

Oracle® Banking Credit Facilities Process Management Cloud Service

Collateral Liquidation User Guide



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Oracle Banking Credit Facilities Process Management Cloud Service User Guide

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1

Preface

About this Guide

A brief introduction to the Collateral Liquidation User Guide.

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

Audience

Audience of Collateral Liquidation User Guide.

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

2

Introduction

About Collateral Liquidation

A brief introduction to the Collateral Liquidation process in OBCFPM.

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

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

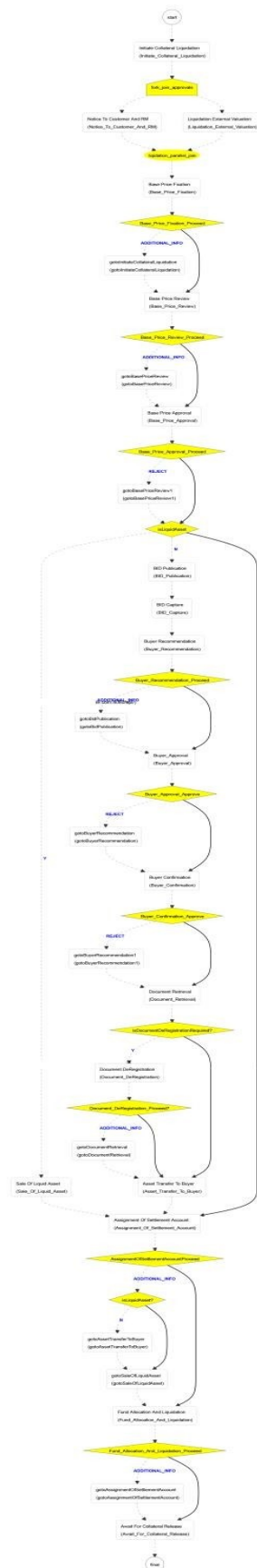
The Collateral Liquidation process has the following stages handled by users authorized to perform the task under those stages.

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

16. Await for Collateral Release

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

Figure 2-1 Collateral Liquidation - Process Flow Diagram



3

Collateral Liquidation Initiation

Collateral Liquidation Initiation

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

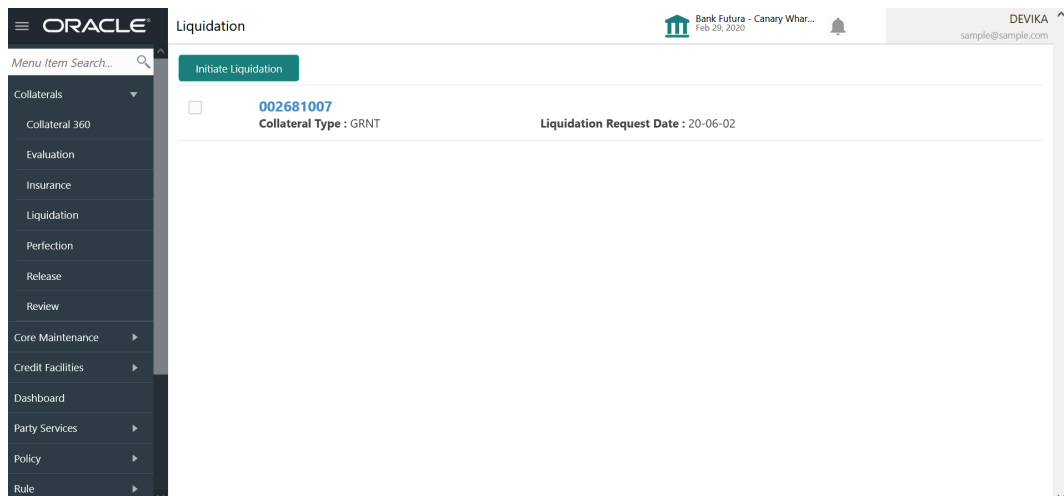
Collateral Liquidation process can be triggered from both the mid-office and back-office systems based on the performance of the account to which the collateral is linked. In case of back-office system, the system lists the task in the free task queue once the collateral liquidation task is initiated.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

To initiate Liquidation Process in OBCFPM:

1. Navigate to **Collaterals > Liquidation** from the left menu.

The **Liquidation Initiation** screen is displayed.

Figure 3-1 Liquidation Initiation



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

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

Collateral Details

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

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

Figure 3-2 Initiation - Collateral Details

Collateral Liquidation - Initiate Collateral Liquidation

Collateral Details

Customer details

Collateral details

Collateral Type	Collateral Category	Collateral Subcategory	Agreed Collateral Value
Commodity	ELCM - COMMODITYMANUAL...		USD100,000.00
Purpose Of Collateral *	Collateral Description *	Seniority of Charge *	Collateral Start and End Date *
Replacement Of Collateral	desc	PRIMARY	Aug 1, 2021 -- Aug 31, 2025
Charge Type	External Collateral ID		
	REF676767		
Ownership details			
Ownership Type	Is Shareable Across Customers ?		
Single	☐		

Hold Back Next Save & Close Cancel

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

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

Commodity

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

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

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

Figure 3-3 Initiation - Commodity

The screenshot shows the Oracle Collateral Liquidation - Initiate Collateral Liquidation screen. The left sidebar contains a menu with options: Collateral Details, Commodity (selected), Seniority, Linked transaction, Liquidation Details, and Comments. The main area is titled 'Commodity' and shows a list of collateral records. The first record is displayed with the following details: Issuer Reference Number: IR896, Currency: USD, and Total Amount: \$12,000,000.00. Below the record, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)'. At the bottom right, there are buttons: Hold, Back, Next, Save & Close, and Cancel.

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

The screenshot shows the Oracle Collateral Liquidation - Initiate Collateral Liquidation screen, Configure view. The left sidebar contains a menu with options: Commodity (selected), Covenants, and Documents. The main area is titled 'Commodity' and shows the 'Commodity Details' section. The details are as follows:

Item Reference Number *	Commodity Type	Item Code *
IR896	Rainfed	bridge
Item Description *	Quantity *	Quantity In
good quality	12	Kg
Currency *	Unit Price *	Total Amount
USD	\$1,000,000.00	USD12,000,000.00
Amount in Collateral Currency	Lien Detail	
USD12,000,000.00		

Below the Commodity Details section is the 'Storage Details' section:

Storage Location	Storage Charges	Insurance Coverage
chn	12,000	3,000

At the bottom, there is a 'Remarks' section with the text 'good'. At the bottom right, there are buttons: Back and Next.

 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 Reference 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.

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 - Seniroyty

The screenshot shows the Oracle Collateral Liquidation - Initiate Collateral Liquidation screen. The left sidebar contains a navigation menu with the following items: Collateral Details, Commodity, Seniority (selected), Linked transaction, Liquidation Details, and Comments. The main content area is titled 'Seniority' and contains a section labeled 'Seniority of Charge'. The top of the screen displays the Oracle logo, 'My Tasks', and user information: '(DEFAULTTENTITY)', 'FLEXCUBE UNIVERSAL BRA...', 'Apr 13, 2018', and 'Anitta sample@sample.com'. The bottom of the screen has a navigation bar with buttons: Hold, Back, Next, Save & Close, and Cancel. The screen number 'Screen (3 / 6)' is displayed in the top right corner.

• View the Seniroyty details and click **Next**.

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

Linked Transaction

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

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

Figure 3-6 Initiation - Linked Transaction

1. To view the detailed information about the transaction, click the action icon in the transaction record and select **View**.
The **Linked Transaction** screen is displayed.

Figure 3-7 Linked Transaction

Transaction Reference No	Facility ID	Customer Name
000TRNS000342	F24523335	ACME Corporation
Transaction Description	Transaction Status	Transaction Currency
Facility for Short Term Loan	Active	USD
Transaction Amount	Amount Settled	Linkage Amount
USD \$250,000.00	USD \$100.00	USD \$250,000.00
Utilized Amount	Available Amount	
USD \$250,000.00	USD \$100.00	

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
Customer Name	Displays the Customer name for whom the transaction is created

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

Fields/ Icons	Description
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

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

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

Liquidation Details

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

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

Figure 3-8 Initiation - Liquidation Details

The screenshot displays the 'Initiation - Liquidation Details' screen within the Oracle Collateral Liquidation application. The interface includes a top navigation bar with the Oracle logo, 'My Tasks', and user information. A sidebar on the left lists navigation options: Collateral Details, Commodity, Seniority, Linked transaction, Liquidation Details (highlighted), and Comments. The main content area is titled 'Liquidation Details' and contains several input fields and toggle switches. The 'Liquidation Date' field is set to 'Nov 20, 2021'. The 'Reason For Liquidation' field has the value 'Additional one'. The 'Liquidation Description' field contains the text 'desc'. There are two toggle switches: 'Refer External Valuation' (which is turned on) and 'Refer Last Review Price' (which is turned off). At the bottom of the screen, there is a row of buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner shows the user's name 'Anitta' and email 'sample@sample.com'.

- 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 External 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.

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

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

Comments

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

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

Figure 3-9 Initiation - Comments

The screenshot shows the Oracle Collateral Liquidation - Initiate Collateral Liquidation screen. The sidebar on the left contains navigation links: Collateral Details, Commodity, Seniority, Linked transaction, Liquidation Details, and Comments. The main area displays the 'Comments' section with a text input box labeled 'Enter text here...'. A green success message 'Success Comment posted Successfully' is visible in the top right corner. Below the input box, a comment is displayed: '16 Nov '21 11:06:47 Initiate Collateral Liquidation Anita initiation completed'. At the bottom of the screen, there are buttons: Hold, Back, Next, Save & Close, Submit, and Cancel.

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

The **Checklist** window is displayed.

Figure 3-10 Initiation - Checklist

Checklist

×

No items to display.

Page

1

(0 of 0 items)

⏪

<

1

>

⏩

* Outcome

Enter Outcome ▼

Submit

 Note:

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

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

The application is moved to the next stage.

4

Notice to Customer and RM

Notice to Customer and RM

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

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

Collateral details

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

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

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

The **Free Tasks** screen is displayed.

Figure 4-1 Free Tasks

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

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

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

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

The screenshot shows the Oracle Collateral Liquidation - Notice To Customer And RM screen. The left sidebar has a menu with 'Collateral Details', 'Draft generation', and 'Comments'. The main area is titled 'Collateral Details' and shows the following information:

Customer details			
Customer ID *	Customer Name		
000002181			

Collateral details			
Collateral Type	Collateral Category	Collateral Subcategory	Agreed Collateral Value
Commodity	ELCM - COMMODITYMANUAL...		USD100,000.00
Purpose Of Collateral *	Collateral Description *	Seniority of Charge *	Collateral Start and End Date *
Replacement Of Collateral	desc	PRIMARY	Aug 1, 2021 ↔ Aug 31, 2025
Charge Type	External Collateral ID		
	REF676767		

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

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

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

Draft Generation

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

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

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

Figure 4-3 Draft Generation

The screenshot shows the Oracle Draft Generation screen. The left sidebar has a menu with 'Draft Generation'. The main area is titled 'Draft Generation' and shows the following information:

FAC01

+

FAC01

Generate Document

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

1. Click **Generate Document**.

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

Figure 4-4 Draft Generation Details

Draft Generation Details

Communication Type

Email

E-Mail CC

john_doe@example.com

E-Mail To *

john_doe@example.com

Subject *

Proposal draft

Cancel

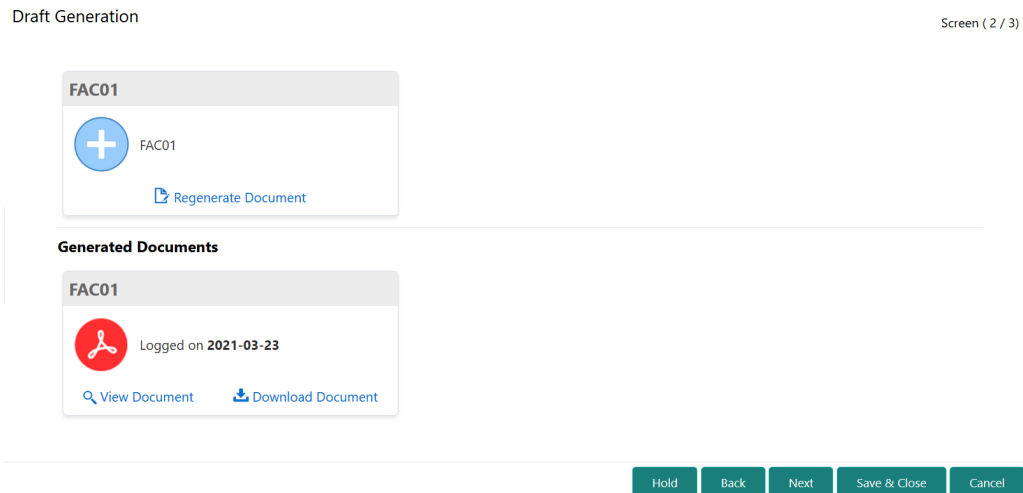
Generate

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

Table 4-1 Draft Generation Details - Field Description

Field	Description
Communication Type	By default, the 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 4-5 Draft Generation - Completed

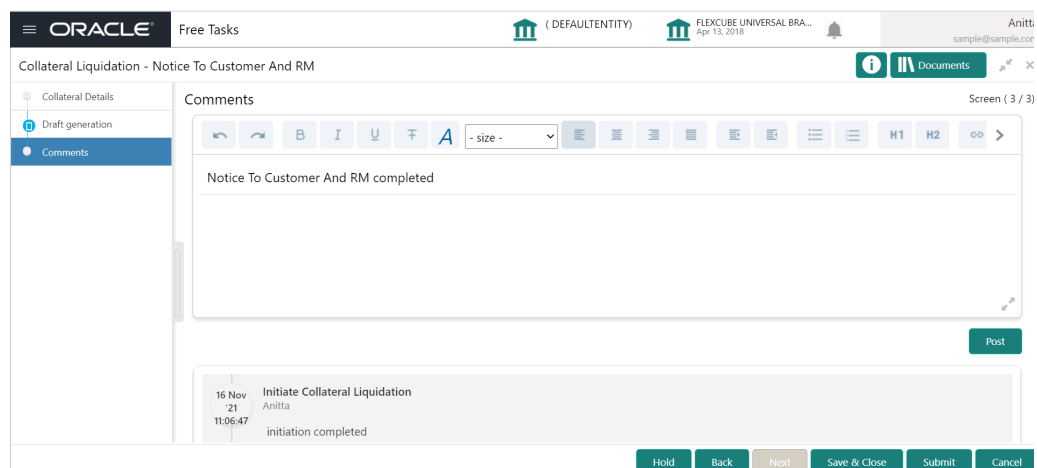
3. To view the generated draft document, click **View Document**.
4. To download the generated draft document, click **Download Document**.
5. After performing necessary actions in the **Draft Generation** screen, click **Next**.

Comments

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

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

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

Figure 4-6 Notice to Customer and RM - Comments

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

Figure 4-7 Notice to Customer and RM - Checklist

Checklist

×

No items to display.

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

* Outcome

 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

External Valuation

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

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

Collateral details

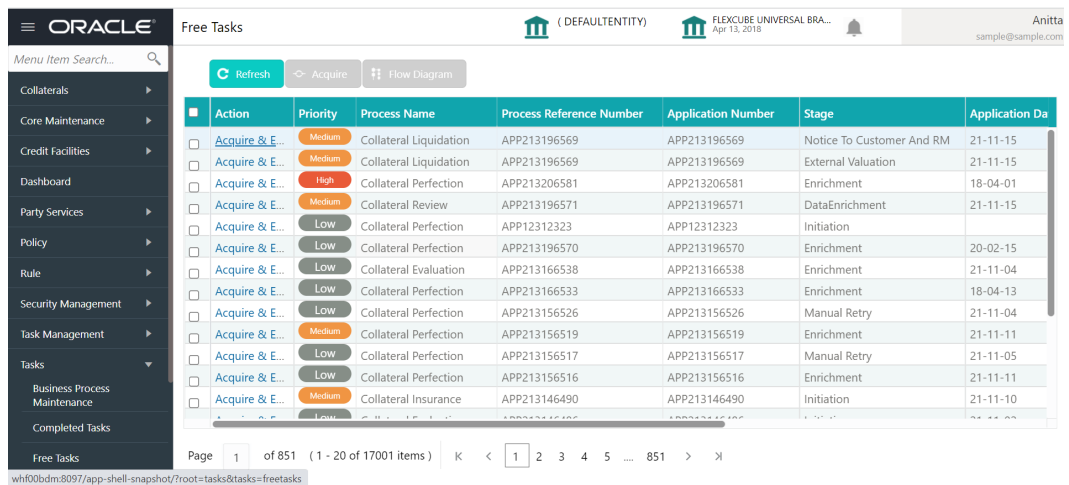
Detailed Information about the Collateral details data segment in External Valuation stage.

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

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

The **Free Tasks** screen is displayed.

Figure 5-1 Free Tasks



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

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

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

Figure 5-2 External Valuation - Collateral details

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Collateral Liquidation - External Valuation Screen (1 / 3)

Collateral Details

Customer details

Collateral details

Collateral Type Commodity	Collateral Category ELCM - COMMODITYMANUAL...	Collateral Subcategory	Agreed Collateral Value USD 100,000.00
Purpose Of Collateral Replacement Of Collateral	Collateral Description desc	Seniority of Charge PRIMARY	Collateral Start and End Date Aug 1, 2021 ↔ Aug 31, 2025
Charge Type	External Collateral ID REF676767		
Ownership details			
Ownership Type Single	Is Shareable Across Customers ?		

Hold Back Next Save & Close Cancel

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

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

Commodity

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

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

Figure 5-3 External Valuation - Commodity

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Collateral Liquidation - External Valuation Screen (2 / 3)

Commodity

Collateral Details

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

Page 1 of 1 (1 of 1 items) 1

Edit View

Hold Back Next Save & Close Cancel

Note:

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

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

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

Figure 5-4 External Valuation -Configure - Commodity

Configure

Commodity

Commodity Details

Item Reference Number *	Commodity Type	Item Code *
IR896	Rainfed	bridge
Item Description *	Quantity *	Quantity In
good quality	12	Kg
Currency *	Unit Price *	Total Amount
USD	USD \$1,000,000.00	USD12,000,000.00
Amount in Collateral Currency	Lien Detail	
USD12,000,000.00		

Storage Details

Storage Location	Storage Charges	Insurance Coverage
chn	12,000	3,000

Back Next

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

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

Figure 5-5 External Valuation - Configure - Valuation

Configure

Valuation

+

No items to display.

Page 1 (0 of 0 items) < 1 >

Back Next

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

External Valuation Details

Agency *
Select

Valuation Date *
Calendar icon

Valuation Expiry Date
Calendar icon

Valuation Amount *
Dropdown arrow

Valuer Remarks
Text area

Valuation Type *
Dropdown arrow

Valuation Frequency *
Dropdown arrow

Estimated Age of Asset
Dropdown with up/down arrows

Add Cancel Clear

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 valued 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

The screenshot shows a 'Configure' window with a sidebar on the left containing a tree view with items: Commodity, Covenants, Documents, Valuation (selected), and Questionnaire Evaluation. The main area is titled 'Valuation' and contains a table with one row. The row has a 'NEW' status icon, an agency name 'ATI Valuations', a 'Valuation Date' of 'Apr 5, 2018', and a 'Valuation Amount' of '\$1,000.00'. Below the table is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and navigation buttons. To the right of the table is a context menu with 'Edit', 'View', and 'Delete' options. At the bottom right of the window are 'Back' and 'Next' buttons.

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

The screenshot shows a 'Configure' window with a sidebar on the left containing a tree view with items: Commodity, Covenants, Documents, Valuation, and Questionnaire Evaluation (selected). The main area is titled 'Questionnaire Evaluation' and contains three evaluation cards: 'Liquidity', 'RiskEvaluation', and 'Value Risk'. Each card has an 'Evaluate' button. At the bottom right of the window are 'Back' and 'Submit' buttons.

8. Click **Submit**.

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

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

Comments

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

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

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

Figure 5-9 External Valuation - Comments

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Collateral Liquidation - External Valuation

Collateral Details Commodity Comments

Comments Screen (3 / 3)

Post

16 Nov '21 11:56:41 External Valuation Anitta External valuation completed

16 Nov '21 11:08:03 Notice To Customer And RM Anitta Notice To Customer And RM completed

16 Nov Initiate Collateral Liquidation

Hold Back Next Save & Close Submit Cancel

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

Checklist

No items to display.

Page 1 (0 of 0 items) < 1 >

* Outcome PROCEED

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**.

6

Base Price Fixation

Base Price Fixation

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

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

Collateral Details

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

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

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

The **Free Tasks** is displayed.

Figure 6-1 Free Tasks

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

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

The screenshot shows the Oracle Collateral Liquidation - Base Price Fixation interface. The left sidebar contains a menu with 'Collateral Details' selected. The main area displays the 'Collateral Details' form. The form is divided into sections: 'Customer details', 'Collateral details', and 'Ownership details'. The 'Collateral details' section includes fields for 'Collateral Type' (Commodity), 'Collateral Category' (ELCM - COMMODITYMANUAL...), 'Collateral Subcategory', 'Agreed Collateral Value' (USD100,000.00), 'Purpose Of Collateral' (Replacement Of Collateral), 'Collateral Description' (desc), 'Seniority of Charge' (PRIMARY), 'Collateral Start and End Date' (Aug 1, 2021 to Aug 31, 2025), 'Charge Type', and 'External Collateral ID' (REF676767). The 'Ownership details' section includes 'Ownership Type' (Single) and 'Is Shareable Across Customers?' (toggle). At the bottom right, there are buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

3. View the collateral details and click **Next**.
The **Base Price Fixation - Commodity** screen is displayed.

Commodity

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

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

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

Figure 6-3 Base Price Fixation - Commodity

The screenshot shows the Oracle Collateral Liquidation - Base Price Fixation interface, now displaying the 'Commodity' view. The left sidebar has 'Commodity' selected. The main area displays the 'Commodity' form. The form includes a header section with 'Issuer Reference Number: IR896', 'Currency: USD', and 'Total Amount: \$12,000,000.00'. Below this is a table with one item. The table has a 'View' button next to it. At the bottom right, there are buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

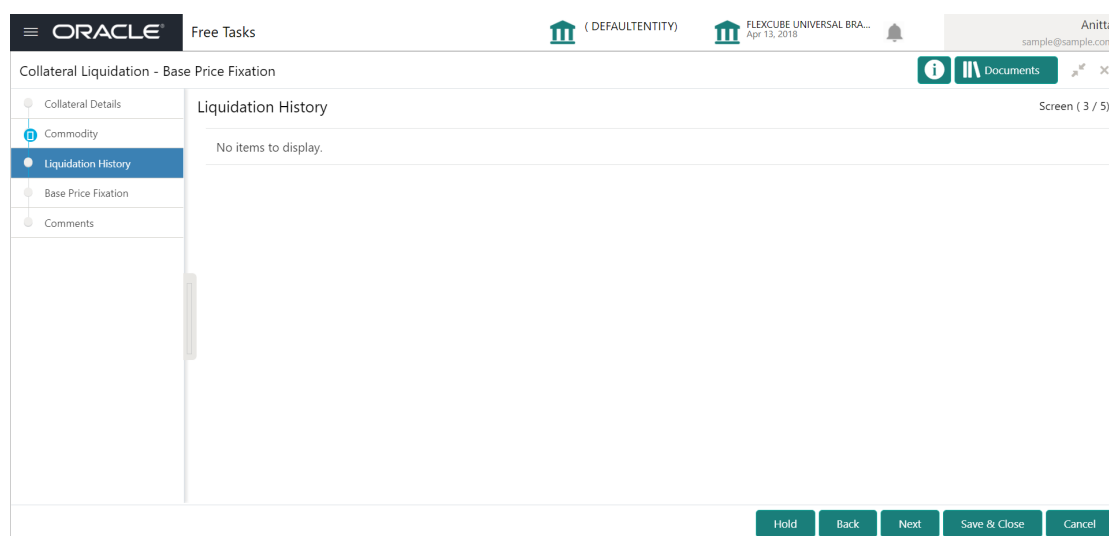
- After viewing the collateral details, click **Next**.
The **Base Price Fixation - Liquidation History** screen is displayed.

Liquidation History

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

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

Figure 6-4 Base Price Fixation- Liquidation History



- View the Liquidation History and click **Next**.
The **Base Price Fixation- Base Price Fixation** screen is displayed.

Base Price Fixation

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

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

Figure 6-5 Base Price Fixation - Base Price Fixation

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

Figure 6-6 Charge Details

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

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

Fields/ Icons	Description
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

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Collateral Liquidation - Base Price Fixation Screen (4 / 5)

Base Price Fixation

Total Charge Amount \$0.00

Valued: Yes

Charge Code: CH001 Amount: \$1,000.00 Charge Description:

Page 1 of 1 (1 of 1 items)

Collateral Pricing

Collateral Base Price	Charge Amount	Final Collateral Value
USD1,000.00	USD0.00	USD1,000.00

Hold Back Next Save & Close Cancel

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

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

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

Comments

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

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

Figure 6-8 Base Price Fixation - Comments

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

Figure 6-9 Base Price Fixation - Checklist

 Note:

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

4. Select the required **Outcome**.

The options available are:

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

5. Click **Submit**.

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

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

7

Base Price Review

Base Price Review

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

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

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

To review the base price fixed for the collateral:

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

The **Free Tasks** screen is displayed.

Figure 7-1 Free Tasks

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

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

The screenshot shows the Oracle Collateral Liquidation - Base Price Review screen. The left sidebar contains a navigation menu with options: Collateral Details (selected), Commodity, Liquidation History, Base Price Fixation, and Comments. The main content area is titled 'Collateral Details' and shows the following information:

- Customer details**
 - Collateral details**
 - Collateral Type: **Commodity**
 - Collateral Category: ELCM - COMMODITYMANUAL...
 - Collateral Subcategory: (empty)
 - Agreed Collateral Value: USD100,000.00
 - Purpose Of Collateral: Replacement Of Collateral
 - Collateral Description: desc
 - Seniority of Charge: PRIMARY
 - Collateral Start and End Date: Aug 1, 2021 to Aug 31, 2025
 - Charge Type: (empty)
 - External Collateral ID: REF676767
 - Ownership details**
 - Ownership Type: Single
 - Is Shareable Across Customers?: ☐

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

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

Figure 7-3 Base Price Review - Base Price Fixation

The screenshot shows the Oracle Collateral Liquidation - Base Price Review screen, now on the 'Base Price Fixation' tab. The left sidebar navigation menu is the same, but 'Base Price Fixation' is selected. The main content area is titled 'Base Price Fixation' and shows the following information:

- Total Charge Amount \$100.00**
- Charge List:**
 - Waived: No**
 - Charge Code: CH02
 - Amount: \$100.00
 - Charge Description: desc
 - Waived: Yes**
 - Charge Code: CH001
 - Amount: \$1,000.00
 - Charge Description: (empty)
- Collateral Pricing**
 - Collateral Base Price: USD1,000.00
 - Charge Amount: USD100.00
 - Final Collateral Value: USD1,100.00
- Review Comments:** waived

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

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

* 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.

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

Base Price Approval

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

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

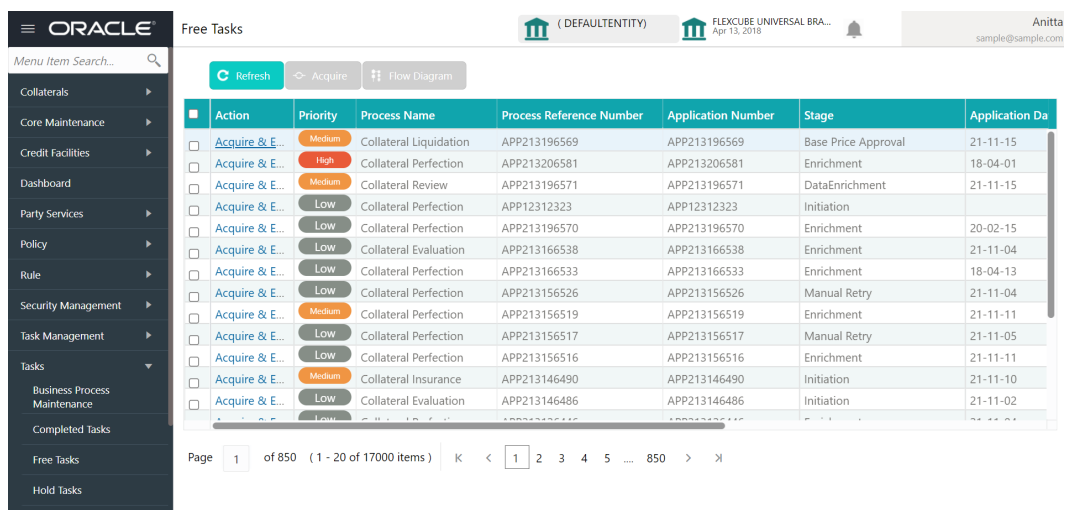
The data segments available in the Base Price Approval stage are same as that of Base Price Fixation stage. For field level information, refer the **Base Price Fixation** topic.

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

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

The **Free Tasks** screen is displayed.

Figure 8-1 Free Tasks



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

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

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

Figure 8-2 Base Price Approval- Collateral details

The screenshot shows the 'Collateral Details' tab in the 'Collateral Liquidation - Base Price Approval' screen. The left sidebar contains links for Collateral Details, Commodity, Liquidation History, Base Price Fixation, and Comments. The main content area is titled 'Collateral Details' and shows the following information:

- Customer details**
 - Collateral details**
 - Collateral Type: **Commodity**
 - Purpose Of Collateral: Replacement Of Collateral
 - Charge Type: External Collateral ID REF676767
 - Ownership details
 - Ownership Type: Single
 - Is Shareable Across Customers?: ☐
 - Collateral Category: ELCM - COMMODITYMANUAL...
 - Collateral Subcategory: (empty)
 - Agreed Collateral Value: USD100,000.00
 - Collateral Description: desc
 - Seniority of Charge: PRIMARY
 - Collateral Start and End Date: Aug 1, 2021 to Aug 31, 2025

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

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

Figure 8-3 Base Price Approval - Base Price Fixation

The screenshot shows the 'Base Price Fixation' tab in the 'Collateral Liquidation - Base Price Approval' screen. The left sidebar contains links for Collateral Details, Commodity, Liquidation History, Base Price Fixation, and Comments. The main content area is titled 'Base Price Fixation' and shows the following information:

- Base Price Fixation**
 - Charge Code: CH001, Amount: \$1,000.00, Charge Description: (empty)
 - Charge Code: CH02, Amount: \$100.00, Charge Description: desc
- Collateral Pricing**
 - Collateral Base Price: USD1,000.00
 - Charge Amount: USD100.00
 - Final Collateral Value: USD1,100.00
 - Review Comments: waived
 - Approval Comments: Approved

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

4. Capture the **Approval Comments** and click **Next**.
The **Base Price Approval - Comments** screen is displayed.

Figure 8-4 Base Price Approval - Comments

ORACLE Free Tasks (DEFAULTTENTY) FLEXCUBE UNIVERSAL BRA... Apr 13, 2018 Anitta sample@sample.com

Collateral Liquidation - Base Price Approval

Collateral Details
Commodity
Liquidation History
Base Price Fixation
Comments

Comments

16 Nov '21 12:05:57 Base Price Approval Anitta BP approved

16 Nov '21 12:04:43 Base Price Review Anitta BP reviewd

16 Nov '21 12:02:17 Base Price Fixation Anitta Base price fixation

16 Nov '21 11:56:41 External Valuation Anitta External valuation completed

Hold Back Next Save & Close Submit Cancel

Success Comment posted Successfully

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

Checklist

No items to display.

Page 1 (0 of 0 items) < 1 >

* Outcome Enter Outcome

Submit

 Note:

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

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

Bid Publication

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

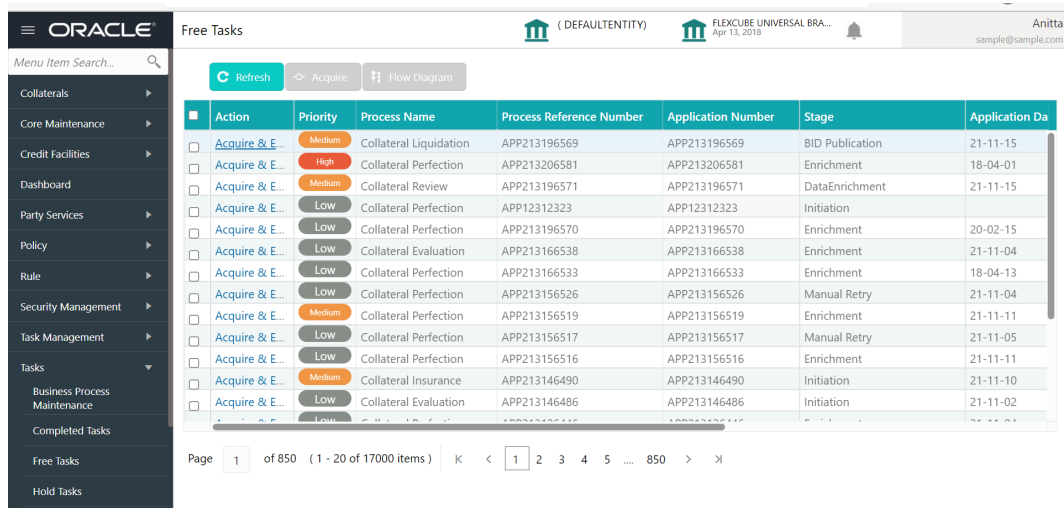
In this stage, the Credit Officer or the user authorized to edit the Bid Publication task can download the bidding document containing collateral details, collateral base price, and bid terms and conditions for publishing. Bidding document is generated by the system based on the details captured in previous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

Bid Publication - Draft Generation

Procedure to generate draft bid document.

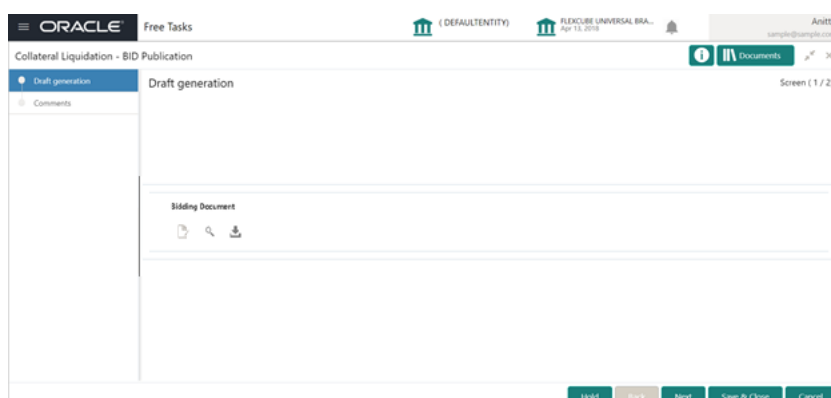
1. To acquire the Bid Publication task, navigate to **Tasks > Free Tasks** from the left menu. The **Free Tasks** page is displayed.

Figure 9-1 Free Tasks



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

2. Click **Acquire & Edit** in the required **Bid Publication** task. The **Bid Publication- Draft Generation** screen is displayed.

Figure 9-2 Bid Publication - Draft Generation

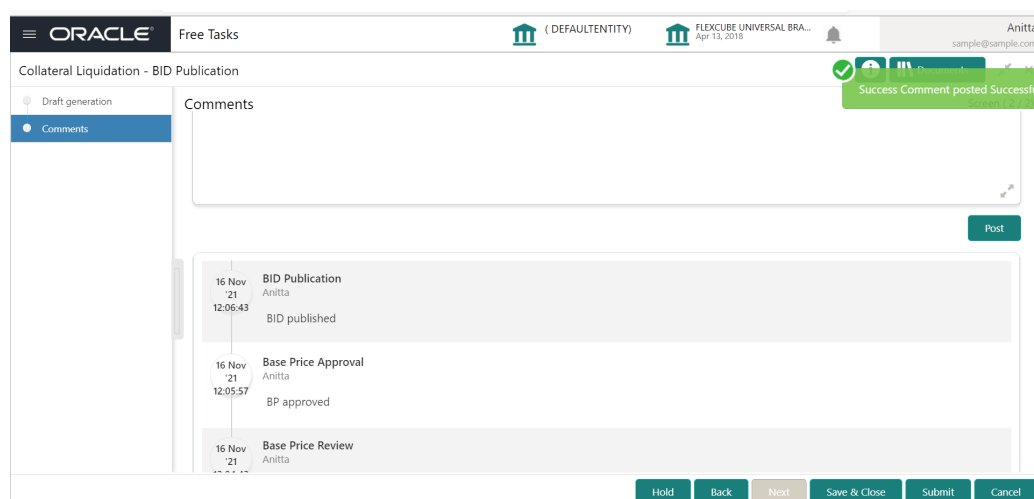
3. To download the draft bid document for publishing, click the download icon.
4. After downloading the document, click **Next**.

Bid Publication - Comments

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

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

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

Figure 9-3 Bid Publication - Comments

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

Comments are posted below the Comments text box.

3. To submit the Bid Publication task, click **Submit**.
The **Checklist** window is displayed.

Figure 9-4 Bid Publication - Checklist

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

Bid Capture

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

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

Bid Capture - Collateral Details

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

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

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

Figure 10-1 Free Tasks

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

2. **Acquire & Edit** the required **Bid Capture** task. The **Bid Capture- Collateral Details** page is displayed.

Figure 10-2 Bid Capture- Collateral details

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

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

Bid Capture - Buyer Recommendation

Procedure to capture buyer details.

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

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

Figure 10-3 Bid Capture - Buyer Recommendation

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.

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

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

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

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

Fields/ Icons	Description
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.

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

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

Bid Capture - Comments

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

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

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

Figure 10-5 Bid Capture - Comments

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

The **Checklist** window is displayed.

Figure 10-6 Bid Capture- Checklist

* Outcome

Submit

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

Buyer Recommendation

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

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

Collateral Details

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

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

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

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

Figure 11-1 Free Tasks

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

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

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

Figure 11-2 Buyer Recommendation - Collateral details

The screenshot shows the Oracle Collateral Liquidation - Buyer Recommendation interface. The left sidebar contains a navigation menu with options: Collateral Details (selected), Commodity, Buyer Recommendation, Buyer Details, and Comments. The main content area is titled 'Collateral Details' and shows a form for 'Customer details' and 'Collateral details'. The 'Collateral details' section includes fields for Collateral Type (Commodity), Collateral Category (dropdown), Collateral Subcategory (dropdown), Agreed Collateral Value (USD100,000.00), Purpose Of Collateral (Replacement Of Collateral), Collateral Description (desc), Seniority of Charge (PRIMARY), Collateral Start and End Date (Aug 1, 2021 to Aug 31, 2025), Charge Type, External Collateral ID (REF676767), Ownership details, Ownership Type (Single), and Is Shareable Across Customers? (toggle). At the bottom right, there are buttons: Hold, Back, Next, Save & Close, and Cancel.

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

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

Commodity

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

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

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

Figure 11-3 Buyer Recommendation - Commodity

The screenshot shows the Oracle Collateral Liquidation - Buyer Recommendation interface, now displaying the 'Commodity' view. The left sidebar navigation menu is the same, but 'Commodity' is now selected. The main content area is titled 'Commodity' and shows a table with one record. The record details are: Issuer Reference Number: IR896, Currency: USD, and Total Amount: \$12,000,000.00. Below the table, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and a 'View' button. At the bottom right, there are buttons: Hold, Back, Next, Save & Close, and Cancel.

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.

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

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Collateral Liquidation - Buyer Recommendation

Collateral Details
Commodity
Buyer Recommendation
Buyer Details
Comments

Buyer Recommendation Screen (3 / 5)

Bid Details

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

Bidder Name: ste **Settlement Type:** RTGS **Organization Type:** ind **Amount:** \$1,000.00

Edit
View
Delete

Hold Back Next Save & Close Cancel

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

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

Buyer Details

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

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

Figure 11-5 Buyer Recommendation - Buyer Details

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.

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

* Outcome

Submit

 Note:

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

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

Buyer Approval

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

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

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

To approve or reject the buyer:

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

The **Free Tasks** screen is displayed.

Figure 12-1 Free Tasks

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

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

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

Figure 12-2 Buyer Approval- Collateral details

The screenshot shows the Oracle Collateral Liquidation - Buyer Approval interface. The left sidebar contains a navigation menu with options: Collateral Details (selected), Commodity, Buyer Recommendation, Buyer Details, and Comments. The main content area is titled 'Collateral Details' and shows the following information:

Customer details			
Customer ID *	Customer Name		
000002181			

Collateral details			
Collateral Type	Collateral Category	Collateral Subcategory	Agreed Collateral Value
Commodity	ELCM - COMMODITYMANUAL...		USD 100,000.00
Purpose Of Collateral *	Collateral Description *	Seniority of Charge *	Collateral Start and End Date *
Replacement Of Collateral	desc	PRIMARY	Aug 1, 2021 ↔ Aug 31, 2025
Charge Type	External Collateral ID		
	REF676767		

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

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

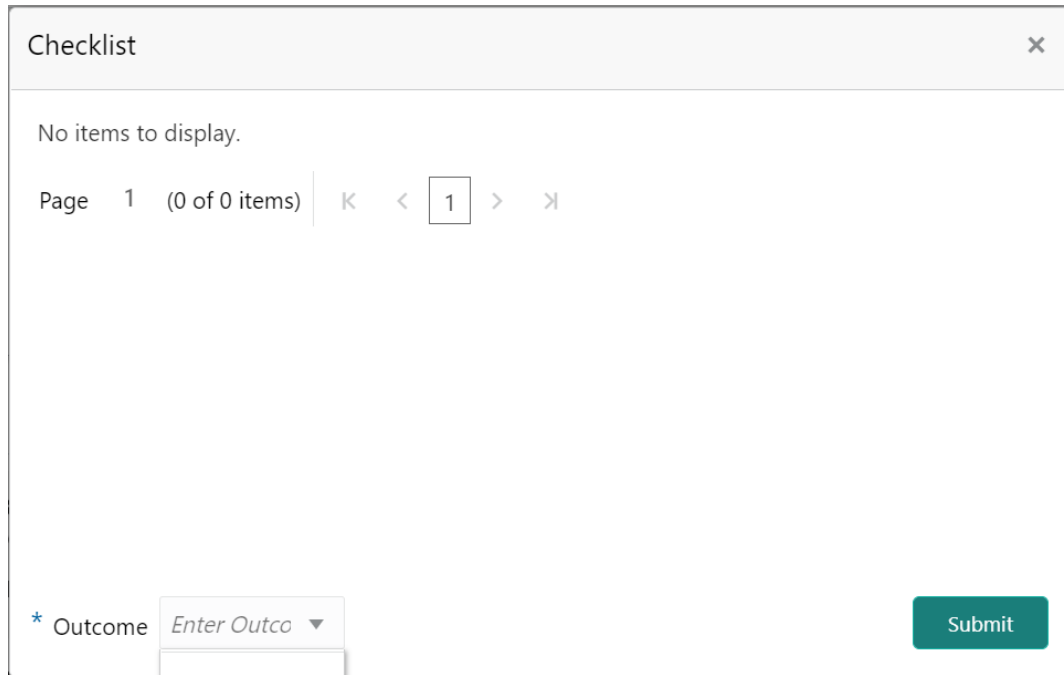
Figure 12-3 Buyer Approval - Comments

The screenshot shows the Oracle Collateral Liquidation - Buyer Approval interface, now in the 'Comments' section. The left sidebar navigation menu is the same, but 'Comments' is now selected. The main content area is titled 'Comments' and features a rich text editor with the text 'Buyer approval completed'. Below the editor is a 'Post' button. At the bottom, there is a list of comments:

Date	Time	By	Comment
16 Nov '21	15:58:27	Buyer Recommendation Anitta	Buyer recommendation completed

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

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

Checklist

No items to display.

Page 1 (0 of 0 items) < 1 >

* Outcome Enter Outcome

Submit

 Note:

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

7. Select the required **Outcome**.

The options available are:

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

8. Click **Submit**.

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

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

13

Buyer Confirmation

Buyer Confirmation

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

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

Collateral Details

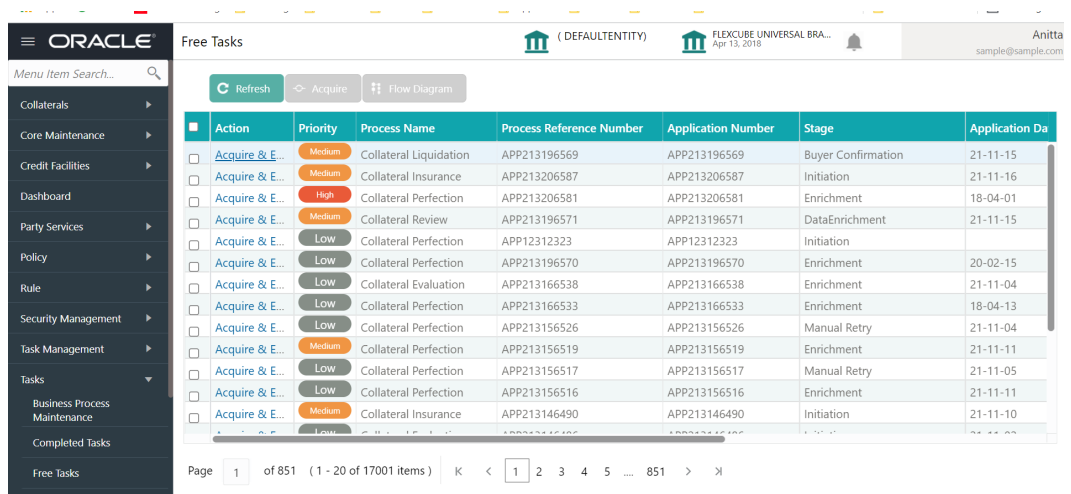
Detailed information about the Collateral Details data segment in Buyer Confirmation stage.

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

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

The **Free Tasks** screen is displayed.

Figure 13-1 Free Tasks



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

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

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

Figure 13-2 Buyer Confirmation- Collateral details

The screenshot shows the Oracle Collateral Liquidation - Buyer Confirmation interface. The left sidebar has a menu with 'Collateral Details' selected. The main content area is titled 'Collateral Details' and shows a form with the following fields:

Collateral Type	Collateral Category	Collateral Subcategory	Agreed Collateral Value
Commodity	ELCM - COMMODITYMANUAL...		USD100,000.00
Purpose Of Collateral *	Collateral Description *	Seniority of Charge *	Collateral Start and End Date *
Replacement Of Collateral	desc	PRIMARY	Aug 1, 2021 ↔ Aug 31, 2025
Charge Type	External Collateral ID		
	REF6767		
Ownership details			
Ownership Type	Is Shareable Across Customers ?		
Single	☐		

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

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

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

Commodity

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

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

Figure 13-3 Buyer Confirmation- Commodity

The screenshot shows the Oracle Collateral Liquidation - Buyer Confirmation interface, now displaying the 'Commodity' view. The left sidebar has 'Commodity' selected. The main content area is titled 'Commodity' and shows a table with the following data:

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

Below the table, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and a 'View' button. At the bottom right, there are buttons: Hold, Back, Next, Save & Close, and Cancel. A green success message 'Success Data saved successfully' is visible in the top right corner.

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

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

Draft Generation

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

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

Figure 13-4 Draft Generation

Draft Generation Screen (2 / 3)

FAC01

+

FAC01

 Generate Document

Hold

Back

Next

Save & Close

Cancel

1. Click **Generate Document**.

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

Figure 13-5 Draft Generation Details

Draft Generation Details

Communication Type	E-Mail To *
Email	john_doe@example.com
E-Mail CC	Subject *
john_doe@example.com	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

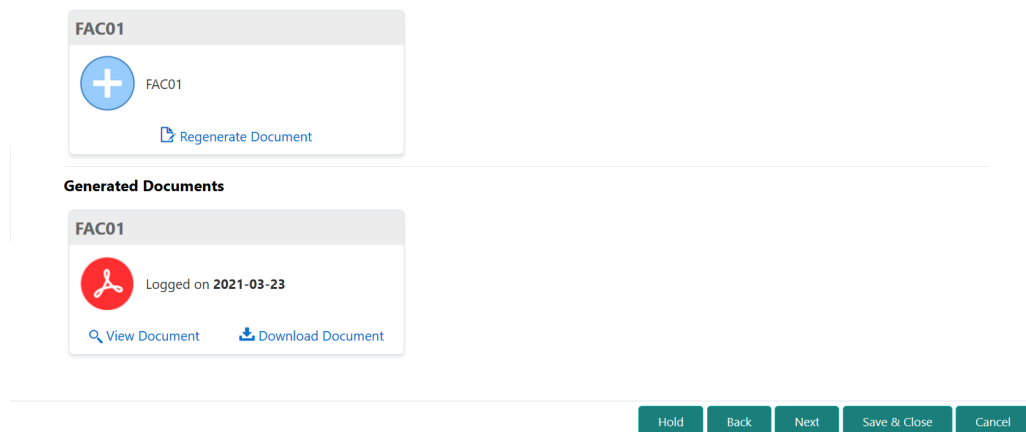
Field	Description
Communication Type	By default, the Communication Type is displayed as Email. You cannot change the Communication Type in this screen.
E-Mail To	Specify the E-mail address to which the draft document has to be sent.
E-Mail CC	Specify the E-mail address which has to be in CC of draft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



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

Comments

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

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

Figure 13-7 Buyer Confirmation - Comments

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

Figure 13-8 Buyer Confirmation - Checklist

 Note:

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

4. Select the required **Outcome**.

The options available are:

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

5. Click **Submit**.

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

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

Document Retrieval

Document Retrieval

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

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

Collateral Summary

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

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

- Basic Information
 - Collateral type details
 - Linked Facilities Details
 - Ownership
 - Seniority of Charge
 - Covenants
 - Insurance
 - Configured Stage Status
1. To acquire the Document Retrieval task, navigate to **Tasks > Free Tasks** from the left menu.

The **Free Tasks** screen is displayed.

Figure 14-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Medium	Collateral Liquidation	APP213196569	APP213196569	Document Retrieval	21-11-15
Acquire & Edit	Medium	Collateral Insurance	APP213206587	APP213206587	Initiation	21-11-16
Acquire & Edit	High	Collateral Perfection	APP213206581	APP213206581	Enrichment	18-04-01
Acquire & Edit	Low	Collateral Perfection	APP213212323	APP213212323	Initiation	
Acquire & Edit	Low	Collateral Perfection	APP213196570	APP213196570	Enrichment	20-02-15
Acquire & Edit	Low	Collateral Evaluation	APP213166538	APP213166538	Enrichment	21-11-04
Acquire & Edit	Low	Collateral Perfection	APP213166533	APP213166533	Enrichment	18-04-13
Acquire & Edit	Low	Collateral Perfection	APP213156526	APP213156526	Manual Retry	21-11-04
Acquire & Edit	Medium	Collateral Perfection	APP213156519	APP213156519	Enrichment	21-11-11
Acquire & Edit	Low	Collateral Perfection	APP213156517	APP213156517	Manual Retry	21-11-05
Acquire & Edit	Low	Collateral Perfection	APP213156516	APP213156516	Enrichment	21-11-11
Acquire & Edit	Medium	Collateral Insurance	APP213146490	APP213146490	Initiation	21-11-10
Acquire & Edit	Low	Collateral Evaluation	APP213146486	APP213146486	Initiation	21-11-02

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

Figure 14-2 Document Retrieval - Collateral Summary

Collateral Summary

ELCM CHECK

Customer ID: 000002181 Application ID: APP213196569 Current Status: Documents: 0 Collateral Type: Commodity Collateral Category: ELCM - COMMODITYMANUAL_NEW Ownership Type: Single

Basic Information

COL212336850

Collateral Currency: USD Agreed Collateral Value: \$1000000.00 Agreed Collateral Value: Available From: 2021-08-01 Available Till: 2025-08-31 Applicable Business: Exposure Type: Charge Type: Purpose Of Collateral: Shareable Across Customers: No

Commodity

1 Collateral

\$12M Collateral Value

Linked Facilities Details

27% Roadroller 73% Unlinked

Ownership

ELCM O/C

Seniority of charge

1 Position

Covenants

1 Covenants proposed Standard Covenants Applicable

Insurance

0 Active Insurance

Total Percentage

0 Total Percentage 100 Percentage Available

Complied Covenants

0 Complied Covenants 1 Breached Covenants

Total Insurance Amount

USD 0.00

Configured Stage Status

- View the Collateral summary and click **Next**.
The **Document Retrieval - Document Retrieval** is displayed.

Document Retrieval

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

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

Figure 14-3 Document Retrieval - Document Retrieval

The screenshot shows the Oracle Document Retrieval interface. The top navigation bar includes the Oracle logo, 'My Tasks', and user information for 'Anitta sample@sample.com'. The main header is 'Collateral Liquidation - Document Retrieval'. A sidebar on the left contains 'Collateral Summary', 'Document retrieval' (selected), and 'Comments'. The main content area is titled 'Document retrieval' and shows a single record with the following details: Agency: SK01, Document ID: DOC20279036, Document Description: Aadhar Proof, and Retrieval Reference Number. Below the record is a pagination bar showing 'Page 1 of 1 (1 of 1 items)'. At the bottom right, there are buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

The screenshot shows the 'Document Retrieval Details' form. It contains the following fields: Agency (SK01), Document ID (DOC20279036), Document Description (Aadhar Proof), Safekeeping Date (Oct 9, 2020), Safekeeping Location (LOC), Shelf Number (123), Drawer Number (123), Key Number (123), Retrieval Reference Number (6), Retrieval Date (Jan 30, 2020), and Retrieval Status (Awaiting Confirmation). There are 'Save' and 'Cancel' buttons at the bottom right.

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

The screenshot shows the Oracle Collateral Liquidation - Document Retrieval interface. The sidebar on the left has three items: 'Collateral Summary', 'Document retrieval' (selected), and 'Comments'. The main content area is titled 'Document retrieval' and shows details for 'Agency: SK01', 'Document ID: DOC20279036', and 'Document Description: Aadhar Proof'. Below this, there is a 'Retrieval Reference Number: 6' and a table with one item. The table has a header 'Page 1 of 1 (1 of 1 items)' and a single row with a value '1'. To the right of the table, there are 'Edit' and 'View' buttons. At the bottom of the interface, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

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

Comments

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

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

Figure 14-6 Document Retrieval - Comments

The screenshot shows the Oracle Document Retrieval - Comments interface. The top navigation bar includes the Oracle logo, 'My Tasks', and user information for 'Anitta' (sample@sample.co). The main header is 'Collateral Liquidation - Document Retrieval'. On the left, a sidebar lists 'Collateral Summary', 'Document retrieval', and 'Comments' (selected). The main area is titled 'Comments' and contains a text box with the text 'Document retrieval completed'. Below the text box is a 'Post' button. At the bottom, there is a list of comments: '16 Nov 21 16:01:05 Buyer Confirmation Anitta Buyer Confirmation'. At the bottom right, there are buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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

The screenshot shows the Oracle Document Retrieval - Checklist window. The window title is 'Checklist' with a close button (X) in the top right corner. The main area displays 'No items to display.' Below this, there is a pagination bar showing 'Page 1 (0 of 0 items)' and navigation buttons: 'K', '<', '1', '>', and 'X'. At the bottom, there is a form with a label '* Outcome' and a dropdown menu with the text 'Enter Outco'. To the right of the form is a 'Submit' button.

 Note:

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

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

The application is moved to the next stage.

Asset Transfer to Buyer

Asset Transfer to Buyer

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

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

Collateral Details

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

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

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

The **Free Tasks** screen is displayed.

Figure 15-1 Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & Edit	Medium	Collateral Liquidation	APP213196569	APP213196569	Asset Transfer To Buyer	21-11-15
☐ Acquire & Edit	Medium	Collateral Review	APP213216610	APP213216610	DataEnrichment	21-11-17
☐ Acquire & Edit	Medium	Collateral Insurance	APP213216608	APP213216608	Initiation	21-11-17
☐ Acquire & Edit	Medium	Collateral Insurance	APP213216607	APP213216607	Initiation	21-11-17
☐ Acquire & Edit	Medium	Collateral Insurance	APP213216606	APP213216606	Initiation	21-11-17
☐ Acquire & Edit	Medium	Collateral Insurance	APP213216605	APP213216605	Initiation	21-11-17
☐ Acquire & Edit	Medium	Collateral Insurance	APP213216604	APP213216604	Initiation	21-11-17
☐ Acquire & Edit	Medium	Collateral Insurance	APP213206603	APP213206603	Initiation	21-11-16
☐ Acquire & Edit	Medium	Collateral Insurance	APP213206602	APP213206602	Initiation	21-11-16
☐ Acquire & Edit	Medium	Collateral Insurance	APP213206601	APP213206601	Initiation	21-11-16
☐ Acquire & Edit	Medium	Collateral Insurance	APP213206600	APP213206600	Initiation	21-11-16
☐ Acquire & Edit	Low	Collateral Evaluation	APP213206599	APP213206599	RiskEvaluation	18-04-04
☐ Acquire & Edit	Low	Collateral Perfection	APP213206595	APP213206595	Field Investigation	18-04-03

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

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

Figure 15-2 Asset Transfer to Buyer - Collateral Details

The screenshot shows the Oracle Collateral Liquidation - Asset Transfer To Buyer screen. The left sidebar has tabs for Collateral Details (selected), Buyer Details, Transfer Details, and Comments. The main area is titled 'Collateral Details' and shows a form with the following fields:

Customer details	
Collateral details	
Collateral Type Commodity	Collateral Category ELCM - COMMODITYMANUAL...
Purpose Of Collateral *	Collateral Description *
Replacement Of Collateral	Seniority of Charge *
Charge Type	External Collateral ID REF676767
Ownership details	
Ownership Type Single	Is Shareable Across Customers ? ☐

At the bottom right, there are buttons: Hold, Back, Next, Save & Close, and Cancel. A status bar at the top right shows 'Screen (1 / 4)'.

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

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

Buyer Details

Procedure to add buyer details.

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

Figure 15-3 Asset Transfer to Buyer - Buyer Details

The screenshot shows the Oracle Collateral Liquidation - Asset Transfer To Buyer screen. The left sidebar has tabs for Collateral Details, Buyer Details (selected), Transfer Details, and Comments. The main area is titled 'Buyer Details' and shows a form with the following fields:

Buyer Details	
Buyer Name *	Organization Details *
ste	ind
Buyer Details *	House/Building *
ste	12
Street	Locality
Enter Street Details	Enter Street Details
Landmark	Area
Enter Landmark	Enter Area
City *	State *
CBE	TN
Zip-Code *	Country *
987654	IN
Email Address *	Phone Number
Enter Email	cont

At the bottom right, there are buttons: Hold, Back, Next, Save & Close, and Cancel. A green success message 'Success Data saved successfully!' is displayed at the top right.

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.

- Click **Next**.

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

Transfer Details

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

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

Figure 15-4 Asset Transfer to Buyer- Transfer Details

Oracle Free Tasks (DEFAULT ENTITY) FLEXCUBE UNIVERSAL BRA... Apr 13, 2018 Anitt sample@sample.com

Collateral Liquidation - Asset Transfer To Buyer

Screen (3 / 4)

Collateral Details

Buyer Details

Transfer Details

Comments

Enter 0 to 2000 characters.

Transfer Request Date *
Nov 12, 2021

Transfer Completion Date *
Nov 30, 2021

Asset Transferred To
Steward agencies

Acknowledgement Reference Number
Reg9839283928

Asset Transferred From
BA

Transfer Status *
Completed

Transfer Description
Transfer completed

Hold Back Next Save & Close Cancel

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.

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

The screenshot displays the Oracle application interface for the 'Asset Transfer to Buyer - Comments' stage. The top navigation bar includes the Oracle logo, 'Free Tasks', and user information for 'Anitta'. The left sidebar shows a list of navigation items: 'Collateral Details', 'Buyer Details', 'Transfer Details', and 'Comments', with 'Comments' currently selected. The main content area features a 'Comments' section with a rich text editor. The editor contains the text 'Asset transfer to buy completed'. Below the editor is a 'Post' button. At the bottom of the screen, there is a log entry showing the date and time '16 Nov '21 20:56:44', the user 'Anitta', and the message 'Document Retrieval' and 'Document retrieval completed'. The footer contains a row of buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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

The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. Below the title bar, the text "No items to display." is centered. Underneath, there is a pagination bar showing "Page 1 (0 of 0 items)" and navigation icons (K, <, 1, >, X). At the bottom of the window, there is a label "* Outcome" followed by a dropdown menu showing "Enter Outco" with a downward arrow. To the right of the dropdown is a green "Submit" button.

 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**.

Assignment of Settlement Account

Assignment of Settlement Account

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

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

Collateral Details

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

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

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

The **Free Tasks** screen is displayed.

Figure 16-1 Free Tasks

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

2. Click **Acquire & Edit** in the required **Assignment of Settlement Account** task.

The **Assignment of Settlement Account- Collateral Details** page is displayed.

Figure 16-2 Assignment of Settlement Account- Collateral details

The screenshot shows the Oracle Collateral Liquidation - Assignment Of Settlement Account screen. The left sidebar has a menu with 'Collateral Details' selected. The main area is titled 'Collateral Details' and shows a form for 'Customer details' and 'Collateral details'. The 'Collateral details' section includes fields for Collateral Type (Commodity), Collateral Category (ELCM - COMMODITYMANUAL...), Collateral Subcategory, Agreed Collateral Value (USD100,000.00), Purpose Of Collateral (Replacement Of Collateral), Collateral Description (desc), Seniority of Charge (PRIMARY), Collateral Start and End Date (Aug 1, 2021 to Aug 31, 2025), Charge Type, External Collateral ID (REF676767), Ownership details, Ownership Type (Single), and Is Shareable Across Customers? (toggle). At the bottom right are buttons: Hold, Back, Next, Save & Close, and Cancel.

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

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

Buyer Details

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

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

Figure 16-3 Assignment of Settlement Account - Buyer Details

The screenshot shows the Oracle Collateral Liquidation - Assignment Of Settlement Account screen, now on the 'Buyer Details' tab. The left sidebar has 'Buyer Details' selected. The main area is titled 'Buyer Details' and shows a form for 'Buyer Name', 'Buyer Details', 'Organization Details', 'House/Building', 'Locality', 'Area', 'State', 'City', 'Zip-Code', 'Email Address', 'Phone Number', and 'Country'. A green success message 'Success Data saved successfully!' is displayed at the top right. At the bottom right are buttons: Hold, Back, Next, Save & Close, and Cancel.

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

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

Settlement Details

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

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

Figure 16-4 Assignment of Settlement Account- Settlement Details

Oracle Settlement Details screen. The left sidebar shows a navigation menu with 'Collateral Details', 'Buyer Details', 'Settlement Details' (selected), and 'Comments'. The main area is titled 'Settlement Details' and contains a plus icon and the text 'No items to display.' The top header shows 'Collateral Liquidation - Assignment Of Settlement Account' and 'Free Tasks'. The bottom right has buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Settlement Details form. It contains two columns of input fields. The left column has: 'From Bank *' (ABA bank), 'From Branch *' (CHN), 'To Account Number *' (38273827), 'Reference Number *' (39283928), and 'Mode Of Settlement *'. The right column has: 'From Account Number *' (39823928), 'To Bank *' (YES bank), 'To Branch *' (CBE), and 'Amount *' (USD, \$1,000.00). At the bottom right are buttons: 'Add', 'Cancel', and 'Clear'.

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

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

ORACLE

My Tasks

(DEFAULTENTITY)

FLEXCUBE UNIVERSAL BRA...
Apr 13, 2019

Anitta
sample@sample.com

Collateral Liquidation - Assignment Of Settlement Account

Collateral Details

Buyer Details

Settlement Details

Comments

Comments

Screen (4 / 4)

↶ ↷ B I U T A - size -

Assigned of settlement account

Post

17 Nov '21 18:56:59

Asset Transfer To Buyer
Anitta
Asset transfer to buy completed

Audit

Hold

Back

Next

Save & Close

Submit

Cancel

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

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 required **Outcome**.

The options available are:

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

5. Click **Submit**.

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

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

Fund Allocation and Liquidation

Fund Allocation and Liquidation

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

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

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

Collateral Details

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

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

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

The **Free Tasks** screen is displayed.

Figure 17-1 Free Tasks

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

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

ORACLE Free Tasks (DEFAULTTENTITY) FLEXCUBE UNIVERSAL BRA... Apr 13, 2018 Anitta sample@sample.co

Collateral Liquidation - Fund Allocation And Liquidation

Collateral Details Screen (1 / 3)

Customer details

Customer ID * 000002181 Customer Name

Collateral details

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

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

REF676767

Audit Hold Back Next Save & Close Cancel

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

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

Linked Transaction

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

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

Figure 17-3 Fund Allocation and Liquidation - Linked Transaction

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Collateral Liquidation - Fund Allocation And Liquidation

Linked transaction Screen (2 / 3)

Transaction Reference No: 000TRNS000342 Facility ID: F24523335 Transaction Amount: \$250,000.00

Linkage Amount: \$250,000.00 Amount Settled: \$0.00

Edit View Delete

Audit Hold Back Next Save & Close Cancel

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

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

Figure 17-4 Fund Allocation and Liquidation - Linked Transaction

Linked Transaction ×

Transaction Reference No 000TRNS000342	Facility ID F24523335	Customer Name ACME Corporation
Transaction Description Facility for Short Term Loan	Transaction Status Active	Transaction Currency USD
Transaction Amount USD \$250,000.00	Amount Settled USD \$100.00	Linkage Amount USD \$250,000.00
Utilized Amount USD \$250,000.00	Available Amount USD \$100.00	

Save Cancel

- 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.
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.

- Click **Save**.

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

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

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

Comments

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

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

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

Figure 17-5 Fund Allocation and Liquidation - Comments

Collateral Liquidation - Fund Allocation And Liquidation

Comments

Fund Allocation And Liquidation

17 Nov 21 19:15:50 Assignment Of Settlement Account Anita Assigned of settlement account

Audit Hold Back Next Save & Close Submit Cancel

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

Checklist

No items to display.

Page 1 (0 of 0 items)

* 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**.

Await for Collateral Release

Await for Collateral Release

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

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

Collateral Details

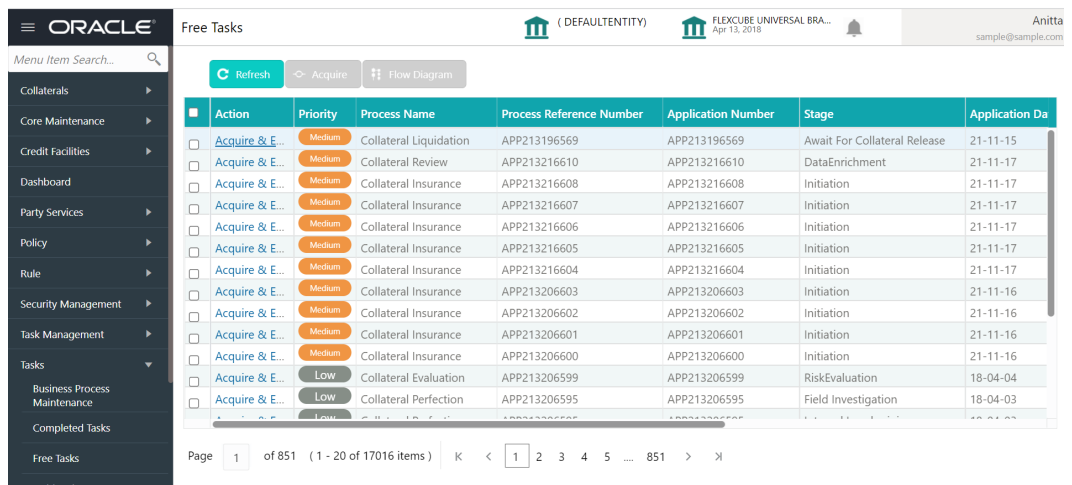
Detailed information about the Collateral Details data segment in Await for Collateral Release stage.

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

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

The **Free Tasks** screen is displayed.

Figure 18-1 Free Tasks



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

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

Collateral Details Screen (1 / 6)

Customer details

Collateral details

Collateral Type	Collateral Category	Collateral Subcategory	Agreed Collateral Value
Commodity	ELCM - COMMODITYMANUAL...		USD100,000.00

Purpose Of Collateral *	Collateral Description *	Seniority of Charge *	Collateral Start and End Date *
Replacement Of Collateral	desc	PRIMARY	Aug 1, 2021 ↔ Aug 31, 2025

Charge Type	External Collateral ID
	REF676767

Ownership details

Ownership Type	Is Shareable Across Customers ?
Single	☐

Hold Back Next Save & Close Cancel

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

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

Draft Generation

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

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

Figure 18-3 Draft Generation

Draft Generation Screen (2 / 3)

FAC01

+ FAC01

Generate Document

Hold Back Next Save & Close Cancel

1. Click **Generate Document**.

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

Figure 18-4 Draft Generation Details

Draft Generation Details

Communication Type

Email

E-Mail CC

john_doe@example.com

E-Mail To *

john_doe@example.com

Subject *

Proposal draft

Cancel

Generate

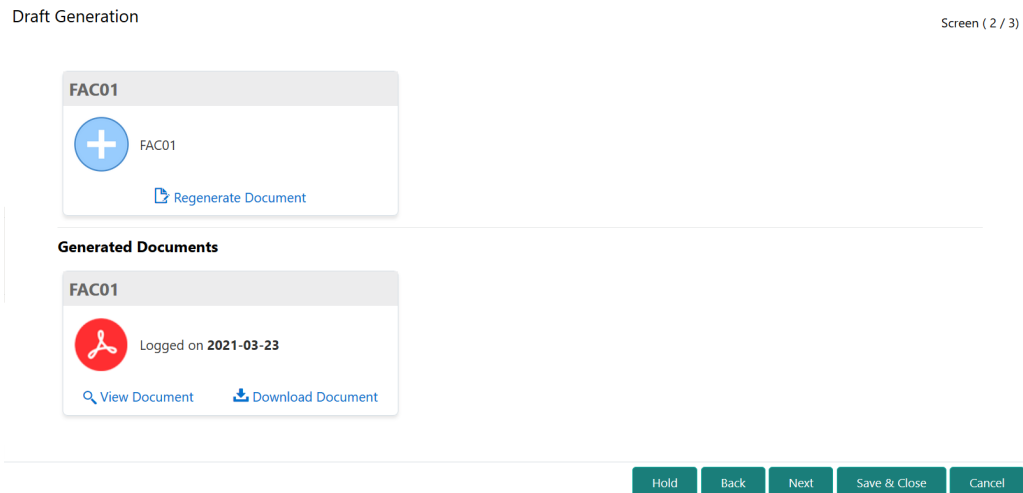
2. Specify all the details in the **Draft Generation Details** window.
- For field level information, refer the below table.

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.
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



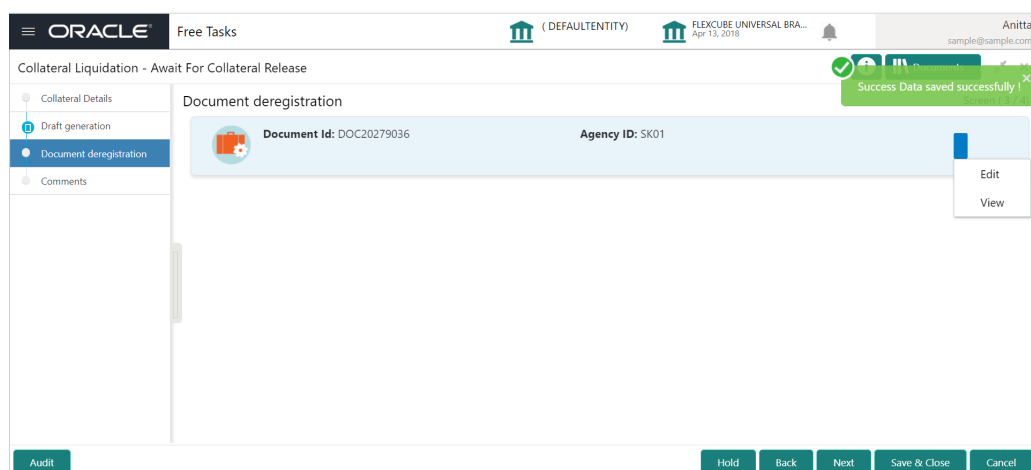
3. To view the generated draft document, click **View Document**.
4. To download the generated draft document, click **Download Document**.
5. After performing necessary actions in the **Draft Generation** screen, click **Next**.

Document Deregistration

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

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

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



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

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

Document De-Registration ✕

Agency
SK01

Document Description
Aadhar Proof

De-Registration Request Date *
Nov 26, 2021 

Document Id
DOC20279036

De-Registration Status
Awaiting Confirmation ▼

Expected De-Registration Date *
Nov 30, 2021 

Save

Cancel

In the above screen, the following details are displayed:

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

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

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

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

Oracle Free Tasks (DEFAULTTIVITY) FLEXCUBE UNIVERSAL BRA... Apr 13, 2018 Anitta sample@sample.com

Collateral Liquidation - Await For Collateral Release

Collateral Details
Draft generation
Document deregistration
Comments

Comments Screen (4 / 4)

Await For Collateral Release

Post

17 Nov '21 19:17:47 Fund Allocation And Liquidation Anitta Fund Allocation And Liquidation

Audit Hold Back Next Save & Close Submit Cancel

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

Checklist

No items to display.

Page 1 (0 of 0 items)

* 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**.
5. Click **Submit**.

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