Nature of SI SI Holder Property Details Property Document(s) Loan(s)

Is this a Third Party Mortgage?

Fields marked with * are mandatory

- If the property to be mortgaged belongs to a third party, user is required to fill this form with the third party details.
- If security interest does have third party agreement, click on next tab. Or
- Check the Third Party Mortgage checkbox to enable the rest of the form.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

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Central Registry of Secu... Central Registry of Securit... Central Registry of Securit...

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Batch Upload

Correction of Security Interest

#Tabs that are Red have one or more validation errors.
#Tabs that are Green do not have any errors.

Borrower(s) Third Party(ies) Nature of SI SI Holder Property Details Property Document(s) Loan(s)

Is this a Third Party Mortgage?

Third Party 1 :

Third Party Type* : ---Please Select---

Add Third Party Delete Third Party

Fields marked with * are mandatory

- Select any one of the following options under 'Third Party Type':
 - Company
 - Co operative Society
 - Hindu Undivided Family
 - Individual
 - Limited Liability Partnership Firm
 - Proprietorship firm
 - Partnership Firm
 - Trust
- On selection of any one of these options, system will display window with necessary fields.
- Enter the address of entity.
- Enter the mandatory fields.
- Multiple Third Parties can be added through 'Add Borrower' option.
 - Entered Third Party can also be deleted before submitting the record.
 - After filling all the details including mandatory fields click on next tab. If any error is found in Third Party tab, it will turn into 'Red' colour.
 - User needs to rectify the error to submit the records successfully.

4.1.3 Nature of Security Interest

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

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Correction of Security Interest

Add Security Interest

#Tabs that are Red have one or more validation errors.
#Tabs that are Green do not have any errors.

Borrower(s) Third Party(ies) Nature of SI SI Holder Property Details Property Document(s) Loan(s)

Joint Security Interest* : Yes ☐ No ☒

Consortium Finance* : Yes ☐ No ☒

Number of Security Interest Holders : 1

Security Interest Holder 1 : STATE BANK OF INDIA

Add SI Holder Remove SI Holder

Fields marked with * are mandatory

- Select the type of Security Interest.
- Check the appropriate radio button depending on

- Consortium finance
- Whether joint charge involved without consortium finance
 - If above both the options are 'No', system will populate default value as '1'
 - If any one of them is 'Yes', number of Security Interest Holder should be 2 or more.
 - If consortium finance and joint charge is 'Yes' and if it is a lead bank, system will allow to tag member entities as per the number of security interest holder mentioned.

4.1.4 Details of Security Interest Holder

- System will automatically populate Security Interest Holder Name.
- Address of the charge holder.
- Enter the mandatory fields.

4.1.5 Property Details:

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

Central Registry of Securitisation Asset Reconstruction...

Amend Member User

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Asset Type : Immovable

Nature of Property* : --Please Select--

Survey No. :

Plot No. * :

Built-up Area* : --Please Select--

Block No. :

Street Name/No. :

Stage/Sector No./Ward :

Latitude : --Please Select--

Longitude : --Please Select--

Village :

Taluka/Tehsil :

State/UT* : --Please Select--

PIN Code* :

Locality* :

Landmark :

Town :

District* :

Plot Bounded by

By North :

By South :

By East :

By West :

Enter the mandatory details like

- Nature of the property (Plot / Dwelling Unit)
- Plot No
- Built up Area along with its unit.
- House/Flat/Shop No (In case of Dwelling Unit)
- Locality
- District
- State/Union Territory
- PIN Code
- Plot bounded (by north, south, east and west)

Other non mandatory fields are

- Survey No/ Gat No (Land Record No present with the municipality)
- Floor No (In case of Dwelling Unit)
- Building number (In case of Dwelling Unit)
- Building/Society Name (In case of Dwelling Unit)
- Block No
- Street No/No
- Stage/Sector No/Ward
- Landmark

- Latitude
- Longitude
- Village
- Town.

4.1.6 Property document details

- Enter the following document details
 - Document Type (ex. Sale deed, Lease deed, Award)
 - Document Number
 - Document Date
 - Sub Registrar
 - Taluka
 - District
 - State
 - Pin code
 - Date of creating the Security Interest within bank by actual/constructive deposit of the title deeds.
- Enter the mandatory fields.
- Document date should be prior to date of creating security interest.
- Multiple documents can be added through 'Add Borrower' option.
- Entered document can also be deleted before submitting the record.
 - After filling all the details including mandatory fields click on next tab. If any error is found in property document tab, it will turn into 'Red' colour.

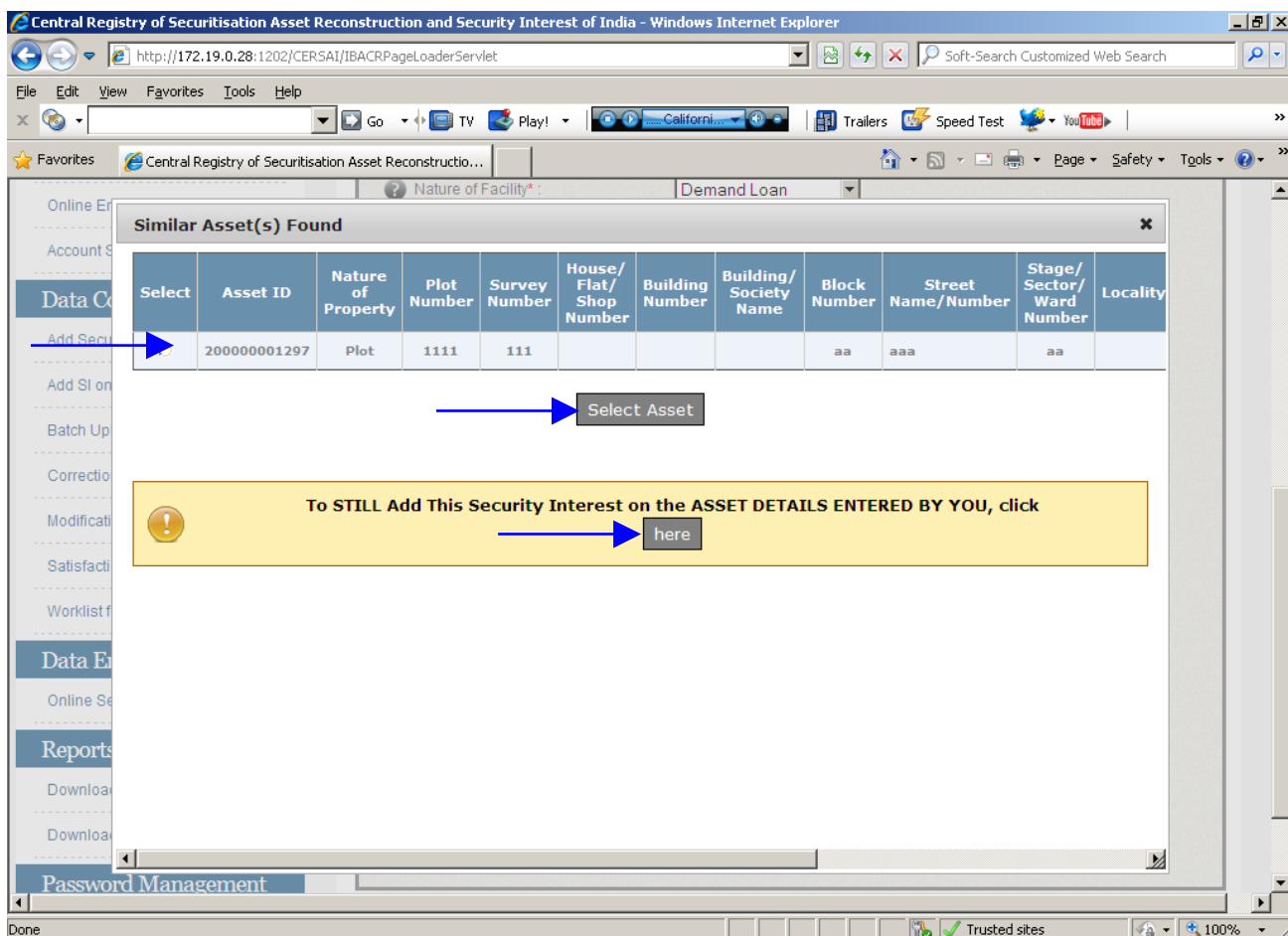
- User needs to rectify the error to submit the records successfully.

4.1.7 Loan Details

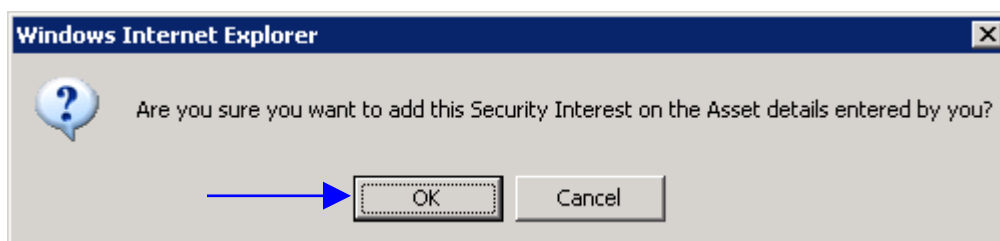
Enter the details like

- Nature of facility (Demand Loan, Term Loan, LAP, Cash Credit, Overdraft, Others)
- Loan Account number
- Loan Amount
- Date of Disbursement of Loan
- Rate of interest
- Terms of repayment details (in months)
- Extent and operation of the charge (ex. EMI)
- Other Miscellaneous Information
 - Enter the mandatory fields.
 - Document date should be prior to date of creating security interest.
 - Multiple documents can be added through 'Add Borrower' option.
 - Entered document can also be deleted before submitting the record.

- After filling all the details including mandatory fields click on next tab. If any error is found in property document tab, it will turn into 'Red' colour.
- User needs to rectify the error to submit the records successfully.
- Click on 'Submit' button.
- If similar property is already exist, system will list down those properties & member bank can select the necessary property & create its security interest on it. It will automatically get tagged to the requested property. Or
- If user wants to continue to enter its property, system will allow user to do so by clicking on 'here' option.



System will ask user to confirm the add Security interest as shown in the below pop up screen.



Click 'OK' to continue.

Once the record is successfully entered in the system, system will generate a temporary Asset ID and Security Interest ID for that particular asset as shown in the following screen:

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

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Loan 1:

Nature of Facility*: Demand Loan

Loan Account Number*: 45666

Loan Amount*: 5000000

Date of Disbursement of Loan*: 09-11-2011

Rate of Interest*: 7 (%)

Repayment Period (in months)*: 200

Extent and Operation of the charge:

Miscellaneous Narrative Information:

Request Accepted Successfully. It is pending for checker approval.

Queue Reference Number : 200000015060

Security Interest ID : 200000001372

Asset ID : 200000001340

Done

Internet

100%

After successful submission of request by maker entity admin, system will display the successful message & the record will be sent to checker's queue.

Checker member user to login into CERSAI system along with Digital Signature, go to 'checker FYA ' link & after entering Maker user ID, select type of transaction as 'Add Security Interest'.

System will display the list security interest created by entered maker ID. Select the appropriate record & click on 'Show Details' button.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

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Central Registry of Securitisation Asset Reconstruction and Security Interest of India

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Pending Records For - Add Security Interest

Maker : MR RAM MOHAN (A001600001) - STATE BANK OF INDIA

Select	Queue Reference ID	Security Interest ID	Asset ID	Property Details	Maker Date/Time
☐	200000003217	200000001094	200000001101	7, d, d, Delhi, 110092	13-10-2011 20:45:24
☐	200000003953	200000001104	200000001096	3027, Chandni Chowk, d, Delhi, 110006	13-10-2011 13:11:44
☐	200000003977	200000001105	200000001097	101/1, 222, vasant lawns, district, Delhi, 110006	13-10-2011 13:24:52
☐	200000004849	200000001109	200000001186	1111, d, d, Delhi, 119922	15-10-2011 13:03:28
				1211,	

Show Details

For Detailed explanation on Maker checker process, kindly go to Section No 3.2

Checker entity admin to verify the details & if it is correct click 'confirm' button to approve the record.

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

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Reports

Loan 1:

- Nature of Facility : Demand Loan ☒
- Loan Account Number* : 111111111111 ☒
- Loan Amount* : 1 ☒
- Date of Disbursement of Loan* : 31-10-2011 ☒
- Rate of Interest* : 1 (%) ☒
- Repayment Period (in months) : 1 ☒
- Extent and Operation of the charge : ☒
- Miscellaneous Narrative Information : ☒

View Similar Asset(s)

Confirm Reject

Fields marked with * are mandatory

On successful approval of the record, system will confirm the Security Interest ID and Asset ID for that particular asset.

The screenshot shows a web browser window with the URL `http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet`. The browser's address bar and tabs are visible. The main content area is divided into a left sidebar and a central form.

Left Sidebar Navigation:

- Add Security Interest
- Add SI on Existing Asset
- Batch Upload
- Correction of Security Interest
- Modification of Security Interest
- Satisfaction of Security Interest
- Worklist for Satisfaction
- Data Enquiry** (highlighted)
- Online Search
- Reports** (highlighted)
- Download Online Reports
- Download Batch Reports
- Password Management** (highlighted)
- Change Password

Main Form Fields:

- Street Name/No : ☒
- Stage/Sector No./Ward: ☒
- Latitude Value : ☒
- Latitude Direction : ☒
- Longitude Value : ☒
- Longitude Direction : ☒
- Village : ☒
- Taluka/Tehsil: ☒
- State/UT* : ☒
- PIN Code* : ☒
- Locality* : ☒
- Landmark: ☒
- Town : ☒
- District*: ☒
- Plot Bounded by:
 - By North : ☒
 - By South : ☒
 - By East : ☒
 - By West : ☒

Confirmation Message (Green Box):

Queue Reference Number : 200000015060 confirmed successfully.
 Security Interest ID : 200000001372
 Asset ID : 200000001340

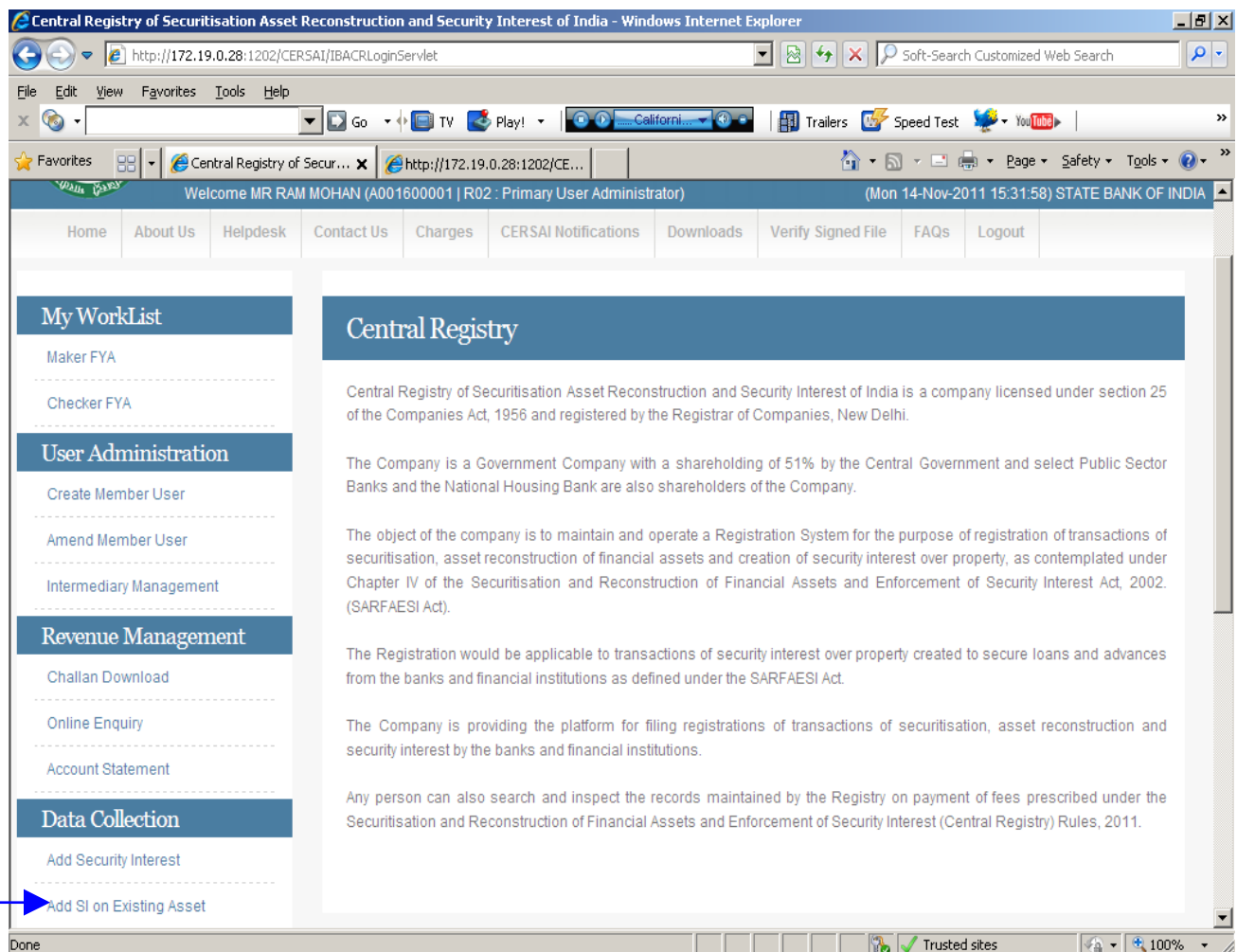
4.2 Add Security Interest on Existing Asset

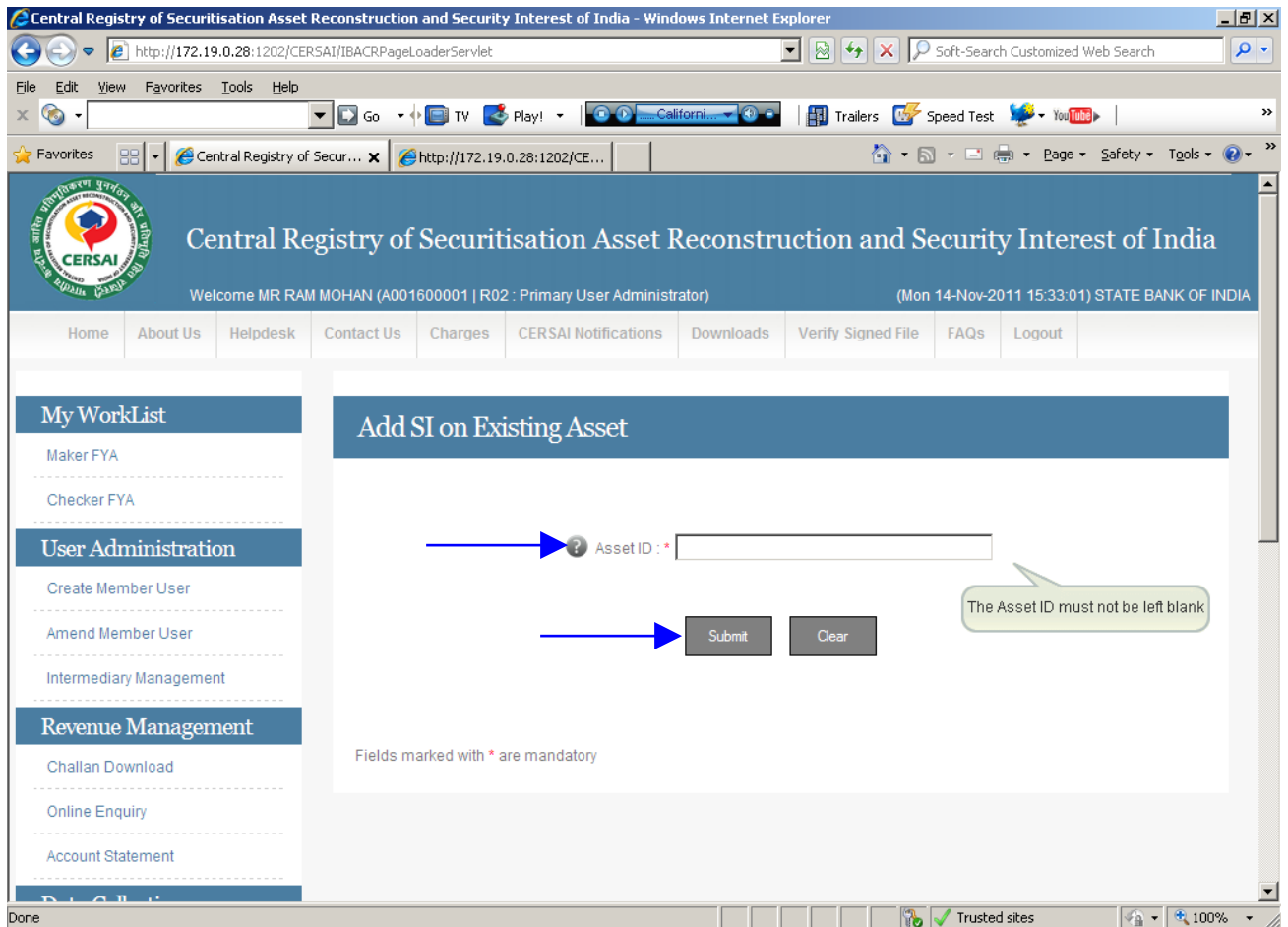
(OPID00025)

In case of joint charge / Consortium finance, we have seen section 4.1 that lead bank can tag other member banks to a particular financial asset. Once tagging is done, other member banks can go to 'Add SI on Existing Asset' link & create their own security interest on that asset.

For that purpose, user needs to have Asset ID on which entity wants to create its Security Interest.

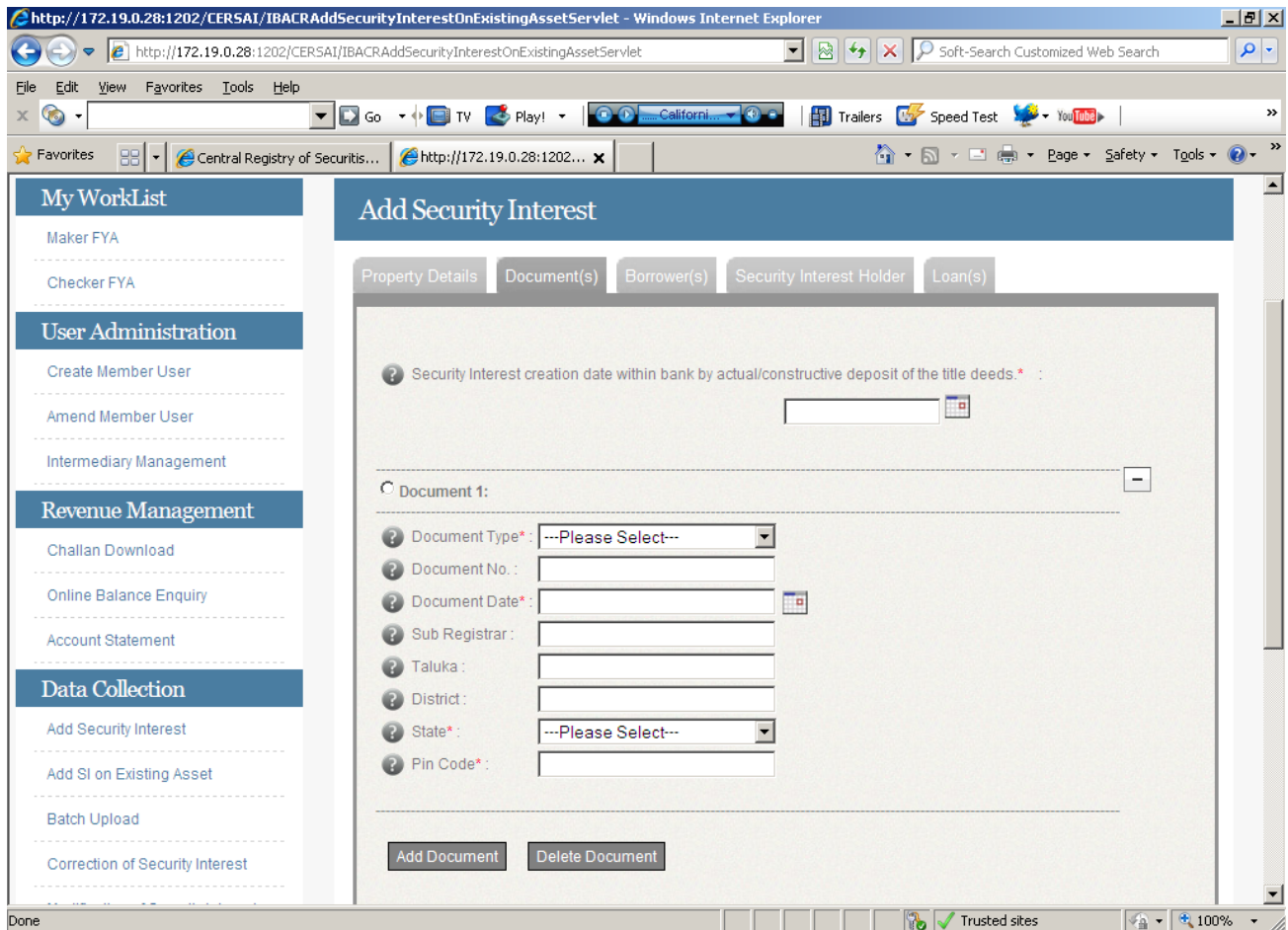
Member user needs to click on 'Add SI on Existing Asset' link as shown in the following screen.





- Enter Asset ID on which security interest needs to be created.
- Click on 'Submit'.
- System will display details of property. User needs to verify the property details before creating its security interest on it. Property details cannot be edited.

- Click on next tab of 'Document Details'
- Enter the following document details
 - Document Type (ex. Sale deed, Lease deed, Award)
 - Document Number
 - Document Date
 - Sub Registrar
 - Taluka
 - District
 - State
 - Pin code
 - Date of creating the Security Interest within bank by actual/constructive deposit of the title deeds.
- Enter the mandatory fields.
- Document date should be prior to date of creating security interest.
- Multiple documents can be added through 'Add Borrower' option.
- Entered document can also be deleted before submitting the record.
 - After filling all the details including mandatory fields click on next tab. If any error is found in property document tab, it will turn into 'Red' colour.
 - User needs to rectify the error to submit the records successfully.



4.2.1 Borrower Details:

- Select any one of the following options under 'Borrower type':
 - Company
 - Co operative Society
 - Hindu Undivided Family
 - Individual
 - Limited Liability Partnership Firm
 - Proprietorship firm
 - Partnership Firm
 - Trust
- On selection of any one of these options, system will display window with necessary fields.
- Enter the address of entity.
- Enter the mandatory fields.
- Multiple borrowers can be added through 'Add Borrower' option.
 - Entered borrowers can also be deleted before submitting the record. However, there must be at least one borrower.
 - After filling all the details including mandatory fields click on next tab. If any error is found in borrowers tab, it will turn into 'Red' colour.
 - User needs to rectify the error to submit the records successfully.

http://172.19.0.28:1202/CERSAI/IBACRAddSecurityInterestOnExistingAssetServlet - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRAddSecurityInterestOnExistingAssetServlet

File Edit View Favorites Tools Help

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Favorites Central Registry of Securit... http://172.19.0.28:1202...

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- Add Security Interest
- Add SI on Existing Asset
- Batch Upload
- Correction of Security Interest

Add Security Interest

Property Details **Document(s)** Borrower(s) Security Interest Holder Loan(s)

Borrower 1:

Borrower Type*: Company

Company Name*:

Corporate Identity Number (CIN):
or Foreign Company Registration Number*

Shop/Flat/House No.*:

Plot No.*:

Building No.:

Building Name:

Street No./Name:

Village:

Locality:

Taluka:

District*:

State/UT*: ---Please Select---

Pin Code*:

Phone/Mobile:

PAN*:

Add Borrower Delete Borrower

Done Trusted sites 100%

4.2.2 Details of Security Interest Holder

- System will automatically populate Security Interest Holder Name.
- Address of the charge holder.
- Enter the mandatory fields.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.32:8080/CERSAI/IBACRPageloaderServlet

Search the web (Babylon)

File Edit View Favorites Tools Help

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Add Security Interest

#Tabs that are Red have one or more validation errors.
#Tabs that are Green do not have any errors.

Borrower(s) Third Party(ies) Nature of SI SI Holder Property Details Property Document(s) Loan(s)

Security Interest Holder Name : STATE BANK OF INDIA

Branch Type* : 01: METRO

Branch Code* : 00059

Address of Security Interest Holder

Building No. :

Street Name/No. :

Village/Suburbs :

Taluka :

City :

State* : Maharashtra

PIN Code* : 444444

Building Name :

District* : Mumbai

Done

Trusted sites

100%

4.2.3 Loan Details

Enter the details like

- Nature of facility (Demand Loan, Term Loan, LAP, Cash Credit, Overdraft, Others)
- Loan Account number
- Loan Amount
- Date of Disbursement of Loan
- Rate of interest
- Terms of repayment details (in months)
- Extent and operation of the charge (ex. EMI)
- Other Miscellaneous Information
 - Enter the mandatory fields.
 - Document date should be prior to date of creating security interest.
 - Multiple documents can be added through 'Add Borrower' option.
 - Entered document can also be deleted before submitting the record.
 - After filling all the details including mandatory fields click on next tab. If any error is found in property document tab, it will turn into 'Red' colour.
 - User needs to rectify the error to submit the records successfully.

The screenshot displays a web application interface for adding security interest. The browser window shows the URL `http://172.19.0.28:1202/CERSAI/IBACRAddSecurityInterestOnExistingAssetServlet`. The page layout includes a sidebar on the left with navigation links under three main categories: **My WorkList** (Maker FYA, Checker FYA), **User Administration** (Create Member User, Amend Member User, Intermediary Management), and **Revenue Management** (Challan Download, Online Balance Enquiry, Account Statement). Below these is a **Data Collection** section with links for Add Security Interest, Add SI on Existing Asset, Batch Upload, and Correction of Security Interest.

The main content area is titled **Add Security Interest** and features five tabs: **Property Details**, **Document(s)**, **Borrower(s)**, **Security Interest Holder**, and **Loan(s)**. The **Loan(s)** tab is active, showing a form for adding a new loan. The form includes the following fields and controls:

- Total Secured Amount for the Security Interest :** A text input field.
- Loan 1:** A section header with a minus icon for collapsing.
- Nature of Facility* :** A dropdown menu currently showing `---Please Select---`.
- Loan Account Number* :** A text input field.
- Loan Amount* :** A text input field.
- Date of Disbursement of Loan* :** A text input field with a calendar icon.
- Rate of Interest* :** A text input field followed by a percentage sign (%).
- Repayment Period (in months)* :** A text input field.
- Extent and Operation of the charge :** A text input field.
- Miscellaneous Narrative Information :** A large text area for additional details.

At the bottom of the form, there are two buttons: **Add Loan** and **Delete Loan**. The browser's status bar at the bottom indicates "Done" and "Trusted sites".

Click on submit.

After successful submission of request by maker entity admin, system will display the successful message & the record will be sent to checker's queue.

http://172.19.0.28:1202/CERSAI/IBACRAddSecurityInterestOnExistingAssetServlet - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRAddSecurityInterestOnExistingAssetServlet

File Edit View Favorites Tools Help

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Central Registry of Securitis... http://172.19.0.28:1202...

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Data Enquiry

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Nature of Facility* : Term Loan

Loan Account Number* : 567

Loan Amount* : 800000

Date of Disbursement of Loan* : 09-11-2011

Rate of Interest* : 9 (%)

Repayment Period (in months)* : 150

Extent and Operation of the charge :

Miscellaneous Narrative Information :

Add Loan Delete Loan

Request Accepted Successfully. It is pending for checker approval.
 Queue Reference Number : 200000015166
 Security Interest ID : 200000001373
 Asset ID : 200000001340

Checker member user to login into CERSAI system along with Digital Signature, go to 'checker FYA ' link & after entering Maker user ID, select type of transaction as 'Add SI on Existing Asset'.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

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Central Registry of Secur... http://172.19.0.28:1202/CE...

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Welcome MR RAM MOHAN (A001600001 | R02 : Primary User Administrator) (Mon 14-Nov-2011 15:59:51) STATE BANK OF INDIA

Home About Us Helpdesk Contact Us Charges CERSAI Notifications Downloads Verify Signed File FAQs Logout

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User Administration

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- Account Statement

Pending Records For - Add SI on Existing Asset

Maker : MR R K MOHAN (A001600002) - STATE BANK OF INDIA

Select	Transaction ID	Security Interest ID	Asset ID	Making Timestamp
☐	200000015166	200000001373	200000001340	14-11-2011 15:55:06

Show Details

System will display the list of transactions created by entered maker user ID. Select the appropriate transaction & click on 'Show Details' button as shown in the above screen.

For Detailed explanation on Maker checker process, kindly go to Section No 3.2

Checker entity admin to verify the details & if it is correct click 'confirm' button to approve the record.

http://172.19.0.28:1202/CERSAI/IBACRAddSecurityInterestOnExistingAssetServlet - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRAddSecurityInterestOnExistingAssetServlet

File Edit View Favorites Tools Help

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★ Favorites

http://172.19.0.28:1202... x http://172.19.0.28:1202/CE...

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Modification of Security Interest

Satisfaction of Security Interest

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Data Enquiry

You may uncheck the checkbox for the field that requires further correction. The unchecked checkbox(es) will get highlighted to the Maker.

Loan 1:

Nature of Facility :	Term Loan	☒
Loan Account Number* :	567	☒
Loan Amount* :	800000	☒
Date of Disbursement of Loan* :	09-11-2011	☒
Rate of Interest* :	9 (%)	☒
Repayment Period (in months) :	150	☒
Extent and Operation of the charge :		☒
Miscellaneous Narrative Information :		☒

Confirm Reject

Done

Trusted sites 100%

Once the record is confirmed email will be sent to checker member user who has approved the record.

4.3 Correction of Security Interest

(OPID00016)

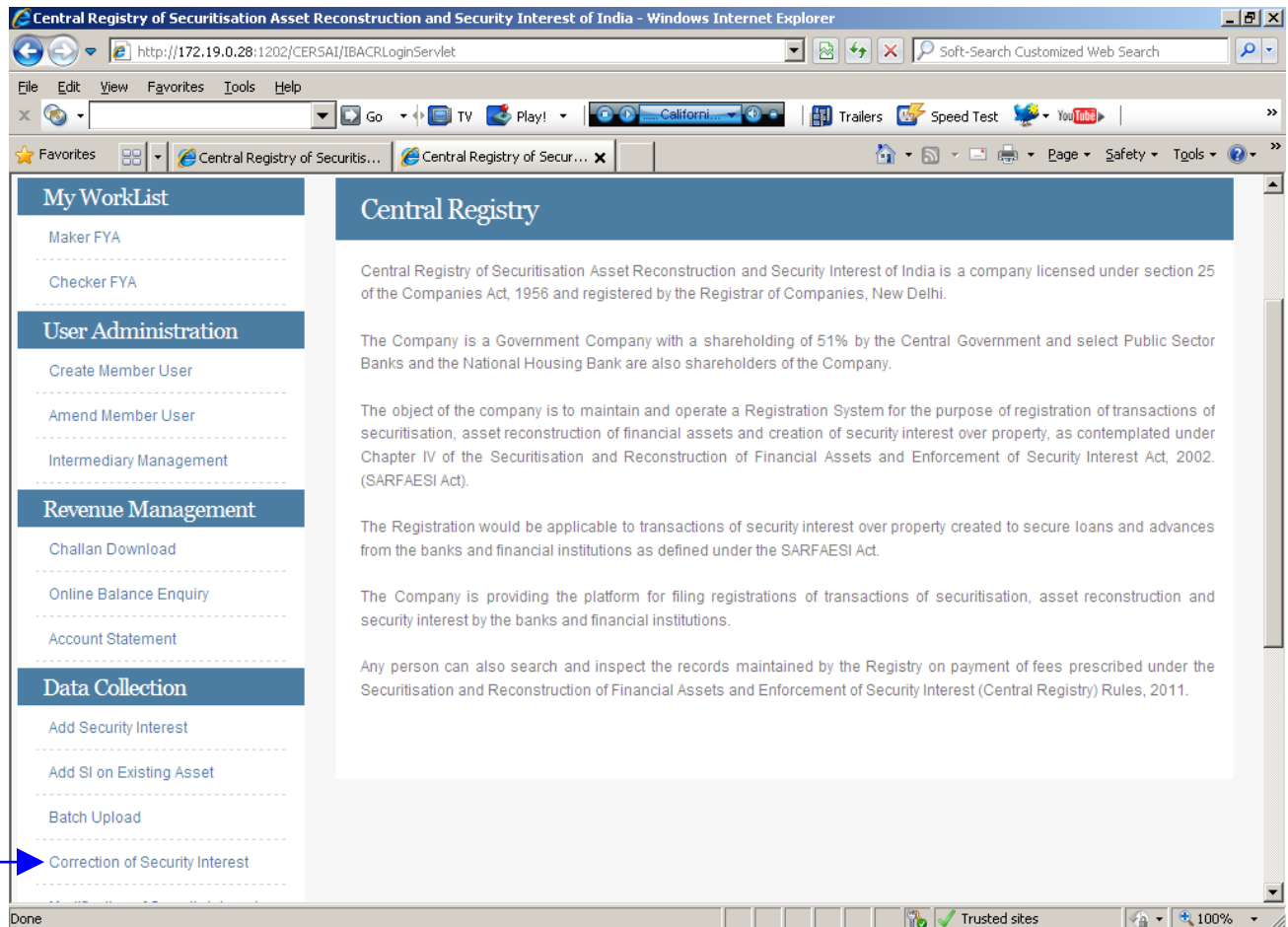
Once user successfully completes data collection process, asset gets registered in the Central Registry system. A registered asset may be required to be modified due to following two reasons i.e. data correction & data modification.

Data Correction can be termed as correction of erroneous data entry done by Entity User at the time of registering the asset in Central Registry system. Correction may be done in some of the fields captured erroneously/incorrectly by the user.

It is possible that while entering data into CERSAI, user may unintentionally enter wrong values for certain fields & submits the data for processing. Once the data is submitted, user cannot go back & correct the errors done by him/her, since asset already gets registered in the database. In such cases, user is required to make necessary corrections in the respective fields by using Correction of Security Interest module.

User, who has authorized to enter data into CERSAI system, will be provided with additional link for correction of security interest through which errors in existing data will be rectified.

The entity which has created the record is allowed to amend it in Central Registry system.



User is required to enter Security Interest ID for which correction is to be made & click on 'Submit' button.

Following are the areas on which data correction can be done.

- Borrower Details
- Third party details
- Nature of Security Interest
- Security Interest Holder
- Property Details
- Property Document Details
- Loan Details

Select the appropriate tab to make necessary corrections.

4.3.1 Correction in Borrower's Details

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

Go TV Play! California Trainers Speed Test YouTube

Central Registry of Secur... Central Registry of Securitis...

Select this checkbox if details of this Tab need to be changed

Borrower 1:

Borrower Type: Company

Company Name: tcs

Corporate Identity Number (CIN): rerwenw

or Foreign Company Registration Number

Shop/Flat/House No.: 34 Plot No.: 34

Building No.: Building Name:

Street No./Name:

Village: Locality:

Taluka: District: dadar

State/UT: Maharashtra PIN Code: 400002

Phone/Mobile: PAN: EEEEE3456T

Add Borrower Delete Borrower

Submit

Done Trusted sites 95%

- User can make changes in existing borrower's details OR
- User can Add borrower OR
- User can delete the existing borrower. However, there should be atleast one borrower for Security Interest.
- At least one of the fields has to be changed before submitting.
- Entity that has security interest on an asset, member of only that entity can do correction in borrowers details related to its own security interest.

4.3.2 Correction in Third Party Details

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

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My WorkList

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- Checker FYA

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- Create Member User
- Amend Member User
- Intermediary Management

Revenue Management

- Challan Download
- Online Balance Enquiry
- Account Statement

Data Collection

- Add Security Interest
- Add SI on Existing Asset
- Batch Upload

Correction of Security Interest

#Tabs that are Red have one or more validation errors.
#Tabs that are Green do not have any errors.

Borrower(s) Third Party(ies) Nature of SI SI Holder Property Details Property Document(s) Loan(s)

☐ Select this checkbox if details of this Tab need to be changed

? ☐ Is this a Third Party Mortgage?

Add Third Party Delete Third Party

Submit

Fields marked with * are mandatory

- User can make changes in existing Third Party details OR
- User can Add Third Parties to Security Interest OR
- User can delete the existing Third Parties. However, there should be atleast one Third Party details if already entered
- At least one of the fields has to be changed before submitting.
- Entity that has security interest on an asset, member of only that entity can do correction in third party details related to its own security interest.

4.3.3 Correction in Nature of Security Interest

- User can make nature of Security interest as 'Joint Charge' or 'Consortium Finance', if it is Single charge.
- Here, lead entity's user can tag other member entities/banks to this particular financial asset by adding number of security interest holders.

- Similarly, if security interest holders are already added, same can be deleted provided no security interest has been created by that particular entity.
- At least one of the fields has to be changed before submitting.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

Central Registry of Secur... Central Registry of Securitis...

User Administration

- Create Member User
- Amend Member User
- Intermediary Management

Revenue Management

- Challan Download
- Online Balance Enquiry
- Account Statement

Data Collection

- Add Security Interest
- Add SI on Existing Asset
- Batch Upload
- Correction of Security Interest
- Modification of Security Interest
- Satisfaction of Security Interest
- Worklist for Satisfaction

Data Enquiry

Online Search

Borrower(s) **Third Party(ies)** **Nature of SI** **SI Holder** **Property Details** **Property Document(s)** **Loan(s)**

☐ Select this checkbox if details of this Tab need to be changed

? Joint Security Interest* : Yes ☐ No ☐

? Consortium Finance* : Yes ☐ No ☒

? Number of Security Interest Holders :

Security Interest Holder 1 : STATE BANK OF INDIA

Security Interest Holder 2 : STATE BANK OF INDIA

? Entity Type* :

? Entity Name* :

Add SI Holder Remove SI Holder

Submit

Done Trusted sites 100%

4.3.4 Correction in Details of Security Interest Holder

The screenshot displays the CERSAI web application interface. The browser window title is "Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer". The address bar shows the URL "http://172.19.0.32:8080/CERSAI/IBACRPageLoaderServlet". The application has a sidebar menu with sections: "User Administration" (Create Member User, Amend Member User, Intermediary Management), "Revenue Management" (Challan Download, Online Balance Enquiry, Account Statement), and "Data Collection" (Add Security Interest, Add SI on Existing Asset, Batch Upload, Correction of Security Interest, Modification of Security Interest). The main content area shows a form for "Correction of Security Interest". At the top, a blue banner indicates: "#Tabs that are Red have one or more validation errors. #Tabs that are Green do not have any errors." Below this, there are tabs: "Borrower(s)" (selected), "Third Party(ies)", "Nature of SI", "SI Holder", "Property Details", "Property Document(s)", and "Loan(s)". The form fields are as follows: "Security Interest Holder Name" (STATE BANK OF INDIA), "Branch Type" (01: METRO), "Branch Code" (000015), "Address of Security Interest Holder" section with fields for Building No., Street Name/No., Village/Suburbs, Taluka, City, State (Maharashtra), PIN Code (444444), Building Name, and District (Mumbai). The status bar at the bottom shows "Done", "Trusted sites", and "100%".

- User can make changes in existing details of security interest holder.
- At least one of the fields has to be changed before submitting.
- Entity that has security interest on an asset, member of only that entity can do correction in details of security holder.

4.3.5 Correction in Property Details

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

Central Registry of Secur... x Central Registry of Securitis...

Revenue Management

- Challan Download
- Online Balance Enquiry
- Account Statement

Data Collection

- Add Security Interest
- Add SI on Existing Asset
- Batch Upload
- Correction of Security Interest
- Modification of Security Interest
- Satisfaction of Security Interest
- Worklist for Satisfaction

Data Enquiry

- Online Search

Reports

- Download Online Reports
- Download Batch Reports

Select this checkbox if details of this Tab need to be changed

? Asset Type*: Immovable

? Nature of Property*: Plot

? Survey No.:

? Plot No. *: 1111

? Built-up Area*: 540 Square feet

? Block No.:

? Street Name/No.:

? Stage/Sector No./Ward:

? Latitude: ---Please Select---

? Longitude: ---Please Select---

? Village:

? Taluka/Tehsil:

? State/UT*: Delhi

? PIN Code*: 111111

? Locality*: aaa

? Landmark:

? Town:

? District*: dadar

Plot Bounded by

Done

Trusted sites

100%

- User can make changes in existing details of security interest holder.
- At least one of the fields has to be changed before submitting.
- If more than one security interest is created on the property, system will not allow user to change property details.
- Entity that has security interest on an asset, member of only that entity can do correction in Property Details.
- If property details match after correction, system shows error message of 'Similar Asset Found' & shows required details of similar property. In this scenario, if similar property is wrongly entered by user, he/she needs to satisfy the property which user wanted to correct and then use 'Add SI on Existing Asset' (for Secondary Security Holder) or 'Add Security Interest' , if Primary Security Holder.

4.3.6 Correction in Property Document Details

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPPageLoaderServlet

File Edit View Favorites Tools Help

Central Registry of Secur... x Central Registry of Securis...

Intermediary Management

Revenue Management

Challan Download

Online Balance Enquiry

Account Statement

Data Collection

Add Security Interest

Add SI on Existing Asset

Batch Upload

Correction of Security Interest

Modification of Security Interest

Satisfaction of Security Interest

Worklist for Satisfaction

Data Enquiry

Online Search

Reports

Download Online Reports

Select this checkbox if details of this Tab need to be changed

Security Interest creation date within bank by actual/constructive deposit of the title deeds.* : 08-11-2011

Document 1 :

Document Type*: Sale deed

Document No. :

Document Date*: 01-11-2011

Sub Registrar :

Taluka :

District :

State*: Maharashtra

PIN Code*: 444444

Add Document Delete Document

Submit

- User can make changes in existing Details of Property Document. OR
- User can Add more Property Document to Security Interest OR
- User can delete the existing Property Documents. However, there should be at least one document to the property
- At least one of the fields has to be changed before submitting.
- Entity that has security interest on an asset, member of only that entity can do correction in details of property document.

4.3.7 Correction in Loan Details

- User can make changes in existing Loan Details. OR
- There should be at least one document to the property
- At least one of the fields has to be changed before submitting.
- Entity that has security interest on an asset, member of only that entity can do correction in loan details.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

Central Registry of Secur... Central Registry of Securitis...

Amend Member User

Intermediary Management

Revenue Management

Challan Download

Online Balance Enquiry

Account Statement

Data Collection

Add Security Interest

Add SI on Existing Asset

Batch Upload

Correction of Security Interest

Modification of Security Interest

Satisfaction of Security Interest

Worklist for Satisfaction

Data Enquiry

Online Search

Reports

☐ Select this checkbox if details of this Tab need to be changed

? Total Secured Amount for the Security Interest : 5000000

Loan 1 :

? Nature of Facility* : Demand Loan

? Loan Account Number* : 45666

? Loan Amount* : 5000000

? Date of Disbursement of Loan* : 09-11-2011

? Rate of Interest* : 7 (%)

? Repayment Period (in months) : 200

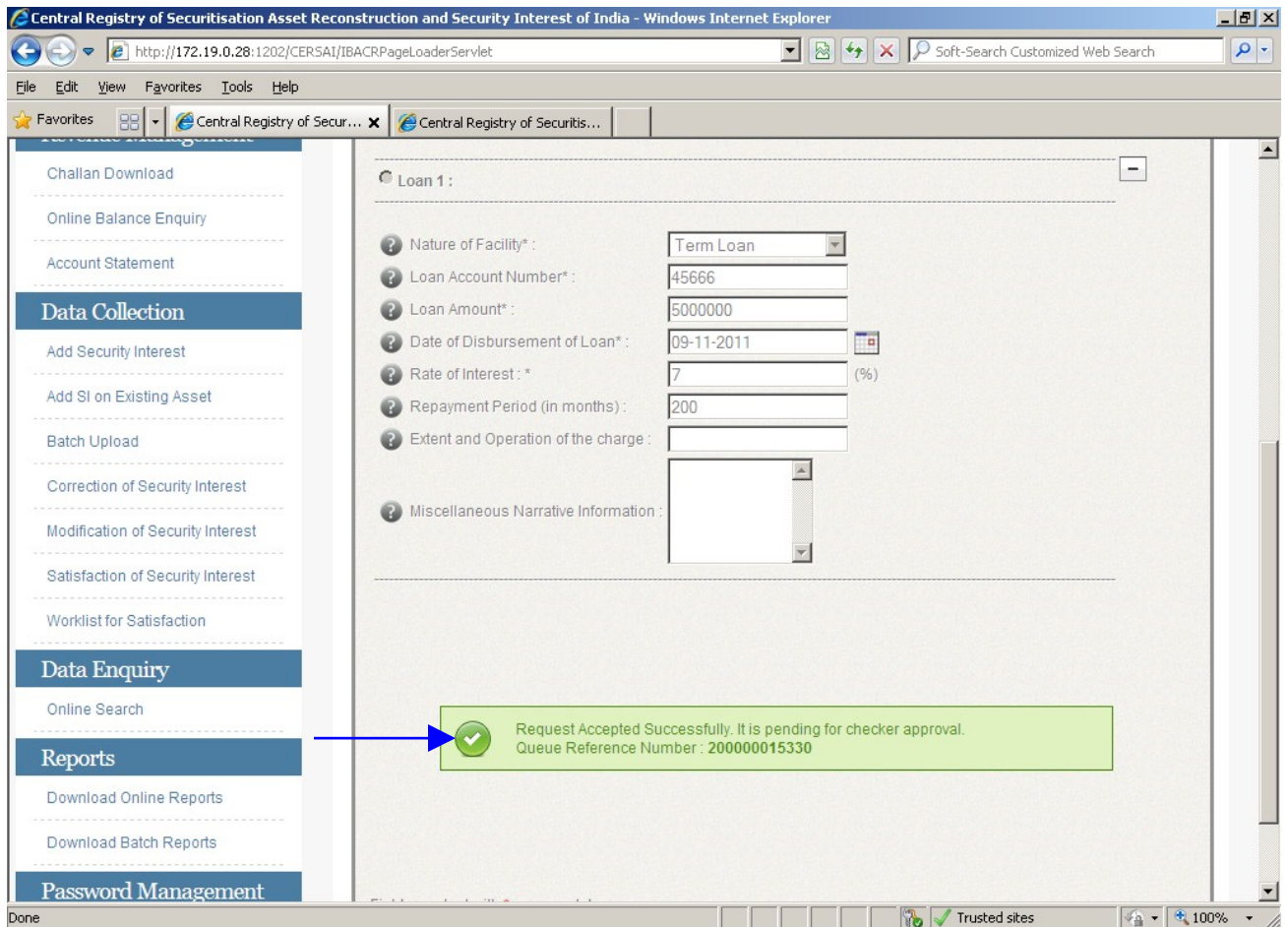
? Extent and Operation of the charge :

? Miscellaneous Narrative Information :

Submit

Trusted sites 100%

After making necessary correction, click on 'Submit' button.



After successful submission of request by maker entity admin, system will display the successful message & the record will be sent to checker's queue.

Checker member user to login into CERSAI system along with Digital Signature, go to 'checker FYA ' link & after entering Maker user ID, select type of transaction as 'Correction of Security Interest'.

System will display the list of Security interest ID in which correction is done. Select the appropriate record & click on 'Show Details' button.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Welcome MR R K MOHAN (A001600002 | R02 : Primary User Administrator) (Mon 14-Nov-2011 20:41:49) STATE BANK OF INDIA

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- Account Statement

Data Collection

Pending Records For - Correction of Security Interest

Maker : MR RAM MOHAN (A001600001) - STATE BANK OF INDIA

Select	Security Interest ID	Asset ID	Maker Date/Time
☐	200000000012	200000000012	14-10-2011 16:03:27
☐	200000000009	200000000009	17-10-2011 11:30:29
☐	200000001278	200000001256	21-10-2011 20:35:56
☐	200000000058	200000000058	22-10-2011 20:40:42
☐	200000001272	200000001252	31-10-2011 13:35:0
☐	200000001330	200000001297	14-11-2011 19:12:4
☐	200000001372	200000001340	14-11-2011 20:39:52

Show Details

For Detailed explanation on Maker checker process, kindly go to Section No 3.2

Checker entity admin to verify the details & if it is correct click 'confirm' button to approve the record.

On successful submission, email notification will be sent to checker along with the details of correction made.

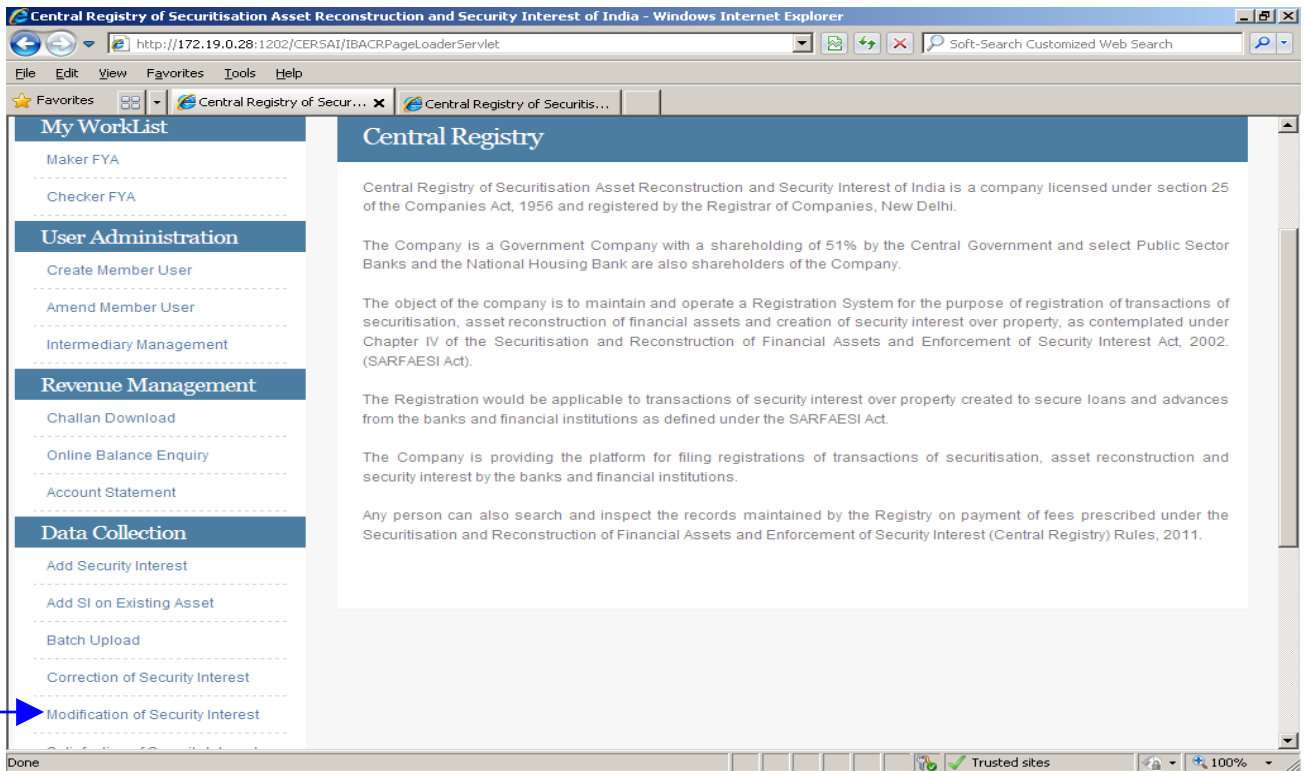
4.4 Modification of Security Interest

(OPID00017)

When the changes need to be done in loan amount along with the date of disbursement in existing asset or new loan is to be added to same asset is treated as Data Modification/Modification of charge. E.g. Customer might have already taken a loan for Rs.5 lacs, however value of property is Rs.10 lacs. In such a scenario customer may again approach the bank for additional loan for Rs. 2 lacs on the basis of same property which was already been mortgaged by him. This kind of top up loan given on current mortgage will be treated as Modification of Charge.

User, who has authorized to enter data into CERSAI system, will be provided with additional link of data modification.

The entity which has created the record is allowed to modify it in Central Registry system. User is required to navigate 'Modification of Security Interest' link.



- Enter security interest ID to which modification is required.
- Select the area of modification – Modify existing loan/add new loan



4.4.1 Modify Existing Loan

The screenshot shows a web browser window titled 'Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer'. The address bar shows the URL: <http://172.19.0.28:1202/CERSAI/IBACRDisplayLoanDetailsToModifyServlet>. The browser has two tabs open, both titled 'Central Registry of Secur...'. The main content area is titled 'Loan Details' and contains a form for modifying loan details. The form is divided into two sections: 'Security Interest' and 'Loan 1 Details'. The 'Security Interest' section includes fields for 'Security Interest Id' (200000001372), 'Total Secured Amount' (5000000.0), and 'Security Interest Creation Date' (08-11-2011). The 'Loan 1 Details' section includes fields for 'Nature of facility' (Term Loan), 'Loan Account Number*' (45666), 'Loan Amount*' (5000000), 'Date of Disbursement of Loan*' (09-11-2011), 'Rate of Interest*' (7 (%)), 'Repayment Period(in months)' (200), 'Extent of Operation', and 'Miscellaneous Narrative Information'. At the bottom of the form, there are 'Submit' and 'Clear' buttons. A blue arrow points to the 'Submit' button. The left sidebar contains a 'My WorkList' menu with options: 'Maker FYA', 'Checker FYA', 'User Administration' (with sub-options: 'Create Member User', 'Amend Member User', 'Intermediary Management'), 'Revenue Management' (with sub-options: 'Challan Download', 'Online Balance Enquiry', 'Account Statement'), and 'Data Collection' (with sub-options: 'Add Security Interest', 'Add SI on Existing Asset', 'Batch Upload', 'Correction of Security Interest', 'Modification of Security Interest').

In modify existing loan, system will display the details of existing loans.

Details of all the loans will be displayed.

- User can change security interest creation date along with loan amount & date of disbursement.
- Click on 'Submit' button.

4.4.2 Add New Loan

- User can add new loans to existing security interest only through modification menu.
- Details of all the loans will be displayed.
- User can also delete newly added loans.
- Click on 'Submit' button.

After successful submission of request by maker member user, system will display the successful message & the record will be sent to checker's queue.

Checker member user to login into CERSAI system along with Digital Signature, go to 'checker FYA ' link & after entering Maker user ID, select type of transaction as 'Modification of Security Interest'.

System will display the list of security interest IDs which have been modified by maker member user. Select the appropriate record & click on 'Show Details' button.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRModifyLoanDetailsServlet

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Central Registry of Securitisation Asset Reconstruction and Security Interest of India

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- Add Security Interest
- Add SI on Existing Asset
- Batch Upload
- Correction of Security Interest
- Modification of Security Interest

Pending Records For - Modification of Security Interest

Maker : MR RAM MOHAN (A001600001) - STATE BANK OF INDIA

	Security Interest Id	Security Interest Creation Date	Loan Acc No	Amount Secured
☐	200000000000	2011-05-23	344	2000000
☐	200000000060	2011-05-24	1234	2500002.00
☐	200000000123	2010-05-21	1234	2500000.00
☐	200000000031	2010-06-30	1234	2500001.00
☐	200000000036	2010-05-21	1234	2500000.00
☐	200000001372	2011-11-09	45666	200000
☐	200000001372	2011-11-09	45666	200000
☐	200000000035	2010-05-21	1234	2500000.00
☐	200000000122	2010-05-22	1234	2500001.00
☐	200000000012	2010-05-21	1234	2500000.00
☐	200000001328	2011-10-11	1233/12	0
☐	200000000030	2010-05-31	1234	2500001.00
☐	200000000032	2010-05-31	1234	2500000.00
☐	200000001325	2011-09-26	12324	400000
☐	200000001323	2011-10-04	1234	400000

Show details

For Detailed explanation on Maker checker process, kindly go to Section No 3.2

Checker member user to verify the details & if it is correct click 'confirm' button to approve the record.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

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- Modification of Security Interest
- Satisfaction of Security Interest
- Worklist for Satisfaction

Data Enquiry

You may uncheck the checkbox for the field that requires further correction. The unchecked checkbox(es) will get highlighted to the Maker.

Security Interest Id: 200000000108

Total Secured Amount:

Security Interest Creation Date: 2010-12-26 ☒

(within Bank)

Loan 1 Details:

Nature of facility: Others

Loan Account Number*: 1234

Amount Secured*: 2500001.00 ☒

Date of Disbursement of Loan*: 28-02-2011 ☒

Rate of Interest *: 10.5 (%)

Repayment Period(in months): 180

Extent of Operation: EMI

Miscellaneous Narrative Information:

Confirm Reject

4.5 Satisfaction of Security Interest

(OPID00019)

Once the borrower fulfills his obligations, it is necessary for Lending Entity to satisfy its security interest in Central Registry System. Entity is required to release its security interest on the asset upon fulfillment of all obligations by the borrower.

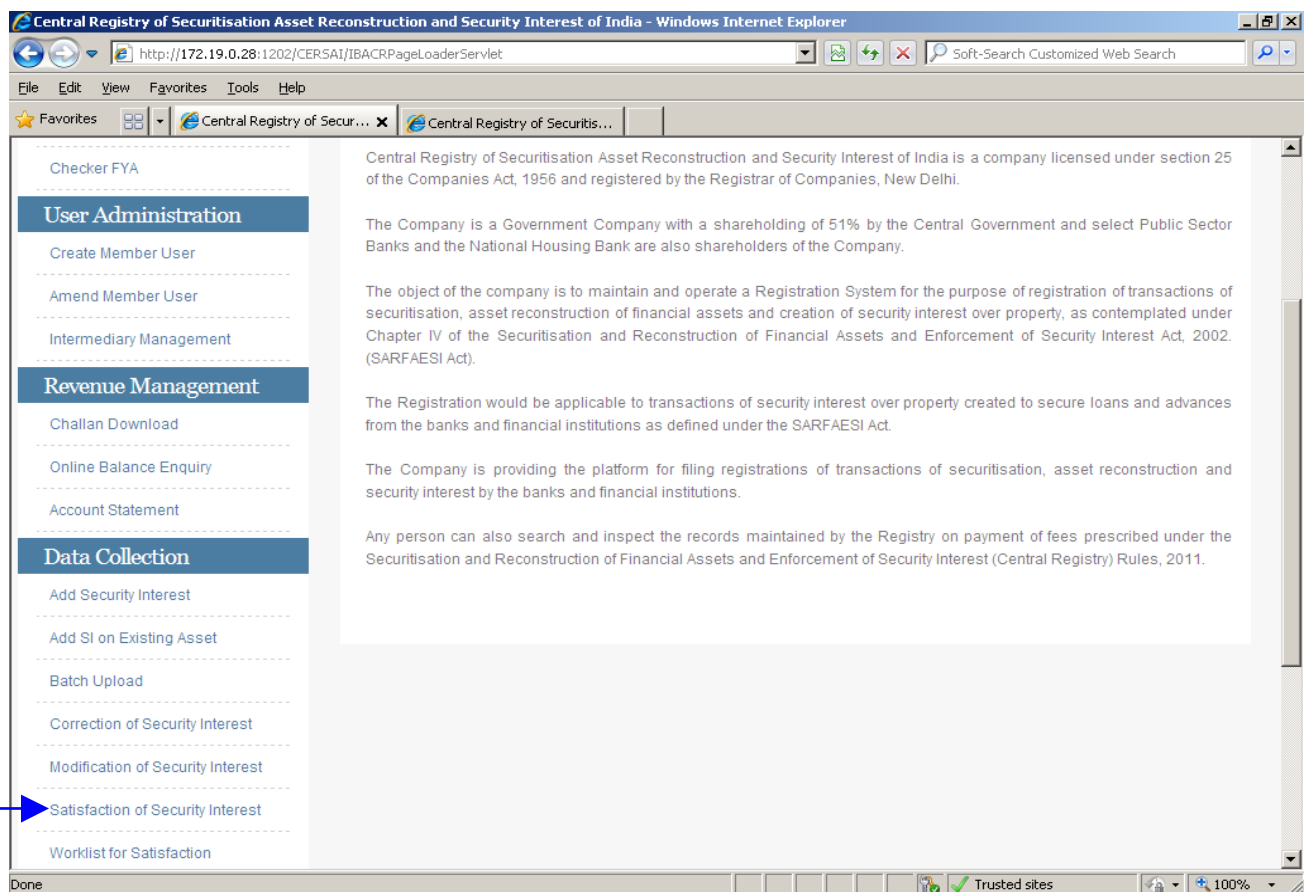
E.g. If mortgage is created for Rs.50 lakhs & subsequently if borrower repays principal & interest thereon, it is necessary for bank to mark this security interest as satisfy in central registry system. It conveys, the property is now free from any charge/encumbrances.

Once the loan is repaid by the borrower, Charge holder has to update the same in Central Registry System by making its security interest satisfied. The same will be done through online data entry. Entity that has created security interest can only make it satisfied in CERSAI system.

User who has given Security Interest creation menu will also be given additional link of 'Satisfaction of Security Interest'. On the basis of Asset ID user can see the basic details of asset for which security interest is to be satisfied.

When there are more than one charge holders for a particular asset, any of the charge holders can satisfy its own in the system. That means, one entity cannot satisfy other entity's security interest in the system. Upon satisfaction of security interest by all the entities, system will update security interest satisfaction status of that particular asset to 'satisfied'.

Maker member user needs to navigate 'Satisfaction of Security Interest' link.



Enter Security Interest ID.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRPageLoaderServlet

File Edit View Favorites Tools Help

Central Registry of Secur... Central Registry of Securitis...

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

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Data Collection

Satisfaction of Security Interest

Security Interest Id *

Submit Clear

Fields marked with * are mandatory

Done Trusted sites 100%

If Security Interest ID is under processing by some other user, system will not allow satisfying it.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRSatisfactionServlet

File Edit View Favorites Tools Help

Central Registry of Secur... Central Registry of Securitis...

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

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- Batch Upload
- Correction of Security Interest
- Modification of Security Interest
- Satisfaction of Security Interest
- Worklist for Satisfaction

Data Enquiry

- Online Search

Satisfaction of Security Interest

Security Interest ID 200000001374

Asset ID 200000001341

Description Of Property

Borrower Information

Third Party Information

Entity(s) Holding a Security Interest on the Financial Asset

Loan Information

Particulars of creation of original charge and subsequent modifications

Security Interest Creation Date(within bank) 02-11-2011

Security Interest Creation Date(within CERSAI) 14-11-2011

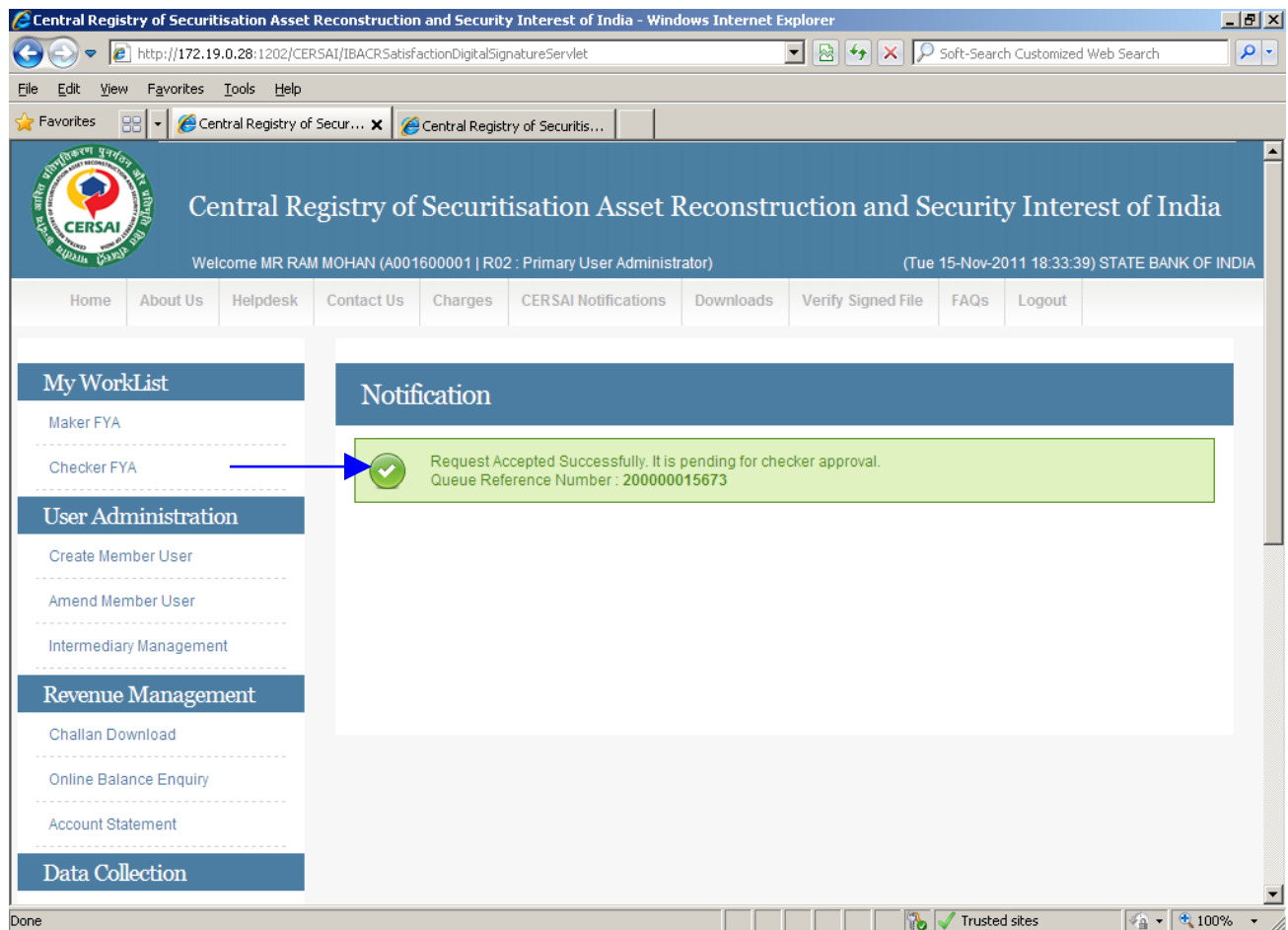
Total Secured Amount(in ₹) 22.0

Security Interest Satisfaction Date*

Submit

Done Trusted sites 85%

- System will display basic details of security interest.
 - Following details can be expanded & seen:
 - Description of Property
 - Borrower Information
 - Third Party Information
 - Security Interest Holder Information
 - Loan Information
 - Enter date of satisfaction. This date should be greater than or equal to security interest creation date.
 - Click on 'Submit' button.



- Once the charge is satisfied, the process cannot be revoked.
- That means once the charged is wrongly marked as 'Satisfied', the user cannot again make it as 'Unsatisfied' in the system.
- In such case, he has to create a new charge against that asset which was wrongly released by him earlier.

After successful submission of request by maker member user, system will display the successful message & the record will be sent to checker's queue.

Checker entity admin to login into CERSAI system along with Digital Signature, go to 'checker FYA ' link & after entering Maker user ID, select type of transaction as 'Intermediary Management'.

System will display the list of member users whose details are to be amended. Select the appropriate member user & click on 'Show Details' button.

Checker FYA

Maker : MR RAM MOHAN (A001600001) - STATE BANK OF INDIA

Select	Queue Reference ID	Security Interest ID	Asset ID	Property Details	Satisfaction Date
☒	200000015673	200000001374	200000001341	sfd, sfd, fsd, Delhi,111111	15-11-2011
☐	200000015490	200000000111	200000000111	S2/301, NEW RATHI CHS, PLOT NO 1517A, NEAR SABRI HOTEL, NAVIMumbai, Maharashtra,400663	07-11-2011
☐	200000014942	200000000034	200000000034	S2/301, NEW RATHI CHS, PLOT NO 1250A, NEAR SABRI HOTEL, NAVIMumbai, Maharashtra,400396	30-10-2011
☐	200000014939	200000000029	200000000029	S2/301, NEW RATHI CHS, PLOT NO 1245A, NEAR SABRI HOTEL, NAVIMumbai, Maharashtra,400391	09-11-2011

Show Details

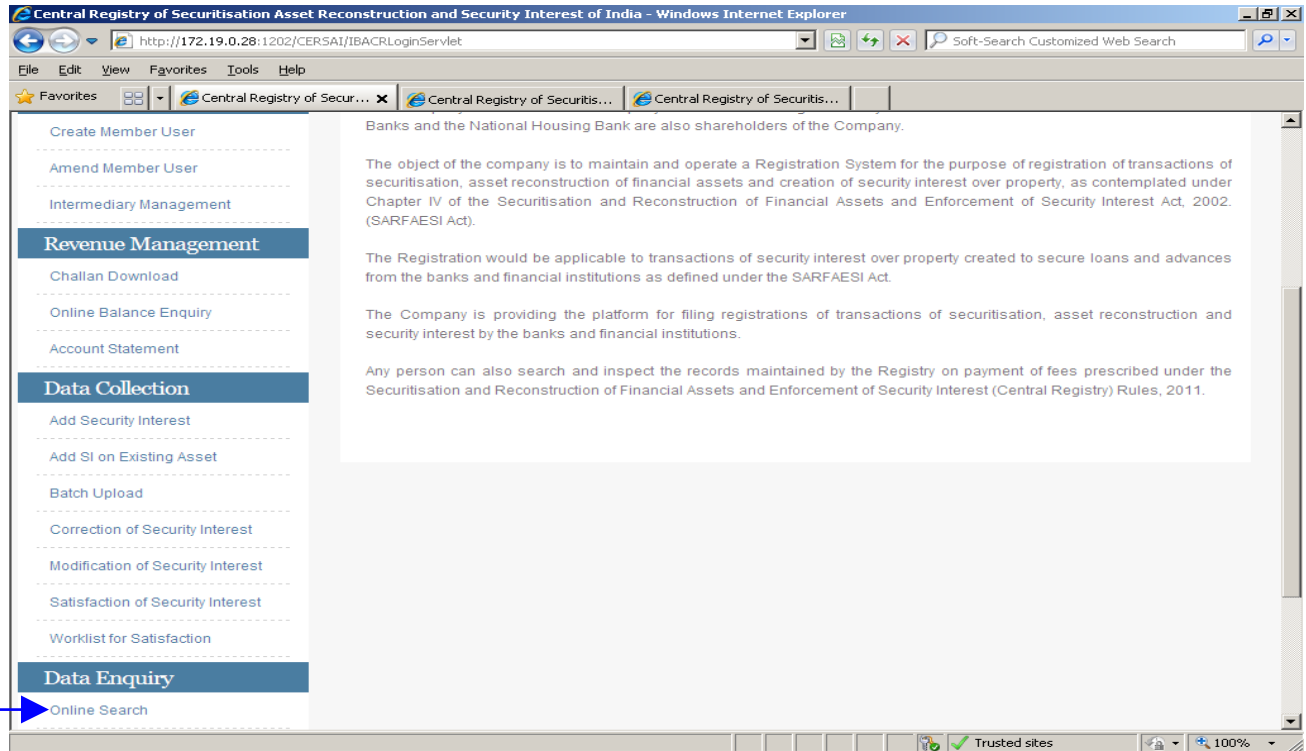
For Detailed explanation on Maker checker process, kindly go to Section No 3.2

Checker entity admin to verify the details & if it is correct click 'confirm' button to approve the record. Once the record is successfully approved, system will send email notification to checker user who has approved that record.

4.6 Data Enquiry / Online Enquiry

(OPID00020)

The entity user who is having access for Data Enquiry module can do 'Data Enquiry / Online Enquiry' in Central Registry system. This user can search the registry database for a particular record.



- Enter the required details as mentioned below,
- Mandatory Fields:

- State/UT of the property
- PIN code
- Nature of property (e.g. Plot, Dwelling Unit)
- Plot No OR Survey Number
- House /Flat Number (In case of Dwelling Unit)

- Optional Fields:
- Street Name / Locality
- Landmark
- Building Name / Number

- Click on 'Search' to get the result.
- Once you click on 'Search' button, system will automatically deduct Rs.50/- from entity's account.
- If entity does not have sufficient balance in its account, system will not allow user to search a record.
- It will throw error message that insufficient account balance.

Central Registry of Securitisation Asset Reconstruction and Security Interest of India - Windows Internet Explorer

http://172.19.0.28:1202/CERSAI/IBACRSearchGenericServlet

File Edit View Favorites Tools Help

★ Favorites Central Registry of Securitisation Asset Reconstruction...

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Satisfaction of Security Interest

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Reports

State: Maharashtra PIN Code: 400590

Nature of Property: Dwelling Unit Plot / Survey Number: pe 433

House / Flat Number: B2/301

Matching % of existing assets found relevant to input details

Select	Asset Id	Plot No.	Plot No. %	Survey No.	Survey No. %	House/Flat No.	House/Flat No. %
☐	200000001347	Pe 433	>95	N/A	0	B2/301	>95

Display Details

Trusted sites 90%

- System will display the probable matching assets details along with entered search criteria.
- System also displays matching % for each field displayed.
- User needs to select the appropriate records & click on 'Display Details'.
- System will display property details.
- For checking other details of property, click on 'Display Details' or else click 'Back' button.
- User can also download the report by clicking 'Download' option.

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Reports

Download Online Reports

Download Batch Reports

Password Management

Change Password

House ID: B2/301 Floor No: 1

Building No: Building Name: BHARAT CHS

Buildup Area: 1000 Square feet Street Name: NEW PANVEL

Sector/Ward No: Locality: NEAR SABRI HOTEL

Landmark: SECTOR-2 Block No:

Village: Town:

Taluka: NEW PANVEL District: Navi Mumbai

PIN Code: 400590 State: Maharashtra

List of Security Interests on the selected asset

Select	Security Interest Id	Security Interest Creation Date	Charge Holder Name	Is asset Under Charge
☐	200000001382	04-11-2011	STATE BANK OF INDIA	Yes

Display Details Back

Done Trusted sites 80%

System will display following details in tabular format:

- Asset Details
- General Details of Security Interest i.e. Security Interest ID, Security Interest creation date, Charge holder name, Branch Code and Branch Type charge satisfaction date and whether asset is under charge or not.
- Borrower's Details i.e. borrower name, state and Pin code.
- Loan details i.e. serial number, nature of facility, repayment period
- Document details i.e. serial number, document type, document number, document date, sub registrar name, taluka, district, state, pin code.

4.7 Batch Upload

([OPID00026](#) ,[OPID00027](#) ,[OPID00028](#))

System provides a facility to user to enter/search multiple charge records simultaneously through batch process. Following are the three different batch files which can be uploaded in CERSAI system.

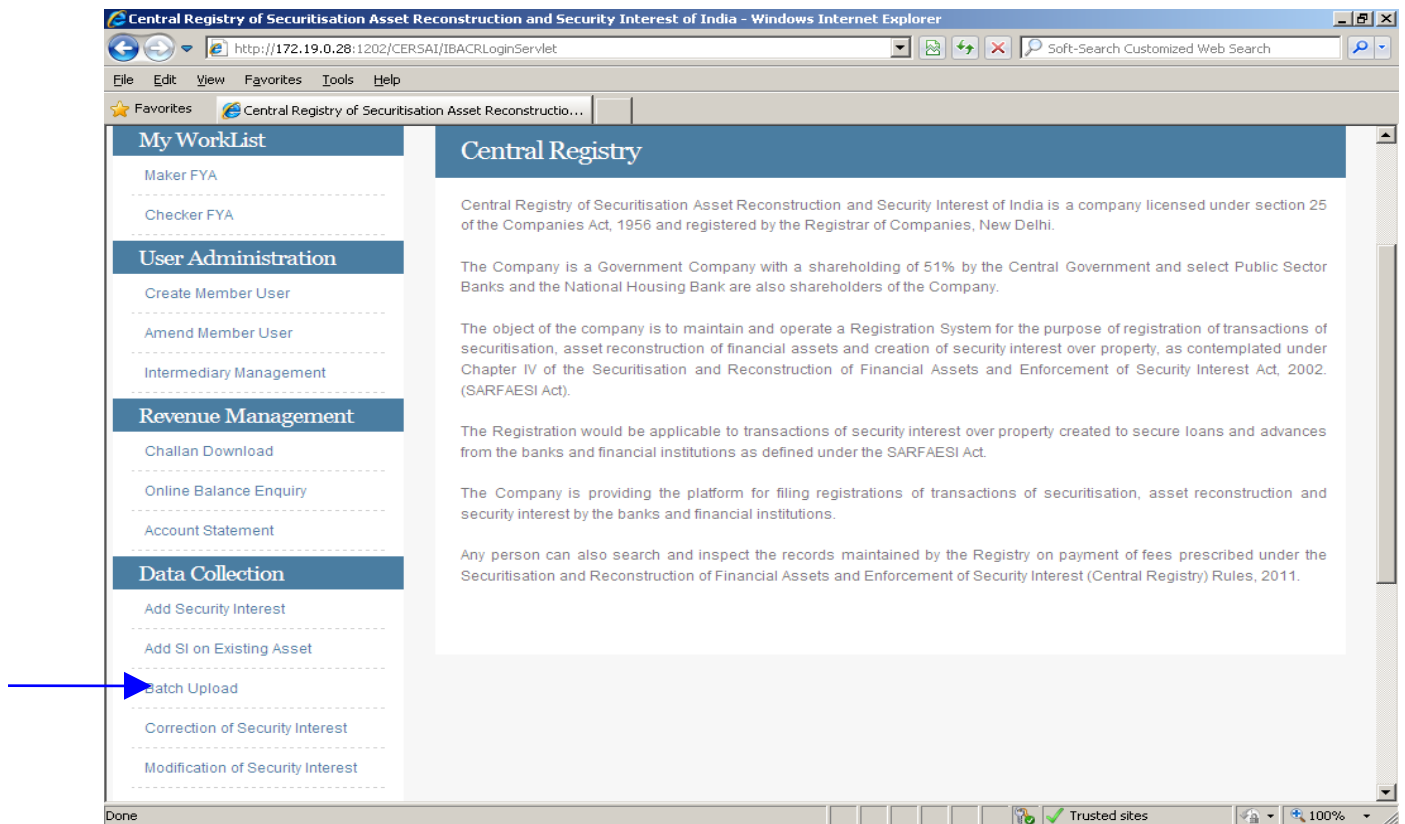
- Add security interest
- Satisfaction of security interest
- Online Search

The format for batch files will be hosted at web site in 'Download' tab. Batch facility will not be made available to entity as a default feature. To avail this facility, entity needs to test their test batch file to helpdesk team. Further, helpdesk team will upload it in testing region. If file gets uploaded successfully with respect to file format & data quality, entity can request CERSAI team to enable batch facility for them.

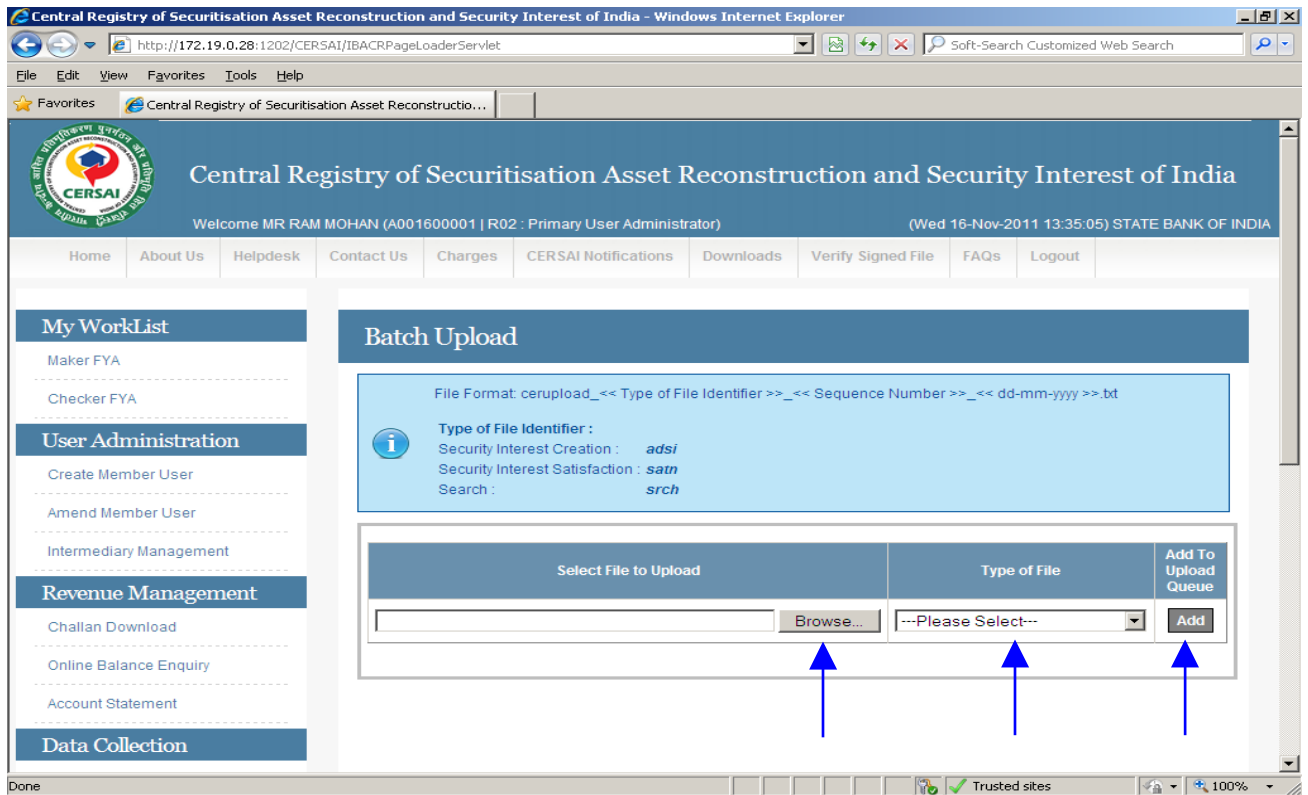
Member user, who has privilege for "Add Security Interest" will be given additional link for batch upload facility in Central Registry System (<https://www.cersai.org.in>).

The same link will also be provided to entity user administrator.

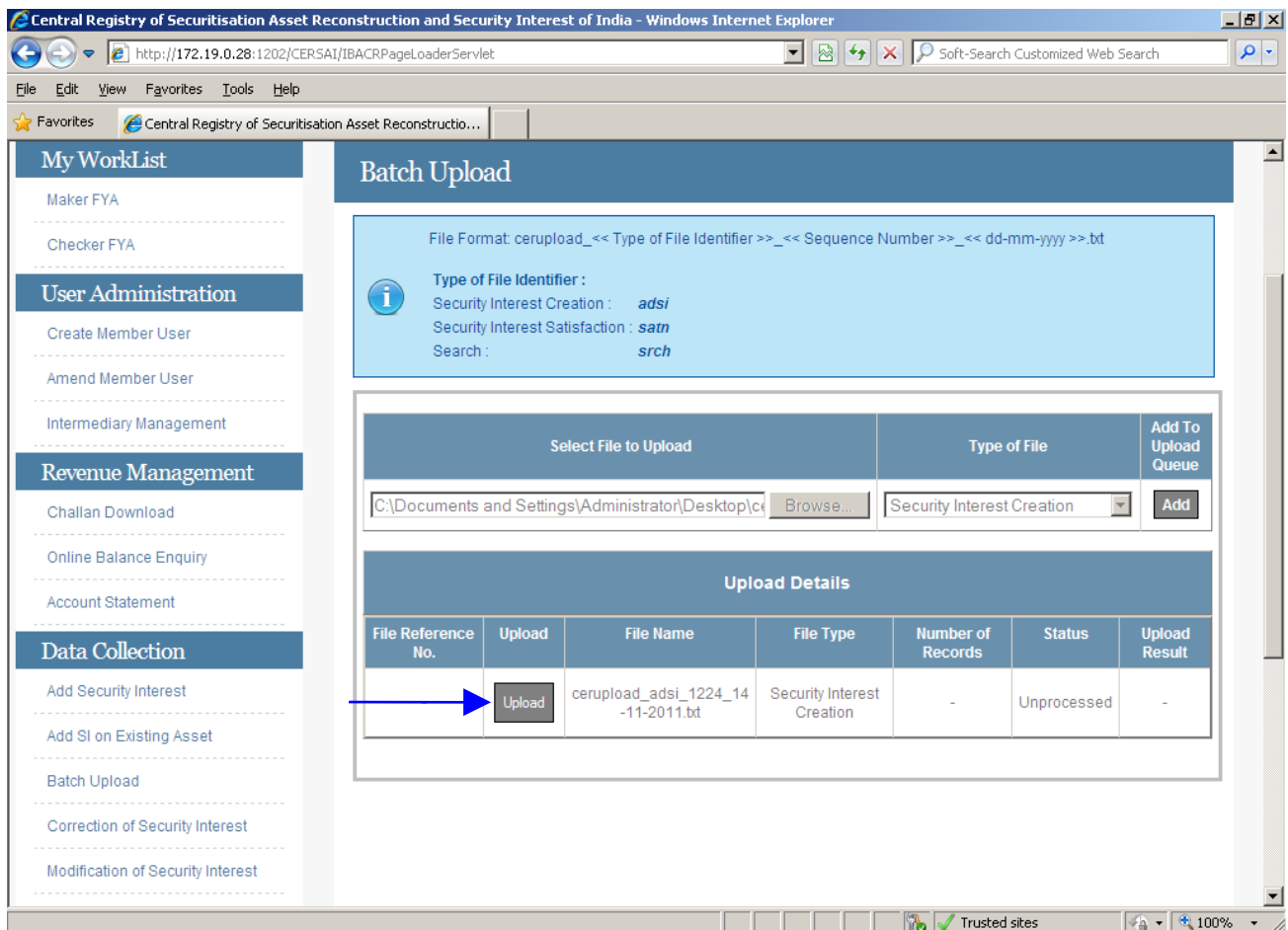
User is required to navigate 'Batch Upload' link.



Select the required file through browse button.



- Select the type of transaction such as Security interest creation or Security interest satisfaction or Search.
- Click on 'Add' button to add file to queue.
- System will show file upload details.
- Click on 'Upload' button to upload the file.



- The file should be in pipe separated format with name 'cerupload_adsi_1_dd-mm-yyyy.txt & cerupload_adsi_2_dd-mm-yyyy.txt & cerupload_3_dd-mm-yyyy.txt & so on for addition of Security Interest.
- It should be cerupload_satn_1_dd-mm-yyyy.txt, cerupload_satn_2_dd-mm-yyyy.txt, cerupload_satn_3_dd-mm-yyyy.txt & so on for satisfaction of Security Interest.
- It should be cerupload_srch_1_dd-mm-yyyy.txt, cerupload_srch_2_dd-mm-yyyy.txt, cerupload_srch_3_dd-mm-yyyy.txt & so on for search.
- System will not accept zip file.
- One file can have maximum 1000 records. If more than 1000 records are to be uploaded, user has to prepare multiple upload files (1000 records per file).
- Each file should start with serial number 1.
- If the file format does not match or if duplicate file is uploaded on same day, system will reject entire file & provide rejection message.
- Once the file is successfully submitted by user, it will get transferred to the central registry server for processing.
- At the same time system will generate a unique reference number which will be displayed on the screen & also emailed to member user's email ID.
- File can be submitted by user till 18.00 hours every day.
- The report for each file submitted to central registry on previous day will be available on next day morning onwards.
- After successful submission of request by maker member user, system will display the successful message & the record will be sent to checker's queue.
- Checker member user to login into CERSAI system along with Digital Signature, go to 'checker FYA' link & after entering Maker user ID, select type of transaction as 'Batch Upload'.

- System will display the list of files uploaded by that particular maker user admin.
- Select the appropriate record & click on download file to view the contents of file.

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- Modification of Security Interest

Pending Records For - Batch Upload

Please download the attachment to check the contents of the file uploaded by the user

Maker : MR RAM MOHAN (A001600001) - STATE BANK OF INDIA

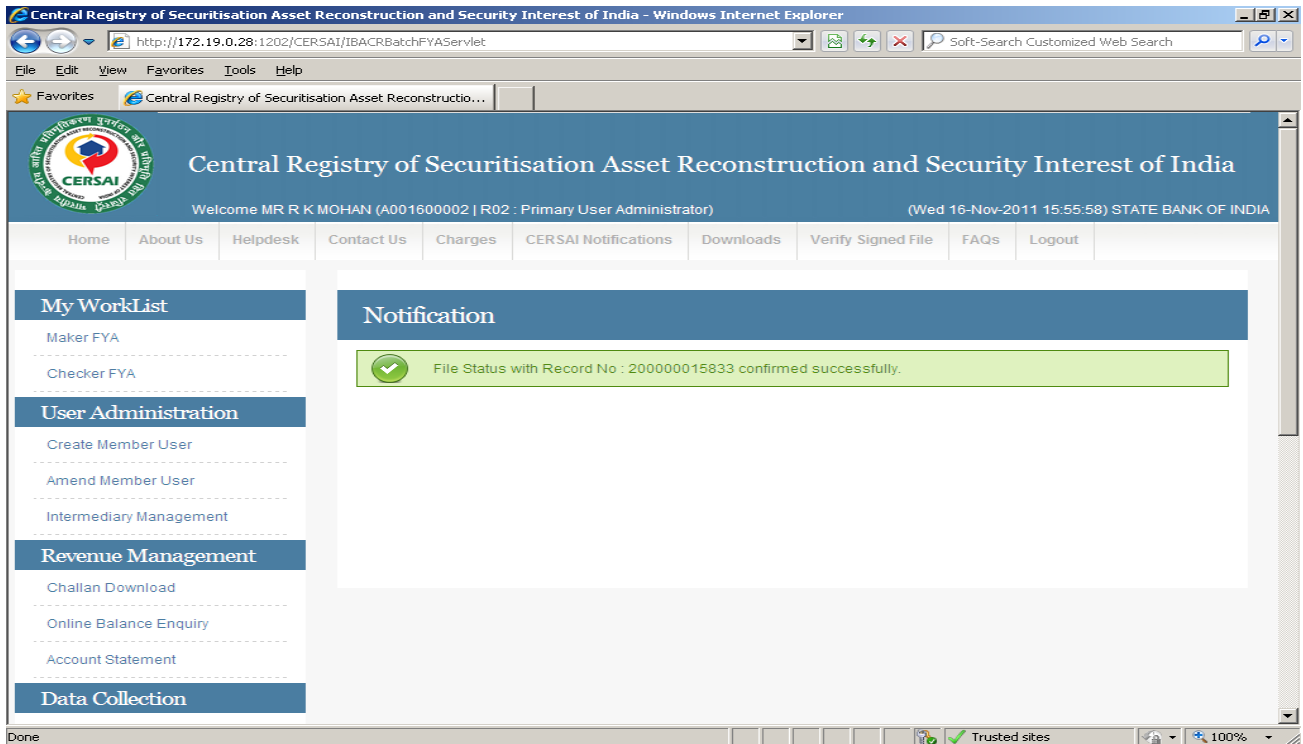
Select	File Reference No.	View File	File Name	File Upload
☒	200000015833		cerupload_adsi_1224_14-11-2011.txt	16-11-20
☐	200000015379		cerupload_adsi_124_14-11-2011.txt	14-11-20
☐	200000015030		cerupload_adsi_1_26-11-2009.txt	14-11-20
☐	200000014731		cerupload_adsi_1_26-11-2009.txt	11-11-20
☐	200000014726		cerupload_adsi_1_26-09-2011.txt	11-11-20
☐	200000014630		cerupload_adsi_1_26-09-2011.txt	11-11-20
☐	200000014623		cerupload_adsi_1_26-09-2011.txt	11-11-20

Confirm Discard

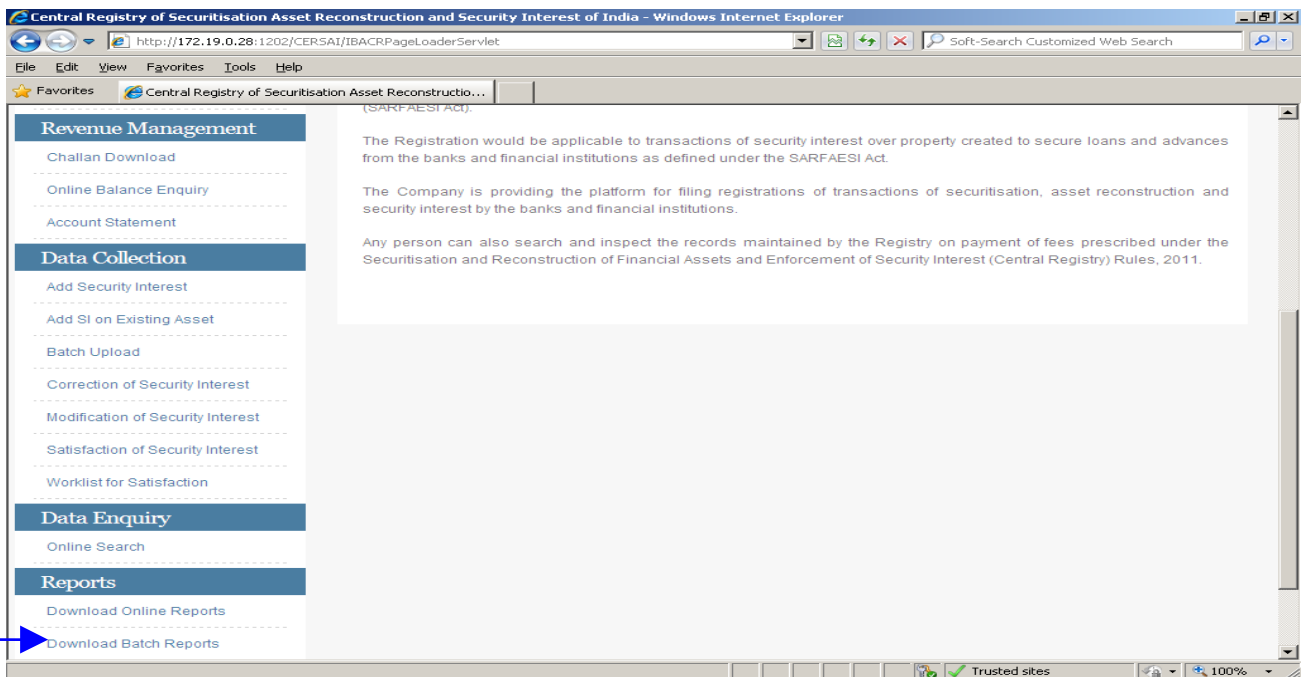
Trusted sites 100%

For Detailed explanation on Maker checker process, kindly go to Section No 3.2

- Checker member user to verify the details & if it is correct click 'confirm' button to approve the record.
- Once the record is successfully approved, system will send email notification to checker user who has approved that record which will include file reference number.



- The output report will include all the transactions of successful or failed along with the reasons for failure.
- If the data inside the file is not in correct format, only that data will get rejected & reason for rejection will be mentioned in the output report, rest of the records will be processed.
- User who has a privilege for batch upload will also be given link to download the feedback reports of batch upload.



- User is required to enter reference number displayed at the time of file upload & click submit button.

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File Edit View Favorites Tools Help

Central Registry of Securitisation Asset Reconstruction and Security Interest of India

Welcome MR R K MOHAN (A001600002 | R02 : Primary User Administrator) (Wed 16-Nov-2011 15:58:37) STATE BANK OF INDIA

Home About Us Helpdesk Contact Us Charges CERSAI Notifications Downloads Verify Signed File FAQs Logout

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Challan Download

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Batch Processing Report

Enter File Reference Number *

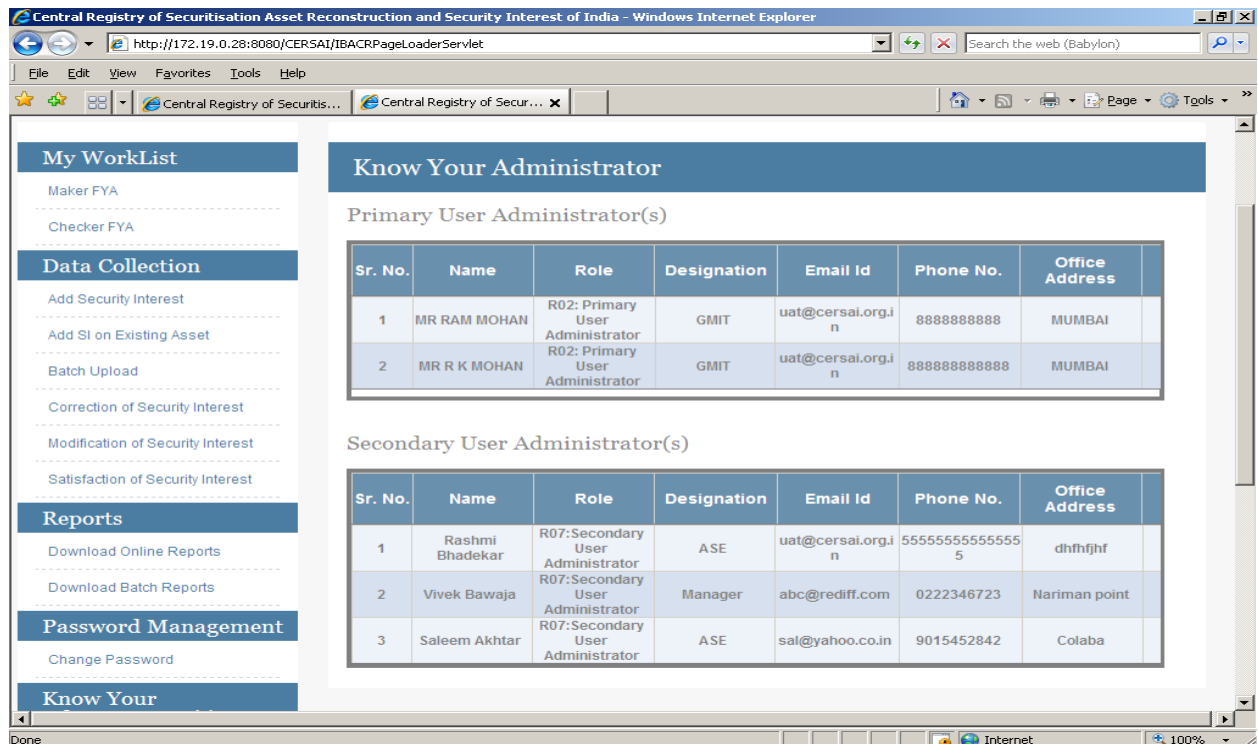
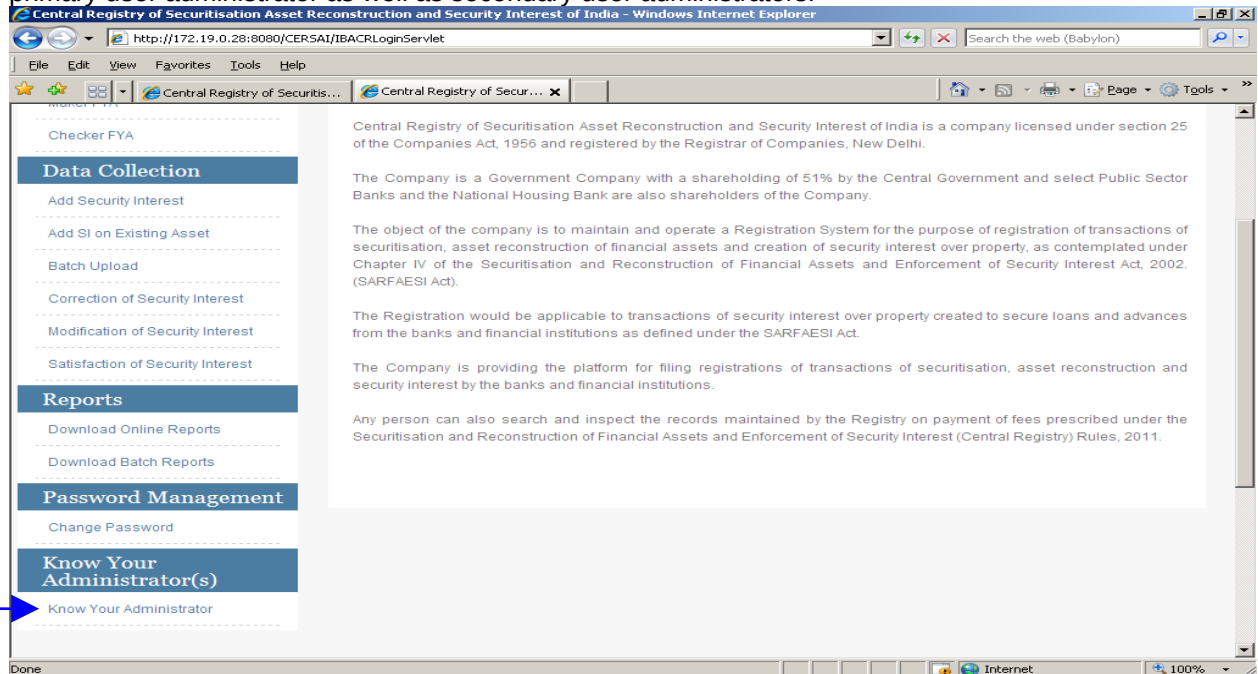
Submit Clear

Fields marked with * are mandatory

- System will prompt user to save the output file which will be in excel format.
- User is required to download & save the batch output report within 7 days from the date of batch upload, failing to which data will not be available in system for download purpose.

4.8 Know Your Administrator

This link will be provided to every member user of entity. Through this link member user can get details of primary user administrator as well as secondary user administrators.



5.0 Important Contact Details of CERSAI Project

Sr. No	Name	Company Name	Designation	Contact Number
1.	Mr. Rahul Kumar Pandey	CERSAI	Deputy Registrar	09811678653
2	Helpdesk Team	TCS	CERSAI Helpdesk	011-26176847/55/56
3	Mr. Vishesh Chadha	TCS	Project Director	9223173152
4	Mr. Ashok Borreddi	TCS	Project Leader	9920183451
5	Ms Rashmi Bhurke	TCS	Functional Lead	9867084569
6	Mr. Ravish Jain	TCS	Technical Lead	9833694001

6.0 Annexure I – Email Specification Document

Phase
II_Emails_Specificatio

-----End of Document-----