

# Oracle® Banking Credit Facilities Process Management Cloud Service

## Collateral Liquidation User Guide



Release 14.7.4.0.0

F99835-01

June 2024



## Oracle Banking Credit Facilities Process Management Cloud Service User Guide

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## Preface

### About this Guide

A brief introduction to the Collateral Liquidation User Guide.

This guide helps you get familiar with the Collateral Liquidation process in OBCFPM to liquidate the collaterals linked to non-performing accounts.

### Audience

Audience of Collateral Liquidation User Guide.

This guide is intended for the Credit Officers responsible for liquidating the Collaterals linked to facilities and settling non-performing accounts on behalf of customer.

# Introduction

## About Collateral Liquidation

A brief introduction to the Collateral Liquidation process in OBCFPM.

As part of Credit Portfolio management, whenever the customer's liability account/contract is not performing well or overdue, the underlying collateral linked to the transaction accounts must be liquidated and the accounts must be settled. The various activities performed in the Collateral Liquidation process are:

- Capturing liquidation details
- Sending liquidation notice to the customer
- Valuating collateral
- Fixing collateral base price
- Bid publication and identifying buyer
- Settlement of non-performing account based on proceeds from buyer
- Field investigation
- Transfer of asset to the Buyer

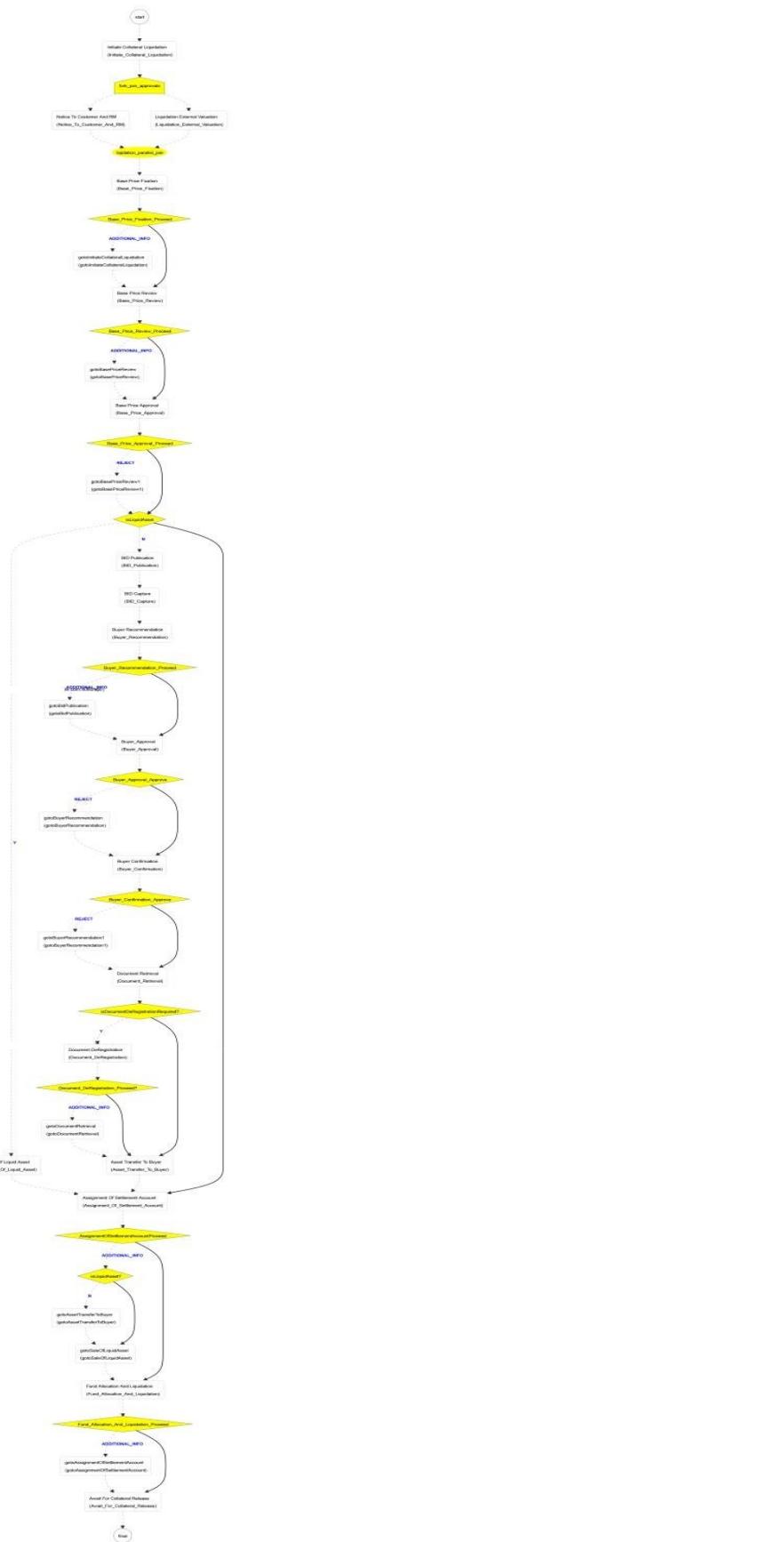
The Collateral Liquidation process has the following stages handled by users authorized to perform the task under those stages.

1. Collateral Liquidation Initiation
2. Notice to Customer And RM
3. External Valuation
4. Base Price Fixation
5. Base Price Review
6. Base Price Approval
7. Bid Publication
8. Bid Capture
9. Buyer Recommendation
10. Buyer Approval
11. Buyer Confirmation
12. Document Retrieval
13. Asset Transfer to Buyer
14. Assignment of Settlement Account
15. Fund Allocation and Liquidation

**16. Await for Collateral Release**

The flowchart illustrating the stages in Collateral Liquidation process is provided below for reference.

Figure 2-1 Collateral Liquidation - Process Flow Diagram



# 3

## Collateral Liquidation Initiation

### Collateral Liquidation Initiation

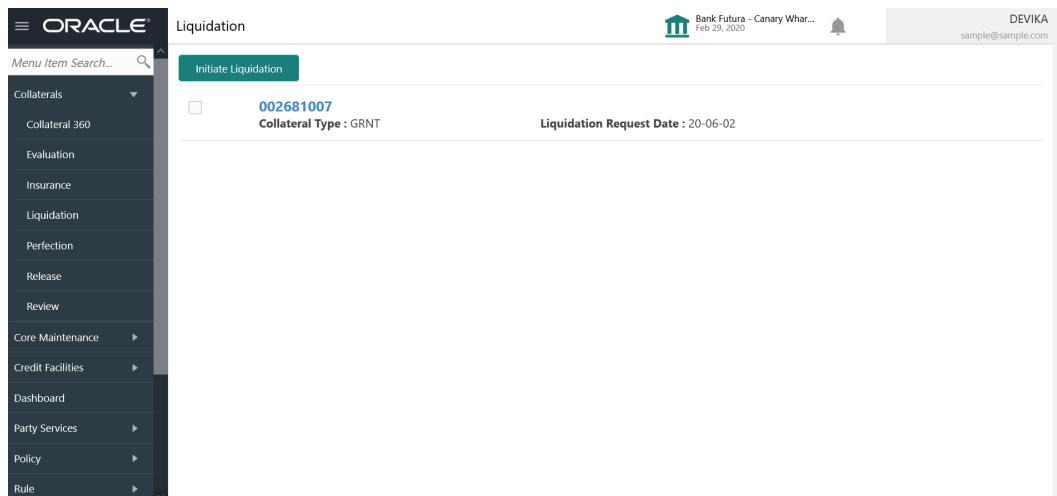
Detailed Information about the Collateral Liquidation Initiation stage in Collateral Liquidation process.

Collateral Liquidation process can be triggered from both the mid-office and back-office systems based on the performance of the account to which the collateral is linked. In case of back-office system, the system lists the task in the free task queue once the collateral liquidation task is initiated. The user must acquire and edit the task from the Free Tasks menu.

To initiate Liquidation Process in OBCFPM:

1. Navigate to **Collaterals > Liquidation** from the left menu.  
The **Liquidation Initiation** screen is displayed.

**Figure 3-1 Liquidation Initiation**



2. Select the required collateral and click **Initiate Liquidation**.

The **Collateral Liquidation Initiation - Collateral Details** screen is displayed.

### Collateral Details

Detailed information about the Collateral Details data segment in Collateral Liquidation Initiation stage.

This data segment displays the collateral details captured as part of Collateral Evaluation / Perfection process. You cannot modify these details.

Figure 3-2 Initiation - Collateral Details

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

The **Initiation - Account Receivables / Accounts Contracts / Aircraft / Bill Of Exchange / Bond / Cash Collaterals / Commercial Paper / Commodity / Corporate Deposits / Crop / Fund / Guarantee / Insurance / Inventory / Machine / Miscellaneous / Other Bank Deposits / PDC / Perishable / Precious Metals / Promissory Note / Property / Ship / Stock / Vehicle** screen is displayed based on the selected collateral type.

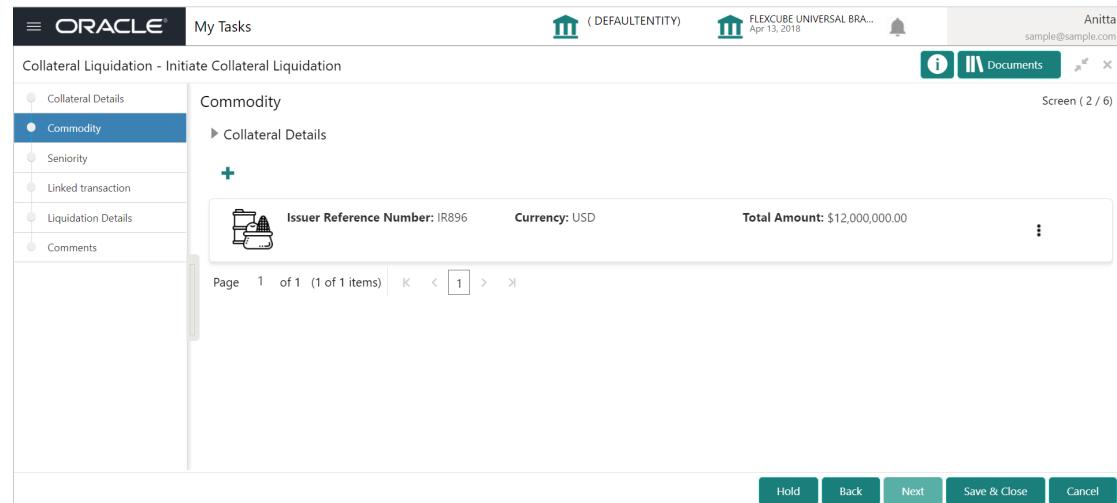
## Commodity

Detailed information about the Commodity data segment in Collateral Liquidation Initiation stage.

The system allows you to liquidate the collateral amount in partial or full. In this data segment, you can view the collateral specific details captured in Collateral Perfection or Collateral Review process and capture the collateral details for liquidation.

Upon clicking **Next** in the **Initiation - Collateral Details** screen, the collateral type data segment is displayed based on the collateral selected for liquidation. In this User Guide, Commodity type collateral is shown as example.

Figure 3-3 Initiation - Commodity



1. To update the collateral details, click the action icon in the collateral record and select the required option.

The **Initiation - Configure - Account Receivables / Accounts Contracts / Aircraft / Bill Of Exchange / Bond / Cash Collaterals / Commercial Paper / Commodity / Corporate Deposits / Crop / Fund / Guarantee / Insurance / Inventory / Machine / Miscellaneous / Other Bank Deposits / PDC / Perishable / Precious Metals / Promissory Note / Property / Ship / Stock / Vehicle** screen is displayed.

Figure 3-4 Initiation - Commodity

 **Note:**

You can capture only the liquidation specific details in the above screen.

2. Capture the collateral details for liquidation.

For field level information, refer the following tables.

**Table 3-1 Commodity - Commodity Details - Field Description**

Field	Description
<b>Item Reference Number</b>	Collateral reference number provided at the time of collateral creation is displayed.
<b>Commodity Type</b>	<b>Commodity Type</b> selected at the time of collateral creation in the Collateral Evaluation / Perfection process is displayed.
<b>Item code</b>	<b>Item code</b> of the commodity is displayed.
<b>Quantity</b>	Specify the <b>Quantity</b> of commodity for liquidation.
<b>Quantity In</b>	Select the unit in which the commodity is measured from the drop down list.
<b>Currency</b>	The <b>Currency</b> in which the commodity price is captured.
<b>Unit price</b>	The <b>Unit Price</b> of the commodity specified at the time of collateral creation is displayed.
<b>Total Amount</b>	Total Amount is calculated by multiplying the <b>Unit Price</b> with the <b>Quantity</b> .
<b>Amount in Collateral Currency</b>	If the commodity currency is different from the collateral currency, the total amount is converted to collateral currency and displayed.
<b>Lien Detail</b>	Capture the <b>Lien Detail</b> .

**Table 3-2 Commodity - Storage Details - Field Description**

Field	Description
<b>Storage Location</b>	<b>Storage Location</b> captured at the time of collateral creation is displayed. You can modify this, if required.
<b>Storage Charges</b>	<b>Storage Charges</b> specified at the time of collateral creation is displayed. You can modify this, if required.
<b>Insurance Coverage</b>	<b>Insurance Coverage</b> value specified at the time of collateral creation is displayed. You can modify this, if required.

3. Capture **Remarks** for the collateral liquidation and click **Next**.

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

 **Note:**

In this User Guide, only collateral liquidation details are provided. For information on adding Covenants and Documents, refer Collateral Evaluation or Collateral Perfection User guide.

4. Click **Next** and navigate to **Documents** menu.
5. Upload or manage documents, if required.

**6. Click Submit**

The **Configuration** screen is closed.

**7. After capturing collateral details for liquidation, click **Next** in the **Initiation - Commodity** screen.**

The **Initiation - Seniority** screen is displayed.

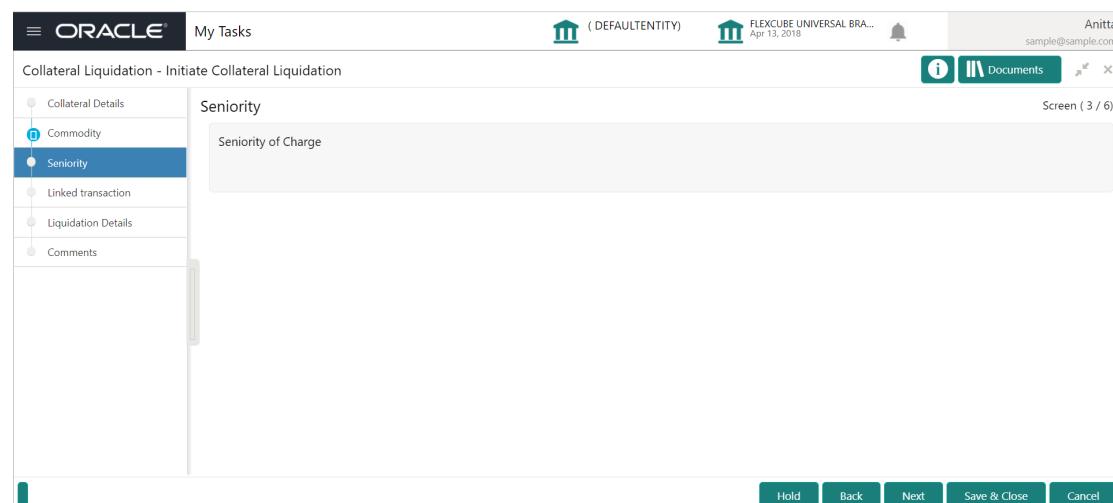
## Seniority

Detailed information about the Seniority data segment in Collateral Liquidation Initiation stage.

The Seniority data segment displays the collateral's seniority of charge details. If the bank's charge on collateral is second or third charge, all the previous charge details is also displayed.

Upon clicking **Next** in the **Initiation - Commodity** screen, the Seniority data segment is displayed.

**Figure 3-5 Initiation - Seniority**



- View the Seniority details and click **Next**.

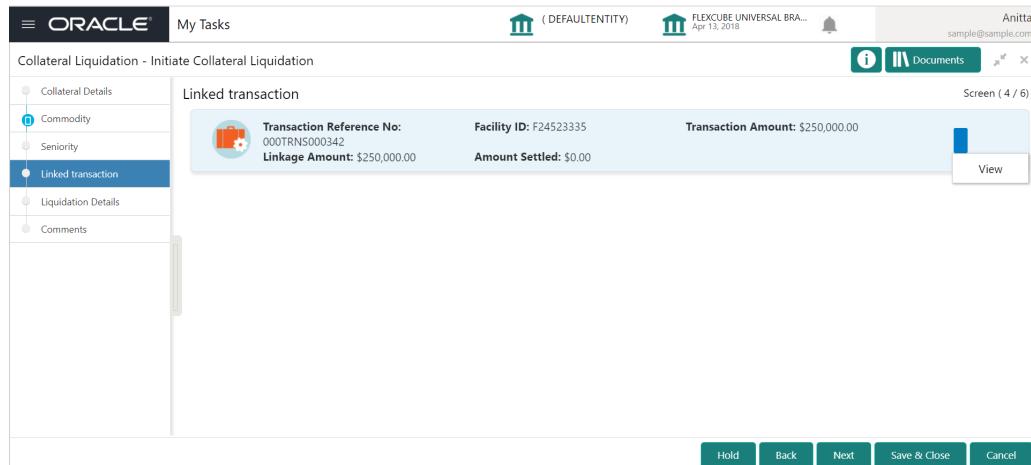
The **Initiation - Linked Transaction** screen is displayed.

## Linked Transaction

Detailed information about the Linked Transaction data segment in Collateral Liquidation Initiation stage.

The Linked Transaction data segment displays all the transactions linked to the collateral along with its status. This information is fetched from the back-office system.

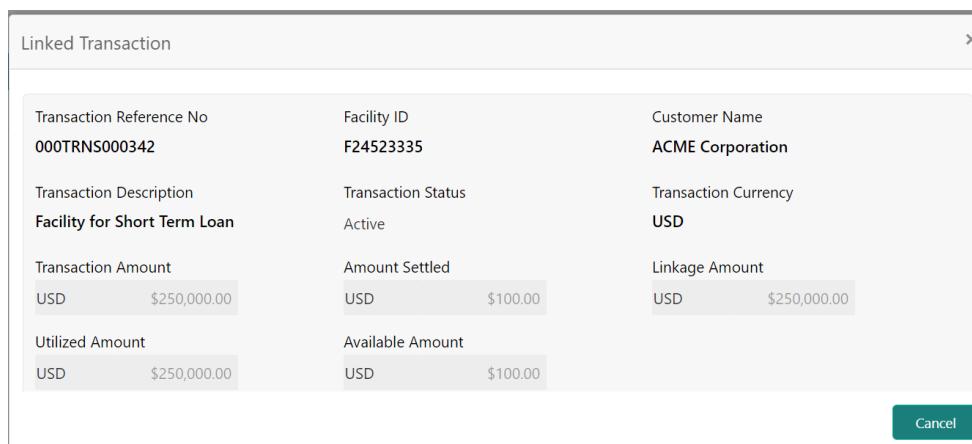
Figure 3-6 Initiation - Linked Transaction



1. To view the detailed information about the transaction, click the action icon in the transaction record and select **View**.

The **Linked Transaction** screen is displayed.

Figure 3-7 Linked Transaction



For information on fields in the **Initiation - Linked Transaction Details** screen, refer the below table.

Table 3-3 Initiation - Linked Transaction Details

Fields/ Icons	Description
<b>Transaction Reference No</b>	Displays the <b>Transaction Reference Number</b> that is associated with the collateral
<b>Facility Id</b>	Displays the <b>Facility ID</b> that is associated with the transaction
<b>Customer Name</b>	Displays the <b>Customer name</b> for whom the transaction is created

**Table 3-3 (Cont.) Initiation - Linked Transaction Details**

Fields/ Icons	Description
<b>Transaction Description</b>	Displays the detailed description about the transaction
<b>Transaction Status</b>	Displays the current status of the transaction
<b>Transaction Currency</b>	Displays the transaction currency
<b>Transaction Amount</b>	Displays the value of the transaction
<b>Amount Settled</b>	Displays the total amount settled so far for the transaction
<b>Linkage Amount</b>	Displays the collateral amount that is linked with the transaction
<b>Utilized Amount</b>	Displays the amount that is utilized against the collateral
<b>Available Amount</b>	Displays the collateral amount that is available for linkage against the collateral

2. To exit the **Linked Transaction** screen, click **Cancel**.
3. After viewing the linked transaction details, click **Next** in the **Initiation - Linked Transaction** screen.

The **Initiation - Liquidation Details** screen is displayed.

## Liquidation Details

Detailed information about the Liquidation Details data segment in Collateral Liquidation Initiation stage.

The Liquidation Details data segment allows you to capture all the attributes pertaining to the Collateral Liquidation. Upon clicking **Next** in the **Initiation - Linked Transaction** screen, the Liquidation Details data segment is displayed.

**Figure 3-8 Initiation - Liquidation Details**

1. Specify the liquidation details.

For information on fields in the **Initiation - Liquidation Details** screen, refer the below table.

**Table 3-4 Initiation - Liquidation Details**

Fields/ Icons	Description
<b>Liquidation Date</b>	Select a date on which the liquidation request is captured.
<b>Refer External Valuation</b>	Enable this flag, if External valuation is to be done for the Collateral.
<b>Refer Last Review Price</b>	Enable this flag, if the Last Valuation has to be referred instead of a fresh valuation.
<b>Reason for Liquidation</b>	Specify the reason for liquidating the collateral.
<b>Liquidation Description</b>	Provide a brief description for the liquidation.

2. After capturing the liquidation details, click **Next**.

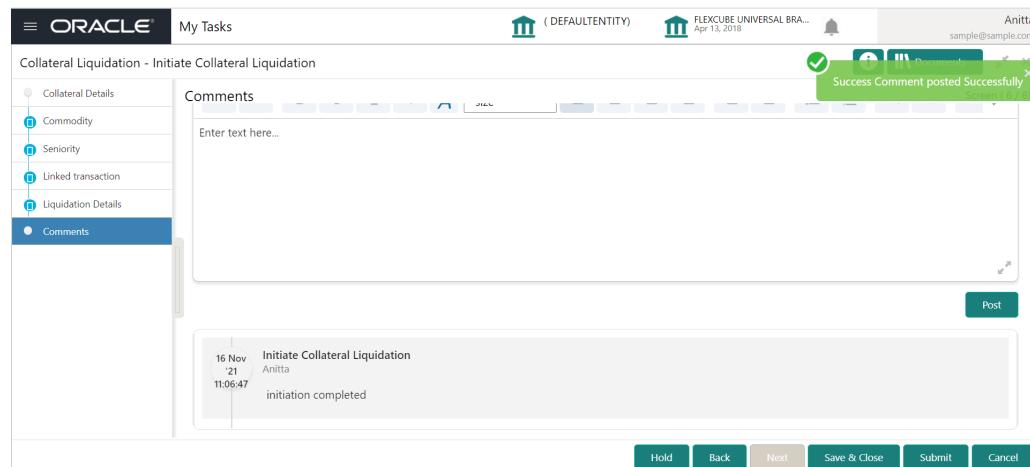
The **Initiation - Comments** screen is displayed.

## Comments

Detailed information about the Comments data segment in Collateral Liquidation Initiation stage.

This data segment allows you to capture overall comments for the Collateral Liquidation Initiation stage. Capturing comments helps the user of next stage to better understand the application. Upon clicking **Next** in the **Initiation - Liquidation Details** screen, the Comments data segment is displayed.

**Figure 3-9 Initiation - Comments**



1. Type the comments for the Initiation stage in the **Comments** text box.
2. Click **Post**. Comments are posted below the Comments text box.
3. To submit the initiation task, click **Submit**.

The **Checklist** window is displayed.

Figure 3-10 Initiation - Checklist

The screenshot shows a window titled 'Checklist' with a close button 'X' in the top right corner. Below the title, a message says 'No items to display.' A navigation bar at the bottom left shows 'Page 1 (0 of 0 items)' with arrows for navigation. On the right, there is a 'Submit' button. At the bottom left, there is a field labeled 'Outcome' with a dropdown menu containing 'Enter Outcome' and a note icon. A note box is overlaid on the bottom right, containing a blue note icon and the text: 'In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.'

4. Select the **Outcome** as **Proceed** and click **Submit**.

The application is moved to the next stage.

# Notice to Customer and RM

## Notice to Customer and RM

Detailed Information about the Notice to Customer and RM stage in Collateral Liquidation process.

When the Bank decides on liquidating collateral and post the Liquidation request is registered, a Notice stating that the Collateral will be liquidated and the proceeds will be used to settle the accounts must be sent to the Customer and his RM. In the Notice to Customer and RM stage, the Liquidation notice is generated and sent to the customer's preferred communication medium.

### Collateral details

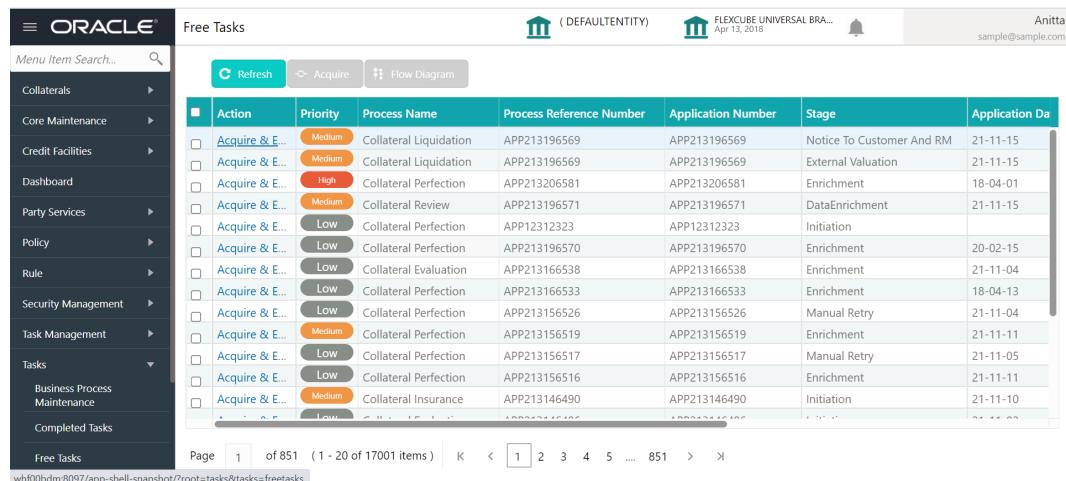
Detailed information about the Collateral Details data segment in the Notice to Customer and RM stage.

This data segment displays the collateral details captured as part of Collateral Evaluation / Perfection process. You cannot modify these details.

1. To acquire the Notice to Customer and RM task, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

**Figure 4-1 Free Tasks**



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Liquidation	APP213196569	APP213196569	Notice To Customer And RM	21-11-15
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Liquidation	APP213196569	APP213196569	External Valuation	21-11-15
<a href="#">Acquire &amp; E...</a>	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Review	APP213196571	APP213196571	DataEnrichment	21-11-15
<a href="#">Acquire &amp; E...</a>	Low	Collateral Perfection	APP12312323	APP12312323	Initiation	
<a href="#">Acquire &amp; E...</a>	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
<a href="#">Acquire &amp; E...</a>	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
<a href="#">Acquire &amp; E...</a>	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
<a href="#">Acquire &amp; E...</a>	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
<a href="#">Acquire &amp; E...</a>	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
<a href="#">Acquire &amp; E...</a>	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10

2. Click **Acquire & Edit** in the required Notice to Customer and RM task.

The **Notice to Customer and RM - Collateral details** screen is displayed.

**Figure 4-2 Notice to Customer and RM - Collateral details**

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

The **Notice to Customer and RM - Draft generation** screen is displayed.

## Draft Generation

Detailed information about the Draft Generation data segment in the Notice to Customer and RM stage.

This data segment allows you to generate draft liquidation document and send it to Customer and RM for necessary action.

Upon clicking **Next** in the **Notice to Customer and RM - Collateral Details** screen, the Draft Generation data segment is displayed.

**Figure 4-3 Draft Generation**

1. Click **Generate Document**.

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

Figure 4-4 Draft Generation Details

Draft Generation Details

Communication Type  
Email

E-Mail CC  
john\_doe@example.com

E-Mail To \*  
john\_doe@example.com

Subject \*  
Proposal draft

Cancel      Generate

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

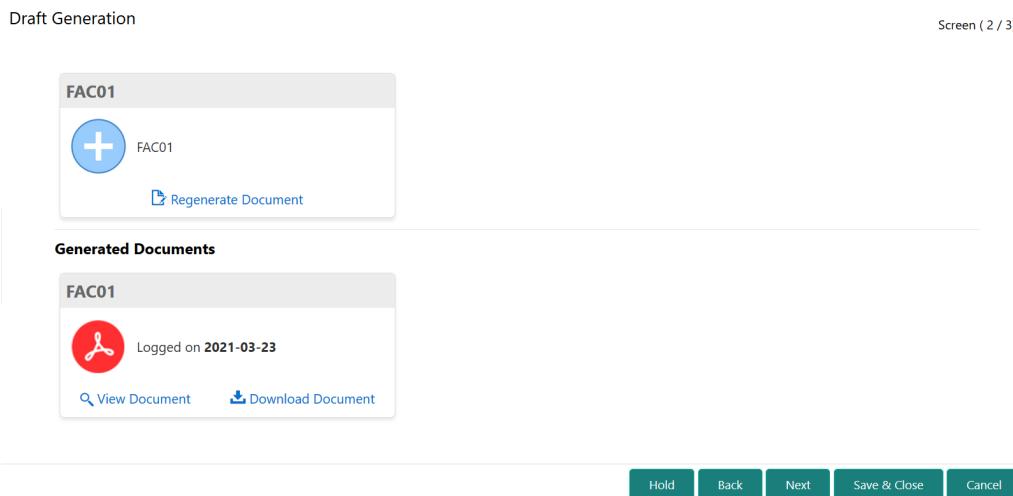
For field level information, refer the below table.

Table 4-1 Draft Generation Details - Field Description

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

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

**Figure 4-5 Draft Generation - Completed**



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

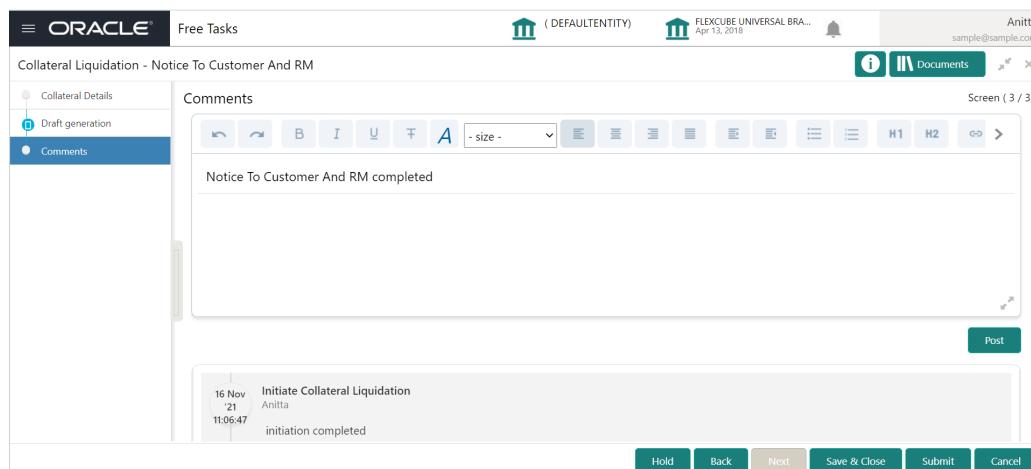
## Comments

Detailed information about the Comments data segment in Notice to Customer and RM stage.

This data segment allows you to capture overall comments for the Notice to Customer and RM stage. Capturing comments helps the user of next stage to better understand the application.

Upon clicking **Next** in the **Notice to Customer and RM - Draft generation** screen, the Comments data segment is displayed.

**Figure 4-6 Notice to Customer and RM - Comments**



1. Type the comments for the Notice to Customer and RM stage in the **Comments** text box.
2. Click **Post**. Comments are posted below the Comments text box.
3. To submit the Notice to Customer and RM task, click **Submit**.  
The **Checklist** window is displayed.

**Figure 4-7 Notice to Customer and RM - Checklist**

The screenshot shows a 'Checklist' window with the following interface elements:

- Header: 'Checklist' and a close button 'X'.
- Message: 'No items to display.'
- Page navigation: 'Page 1 (0 of 0 items)' with left and right arrows.
- Outcome selection: A dropdown menu labeled 'Outcome' with 'PROCEED' selected.
- Submit button: A green 'Submit' button.
- Note section: A blue-bordered box containing a note icon and the text: 'In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.'

4. Select the **Outcome** as **Proceed** and click **Submit**.

The application is moved to the next stage.

# External Valuation

## External Valuation

Detailed Information about the External Valuation stage in Collateral Liquidation process.

When the Collateral Liquidation request is submitted, the Collateral must be valued to ascertain the current value of the collateral. The External Valuation stage provides the facility to capture various valuation details for the collateral provided by the external agencies.

## Collateral details

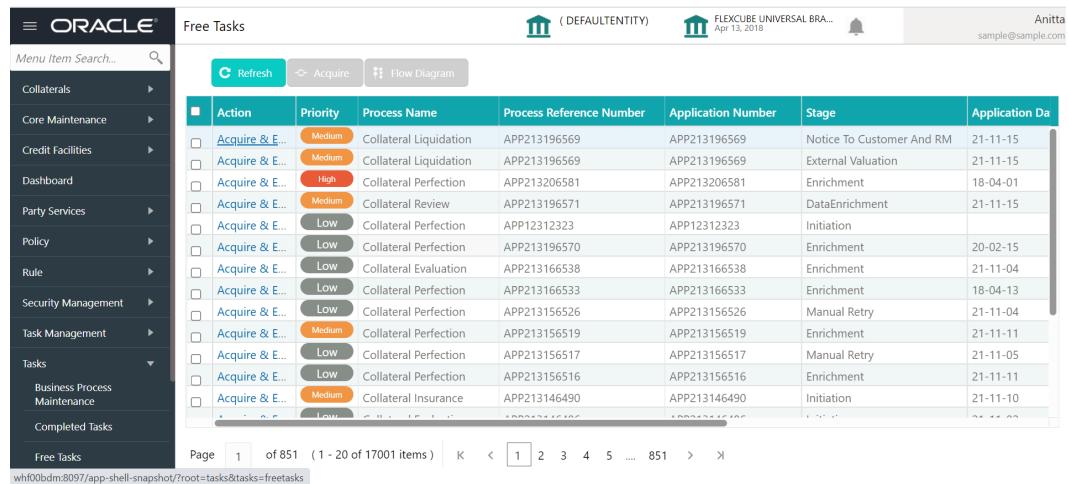
Detailed Information about the Collateral details data segment in External Valuation stage.

This data segment displays the collateral details captured as part of Collateral Evaluation / Perfection process. You cannot modify these details.

1. To acquire the External Valuation task, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

**Figure 5-1 Free Tasks**



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/> Acquire & E...	Medium	Collateral Liquidation	APP213196569	APP213196569	Notice To Customer And RM	21-11-15
<input type="checkbox"/> Acquire & E...	Medium	Collateral Liquidation	APP213196569	APP213196569	External Valuation	21-11-15
<input type="checkbox"/> Acquire & E...	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
<input type="checkbox"/> Acquire & E...	Medium	Collateral Review	APP213196571	APP213196571	DataEnrichment	21-11-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP12312323	APP12312323	Initiation	
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
<input type="checkbox"/> Acquire & E...	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
<input type="checkbox"/> Acquire & E...	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10

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

The **External Valuation - Collateral details** screen is displayed.

**Figure 5-2 External Valuation - Collateral details**

Collateral Liquidation - External Valuation

Collateral Details

Customer details

Collateral details

Collateral Type	Collateral Category	Collateral Subcategory	Agreed Collateral Value
<b>Commodity</b>	ELCM - COMMODITYMANUAL...		USD100,000.00
Purpose Of Collateral	Collateral Description	Seniority of Charge	Collateral Start and End Date
Replacement Of Collateral	desc	PRIMARY	Aug 1, 2021 - Aug 31, 2025
Charge Type	External Collateral ID		
	REF676767		
Ownership details			
Ownership Type	Is Shareable Across Customers ?		
Single	<input checked="" type="radio"/>		

Hold Back Next Save & Close Cancel

3. View the Collateral Details and Click **Next**.

The **External Valuation - Commodity** screen is displayed.

## Commodity

Detailed Information about the Commodity data segment in External Valuation stage.

This data segment allows you to view the collateral specific details and add the External Valuation details for the selected collateral. Upon clicking **Next** in the **External Valuation - Collateral Details** screen, the Commodity data segment is displayed.

**Figure 5-3 External Valuation - Commodity**

Collateral Liquidation - External Valuation

Commodity

Collateral Details

Issuer Reference Number: IR896      Currency: USD      Total Amount: \$12,000,000.00

Page 1 of 1 (1 of 1 items)    < [1] >    Edit    View

Hold Back Next Save & Close Cancel

### Note:

In this topic, only procedure to add external valuation details is provided. For other field level information, refer Collateral Perfection User Guide.

1. To capture the External Valuation details, click the action icon in the collateral record and select **Edit**.

The **External Valuation - Configure - Commodity** screen is displayed.

**Figure 5-4 External Valuation -Configure - Commodity**

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

The **External Valuation - Configure - Valuation** screen is displayed.

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

3. Click **+** Add icon in the in the **External Valuation - Configure -Valuation** screen.

The **External Valuation Details** screen is displayed.

**Figure 5-6 External Valuation Details**

The dialog box is titled 'External Valuation Details'. It contains the following fields:

- Agency \***: A dropdown menu with 'Select' as the current value.
- Valuation Date \***: A date input field with a calendar icon.
- Valuation Expiry Date**: A date input field with a calendar icon.
- Valuation Amount \***: A dropdown menu.
- Valuer Remarks**: A text input field.
- Valuation Type \***: A dropdown menu.
- Valuation Frequency \***: A dropdown menu.
- Estimated Age of Asset**: A dropdown menu with up and down arrows.

At the bottom of the dialog are three buttons: 'Add' (green), 'Cancel' (grey), and 'Clear' (grey).

4. Specify the **External Valuation Details** by referring the below table.

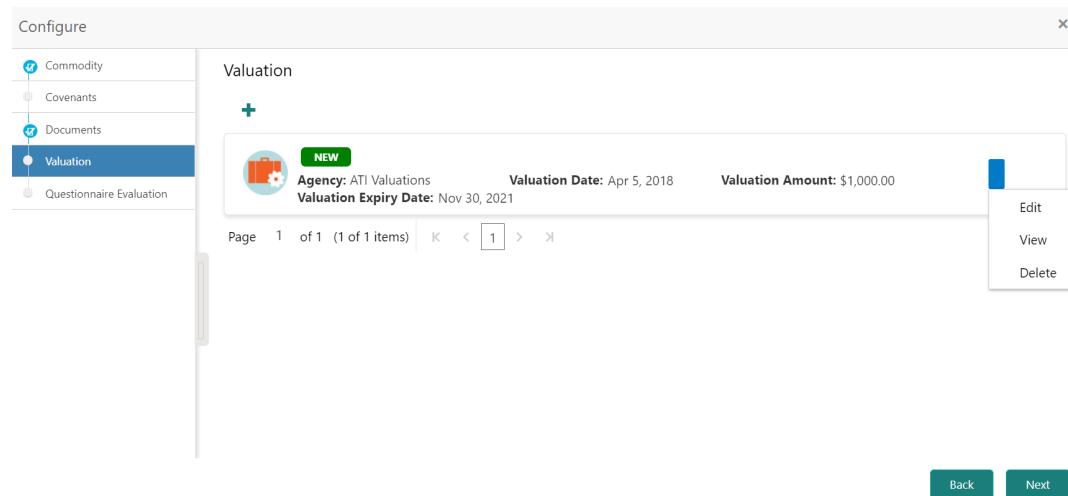
**Table 5-1 External Valuation Details**

Field	Description
<b>Agency</b>	Select the <b>Agency</b> which performed external valuation from the drop down list.
<b>Valuation Date</b>	specify the date on which the external valuation is performed.
<b>Valuation Expiry Date</b>	specify the date till which the external valuation is valid.
<b>Valuation Amount</b>	Select the currency in which the collateral is valued and specify the collateral <b>Valuation Amount</b> .
<b>Valuer Remarks</b>	Specify the <b>Valuer Remarks</b> .
<b>Valuation Type</b>	Select the <b>Valuation Type</b> from the drop down list.
<b>Valuation Frequency</b>	Select the <b>Valuation Frequency</b> from the drop down list.
<b>Estimated Age of Asset</b>	Specify the <b>Estimated Age of Asset</b> .

5. Click **Add**.

The **External Valuation Details** are added and displayed as shown below.

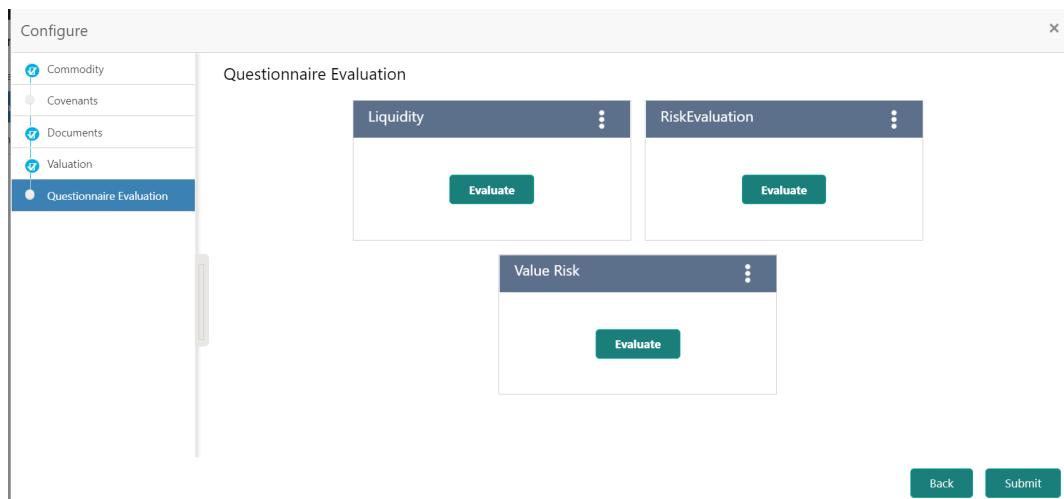
**Figure 5-7 External Valuation Details - Configure - Valuation**



6. To **View, Edit** or **Delete** the external valuation detail, click the action icon in the corresponding record and select the required option.
7. After adding the external valuation details, click **Next**.

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

**Figure 5-8 Questionnaire Evaluation**



8. Click **Submit**.

The valuation details are added and displayed in the **External Valuation - Commodity** screen.

9. To go to the next data segment, click **Next**.

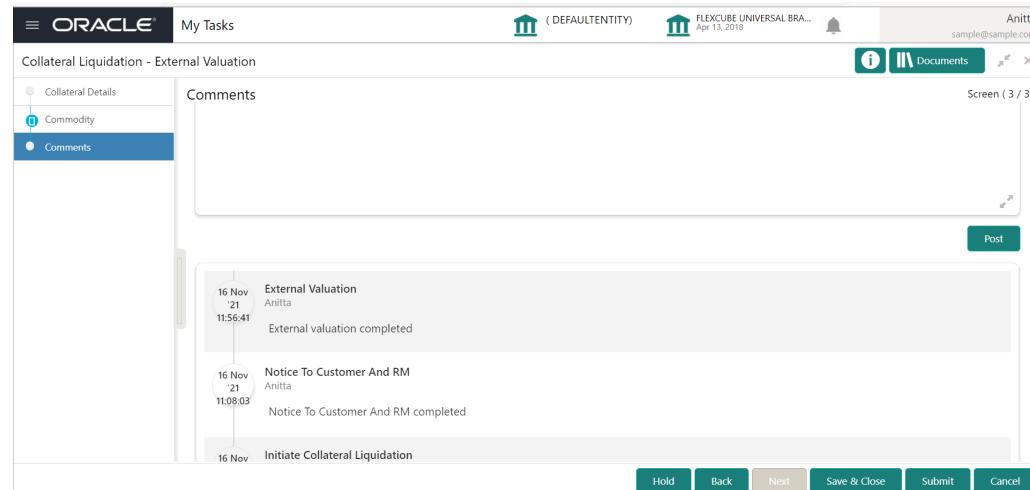
## Comments

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

This data segment allows you to capture overall comments for the External Valuation stage. Capturing comments helps the user of next stage to better understand the application. Upon

clicking **Next** in the **External Valuation - Collateral Type** (Commodity) screen, the **Comments** data segment is displayed.

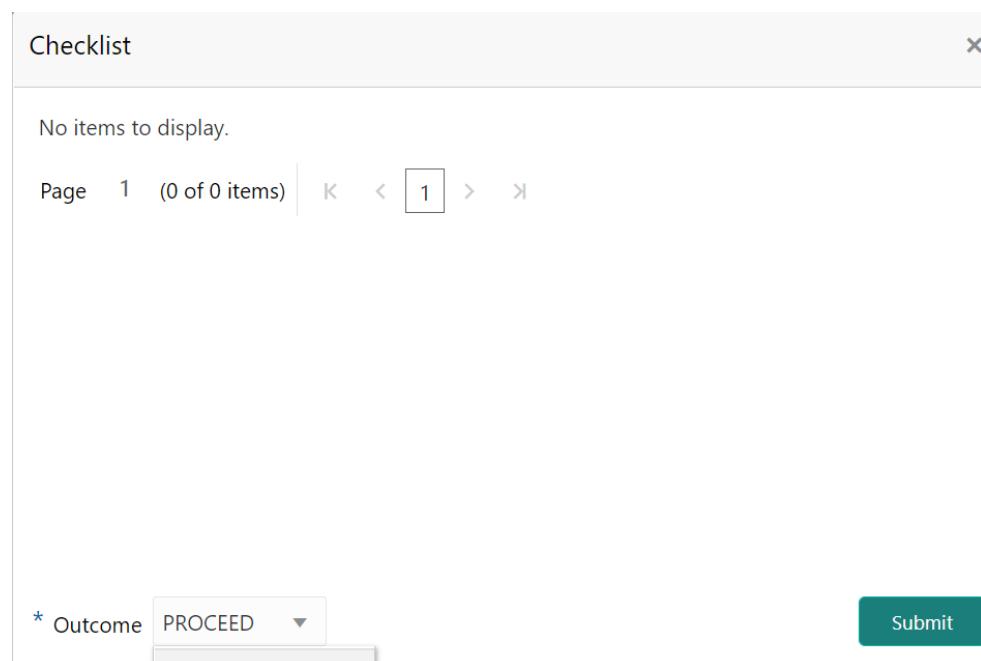
**Figure 5-9 External Valuation - Comments**



1. Type the comments for the External Valuation stage in the **Comments** text box.
2. Click **Post**. Comments are posted below the Comments text box.
3. To submit the External Valuation task, click **Submit**.

The **Checklist** window is displayed.

**Figure 5-10 External Valuation - Checklist**



 **Note:**

In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.

4. Select the required **Outcome**.

The options available are:

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

5. Click **Submit**.

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

If the **Outcome** is selected as **Additional Info**, the application is sent back to the previous stage on clicking **Submit**.

# Base Price Fixation

## Base Price Fixation

Detailed information about the Base Price Fixation stage in Collateral Liquidation process.

Base Price Fixation stage provides the option to define the Base Price for auctioning the collateral. The base price is fixed considering various charges along with the valuation of the collateral.

## Collateral Details

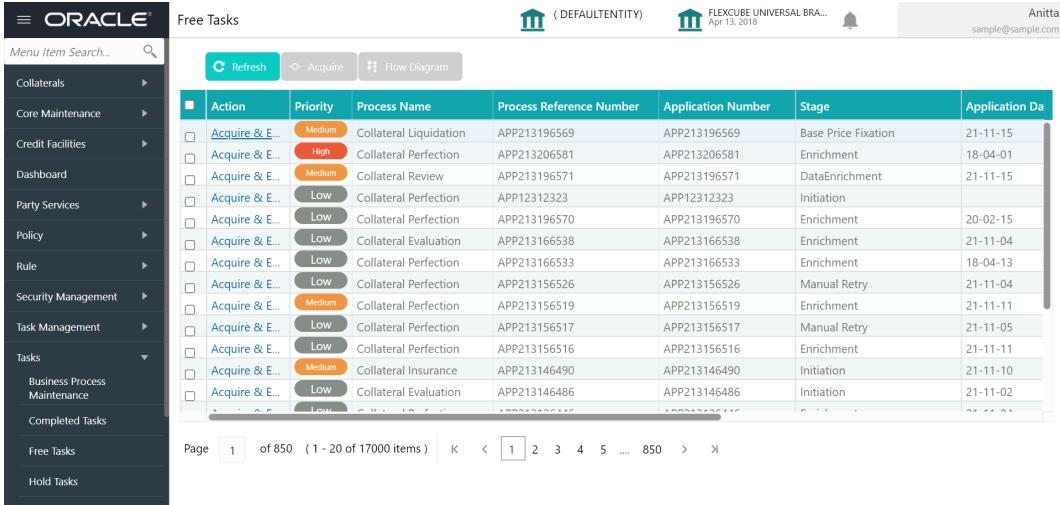
Detailed information about the Collateral Details data segment in Base Price Fixation stage.

This data segment displays the collateral details captured as part of Collateral Evaluation / Perfection process. You cannot modify these details.

1. To acquire the Base Price Fixation task, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** is displayed.

**Figure 6-1 Free Tasks**



The screenshot shows the Oracle Free Tasks page. The page header includes the Oracle logo, a search bar, and navigation links for 'DEFAULTENTITY', 'FLEXCUBE UNIVERSAL BRA...', and a user profile for 'Anitta sample@sample.com'. The main content area is titled 'Free Tasks' and contains a table of tasks. The table has columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Da. The tasks listed are: 'Acquire & E...' (Medium Priority, Collateral Liquidation, APP213196569, APP213196569, Base Price Fixation, 21-11-15), 'Acquire & E...' (High Priority, Collateral Perfection, APP213206581, APP213206581, Enrichment, 18-04-01), 'Acquire & E...' (Medium Priority, Collateral Review, APP213196571, APP213196571, DataEnrichment, 21-11-15), 'Acquire & E...' (Low Priority, Collateral Perfection, APP12312323, APP12312323, Initiation), 'Acquire & E...' (Low Priority, Collateral Perfection, APP213196570, APP213196570, Enrichment, 20-02-15), 'Acquire & E...' (Low Priority, Collateral Evaluation, APP213166538, APP213166538, Enrichment, 21-11-04), 'Acquire & E...' (Low Priority, Collateral Perfection, APP213166533, APP213166533, Enrichment, 18-04-13), 'Acquire & E...' (Low Priority, Collateral Perfection, APP213156526, APP213156526, Manual Retry, 21-11-04), 'Acquire & E...' (Medium Priority, Collateral Perfection, APP213156519, APP213156519, Enrichment, 21-11-11), 'Acquire & E...' (Low Priority, Collateral Perfection, APP213156517, APP213156517, Manual Retry, 21-11-05), 'Acquire & E...' (Low Priority, Collateral Perfection, APP213156516, APP213156516, Enrichment, 21-11-11), 'Acquire & E...' (Medium Priority, Collateral Insurance, APP213146490, APP213146490, Initiation, 21-11-10), and 'Acquire & E...' (Low Priority, Collateral Evaluation, APP213146486, APP213146486, Initiation, 21-11-02). The table includes a 'Refresh' button, an 'Acquire' button, and a 'Flow Diagram' button. The bottom of the page shows a navigation bar with 'Page 1 of 850 (1 - 20 of 17000 items)' and a set of numbered buttons from 1 to 850.

2. Click **Acquire & Edit** in the required Base Price fixation task.

The **Base Price Fixation - Collateral Details** screen is displayed.

**Figure 6-2 Base Price Fixation - Collateral Details**

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

The **Base Price Fixation - Commodity** screen is displayed.

## Commodity

Detailed information about the Commodity data segment in Base Price Fixation stage.

The collateral details provided at the time of collateral creation is displayed in this data segment. You can view detailed information about the collateral by clicking the action icon and selecting **View** option.

Upon clicking **Next** in the **Base Price Fixation - Collateral Details** screen, the Commodity data segment is displayed.

**Figure 6-3 Base Price Fixation - Commodity**

- After viewing the collateral details, click **Next**.

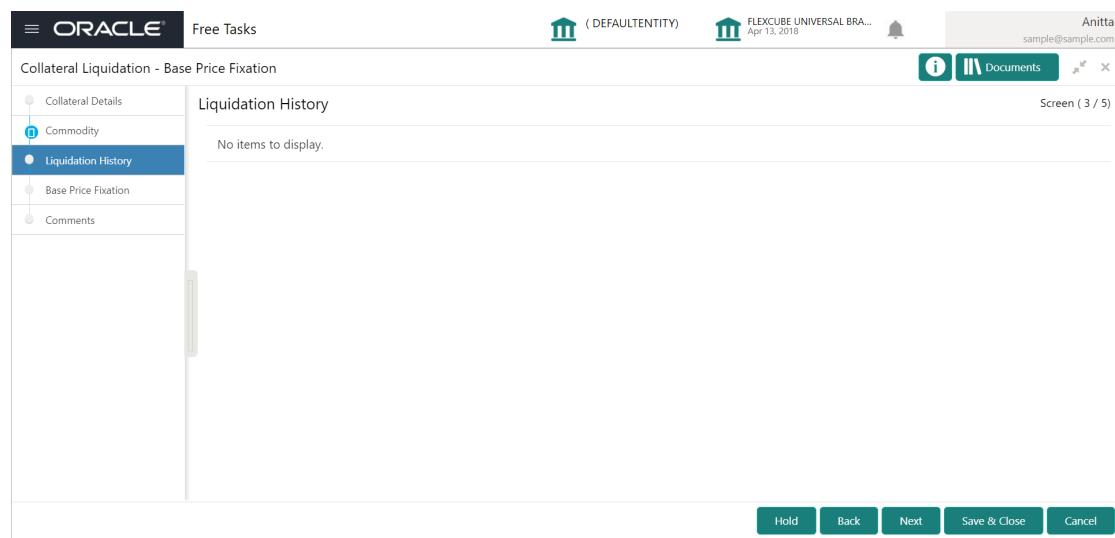
The **Base Price Fixation - Liquidation History** screen is displayed.

## Liquidation History

Detailed information about the Liquidation History data segment in Base Price Fixation stage.

This data segment displays liquidation history for the selected collateral, if any. Liquidation history helps you to determine how much collateral amount is already liquidated and set base price for current liquidation. Upon clicking **Next** in the **Base Price Fixation - Commodity** screen, the Liquidation History data segment is displayed.

**Figure 6-4 Base Price Fixation- Liquidation History**



- View the Liquidation History and click **Next**.

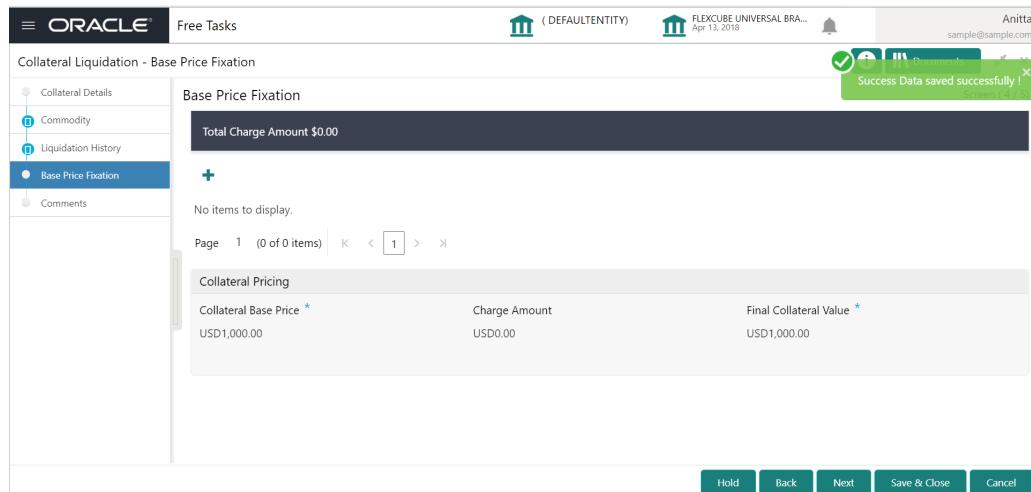
The **Base Price Fixation- Base Price Fixation** screen is displayed.

## Base Price Fixation

Detailed information about the Base Price Fixation data segment in Base Price Fixation stage.

This data segment allows you to capture the base price details for the collateral. Upon clicking **Next** in the **Base Price Fixation - Liquidation History** screen, the Base Price Fixation data segment is displayed.

Figure 6-5 Base Price Fixation - Base Price Fixation



1. Click the **+ Add** icon in the **Base Price Fixation - Base Price Fixation** screen.  
The **Charge Details** screen is displayed.

Figure 6-6 Charge Details

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

Table 6-1 Base Price Fixation - Base Price Fixation - Charge Details

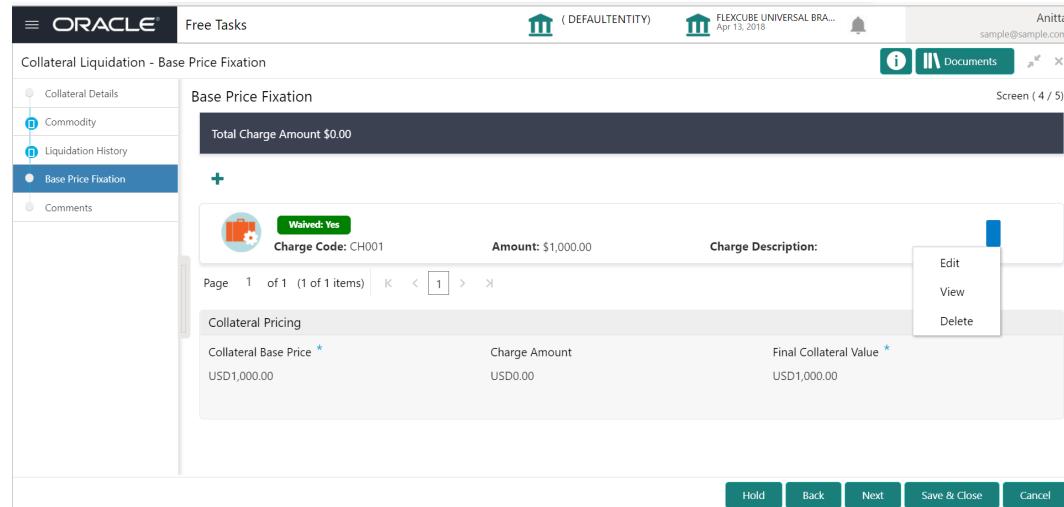
Fields/ Icons	Description
<b>Charge Code</b>	Specify a unique <b>Charge Code</b> for base price fixing.
<b>Waived</b>	Enable this flag, if waiver can be claimed for this charge.
<b>Currency</b>	Specify the <b>Currency</b> for the Charge Amount.
<b>Charge Amount</b>	Specify the <b>Charge amount</b> to be associated with the base price.
<b>Charge Description</b>	Provide a brief description for the charge to be added.
<b>Remarks</b>	Enter the Waiver <b>Remarks</b> in case the charge is waived.

3. Click **Save**.

The following details are displayed in the **Base Price Fixation - Base Price Fixation** screen.

- Collateral Base Price - Collateral price without any charges
- Charge Amount - Total charge added for the collateral
- Final Collateral Value - Collateral value after adding the charges

**Figure 6-7 Base Price Fixation - Base Price Fixation**



4. To **Edit**, **View**, or **Delete** the base price details, click the action icon in the base price record and select the required option.
5. To go to the next data segment, click **Next**.

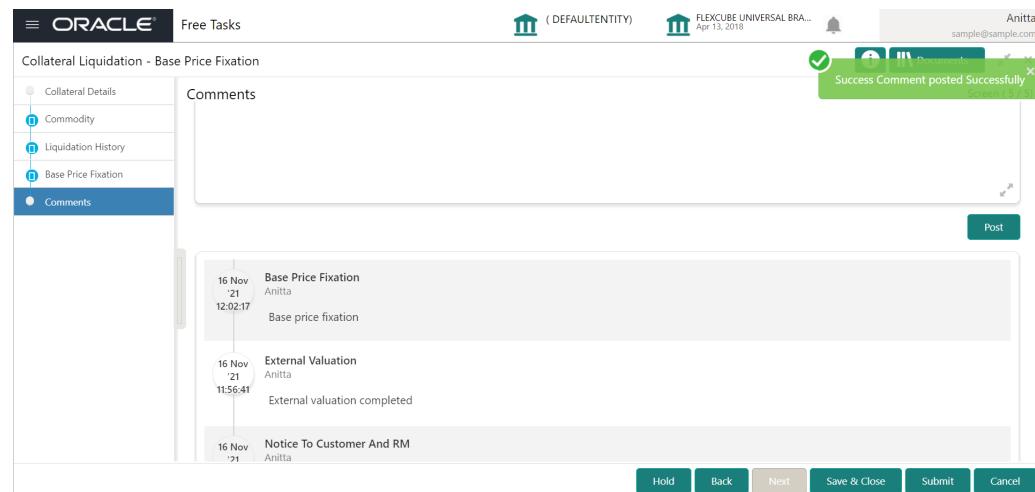
The **Base Price Fixation - Comments** screen is displayed.

## Comments

Detailed information about the Comments data segment in Base Price Fixation stage.

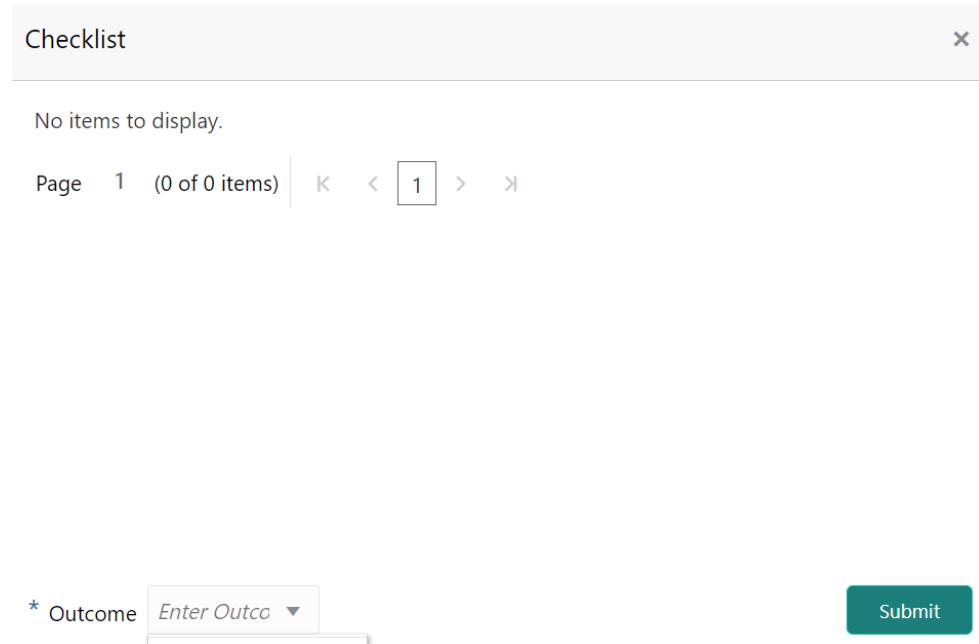
This data segment allows you to capture overall comments for the Base Price Fixation stage. Capturing comments helps the user of next stage to better understand the application. Upon clicking **Next** in the **Base Price Fixation - Base Price Fixation** screen, the Comments data segment is displayed.

Figure 6-8 Base Price Fixation - Comments



1. Type the comments for the Base Price Fixation stage in the **Comments** text box.
2. Click **Post**.  
Comments are posted below the Comments text box.
3. To submit the Base Price Fixation task, click **Submit**.  
The **Checklist** window is displayed.

Figure 6-9 Base Price Fixation - Checklist



 **Note:**

In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.

4. Select the required **Outcome**.

The options available are:

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

.

5. Click **Submit**.

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

If the **Outcome** is selected as **Additional Info**, the application is sent back to the previous stage on clicking **Submit**.

# Base Price Review

## Base Price Review

Detailed information about the Base Price Review stage in Collateral Liquidation process.

In this stage, the Credit Reviewer or the user authorized to edit the Base Price Review task must review the base price fixed for collateral in Base Price Fixation stage and capture their comments.

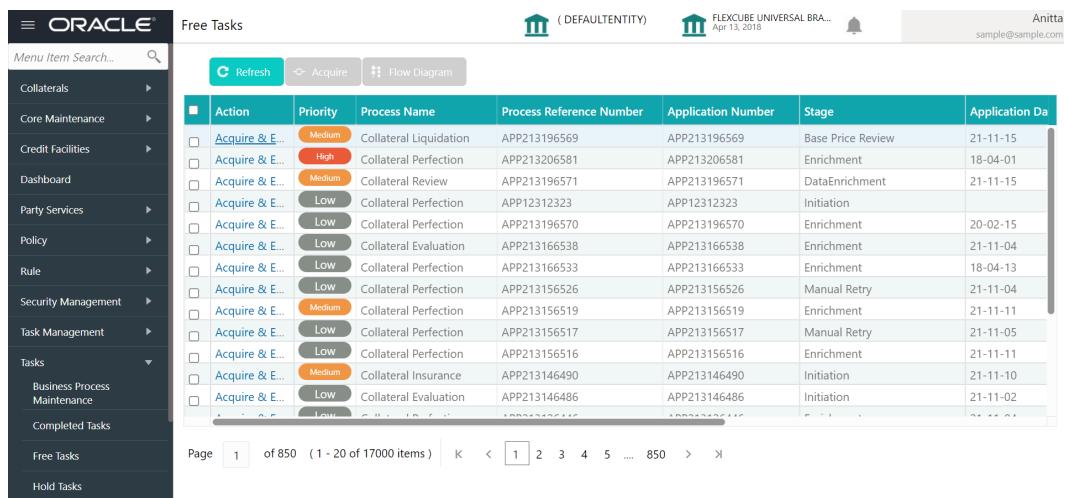
The data segments available in the Base Price Review stage are same as that of Base Price Fixation stage. For field level information, refer the **Base Price Fixation** topic.

To review the base price fixed for the collateral:

1. Navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

**Figure 7-1 Free Tasks**



The screenshot shows the Oracle Free Tasks screen. The left sidebar includes a menu with 'Collaterals', 'Core Maintenance', 'Credit Facilities', 'Dashboard', 'Party Services', 'Policy', 'Rule', 'Security Management', 'Task Management', 'Tasks' (selected), 'Business Process Maintenance', 'Completed Tasks', 'Free Tasks' (selected), and 'Hold Tasks'. The main area is titled 'Free Tasks' and contains a table with the following data:

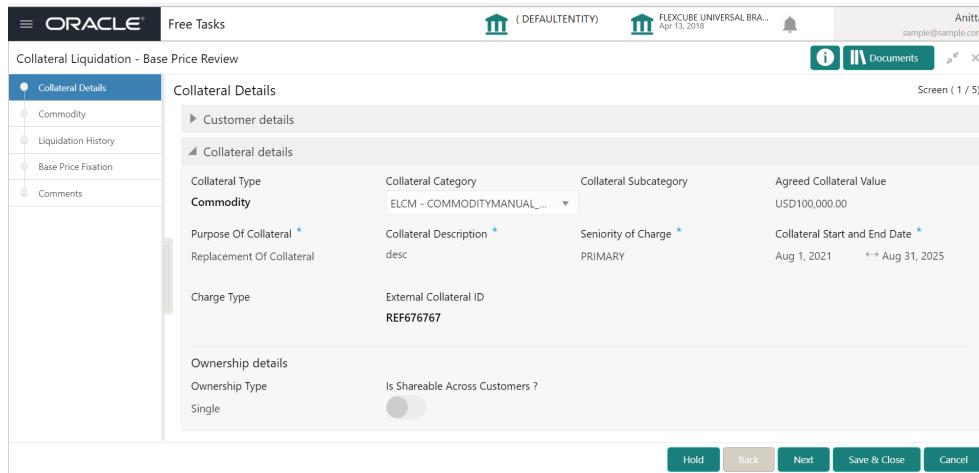
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
<input type="checkbox"/> Acquire & E...	Medium	Collateral Liquidation	APP213196569	APP213196569	Base Price Review	21-11-15
<input type="checkbox"/> Acquire & E...	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
<input type="checkbox"/> Acquire & E...	Medium	Collateral Review	APP213196571	APP213196571	DataEnrichment	21-11-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP12312323	APP12312323	Initiation	
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
<input type="checkbox"/> Acquire & E...	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
<input type="checkbox"/> Acquire & E...	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10
<input type="checkbox"/> Acquire & E...	Low	Collateral Evaluation	APP213146486	APP213146486	Initiation	21-11-02

Page 1 of 850 (1 - 20 of 17000 items) K < 1 2 3 4 5 .... 850 > >>

2. Acquire & Edit the required **Base Price Review** task.

The **Base Price Review- Collateral Details** screen is displayed.

Figure 7-2 Base Price Review - Collateral Details



Collateral Details

Customer details

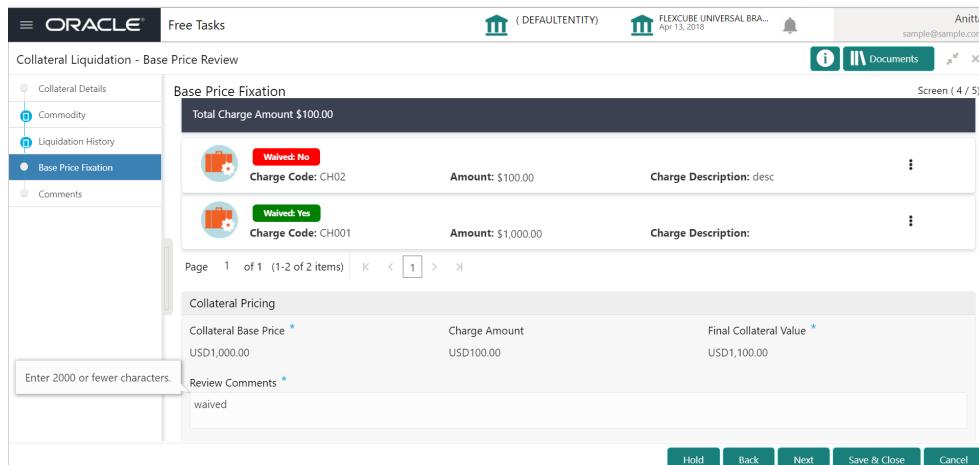
Collateral details

Collateral Type	Collateral Category	Collateral Subcategory	Agreed Collateral Value
Commodity	ELCM - COMMODITYMANUAL...		USD100,000.00
Purpose Of Collateral *	Collateral Description *	Seniority of Charge *	Collateral Start and End Date *
Replacement Of Collateral	desc	PRIMARY	Aug 1, 2021 - Aug 31, 2025
Charge Type	External Collateral ID		
	REFE676767		
Ownership details			
Ownership Type	Is Shareable Across Customers ?		
Single	<input checked="" type="checkbox"/>		

Hold Back Next Save & Close Cancel

3. Click **Next** and navigate to the Base Price Fixation data segment.

Figure 7-3 Base Price Review - Base Price Fixation



Base Price Fixation

Total Charge Amount \$100.00

	Charge Code: CH02	Amount: \$100.00	Charge Description: desc
	Charge Code: CH001	Amount: \$1,000.00	Charge Description:

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

Collateral Pricing

Collateral Base Price *	Charge Amount	Final Collateral Value *
USD1,000.00	USD100.00	USD1,100.00

Review Comments \*

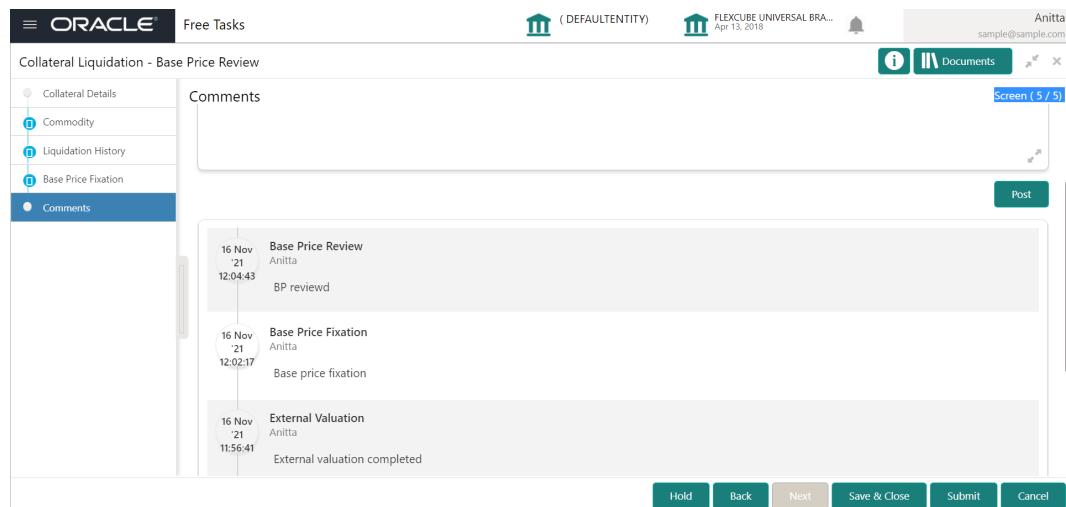
waived

Hold Back Next Save & Close Cancel

4. Capture the **Review Comments** and click **Next**.

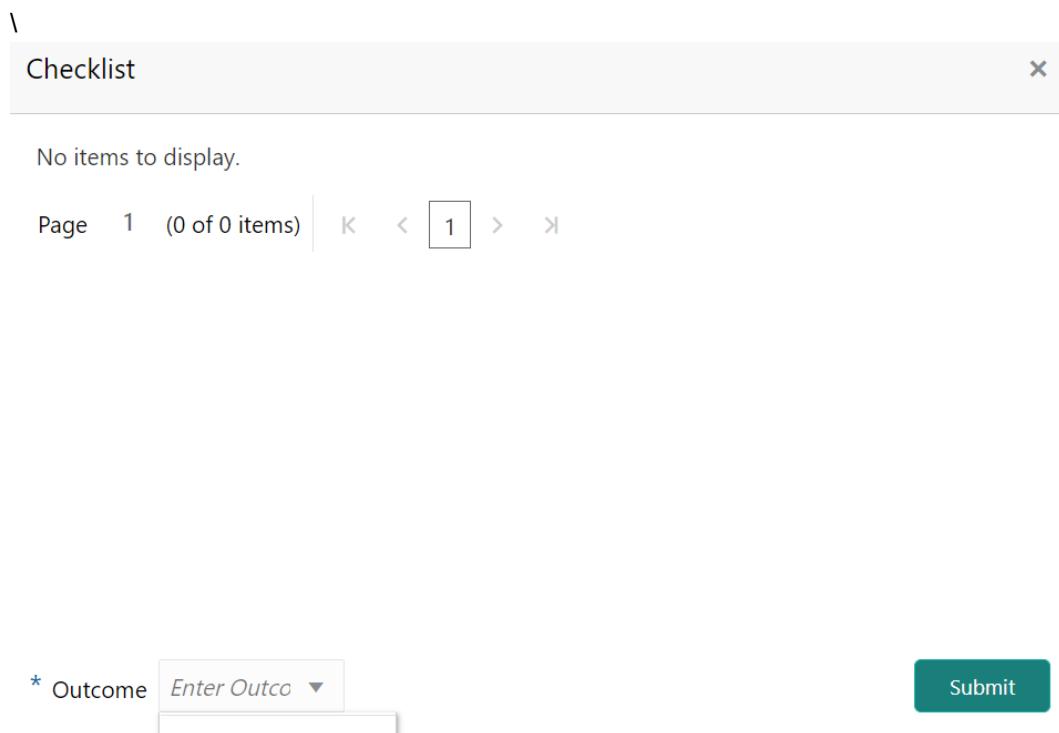
The **Base Price Review - Comments** screen is displayed.

Figure 7-4 Base Price Review - Comments



- Type the comments for the Base Price Review stage in the **Comments** text box.
- Click **Post**.  
Comments are posted below the Comments text box.
- To submit the Base Price Review task, click **Submit**.  
The **Checklist** window is displayed.

Figure 7-5 Base Price Review - Checklist



 **Note:**

In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.

8. Select the required **Outcome**.

The options available are:

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

9. Click **Submit**.

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

If the **Outcome** is selected as **Additional Info**, the application is sent back to the previous stage on clicking **Submit**.

# Base Price Approval

## Base Price Approval

Detailed information about the Base Price Approval stage in Collateral Liquidation process.

In this stage, the Credit Approver or the user authorized to edit the Base Price Approval task must view the base price details and base price review comments added in previous stages and make decision to approve or reject the liquidation application.

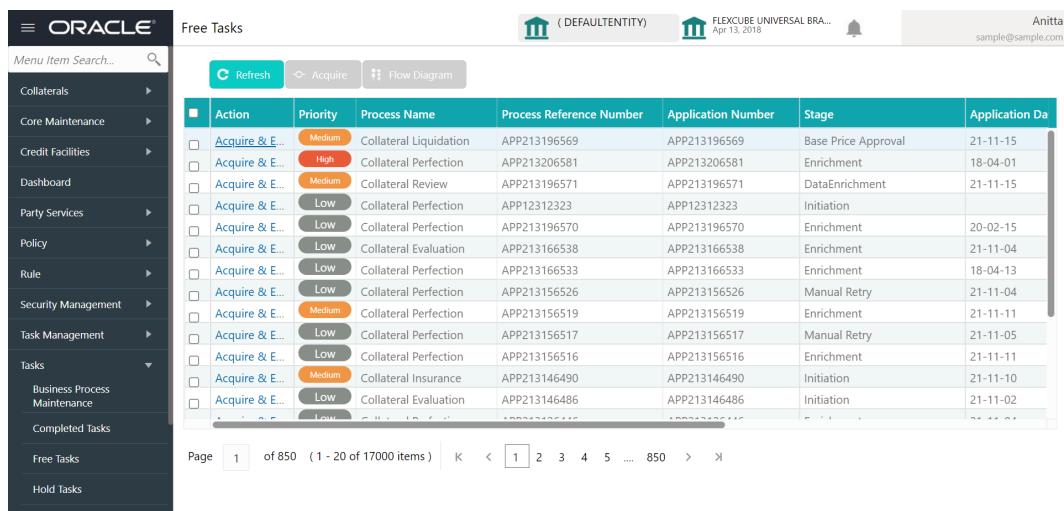
The data segments available in the Base Price Approval stage are same as that of Base Price Fixation stage. For field level information, refer the **Base Price Fixation** topic.

To approve or reject the base price fixed for the collateral:

1. Navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

**Figure 8-1 Free Tasks**



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Liquidation	APP213196569	APP213196569	Base Price Approval	21-11-15
<a href="#">Acquire &amp; E...</a>	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Review	APP213196571	APP213196571	DataEnrichment	21-11-15
<a href="#">Acquire &amp; E...</a>	Low	Collateral Perfection	APP12312323	APP12312323	Initiation	
<a href="#">Acquire &amp; E...</a>	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
<a href="#">Acquire &amp; E...</a>	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
<a href="#">Acquire &amp; E...</a>	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
<a href="#">Acquire &amp; E...</a>	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
<a href="#">Acquire &amp; E...</a>	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
<a href="#">Acquire &amp; E...</a>	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10
<a href="#">Acquire &amp; E...</a>	Low	Collateral Evaluation	APP213146486	APP213146486	Initiation	21-11-02

2. Acquire & Edit the required **Base Price Approval** task.

The **Base Price Approval - Collateral Details** page is displayed.

Figure 8-2 Base Price Approval- Collateral details

Collateral Liquidation - Base Price Approval

Collateral Details

Customer details

Collateral details

Collateral Type: Commodity

Collateral Category: ELCM - COMMODITYMANUAL...

Collateral Subcategory: PRIMARY

Agreed Collateral Value: USD100,000.00

Purpose Of Collateral: Replacement Of Collateral

Collateral Description: desc

Seniority of Charge: PRIMARY

Collateral Start and End Date: Aug 1, 2021 - Aug 31, 2025

Charge Type: External Collateral ID

External Collateral ID: REF676767

Ownership details

Ownership Type: Single

Is Shareable Across Customers?: No

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

- Click **Next** and navigate to Base Price Fixation data segment.

Figure 8-3 Base Price Approval - Base Price Fixation

Collateral Liquidation - Base Price Approval

Base Price Fixation

Waived	Charge Code	Amount	Charge Description
Yes	CH001	\$1,000.00	
No	CH02	\$100.00	desc

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

Collateral Pricing

Collateral Base Price: USD1,000.00

Charge Amount: USD100.00

Final Collateral Value: USD1,100.00

Review Comments: waived

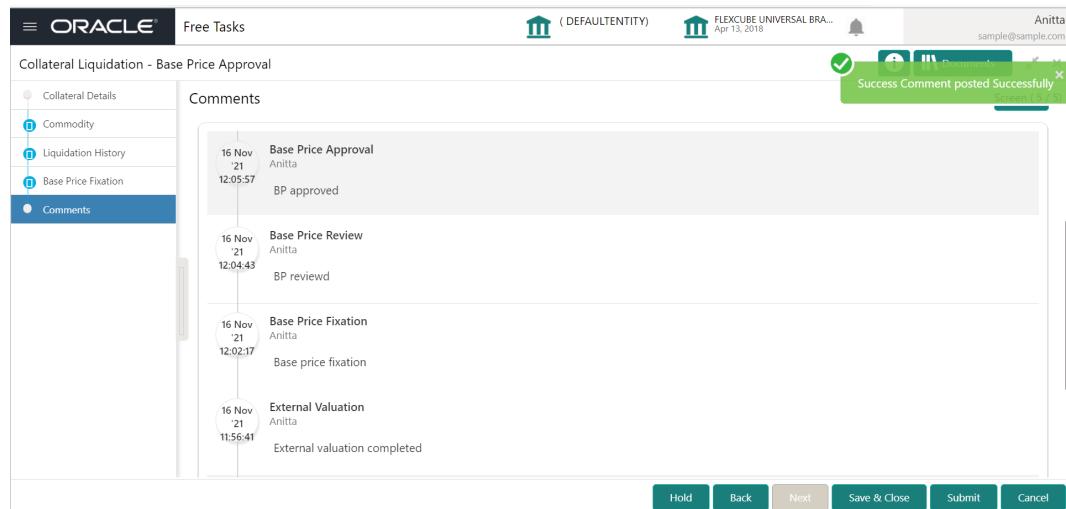
Approval Comments: Approved

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

- Capture the **Approval Comments** and click **Next**.

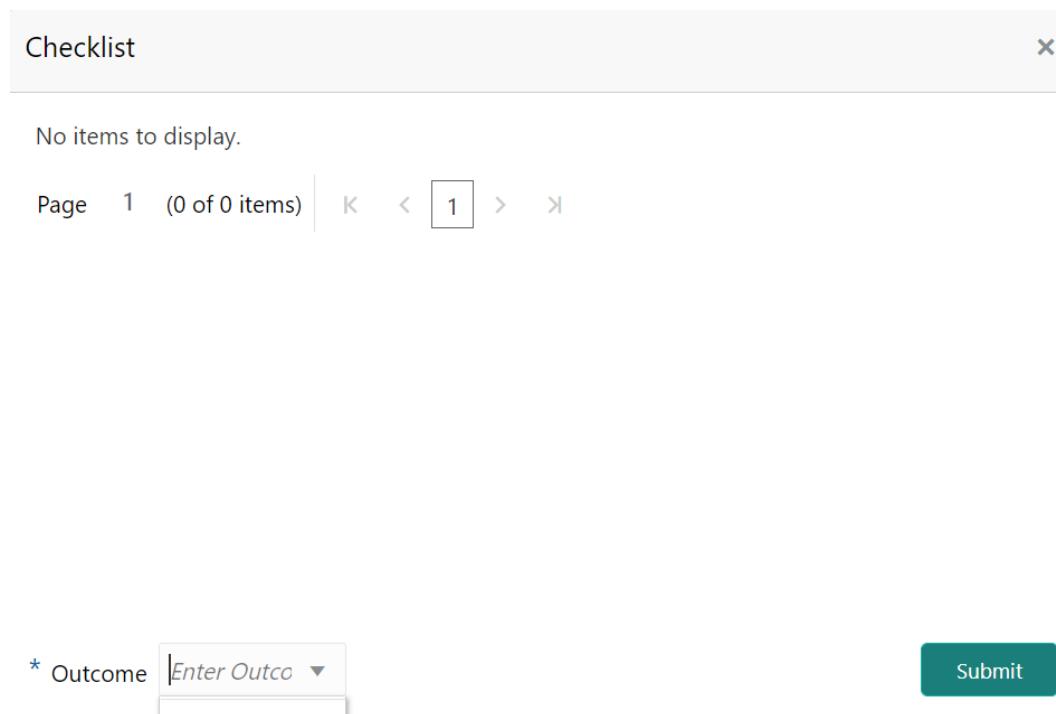
The **Base Price Approval - Comments** screen is displayed.

**Figure 8-4 Base Price Approval - Comments**



5. Type the comments for the Base Price Approval stage in the **Comments** text box.
6. Click **Post**.  
Comments are posted below the Comments text box.
7. To submit the Base Price Approval task, click **Submit**.  
The **Checklist** window is displayed.

**Figure 8-5 Base Price Approval- Checklist**



 **Note:**

In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.

8. Select the required **Outcome**.

The options available are:

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

9. Click **Submit**.

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

If the **Outcome** is selected as **Reject**, the application is rejected and the liquidation process is completed.

# Bid Publication

## Bid Publication

Detailed information about the Bid Publication stage in the Collateral Liquidation process.

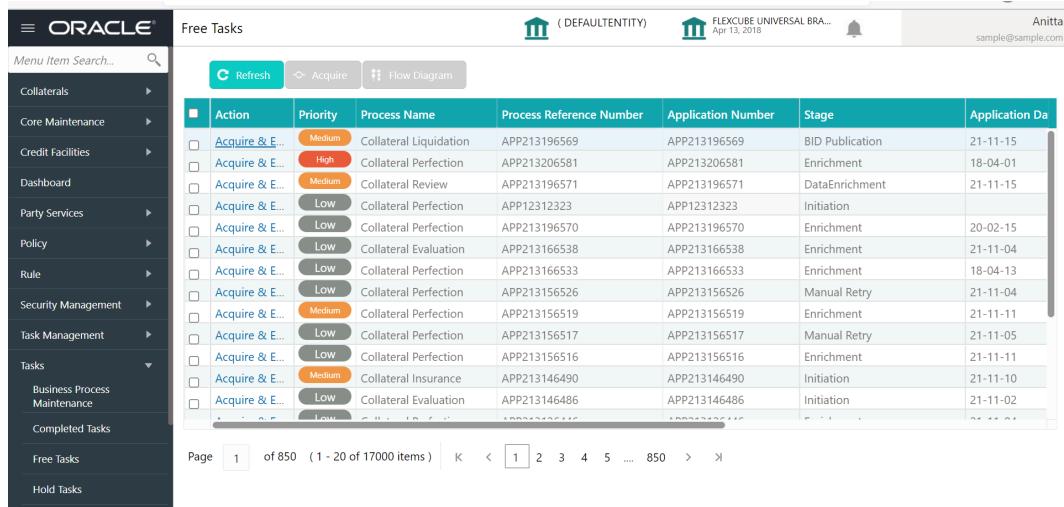
In this stage, the Credit Officer or the user authorized to edit the Bid Publication task can download the bidding document containing collateral details, collateral base price, and bid terms and conditions for publishing. Bidding document is generated by the system based on the details captured in previous stages and stage configuration in Business Process Maintenance.

### Bid Publication - Draft Generation

Procedure to generate draft bid document.

1. To acquire the Bid Publication task, navigate to **Tasks > Free Tasks** from the left menu. The **Free Tasks** page is displayed.

**Figure 9-1 Free Tasks**

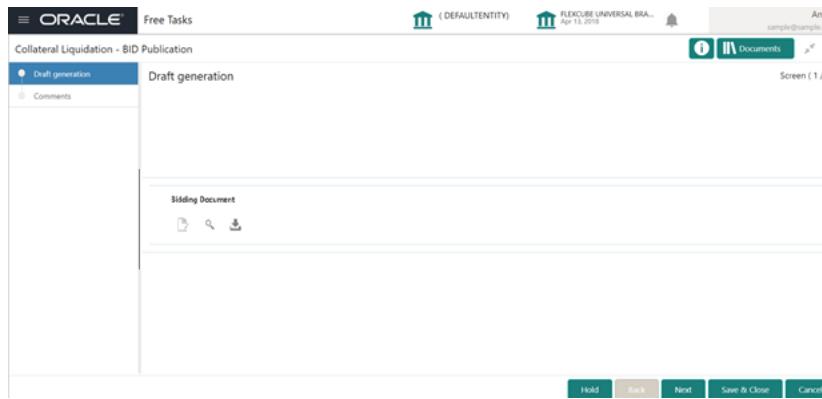


Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & E...	Medium	Collateral Liquidation	APP213196569	APP213196569	BID Publication	21-11-15
Acquire & E...	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
Acquire & E...	Medium	Collateral Review	APP213196571	APP213196571	DataEnrichment	21-11-15
Acquire & E...	Low	Collateral Perfection	APP12312323	APP12312323	Initiation	
Acquire & E...	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
Acquire & E...	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
Acquire & E...	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
Acquire & E...	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
Acquire & E...	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
Acquire & E...	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
Acquire & E...	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
Acquire & E...	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10
Acquire & E...	Low	Collateral Evaluation	APP213146486	APP213146486	Initiation	21-11-02

2. Click **Acquire & Edit** in the required **Bid Publication** task.

The **Bid Publication- Draft Generation** screen is displayed.

**Figure 9-2 Bid Publication - Draft Generation**



3. To download the draft bid document for publishing, click the download icon.
4. After downloading the document, click **Next**.

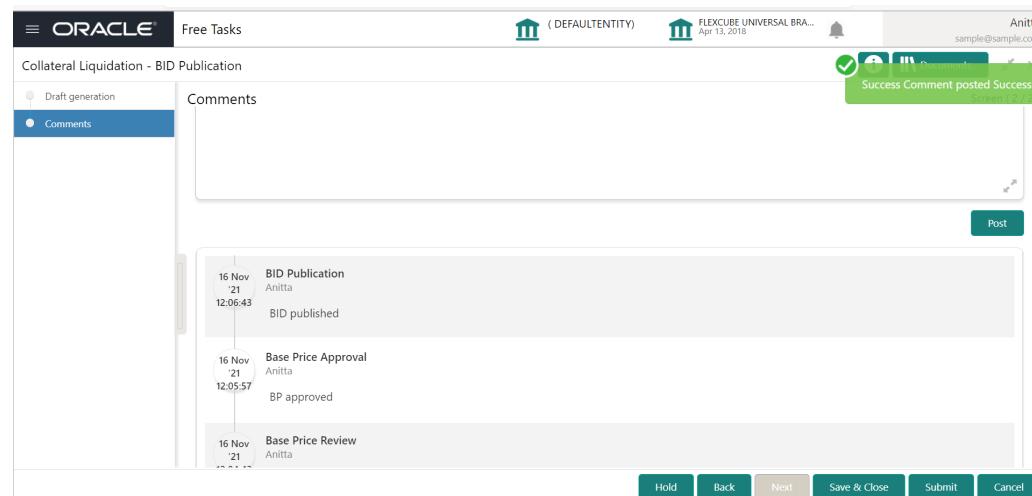
## Bid Publication - Comments

Detailed information about the Comments data segment in Bid Publication stage.

This data segment allows you to capture overall comments for the Bid Publication stage. Capturing comments helps the user of next stage to better understand the application.

Upon clicking **Next** in the **Bid Publication - Draft Generation** screen, the Comments data segment is displayed.

**Figure 9-3 Bid Publication - Comments**



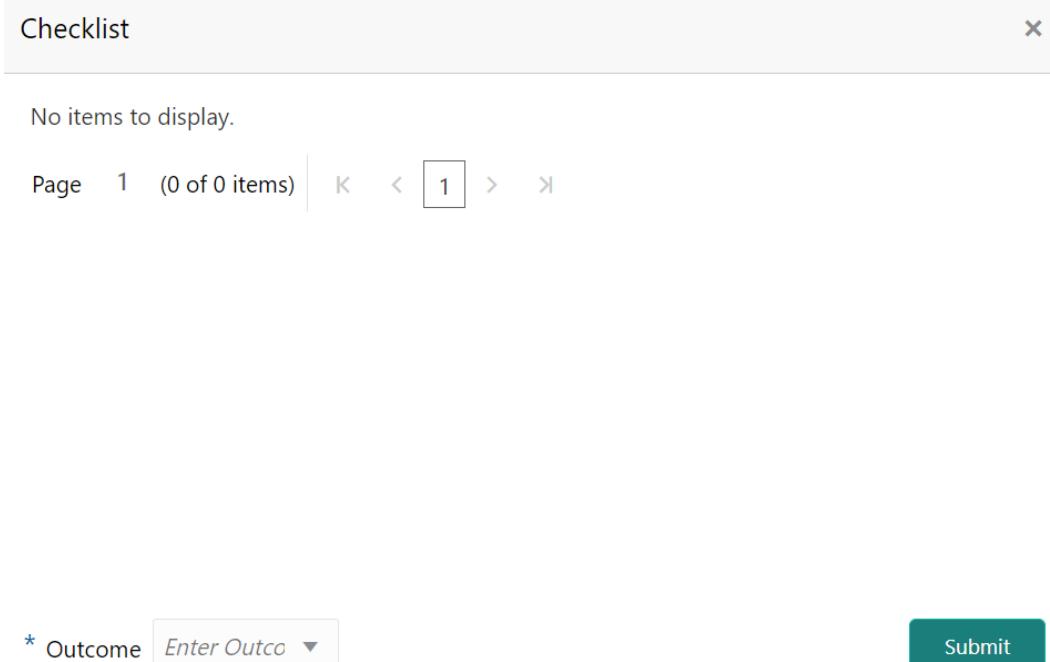
1. Type the comments for the Bid Publication stage in the **Comments** text box.
2. Click **Post**.

Comments are posted below the Comments text box.

3. To submit the Bid Publication task, click **Submit**.

The **Checklist** window is displayed.

**Figure 9-4 Bid Publication - Checklist**



The screenshot shows a 'Checklist' window with the following interface elements:

- Header: 'Checklist' and a close button 'X'.
- Message: 'No items to display.'
- Page navigation: 'Page 1 (0 of 0 items)' with left, right, and first/last page buttons.
- Form fields:
  - \* Outcome: A dropdown menu with the placeholder 'Enter Outco ▾'.
  - Submit button: A green 'Submit' button.
- Note section:
  - Note:** An icon of a blue pen.
  - Description: 'In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.'

4. Select the Outcome as **Proceed** and click **Submit**. The application is moved to the next stage.

# Bid Capture

## Bid Capture

Detailed information about the Bid Capture stage of the Collateral Liquidation process.

In this stage, the Credit Officer or the user authorized to edit the Bid Capture task must capture the bidding details based on the Bid Document submitted by the buyers.

### Bid Capture - Collateral Details

Detailed information about the Collateral Details data segment in Bid Capture stage.

This data segment displays the collateral details captured as part of Collateral Evaluation / Perfection process. You cannot modify these details.

1. To acquire the Bid Capture task, navigate to **Tasks > Free Tasks** from the left menu.

The **Bid Capture - Free Tasks** screen is displayed.

**Figure 10-1 Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & E...	Medium	Collateral Liquidation	APP213196569	APP213196569	BID Capture	21-11-15
Acquire & E...	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
Acquire & E...	Medium	Collateral Review	APP213196571	APP213196571	DataEnrichment	21-11-15
Acquire & E...	Low	Collateral Perfection	APP12312323	APP12312323	Initiation	
Acquire & E...	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
Acquire & E...	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
Acquire & E...	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
Acquire & E...	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
Acquire & E...	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
Acquire & E...	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
Acquire & E...	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
Acquire & E...	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10
Acquire & E...	Low	Collateral Evaluation	APP213146486	APP213146486	Initiation	21-11-02

2. Acquire & Edit the required **Bid Capture** task.

The **Bid Capture- Collateral Details** page is displayed.

**Figure 10-2 Bid Capture- Collateral details**

Collateral Type	Collateral Category	Collateral Subcategory	Agreed Collateral Value
Commodity	ELCM - COMMODITYMANUAL...	PRIMARY	USD100,000.00
Purpose Of Collateral *	Collateral Description *	Seniority of Charge *	Collateral Start and End Date *
Replacement Of Collateral	desc	PRIMARY	Aug 1, 2021 - Aug 31, 2025
Charge Type	External Collateral ID		
	RE6F676767		
Ownership details			
Ownership Type	Is Shareable Across Customers ?		
Single	<input checked="" type="radio"/>		

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

The **Bid Capture - Buyer Recommendation** screen is displayed.

## Bid Capture - Buyer Recommendation

Procedure to capture buyer details.

This data segment allows to add the buyer details based on the bidding documents submitted by the potential buyer.

Upon clicking Next in the Bid Capture- Collateral details screen the Buyer Recommendation data segment is displayed.

**Figure 10-3 Bid Capture - Buyer Recommendation**

Collateral ID *	Collateral Description *	Bid Date *
COL212366850	desc	Nov 25, 2021
Bid Reference Number *	Bid Done By *	Bid Valid Till *
928938298	Stewart Agencies	Nov 30, 2021
No items to display.		

1. Specify the Bid Details by referring the below table.

**Table 10-1 Bid Capture - Buyer Recommendation**

Fields/ Icons	Description
<b>Collateral ID</b>	<b>Collateral ID</b> of the selected collateral is displayed.
<b>Collateral Description</b>	Description provided for the collateral selected for liquidation is displayed.
<b>Bid Date</b>	Specify the bid start date.
<b>Bid Reference Number</b>	Specify a reference number for the bid.
<b>Bid Done By</b>	Select the agency which conducts the bid from <b>Bid Done By</b> drop down list.
<b>Bid Valid Till</b>	Specify the bid closing date in the <b>Bid Valid Till</b> field.

2. Click the **add** icon in the Bid Capture - Buyer Recommendation screen.

**Figure 10-4 Bid Capture - Buyer Recommendation - Bid Details**

3. Specify all the details in the Bid Details screen by referring the below table.

**Table 10-2 Bid Capture - Buyer Recommendation - Bid Details**

Fields/ Icons	Description
<b>Bidder Name</b>	Enter the <b>Bidder Name</b> .
<b>Organization Type</b>	Enter the <b>Organization Type</b> .
<b>Point Of Contact</b>	Enter the <b>Point of Contact</b> in the Organization related to the bid.
<b>Contact Details</b>	Enter the Organization <b>contact details</b> .
<b>Amount</b>	Enter the <b>Bid Amount</b> .
<b>Settlement Type</b>	Enter the bid <b>settlement type</b> .
<b>Bid Valid Till</b>	Select the date till the <b>bid is valid</b> .
<b>Bid Submission Date</b>	Select the date on which the bid is submitted.

4. To go to the next data segment, click **Next**.

The **Bid Capture - Comments** screen is displayed

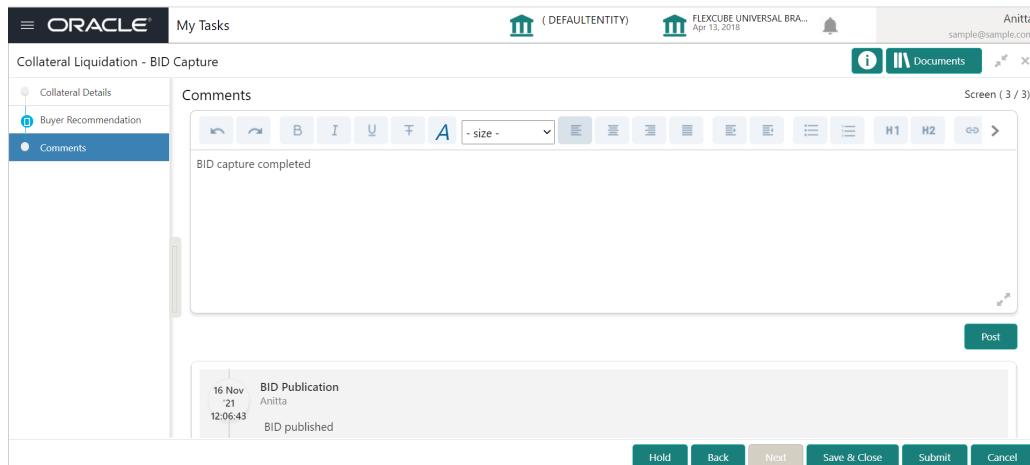
## Bid Capture - Comments

Detailed information about the comments data segment of the Bid Capture stage.

This data segment allows you to capture overall comments for the Bid Capture stage. Capturing comments helps the user of next stage to better understand the application.

Upon clicking Next in the Bid Capture - Buyer Recommendation screen the Comments data segment is displayed.

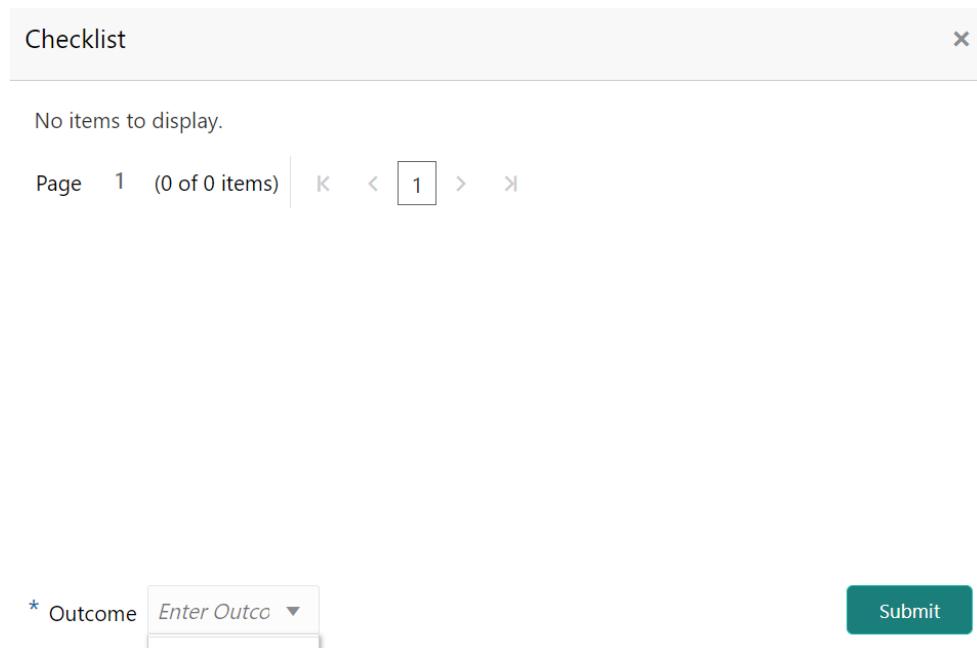
**Figure 10-5 Bid Capture - Comments**



1. Type the comments for the Bid Capture stage in the **Comments** text box.
2. Click **Post**. Comments are posted below the Comments text box.
3. To submit the Bid Capture stage task, click **Submit**.

The **Checklist** window is displayed.

**Figure 10-6 Bid Capture- Checklist**



4. Select the required **Outcome**. The options available are: **Proceed** and **Additional Info**.

5. To submit the **BID Capture** task, click **Submit**.

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

If the **Outcome** is selected as **Additional Info**, the application is sent back to the previous stage on clicking **Submit**.

# Buyer Recommendation

## Buyer Recommendation

Detailed information about the Buyer Recommendation stage in the Collateral Liquidation process.

In this stage, the Credit Officer or the user authorized to edit the Buyer Recommendation task must capture the buyer details after checking the bid documents submitted by all the parties and determining the potential buyer with higher bid value.

## Collateral Details

Detailed information about the Collateral Details data segment in Buyer Recommendation stage.

This data segment displays the collateral details captured as part of Collateral Evaluation / Perfection process. You cannot modify these details.

1. To acquire the Buyer Recommendation task, navigate to **Tasks > Free Tasks** from the left menu.

The **Buyer Recommendation - Free Tasks** screen is displayed.

**Figure 11-1 Free Tasks**

2. Click **Acquire & Edit** in the required **Buyer Recommendation** task.

The **Buyer Recommendation - Collateral Details** page is displayed.

**Figure 11-2 Buyer Recommendation - Collateral details**

The screenshot shows the Oracle Flexcube interface with the following details:

- Header:** Oracle, Free Tasks, (DEFAULTENTITY), FLEXCUBE UNIVERSAL BRA..., Apr 13, 2018, Anitta, sample@sample.com, Documents.
- Left Sidebar:** Collateral Liquidation - Buyer Recommendation, with tabs: Collateral Details (selected), Commodity, Buyer Recommendation, Buyer Details, Comments.
- Main Content:**
  - Collateral Details:** Customer details, Collateral details (expanded).
  - Commodity:** Collateral Type: Commodity, Collateral Category, Collateral Subcategory, Agreed Collateral Value: USD100,000.00.
  - Purpose Of Collateral:** Replacement Of Collateral, Collateral Description: desc, Seniority of Charge: PRIMARY.
  - Charge Type:** External Collateral ID: REF676767.
  - Ownership details:** Ownership Type: Single, Is Shareable Across Customers: (radio button selected).
- Buttons:** Hold, Back, Next, Save & Close, Cancel.
- Status Bar:** Screen (1 / 5).

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

The **Buyer Recommendation- Commodity** screen is displayed.

## Commodity

Detailed information about the Commodity data segment in Buyer Recommendation stage.

The collateral details provided at the time of collateral creation is displayed in this data segment. In the Buyer Recommendation stage, you can only view the collateral details.

Upon clicking **Next** in the **Buyer Recommendation - Collateral Details** screen, the Commodity data segment is displayed.

**Figure 11-3 Buyer Recommendation - Commodity**

The screenshot shows the Oracle Flexcube interface with the following details:

- Header:** Oracle, Free Tasks, (DEFAULTENTITY), FLEXCUBE UNIVERSAL BRA..., Apr 13, 2018, Anitta, sample@sample.com, Documents.
- Left Sidebar:** Collateral Liquidation - Buyer Recommendation, with tabs: Collateral Details, Commodity (selected), Buyer Recommendation, Buyer Details, Comments.
- Main Content:**
  - Commodity:** Collateral Details (expanded).
  - Record View:** Issuer Reference Number: IR896, Currency: USD, Total Amount: \$12,000,000.00.
  - Page Navigation:** Page 1 of 1 (1 of 1 items), with a 'View' button.
- Buttons:** Hold, Back, Next, Save & Close, Cancel.
- Status Bar:** Screen (2 / 5).

1. View the collateral details by clicking the action icon in the collateral record and selecting **View**.

- Click **Next**.

The **Buyer Recommendation - Buyer Recommendation** screen is displayed.

## Buyer Recommendation

Detailed information about the Buyer Recommendation data segment in Buyer Recommendation stage.

This data segment displays the bidding details added in the **BID capture - Buyer Recommendation** screen for reference. For field level information, refer **BID Capture** topic. Upon clicking **Next** in the **Buyer Recommendation - Commodity** screen, the Buyer Recommendation data segment is displayed.

**Figure 11-4 Buyer Recommendation - Buyer Recommendation**

Buyer Recommendation		
Bid Details		
Collateral ID *	Collateral Description *	Bid Date *
COL212366850	desc	Nov 25, 2021
Bid Reference Number *	Bid Done By *	Bid Valid Till *
28372837	Stewart Agencies	Nov 30, 2021

Bidder Name: ste  
 Settlement Type: RTGS

Organization Type: ind

Amount: \$1,000.00

Edit  
 View  
 Delete

- View the bidding details.
- click **Next**.

The **Buyer Recommendation - Buyer Details** screen is displayed.

## Buyer Details

Detailed information about the Buyer Details data segment in Buyer Recommendation stage.

This data segment allows to add details about the final buyer selected by comparing bidding details in all the bid documents. Upon clicking **Next** in the **Buyer Recommendation - Buyer Recommendation** screen, the Buyer Details data segment is displayed.

Figure 11-5 Buyer Recommendation - Buyer Details

- Specify the **Buyer Details** by referring the below table.

Table 11-1 Buyer Recommendation - Buyer Details

Fields/ Icons	Description
<b>Organization Details</b>	Specify the buyer's organization name.
<b>Buyer Details</b>	Specify the buyer name.
<b>House/Building</b>	Specify the name of House/Building where the buyer is located.
<b>Street</b>	Specify the Street where the buyer is located.
<b>Locality</b>	Specify the buyer's Locality.
<b>Landmark</b>	Specify the <b>Landmark</b> for buyer location.
<b>Area</b>	Specify the <b>Area</b> where the buyer is located.
<b>City</b>	Specify the <b>City</b> where the buyer is located.
<b>State</b>	Specify the <b>State</b> where the buyer is located.
<b>Zip-Code</b>	Specify the <b>Zip-Code</b> for the buyer address.
<b>Country</b>	Specify the <b>Country</b> where the buyer is located.
<b>Email Address</b>	Enter the <b>E-mail address</b> of the buyer.
<b>Phone Number</b>	Enter the <b>Phone Number</b> of the buyer.

- Click **Next**.

The **Buyer Recommendation - Comments** screen is displayed.

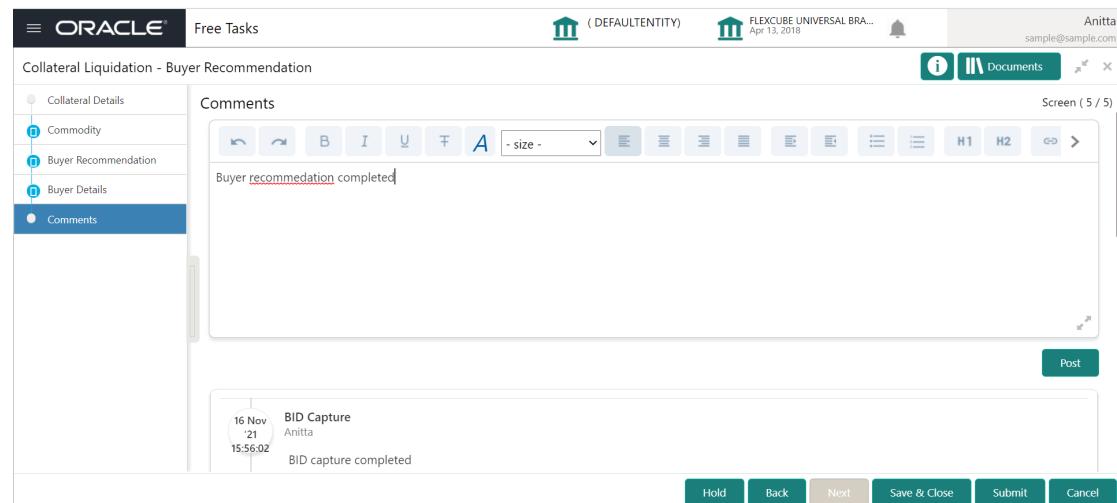
## Comments

Detailed information about the Comments data segment in Buyer Recommendation stage.

This data segment allows you to capture overall comments for the Buyer Recommendation stage. Capturing comments helps the user of next stage to better understand the application.

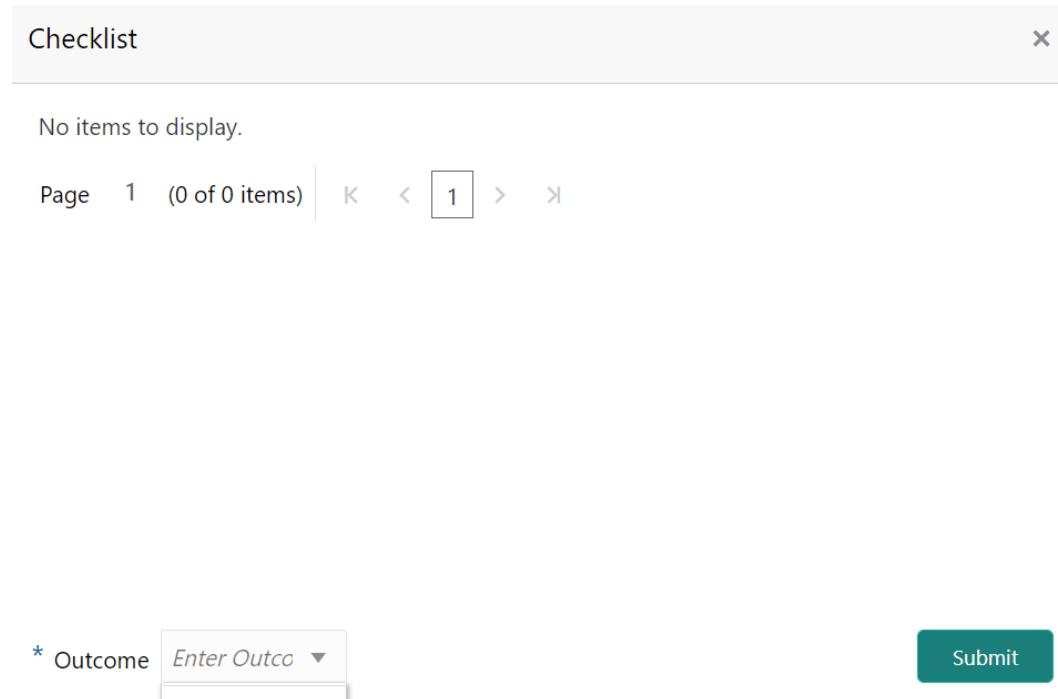
Upon clicking **Next** in the **Buyer Recommendation - Buyer Details** screen, the Comments data segment is displayed.

Figure 11-6 Buyer Recommendation- Comments



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

Figure 11-7 Buyer Recommendation - Checklist



 **Note:**

In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.

4. Select the required **Outcome**.

The options available are:

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

5. Click **Submit**.

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

If the **Outcome** is selected as **Additional Info**, the application is sent back to the previous stage on clicking **Submit**.

# Buyer Approval

## Buyer Approval

Detailed information about the Buyer Approval stage in the Collateral Liquidation process.

In this stage, the Bid Approver must validate the buyer based on the documents submitted and make necessary decision to approve or reject the buyer.

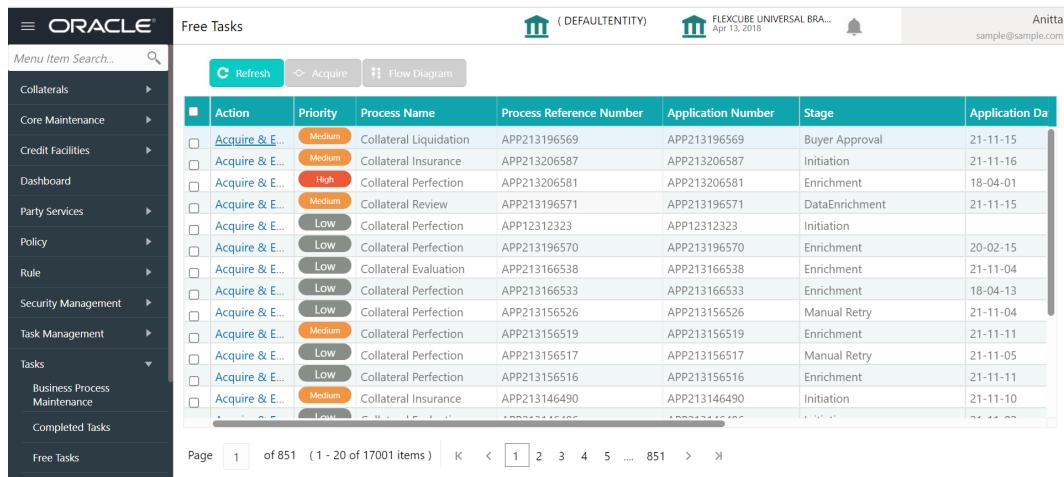
The data segments in the Buyer Approval stage is same as that of Buyer Recommendation stage. In this topic, only steps to Approve / Reject the buyer is provided. For field level information, refer the **Buyer Recommendation** topic.

To approve or reject the buyer:

1. Navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

**Figure 12-1 Free Tasks**



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & E...	Medium	Collateral Liquidation	APP213196569	APP213196569	Buyer Approval	21-11-15
Acquire & E...	Medium	Collateral Insurance	APP213206587	APP213206587	Initiation	21-11-16
Acquire & E...	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
Acquire & E...	Medium	Collateral Review	APP213196571	APP213196571	DataEnrichment	21-11-15
Acquire & E...	Low	Collateral Perfection	APP12312323	APP12312323	Initiation	
Acquire & E...	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
Acquire & E...	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
Acquire & E...	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
Acquire & E...	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
Acquire & E...	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
Acquire & E...	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
Acquire & E...	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
Acquire & E...	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10

2. Acquire & Edit the required **Buyer Approval** task.

The **Buyer Approval - Collateral Details** screen is displayed.

Figure 12-2 Buyer Approval- Collateral details

- Click **Next** and navigate to **Comments** data segment.

Figure 12-3 Buyer Approval - Comments

- Type the comments for the Buyer Approval stage in the **Comments** text box.

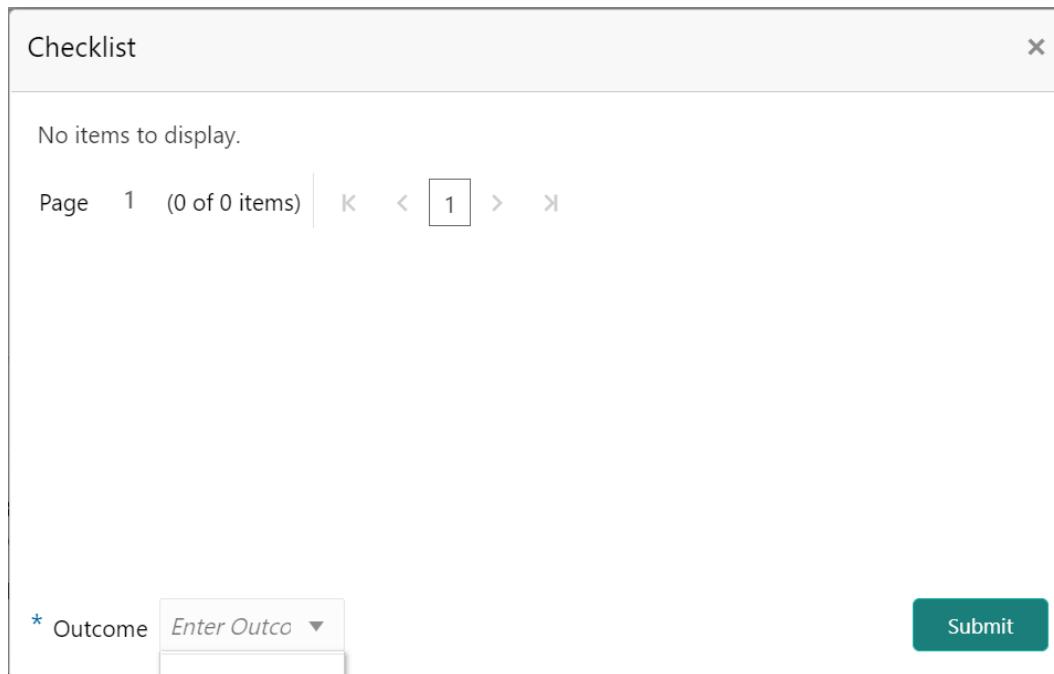
- Click **Post**.

Comments are posted below the Comments text box.

- To submit the Buyer Approval task, click **Submit**.

The **Checklist** window is displayed.

Figure 12-4 Buyer Approval - Checklist



Checklist

No items to display.

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

\* Outcome

Submit

 **Note:**

In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.

7. Select the required **Outcome**.

The options available are:

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

8. Click **Submit**.

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

If the **Outcome** is selected as **Reject**, the application is rejected and the task is completed.

# Buyer Confirmation

## Buyer Confirmation

Detailed information about the Buyer Confirmation stage in the Collateral Liquidation process.

In this stage, the Credit Officer or the user authorized to edit the Buyer Confirmation task must notify the selected buyer with the bidding agreement through their preferred medium.

## Collateral Details

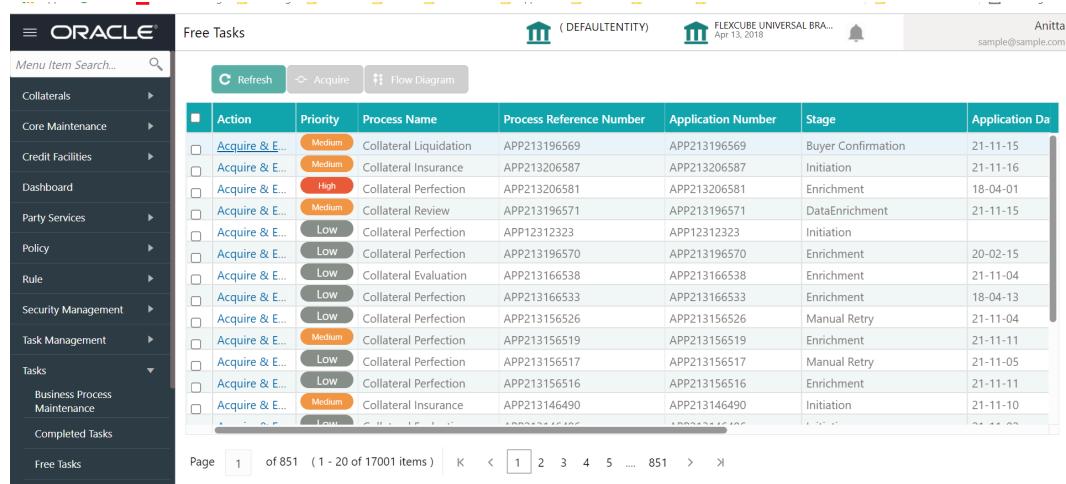
Detailed information about the Collateral Details data segment in Buyer Confirmation stage.

This data segment displays the collateral details captured as part of Collateral Evaluation / Perfection process. You cannot modify these details.

1. To acquire the Buyer Confirmation task, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

**Figure 13-1 Free Tasks**



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/> Acquire & E...	Medium	Collateral Liquidation	APP213196569	APP213196569	Buyer Confirmation	21-11-15
<input type="checkbox"/> Acquire & E...	Medium	Collateral Insurance	APP213206587	APP213206587	Initiation	21-11-16
<input type="checkbox"/> Acquire & E...	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
<input type="checkbox"/> Acquire & E...	Medium	Collateral Review	APP213196571	APP213196571	DataEnrichment	21-11-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP12312323	APP12312323	Initiation	
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
<input type="checkbox"/> Acquire & E...	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
<input type="checkbox"/> Acquire & E...	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10

2. Click **Acquire & Edit** in the required **Buyer Confirmation** task.

The **Buyer Confirmation- Collateral Details** page is displayed.

**Figure 13-2 Buyer Confirmation- Collateral details**

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

The **Buyer Confirmation - Commodity** screen is displayed.

## Commodity

Detailed information about the Commodity data segment in Buyer Confirmation stage.

The collateral details provided at the time of collateral creation is displayed in this data segment. You can view the detailed collateral information by clicking the action icon and selecting **View** option. Upon clicking **Next** in the **Buyer Confirmation - Collateral Details** screen, the Commodity data segment is displayed.

**Figure 13-3 Buyer Confirmation- Commodity**

1. View the collateral details.
2. click **Next**.

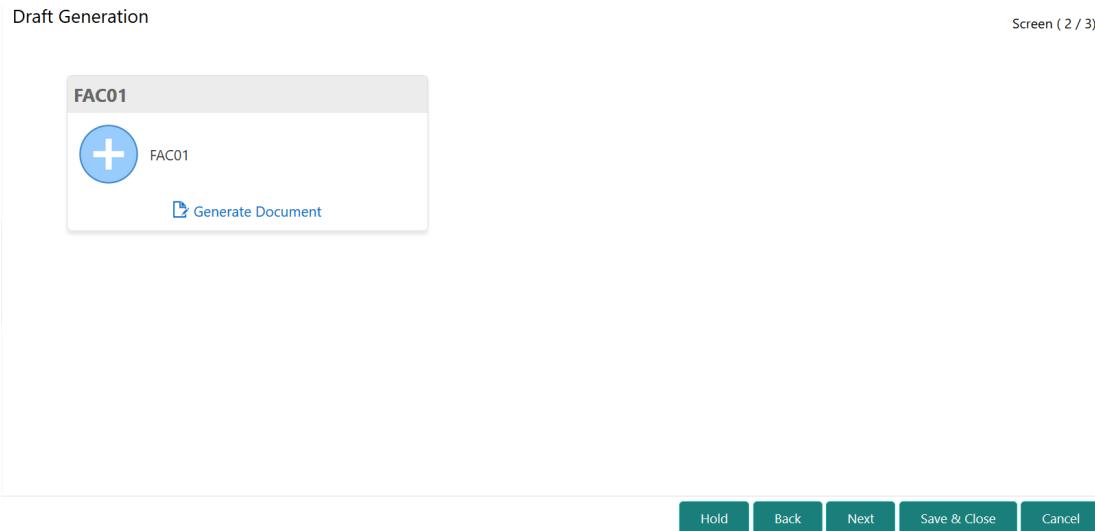
The **Buyer Confirmation - Draft Generation** screen is displayed.

## Draft Generation

Detailed information about the Draft Generation data segment in the Buyer Confirmation stage.

This data segment allows you to generate and send the bidding agreement to the selected buyer. Upon clicking **Next** in the **Buyer Confirmation- Commodity** screen, the Draft Generation data segment is displayed.

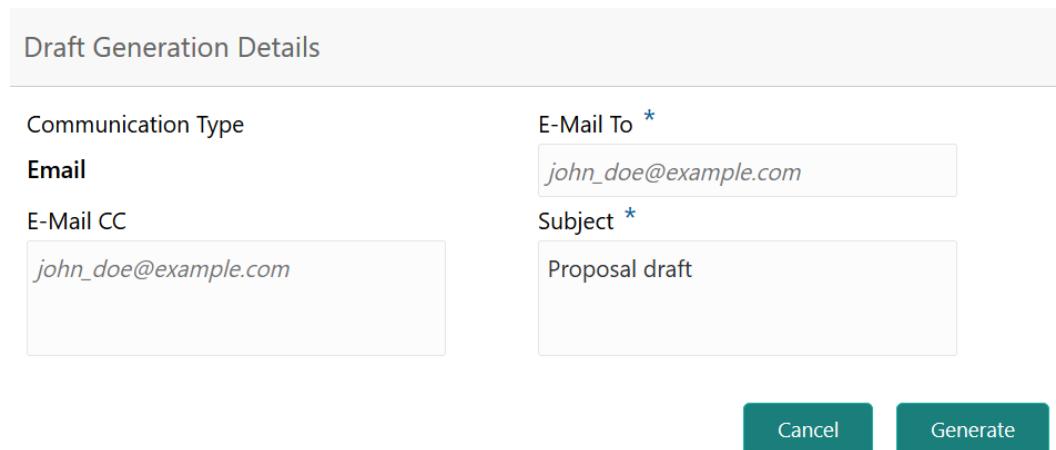
**Figure 13-4 Draft Generation**



1. Click **Generate Document**.

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

**Figure 13-5 Draft Generation Details**



Communication Type	E-Mail To *
Email	john_doe@example.com
E-Mail CC	john_doe@example.com
	Subject *
	Proposal draft
Cancel      Generate	

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

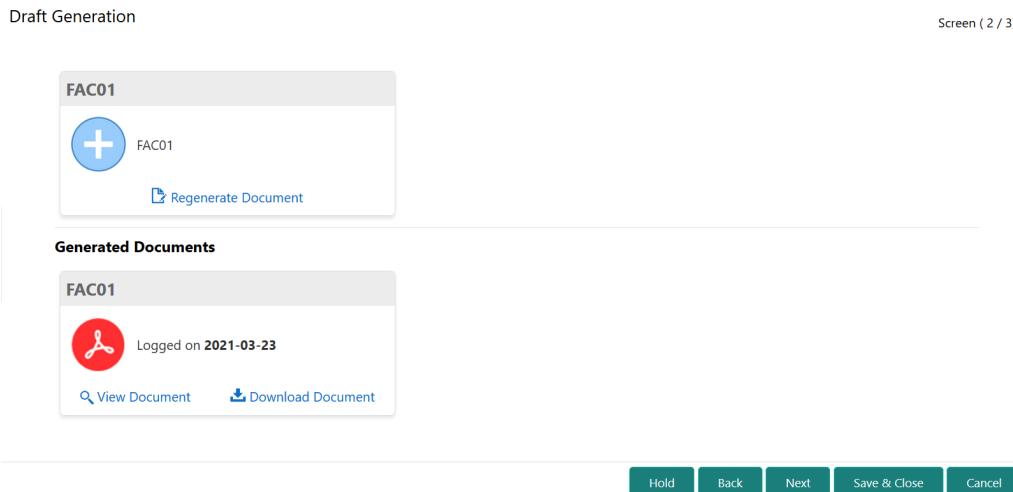
For field level information, refer the below table.

**Table 13-1 Draft Generation Details - Field Description**

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

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

**Figure 13-6 Draft Generation - Completed**



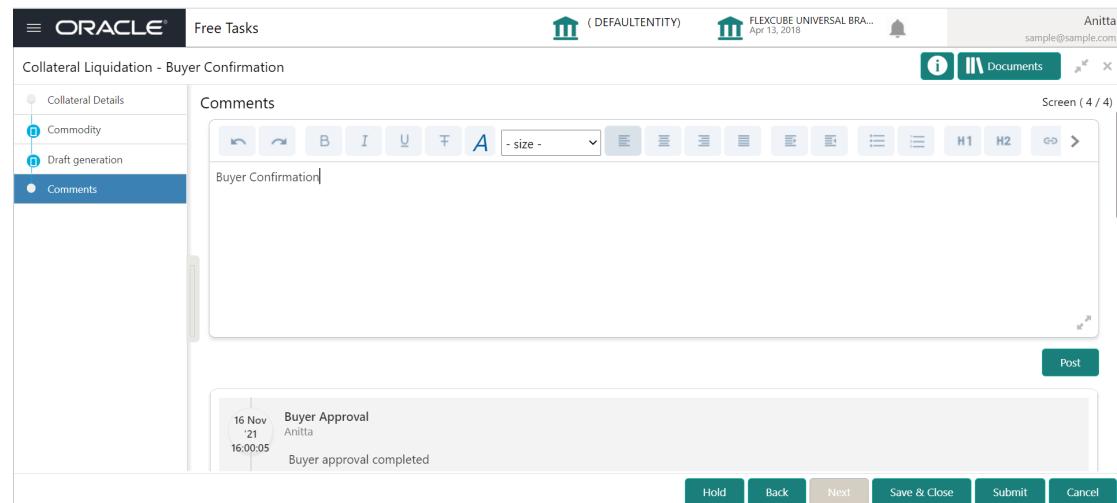
3. To view the generated draft document, click **View Document**.
4. To download the generated draft document, click **Download Document**.
5. After performing necessary actions in the **Draft Generation** screen, click **Next**.

## Comments

Detailed information about the Comments data segment in Buyer Confirmation stage.

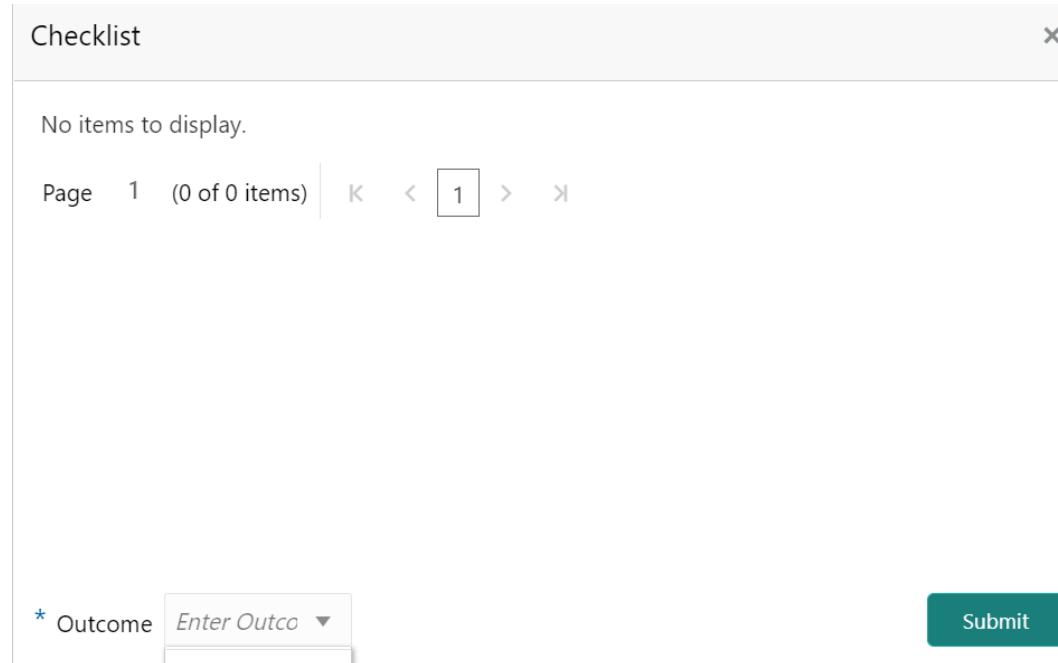
This data segment allows you to capture overall comments for the Buyer Confirmation stage. Capturing comments helps the user of next stage to better understand the application. Upon clicking **Next** in the **Buyer Confirmation- Draft Generation** screen, the Comments data segment is displayed.

Figure 13-7 Buyer Confirmation - Comments



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

Figure 13-8 Buyer Confirmation - Checklist



 **Note:**

In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.

4. Select the required **Outcome**.

The options available are:

- **Confirmed**
- **Reject**

5. Click **Submit**.

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

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

# Document Retrieval

## Document Retrieval

Detailed information about the Document Retrieval stage in the Collateral Liquidation process.

In this stage, the Document Officer or the user authorized to edit the Document Retrieval stage must retrieve the registered collateral documents and delink it from the customer.

## Collateral Summary

Detailed information about the Collateral Summary data segment in Document Retrieval stage.

In this data segment, the following details about the collateral are displayed.

- Basic Information
- Collateral type details
- Linked Facilities Details
- Ownership
- Seniority of Charge
- Covenants
- Insurance
- Configured Stage Status

**1.** To acquire the Document Retrieval task, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

**Figure 14-1** Free Tasks

ORACLE®

Free Tasks

Menu Item Search 

(DEFAULTENTITY) FLEXCUBE UNIVERSAL BRA... Apr 13, 2018  Anita sample@sample.com

 Refresh  Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
<input type="checkbox"/> Acquire & E...	Medium	Collateral Liquidation	APP213196569	APP213196569	Document Retrieval	21-11-15
<input type="checkbox"/> Acquire & E...	Medium	Collateral Insurance	APP213206587	APP213206587	Initiation	21-11-16
<input type="checkbox"/> Acquire & E...	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP21312323	APP21312323	Initiation	
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
<input type="checkbox"/> Acquire & E...	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
<input type="checkbox"/> Acquire & E...	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
<input type="checkbox"/> Acquire & E...	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
<input type="checkbox"/> Acquire & E...	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10
<input type="checkbox"/> Acquire & E...	Low	Collateral Evaluation	APP213146486	APP213146486	Initiation	21-11-02

Page 1 of 850 (1 - 20 of 17000 items) K <  2 3 4 5 ... 850 > !

2. Click **Acquire & Edit** in the required **Document Retrieval** task.

The **Document Retrieval- Collateral Summary** screen is displayed.

## Figure 14-2 Document Retrieval - Collateral Summary

■ ORACLE Free Tasks

(DEFAULTENTITY) FLÉDUCÉE UNIVERSAL BRA... Apr 18, 2018

Collateral Liquidation - Document Retrieval

Collateral Summary Document Retrieval Comments

Collateral Summary

ELCM CHECK

Customer ID Application ID Current Status Documents Collateral Type Collateral Category Ownership Type

000002181 APP213-96569 0 Commodity ELCM - COMMODITYMANUAL\_NEW Single

Basic Information

COL212356850

desc

Collateral Currency Agreed Collateral Value Agreed Collateral Value Available From Available Till Applicable Business

USD \$100000.00 \$100000.00 2021-08-01 2025-08-31

Exposure Type Purpose Of Collateral Shareable Across Customers

Charge Type Replacement Of Collateral No

Commodity

1 Collateral

\$12M Collateral Value

Linked Facilities Details

27% 23% BROADROLLER Unlinked

Ownership

ELCM CHECK

Seniority of charge

1 Position

0 Total Percentage 100 Percentage Available

Covenants

1 Covenants proposed Standard Covenants Applicable

Insurance

0 Active Insurance

0 Breached Covenants

USD 0.00 Total Insurance Amount

Configured Stage Status

Hold Back Next Save & Close Cancel

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

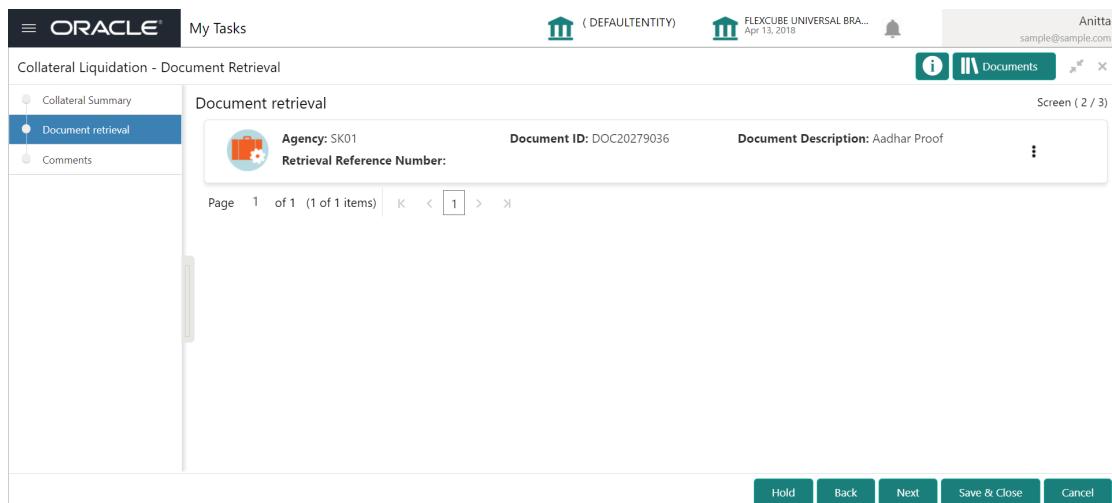
The **Document Retrieval - Document Retrieval** is displayed.

## Document Retrieval

Detailed information about the Document Retrieval data segment in Document Retrieval stage.

This data segment allows to add the collateral document retrieval status. Upon clicking **Next** in the **Document Retrieval - Collateral Summary** screen, the Document Retrieval data segment is displayed.

**Figure 14-3 Document Retrieval - Document Retrieval**



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

The **Document Retrieval Details** screen is displayed.

**Figure 14-4 Document Retrieval Details**

Agency SK01	Document ID DOC20279036	Document Description Aadhar Proof
Safekeeping Date Oct 9, 2020	Safekeeping Location LOC	Shelf Number 123
Drawer Number 123	Key Number 123	Retrieval Reference Number 6
Retrieval Date * Jan 30, 2020	Retrieval Status * Awaiting Confirmation	

In the above screen, the following document safekeeping details captured in the Collateral Perfection Process are displayed.

- Agency
- Document ID
- Document Description

- Safekeeping Date
- Safekeeping Location
- Shelf Number
- Drawer Number
- Key Number

2. Specify the document retrieval details by referring the below table.

**Table 14-1 Document Retrieval - Document Retrieval**

Fields/ Icons	Description
<b>Retrieval Date</b>	Specify the date on which the collateral document is retrieved.
<b>Retrieval Status</b>	Select the <b>Retrieval Status</b> from the drop down list.
<b>Retrieval Reference Number</b>	Specify a unique reference number for document retrieval.

3. Click **Save**.

The retrieval details are added and displayed as shown below.

**Figure 14-5 Document Retrieval Details**

The screenshot shows the Oracle Collateral Liquidation - Document Retrieval screen. The navigation bar at the top includes 'My Tasks', '( DEFAULTENTITY)', 'FLEXCUBE UNIVERSAL BRA...', 'Apr 13, 2018', 'Anitta sample@sample.com', and a 'Documents' icon. The main content area is titled 'Document retrieval' and displays a single record: Agency: SK01, Document ID: DOC20279036, and Document Description: Aadhar Proof. The retrieval reference number is 6. The record is shown in a table with columns for Agency, Document ID, and Document Description. Below the table is a page navigation bar showing 'Page 1 of 1 (1 of 1 items)'. On the right side of the record, there is a context menu with 'Edit' and 'View' options. At the bottom of the screen are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

4. To **Edit** or **View** the retrieval details, click the action icon in the retrieval record and select the required option.

5. To go to the next data segment, click **Next**.

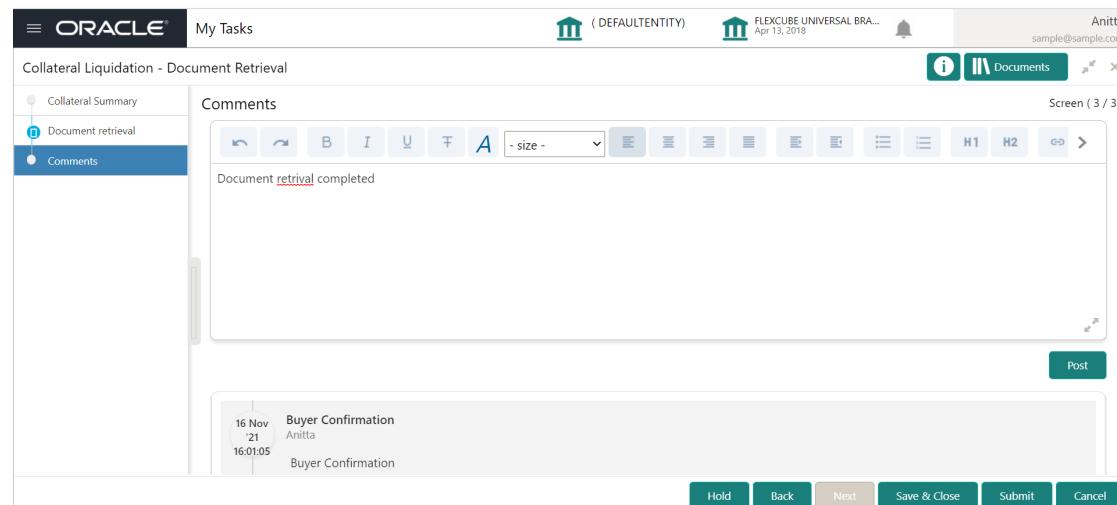
The **Document Retrieval - Comments** screen is displayed.

## Comments

Detailed information about the Comments data segment in Document Retrieval stage.

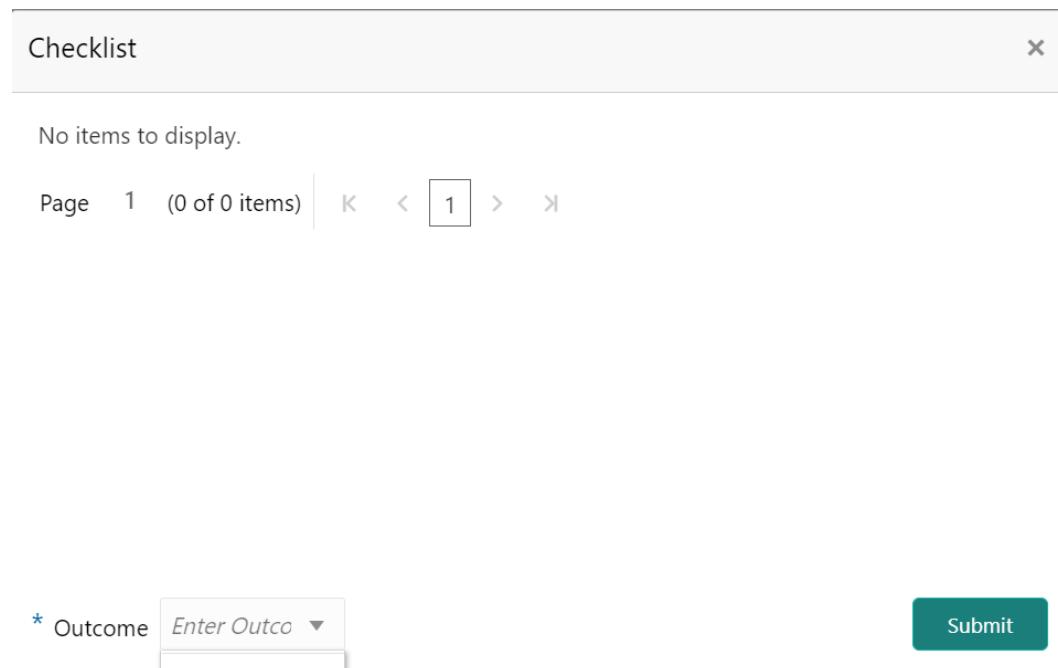
This data segment allows you to capture overall comments for the Document Retrieval stage. Capturing comments helps the user of next stage to better understand the application. Upon clicking **Next** in the **Document Retrieval - Document Retrieval** screen, the Comments data segment is displayed.

Figure 14-6 Document Retrieval - Comments



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

Figure 14-7 Document Retrieval - Checklist



 **Note:**

In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.

4. Select the **Outcome** as **Proceed**.

5. Click **Submit**.

The application is moved to the next stage.

# Asset Transfer to Buyer

## Asset Transfer to Buyer

Detailed information about the Asset Transfer to Buyer stage in the Collateral Liquidation process.

In this stage, the Document Officer or the user authorized to edit the Asset Transfer To Buyer task must transfer the asset from old customer to the new buyer by capturing buyer and transfer details.

## Collateral Details

Detailed information about the Collateral Details data segment in the Asset Transfer to Buyer stage.

This data segment displays the collateral details captured as part of Collateral Evaluation / Perfection process. You cannot modify these details.

1. To acquire the Asset Transfer to Buyer task, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

**Figure 15-1 Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Liquidation	APP213196569	APP213196569	Asset Transfer to Buyer	21-11-15
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Review	APP213216610	APP213216610	DataEnrichment	21-11-17
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Insurance	APP213216608	APP213216608	Initiation	21-11-17
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Insurance	APP213216607	APP213216607	Initiation	21-11-17
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Insurance	APP213216606	APP213216606	Initiation	21-11-17
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Insurance	APP213216605	APP213216605	Initiation	21-11-17
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Insurance	APP213216604	APP213216604	Initiation	21-11-17
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Insurance	APP213206603	APP213206603	Initiation	21-11-16
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Insurance	APP213206602	APP213206602	Initiation	21-11-16
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Insurance	APP213206601	APP213206601	Initiation	21-11-16
<a href="#">Acquire &amp; E...</a>	Medium	Collateral Insurance	APP213206600	APP213206600	Initiation	21-11-16
<a href="#">Acquire &amp; E...</a>	Low	Collateral Evaluation	APP213206599	APP213206599	RiskEvaluation	18-04-04
<a href="#">Acquire &amp; E...</a>	Low	Collateral Perfection	APP213206595	APP213206595	Field Investigation	18-04-03

2. Click **Acquire & Edit** in the required **Asset Transfer to Buyer** task.

The **Asset Transfer To Buyer - Collateral Details** screen is displayed.

**Figure 15-2 Asset Transfer to Buyer - Collateral Details**

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

The **Asset Transfer to Buyer - Buyer Details** screen is displayed.

## Buyer Details

Procedure to add buyer details.

Upon clicking **Next** in the **Asset Transfer to Buyer - Collateral Details** screen, the **Buyer Details** data segment is displayed.

**Figure 15-3 Asset Transfer to Buyer - Buyer Details**

1. Specify the buyer details by referring the below table.

**Table 15-1 Buyer Recommendation - Buyer Details**

Fields/ Icons	Description
<b>Organization Details</b>	Specify the buyer's organization name.
<b>Buyer Details</b>	Specify the buyer name.
<b>House/Building</b>	Specify the name of <b>House/Building</b> where the buyer is located.
<b>Street</b>	Specify the <b>Street</b> where the buyer is located.
<b>Locality</b>	Specify the buyer's <b>Locality</b> .
<b>Landmark</b>	Specify the <b>Landmark</b> for buyer location.
<b>Area</b>	Specify the <b>Area</b> where the buyer is located.
<b>City</b>	Specify the <b>City</b> where the buyer is located.
<b>State</b>	Specify the <b>State</b> where the buyer is located.
<b>Zip-Code</b>	Specify the <b>Zip-Code</b> for the buyer address.
<b>Country</b>	Specify the <b>Country</b> where the buyer is located.
<b>Email Address</b>	Enter the <b>Email address</b> of the buyer.
<b>Phone Number</b>	Enter the <b>Phone Number</b> of the buyer.

2. Click **Next**.

The **Asset Transfer to Buyer - Transfer Details** screen is displayed.

## Transfer Details

Detailed information about the Transfer Details data segment in the Asset Transfer to Buyer Stage.

This data segment allows you to capture the asset transfer details such as Transfer Status. Upon clicking **Next** in the **Asset Transfer to Buyer - Buyer Details** screen, the Transfer Details data segment is displayed.

**Figure 15-4 Asset Transfer to Buyer- Transfer Details**

The screenshot shows the Oracle Asset Transfer to Buyer - Transfer Details screen. The sidebar on the left has 'Buyer Details' selected. The main area is titled 'Transfer Details' and contains the following fields:

- Transfer Request Date: Nov 12, 2021
- Transfer Completion Date: Nov 30, 2021
- Asset Transferred From: BA
- Transfer Status: Completed
- Transfer Description: Transfer completed

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

- Specify the transfer details by referring the below table.

**Table 15-2 Asset Transfer to Buyer- Transfer Details**

Fields/ Icons	Description
<b>Transfer Request Date</b>	Select the date on which the asset transfer is requested
<b>Transfer Completion Date</b>	Select the date on which the asset transfer is completed
<b>Asset Transferred From</b>	Enter the name of the customer from whom the asset is transferred.
<b>Asset Transferred To</b>	Enter the name of the buyer to whom the Asset is transferred.
<b>Acknowledgement Reference Number</b>	Specify the transfer <b>Acknowledgement Reference Number</b> .
<b>Transfer Status</b>	Select the status of asset transfer from the drop down list.
<b>Transfer Description</b>	Provide a brief description about the asset transfer.

- Click **Next**.

The **Asset Transfer to Buyer - Comments** screen is displayed.

## Comments

Detailed information about the Comments data segment in the Asset Transfer to Buyer stage.

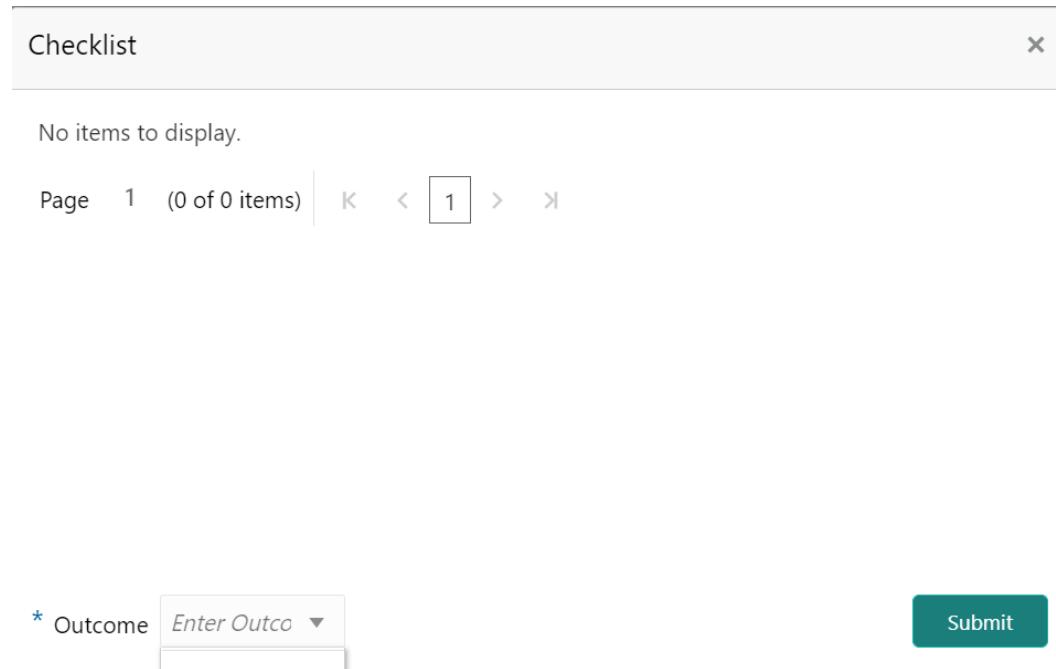
This data segment allows you to capture overall comments for the Asset Transfer to Buyer stage. Capturing comments helps the user of next stage to better understand the application. Upon clicking **Next** in the **Asset Transfer to Buyer - Transfer Details** screen, the Comments data segment is displayed.

**Figure 15-5 Asset Transfer to Buyer - Comments**

- Type the comments for the Asset Transfer to Buyer stage in the **Comments** text box.

2. Click **Post**.  
Comments are posted below the Comments text box
3. To submit the Asset Transfer to Buyer task, click **Submit**.  
The **Checklist** window is displayed.

**Figure 15-6 Asset Transfer to Buyer - Checklist**



 **Note:**

In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.

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

The application is moved to the next stage on clicking **Submit**.

16

# Assignment of Settlement Account

## Assignment of Settlement Account

Detailed information about the Assignment of Settlement Account stage in the Collateral Liquidation process.

In this stage, the Document Officer or the user authorized to edit the Assignment of Settlement Account task must capture the settlement account details such as **From account details** and **To account details** for transferring settlement amount and closing the transaction.

## Collateral Details

Detailed information about the Collateral Details data segment in Assignment of Settlement Account stage.

This data segment displays the collateral details captured as part of Collateral Evaluation / Perfection process. You cannot modify these details.

1. To acquire the Assignment of Settlement Account task, navigate to **Tasks > Free Tasks** from the left menu.  
The **Free Tasks** screen is displayed.

**Figure 16-1** Free Tasks

The screenshot shows the Oracle Flexcube Universal Business Application interface. The top navigation bar includes the Oracle logo, a search bar, and the current date (Apr 13, 2018). The main content area is titled "Free Tasks" and displays a table of tasks with columns for Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The table contains 17 rows of data. The sidebar on the left lists various menu items and sections, including "Collaterals", "Core Maintenance", "Credit Facilities", "Dashboard", "Party Services", "Policy", "Rule", "Security Management", "Task Management", "Tasks", "Business Process Maintenance", and "Completed Tasks". The bottom of the screen shows a page navigation bar with "Page 1 of 851" and a "1-20 of 17016 items" dropdown.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & E...	Medium	Collateral Liquidation	APP213196569	APP213196569	Assignment Of Settlement A...	21-11-15
Acquire & E...	Medium	Collateral Review	APP213216610	APP213216610	DataEnrichment	21-11-17
Acquire & E...	Medium	Collateral Insurance	APP213216608	APP213216608	Initiation	21-11-17
Acquire & E...	Medium	Collateral Insurance	APP213216607	APP213216607	Initiation	21-11-17
Acquire & E...	Medium	Collateral Insurance	APP213216606	APP213216606	Initiation	21-11-17
Acquire & E...	Medium	Collateral Insurance	APP213216605	APP213216605	Initiation	21-11-17
Acquire & E...	Medium	Collateral Insurance	APP213216604	APP213216604	Initiation	21-11-17
Acquire & E...	Medium	Collateral Insurance	APP213206603	APP213206603	Initiation	21-11-16
Acquire & E...	Medium	Collateral Insurance	APP213206602	APP213206602	Initiation	21-11-16
Acquire & E...	Medium	Collateral Insurance	APP213206601	APP213206601	Initiation	21-11-16
Acquire & E...	Medium	Collateral Insurance	APP213206600	APP213206600	Initiation	21-11-16
Acquire & E...	Low	Collateral Evaluation	APP213206599	APP213206599	RiskEvaluation	18-04-04
Acquire & E...	Low	Collateral Perfection	APP213206595	APP213206595	Field Investigation	18-04-03

2. Click **Acquire & Edit** in the required **Assignment of Settlement Account** task. The **Assignment of Settlement Account- Collateral Details** page is displayed.

**Figure 16-2 Assignment of Settlement Account- Collateral details**

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

The **Assignment of Settlement Account- Buyer Details** screen is displayed.

## Buyer Details

Detailed information about the Buyer Details data segment in Assignment of Settlement Account Stage.

The Buyer Details data segment displays the buyer details added in previous stages for verification. You can modify the details, if required. Upon clicking **Next** in the **Assignment of Settlement Account - Collateral Details** screen, the Buyer Details data segment is displayed.

**Figure 16-3 Assignment of Settlement Account - Buyer Details**

• After performing the necessary action in the above screen, click **Next**.

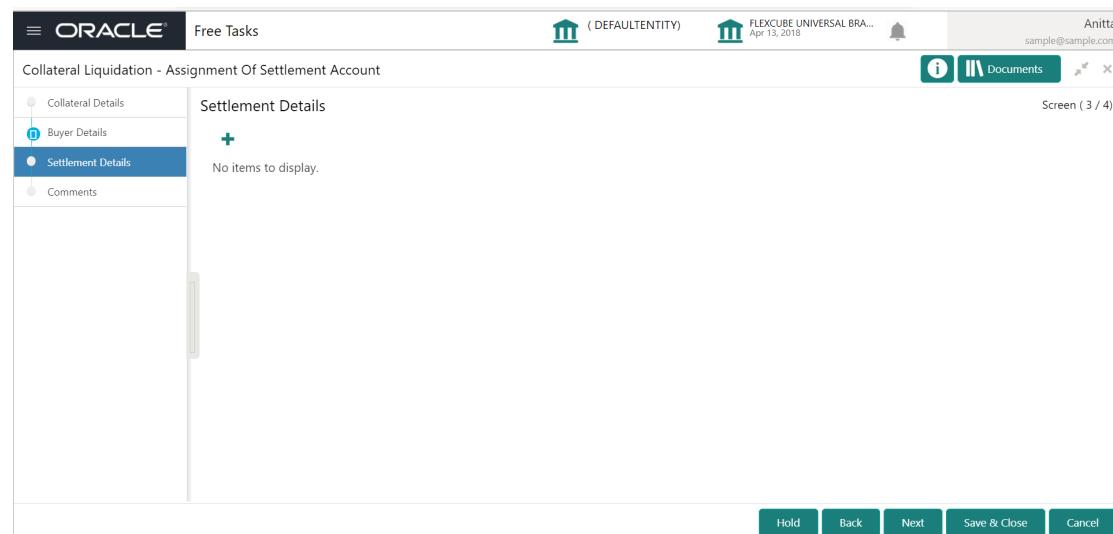
The **Assignment of Settlement Account - Settlement Details** screen is displayed.

## Settlement Details

Detailed information about the Settlement Details data segment in Assignment of Settlement Account Stage.

The Settlement Details data segment allows to add the settlement account details for asset transfer settlement. Upon clicking **Next** in the **Assignment of Settlement Account - Buyer Details** screen, the Settlement Details data segment is displayed.

**Figure 16-4 Assignment of Settlement Account- Settlement Details**



1. To add the settlement account details, click + the **add** icon.

The **Settlement Details** screen is displayed.

**Figure 16-5 Assignment of Settlement Account - Settlement Details**

From Bank *	From Account Number *
ABA bank	39823928
From Branch *	To Bank *
CHN	YES bank
To Account Number *	To Branch *
38273827	CBE
Reference Number *	Amount *
39283928	USD \$1,000.00
Mode Of Settlement *	

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

**Table 16-1 Assignment of Settlement Account- Settlement Details**

Fields/ Icons	Description
<b>From Bank</b>	Specify the name of Bank from which the fund is to be transferred.
<b>From Account Id</b>	Specify the <b>From Account Id</b> .
<b>To Branch</b>	Specify the bank branch to which the fund has to be transferred.
<b>To Bank</b>	Specify the Bank to which the fund has to be transferred.
<b>To Account Id</b>	Enter the account Id to which the fund has to be transferred.
<b>Reference No</b>	Specify a <b>Reference Number</b> for the settlement.
<b>Amount</b>	Specify the <b>Amount</b> to be transferred.
<b>Mode Of Settlement</b>	Select the <b>Mode Of Settlement</b>

3. Click **Save**.

The settlement details are added and displayed as shown below.

**Figure 16-6 Assignment of Settlement Account - Settlement Details**

4. To **Edit, View or Delete** the settlement details, click the action icon in the settlement record and select the required option.
5. After adding the settlement details, click **Next**.

The **Assignment of Settlement Account - Comments** screen is displayed

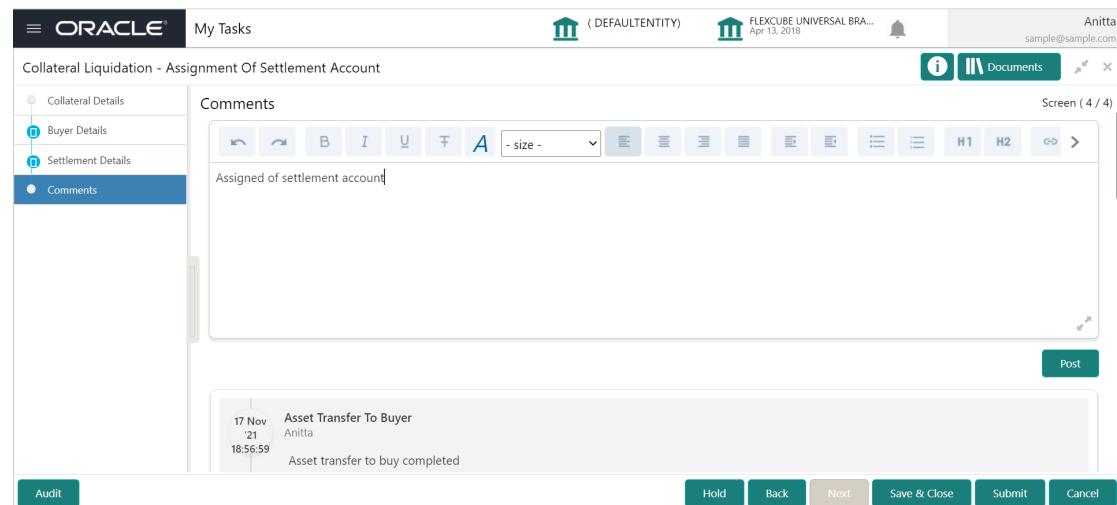
## Comments

Detailed information about the Comments data segment in Assignment of Settlement Account stage.

This data segment allows you to capture overall comments for the Assignment of Settlement Account stage. Capturing comments helps the user of next stage to better understand the application.

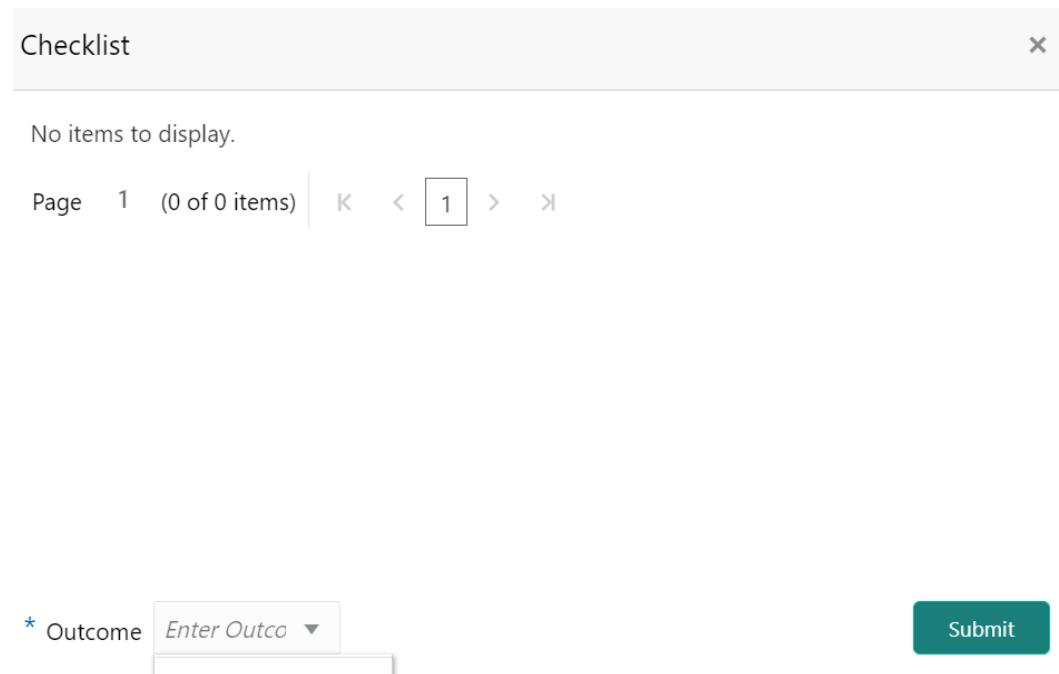
Upon clicking **Next** in the **Assignment of Settlement Account - Settlement Details** screen, the Comments data segment is displayed.

Figure 16-7 Assignment of Settlement Account - Comments



1. Type the comments for the Assignment of Settlement Account stage in the **Comments** text box.
2. Click **Post**.  
Comments are posted below the Comments text box
3. To submit the Assignment of Settlement Account task, click **Submit**.  
The **Checklist** window is displayed.

Figure 16-8 Assignment of Settlement Account - Checklist



 **Note:**

In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.

4. Select the required **Outcome**.

The options available are:

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

5. Click **Submit**.

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

If the **Outcome** is selected as **Additional Info**, the application is sent back to the previous stage on clicking **Submit**.

# Fund Allocation and Liquidation

## Fund Allocation and Liquidation

Detailed information about the Fund Allocation and Liquidation stage in the Collateral Liquidation process.

Once the Asset Transfer is settled, the proceeds from the settlement must be used to settle the non-performing accounts.

In this stage, the Document Officer or the user authorized to edit the Fund Allocation and Liquidation task must capture the liquidation details for closing the non-performing account.

## Collateral Details

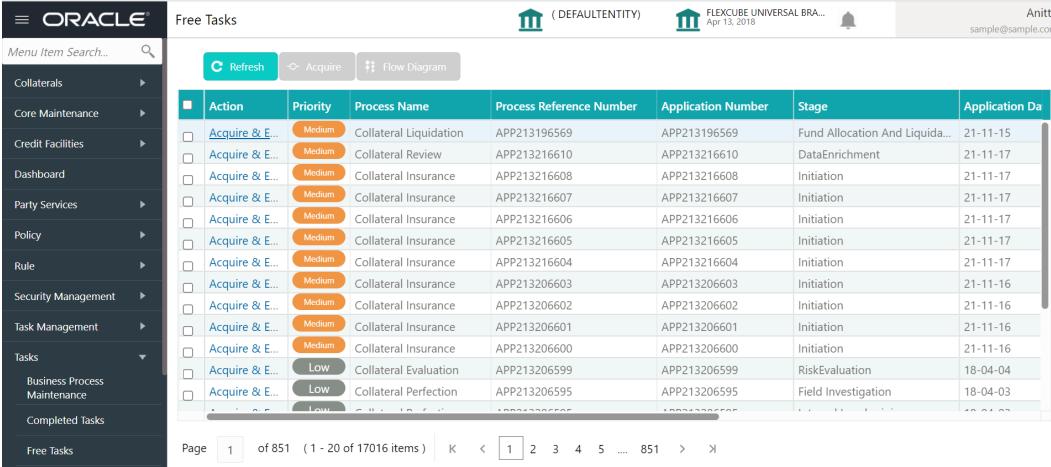
Detailed information about the Collateral Details data segment in Fund Allocation and Liquidation stage.

This data segment displays the collateral details captured as part of Collateral Evaluation / Perfection process. You cannot modify these details.

1. To acquire the Fund Allocation and Liquidation task, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

**Figure 17-1 Free Tasks**



The screenshot shows the Oracle Free Tasks interface. The top navigation bar includes 'ORACLE', 'Menu Item Search...', 'Free Tasks', '( DEFAULTENTITY )', 'FLEXCUBE UNIVERSAL BRA...', 'Apr 13, 2018', a bell icon, and a user 'sample@sample.com'. The left sidebar has a tree view with nodes like 'Collaterals', 'Core Maintenance', 'Credit Facilities', 'Dashboard', 'Party Services', 'Policy', 'Rule', 'Security Management', 'Task Management', 'Tasks' (selected), 'Business Process Maintenance', and 'Completed Tasks'. The main content area is titled 'Free Tasks' and shows a table of tasks. The table columns are: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Da. The table data is as follows:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
Acquire & E...	Medium	Collateral Liquidation	APP213196569	APP213196569	Fund Allocation And Liquida...	21-11-15
Acquire & E...	Medium	Collateral Review	APP213216610	APP213216610	DataEnrichment	21-11-17
Acquire & E...	Medium	Collateral Insurance	APP213216608	APP213216608	Initiation	21-11-17
Acquire & E...	Medium	Collateral Insurance	APP213216607	APP213216607	Initiation	21-11-17
Acquire & E...	Medium	Collateral Insurance	APP213216606	APP213216606	Initiation	21-11-17
Acquire & E...	Medium	Collateral Insurance	APP213216605	APP213216605	Initiation	21-11-17
Acquire & E...	Medium	Collateral Insurance	APP213216604	APP213216604	Initiation	21-11-17
Acquire & E...	Medium	Collateral Insurance	APP213206603	APP213206603	Initiation	21-11-16
Acquire & E...	Medium	Collateral Insurance	APP213206602	APP213206602	Initiation	21-11-16
Acquire & E...	Medium	Collateral Insurance	APP213206601	APP213206601	Initiation	21-11-16
Acquire & E...	Medium	Collateral Insurance	APP213206600	APP213206600	Initiation	21-11-16
Acquire & E...	Low	Collateral Evaluation	APP213206599	APP213206599	RiskEvaluation	18-04-04
Acquire & E...	Low	Collateral Perfection	APP213206595	APP213206595	Field Investigation	18-04-03

Page 1 of 851 (1 - 20 of 17016 items) | < 1 2 3 4 5 ... 851 > >>

2. Click **Acquire & Edit** in the required **Fund Allocation and Liquidation** task.

The **Fund Allocation and Liquidation- Collateral Details** page is displayed.

## Figure 17-2 Fund Allocation and Liquidation- Collateral details

Free Tasks

( DEFAULTENTITY )

FLEXCUBE UNIVERSAL BRA... Apr 13, 2018

Collateral Liquidation - Fund Allocation And Liquidation

Collateral Details

Customer details

Customer ID \* 000002181 Customer Name

Collateral details

Collateral Type ELCM - COMMODITYMANUAL... Owner Estimated Value USD100,000.00

Commodity

Purpose Of Collateral \* Replacement Of Collateral Collateral Description \* desc Seniority of Charge \* PRIMARY Available From \* Aug 1, 2021 Aug 31, 2025

REF676767

Audit

Hold Back Next Save & Close Cancel

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

The **Fund Allocation and Liquidation - Linked Transaction** screen is displayed.

## Linked Transaction

Detailed information about the Linked Transaction data segment in Fund Allocation and Liquidation stage.

The Linked Transaction data segment displays all the account details to which the transferred collateral was linked for allocating proceeds. Upon clicking **Next** in the **Fund Allocation and Liquidation - Collateral Details** screen, the Linked Transaction data segment is displayed.

**Figure 17-3 Fund Allocation and Liquidation - Linked Transaction**

Free Tasks

( DEFAULTENTITY)

FLEXCUBE UNIVERSAL BRA...  
Apr 13, 2018

sample@sample.co

Collateral Liquidation - Fund Allocation And Liquidation

Collateral Details

Linked transaction

Comments

Linked transaction

Transaction Reference No: 000TRNS000342

Facility ID: F24523335

Transaction Amount: \$250,000.00

Linkage Amount: \$250,000.00

Amount Settled: \$0.00

Edit

View

Delete

Audit

Hold

Back

Next

Save & Close

Cancel

1. To allocate fund for the accounts linked to the liquidated collateral, click the action icon in the account record and select **Edit**.

The **Fund Allocation and Liquidation - Linked Transaction** screen is displayed.

**Figure 17-4 Fund Allocation and Liquidation - Linked Transaction**

Linked Transaction

Transaction Reference No 000TRNS000342	Facility ID F24523335	Customer Name ACME Corporation
Transaction Description Facility for Short Term Loan	Transaction Status Active	Transaction Currency USD <input type="button" value="Search"/>
Transaction Amount USD \$250,000.00	Amount Settled USD \$100.00	Linkage Amount USD \$250,000.00
Utilized Amount USD \$250,000.00	Available Amount USD \$100.00	

Save

- Specify the transaction details by referring the below table.

**Table 17-1 Fund Allocation and Liquidation - Linked Transaction**

Fields/ Icons	Description
<b>Transaction Reference No</b>	Specify the reference number of the transaction to be settled.
<b>Facility Id</b>	Specify the ID of facility with which the collateral is linked.
<b>Customer Name</b>	Specify the name of customer who availed the linked facility.
<b>Transaction Description</b>	Provide a brief description for the transaction.
<b>Transaction Status</b>	Select the current status of transaction from the drop down list.
<b>Transaction Currency</b>	Search and select the <b>Transaction Currency</b> .
<b>Transaction Amount</b>	Specify the total <b>Transaction Amount</b> .
<b>Amount Settled</b>	Specify the amount settled so far for the transaction.
<b>Linkage Amount</b>	Specify the collateral amount that is linked with the transaction.
<b>Utilized Amount</b>	Specify the amount that is utilized against the collateral.
<b>Available Amount</b>	Specify the collateral amount that is available for utilization.

- Click **Save**.

The linked transaction details are added and displayed in the **Fund Allocation and Liquidation - Linked Transaction** screen.

- After capturing linked transaction details, click **Next**.

The **Fund Allocation and Liquidation - Comments** screen is displayed.

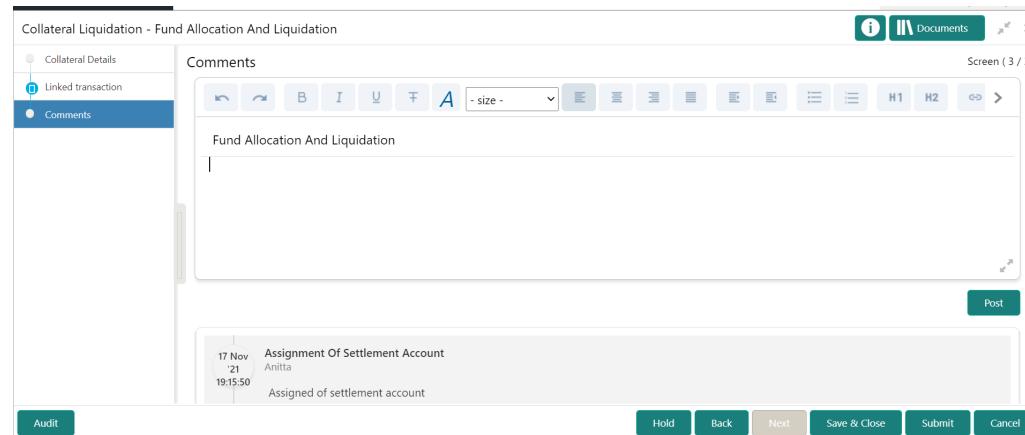
## Comments

Detailed information about the Comments data segment in Fund Allocation and Liquidation stage.

This data segment allows you to capture overall comments for the Fund Allocation and Liquidation stage. Capturing comments helps the user of next stage to better understand the application.

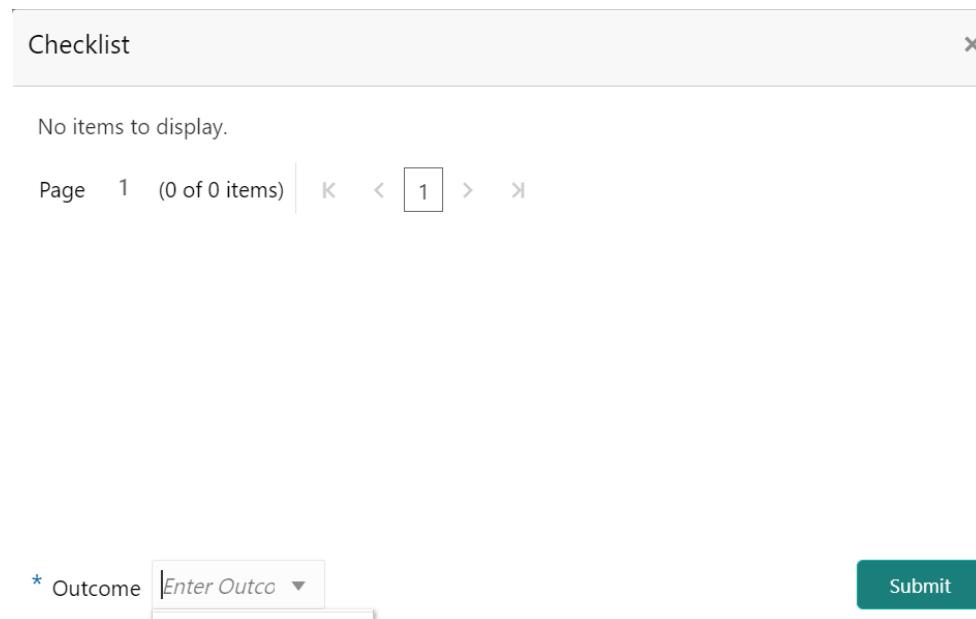
Upon clicking **Next** in the **Fund Allocation and Liquidation - Linked Transaction** screen, the **Comments** data segment is displayed.

**Figure 17-5 Fund Allocation and Liquidation - Comments**



1. Type the comments for the Fund Allocation and Liquidation stage in the **Comments** text box.
2. Click **Post**.  
Comments are posted below the Comments text box.
3. To submit the Fund Allocation and Liquidation task, click **Submit**.  
The **Checklist** window is displayed.

**Figure 17-6 Fund Allocation and Liquidation - Checklist**



 **Note:**

In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.

4. Select the required **Outcome**.

The options available are:

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

5. Click **Submit**.

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

If the **Outcome** is selected as **Additional Info**, the application is sent back to the previous stage on clicking **Submit**.

# Await for Collateral Release

## Await for Collateral Release

Detailed information about the Await for Collateral Release stage in the Collateral Liquidation process.

After settling all the non-performing accounts, the linked collaterals must be de-registered and the de-registration details must be captured in this stage.

## Collateral Details

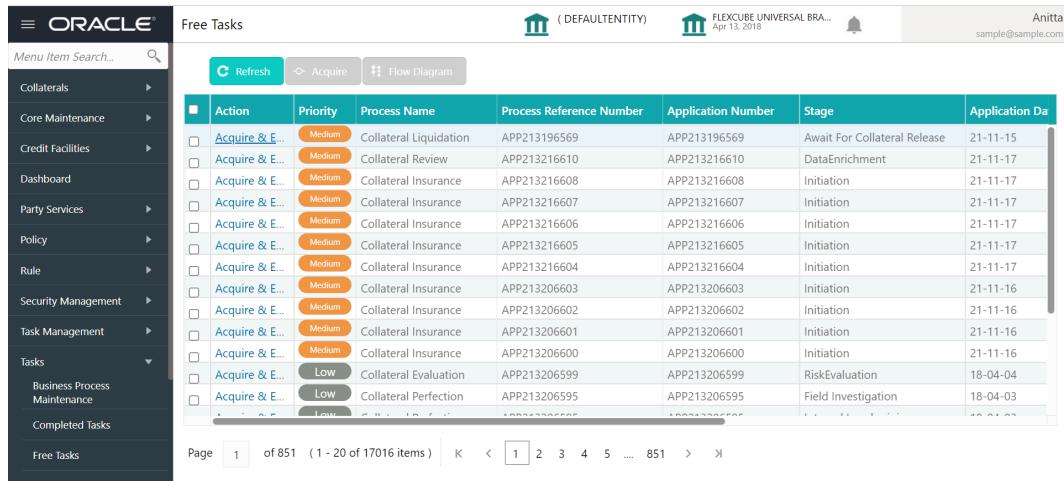
Detailed information about the Collateral Details data segment in Await for Collateral Release stage.

This data segment displays the collateral details captured as part of Collateral Evaluation / Perfection process. You cannot modify these details.

1. To acquire the Await for Collateral Release task, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

**Figure 18-1 Free Tasks**



The screenshot shows the Oracle Free Tasks screen. The left sidebar includes a menu with 'Collaterals', 'Core Maintenance', 'Credit Facilities', 'Dashboard', 'Party Services', 'Policy', 'Rule', 'Security Management', 'Task Management', 'Tasks' (selected), 'Business Process Maintenance', 'Completed Tasks', and 'Free Tasks'. The main area is titled 'Free Tasks' and shows a table of tasks. The table has columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The 'Action' column contains 'Acquire & E...' for most rows, with 'Low' priority for the last two. The 'Priority' column shows 'Medium' for most and 'Low' for the last two. The 'Process Name' column lists 'Collateral Liquidation', 'Collateral Review', 'Collateral Insurance', 'Collateral Evaluation', and 'Collateral Perfection'. The 'Process Reference Number' column lists APP213196569, APP213216610, APP213216608, APP213216607, APP213216606, APP213216605, APP213216604, APP213206603, APP213206602, APP213206601, APP213206600, APP213206599, and APP213206595. The 'Application Number' column lists APP213196569, APP213216610, APP213216608, APP213216607, APP213216606, APP213216605, APP213216604, APP213206603, APP213206602, APP213206601, APP213206600, APP213206599, and APP213206595. The 'Stage' column shows 'Await For Collateral Release' for the first task and 'DataEnrichment', 'Initiation', 'Initiation', 'Initiation', 'Initiation', 'Initiation', 'Initiation', 'Initiation', 'Initiation', 'Initiation', 'RiskEvaluation', and 'Field Investigation' for the others. The 'Application Date' column shows dates from 21-11-15 to 18-04-03. The top right of the screen shows the user 'Anitta' and the date 'Apr 13, 2018'.

2. Click **Acquire & Edit** in the required **Await for Collateral Release** task.

The **Await for Collateral Release - Collateral Details** screen is displayed.

**Figure 18-2 Await for Collateral Release- Collateral details**

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

The **Await for Collateral Release - Draft Generation** screen is displayed.

## Draft Generation

Detailed information about the Draft generation data segment in the Await for Collateral Release stage.

This stage allows you to generate the deregistration document based on the captured details and business process configuration for the stage. Upon clicking **Next** in the **Await for Collateral Release - Collateral Details** screen, the Draft Generation data segment is displayed.

**Figure 18-3 Draft Generation**

1. Click **Generate Document**.

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

**Figure 18-4 Draft Generation Details**

Draft Generation Details

Communication Type  
**Email**

E-Mail CC  
**john\_doe@example.com**

E-Mail To \*  
**john\_doe@example.com**

Subject \*  
**Proposal draft**

Cancel      Generate

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

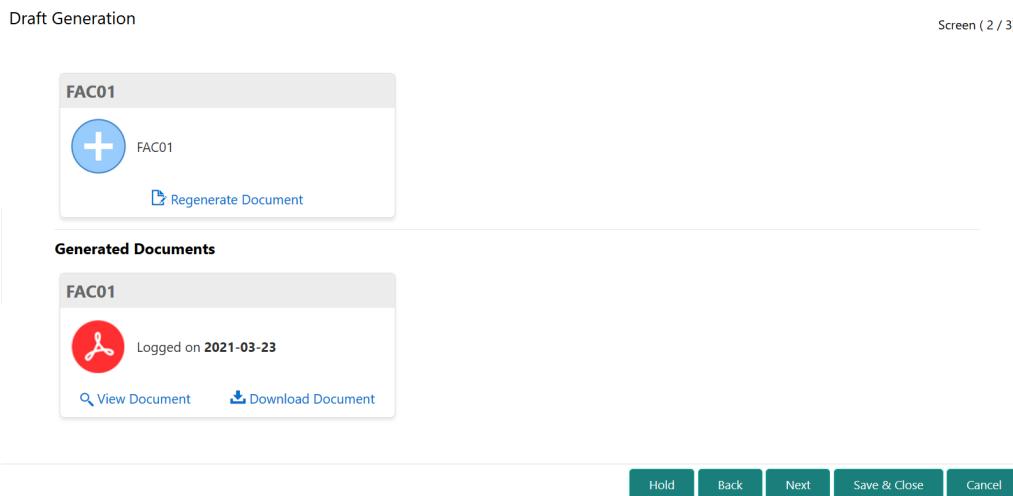
For field level information, refer the below table.

**Table 18-1 Draft Generation Details - Field Description**

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

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

**Figure 18-5 Draft Generation - Completed**



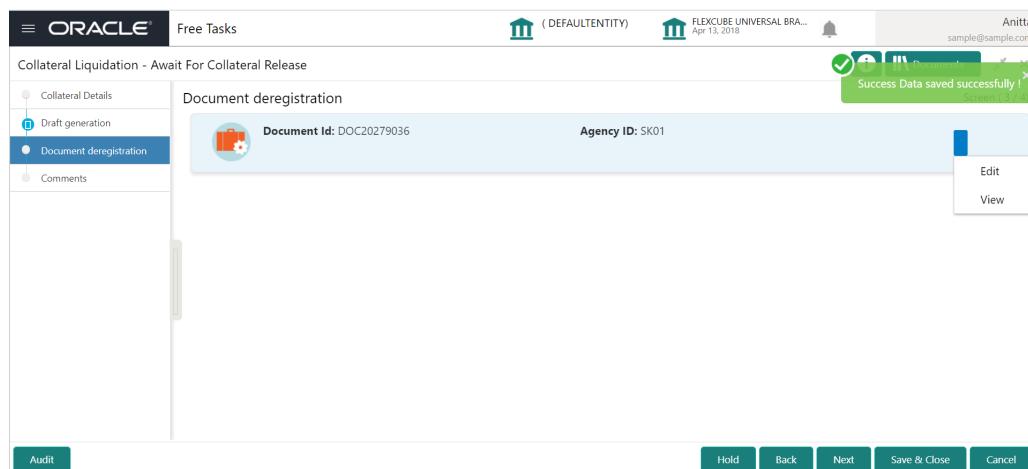
3. To view the generated draft document, click **View Document**.
4. To download the generated draft document, click **Download Document**.
5. After performing necessary actions in the **Draft Generation** screen, click **Next**.

## Document Deregistration

Detailed information about the Document deregistration data segment in Await for Collateral Release stage.

This data segment allows to add the document deregistration details. Upon clicking **Next** in the **Await for Collateral Release - Draft Generation** screen, the Document Deregistration data segment is displayed.

**Figure 18-6 Await for Collateral Release - Document De-registration**



1. Click the action icon in the document record and select **Edit**.  
The **Document De-registration** screen is displayed.

**Figure 18-7** Await for Collateral Release - Document De-registration

Document De-Registration

Agency	Document Id
SK01	DOC20279036
Document Description	De-Registration Status
Aadhar Proof	Awaiting Confirmation
De-Registration Request Date *	Expected De-Registration Date *
Nov 26, 2021	Nov 30, 2021

Save      Cancel

In the above screen, the following details are displayed:

- Agency
- Document Id
- Document Description
- 2. Specify the de-registration details by referring the below table.

**Table 18-2** Await for Collateral Release - Document De-registration

Fields/ Icons	Description
De-Registration Status	Select the <b>De-Registration Status</b> from the drop down list.
De-Registration Request Date	Specify the date on which the de-registration is requested.
Expected De-Registration Date	Specify the <b>Expected De-Registration Date</b> .

3. Click **Save**.
4. After capturing the de-registration details, Click **Next**.

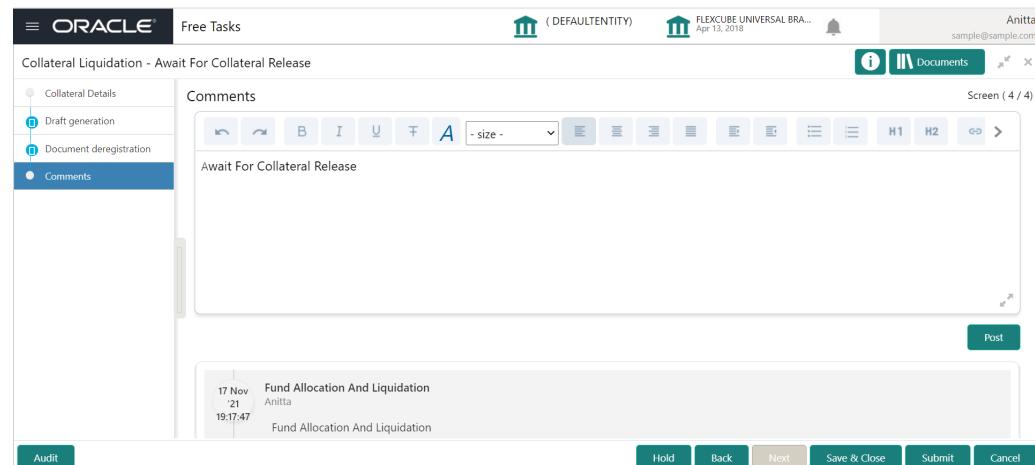
The **Await for Collateral Release - Comments** screen is displayed

## Comments

Detailed information about the Comments data segment in the Await for Collateral Release stage.

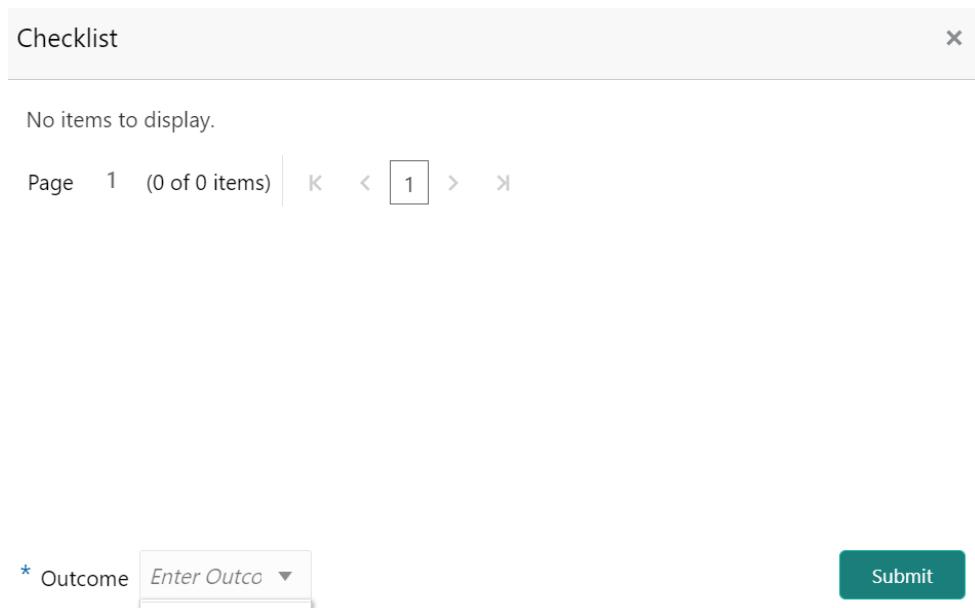
This data segment allows you to capture overall comments for the Await for Collateral Release stage. Capturing comments helps the user of next stage to better understand the application. Upon clicking **Next** in the **Await for Collateral Release - Document De-registration** screen, the Comments data segment is displayed.

Figure 18-8 Await for Collateral Release - Comments



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

Figure 18-9 Await for Collateral Release - Checklist



 **Note:**

In the above window, checklist for the stage appears if it is configured in the Business Process Maintenance. You have to manually verify the checklist and enable the corresponding check box.

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

The Collateral Liquidation process gets completed and the liquidation details are handed off to the back office system.