Oracle® Banking Credit Facilities Process Management
Collateral Liquidation User Guide

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Preface

1.1 Purpose

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

1.2 Audience

This guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

1.3 Documentation Accessibility

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

Access to Oracle Support

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

1.4 Critical Patches

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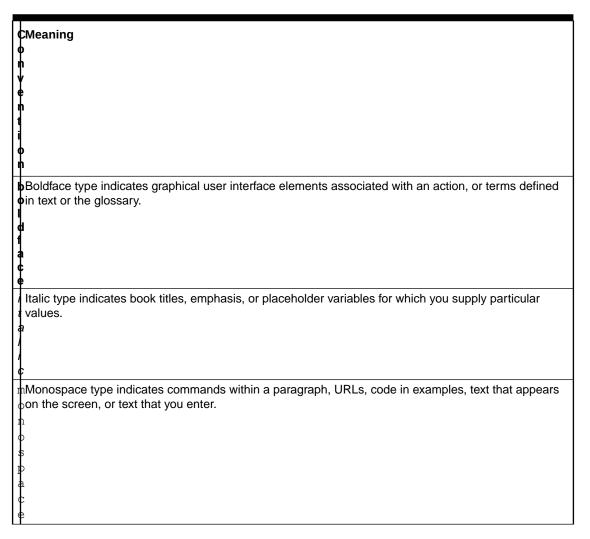
1.5 Diversity and Inclusion

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

1.6 Conventions

The following text conventions are used in this document:

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Table 1-1   Conventions

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

1.7 Related Resources

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

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

1.8 Screenshot Disclaimer

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

1.9 Acronyms and Abbreviations

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

Table 1-2   Acronyms and Abbreviations

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

1.10 Basic Actions

Table 1-3   Basic Actions

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

1.11 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-4   Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record

Table 1-4   (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
▶	Navigate to the next record
⊞	Grid view
☰	List view
↻	Refresh
+	Click this icon to add a new row.
-	Click this icon to delete an existing row.
⧉	Click to view the created record.
🔓	Click to modify the fields.
⋮	Click to unlock, delete, authorize or view the created record.

Table 1-5   Symbols and Icons - Audit Details

Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 1-6   Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	Authorized status

2

Introduction

2.1 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.
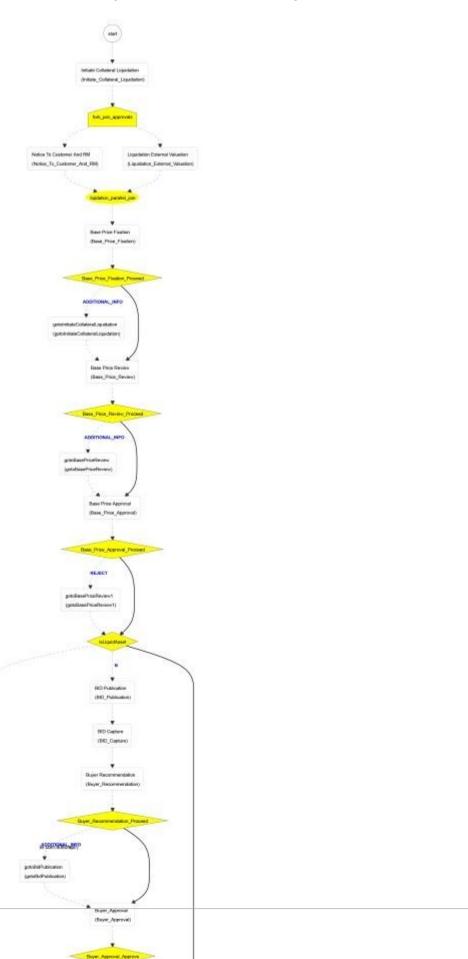
1. Collateral Liquidation Initiation
2. Notice to Customer And RM
3. External Valuation
4. Base Price Fixation
5. Base Price Review
6. Base Price Approval
7. Bid Publication
8. Bid Capture
9. Buyer Recommendation
10. Buyer Approval
11. Buyer Confirmation
12. Document Retrieval
13. Asset Transfer to Buyer
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

3.1 Collateral Liquidation Initiation

Detailed Information about the Collateral Liquidation Initiation stage in Collateral Liquidation process.
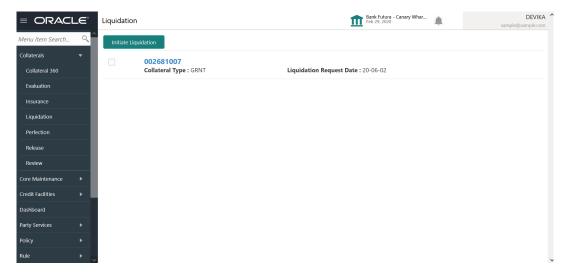
Collateral Liquidation process can be triggered from both the mid-office and back-office systems based on the performance of the account to which the collateral is linked. In case of back-office system, the system lists the task in the free task queue once the collateral liquidation task is initiated. 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.

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

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

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

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

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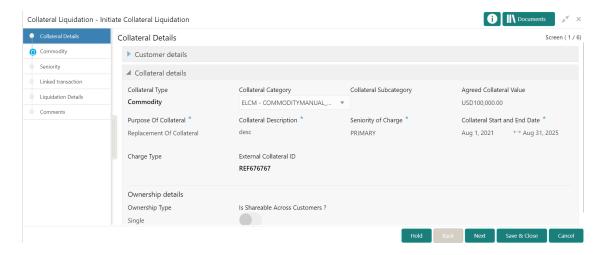
3.1.1 Collateral Details

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.
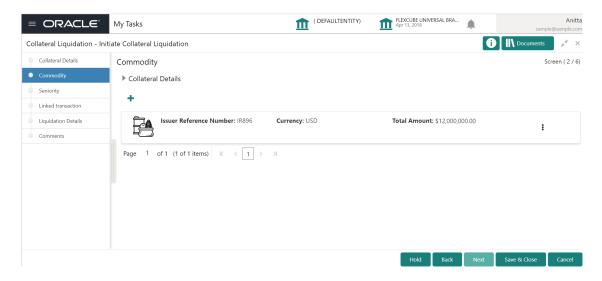
3.1.2 Commodity

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.
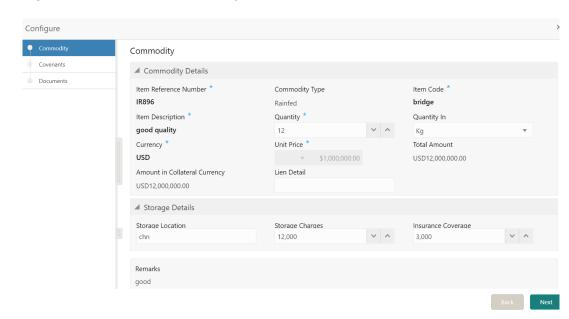
Figure 3-3   Initiation - Commodity

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

Table 3-2   Commodity - Storage Details - Field Description

Field	Description
Storage Location	**Storage Location** captured at the time of collateral creation is displayed. You can modify this, if required.
Storage Charges	**Storage Charges** specified at the time of collateral creation is displayed. You can modify this, if required.
Insurance Coverage	**Insurance Coverage** 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.
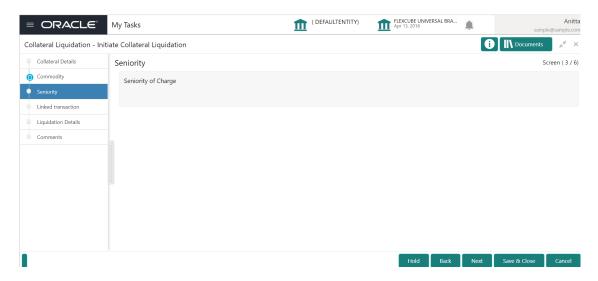
   The **Initiation - Seniority** screen is displayed.

3.1.3 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 pervious charge details is also displayed. Upon clicking **Next** in the **Initiation - Commodity** screen, the Seniority data segment is displayed.

Figure 3-5   Initiation - Seniroity

- View the Seniroity details and click **Next.**
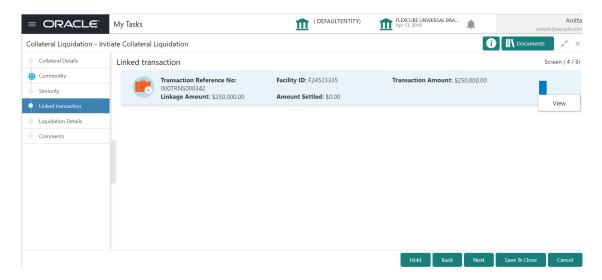
  The **Initiation - Linked Transaction** screen is displayed.

3.1.4 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.
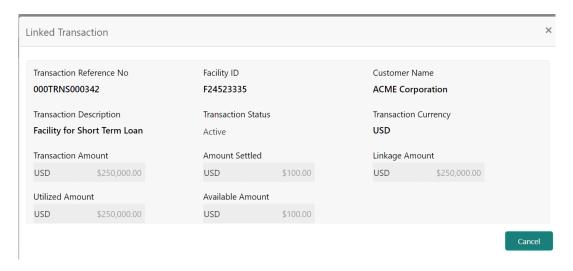
Figure 3-6   Initiation - Linked Transaction

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
Transaction Reference No	Displays the **Transaction Reference Number** that is associated with the collateral
Facility Id	Displays the **Facility ID** that is associated with the transaction

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

Fields/ Icons	Description
Customer Name	Displays the **Customer name** for whom the transaction is cre-ated
Transaction Description	Displays the detailed description about the transaction
Transaction Status	Displays the current status of the transaction
Transaction Currency	Displays the transaction currency
Transaction Amount	Displays the value of the transaction
Amount Settled	Displays the total amount settled so far for the transaction
Linkage Amount	Displays the collateral amount that is linked with the transaction
Utilized Amount	Displays the amount that is utilized against the collateral
Available Amount	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.
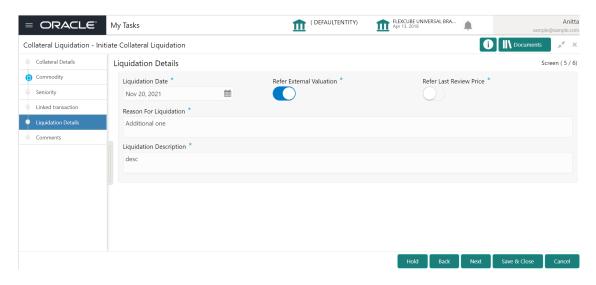
    The **Initiation - Liquidation Details** screen is displayed.

3.1.5 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
Liquidation Date	Select a date on which the liquidation request is captured.
Refer External Valuation	Enable this flag, if Extenal valuation is to be done for the Collateral.
Refer Last Review Price	Enable this flag, if the Last Valuation has to be referred instead of a fresh valuation.
Reason for Liquidation	Specify the reason for liquidating the collateral.
Liquidation Description	Provide a brief description for the liquidation.

2. After capturing the liquidation details, click **Next**.
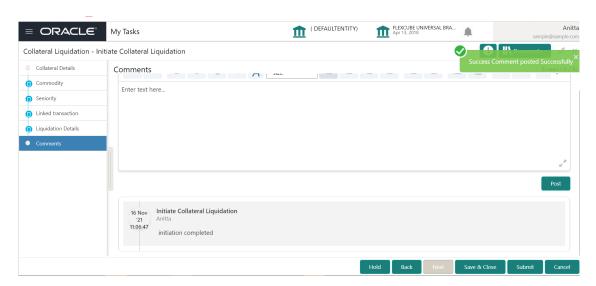
   The **Initiation - Comments** screen is displayed.

3.1.6 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

> **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** and click **Submit**.

The application is moved to the next stage.

4

Notice to Customer and RM

4.1 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.

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

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

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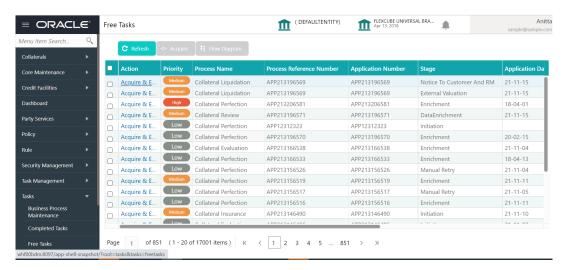
Detailed information about the Collateral Details data segment in the Notice to Customer and RM stage.

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.
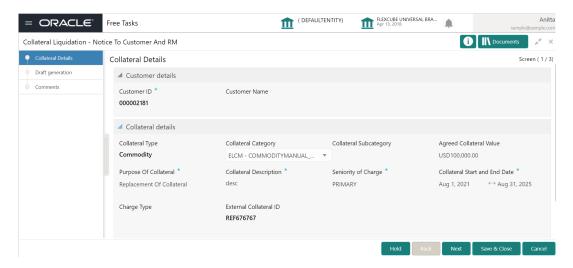
Figure 4-1   Free Tasks

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 detials and click **Next.**

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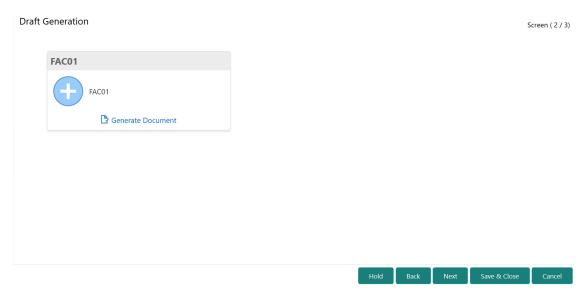
4.1.2 Draft Generation

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.
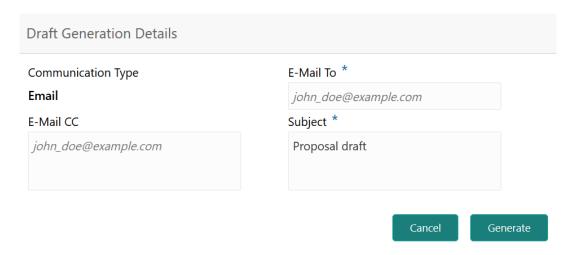
Figure 4-3   Draft Generation

1. Click **Generate Document**.

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

Figure 4-4   Draft Generation Details

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 **Communication Type** is displayed as Email. You cannot change the **Communication Type** in this screen.
E-Mail To	Specify the E-mail address to which the draft document has to be sent.
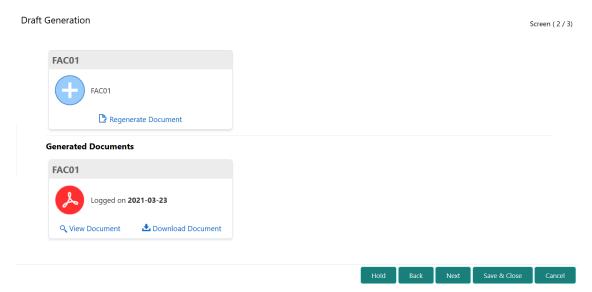
Table 4-1 (Cont.) Draft Generation Details - Field Description

Field	Description
E-Mail CC	Specify the E-mail address which has to be in CC of draft communication mail.
Subject	Specify the mail **Subject**.
Generate	Click this to send the draft document to the mail ID mentioned in **E-Mail To** field.
Cancel	Click this to exit the **Draft Generation Details** window without saving the provided information.

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

Figure 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**.

4.1.3 Comments

Detailed information about the Comments data segment in Notice to Customer and RM stage.
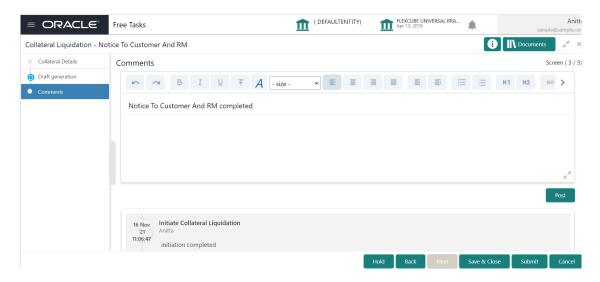
This data segment allows you to capture overall comments for the Notice to Customer and RM stage. Capturing comments helps the user of next stage to better understand the application.
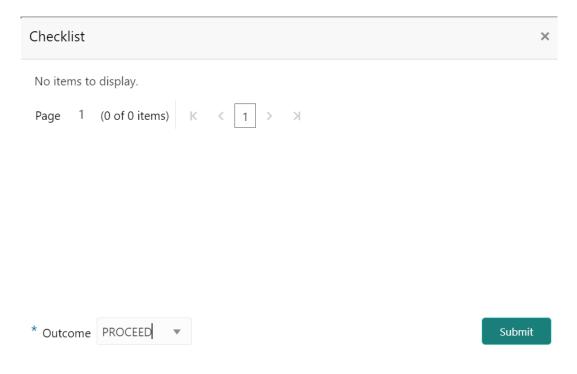
Upon clicking **Next** in the **Notice to Customer and RM - Draft generation** screen, the Comments data segment is displayed.

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

> **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** and click **Submit**.

   The application is moved to the next stage.

5

External Valuation

5.1 External Valuation

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

When the Collateral Liquidation request is submitted, the Collateral must be valuated 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.

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

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

5.1.1 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.
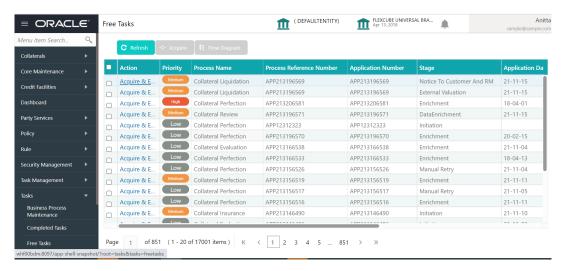
1. To acquire the External Valuation task, navigate to **Tasks > Free Tasks** from the left menu.

   The **Free Tasks** screen is displayed.
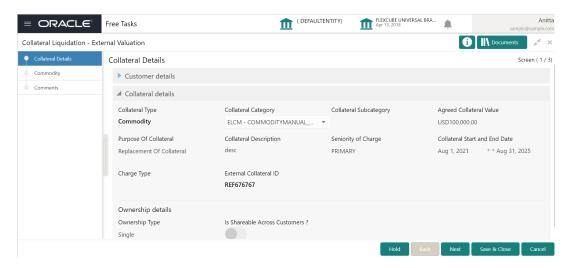
   Figure 5-1   Free Tasks

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

3. View the Collateral Details and Click **Next.**
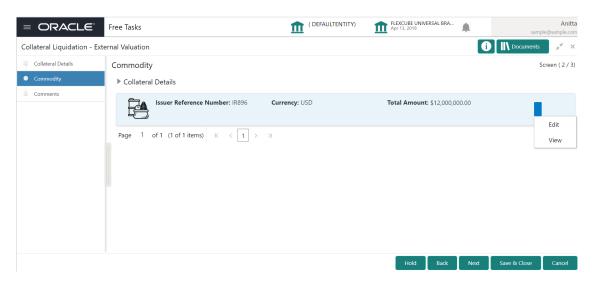
   The **External Valuation - Commodity** screen is displayed.

5.1.2 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
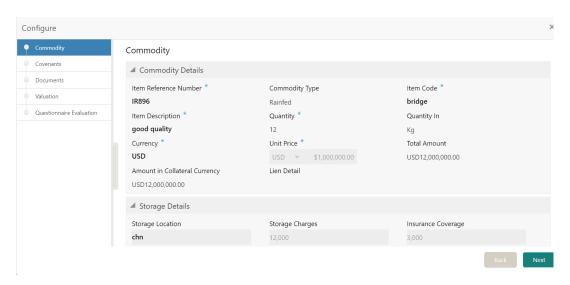
> ✎ **Note:**
>
> In this topic, only procedure to add external valuation details is provided. For other field level information, refer Collateral Perfection User Guide.

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.
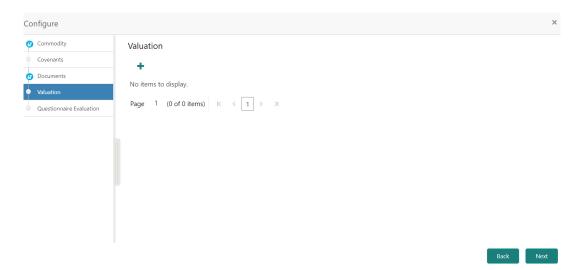
   Figure 5-4   External Valuation -Configure - Commodity

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

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

   Figure 5-5   External Valuation - Configure - Valuation
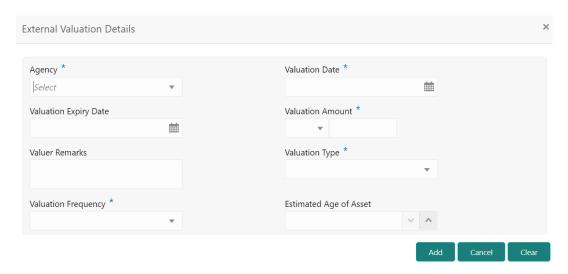
3. Click **+** Add icon in the in the **External Valuation - Configure -Valuation** screen.

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

Figure 5-6   External Valuation Details

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

Table 5-1   External Valuation Details
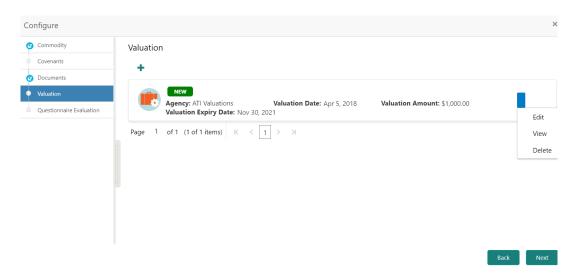
Field	Description
Agency	Select the **Agency** which performed external valuation from the drop down list.
Valuation Date	specify the date on which the external valuation is performed.
Valuation Expiry Date	specify the date till which the external valuation is valid.
Valuation Amount	Select the currency in which the collateral is valuated and specify the collateral **Valuation Amount.**
Valuer Remarks	Specify the **Valuer Remarks.**
Valuation Type	Select the **Valuation Type** from the drop down list.
Valuation Frequency	Select the **Valuation Frequency** from the drop down list.
Estimated Age of Asset	Specify the **Estimated Age of Asset.**

5. Click **Add.**

The **External Valuation Details** are added and displayed as shown below.
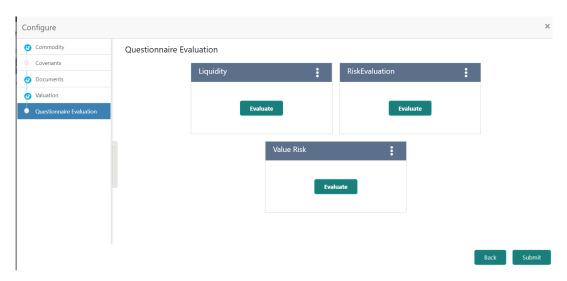
Figure 5-7   External Valuation Details - Configure - Valuation

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.**

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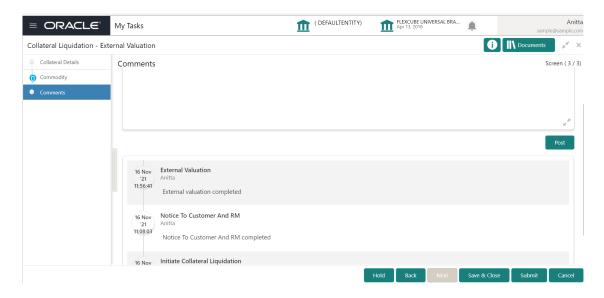
Detailed Information about the Comments data segment in External Valuation stage.

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**.

6

Base Price Fixation

6.1 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.

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

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

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

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

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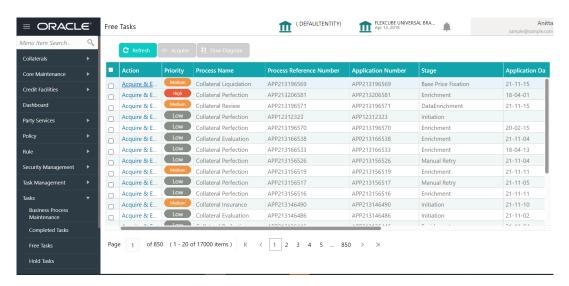
Detailed information about the Collateral Details data segment in Base Price Fixation stage.

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.
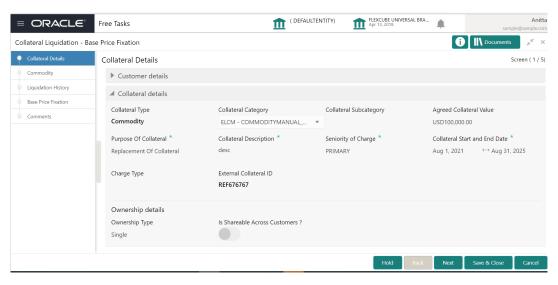
Figure 6-1   Free Tasks

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.
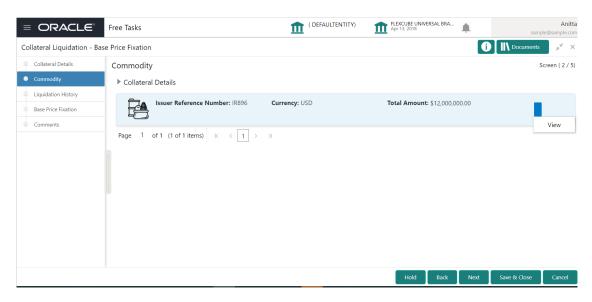
6.1.2 Commodity

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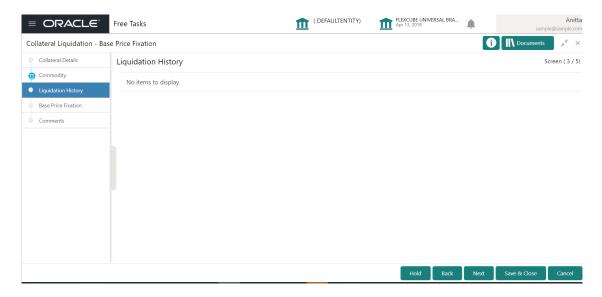
   The **Base Price Fixation - Liquidation History** screen is displayed.

6.1.3 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.**
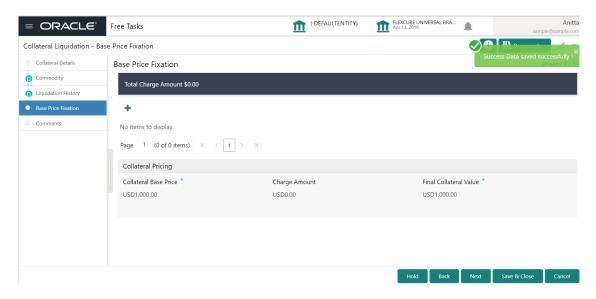
  The **Base Price Fixation- Base Price Fixation** screen is displayed.

6.1.4 Base Price Fixation

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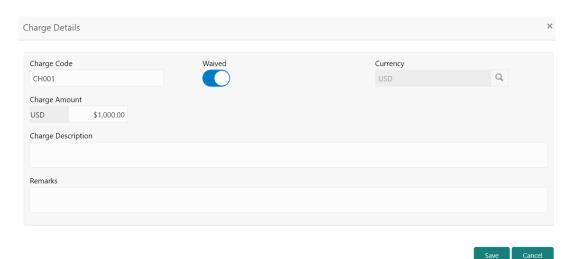
This data segment allows you to capture the base price details for the collateral. Upon clicking **Next** in the **Base Price Fixation - Liquidation History** screen, the Base Price Fixation data segment is displayed.

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
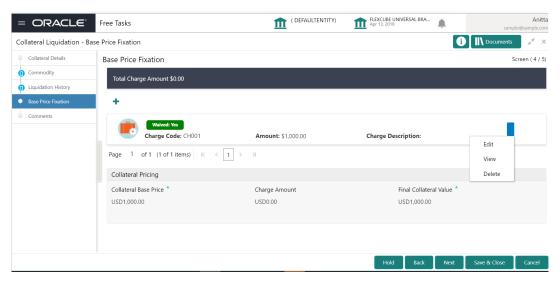
Fields/ Icons	Description
Charge Code	Specify a unique **Charge Code** for base price fixing.
Waived	Enable this flag, if waiver can be claimed for this charge.
Currency	Specify the **Currency** for the Charge Amount.
Charge Amount	Specify the **Charge amount** to be associated with the base price.
Charge Description	Provide a brief description for the charge to be added.
Remarks	Enter the Waiver **Remarks** 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.
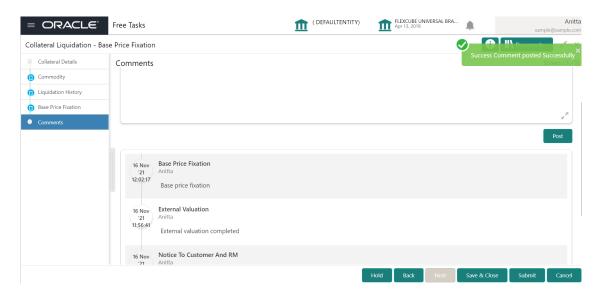
6.1.5 Comments

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
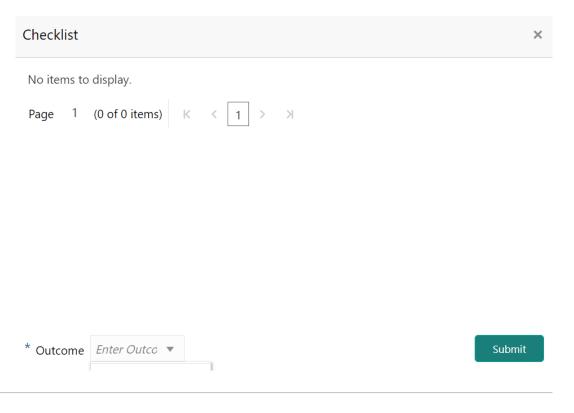
1. Type the comments for the Base Price Fixation stage in the **Comments** text box.

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.**

7

Base Price Review

7.1 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

2. **Acquire & Edit** the required **Base Price Review** task.
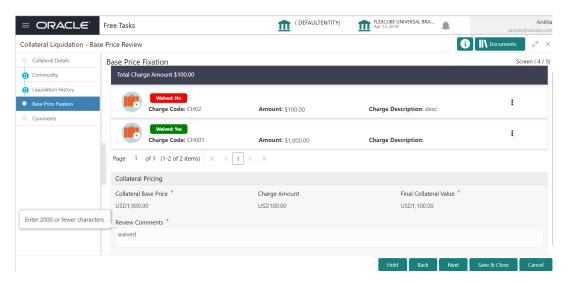
   The **Base Price Review- Collateral Details** screen is displayed.

Figure 7-2   Base Price Review - Collateral Details

3. Click **Next** and navigate to the Base Price Fixation data segment.
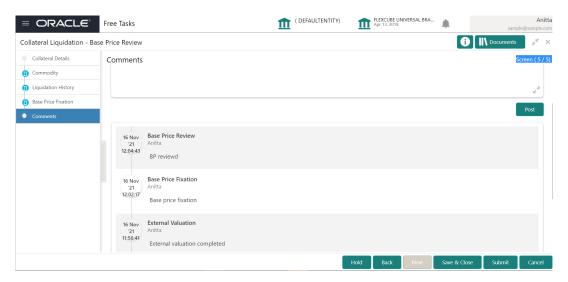
Figure 7-3   Base Price Review - Base Price Fixation

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

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

Figure 7-4   Base Price Review - Comments

5. Type the comments for the Base Price Review stage in the **Comments** text box.

6. Click **Post**.

    Comments are posted below the Comments text box.

7. 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.**

8

Base Price Approval

8.1 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.
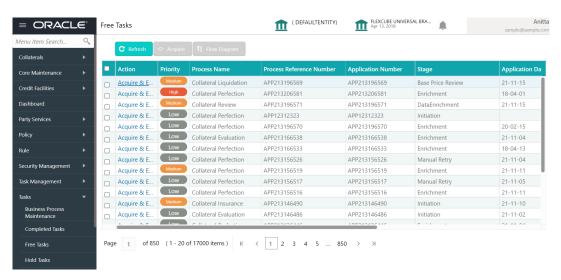The data segments available in the Base Price Approval stage are same as that of Base Price Fixation stage. For field level information, refer the **Base Price Fixation** topic.
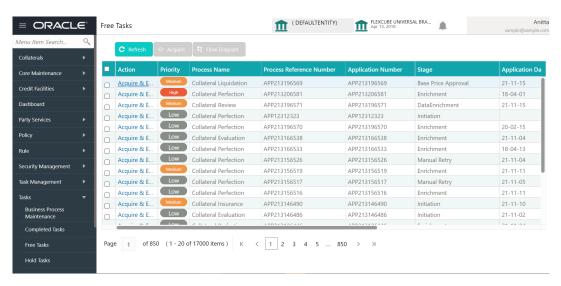
To approve or reject the base price fixed for the collateral:

1. Navigate to **Tasks > Free Tasks** from the left menu.
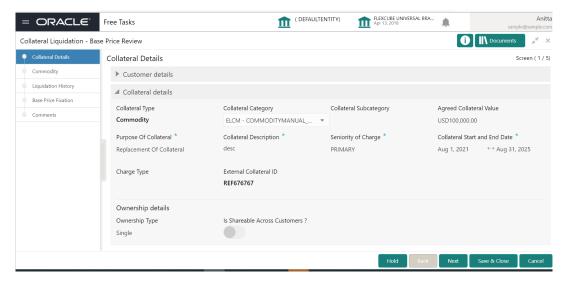
    The **Free Tasks** screen is displayed.
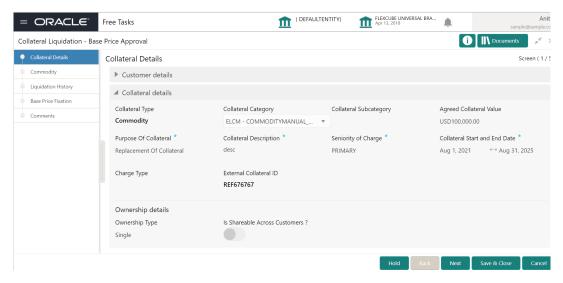
    Figure 8-1   Free Tasks

2. **Acquire & Edit** the required **Base Price Approval** task.
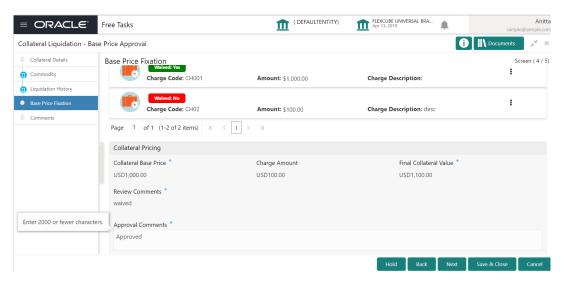
    The **Base Price Approval - Collateral Details** page is displayed.

Figure 8-2   Base Price Approval- Collateral details

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

Figure 8-3   Base Price Approval - Base Price Fixation
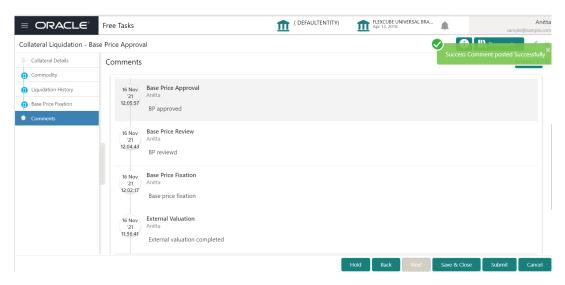
4. Capture the **Approval Comments** and click **Next.** .

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

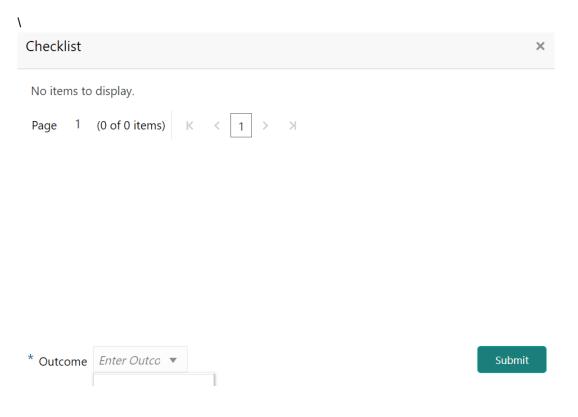**Figure 8-4   Base Price Approval - Comments**
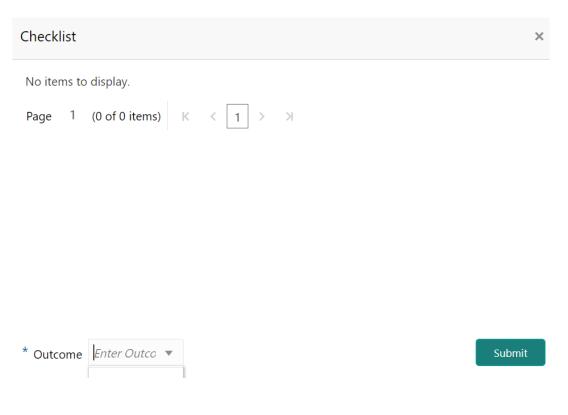
5. Type the comments for the Base Price Approval stage in the **Comments** text box.

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.

9

Bid Publication

9.1 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.
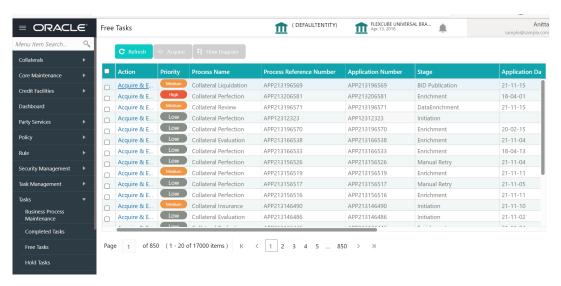
* Bid Publication - Draft Generation
  Procedure to generate draft bid document.

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

9.1.1 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.
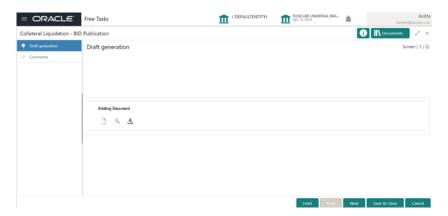
   Figure 9-1   Free Tasks

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.**
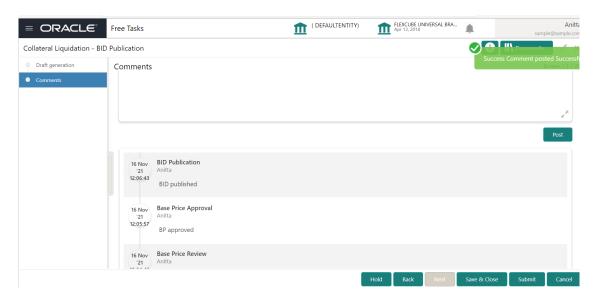
9.1.2 Bid Publication - Comments

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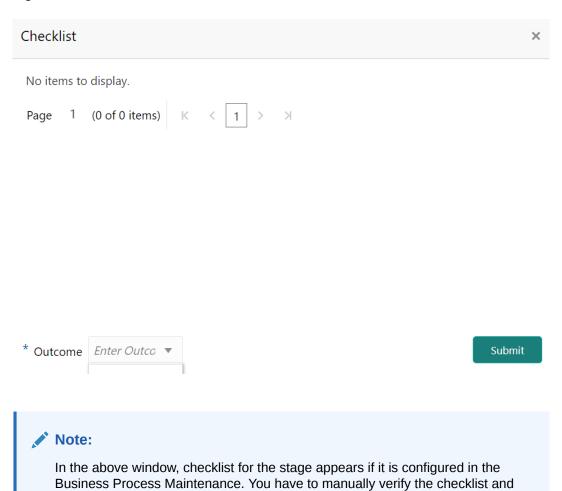
3. To submit the Bid Publication task, click **Submit**.

The **Checklist** window is displayed.

Figure 9-4   Bid Publication - Checklist

Checklist   ✕

No items to display.

Page   1   (0 of 0 items) |⟨   ⟨ | 1 | ⟩   ⟩|

* Outcome   *Enter Outco* ▼   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.

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

10

Bid Capture

10.1 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.

- **Bid Capture - Buyer Recommendation**
  Procedure to capture buyer details.

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

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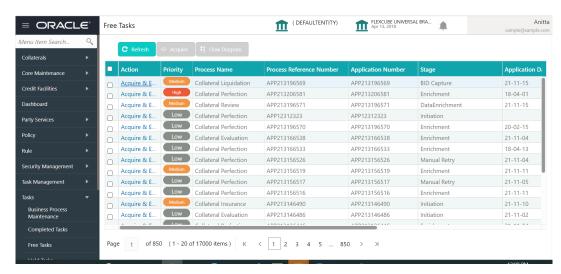
Detailed information about the Collateral Details data segment in Bid Capture stage.

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.
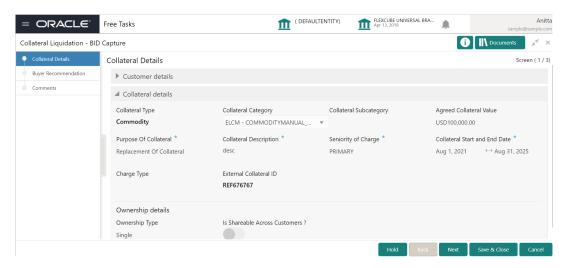
   Figure 10-1   Free Tasks

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

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

Figure 10-2   Bid Capture- Collateral details

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

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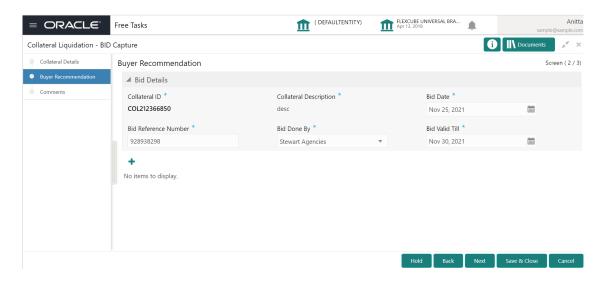
10.1.2 Bid Capture - Buyer Recommendation

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

1. Specify the Bid Details by referring the below table.
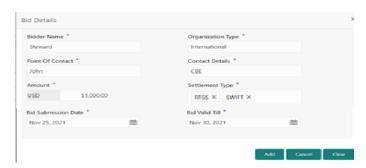
Table 10-1   Bid Capture - Buyer Recommendation

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

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

4. To go to the next data segment, click **Next.**
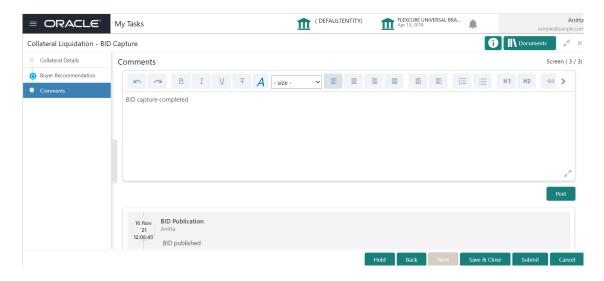
   The **Bid Capture - Comments** screen is displayed

10.1.3 Bid Capture - Comments

Detailed information about the comments data segment of the Bid Capture stage.
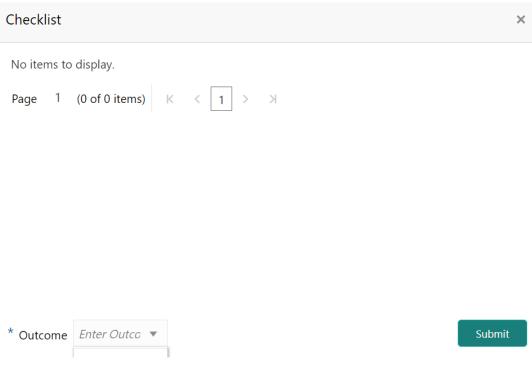
This data segment allows you to capture overall comments for the Bid Capture stage. Capturing comments helps the user of next stage to better understand the application. Upon clicking Next in the Bid Capture - Buyer Recommendation screen the Comments data segment is displayed.

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.**

11

Buyer Recommendation

11.1 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.

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

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

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

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

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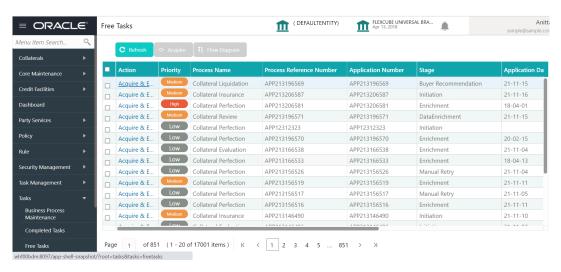
Detailed information about the Collateral Details data segment in Buyer Recommendation stage.

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.
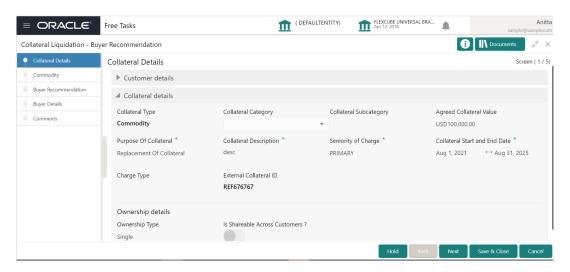
Figure 11-1   Free Tasks

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

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

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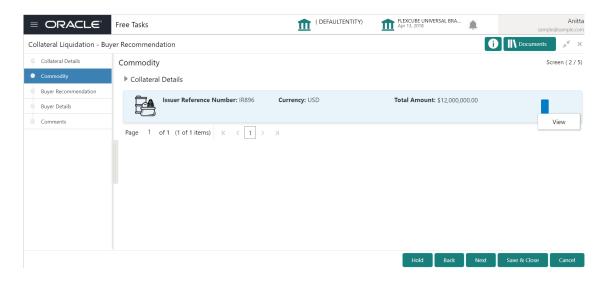
11.1.2 Commodity

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

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

2. Click **Next.**
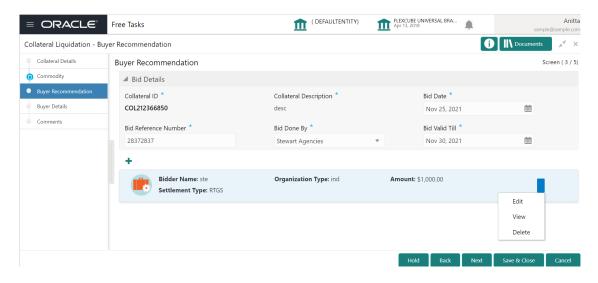
   The **Buyer Recommendation - Buyer Recommendation** screen is displayed.

11.1.3 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

1. View the bidding details.

2. click **Next**.
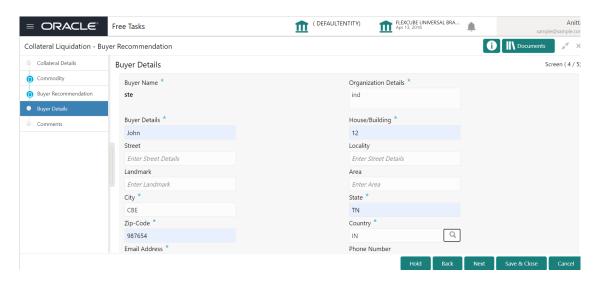
   The **Buyer Recommendation - Buyer Details** screen is displayed.

11.1.4 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

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

Table 11-1   Buyer Recommendation - Buyer Details

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

2. Click **Next**.

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

11.1.5 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
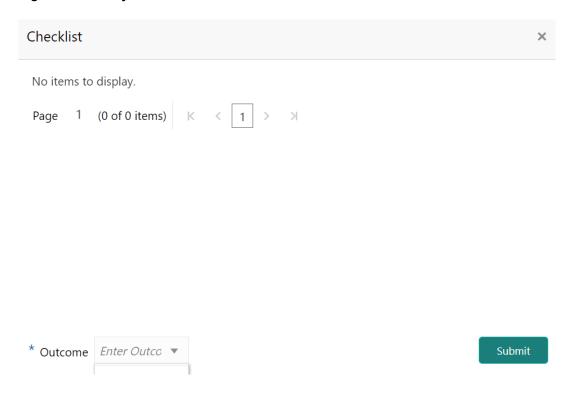
1. Type the comments for the Buyer Recommendation stage in the **Comments** text box.
2. Click **Post**.

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

Checklist   ✕

No items to display.

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

* Outcome   Enter Outco ▼   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.

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.**

12

Buyer Approval

12.1 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.
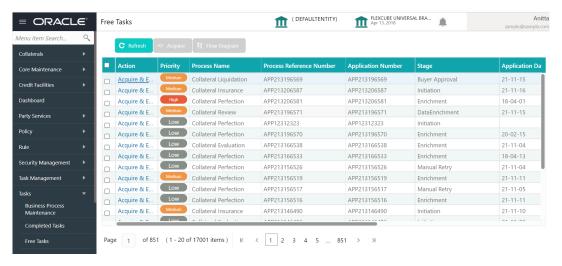
To approve or reject the buyer:

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

   The **Free Tasks** screen is displayed.
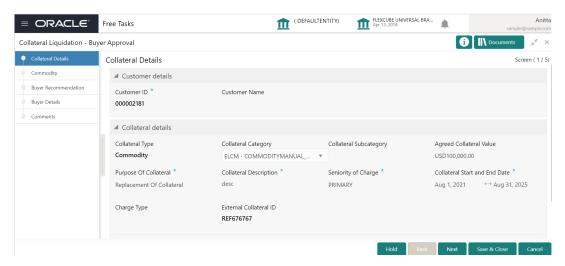
   Figure 12-1   Free Tasks

2. **Acquire & Edit** the required **Buyer Approval** task.
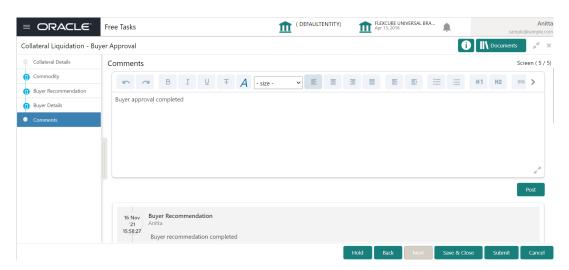
   The **Buyer Approval - Collateral Details** screen is displayed.

Figure 12-2   Buyer Approval- Collateral details

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

Figure 12-3   Buyer Approval - Comments
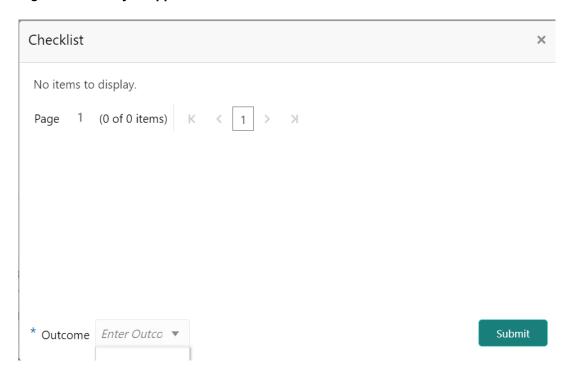
4. Type the comments for the Buyer Approval stage in the **Comments** text box.

5. Click **Post**.

   Comments are posted below the Comments text box.

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

   The **Checklist** window is displayed.

Figure 12-4   Buyer 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.

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.

13

Buyer Confirmation

13.1 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.

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

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

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

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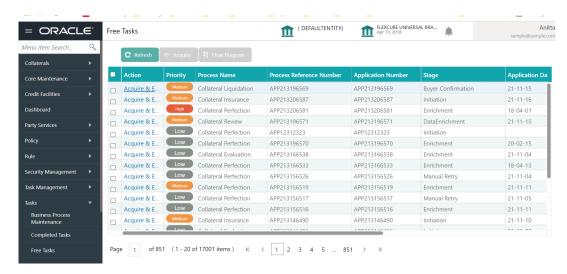
Detailed information about the Collateral Details data segment in Buyer Confirmation stage.

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.
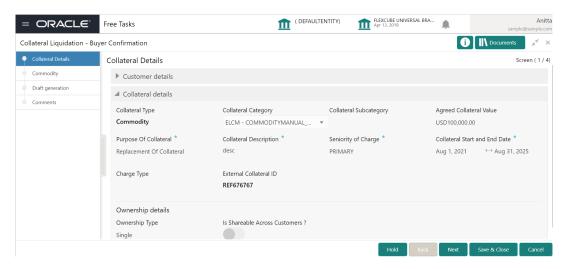
Figure 13-1   Free Tasks

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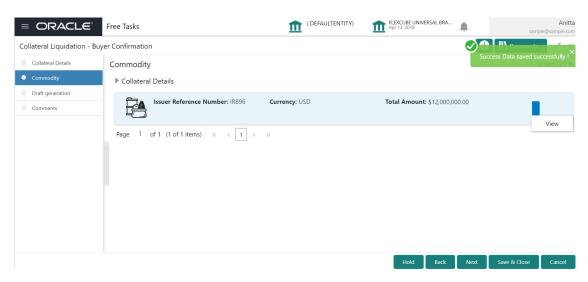
    The **Buyer Confirmation - Commodity** screen is displayed.

13.1.2 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.**
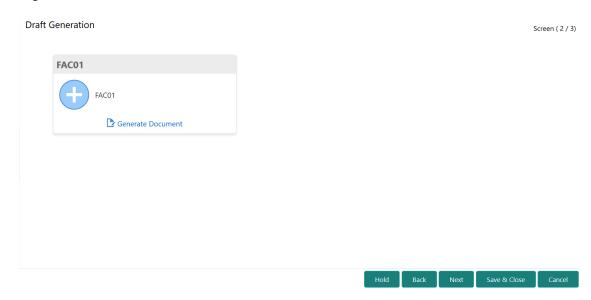
   The **Buyer Confirmation - Draft Generation** screen is displayed.

13.1.3 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**.
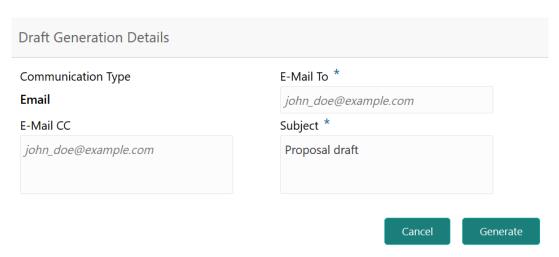
   The **Draft Generation Details** window is displayed.

Figure 13-5   Draft Generation Details
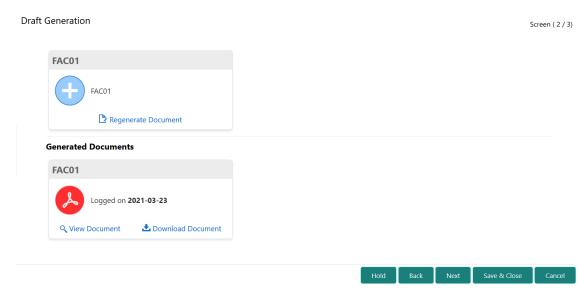
Draft Generation Details

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 13-1   Draft Generation Details - Field Description

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

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

Figure 13-6   Draft Generation - Completed
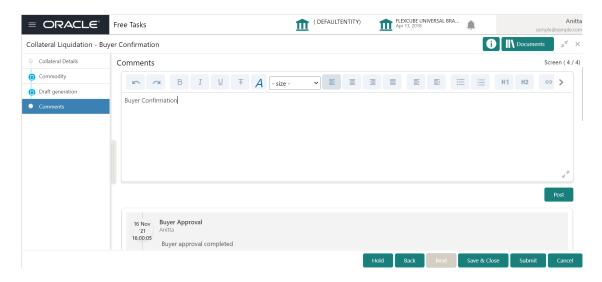
Draft Generation   Screen (2 / 3)

FAC01

    ➕ FAC01

    📄 Regenerate Document

Generated Documents

FAC01

    Logged on **2021-03-23**

    🔍 View Document   ⬇ Download Document

Hold   Back   Next   Save & Close   Cancel

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**.

13.1.4 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.
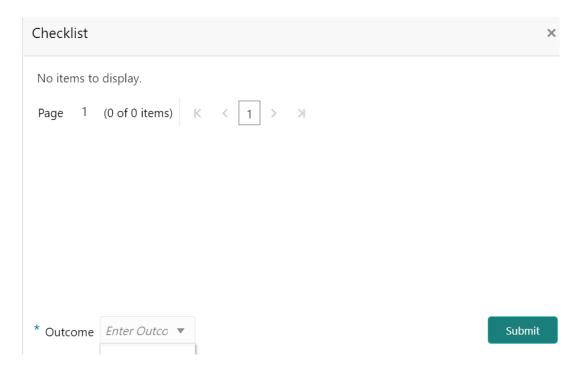
3. To submit the Buyer Confirmation task, click **Submit.**

   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.**

14

Document Retrieval

14.1 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.

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

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

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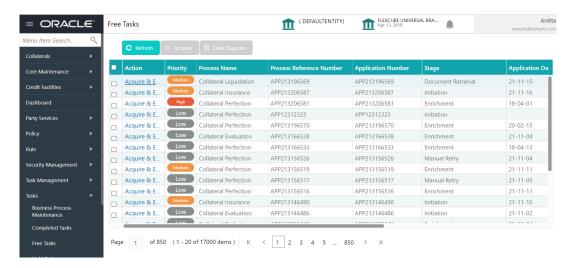
Detailed information about the Collateral Summary data segment in Document Retrieval stage.

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

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

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

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

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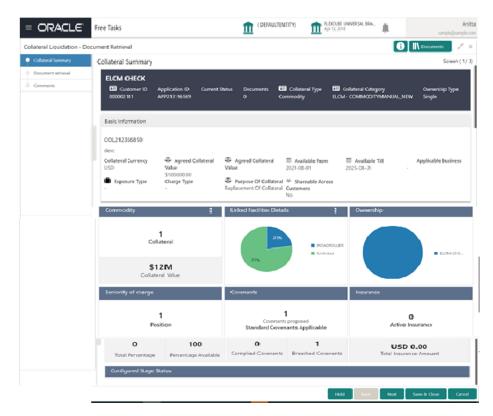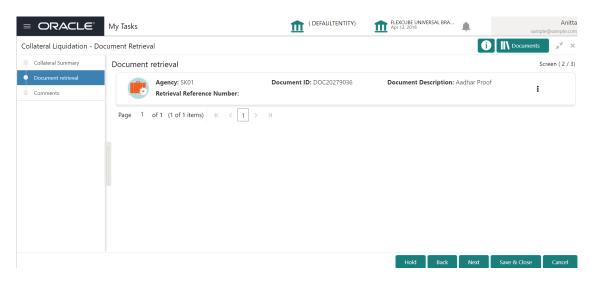
Detailed information about the Document Retrieval data segment in Document Retrieval stage.

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.
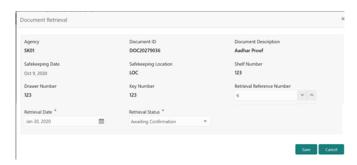
Figure 14-3   Document Retrieval - Document Retrieval

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

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.
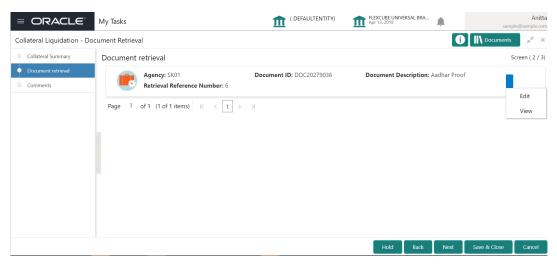
Table 14-1   Document Retrieval - Document Retrieval

Fields/ Icons	Description
Retrieval Date	Specify the date on which the collateral document is retrieved.
Retrieval Status	Select the **Retrieval Status** from the drop down list.
Retrieval Reference Number	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

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.
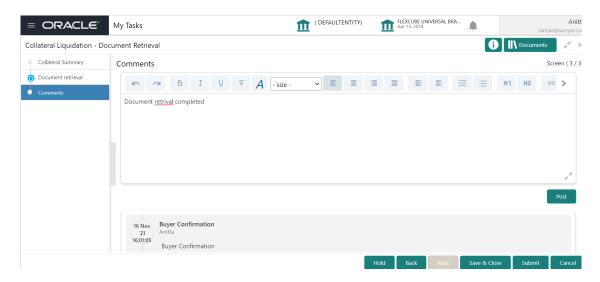
14.1.3 Comments

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**
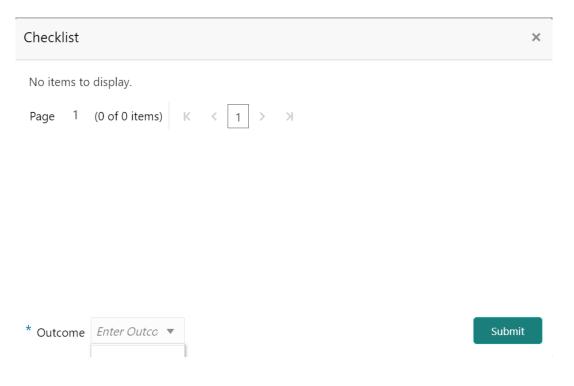
1. Type the comments for the Document Retrieval stage in the **Comments** text box.

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.

15

Asset Transfer to Buyer

15.1 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.

- **Buyer Details**
  Procedure to add buyer details.

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

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

15.1.1 Collateral Details

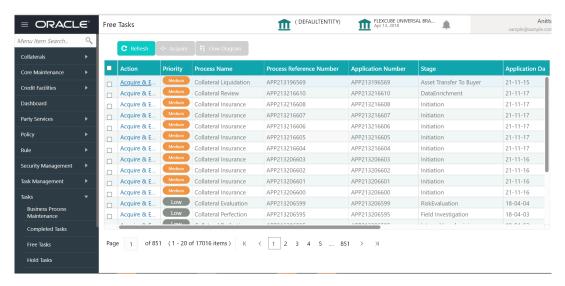Detailed information about the Collateral Details data segment in the Asset Transfer to Buyer stage.

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.

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15-1
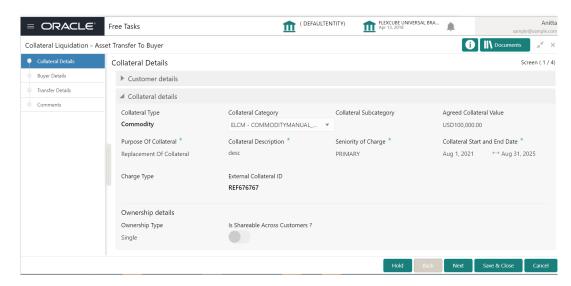
Figure 15-1   Free Tasks

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.

15.1.2 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

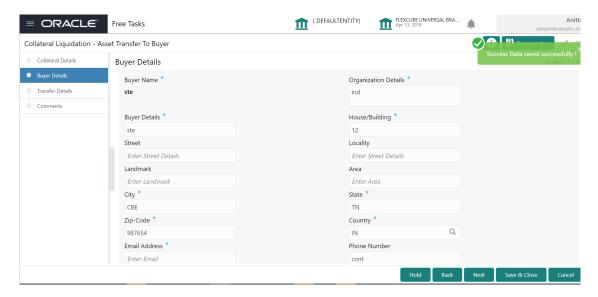1.   Specify the buyer details by referring the below table.

Table 15-1   Buyer Recommendation - Buyer Details

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

2.   Click **Next.**

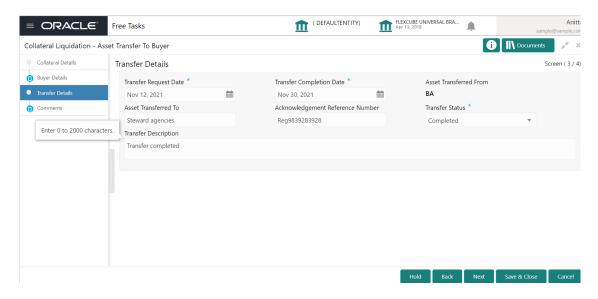   The **Asset Transfer to Buyer - Transfer Details** screen is displayed.

15.1.3 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

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

Table 15-2   Asset Transfer to Buyer- Transfer Details

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

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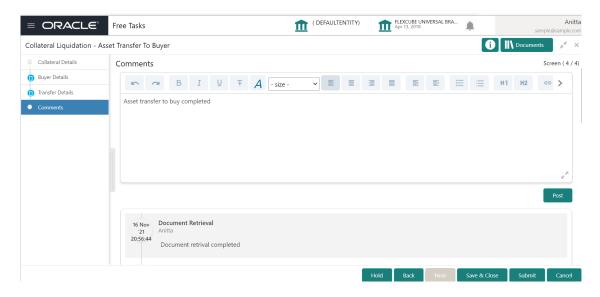
    The **Asset Transfer to Buyer - Comments** screen is displayed.

15.1.4 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.

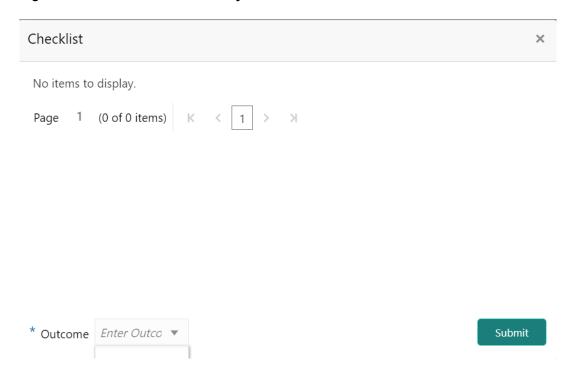**Figure 15-5   Asset Transfer to Buyer - Comments**

1. 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

16.1 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.

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

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

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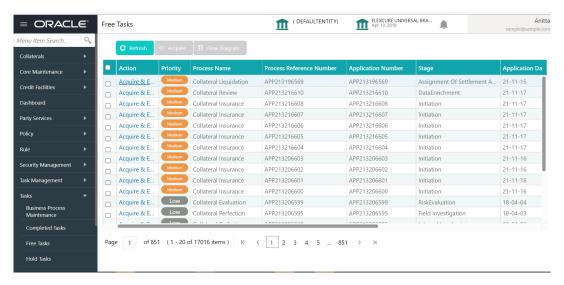
16.1.1 Collateral Details

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.
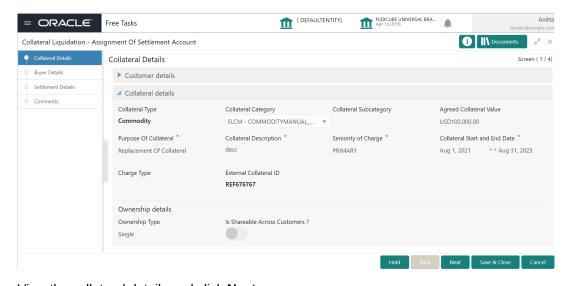
   The **Free Tasks** screen is displayed.

Figure 16-1　Free Tasks

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.

16.1.2 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.

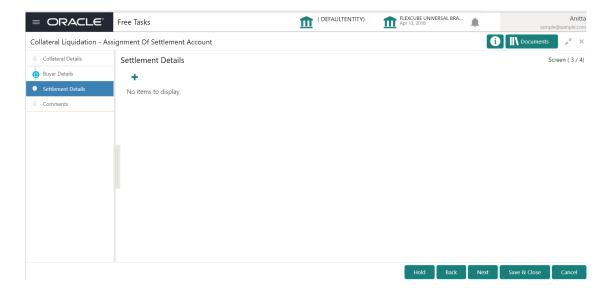**Figure 16-3   Assignment of Settlement Account - Buyer Details**

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

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

16.1.3 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.
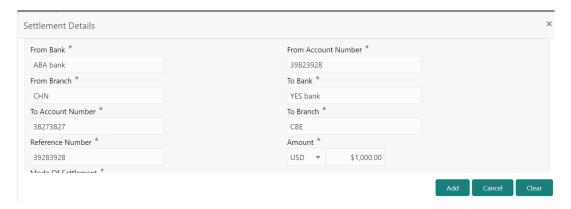
Figure 16-4   Assignment of Settlement Account- Settlement Details

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

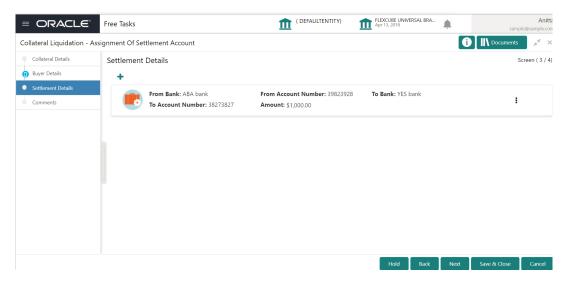2. Specify the settlement details by referring the below table.

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

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

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.**

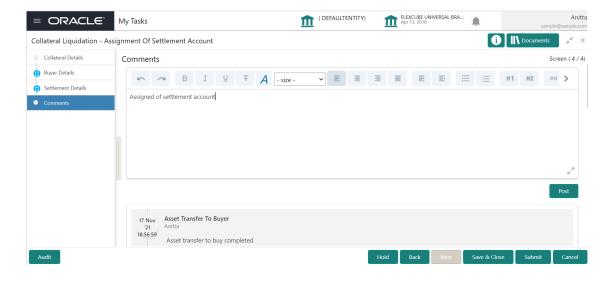   The **Assignment of Settlement Account - Comments** screen is displayed

16.1.4 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.

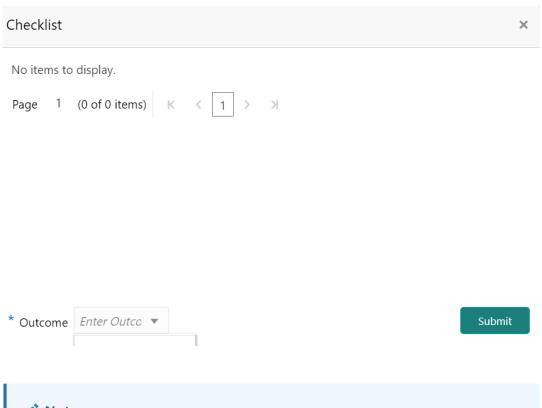**Figure 16-7   Assignment of Settlement Account - Comments**

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

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.**

17
Fund Allocation and Liquidation

17.1 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.

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

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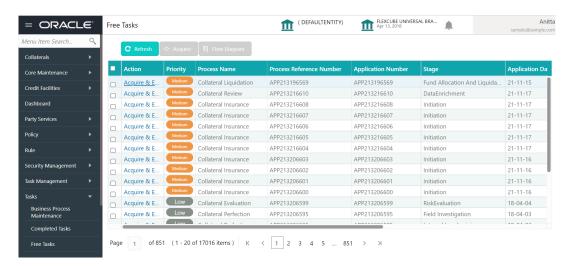
17.1.1 Collateral Details

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.
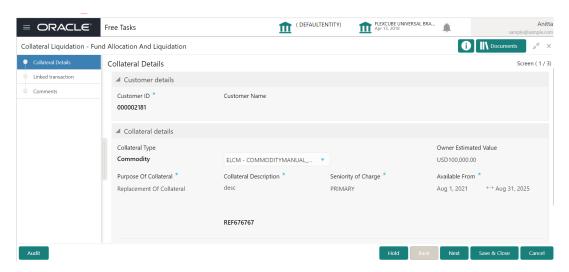
   The **Free Tasks** screen is displayed.

Figure 17-1   Free Tasks

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

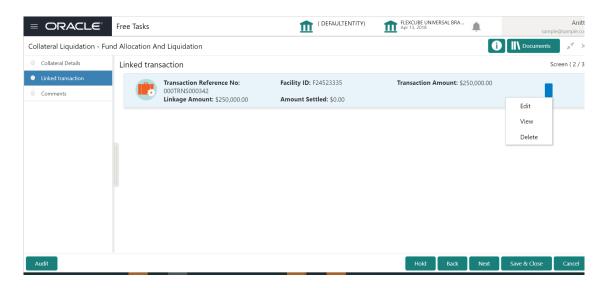3. View the collateral details and click **Next.**

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

17.1.2 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.
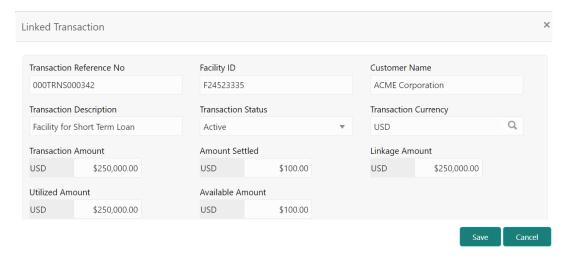
Figure 17-3   Fund Allocation and Liquidation - Linked Transaction

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

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

Table 17-1   Fund Allocation and Liquidation - Linked Transaction

Fields/ Icons	Description
Transaction Reference No	Specify the reference number of the transaction to be settled.
Facility Id	Specify the ID of facility with which the collateral is linked.
Customer Name	Specify the name of customer who availed the linked facility.
Transaction Description	Provide a brief description for the transaction.

Table 17-1   (Cont.) Fund Allocation and Liquidation - Linked Transaction

Fields/ Icons	Description
Transaction Status	Select the current status of transaction from the drop down list.
Transaction Currency	Search and select the **Transaction Currency**.
Transaction Amount	Specify the total **Transaction Amount**.
Amount Settled	Specify the amount settled so far for the transaction.
Linkage Amount	Specify the collateral amount that is linked with the transaction.
Utilized Amount	Specify the amount that is utilized against the collateral.
Available Amount	Specify the collateral amount that is available for utilization.

3. Click **Save.**

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

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

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

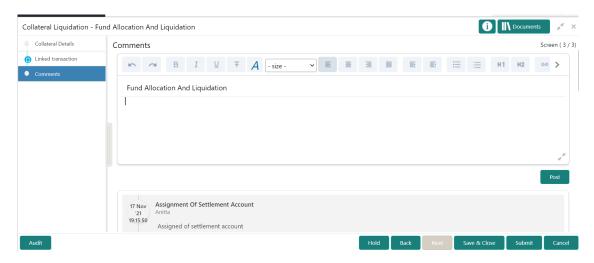## 17.1.3 Comments

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.
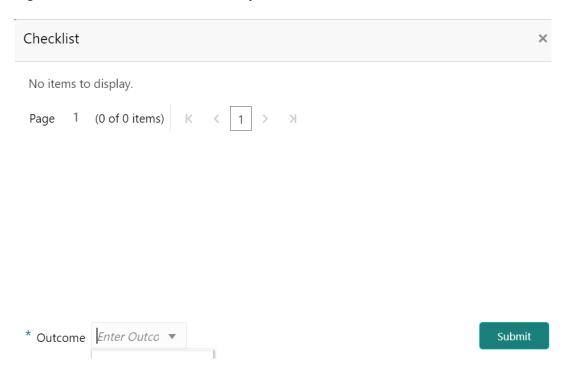
2. Click **Post**.

   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

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.**

18

Await for Collateral Release

18.1 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.

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

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

- **Comments**
  Detailed information about the Comments data segment in the Await for Collateral Release stage.
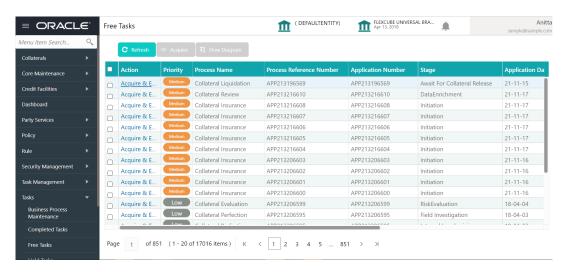
18.1.1 Collateral Details

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.
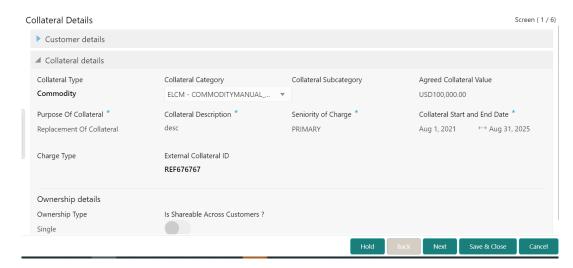
   The **Free Tasks** screen is displayed.

Figure 18-1 Free Tasks

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

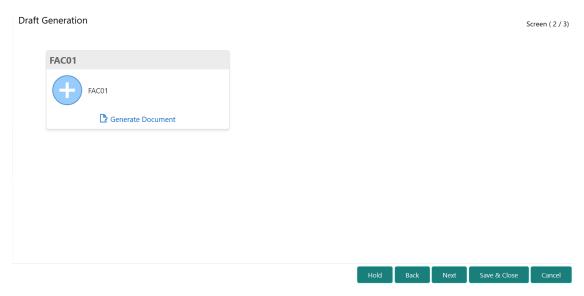3. View the collateral details and click **Next.**

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

18.1.2 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.
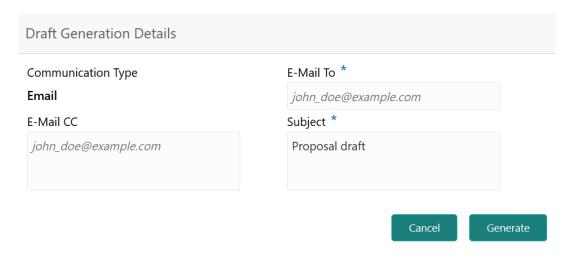
Figure 18-3   Draft Generation

1. Click **Generate Document**.

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

Figure 18-4   Draft Generation Details

2. 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

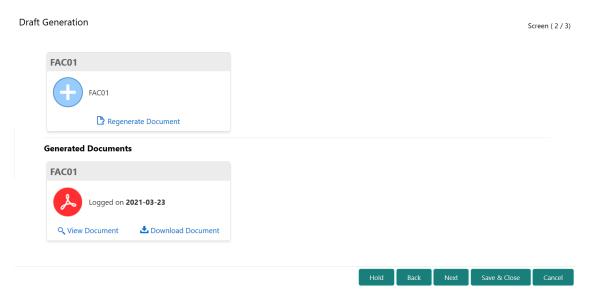| Field	Description
Communication Type	By default, the **Communication Type** is displayed as Email. You cannot change the **Communication Type** in this screen.
E-Mail To	Specify the E-mail address to which the draft document has to be sent.

Table 18-1   (Cont.) Draft Generation Details - Field Description

Field	Description
E-Mail CC	Specify the E-mail address which has to be in CC of draft communication mail.
Subject	Specify the mail **Subject**.
Generate	Click this to send the draft document to the mail ID mentioned in **E-Mail To** field.
Cancel	Click this to exit the **Draft Generation Details** window without saving the provided information.

Once the draft document is successfully sent to the mentioned mail ID, the **Generated Documents** is displayed in the **Draft Generation** screen as shown below.
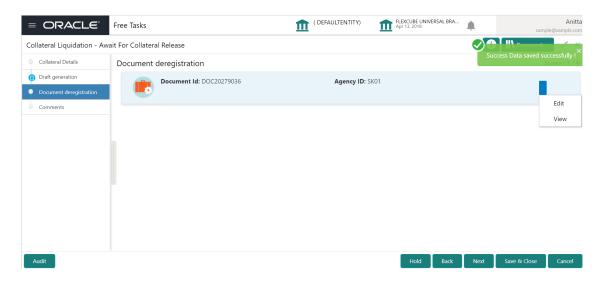
Figure 18-5   Draft Generation - Completed

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**.

18.1.3 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.
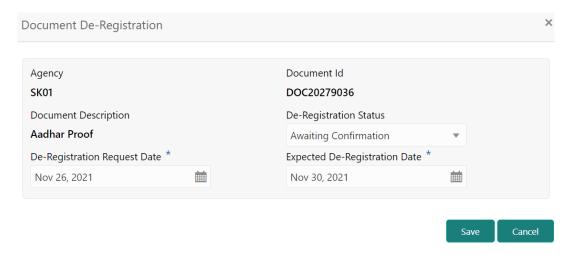
Figure 18-6   Await for Collateral Release - Document De-registration

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

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

Table 18-2   (Cont.) Await for Collateral Release - Document De-registration

Fields/ Icons	Description
De-Registration Request Date	Specify the date on which the de-registration is requested.
Expected De-Registration Date	Specify the **Expected De-Registration Date**.

3. Click **Save**.

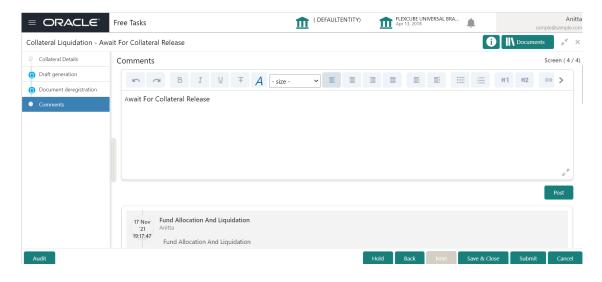4. After capturing the de-registration details, Click **Next.**

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

18.1.4 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.

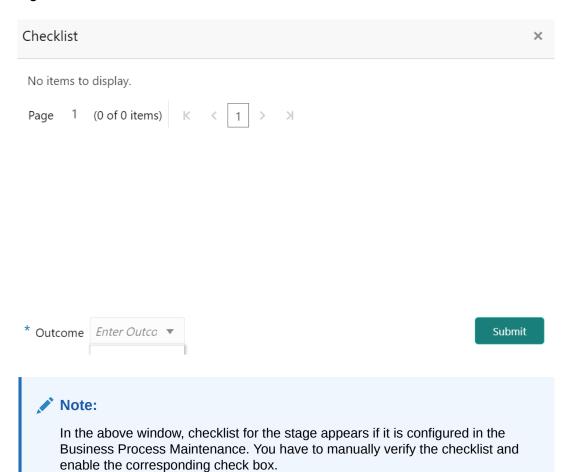**Figure 18-8   Await for Collateral Release - Comments**

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.