

# Oracle® Banking Credit Facilities Process Management Collateral Liquidation User Manual



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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# 1

## Preface

### 1.1 Before Begin

Before begin, user can refer to the **Getting Started User Guide**. It helps user to know the basic prerequisites to get started with Oracle Banking Credit Facilities Process Management.

### 1.2 Pre-requisites

Specify the **User ID** and **Password**, and login to **Home** screen.

### 1.3 Purpose

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

### 1.4 Acronyms and Abbreviations

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

**Table 1-1 Acronyms and Abbreviations**

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

### 1.5 Audience

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

### 1.6 Basic Actions

**Table 1-2 Basic Actions**

Action	Description
<b>Approve</b>	Used to approve the initiated report. This button is displayed, once the user click <b>Authorize</b> .
<b>Audit</b>	Used to view the maker details, checker details, and report status.

Table 1-2 (Cont.) Basic Actions

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

## 1.7 Conventions

The following text conventions are used in this document:

Table 1-3 Conventions

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

## 1.8 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and](#)

[Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

## 1.9 Diversity and Inclusion

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## 1.10 Documentation Accessibility

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

### Access to Oracle Support

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

## 1.11 Related Resources

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

- End user license agreement.
- Oracle Banking Enterprise Limits and Collateral Management User Manuals.

## 1.12 Screenshot Disclaimer

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

## 1.13 Icons

The following icons are used in the screens.

**Table 1-4 Icons - Common**



Symbol/Icon	Function
	Minimize
	Maximize

Table 1-4 (Cont.) Icons - Common














Symbol/Icon	Function
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.

Table 1-4 (Cont.) Icons - Common


Symbol/Icon	Function
	Click to unlock, delete, authorize or view the created record.

Table 1-5 Symbols and Icons - Audit Details





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

Table 1-6 Symbols and Icons - Widget





Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status

Table 1-6 (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Authorized status

## 1.14 Post-requisites

After finishing all the requirements, please log out from the Home screen.

# 2

## About Collateral Liquidation

This topic describes about 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:

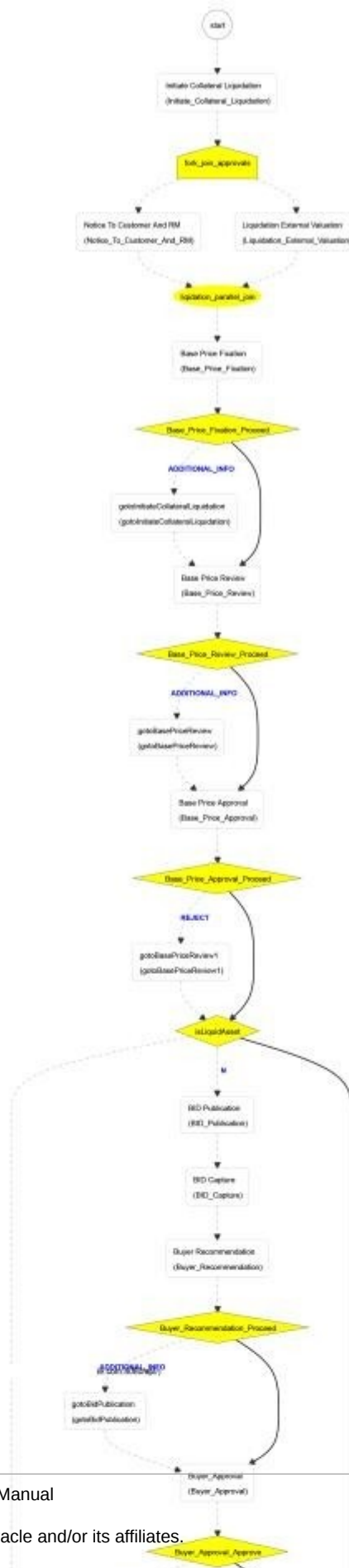
- Capturing liquidation details
- Sending liquidation notice to the customer
- Valuating collateral
- Fixing collateral base price
- Bid publication and identifying buyer
- Settlement of non-performing account based on proceeds from buyer
- Field investigation
- Transfer of asset to the Buyer

The Collateral Liquidation process has the following stages handled by users authorized to perform the task under these 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 Process Flow Diagram





# 3

## Collateral Liquidation Initiation

This topic describes the 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. From **Home** menu, click **Collaterals**. Under Collaterals, click **Liquidation**.

The **Liquidation Initiation** screen displays..

**Figure 3-1 Liquidation Initiation**

Collateral ID	Collateral Type	Collateral Value	Collateral Status	Collateral Category	Available Amount	Facility Linkage	Customer Name
000COLL01989	Guarantee	\$500.13	Active	GUARANTEE	\$460.12	No	THINKPAD LTD
000COLL01990	Guarantee	\$500.13	Active	GUARANTEE	\$460.12	No	THINKPAD LTD
000COLL01991	Guarantee	\$500.13	Active	GUARANTEE	\$460.12	No	THINKPAD LTD
000COLL01992	Guarantee	\$500.13	Active	GUARANTEE	\$460.12	No	THINKPAD LTD

2. **Fetch** the required collateral.

User can specify collateral details in the below fields to fetch the collateral record.

- Selected Customer
- Collateral ID
- Collateral Type
- Collateral Category

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

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

4. From **Tasks**, click **Free Tasks**.

The **Free Tasks** screen displays.

Figure 3-2 Free Task

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Low	Credit Origination	APP2517427229	APP2517427229	Proposal Approval	18-03-30	000(FLEXCUB...
<input type="checkbox"/>	Low	Collateral Liquidation	APP2517527241	APP2517527241	Initiate Collateral Liquidation	18-03-30	000
<input type="checkbox"/>	Low	Credit Origination	APP2517427227	APP2517427227	Risk Evaluation	18-03-30	000(FLEXCUB...
<input type="checkbox"/>	Low	Credit Origination	APP2517427226	APP2517427226	Manual Retry	18-03-30	000(FLEXCUB...
<input type="checkbox"/>	Low	Collateral Perfection	APP2516427163	APP2516427163	Charge Registration	18-03-30	000
<input type="checkbox"/>	Low	Collateral Perfection	APP2516427162	APP2516427162	Enrichment	18-03-30	000
<input type="checkbox"/>	Low	Collateral Perfection	APP2516427161	APP2516427161	Charge Registration	18-03-30	000
<input type="checkbox"/>	Low	Collateral Perfection	APP2516327154	APP2516327154	Field Investigation	18-03-30	000
<input type="checkbox"/>	Medium	Covenant Tracking	INS202505299830	INS202505299830	RM Response	18-03-30	000(FLEXCUB...
<input type="checkbox"/>	Medium	Covenant Tracking	INS202505299829	INS202505299829	RM Response	18-03-30	000(FLEXCUB...
<input type="checkbox"/>	Medium	Covenant Tracking	INS202505299828	INS202505299828	RM Response	18-03-30	000(FLEXCUB...
<input type="checkbox"/>	Medium	Covenant Tracking	INS202505299827	INS202505299827	RM Response	18-03-30	000(FLEXCUB...
<input type="checkbox"/>	Medium	Covenant Tracking	INS202505299826	INS202505299826	RM Response	18-03-30	000(FLEXCUB...
<input type="checkbox"/>	Medium	Covenant Tracking	INS202505299825	INS202505299825	RM Response	18-03-30	000(FLEXCUB...
<input type="checkbox"/>	Medium	Covenant Tracking	INS202505299824	INS202505299824	RM Response	18-03-30	000(FLEXCUB...
<input type="checkbox"/>	Medium	Covenant Tracking	INS202505299823	INS202505299823	RM Response	18-03-30	000(FLEXCUB...
<input type="checkbox"/>	Medium	Covenant Tracking	INS202505299822	INS202505299822	RM Response	18-03-30	000(FLEXCUB...

### 3.1 Collateral Details

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

This data segment displays the collateral details captured as part of Collateral Evaluation or Collateral Perfection process.

1. Click **Acquire & Edit**, the required Collateral Release Request task. The **Initiate Liquidation - Collateral Details** screen displays.

Figure 3-3 Initiate Liquidation\_Collateral Details

**Collateral Liquidation - Initiate Collateral Liquidation**

**Collateral Details**

**Customer details**

Customer ID: 00010810 | Customer Name: THINKPAD LTD | Liability number: 00010810

**Collateral details**

Collateral ID: COL232372283 | Collateral Type: Property | Collateral Category: RESIDENTIAL PROPERTY | Collateral Subcategory: Select

Collateral Description: Property located at Baker Street Dallas | Collateral Currency: USD | Agreed Collateral Value: | Collateral Start and End Date: October 14, 2019 - August 31, 2024

Purpose Of Collateral: Select | Applicable Business: | Charge Type: Mortgage | Seniority of Charge: Second

LTV Percentage: 100 | Collateral Value: USD 1,000,000.00 | Bank Value: USD 800,000.00 | Bank haircut: 20% | External Collateral ID: |

Collateral Status: Released | Document Status: | Fee Class Code: | Filing Lead Days: 12

Charge Registration Required:  | Charge Renewal Frequency: Yearly | Units: 12

**Ownership details**

Ownership Type: Single | Shareable Across Customers:

**Revaluation Details**

Revaluation Type: Manual

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

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

Table 3-1 Initiate Collateral Liquidation - Collateral Details

Field	Field Description
<b>Customer Details</b>	This section displays the customer details.
<b>Customer ID</b>	Specify the customer ID.
<b>Customer Name</b>	Displays the customer name.
<b>Liability Number</b>	Specify the liability number.
<b>Collateral Details</b>	This section displays the collateral details.
<b>Collateral ID</b>	Displays the collateral ID.
<b>Collateral Type</b>	Displays the collateral type.
<b>Collateral Category</b>	Displays the collateral category.
<b>Collateral Subcategory</b>	Select the collateral subcategory from the drop-down list. The available options are:
<b>Collateral Description</b>	Displays the description of the collateral.
<b>Collateral Currency</b>	Displays the currency of the collateral.
<b>Agreed Collateral Value</b>	Specify the value of collateral that the customer has agreed to provide to the bank
<b>Collateral Start Date and End Date</b>	Displays the start date and end date of the collateral.
<b>Purpose Of Collateral</b>	Select the purpose of the collateral from the drop-down list. The available options are:
<b>Charge Type</b>	Select the charge type from the drop-down list. The available options are:
<b>Seniority of Charge</b>	Select the seniority of claim from the list.
<b>LTV Percentage</b>	Specify the LTV percentage.
<b>Collateral Value</b>	Displays the collateral value.
<b>Bank Value</b>	Specify the property value after applying Bank Haircut Value.
<b>Bank Haircut</b>	Displays the bank haircut value for the under-construction property.
<b>Collateral status</b>	Collateral status displays if the collateral is created.
<b>Document Status</b>	Displays the document status of the collateral.
<b>Fee Class Code</b>	Click search to fetch the free class code.
<b>External Collateral ID</b>	Displays the external collateral ID.
<b>Charge Regsitration Required</b>	Select this check box for recording registration details for the charge on collateral. As part of charge registration, notice with required details can be sent to the appropriate registration authority. Filing statement has to be sent to registrar for charge creation.
<b>Charge Renewal Frequency</b>	Select the charge renewal frequency from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Yearly</b></li> <li>• <b>Half Yearly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Daily</b></li> <li>• <b>Weekly</b></li> </ul>
<b>Units</b>	Specify the units.
<b>Filing Lead Days</b>	Specify the lead days.
<b>Ownership Details</b>	Specify the ownership details.

**Table 3-1 (Cont.) Initiate Collateral Liquidation - Collateral Details**

Field	Field Description
<b>Ownership Type</b>	Select the collateral ownership type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>Joint</b></li> <li>• <b>Tenants in Common</b></li> <li>• <b>Others</b></li> </ul>
<b>Shareable Across Customers</b>	Select the toggle of share across the customers.
<b>Revaluation Details</b>	Specify the revaluation details.
<b>Revaluation Type</b>	Select the revaluation type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Automatic</b></li> <li>• <b>Manual</b></li> </ul>

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

## 3.2 Property

This topic provides information about the property data segment in Collateral Liquidation Initiation stage.

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

Click **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 3-4 Initiate\_Property**

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

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

**Figure 3-5 Initiation - Commodity**

**Note**

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

- Capture the collateral details for liquidation.

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

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

Field	Description
<b>Item Reference Number</b>	Displays the Collateral reference number provided at the time of collateral creation.
<b>Commodity Type</b>	Displays the <b>Commodity Type</b> selected at the time of collateral creation in the Collateral Evaluation or Perfection process.
<b>Item code</b>	Displays the <b>Item code</b> of the commodity.
<b>Quantity</b>	Specify the <b>Quantity</b> of commodity for liquidation.
<b>Quantity In</b>	Select the unit in which the commodity is measured from the drop down list.
<b>Currency</b>	The <b>Currency</b> in which the commodity price is captured.
<b>Unit price</b>	Displays the <b>Unit Price</b> of the commodity specified at the time of collateral creation.
<b>Total Amount</b>	Total Amount is calculated by multiplying the <b>Unit Price</b> with the <b>Quantity</b> .

Table 3-2 (Cont.) Commodity - Commodity Details - Field Description

Field	Description
<b>Amount in Collateral Currency</b>	If the commodity currency is different from the collateral currency, the total amount is converted to collateral currency and displayed.
<b>Lien Detail</b>	Capture the <b>Lien Detail</b> .

Table 3-3 Commodity - Storage Details - Field Description

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

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

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

**Note**

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

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

The **Configuration** screen is closed.

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

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

## 3.3 Seniority

This topic provides information about the Seniority data segment in Collateral Liquidation Initiation stage. The Seniority data segment displays the collateral's seniority of charge details. If the bank's charge on collateral is second or third charge, all the previous charge details is also displayed.

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

Figure 3-6 Initiation - Seniroyty

The screenshot shows the Oracle Collateral Liquidation - Initiate Collateral Liquidation screen. The left navigation pane has the following items: Collateral Details, Commodity, Seniority (selected), Linked transaction, Liquidation Details, and Comments. The main content area is titled 'Seniority' and contains a single entry: 'Seniority of Charge'. The top of the screen shows the Oracle logo, 'My Tasks', and user information: '( DEFAULTENTITY )', 'FLEXCUBE UNIVERSAL BRA...', 'Apr 13, 2018', and 'Anitta sample@sample.com'. At the bottom right, there are buttons: Hold, Back, Next, Save & Close, and Cancel.

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

## 3.4 Linked Transaction

This topic provides 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 3-7 Intiation\_Linked Transaction

The screenshot shows the Oracle Collateral Liquidation - Initiate Collateral Liquidation screen. The left navigation pane has the following items: Collateral Details, Property, Linked transaction (selected), Liquidation Details, and Comments. The main content area is titled 'Linked transaction' and displays 'No items to display.' The top of the screen shows the Oracle logo, 'My Tasks', and user information: '( DEFAULTENTITY )', 'FLEXCUBE UNIVERSAL BRA...', 'Apr 13, 2018', and 'Anitta sample@sample.com'. At the bottom right, there are buttons: Cancel, Hold, Save & Close, Back, and Next.

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 3-8 Linked Transaction**

The screenshot shows a 'Linked Transaction' dialog box with the following information:

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	

A 'Cancel' button is located at the bottom right of the dialog box.

For information on **Initiation - Linked Transaction Details** fields, refer the field description table.

**Table 3-4 Initiation - Linked Transaction Details**

Fields/ Icons	Description
<b>Transaction Reference No</b>	Displays the <b>Transaction Reference Number</b> that is associated with the collateral
<b>Facility Id</b>	Displays the <b>Facility ID</b> that is associated with the transaction
<b>Customer Name</b>	Displays the <b>Customer name</b> for whom the transaction is cre-ated
<b>Transaction Description</b>	Displays the detailed description about the transaction
<b>Transaction Status</b>	Displays the current status of the transaction
<b>Transaction Currency</b>	Displays the transaction currency
<b>Transaction Amount</b>	Displays the value of the transaction
<b>Amount Settled</b>	Displays the total amount settled so far for the transaction
<b>Linkage Amount</b>	Displays the collateral amount that is linked with the transaction
<b>Utilized Amount</b>	Displays the amount that is utilized against the collateral
<b>Available Amount</b>	Displays the collateral amount that is available for linkage against the collateral

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

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

## 3.5 [Liquidation Details](#)

This topic provides systematic instructions about the Liquidation Details data segment in Collateral Liquidation Initiation stage. The Liquidation Details data segment allows user to capture all the attributes pertaining to the Collateral Liquidation

Click **Next** in the **Initiation - Linked Transaction** screen.

The **Liquidation Details** screen displays.

**Figure 3-9 Initiate\_Liquidation Details**

1. Specify the liquidation details.

For information on **Initiation - Liquidation Details** fields , refer the field description below table.

**Table 3-5 Initiation - Liquidation Details**

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

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

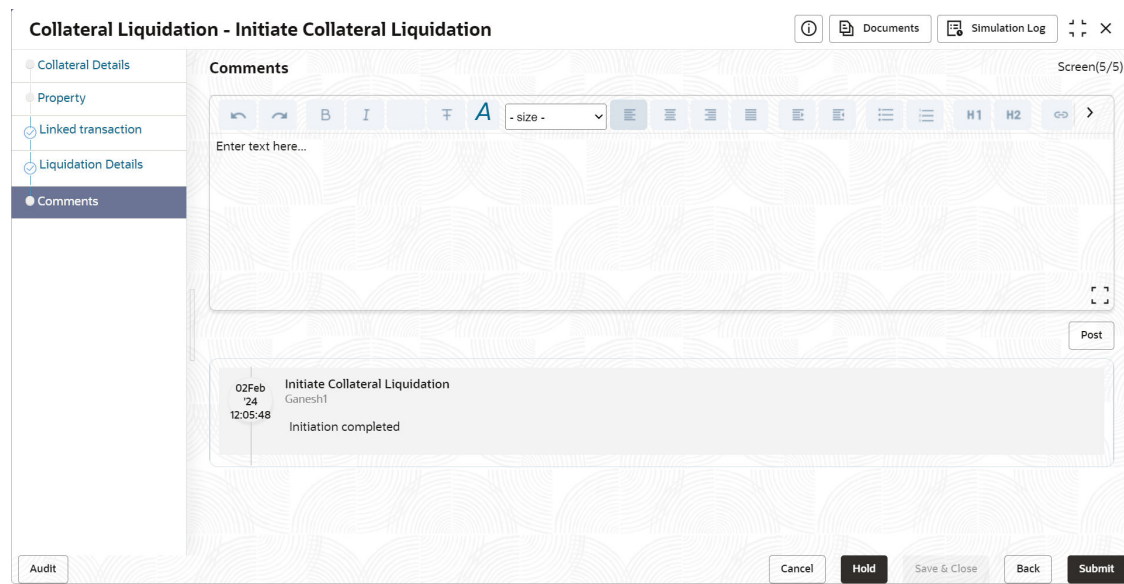
The **Initiation - Comments** screen is displayed.

## 3.6 [Comments](#)

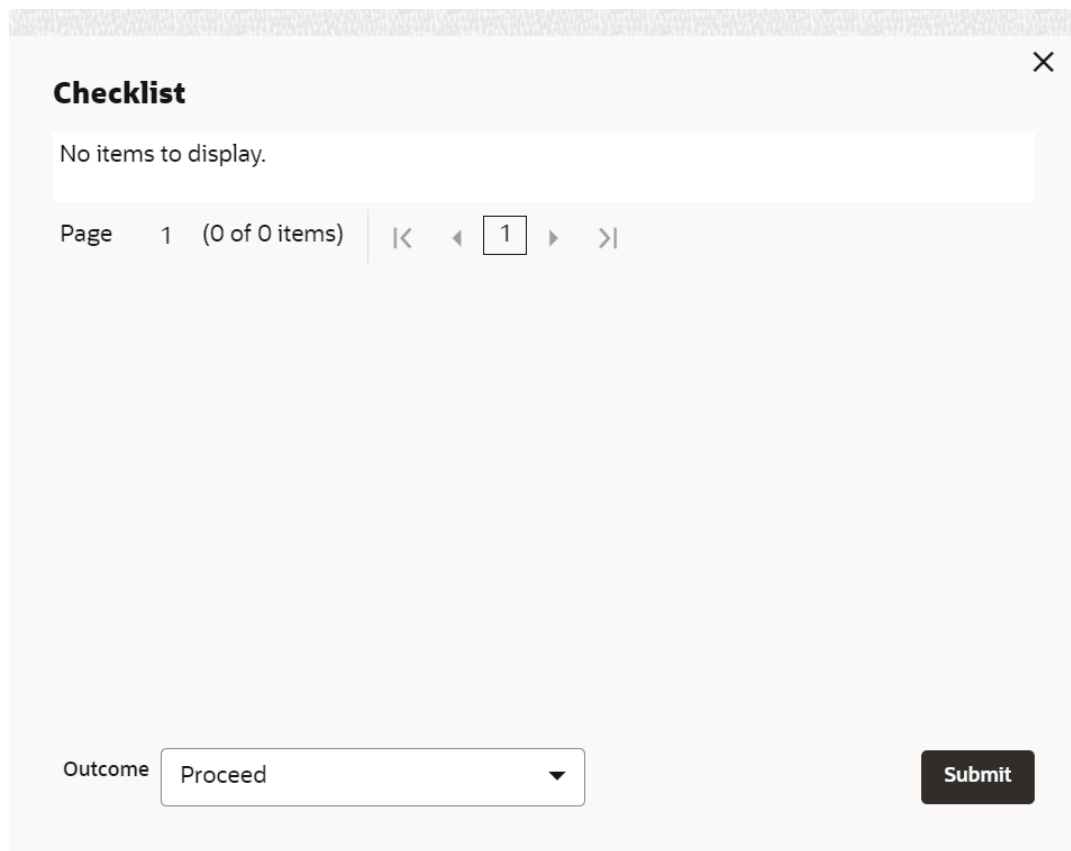
This topic provides systematic instructions about the Comments data segment in Collateral Liquidation Initiation stage. Comments data segment allows user to capture overall comments for the Collateral Liquidation Initiation stage. Capturing comments helps the user of next stage to better understand the application.

Click **Next** in the **Initiation - Liquidation Details** screen.

The **Comments** screen displays.

**Figure 3-10** Initiation - comments

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

**Figure 3-11** Initiation - Checklist

**Checklist** ✕

No items to display.

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

Outcome  ▼ Submit

**Note**

The checklist for stage appears, if the Business Process Maintenance is configured. User 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

This topic provides 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.

### 4.1 Collateral details

This topic provides 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. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen is displayed.

**Figure 4-1 Free Tasks**

<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applica
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

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

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

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

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

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

## 4.2 Draft Generation

This topic provides systematic instructions 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.

1. Click **Generate Document**.

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

Figure 4-3 Draft Generation Details

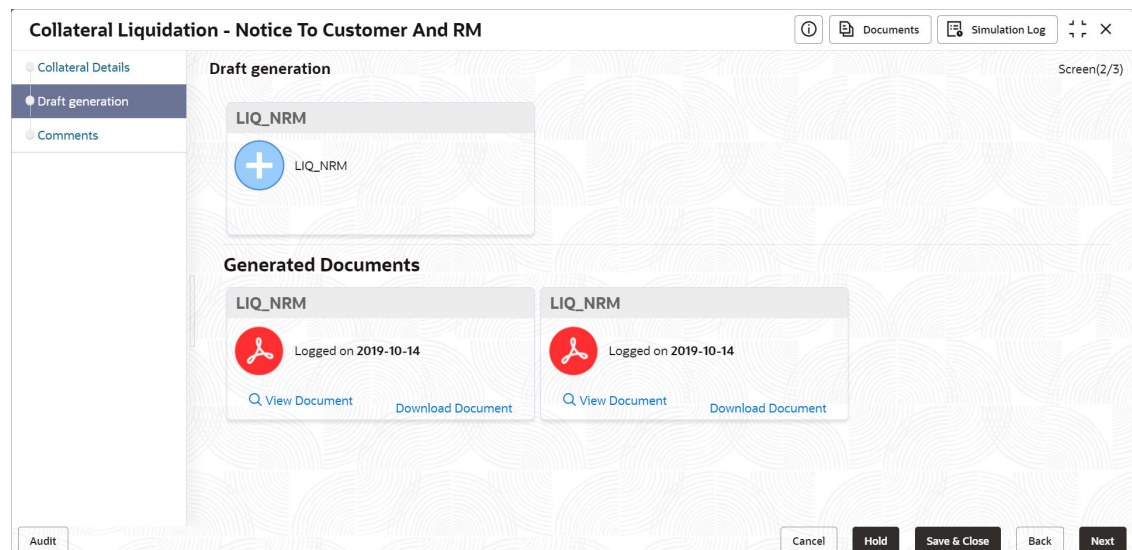
- Specify all the details in the **Draft Generation Details** window.  
For more information on fields, refer to the field description table below.

**Table 4-1 Draft Generation Details - Field Description**

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

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

**Figure 4-4 Draft Generation**



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

## 4.3 Comments

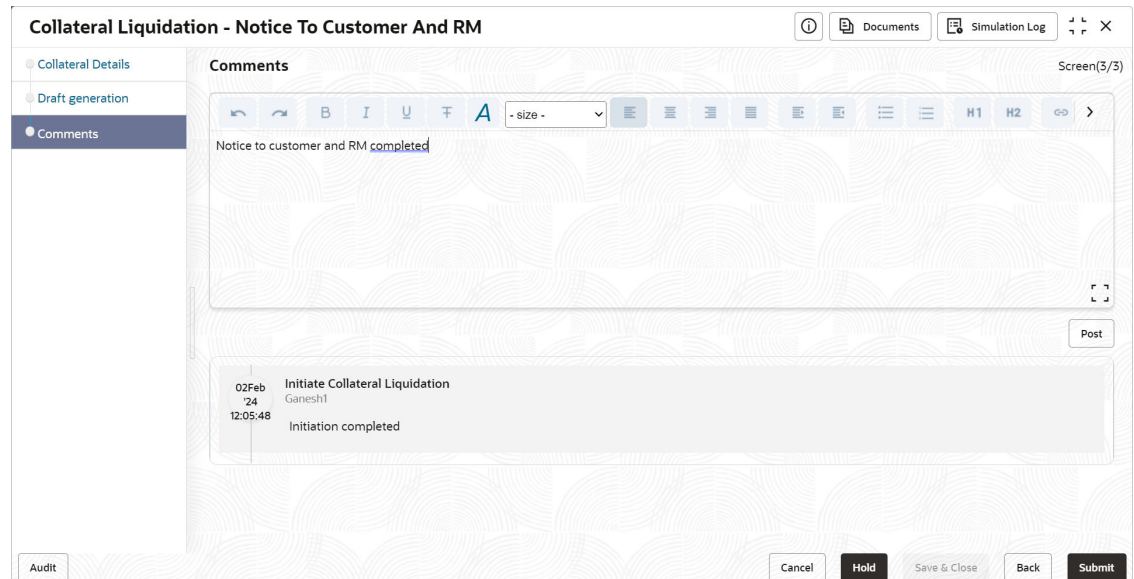
This topic provides systematic instructions about the Comments data segment in Notice to Customer and RM stage.

This data segment allows user 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.

Click **Next** in the **Notice to Customer and RM - Draft generation** screen.

The **Comments** screen displays.

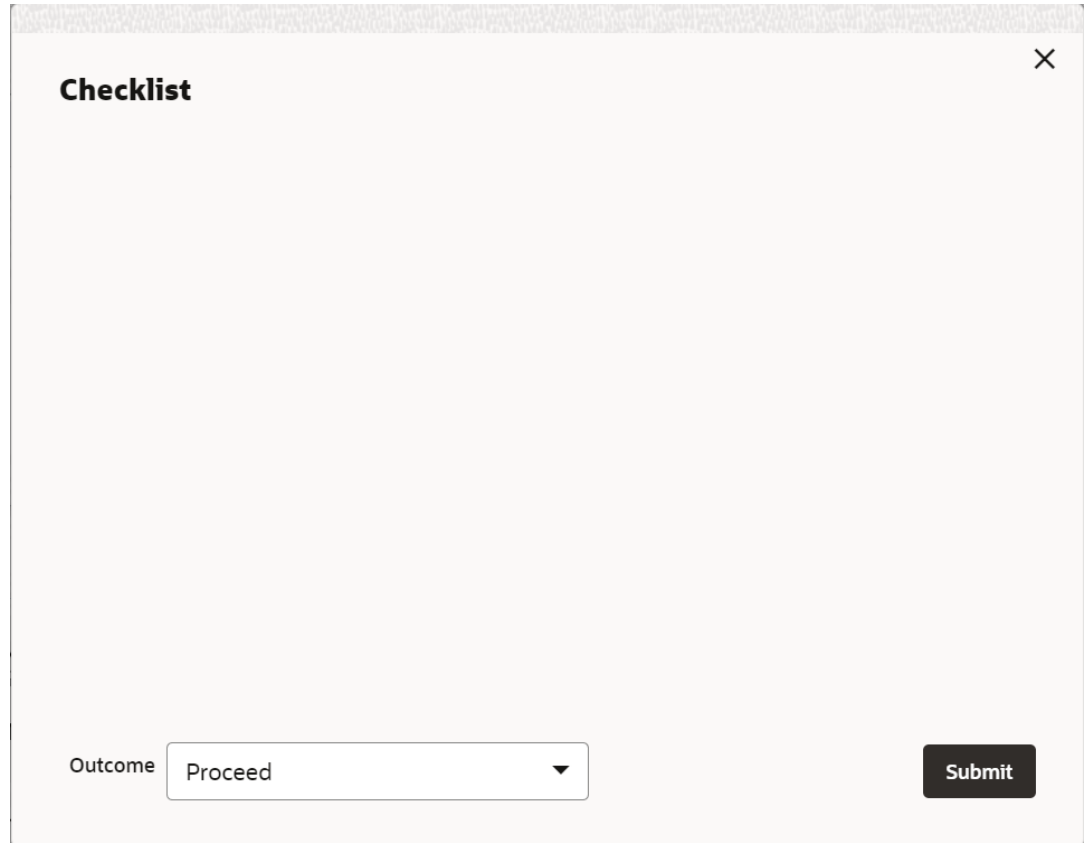
**Figure 4-5** Notice to customer\_Comments



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** screen displays.

Figure 4-6 Notice to Customer and RM\_Check list



**Checklist** ✕

Outcome

**Submit**

**Note**

Checklist for the stage appears if it is configured in the Business Process Maintenance. User 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

This topic provides 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.

### 5.1 Collateral details

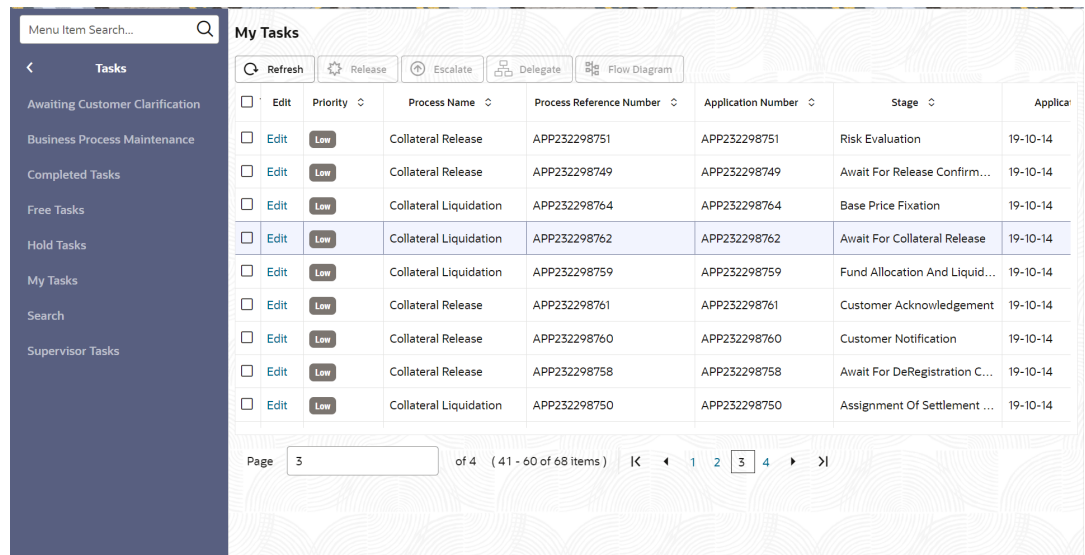
Detailed Information about the Collateral details data segment in External Valuation stage.

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

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

The **Free Tasks** screen is displayed.

**Figure 5-1 Free Tasks**



<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applica
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

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

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

Figure 5-2 External Valuation - Collateral Details

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

## 5.2 Property

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

This data segment allows user to view the collateral specific details and add the External Valuation details for the selected collateral. Click **Next** in the **External Valuation - Collateral Details** screen.

The **Commodity** screen is displayed.

Figure 5-3 External Valuation\_Property

**Note**

In this topic, only procedure to add external valuation details is provided. For more information on field description, 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 - Property** screen is displayed.

**Figure 5-4 External Valuation\_Property**

The screenshot shows the 'Configure' screen for 'Property'. The sidebar on the left contains the following menu items: Property (selected), Collateral Insurance, Covenants, Documents, Valuation, and Questionnaire Evaluation. The main content area is titled 'Property' and contains a table of property details:

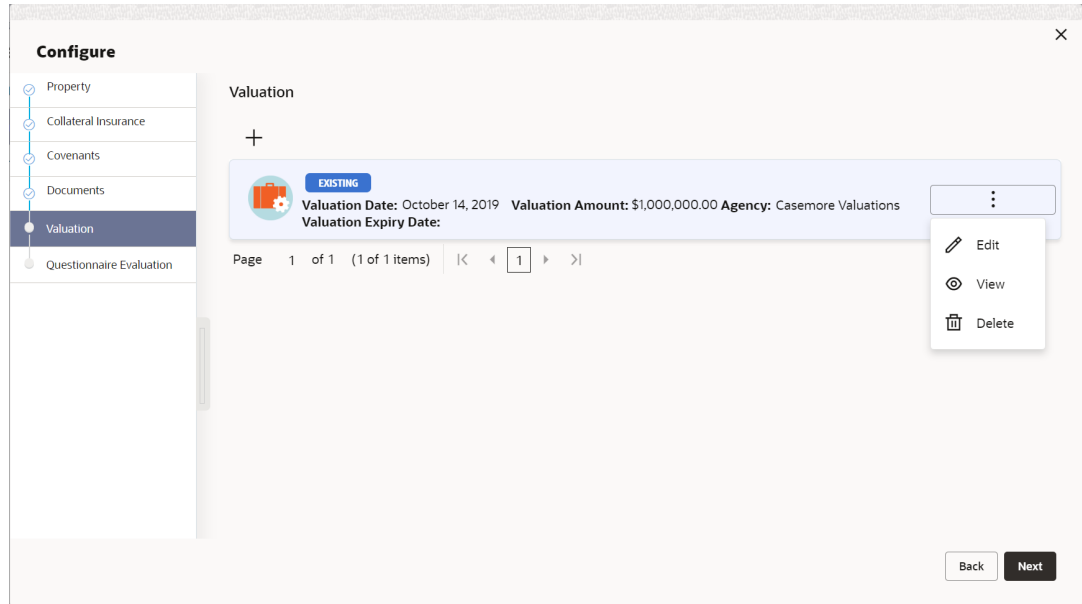
Property		
Property ID	Property Type	Property Category
2344334	RESIDENTIAL PLOT	Individual
Description	Property Purpose	Registered Owner
Property located at Baker Street Dallas	Personal	Joe Smith
Land registry	Purchase Date	Construction Date
	October 1, 2019	September 1, 2019
Zone Classification	Flood Zone	Flood Zone Type
	<input type="checkbox"/>	
Seismic Zone	Seismic Zone Type	Income Producing
<input type="checkbox"/>		<input type="checkbox"/>
Environment Assessment Required	Restricted Property	Under Construction
<input type="checkbox"/>	<input type="checkbox"/>	Off

At the bottom right of the screen, there are two buttons: 'Back' and 'Next'.

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

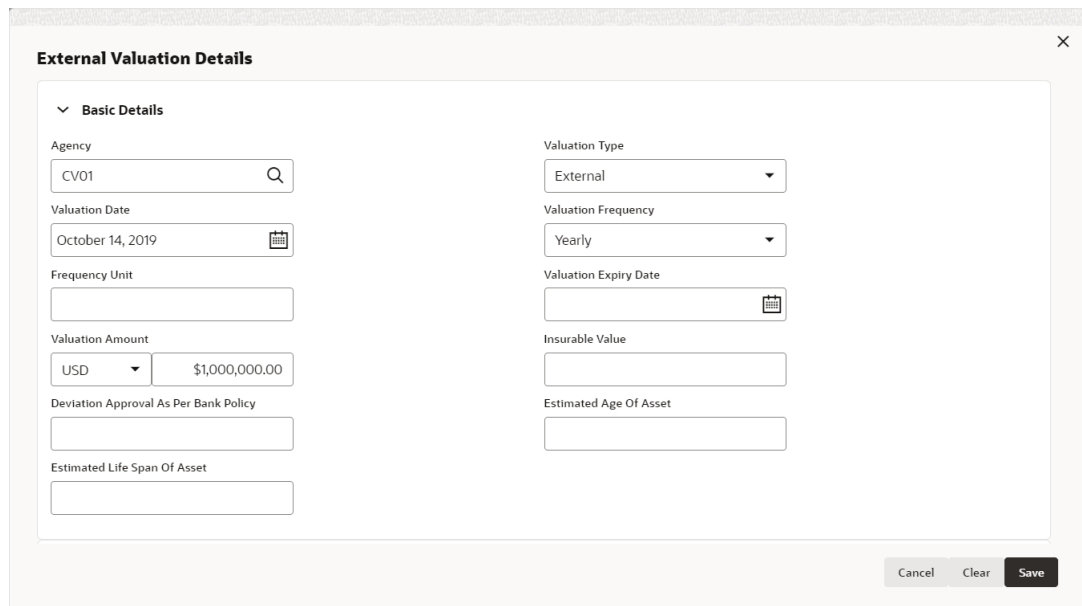
The **External Valuation - Configure - Valuation** screen is displayed.

**Figure 5-5 Exteranl Valuation\_Valuation**



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

**Figure 5-6 External Valuation Details**



4. Refer the below table and specify the **External Valuation Details**.

**Table 5-1 External Valuation Details**

Field	Description
Agency	Select the <b>Agency</b> which performed external valuation from the drop down list.

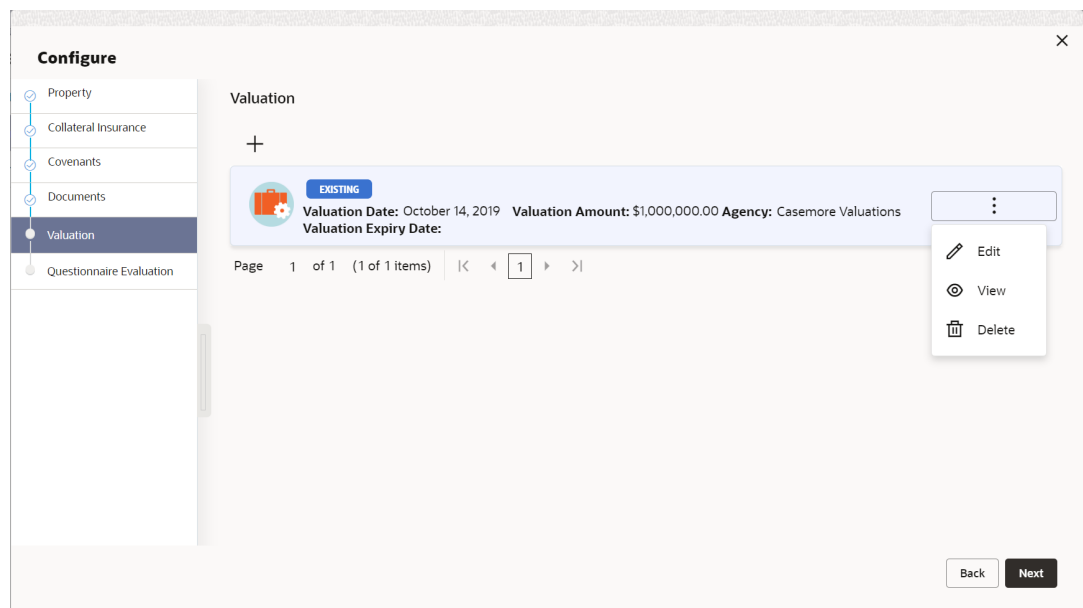
Table 5-1 (Cont.) External Valuation Details

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

5. Click **Add**.

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

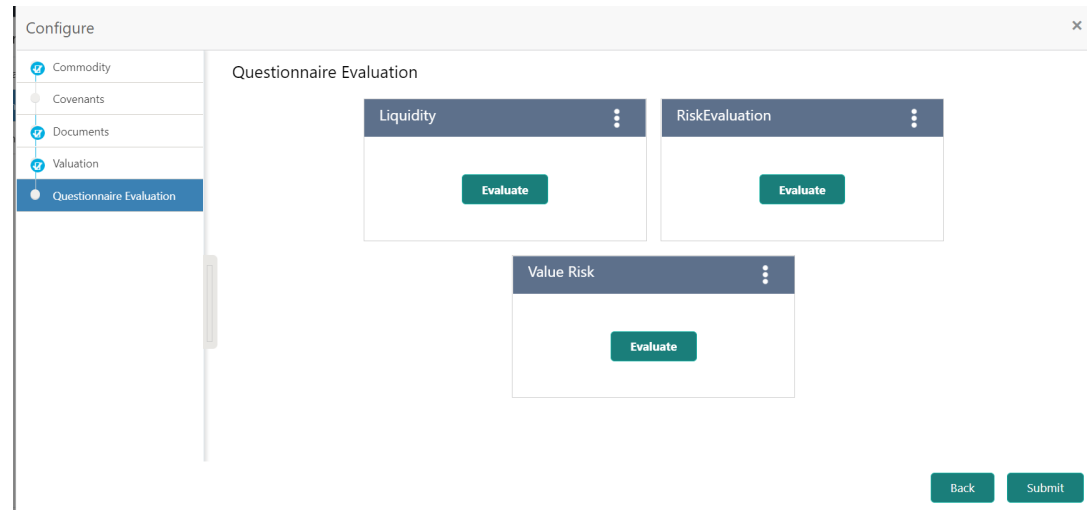
Figure 5-7 Externanl Valuation\_Valuation



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

The **External Valuation - Questionnaire Evaluation** screen displays.

Figure 5-8 Questionnaire Evaluation



8. Click **Submit**.

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

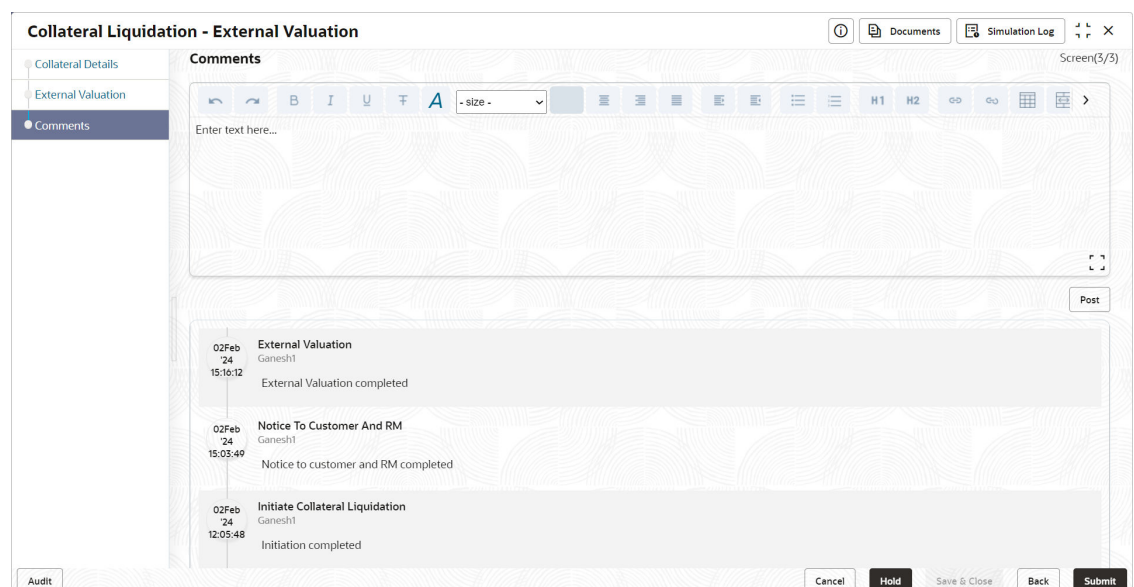
9. click **Next**, to move the next data segment.

## 5.3 Comments

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

This data segment allows you to capture overall comments for the External Valuation stage. Capturing comments helps the user of next stage to better understand the application. Upon clicking **Next** in the **External Valuation - Collateral Type (Commodity)** screen, the **Comments** data segment is displayed.

Figure 5-9 External\_Valuation\_Comments



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

**Figure 5-10 External Valuation\_Checklist**

**Checklist** X

No items to display.

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

Outcome Proceed ▼

Submit

**Note**

Checklist for the stage appears if it is configured in the Business Process Maintenance. User have to manually verify the checklist and enable the corresponding check box.

4. Select the required **Outcome**.

The available options 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

This topic describes 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.

### 6.1 Collateral Details

This topic provides systematic instructions about the Collateral Details data segment in Base Price Fixation stage.

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

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

The **Free Tasks** is displayed.

**Figure 6-1 Free Tasks**

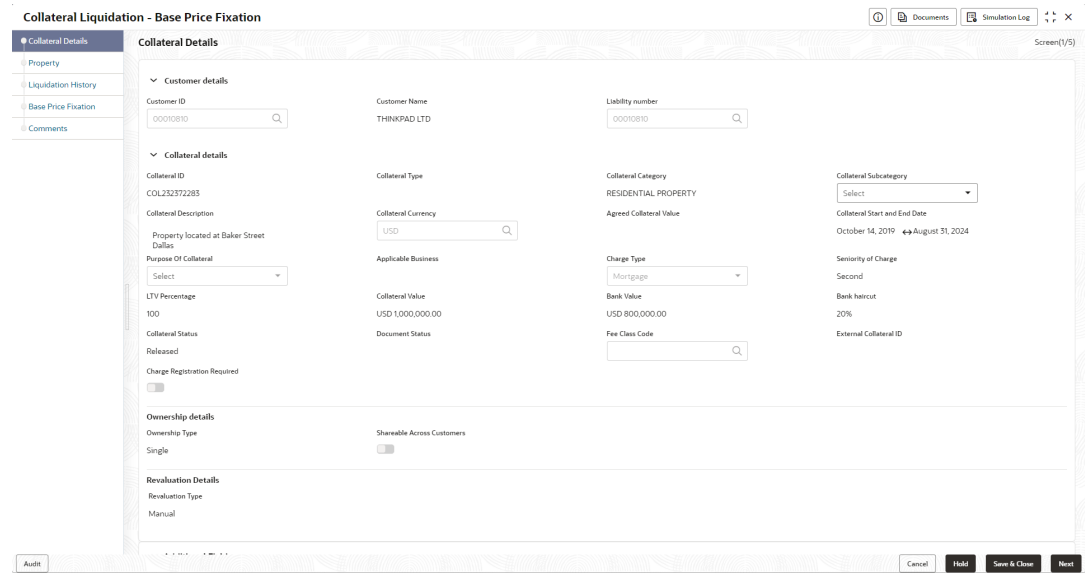
The screenshot shows the 'My Tasks' interface with a search bar and a list of tasks. The tasks are displayed in a table with columns for Edit, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The 'Base Price Fixation' task is highlighted in blue.

<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applica
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

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

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

Figure 6-2 Base Price Fixation\_Collateral details



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

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

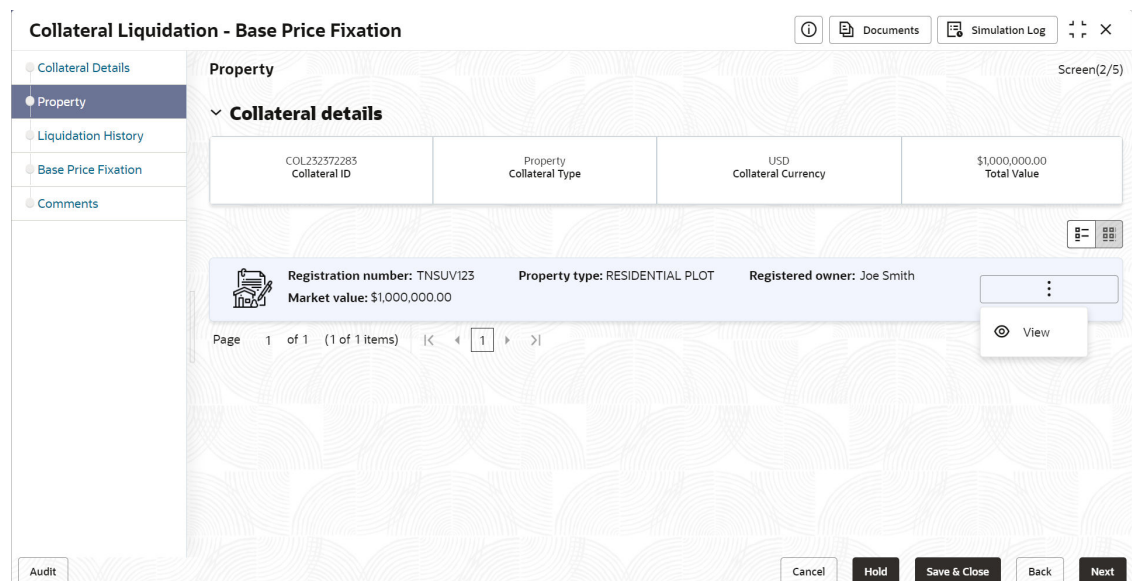
## 6.2 Property

This topic provides systematic instructions about the property 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.

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

Figure 6-3 Base Price Fixation\_Property



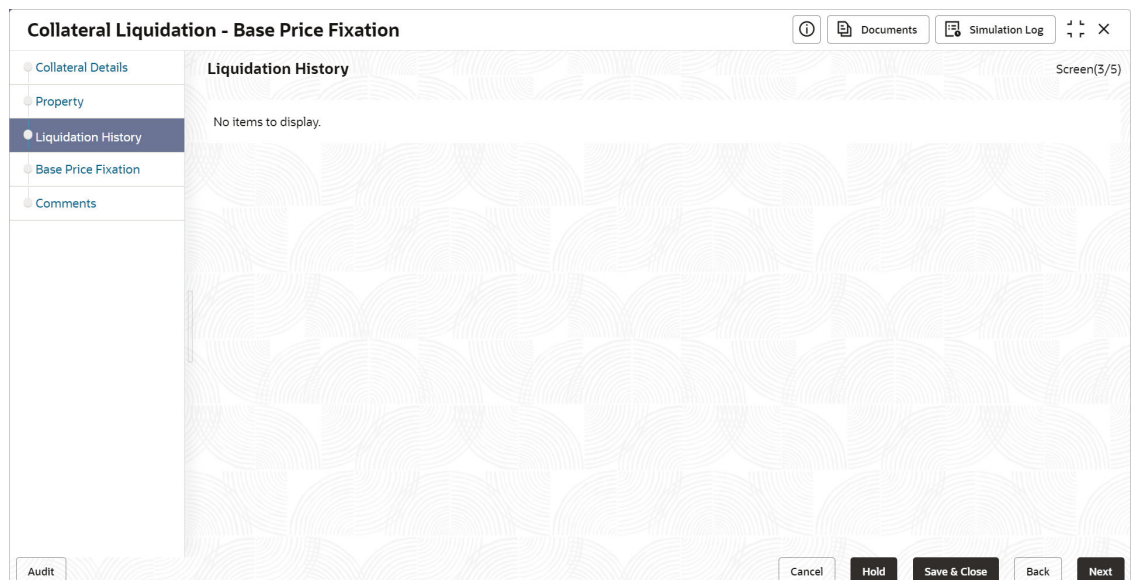
- After viewing the collateral details, click **Next**.  
The **Base Price Fixation - Liquidation History** screen is displayed.

## 6.3 Liquidation History

This topic provides systematic instructions about the Liquidation History data segment in Base Price Fixation stage.

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

**Figure 6-4 Base Price Fixation\_Liquidation History**



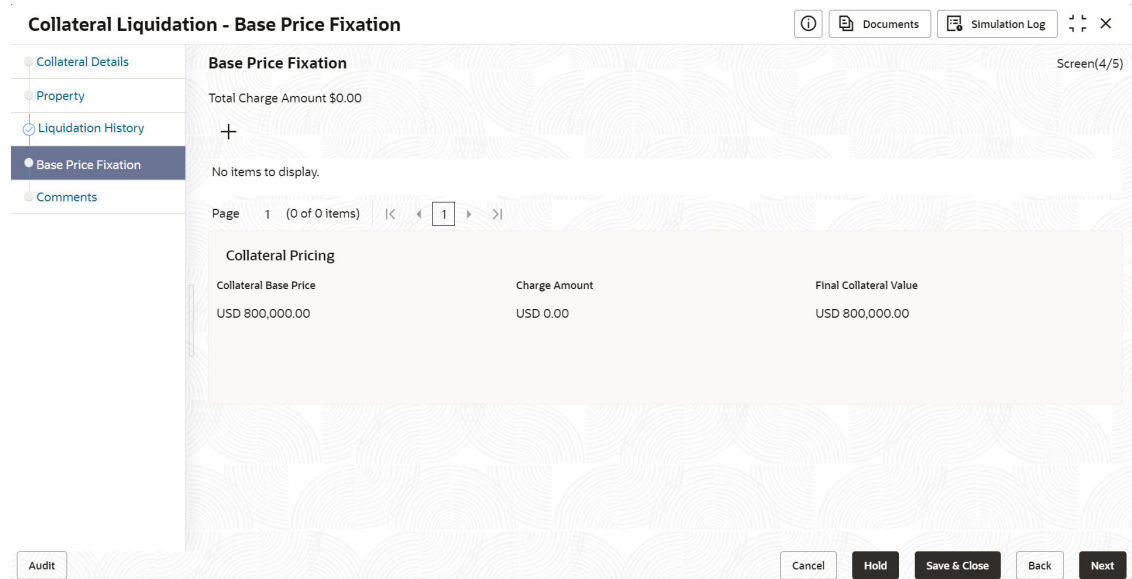
- View the Liquidation History and click **Next**.  
The **Base Price Fixation- Base Price Fixation** screen is displayed.

## 6.4 Base Price Fixation

This topic provides systematic instructions about the Base Price Fixation data segment in Base Price Fixation stage.

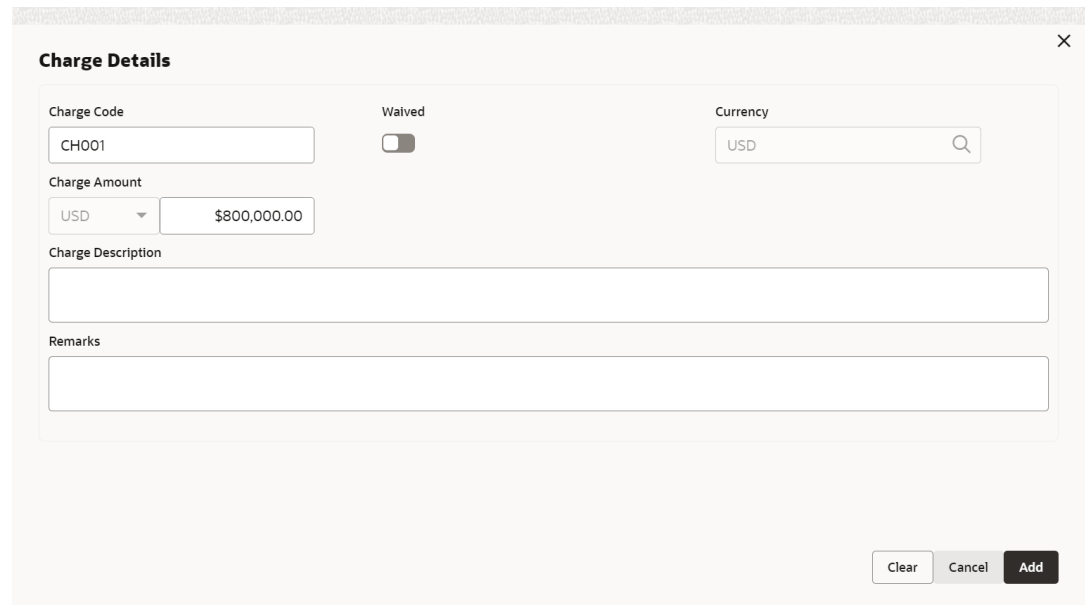
This data segment allows you to capture the base price details for the collateral. Upon clicking **Next** in the **Base Price Fixation - Liquidation History** screen, the Base Price Fixation data segment is displayed.

**Figure 6-5 Base Price Fixation**



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

**Figure 6-6 Base Price Fixation\_Charge Details**



2. Refer the below table, to specify the charge details.

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

Fields/ Icons	Description
<b>Charge Code</b>	Specify a unique <b>Charge Code</b> for base price fixing.

**Table 6-1 (Cont.) Base Price Fixation - Base Price Fixation - Charge Details**

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

3. Click **Save**.

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

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

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

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

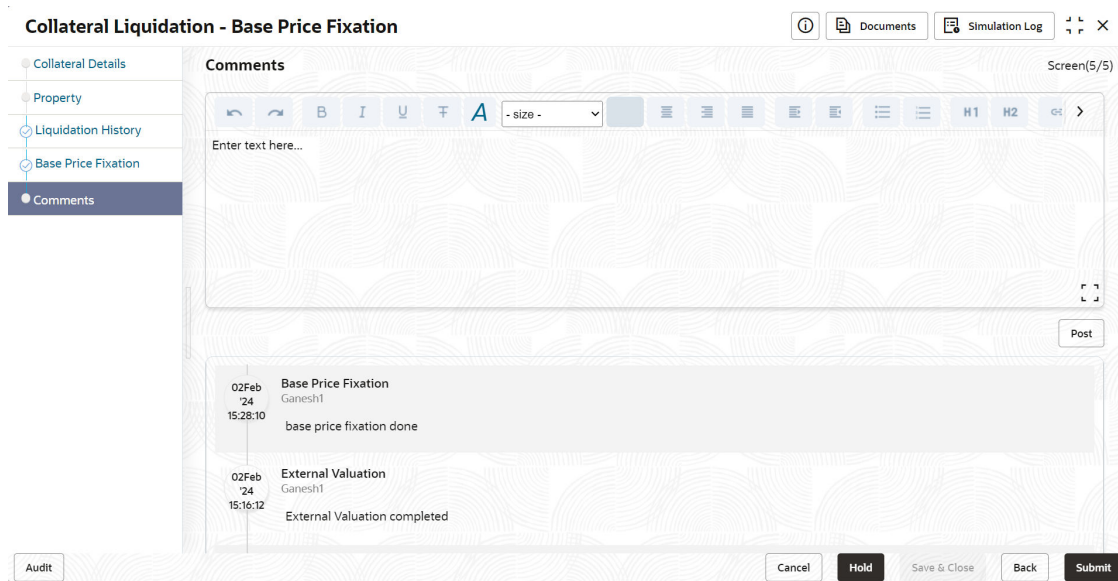
The **Base Price Fixation - Comments** screen is displayed.

## 6.5 Comments

This topic provides systematic instructions about the Comments data segment in Base Price Fixation stage.

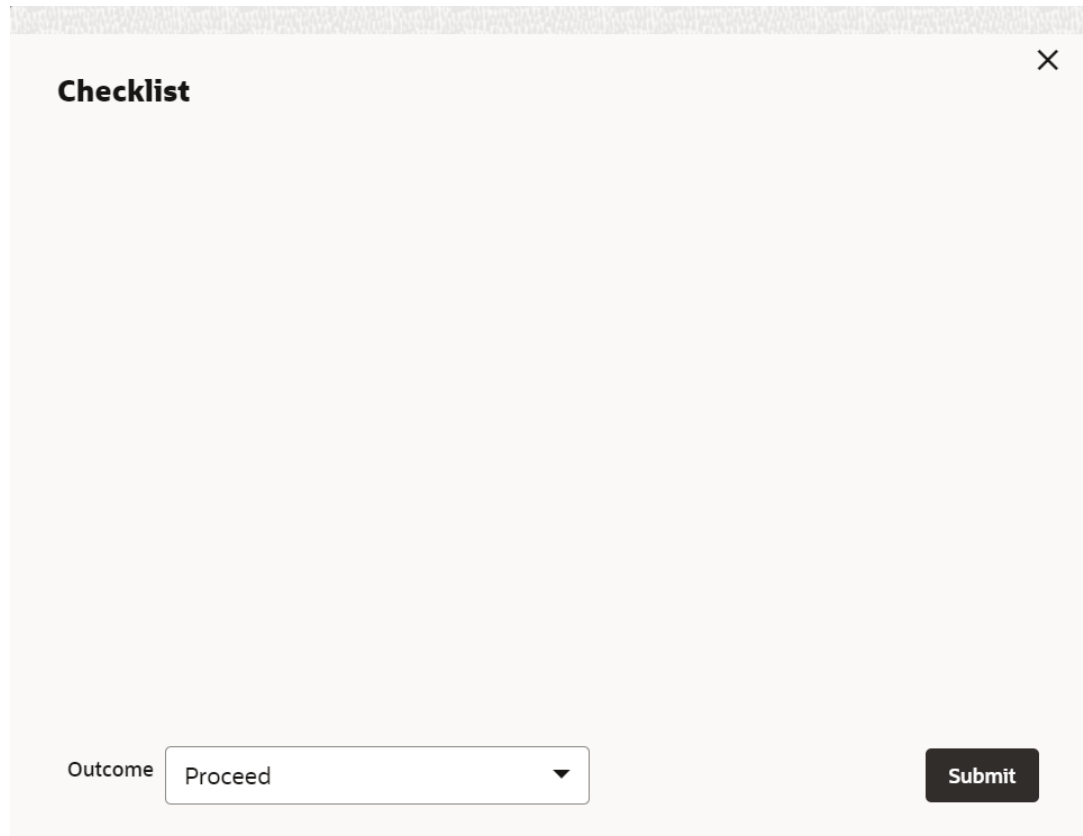
This data segment allows you to capture overall comments for the Base Price Fixation stage. Capturing comments helps the user of next stage to better understand the application. Click **Next** in the **Base Price Fixation - Base Price Fixation** screen, the Comments data segment is displayed.

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. Click **Submit**, to submit the Base Price Fixation task, .  
The **Checklist** window is displayed.

Figure 6-9 Base Price Fixation\_Checklist



The screenshot shows a dialog box titled "Checklist" with a close button (X) in the top right corner. The main area of the dialog is empty. At the bottom left, there is a label "Outcome" followed by a dropdown menu currently displaying "Proceed". To the right of the dropdown is a dark "Submit" button.

**Note**

Checklist for the stage appears if it is configured in the Business Process Maintenance. User manually verify the checklist and enable the corresponding check box.

**4. Select the required Outcome.**

The available options 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

This topic provides systematic instructions 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. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen is displayed.

**Figure 7-1 Free Tasks**

<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applicar
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

Page 3 of 4 (41 - 60 of 68 items) | < 1 2 3 4 >

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

The **Base Price Review- Collateral Details** screen displays.

**Figure 7-2 Base Price Review\_Collateral Details**

**Collateral Liquidation - Base Price Review**

**Collateral Details**

**Customer details**

Customer ID: 00010810 | Customer Name: THINKPAD LTD | Liability number: 00010810

**Collateral details**

Collateral ID: COL241918361 | Collateral Type: | Collateral Category: COMMERCIAL PROPERTY | Collateral Subcategory: Select  
 Collateral Description: Property as a collateral for new facility | Collateral Currency: USD | Agreed Collateral Value: | Collateral Start and End Date: September 21, 2014  
 Purpose Of Collateral: Select | Applicable Business: | Charge Type: Lien | Seniority of Charge: Second  
 LTV Percentage: 100 | Collateral Value: USD 500,000.00 | Bank Value: USD 400,000.00 | Bank haircut: 20%  
 Collateral Status: Released | Document Status: | Fee Class Code: | External Collateral ID:  
 Charge Registration Required:

**Ownership details**

Ownership Type: Single | Shareable Across Customers:

**Revaluation Details**

Revaluation Type: Manual

Audit | Cancel | Hold | Save & Close | Next

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

**Figure 7-3 Base Price Review - Base Price Fixation**

**Collateral Liquidation - Base Price Fixation**

**Base Price Fixation**

Total Charge Amount \$0.00

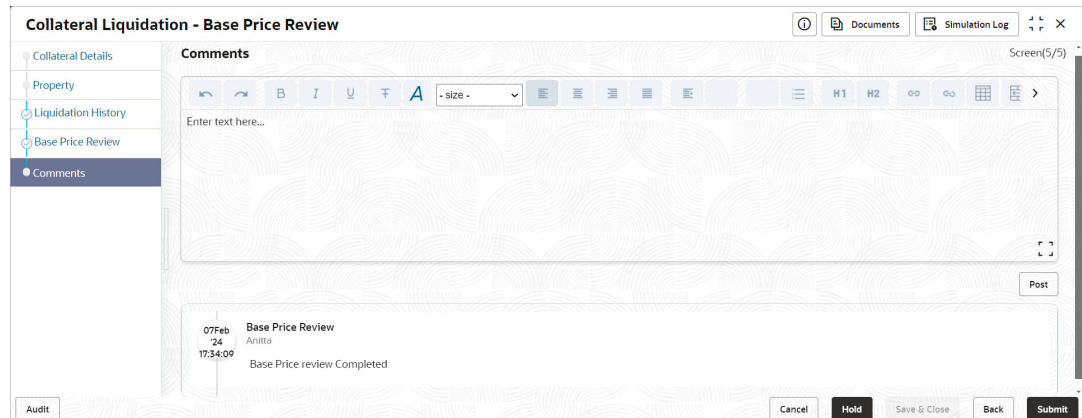
No items to display.

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

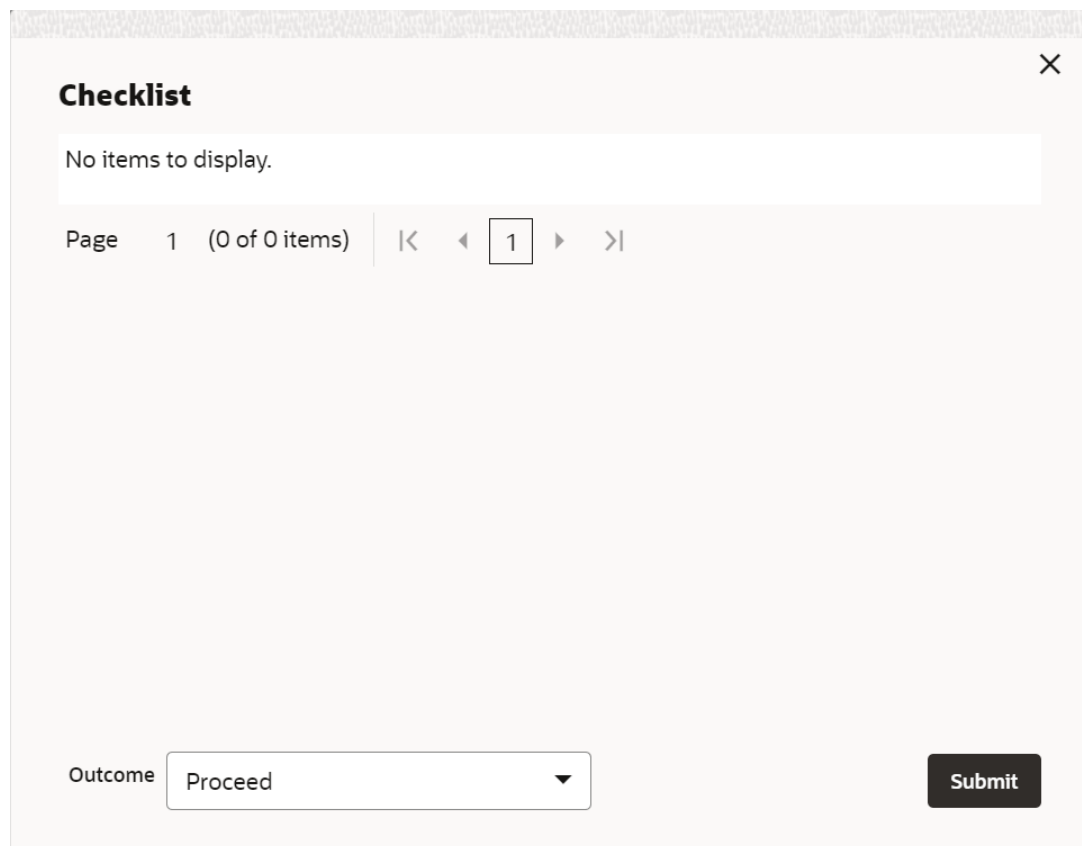
Collateral Base Price	Charge Amount	Final Collateral Value
USD 800,000.00	USD 0.00	USD 800,000.00

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

4. Capture the **Review Comments** and click **Next**.  
The **Base Price Review - Comments** screen displays.

**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. click **Submit**, to submit the base price review task.  
The **Checklist** window is displayed.

**Figure 7-5 Base Price Review\_Checklist**

**Note**

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

**8. Select the required Outcome.**

The available options 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

This topic provides systematic instructions 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. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen is displayed.

**Figure 8-1 Free Tasks**

<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applicar
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

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

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

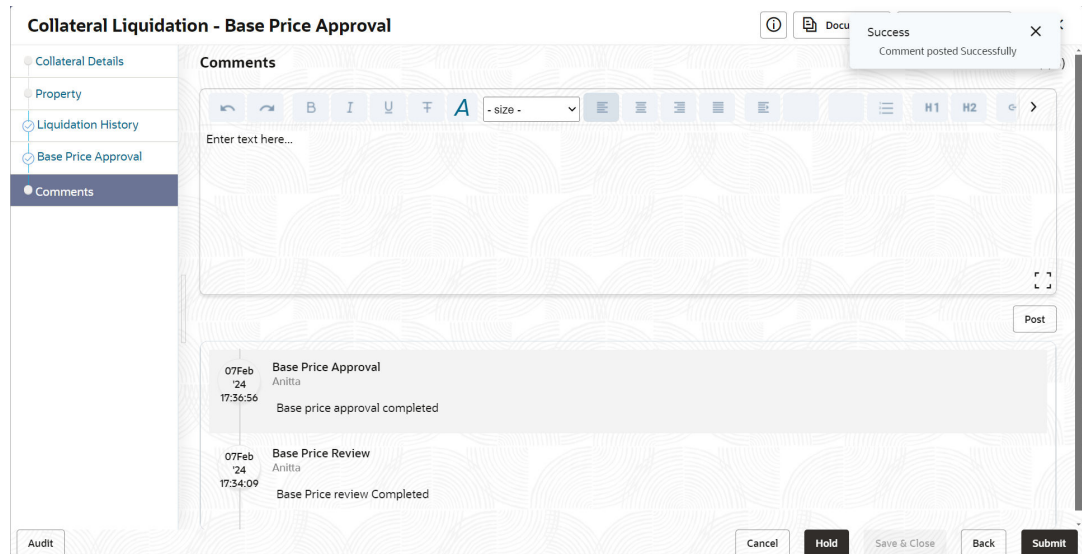
Figure 8-2 Base Price Approval\_Collateral Details

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

Figure 8-3 Base Price Approval

Collateral Base Price	Charge Amount	Final Collateral Value
USD 360,000.00	USD 0.00	USD 360,000.00

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

**Figure 8-4 Base Price Approval\_Comments**

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

**Figure 8-5 Base Price Approval\_Checklist**

**Checklist** X

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.

8. Select the required **Outcome**.

The available options 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

This topic provides 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.

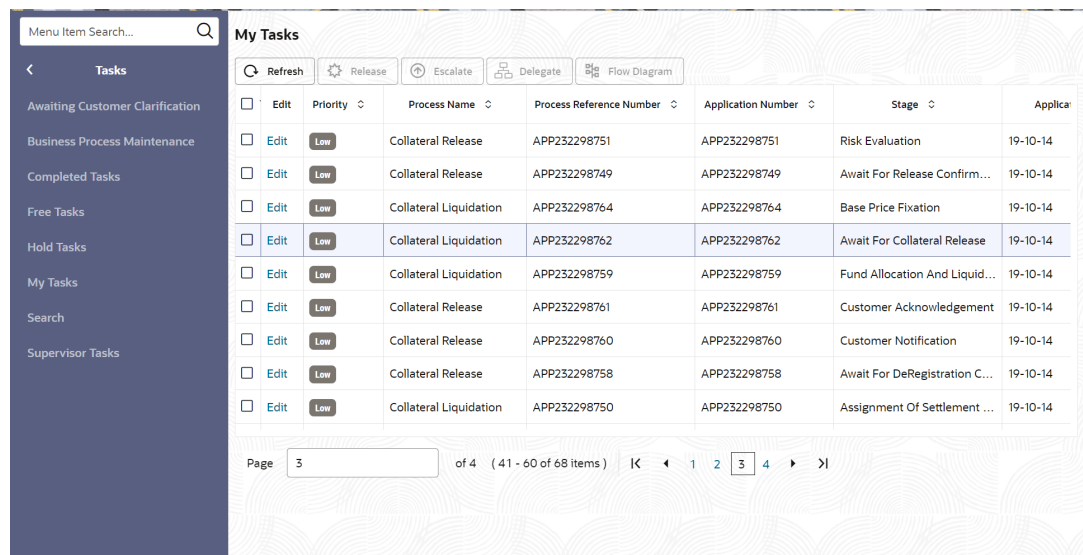
### 9.1 Bid Publication - Draft Generation

This topic provides systematic instructions about the procedure to generate draft bid document.

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

The **Free Tasks** page is displayed.

**Figure 9-1 Free Tasks**

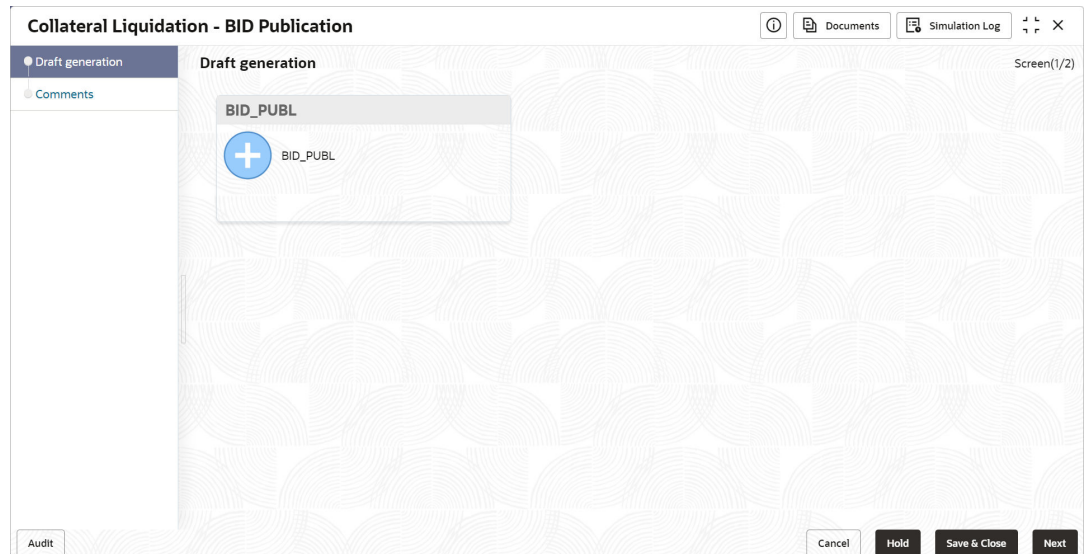


<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applica
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

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

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

Figure 9-2 Bid Publication\_Draft Generation



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

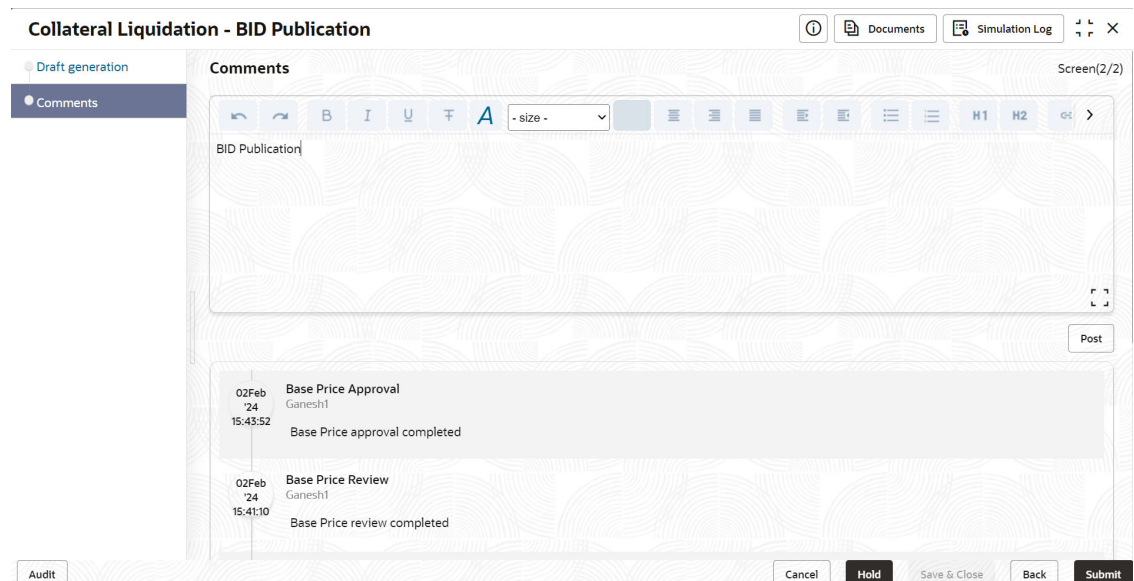
## 9.2 Bid Publication - Comments

This topic provides systematic instructions 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.

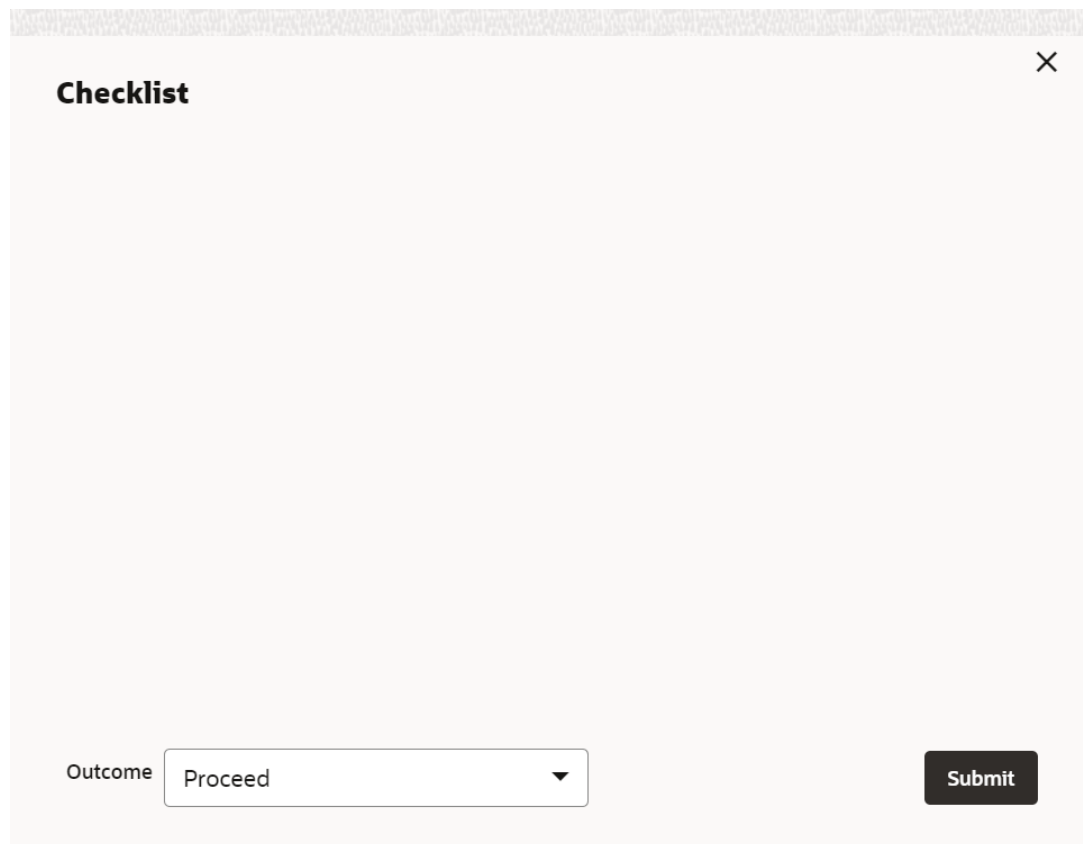
Click **Next** in the **Bid Publication - Draft Generation** screen, the Comments data segment is displayed.

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** X

Outcome Proceed ▼

Submit

**Note**

Checklist for the stage appears if it is configured in the Business Process Maintenance. User 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

This topic provides 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.

### 10.1 Bid Capture - Collateral Details

This topic provides systematic instructions 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. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

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

**Figure 10-1 Free Tasks**

The screenshot shows the 'My Tasks' interface. On the left is a navigation menu with 'Free Tasks' selected. The main area displays a table of tasks with the following data:

<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applica
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

At the bottom, there is a pagination control showing 'Page 3 of 4 (41 - 60 of 68 items)' and navigation arrows.

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

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

Figure 10-2 Bid Capture\_Collateral Details

**Collateral Liquidation - BID Capture** Screen(1/3)

**Collateral Details**

**Customer details**

Customer ID: 00010810  
 Customer Name: THINKPAD LTD  
 Liability number: 00010810

**Collateral details**

Collateral ID: COL232372285  
 Collateral Type: [Empty]  
 Collateral Category: RESIDENTIAL PROPERTY  
 Collateral Subcategory: Select  
 Collateral Description: Property located at Baker Street Dallas  
 Collateral Currency: USD  
 Agreed Collateral Value: [Empty]  
 Collateral Start and End Date: October 14, 2019 - August 31, 2024  
 Purpose Of Collateral: Select  
 Applicable Business: [Empty]  
 Charge Type: Mortgage  
 Seniority of Charge: Second  
 LTV Percentage: 100  
 Collateral Value: USD 1,000,000.00  
 Bank Value: USD 800,000.00  
 Bank haircut: 20%  
 Collateral Status: Released  
 Document Status: [Empty]  
 Fee Class Code: [Empty]  
 External Collateral ID: [Empty]  
 Charge Registration Required: [Off]

**Ownership details**

Ownership Type: Single  
 Shareable Across Customers: [Off]

**Revaluation Details**

Revaluation Type: Manual

Audit [Cancel] [Hold] [Save & Close] [Next]

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

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

## 10.2 Bid Capture - Buyer Recommendation

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

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

Click **Next** in the Bid Capture- Collateral details screen, the Buyer Recommendation data segment is displayed.

Figure 10-3 Bid Capture\_Buyer Recommendation

**Collateral Liquidation - BID Capture** Screen(2/3)

**Buyer Recommendation**

**Bid Details**

Collateral ID: COL232372285  
 Collateral Description: Property located at Baker Street Dallas  
 Bid Date: February 8, 2024  
 Bid Reference Number: 928938298  
 Bid Done By: Herron Todd White  
 Bid Valid Till: February 13, 2024

+  
 No items to display.

Audit [Cancel] [Hold] [Save & Close] [Back] [Next]

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

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

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

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

**Figure 10-4 Bid Capture\_Bid Details**

The screenshot shows a 'Bid Details' form with the following fields and values:

- Bidder Name:** Herron
- Organization Type:** International
- Point Of Contact:** John
- Contact Details:** 986475
- Amount:** USD, \$800,000.00
- Settlement Type:** RTGS x
- Bid Submission Date:** February 14, 2024
- Bid Valid Till:** February 21, 2024

Buttons at the bottom right: Cancel, Clear, Add.

3. Refer the below table and specify all the details in the Bid Details screen.

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

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

4. Click **Next**, to navigate to the next data segment.  
The **Bid Capture - Comments** screen is displayed.

## 10.3 Bid Capture - Comments

This topic provides systematic instructions 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. Click **Next** in the Bid Capture - Buyer Recommendation screen, the **Comments** screen is displayed.

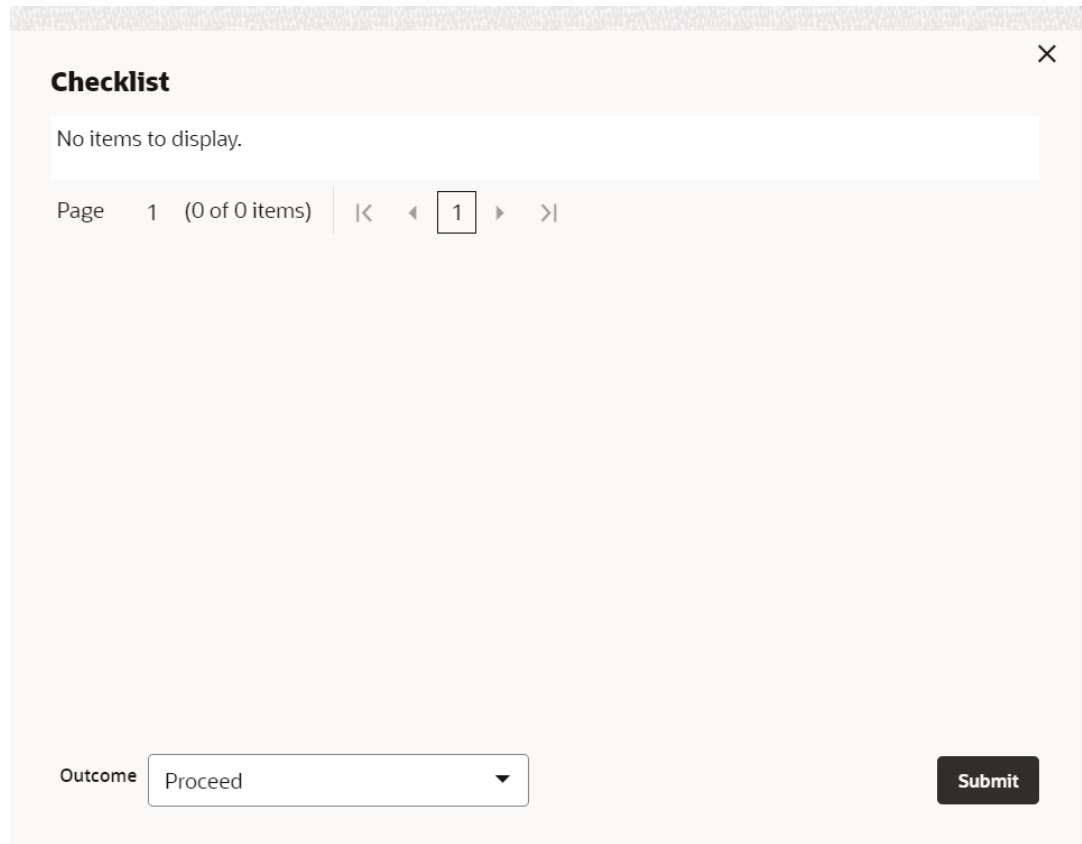
**Figure 10-5 Bid Capture\_Comments**

The screenshot shows the 'Collateral Liquidation - BID Capture' window. The left sidebar has three tabs: 'Collateral Details', 'Buyer Recommendation', and 'Comments', with 'Comments' selected. The main area is titled 'Comments' and contains a rich text editor with a toolbar (undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, H1, H2, link icon, unlink icon, grid, and right arrow). The text box contains 'BID Capture Completed'. Below the text box is a 'Post' button. A list of comments is displayed below, each with a date and time stamp, a user name, and the comment text:

Date	Time	User	Comment
02Feb	15:49:27	Gamesh1	BID Publication
02Feb	15:43:52	Gamesh1	Base Price approval completed
02Feb	15:41:10	Gamesh1	Base Price review completed

At the bottom of the window are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Submit'.

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\_Comments**

**Checklist** ✕

No items to display.

Page 1 (0 of 0 items) | < ◀ 1 ▶ > |

Outcome  ▼ Submit

4. Select the required **Outcome**.

The available options are:

- **Proceed**
- **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

This topic provides 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.

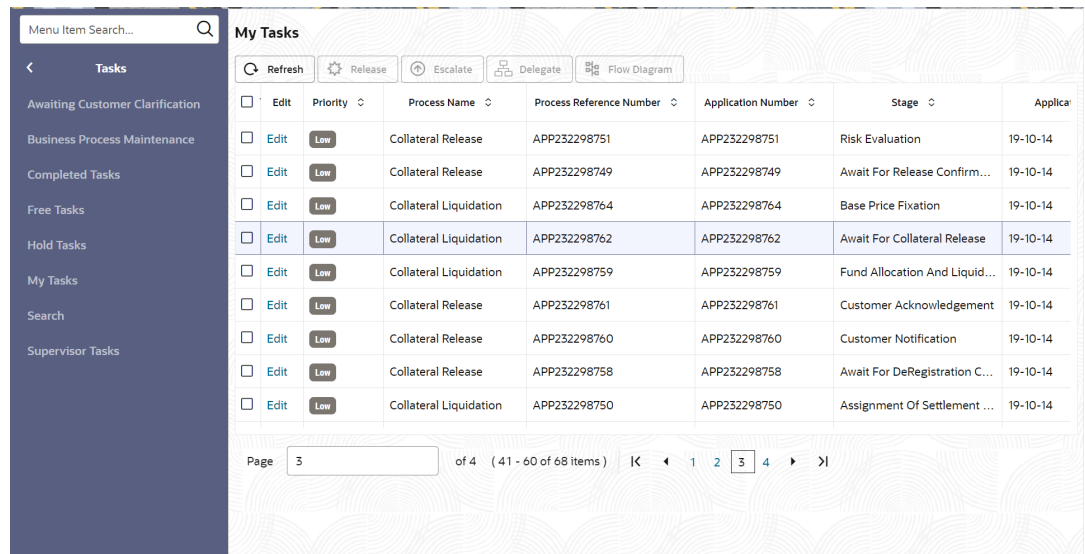
### 11.1 Collateral Details

This topic provides systematic instructions about the Collateral Details data segment in Buyer Recommendation stage.

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

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

**Figure 11-1 Free Tasks**



<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applica
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

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

Figure 11-2 Buyer Recommendation\_Collateral Details

**Collateral Liquidation - Buyer Recommendation** Screen(1/5)

**Collateral Details**

**Customer details**

Customer ID: 00010810 | Customer Name: THINKPAD LTD | Liability number: 00010810

**Collateral details**

Collateral ID: COL232372283 | Collateral Type: | Collateral Category: RESIDENTIAL PROPERTY | Collateral Subcategory: Select  
 Collateral Description: Property located at Baker Street Dallas | Collateral Currency: USD | Agreed Collateral Value: | Collateral Start and End Date: October 14, 2019 - August 31, 2024  
 Purpose Of Collateral: Select | Applicable Business: | Charge Type: Mortgage | Seniority of Charge: Second  
 LTV Percentage: 100 | Collateral Value: USD 1,000,000.00 | Bank Value: USD 800,000.00 | Bank haircut: 20%  
 Collateral Status: Released | Document Status: | Fee Class Code: | External Collateral ID:  
 Charge Registration Required:

**Ownership details**

Ownership Type: Single | Shareable Across Customers:

**Revaluation Details**

Revaluation Type: Manual

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

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

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

## 11.2 Property

This topic provides systematic instructions about the Property 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.

Click **Next** in the **Buyer Recommendation - Collateral Details** screen.

The **Property** data segment is displayed.

Figure 11-3 Buyer Recommendation\_Property

**Collateral Liquidation - Buyer Recommendation** Screen(2/5)

**Property**

**Collateral details**

COL232372283 Collateral ID	Property Collateral Type	USD Collateral Currency	\$1,000,000.00 Total Value
-------------------------------	-----------------------------	----------------------------	-------------------------------

Registration number: TNSUV123 | Property type: RESIDENTIAL PLOT | Registered owner: Joe Smith  
 Market value: \$1,000,000.00

Page 1 of 1 (1 of 1 items) | View

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

1. To view the collateral details, click the action icon in the collateral record and select **View**.
2. Click **Next**.  
The **Buyer Recommendation - Buyer Recommendation** screen is displayed.

## 11.3 Buyer Recommendation

This topic provides systematic instructions 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 more information on fields, refer **BID Capture** topic.

Click **Next** in the **Buyer Recommendation - Commodity** screen.

The **Buyer Recommendation** data segment is displayed.

**Figure 11-4 Buyer Recommendation\_Buyer Recommendation**

1. View the bidding details.
2. Click **Next**.  
The **Buyer Recommendation - Buyer Details** screen is displayed.

## 11.4 Buyer Details

This topic provides systematic instructions 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**.

Table 11-1 Buyer Recommendation - Buyer Details

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

2. Click **Next**.

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

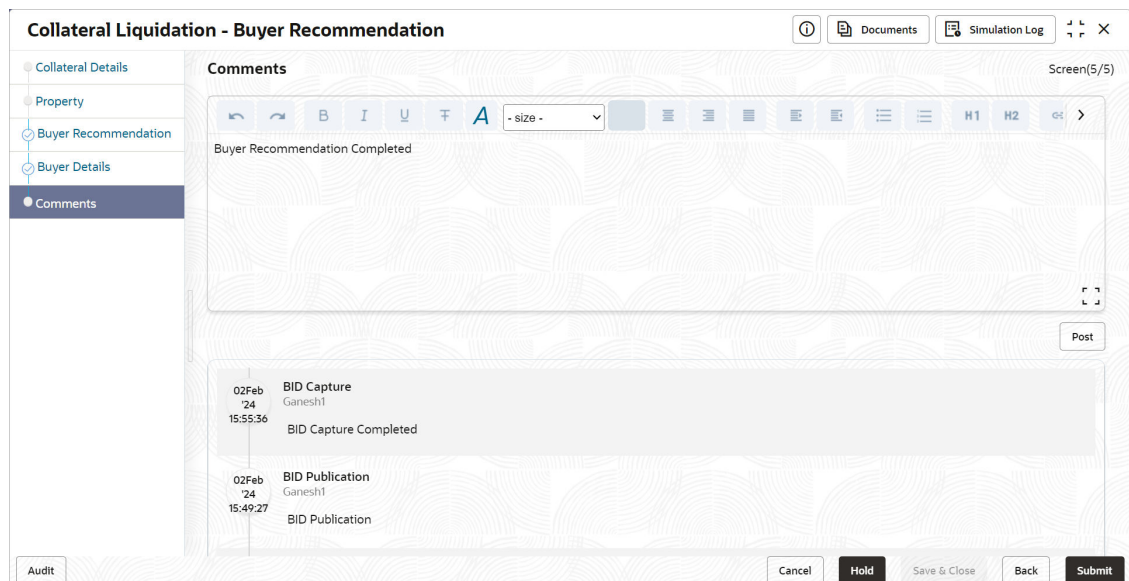
## 11.5 Comments

This topic provides systematic instructions 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. Click **Next** in the **Buyer Recommendation - Buyer Details** screen.

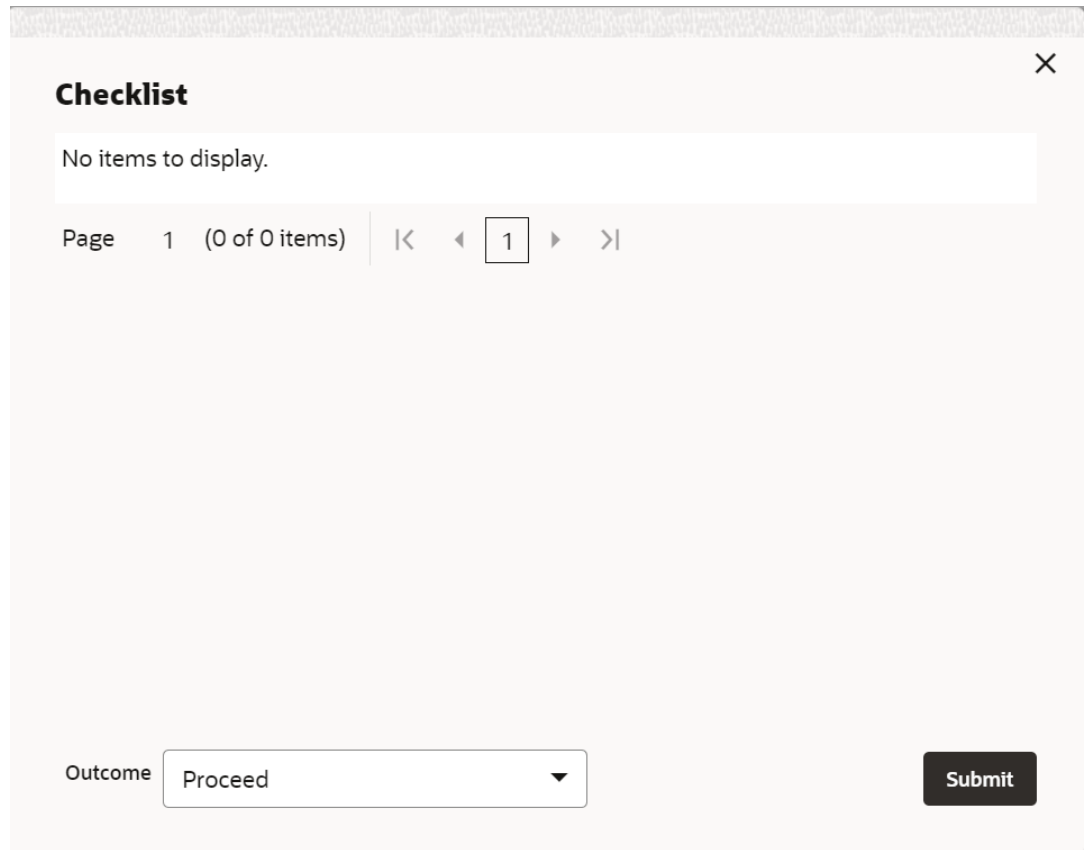
The **Comments** data segment is displayed.

**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



The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. The main content area displays "No items to display." Below this is a pagination control showing "Page 1 (0 of 0 items)" and navigation arrows. At the bottom left, there is a dropdown menu labeled "Outcome" with "Proceed" selected. At the bottom right, there is a dark "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 required Outcome.**

The available options are:

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

**5. Click Submit.**

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

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

# 12

## Buyer Approval

This topic provides systematic instructions 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, the steps to Approve or Reject the buyer is provided. For more information on field description, refer the **Buyer Recommendation** topic.

To approve or reject the buyer:

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

The **Free Tasks** screen is displayed.

**Figure 12-1 Free Tasks**

<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applicar
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

Page 3 of 4 (41 - 60 of 68 items) | < 1 2 3 4 >

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

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

Figure 12-2 Buyer Approval\_Collateral Details

**Collateral Liquidation - Buyer Approval** Screen(1/5)

**Collateral Details**

- Customer ID: 00010810
- Customer Name: THINKPAD LTD
- Liability number: 00010810
- Collateral ID: COL232372283
- Collateral Type: [Empty]
- Collateral Category: RESIDENTIAL PROPERTY
- Collateral Subcategory: [Select]
- Collateral Description: Property located at Baker Street Dallas
- Collateral Currency: USD
- Agreed Collateral Value: [Empty]
- Collateral Start and End Date: October 14, 2019 ↔ August 31, 2024
- Purpose Of Collateral: [Select]
- Applicable Business: [Empty]
- Charge Type: Mortgage
- Seniority of Charge: Second
- LTV Percentage: 100
- Collateral Value: USD 1,000,000.00
- Bank Value: USD 800,000.00

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

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

Figure 12-3 Buyer Approval\_Comments

**Collateral Liquidation - Buyer Approval** Screen(5/5)

**Comments**

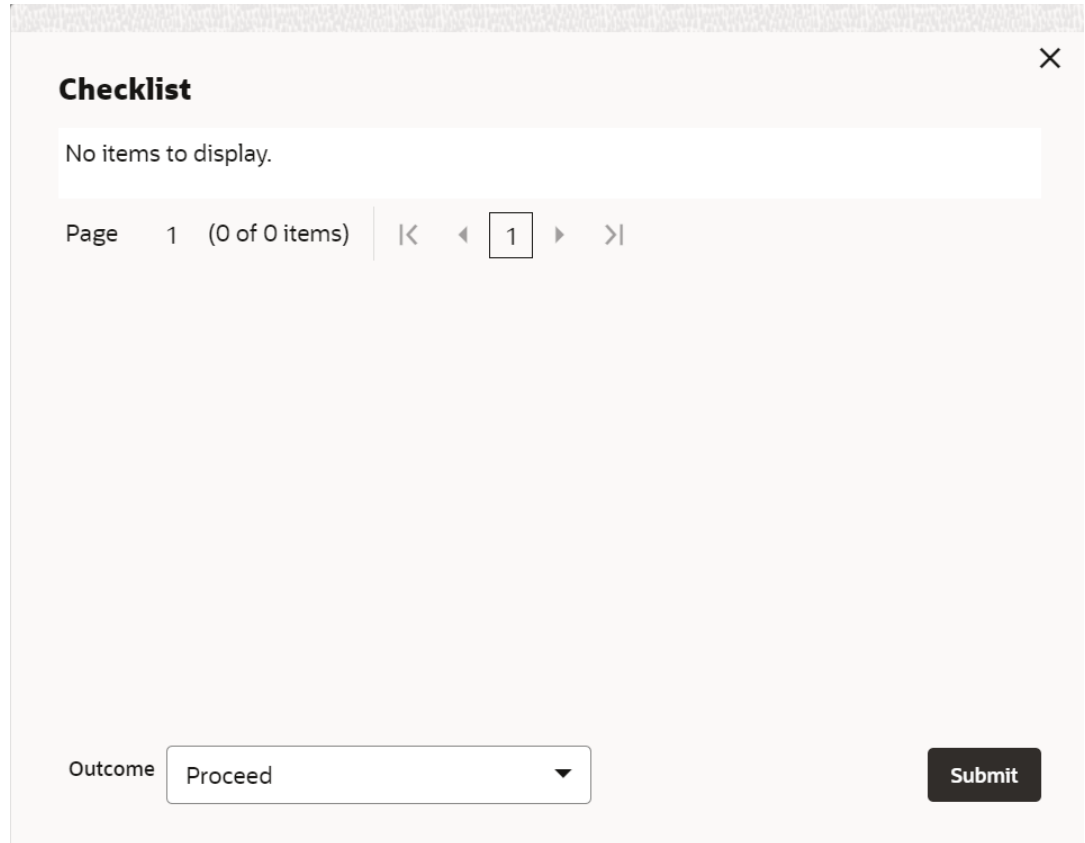
Buyer Approval Completed

02Feb '24 16:00:33 Buyer Recommendation Completed

02Feb '24 15:55:36 BID Capture Completed

Buttons: Audit, Cancel, Hold, Save & Close, Back, Submit

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

**Figure 12-4 Buyer Approval\_Checklist**

**Checklist** ✕

No items to display.

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

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 available options are:

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

**8. Click Submit.**

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

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

# 13

## Buyer Confirmation

This topic provides 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.

### 13.1 Collateral Details

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

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

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

The **Free Tasks** screen is displayed.

**Figure 13-1 Free Tasks**

<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applica
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

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

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

Figure 13-2 Buyer Confirmation\_Collateral Details

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

- Customer details:** Customer ID (00010810), Customer Name (THINKPAD LTD), Liability number (00010810).
- Collateral details:** Collateral ID (COL232372283), Collateral Type (Property), Collateral Category (RESIDENTIAL PROPERTY), Collateral Subcategory (Select), Collateral Description (Property located at Baker Street Dallas), Collateral Currency (USD), Agreed Collateral Value, Collateral Start and End Date (October 14, 2019 to August 31, 2024), Purpose Of Collateral (Select), Applicable Business, Charge Type (Mortgage), Seniority of Charge (Second), LTV Percentage (100), Collateral Value (USD 1,000,000.00), Bank Value (USD 800,000.00).

Buttons at the bottom include 'Audit', 'Cancel', 'Hold', 'Save & Close', and 'Next'.

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

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

## 13.2 Property

This topic provides systematic instructions about the Property data segment in Buyer Confirmation stage.

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

The **Property** screen is displayed

Figure 13-3 Buyer Confirmation\_Property

The screenshot shows the 'Collateral Liquidation - Buyer Confirmation' interface with the 'Property' tab selected. The main area is titled 'Property' and contains the following information:

- Collateral details table:**

COL232372283 Collateral ID	Property Collateral Type	USD Collateral Currency	\$1,000,000.00 Total Value
-------------------------------	-----------------------------	----------------------------	-------------------------------
- Registration information:** Registration number: TNSUV123, Property type: RESIDENTIAL PLOT, Registered owner: Joe Smith, Market value: \$1,000,000.00.
- Action:** A 'View' button is visible next to the registration information.

Buttons at the bottom include 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

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

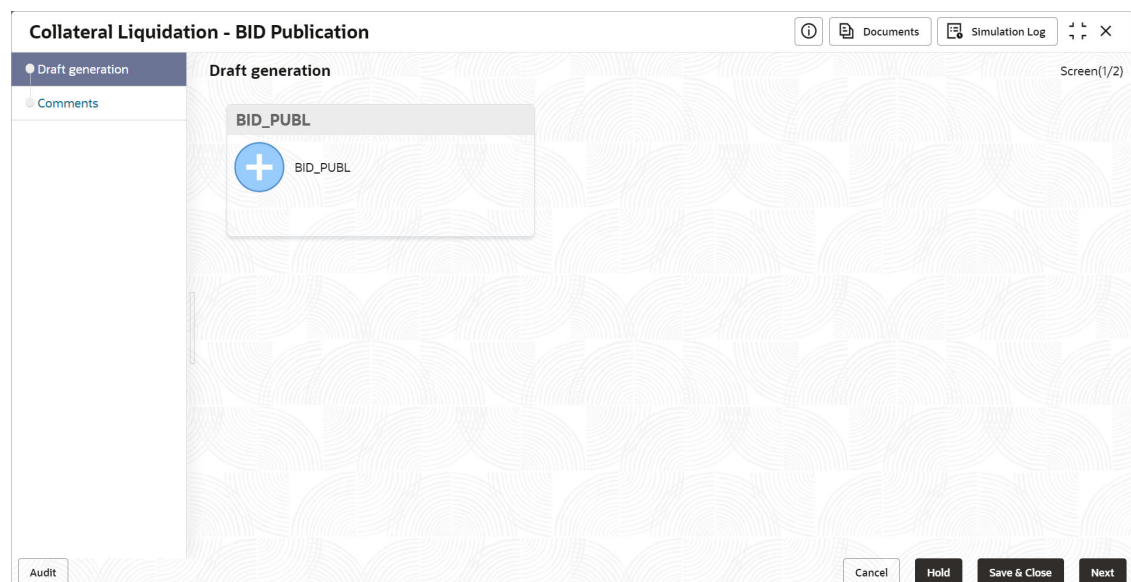
The **Buyer Confirmation - Draft Generation** screen is displayed.

## 13.3 Draft Generation

This topic provides systematic instructions 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** screen is displayed.

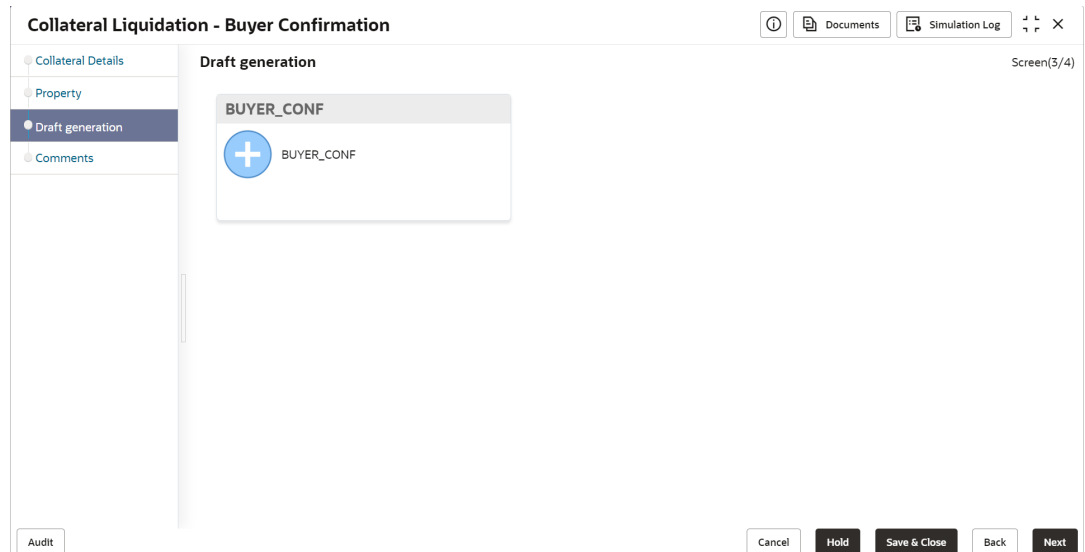
**Figure 13-4 Bid Confirmation\_Draft Generation**



1. Click **Generate Document**.

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

Figure 13-5 Buyer Confirmation\_Draft Generation



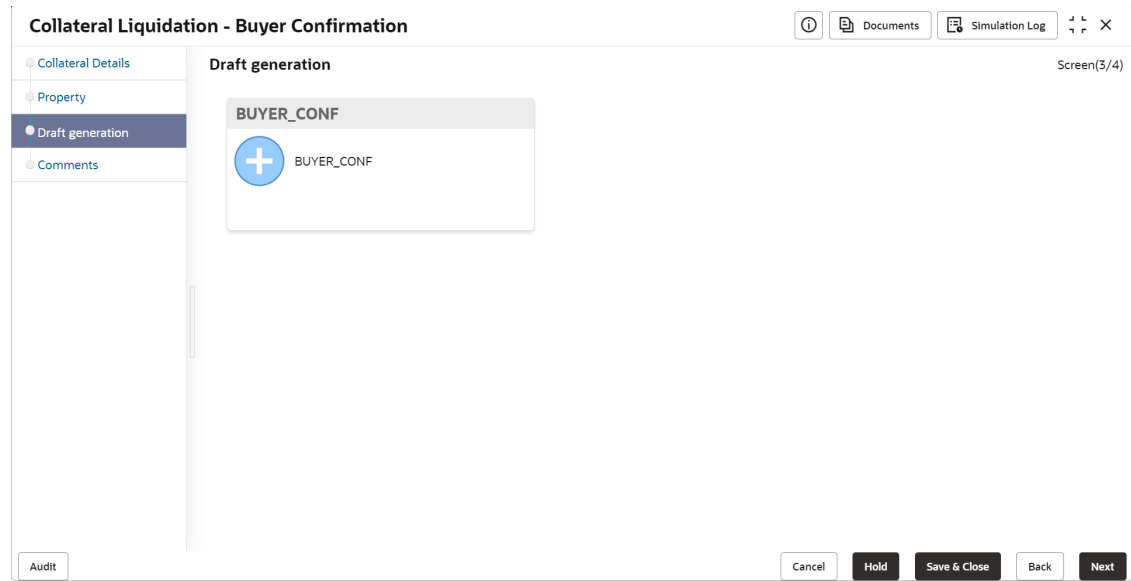
- Specify all the details in the **Draft Generation Details** window.  
For more information on fields, refer the field description table below.

Table 13-1 Draft Generation Details - Field Description

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

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

Figure 13-6 Buyer Confirmation\_Draft Generation



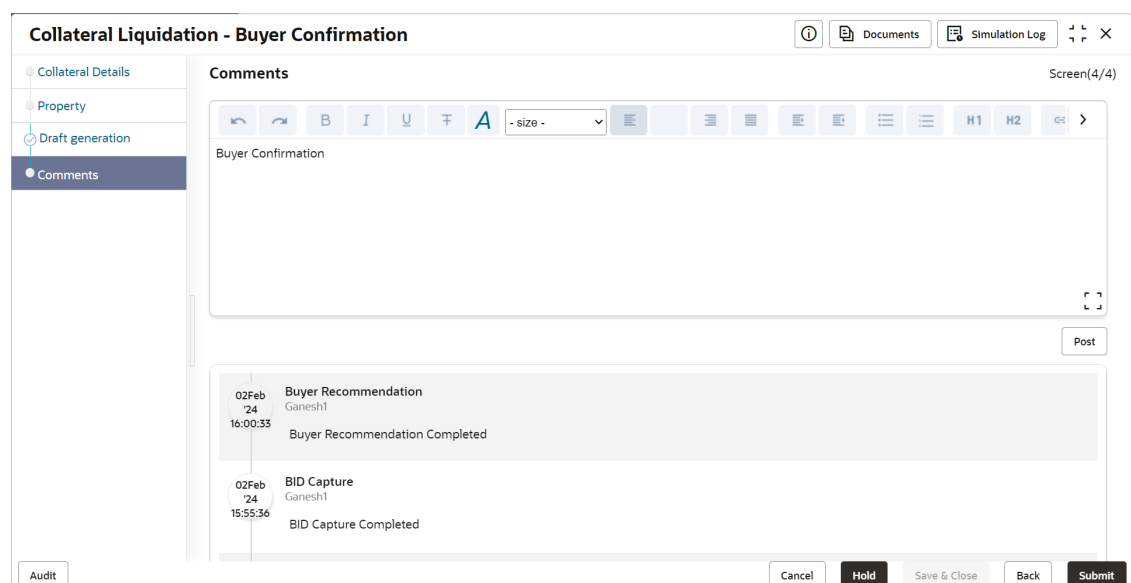
3. To view the generated draft document, click **View Document**.
4. To download the generated draft document, click **Download Document**.
5. After performing necessary actions in the **Draft Generation** screen, click **Next**.

## 13.4 Comments

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

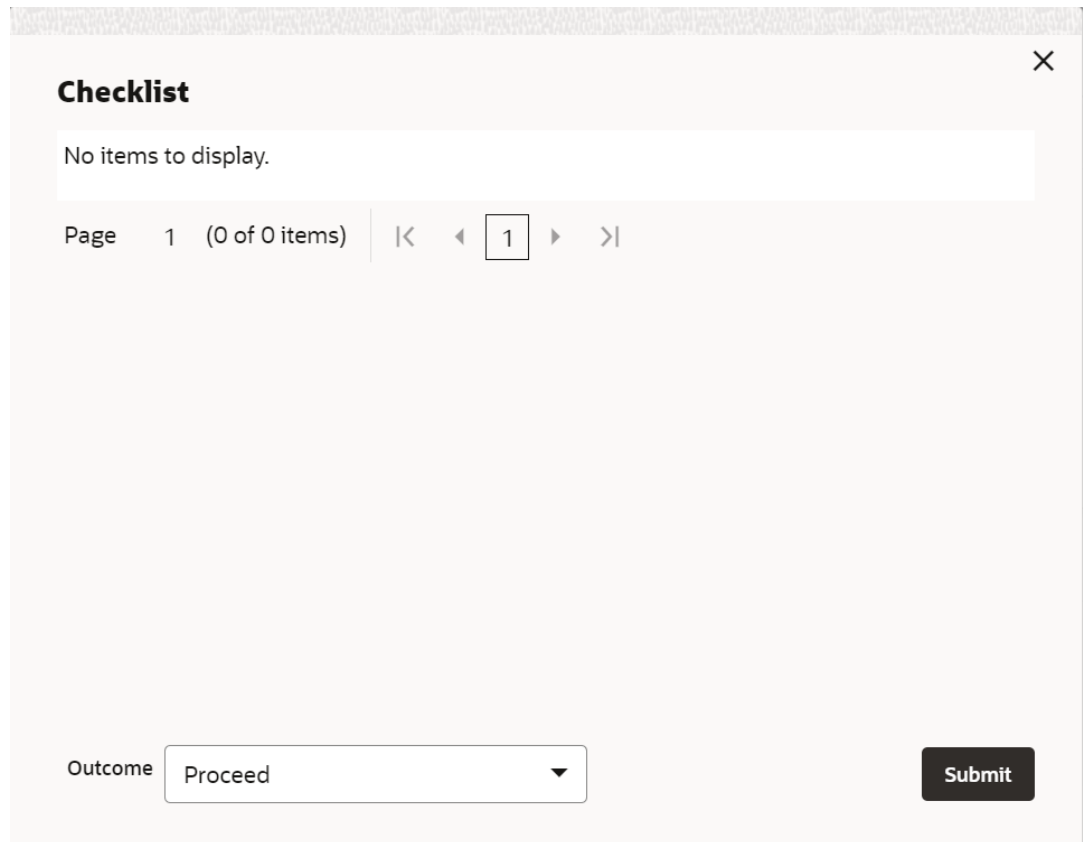
This data segment allows user to capture overall comments for the Buyer Confirmation stage. Capturing comments helps the user of next stage to better understand the application. Upon clicking **Next** in the **Buyer Confirmation- Draft Generation** screen. The **Comments** screen is displayed.

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**



The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. The main content area displays "No items to display." Below this is a pagination control showing "Page 1 (0 of 0 items)" with navigation arrows and a highlighted "1". At the bottom left, there is an "Outcome" dropdown menu currently set to "Proceed". At the bottom right, there is a dark "Submit" button.

**Note**

Checklist for the stage appears if it is configured in the Business Process Maintenance. User manually verify the checklist and enable the corresponding check box.

4. Select the required **Outcome**.  
The available options are:
  - **Confirmed**
  - **Reject**
  -
5. Click **Submit**.

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

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

# 14

## Document Retrieval

This topic provides 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.

### 14.1 Collateral Summary

This topic provides 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. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.  
The **Free Tasks** screen is displayed.

**Figure 14-1 Free Tasks**

<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applica
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

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

**Figure 14-2 Document Retrieval\_Collateral Summary**

The screenshot displays the 'Collateral Liquidation - Document Retrieval' application window. The main content area is titled 'Collateral Summary' and features a dark header for 'THINKPAD LTD'. Below the header, key information is presented in a grid:

- Customer ID:** 00010810
- Application ID:** APP232408927
- Documents:** 0
- Collateral Type:** Property
- Collateral Category:** RESIDENTIAL PROPERTY
- Ownership Type:** Single

Below this grid, several metrics are displayed in a row:

- Property:** 1 Collateral, \$1M Collateral Value
- Seniority of charge:** 1 Position, 0 Total %, 100 Available %
- Covenants:** 0 Proposed, 0 Complied, 0 Breached
- Insurance:** 1 Active, \$1,000,000.00 Total Amount

Further down, there are three sections:

- Linked Facilities Details:** No data to display.
- Ownership:** A donut chart showing 100% ownership by THINKPAD LTD.
- Configured Stage Status:** External Valuation is marked as 'Completed'.

At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', and 'Next'.

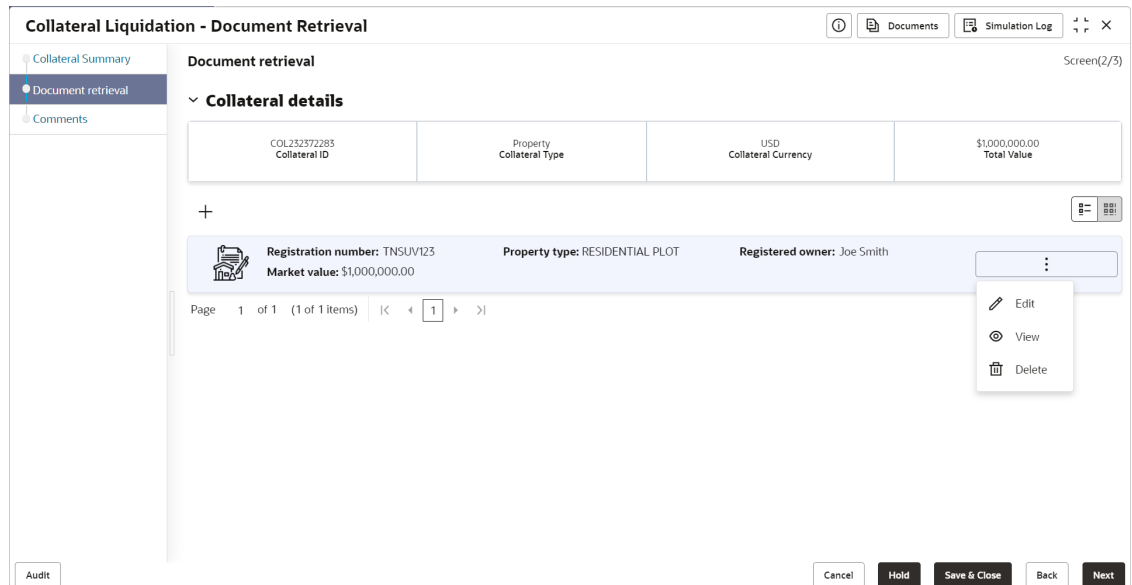
- View the Collateral summary and click **Next**.  
The **Document Retrieval - Document Retrieval** is displayed.

## 14.2 Document Retrieval

This topic provides systematic instructions about the Document Retrieval data segment in Document Retrieval stage.

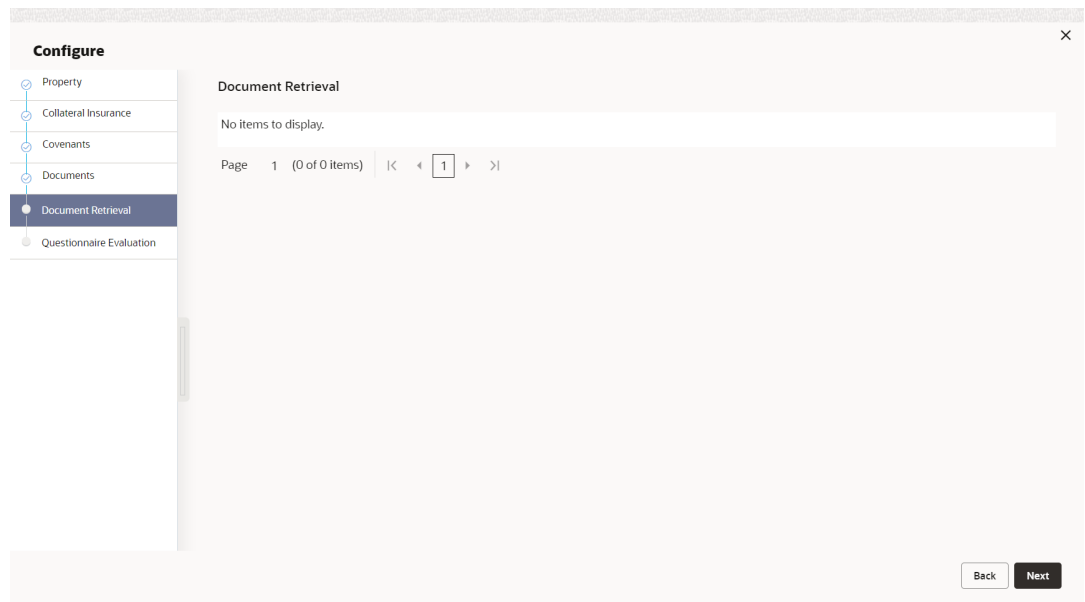
This data segment allows to add the collateral document retrieval status. Upon clicking **Next** in the **Document Retrieval - Collateral Summary** screen.  
The **Document Retrieval** screen is displayed.

Figure 14-3 Document Retrieval\_Document Retrieval



1. Click the action icon in the required document record and select **Edit**.  
The **Document Retrieval Details** screen is displayed.

Figure 14-4 Document Retrieval\_Document Retrieval



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

- Agency
- Document ID
- Document Description

- Safekeeping Date
  - Safekeeping Location
  - Shelf Number
  - Drawer Number
  - Key Number
2. Specify the document retrieval details by referring the below table.

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

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

3. Click **Save**.

The retrieval details are added and displayed as shown below.

**Figure 14-5 Document Retrieval\_ Document Retrieval**

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

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

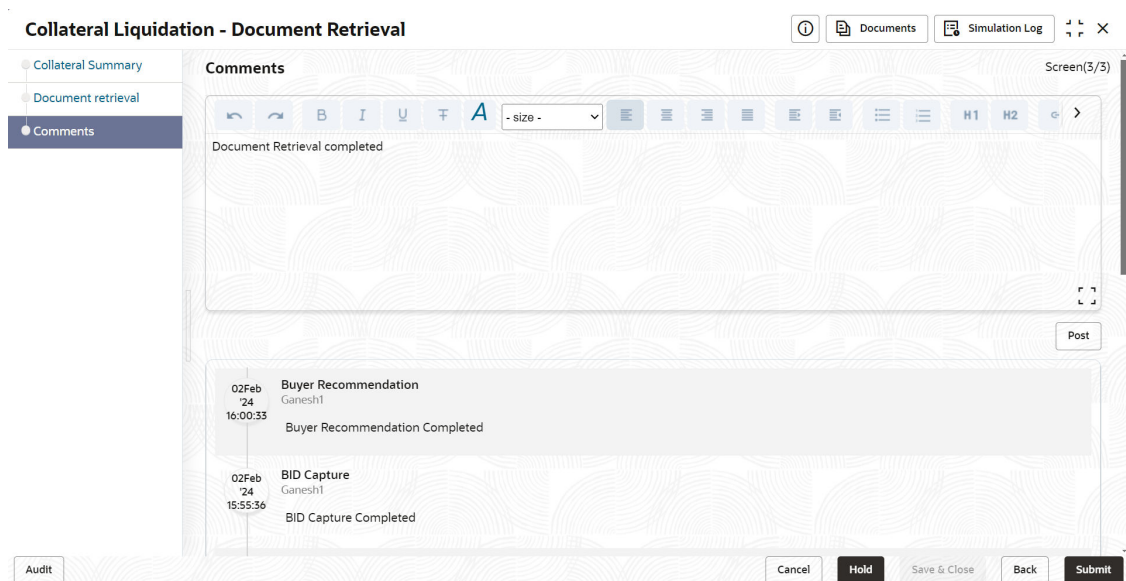
## 14.3 Comments

This topic provides systematic instructions 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. Click **Next** in the **Document Retrieval - Document Retrieval** screen.

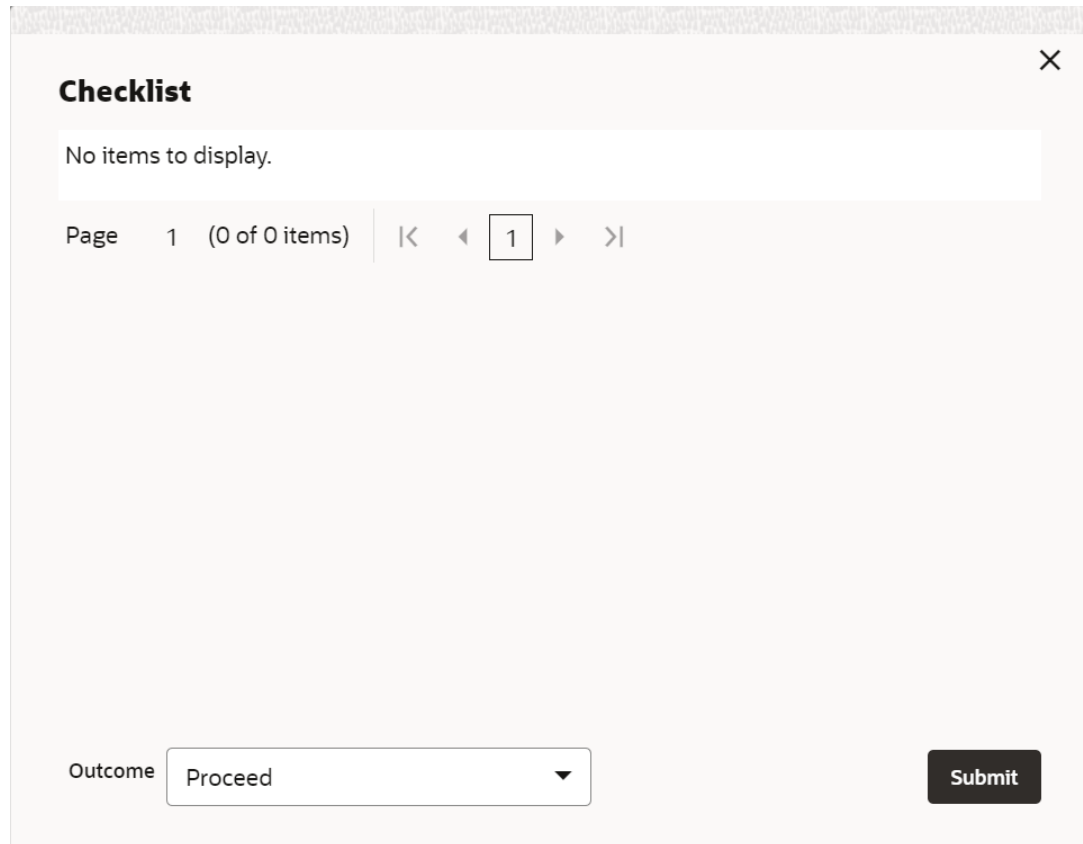
The **Comments** screen is displayed.

**Figure 14-6 Document Retrieval\_Comments**



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

Figure 14-7 Checklist



**Checklist** ✕

No items to display.

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

Outcome  ▼

**Submit**

**Note**

Checklist for the stage appears if it is configured in the Business Process Maintenance. User manually verify the checklist and enable the corresponding check box.

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

The application is moved to the next stage.

# 15

## Asset Transfer to Buyer

This topic provides 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.

### 15.1 Collateral Details

This topic provides systematic instructions 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. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen is displayed.

**Figure 15-1 Free Tasks**

<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applica
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

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

**Collateral Liquidation - Asset Transfer To Buyer** Screen(1/4)

**Collateral Details**

- Customer details**
  - Customer ID: 00010810
  - Customer Name: THINKPAD LTD
  - Liability number: 00010810
- Collateral details**
  - Collateral ID: COL232402315
  - Collateral Type: Residential Plot located at Baker Street
  - Collateral Category: RESIDENTIAL PROPERTY
  - Collateral Subcategory: Select
  - Collateral Description: Residential Plot located at Baker Street
  - Collateral Currency: USD
  - Agreed Collateral Value: [Field]
  - Collateral Start and End Date: October 14, 2019 ↔ August 31, 2024
  - Purpose Of Collateral: Select
  - Applicable Business: [Field]
  - Charge Type: Mortgage
  - Seniority of Charge: First
  - LTV Percentage: 100
  - Collateral Value: USD 1,000,000.00
  - Bank Value: USD 800,000.00
  - Bank haircut: 20%
  - Collateral Status: Released
  - Document Status: [Field]

Audit | Cancel | Hold | Save & Close | Next

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

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

## 15.2 Buyer Details

This topic provides systematic instructions about procedure to add buyer details.

Click **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

**Collateral Liquidation - Asset Transfer To Buyer** Screen(2/4)

**Buyer Details**

- Buyer Name:** Strongman Pvt Ltd
- Organization Details:** Private Ltd
- Buyer Details:** Strongman Pvt Ltd
- House/Building:** 3B VGN NOTTING HILL TIRUMURTY
- Street:** NAGAR NUNGAMBAKKAM
- Locality:** [Field]
- Landmark:** [Field]
- Area:** [Field]
- City:** Dallas
- State:** Texas
- Zip-Code:** 600034
- Country:** US
- Email Address:** [Field]
- Phone Number:** 9176676169
- Approver Comments:** Buyer approved to purchase

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

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

Table 15-1 Buyer Recommendation - Buyer Details

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

2. Click **Next**.

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

## 15.3 Transfer Details

This topic provides systematic instructions 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** screen is displayed.

Figure 15-4 Asset Transfer to Buyer\_Transfer Details

**Collateral Liquidation - Asset Transfer To Buyer** Screen(3/4)

**Transfer Details**

Transfer request date: August 28, 2023

Transfer completion date: August 31, 2023

Asset transferred from: THINKPAD LTD

Asset transferred to: Strongman Pvt Ltd

Acknowledgement reference number: 12215667

Transfer status: Requested

Transfer description: Asset transfer to buyer requested

Audit Cancel Hold Save & Close Back Next

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

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

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

2. Click **Next**.

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

## 15.4 Comments

This topic provides systematic instructions 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. Click **Next** in the **Asset Transfer to Buyer - Transfer Details** screen. The **Comments** screen is displayed.

**Figure 15-5 Asset Transfer to Buyer\_Comments**

**Collateral Liquidation - Asset Transfer To Buyer** [Documents] [Simulation Log] Screen(4/4)

**Comments**

Enter text here...

Post

28 Aug '23 20:32:58 Asset Transfer To Buyer Ganesht  
Asset transfer to buyer requested

28 Aug '23 20:31:01 Document Retrieval Ganesht  
Documents retrieved and are ready to be sent to buyer

Audit Cancel Hold Save & Close Back Submit

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** screen is displayed.

**Figure 15-6 Checklist**

**Checklist** ×

No items to display.

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

Outcome  ▼

**Submit**

**Note**

Checklist for the stage appears if it is configured in the Business Process Maintenance. User manually verify the checklist and enable the corresponding check box.

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

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

# 16

## Assignment of Settlement Account

This topic provides 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.

### 16.1 Collateral Details

This topic provides instructions 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 or Collateral Perfection process. User cannot modify these details.

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

The **Free Tasks** screen is displayed.

**Figure 16-1 Free Tasks**

<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applica
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

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

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

Figure 16-2 Assignment Of Settlement Account\_Collateral Details

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

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

## 16.2 Buyer Details

This topic provides systematic instructions 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. Click **Next** in the **Assignment of Settlement Account - Collateral Details** screen.

The **Buyer Details** screen is displayed.

Figure 16-3 Assignment of Settlement Account\_Buyer Details

- After performing the necessary action in the above screen, click **Next**.  
The **Assignment of Settlement Account - Settlement Details** screen is displayed.

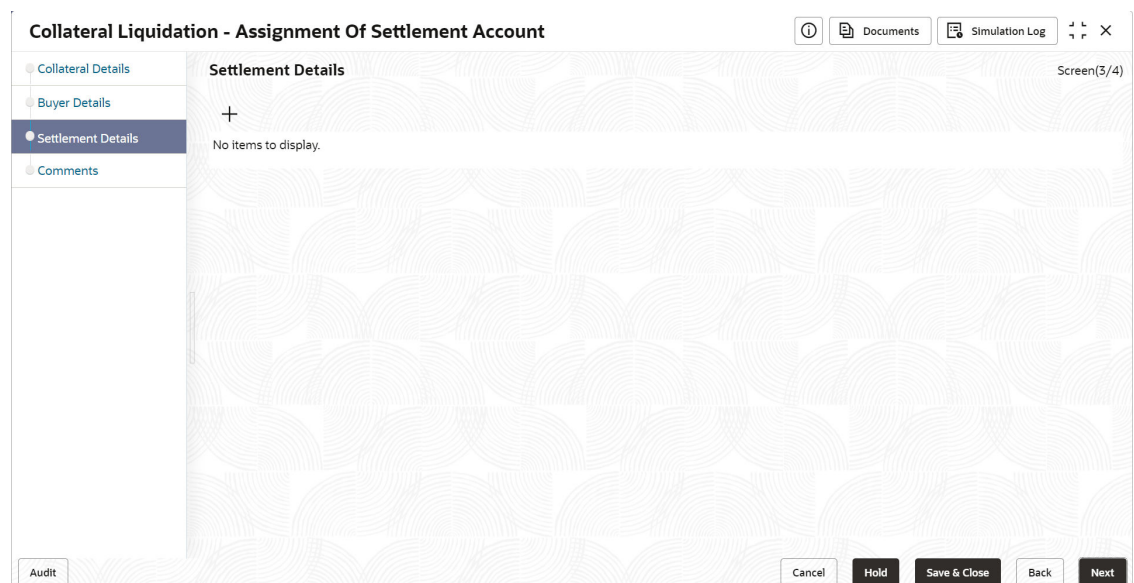
## 16.3 Settlement Details

This topic provides systematic instructions 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** screen is displayed.

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



1. To add the settlement account details, click **add** icon.  
The **Settlement Details** screen is displayed.

**Figure 16-5** Settlement Details

- Specify the settlement details by referring the below table.

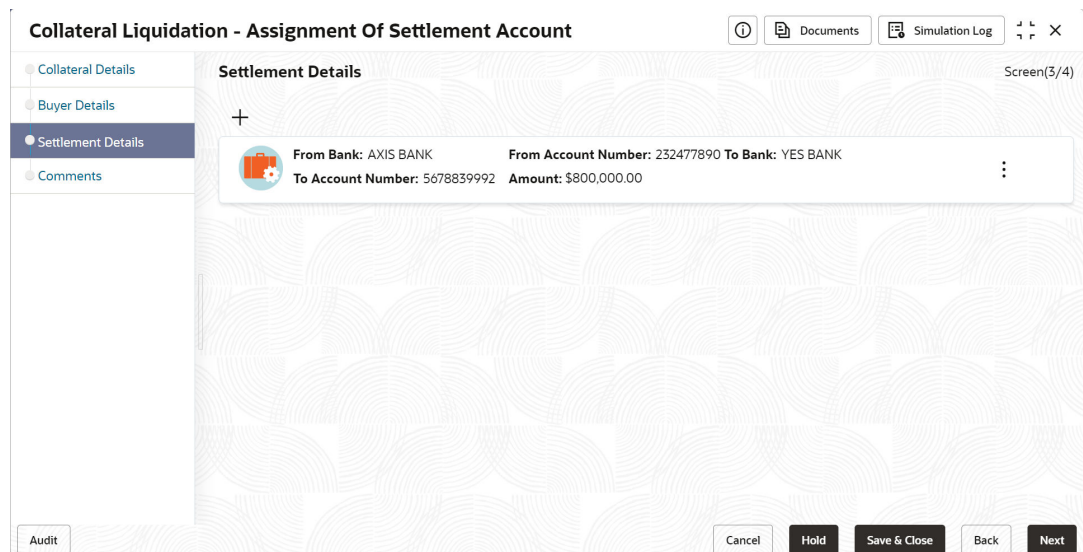
**Table 16-1 Assignment of Settlement Account- Settlement - Settlement Details**

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

- Click **Save**.

The settlement details are added and displayed as shown below.

**Figure 16-6 Settlement Account\_Settlement details**



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

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

## 16.4 Comments

This topic provides systematic instructions 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.

Click **Next** in the **Assignment of Settlement Account - Settlement Details** screen.

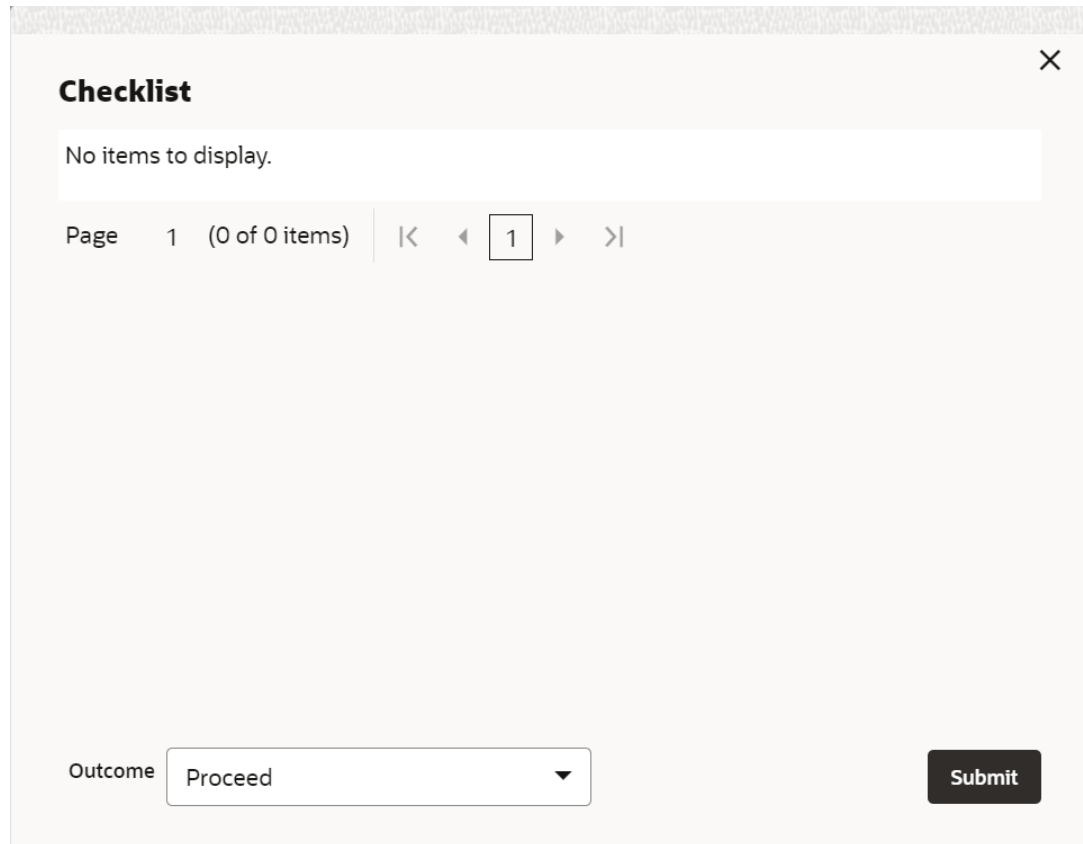
The **Comments** screen is displayed.

**Figure 16-7 Assignment of Settlement Account\_Comments**

The screenshot displays a web application window titled "Collateral Liquidation - Assignment Of Settlement Account". The interface includes a sidebar with navigation options: "Collateral Details", "Buyer Details", "Settlement Details", and "Comments" (which is currently selected). The main content area is titled "Comments" and features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, strikethrough, text color, font size, bulleted list, numbered list, link, unlink, and help. Below the toolbar is a text input field with the placeholder "Enter text here...". A "Post" button is located at the bottom right of the text area. Below the text area, a comment is displayed with the following details: "02Feb '24 17:00:59", "Assignment Of Settlement Account", "Ganesh1", and "Assigned Settlement Account". At the bottom of the window, there are several buttons: "Audit", "Cancel", "Hold", "Save & Close", "Back", and "Submit".

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 Checklist



**Checklist** ✕

No items to display.

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

Outcome  ▼

**Note**

Checklist for the stage appears if it is configured in the Business Process Maintenance. User manually verify the checklist and enable the corresponding check box.

4. Select the required **Outcome**.

The available options are:

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

5. Click **Submit**.

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

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

# 17

## Fund Allocation and Liquidation

This topic provides 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.

### 17.1 Collateral Details

This topic provides systematic instructions 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 or Collateral Perfection process. User cannot modify these details.

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

The **Free Tasks** screen is displayed.

**Figure 17-1 Free Tasks**

The screenshot shows the 'My Tasks' interface. On the left is a navigation menu with 'Free Tasks' selected. The main area displays a table of tasks. The table has columns: Edit, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The tasks listed are:

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applica
<input type="checkbox"/>	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

At the bottom of the table, there is a pagination control showing 'Page 3 of 4 (41 - 60 of 68 items)' and navigation arrows.

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

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

**Figure 17-2 Fund Allocation and Liquidation\_Collateral Details**

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

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

## 17.2 Linked Transaction

This topic provides systematic instructions 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. Click **Next** in the **Fund Allocation and Liquidation - Collateral Details** screen, the Linked Transaction data segment is displayed.

**Figure 17-3 Fund Allocation and Liquidation\_Linked Transaction**

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

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

**Figure 17-4 Fund Allocation and Liquidation\_Linked Transaction**

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

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

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

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

3. Click **Save**.

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

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

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

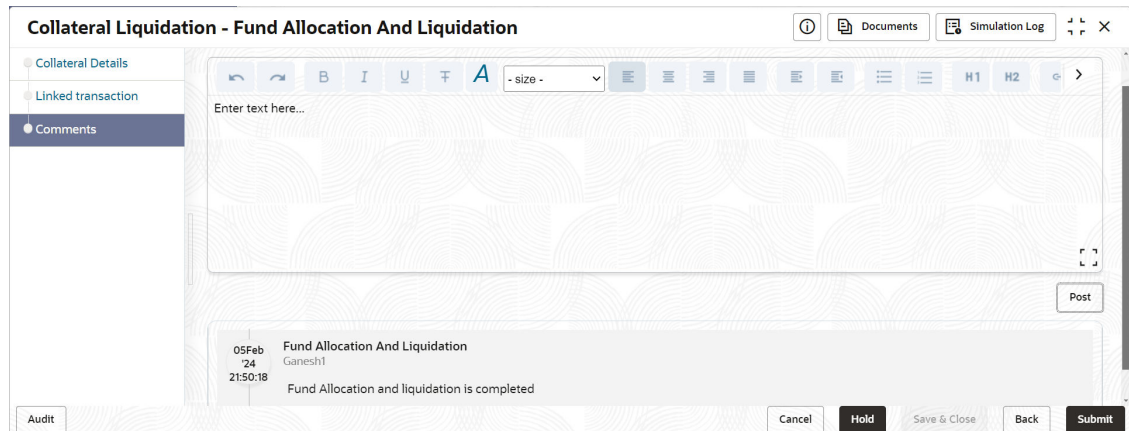
## 17.3 [Comments](#)

This topic provides systematic instructions about the Comments data segment in Fund Allocation and Liquidation stage.

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

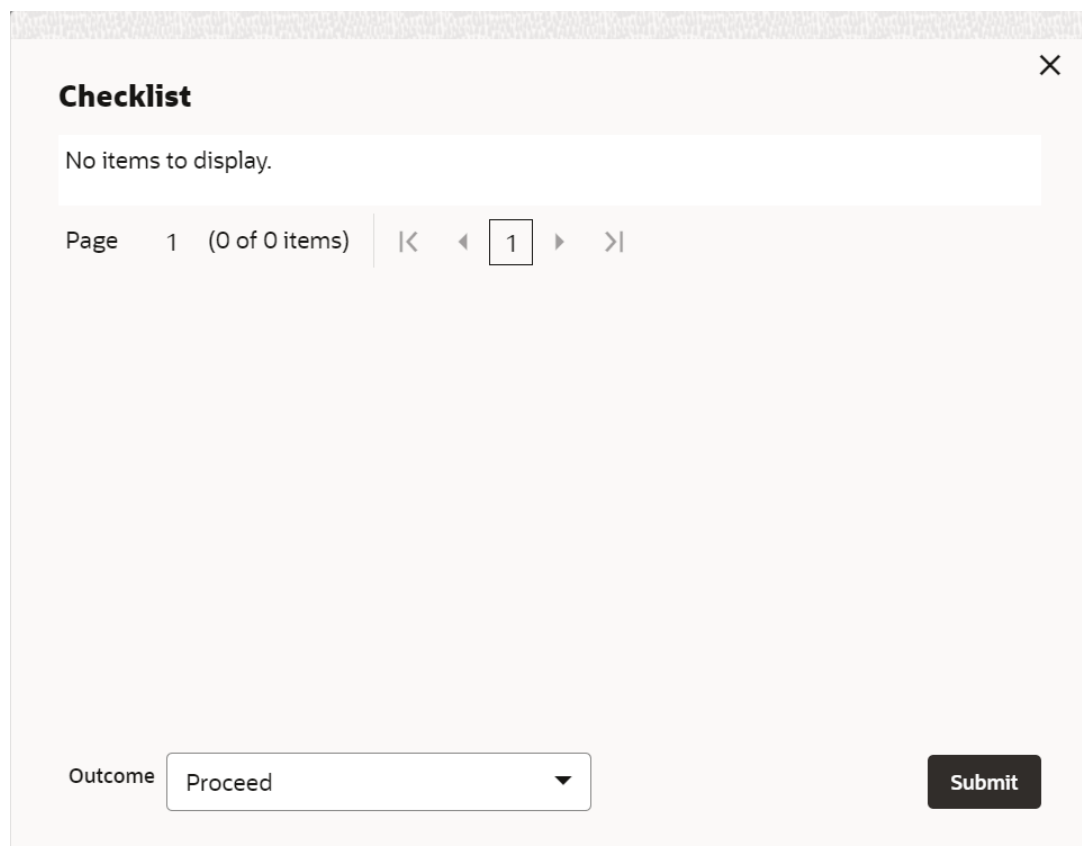
Upon clicking **Next** in the **Fund Allocation and Liquidation - Linked Transaction** screen, the Comments data segment is displayed.

Figure 17-5 Fund Allocation and Liquidation\_Comments



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

Figure 17-6 Checklist



**Note**

Checklist for the stage appears if it is configured in the Business Process Maintenance. User manually verify the checklist and enable the corresponding check box.

**4. Select the required Outcome.**

The available options are:

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

**5. Click Submit.**

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

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

# 18

## Await for Collateral Release

This topic provides 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.

### 18.1 Collateral Details

This topic provides systematic instructions 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. User cannot modify these details.

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

The **Free Tasks** screen is displayed.

**Figure 18-1 Free Tasks**

<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applica
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298751	APP232298751	Risk Evaluation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298749	APP232298749	Await For Release Confirm...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298764	APP232298764	Base Price Fixation	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298762	APP232298762	Await For Collateral Release	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298759	APP232298759	Fund Allocation And Liquid...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298761	APP232298761	Customer Acknowledgement	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298760	APP232298760	Customer Notification	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Release	APP232298758	APP232298758	Await For DeRegistration C...	19-10-14
<input type="checkbox"/>	Edit	Low	Collateral Liquidation	APP232298750	APP232298750	Assignment Of Settlement ...	19-10-14

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 Liquidation - Await For Collateral Release** Screen(1/4)

**Collateral Details**

**Customer details**

Customer ID: 00010810 Customer Name: THINKPAD LTD Liability number: 00010810

**Collateral details**

Collateral ID: COL232282131 Collateral Type: CP Collateral Category: COMMERCIAL PROPERTY

Collateral Subcategory: Select Collateral Description: CP Collateral Currency: USD

Agreed Collateral Value: Applicable Business: Charge Type: Mortgage Collateral Start and End Date: October 14, 2019 Purpose Of Collateral: Select

LTV Percentage: 100 Collateral Value: USD 20,000,000.00 Bank Value: USD 16,000,000.00

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

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

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

## 18.2 Draft Generation

This topic provides systematic instructions 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. Click **Next** in the **Await for Collateral Release - Collateral Details** screen, the Draft Generation data segment is displayed.

**Figure 18-3 Await for Collateral Release\_Draft Generation**

**Collateral Liquidation - Await For Collateral Release** Screen(2/4)

**Draft generation**

Draft not configured for the process

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

1. Click **Generate Document**.

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

**Figure 18-4 Draft Generation Details**

Draft Generation Details

<p>Communication Type</p> <p><b>Email</b></p> <p>E-Mail CC</p>	<p>E-Mail To *</p> <p>Subject *</p>
<p><i>john_doe@example.com</i></p>	<p><i>john_doe@example.com</i></p> <p>Proposal draft</p>

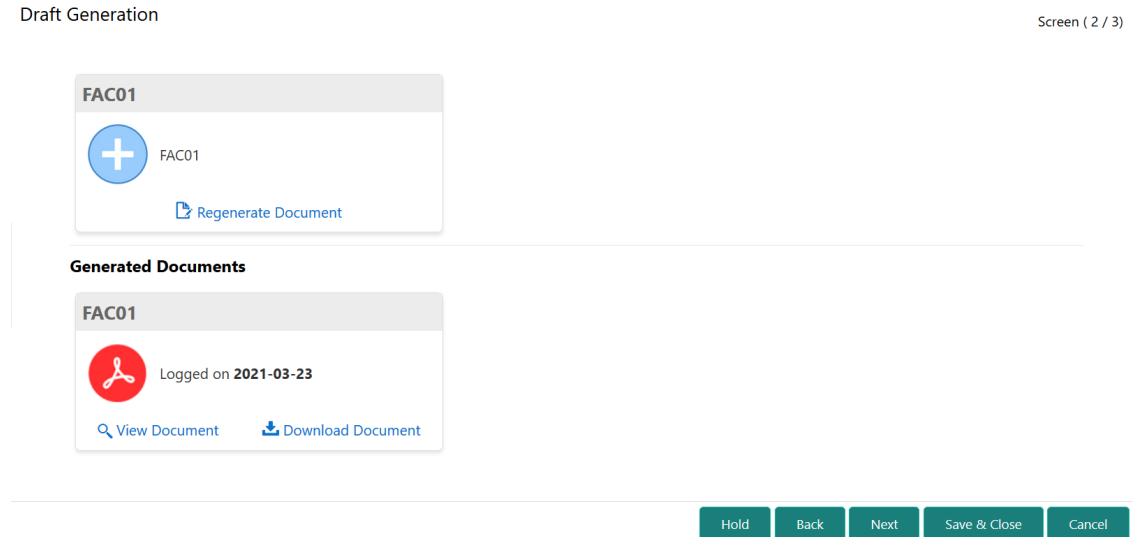
Cancel
Generate

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

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

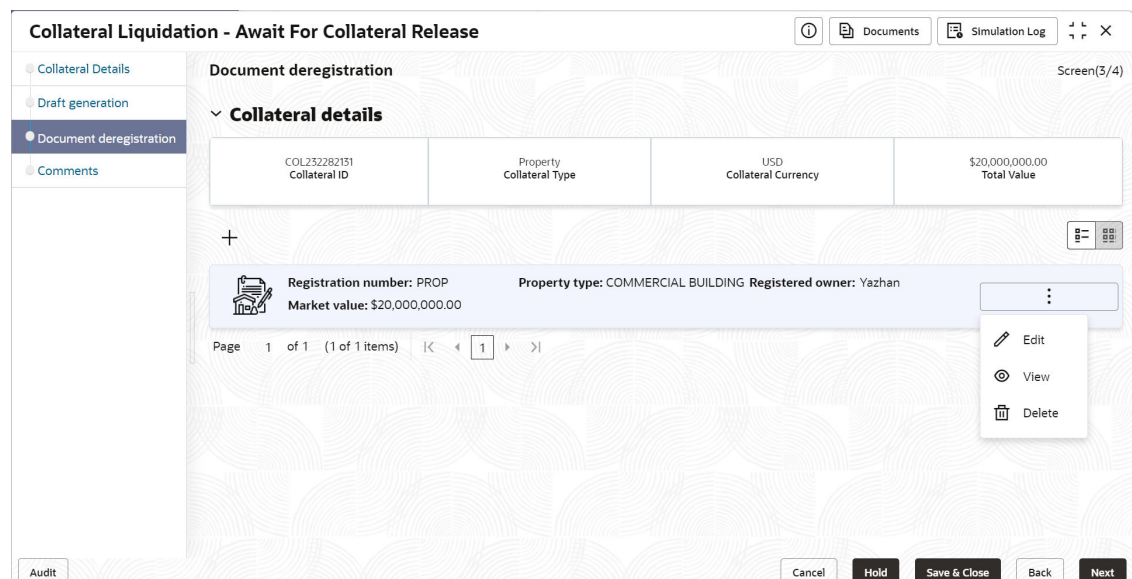
**Figure 18-5 Draft Generation\_Completed**

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

## 18.3 Document Deregistration

This topic provides systematic instructions about the Document deregistration data segment in Await for Collateral Release stage.

This data segment allows to add the document deregistration details. Click **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-registartion**

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

**Figure 18-7 Await for Collateral Release\_Document De-registration**

Document De-Registration

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

Save Cancel

In the above screen, the following details are displayed:

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

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

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

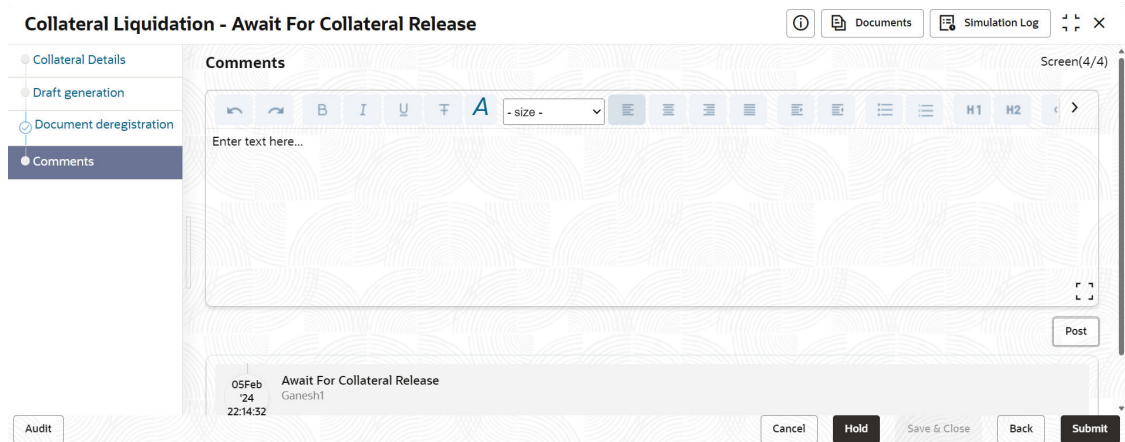
3. Click **Save**.
4. After capturing the de-registration details, Click **Next**.

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

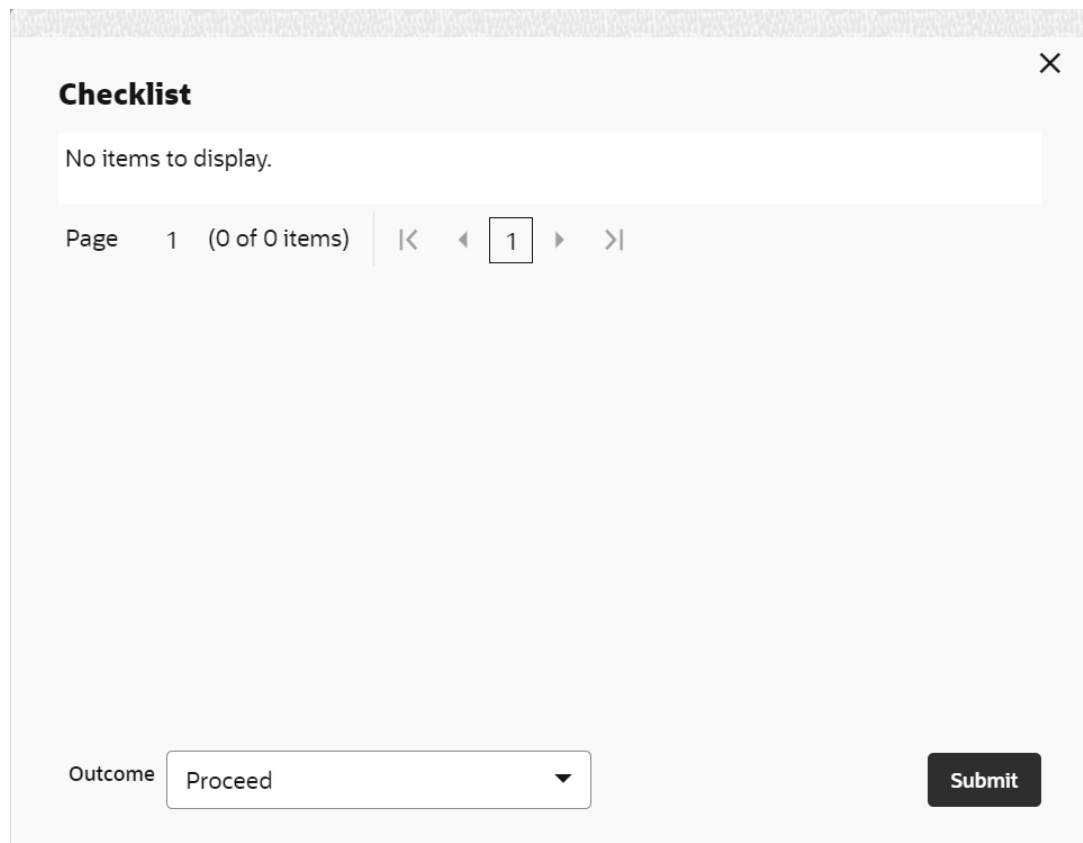
## 18.4 Comments

This topic provides systematic instructions 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. Click **Next** in the **Await for Collateral Release - Document De-registration** screen, the Comments data segment is displayed.

**Figure 18-8** Await for Collateral Release\_Comments

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

**Figure 18-9** Checklist

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.