

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

Table 1-2 (Cont.) Basic Actions

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

1.7 Conventions

The following text conventions are used in this document:

Table 1-3 Conventions

Convention	Meaning
boldface	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

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

1.10 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:

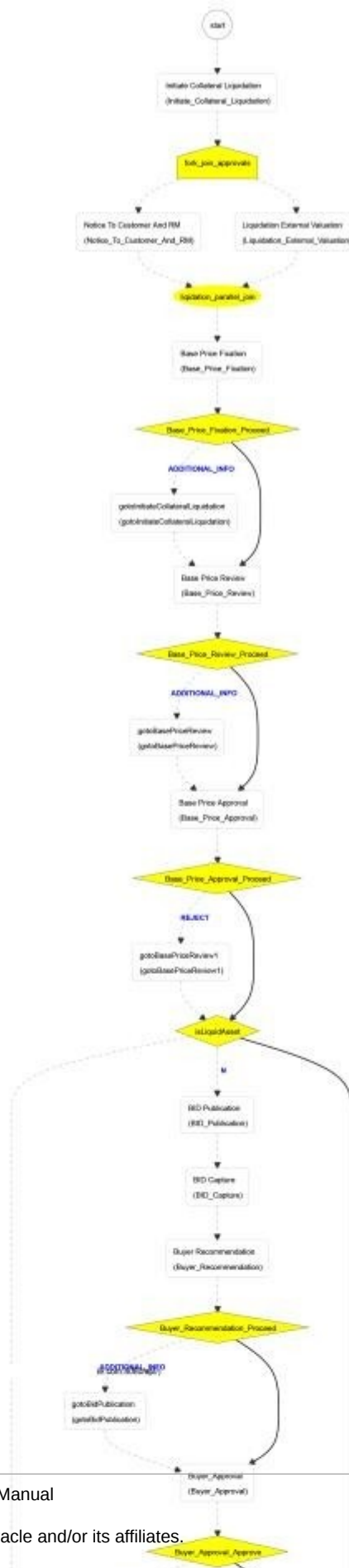
- Capturing liquidation details
- Sending liquidation notice to the customer
- Valuating collateral
- Fixing collateral base price
- Bid publication and identifying buyer
- Settlement of non-performing account based on proceeds from buyer
- Field investigation
- Transfer of asset to the Buyer

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



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

- [Collateral Details](#)
This topic provides the systematic instructions about the Collateral Details data segment in Collateral Liquidation Initiation stage.
- [Property](#)
This topic provides information about the property data segment in Collateral Liquidation Initiation stage.
- [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.
- [Linked Transaction](#)
This topic provides information about the Linked Transaction data segment in Collateral Liquidation Initiation stage.
- [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
- [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.

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

The screenshot shows the 'Collateral Liquidation - Initiate Collateral Liquidation' screen. The interface is organized into a sidebar on the left with navigation options: Collateral Details (selected), Property, Linked transaction, Liquidation Details, and Comments. The main content area is titled 'Collateral Details' and contains the following sections:

- Customer details:** Includes fields for Customer ID (00010810), Customer Name (THINKPAD LTD), and Liability number (00010810).
- Collateral details:** Includes fields for Collateral ID (COL23272283), 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 haircut (20%), Collateral Status (Released), Document Status, Fee Class Code, External Collateral ID, Charge Registration Required (checkbox), Charge Renewal Frequency (Yearly), Units (12), and Filing Lead Days (12).
- Ownership details:** Includes Ownership Type (Single) and Shareable Across Customers (checkbox).
- Revaluation details:** Includes Revaluation Type (Manual).

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

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

Table 3-1 Initiate Collateral Liquidation - Collateral Details

Field	Field Description
Customer Details	This section displays the customer details.
Customer ID	Specify the customer ID.
Customer Name	Displays the customer name.
Liability Number	Specify the liability number.
Collateral Details	This section displays the collateral details.
Collateral ID	Displays the collateral ID.
Collateral Type	Displays the collateral type.
Collateral Category	Displays the collateral category.
Collateral Subcategory	Select the collateral subcategory from the drop-down list. The available options are:
Collateral Description	Displays the description of the collateral.
Collateral Currency	Displays the currency of the collateral.
Agreed Collateral Value	Specify the value of collateral that the customer has agreed to provide to the bank
Collateral Start Date and End Date	Displays the start date and end date of the collateral.
Purpose Of Collateral	Select the purpose of the collateral from the drop-down list. The available options are:
Charge Type	Select the charge type from the drop-down list. The available options are:
Seniority of Charge	Select the seniority of claim from the list.
LTV Percentage	Specify the LTV percentage.
Collateral Value	Displays the collateral value.

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

Field	Field Description
Bank Value	Specify the property value after applying Bank Haircut Value.
Bank Haircut	Displays the bank haircut value for the under-construction property.
Collateral status	Collateral status displays if the collateral is created.
Document Status	Displays the document status of the collateral.
Fee Class Code	Click search to fetch the free class code.
External Collateral ID	Displays the external collateral ID.
Charge Registration Required	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.
Charge Renewal Frequency	Select the charge renewal frequency from the drop-down list. The available options are: <ul style="list-style-type: none"> • Yearly • Half Yearly • Quarterly • Monthly • Daily • Weekly
Units	Specify the units.
Filing Lead Days	Specify the lead days.
Ownership Details	Specify the ownership details.
Ownership Type	Select the collateral ownership type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Single • Joint • Tenants in Common • Others
Shareable Across Customers	Select the toggle of share across the customers.
Revaluation Details	Specify the revaluation details.
Revaluation Type	Select the revaluation type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Automatic • Manual

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

Collateral Liquidation - Initiate Collateral Liquidation

Collateral Details

Customer details

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

Collateral details

Collateral ID: COL232372288
 Collateral Type: Property
 Collateral Category: RESIDENTIAL PROPERTY
 Collateral Subcategory: Select
 Collateral Description: Property located at Baker Street, Dallas
 Collateral Currency: USD
 Agreed Collateral Value: USD 800,000.00
 Collateral Start and End Date: October 14, 2019 - August 31, 2024
 Purpose Of Collateral: Select
 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: []
 Charge Renewal Frequency: Yearly
 Units: 12
 Filing Lead Days: 12
 Charge Registration Required: []
 Ownership details
 Ownership Type: Single
 Shareable Across Customers: []
 Revaluation Details
 Revaluation Type: Manual

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

1. 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

Configure

Commodity

Commodity Details

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

Storage Details

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

Remarks: good

Buttons: Back, Next

Note

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

2. 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
Item Reference Number	Displays the Collateral reference number provided at the time of collateral creation.
Commodity Type	Displays the Commodity Type selected at the time of collateral creation in the Collateral Evaluation or Perfection process.
Item code	Displays the Item code of the commodity.
Quantity	Specify the Quantity of commodity for liquidation.
Quantity In	Select the unit in which the commodity is measured from the drop down list.
Currency	The Currency in which the commodity price is captured.
Unit price	Displays the Unit Price of the commodity specified at the time of collateral creation.
Total Amount	Total Amount is calculated by multiplying the Unit Price with the Quantity .
Amount in Collateral Currency	If the commodity currency is different from the collateral currency, the total amount is converted to collateral currency and displayed.
Lien Detail	Capture the Lien Detail .

Table 3-3 Commodity - Storage Details - Field Description

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

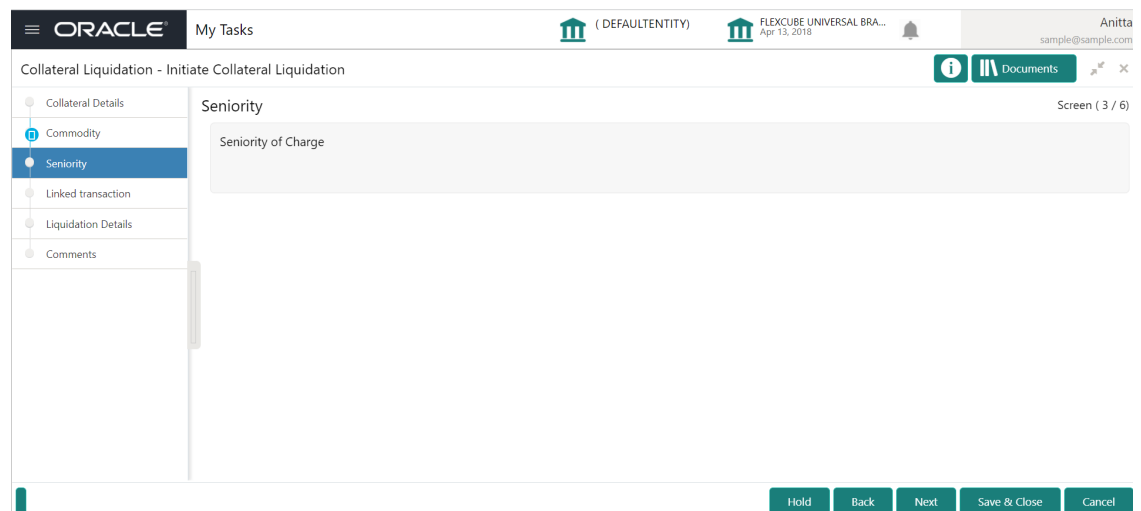
The **Initiation - Seniority** screen is displayed.

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 pervious charge details is also displayed.

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

Figure 3-6 Initiation - Seniroity



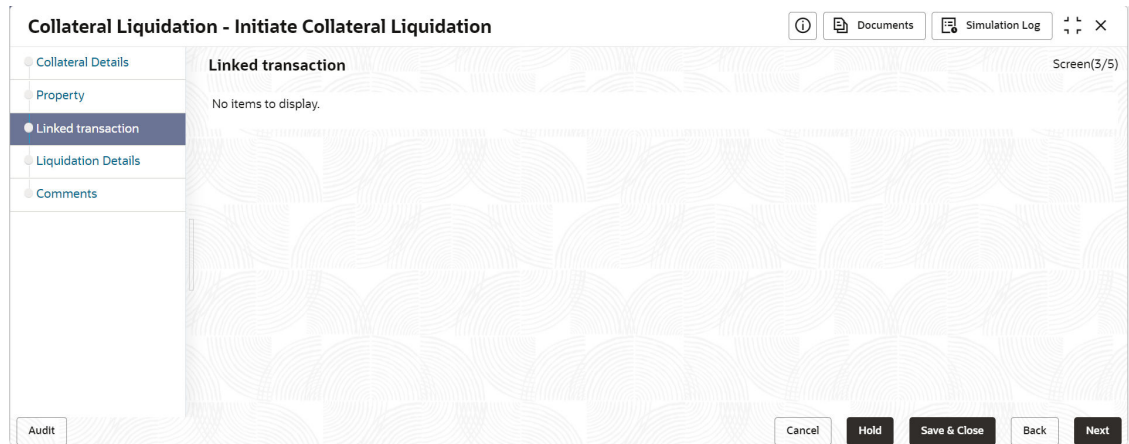
- View the Seniroity details and click **Next**.
The **Initiation - Linked Transaction** screen is displayed.

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



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

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

[Cancel](#)

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

Table 3-4 Initiation - Linked Transaction Details

Fields/ Icons	Description
Transaction Reference No	Displays the Transaction Reference Number that is associated with the collateral
Facility Id	Displays the Facility ID that is associated with the transaction
Customer Name	Displays the Customer name for whom the transaction is cre-ated
Transaction Description	Displays the detailed description about the transaction

Table 3-4 (Cont.) Initiation - Linked Transaction Details

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

- 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

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

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.

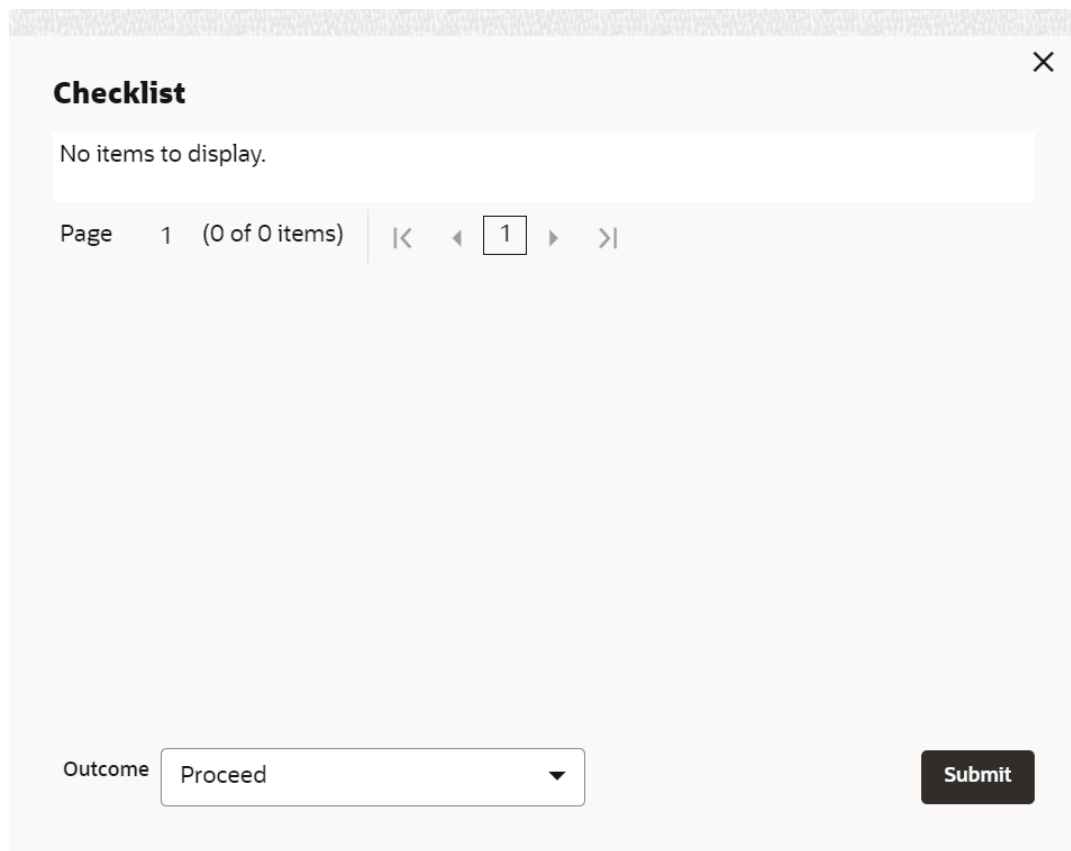
The **Comments** screen displays.

Figure 3-10 Initiation - comments

The screenshot shows the 'Collateral Liquidation - Initiate Collateral Liquidation' application. The main window is titled 'Collateral Liquidation - Initiate Collateral Liquidation' and has a 'Comments' section. The 'Comments' section includes a rich text editor with a toolbar (bold, italic, font size, text color, background color, bulleted list, numbered list, link, unlink, H1, H2) and a 'Post' button. Below the editor, a comment is displayed: '02Feb '24 12:05:48 Initiate Collateral Liquidation Ganesht1 Initiation completed'. The bottom of the window has buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Submit'.

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.

- [Collateral details](#)
This topic provides detailed information about the Collateral Details data segment in the Notice to Customer and RM stage.
- [Draft Generation](#)
This topic provides systematic instructions about the Draft Generation data segment in the Notice to Customer and RM stage.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in Notice to Customer and RM stage.

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

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applicant
<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

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- 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

Collateral Liquidation - Notice To Customer And RM

Collateral Details

Customer details

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

Collateral details

Collateral ID: COL232372285 | 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

Audit | Cancel | Hold | Save & Close | Next

- 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

Draft Generation Details

<p>Communication Type</p> <p>Email</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><i>john_doe@example.com</i></p>	<p>Proposal draft</p>

Cancel
Generate

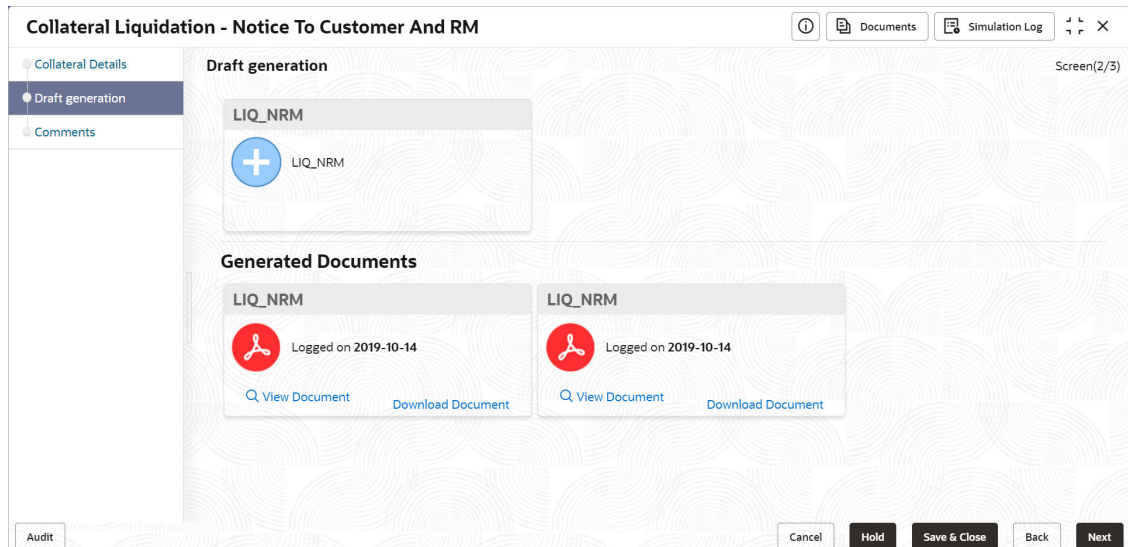
2. Specify all the details in the **Draft Generation Details** window.

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

Table 4-1 Draft Generation Details - Field Description

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

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

Figure 4-4 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**.

4.3 Comments

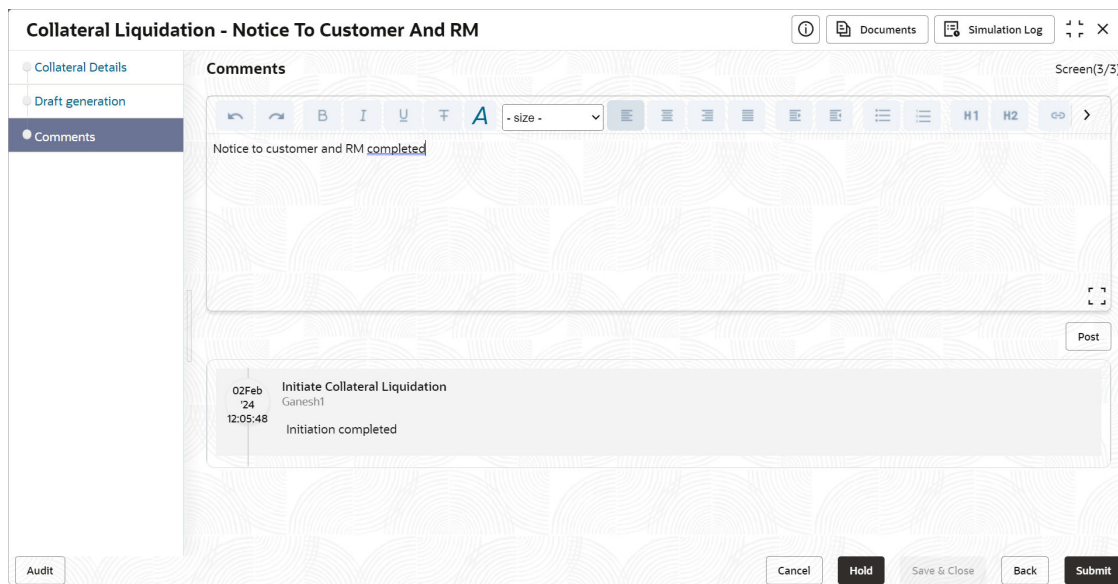
This topic provides systematic instructions about the Comments data segment in Notice to Customer and RM stage.

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.

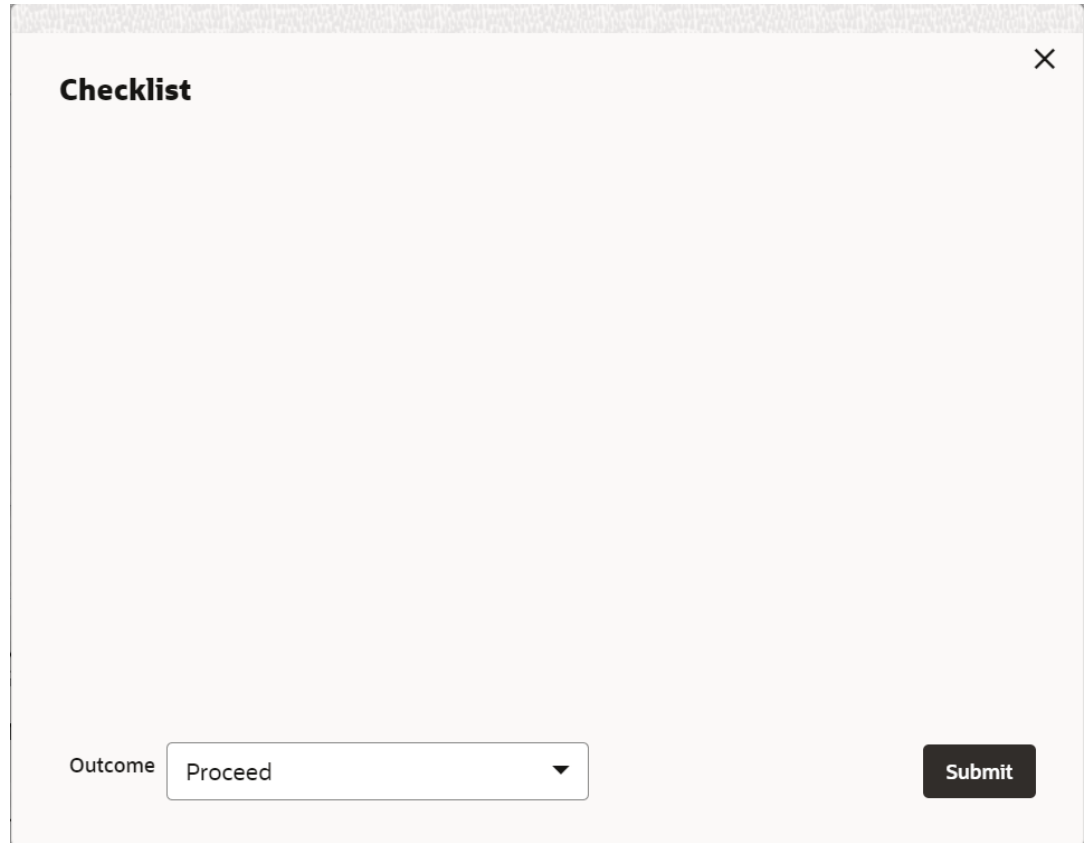
The **Comments** screen displays.

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 ▼

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.

- [Collateral details](#)
Detailed Information about the Collateral details data segment in External Valuation stage.
- [Property](#)
This topic provides systematic instructions about the Property data segment in External Valuation stage.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in External Valuation stage.

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

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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

The screenshot displays the 'Collateral Details' screen within the 'Collateral Liquidation - External Valuation' application. The interface is organized into a sidebar on the left and a main content area on the right. The sidebar contains navigation tabs for 'Collateral Details', 'External Valuation', and 'Comments'. The main content area is titled 'Collateral Details' and is divided into four sections:

- Customer details:** Includes fields for Customer ID (00010810), Customer Name (THINKPAD LTD), and Liability number (00010810).
- Collateral details:** Includes fields for Collateral ID (COL23237283), 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), Bank Interest (20%), Collateral Status (Released), Document Status, Fee Class Code, and External Collateral ID.
- Ownership details:** Includes Ownership Type (Single) and a checkbox for Shareable Across Customers.
- Revaluation Details:** Includes Revaluation Type (Manual).

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

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

Configure

- Property
- Collateral Insurance
- Covenants
- Documents
- Valuation
- Questionnaire Evaluation

Property

Property ID: 2344334

Property Type: RESIDENTIAL PLOT

Property Category: Individual

Description: Property located at Baker Street Dallas

Property Purpose: Personal

Registered Owner: Joe Smith

Land registry: Purchase Date: October 1, 2019

Construction Date: September 1, 2019

Zone Classification: Flood Zone:

Flood Zone Type

Seismic Zone:

Seismic Zone Type

Income Producing:

Environment Assessment Required:

Restricted Property:

Under Construction: Off

Back Next

Note

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

- 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

Configure

- Property
- Collateral Insurance
- Covenants
- Documents
- Valuation
- Questionnaire Evaluation

Property

Property ID: 2344334

Property Type: RESIDENTIAL PLOT

Property Category: Individual

Description: Property located at Baker Street Dallas

Property Purpose: Personal

Registered Owner: Joe Smith

Land registry: Purchase Date: October 1, 2019

Construction Date: September 1, 2019

Zone Classification: Flood Zone:

Flood Zone Type

Seismic Zone:

Seismic Zone Type

Income Producing:

Environment Assessment Required:

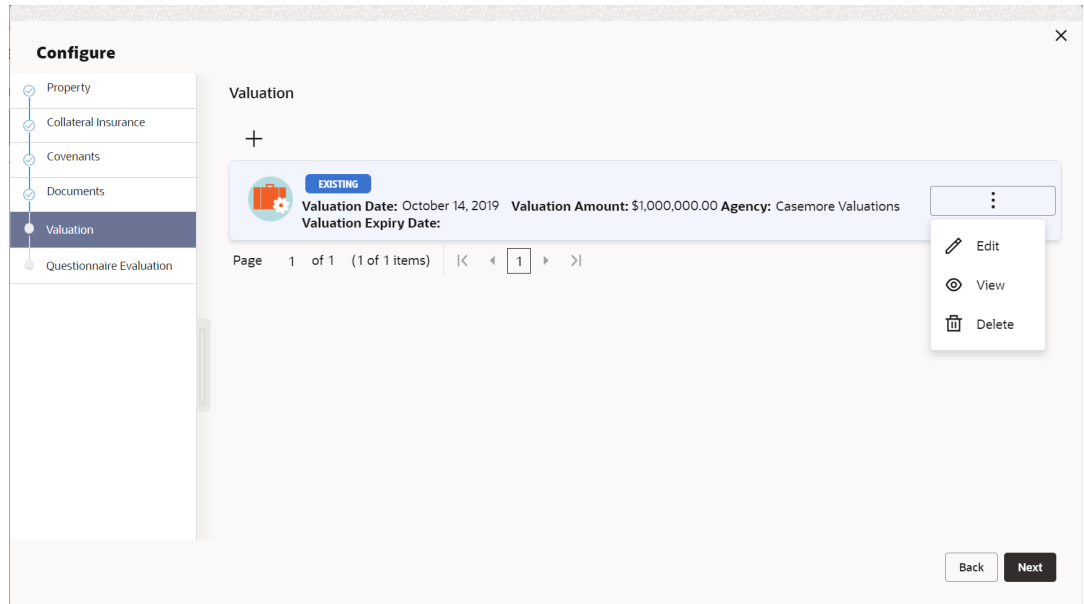
Restricted Property:

Under Construction: Off

Back Next

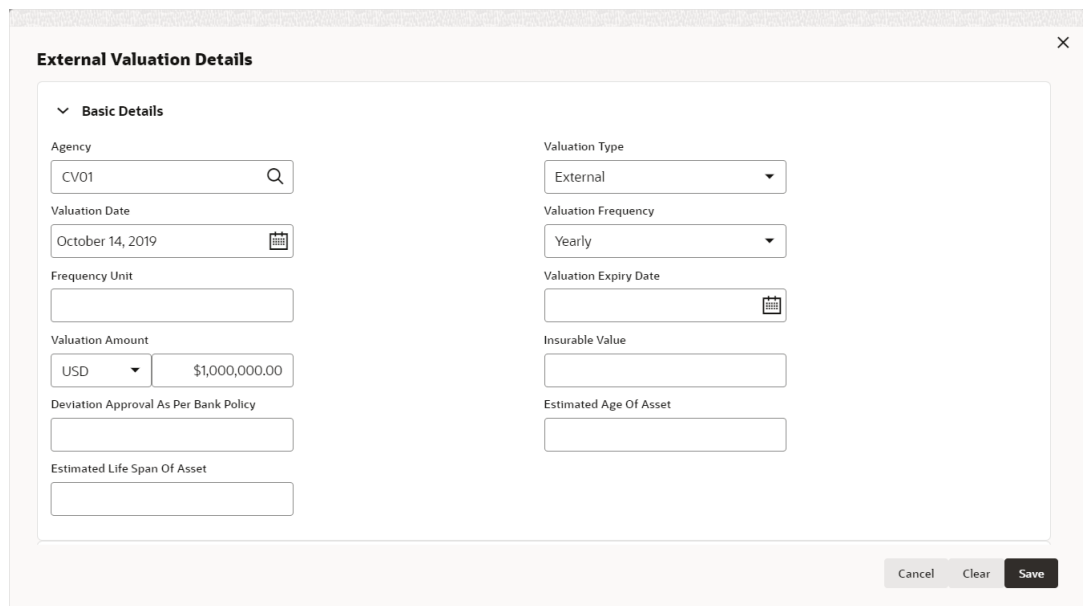
- Click **Next** and navigate to the Valuation menu.
The **External Valuation - Configure - Valuation** screen is displayed.

Figure 5-5 External Valuation_Valuation



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

Figure 5-6 External Valuation Details



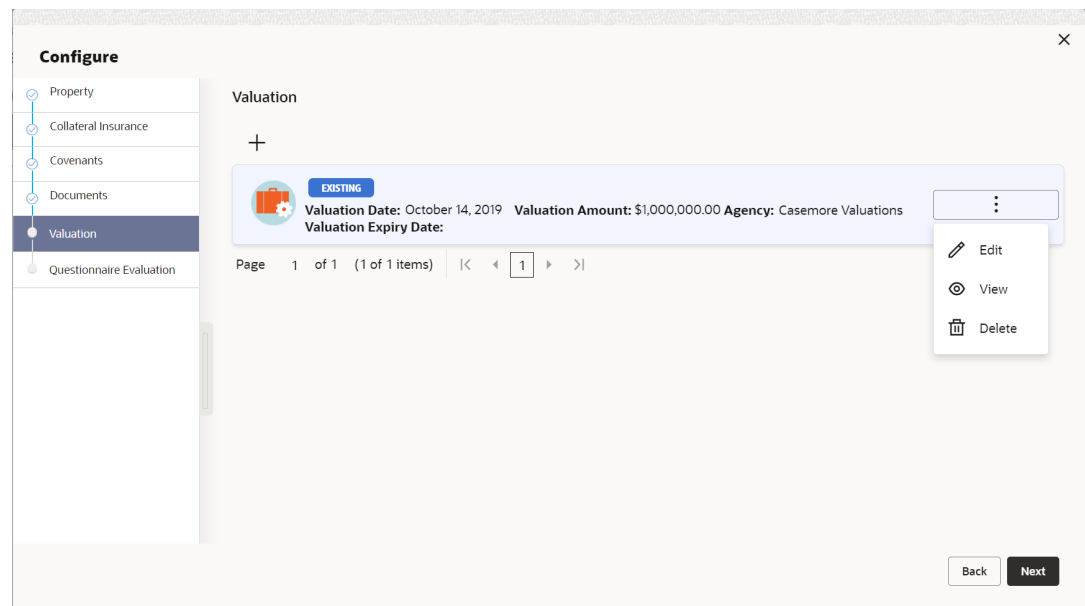
- Refer the below table and specify the **External Valuation Details**.

Table 5-1 External Valuation Details

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

5. Click **Add**.

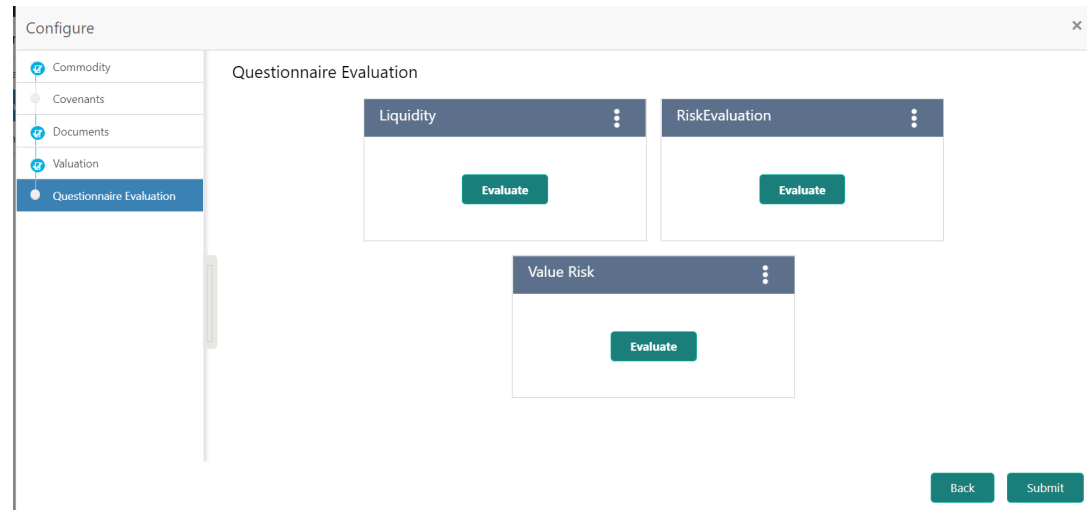
The **External Valuation Details** are added and displayed as shown below.

Figure 5-7 External Valuation_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.

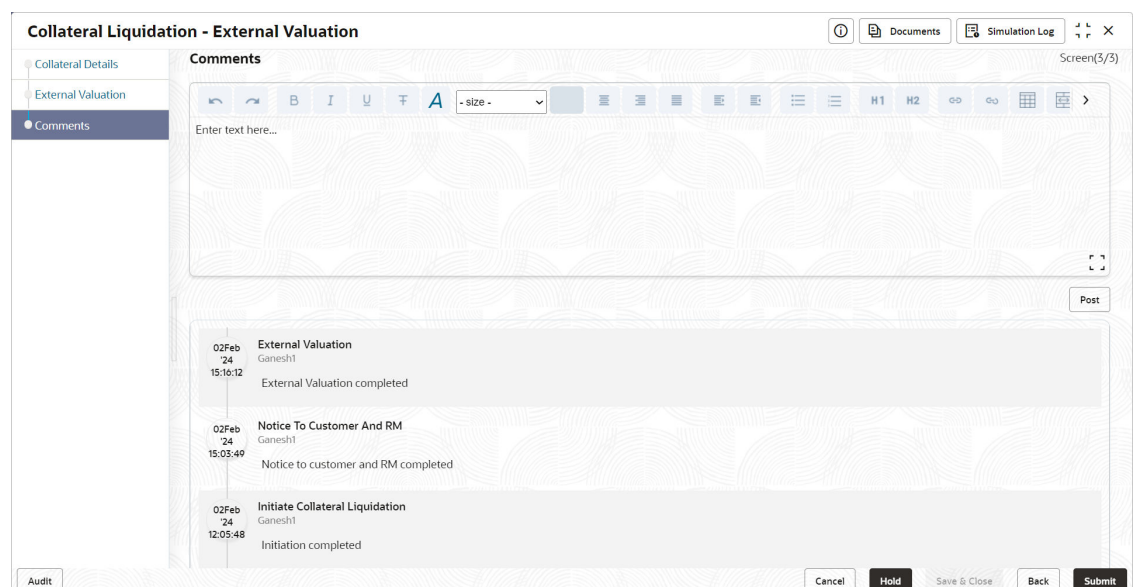
9. click **Next**, to move the next data segment.

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.

- [Collateral Details](#)
This topic provides systematic instructions about the Collateral Details data segment in Base Price Fixation stage.
- [Property](#)
This topic provides systematic instructions about the property data segment in Base Price Fixation stage.
- [Liquidation History](#)
This topic provides systematic instructions about the Liquidation History data segment in Base Price Fixation stage.
- [Base Price Fixation](#)
This topic provides systematic instructions about the Base Price Fixation data segment in Base Price Fixation stage.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in Base Price Fixation stage.

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

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

- 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

Collateral Liquidation - Base Price Fixation

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

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

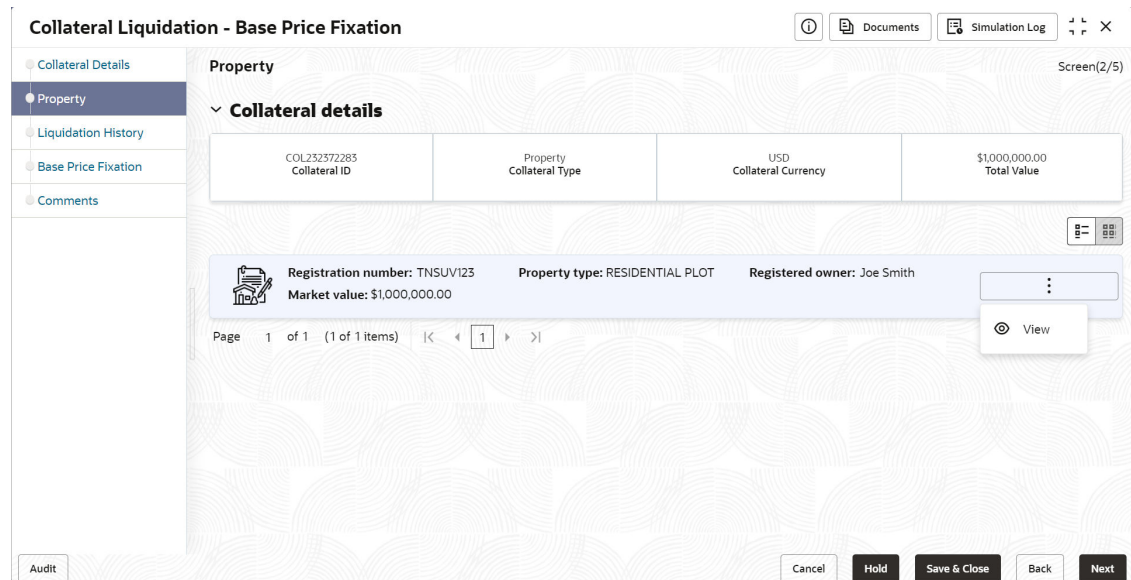
6.2 Property

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



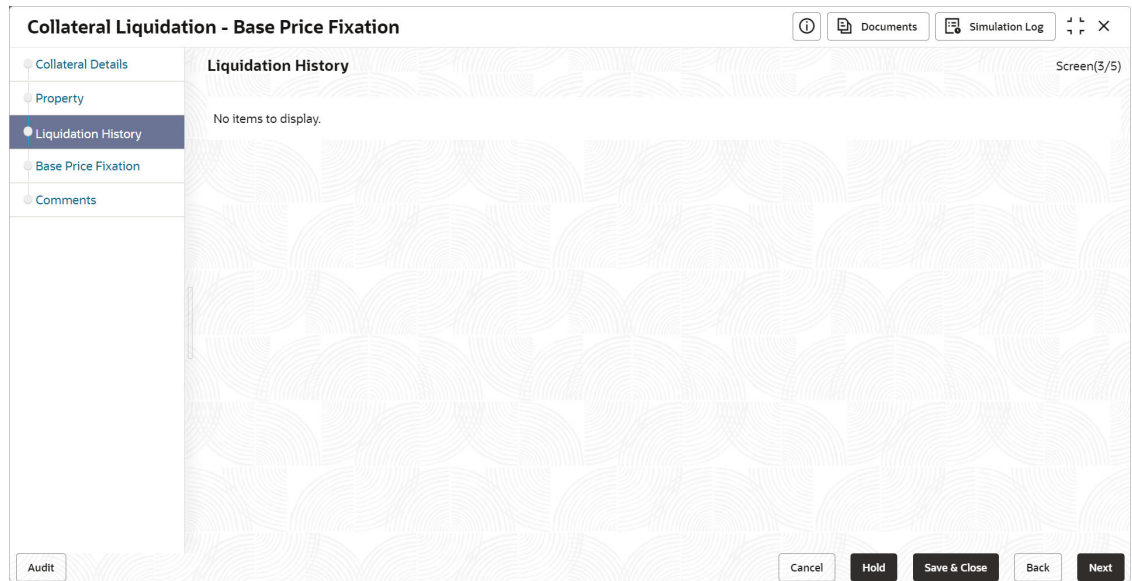
- After viewing the collateral details, click **Next**.
The **Base Price Fixation - Liquidation History** screen is displayed.

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



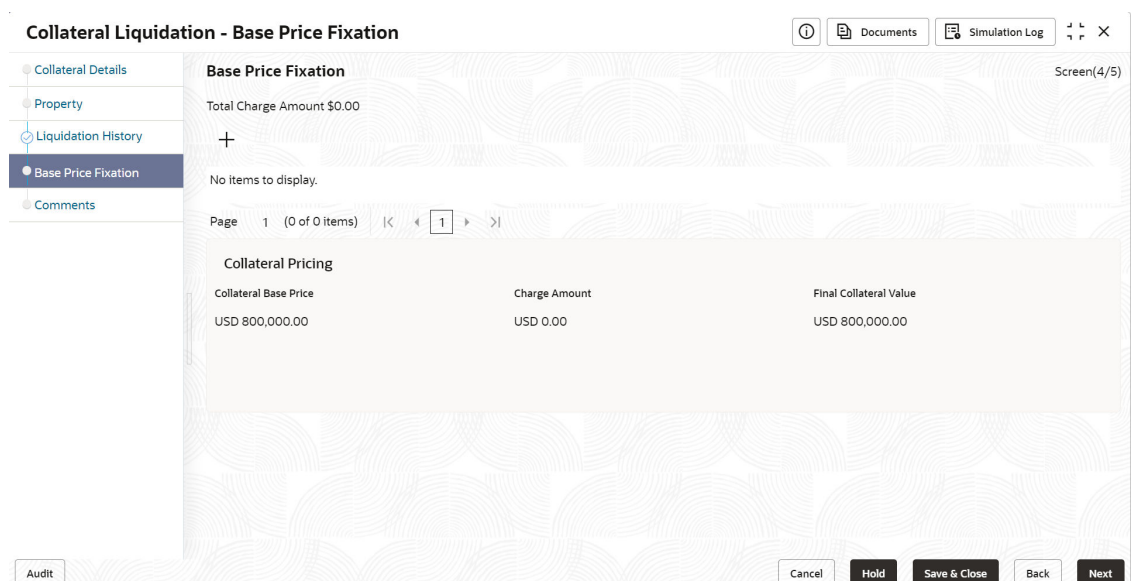
- View the Liquidation History and click **Next**.
The **Base Price Fixation- Base Price Fixation** screen is displayed.

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

The screenshot shows a 'Charge Details' dialog box with the following fields and controls:

- Charge Code:** Text input field containing 'CH001'.
- Waived:** A toggle switch currently turned off.
- Currency:** Text input field containing 'USD' with a search icon.
- Charge Amount:** A dropdown menu set to 'USD' and a text input field containing '\$800,000.00'.
- Charge Description:** A large empty text area.
- Remarks:** A large empty text area.
- Buttons:** 'Clear', 'Cancel', and 'Add' buttons located at the bottom right.

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

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

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

3. Click **Save**.

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

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

Figure 6-7 Base Price Fixation_Base Price Fixation

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

Base Price Fixation

Total Charge Amount \$0.00

+

No items to display.

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

Collateral Pricing

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. 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

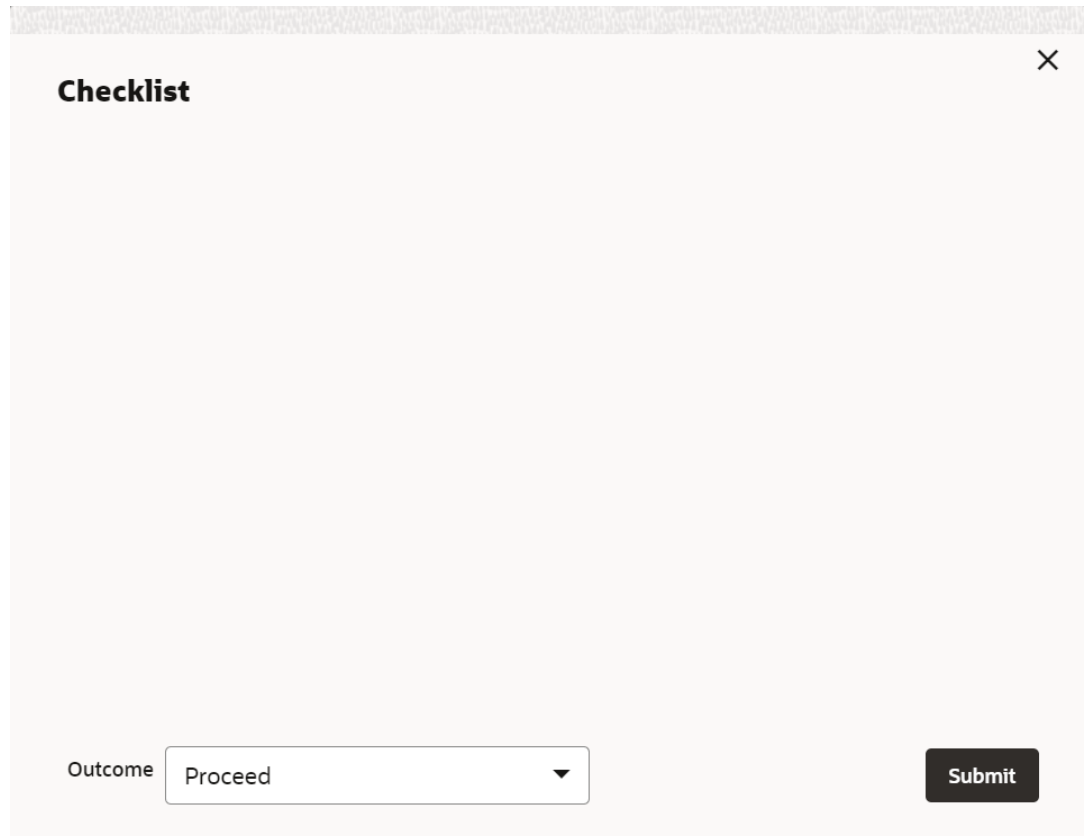
The screenshot displays the 'Collateral Liquidation - Base Price Fixation' window. On the left, a sidebar contains navigation options: Collateral Details, Property, Liquidation History, Base Price Fixation, and Comments (which is selected). The main area is titled 'Comments' and features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and text alignment. Below the editor is a 'Post' button. A list of comments is shown below, with the following entries:

Date	Time	Author	Comment
02Feb '24	15:28:10	Ganesh1	base price fixation done
02Feb '24	15:16:12	Ganesh1	External Valuation completed

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

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 web form titled "Checklist" with a close button (X) in the top right corner. The form is mostly empty, with a label "Outcome" on the left and a dropdown menu on the right. The dropdown menu currently displays "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	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. **Acquire & Edit** the required **Base Price Review** task.

The **Base Price Review- Collateral Details** screenn 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

Collateral Liquidation - Base Price Review

Collateral Details

Property

Liquidation History

Base Price Review

Comments

Enter text here...

Post

07Feb '24 17:34:09 Base Price Review Anitta
Base Price review Completed

Audit Cancel Hold Save & Close Back Submit

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

Checklist

No items to display.

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

Outcome Proceed

Submit

Note

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

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.

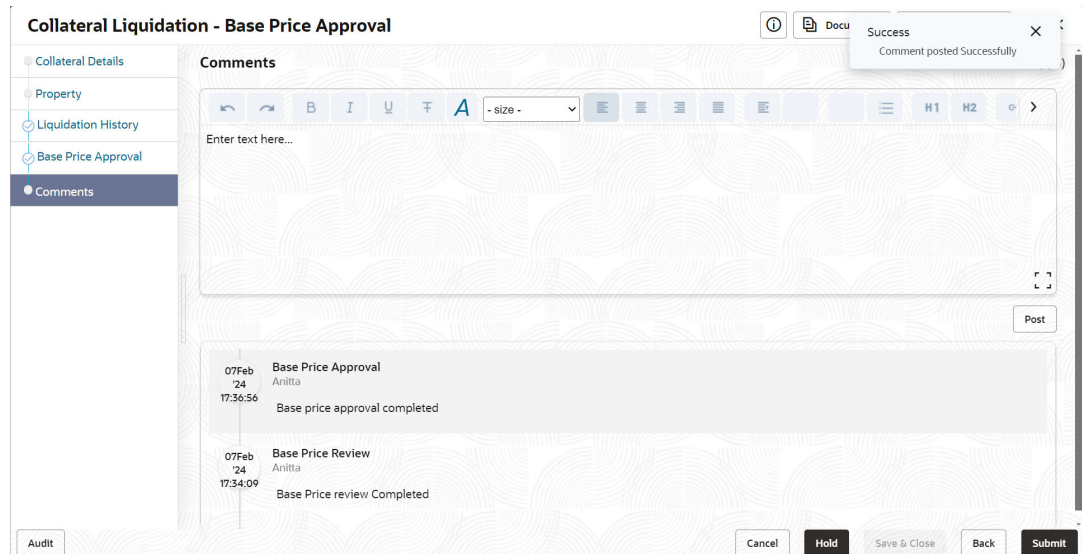
Figure 8-2 Base Price Approval_Collateral Details

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.

- [Bid Publication - Draft Generation](#)
This topic provides systematic instructions about the procedure to generate draft bid document.
- [Bid Publication - Comments](#)
This topic provides systematic instructions about the Comments data segment in Bid Publication stage.

9.1 Bid Publication - Draft Generation

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

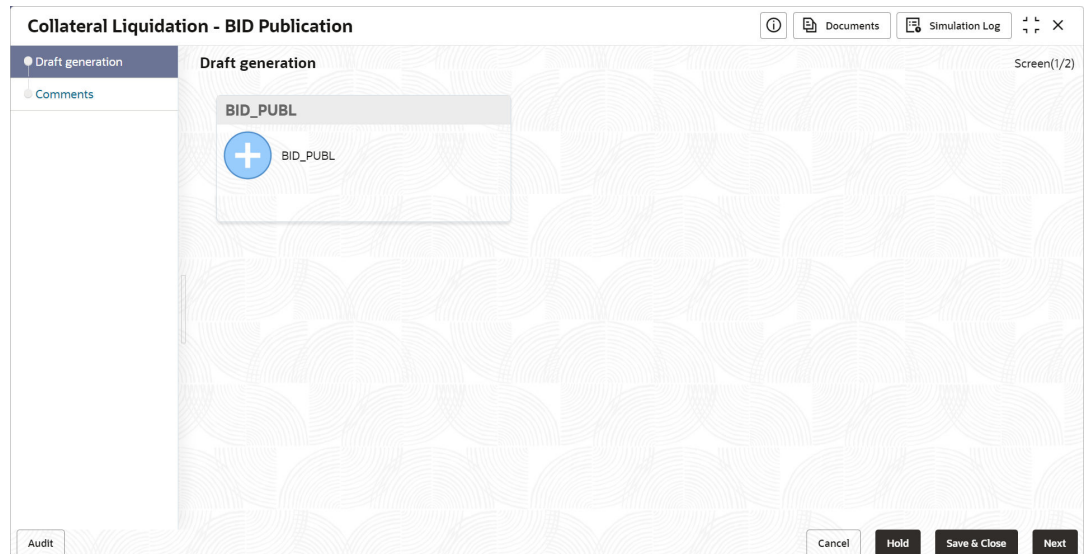
1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.
The **Free Tasks** page is displayed.

Figure 9-1 Free Tasks

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

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**.

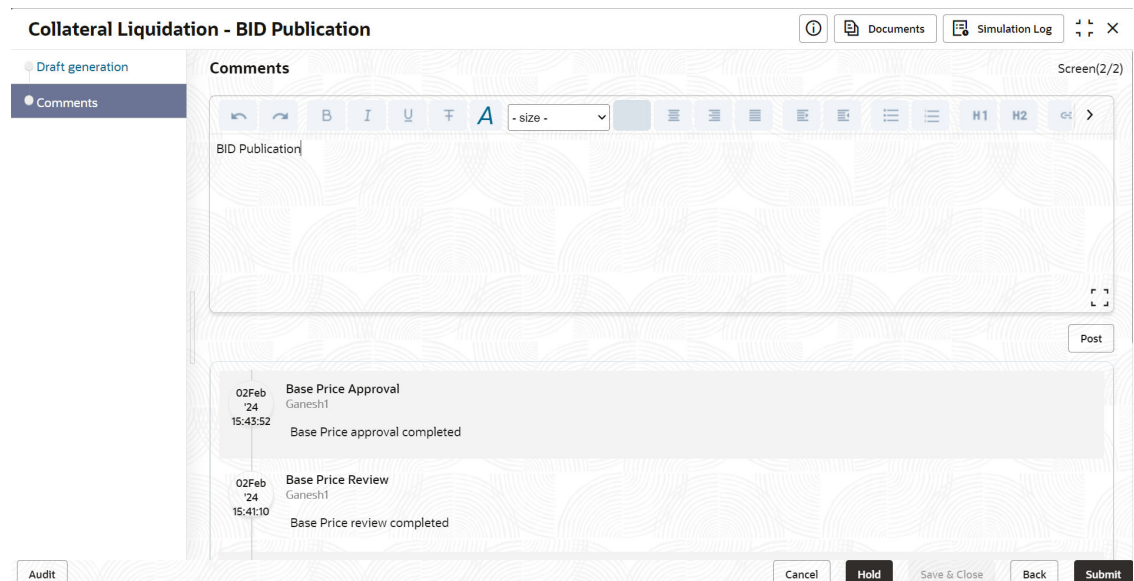
9.2 Bid Publication - Comments

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.

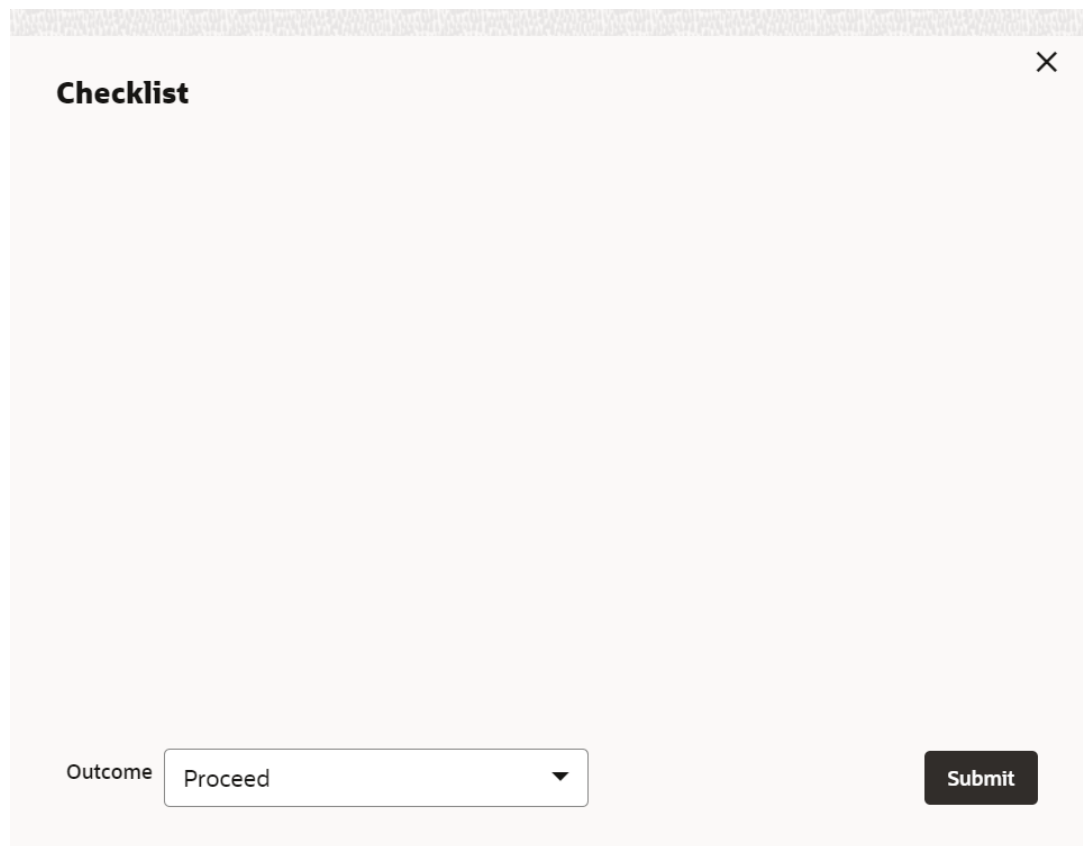
Click **Next** in the **Bid Publication - Draft Generation** screen, the Comments data segment is displayed.

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 ✕

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** 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.

- [Bid Capture - Collateral Details](#)
This topic provides systematic instructions about the Collateral Details data segment in Bid Capture stage.
- [Bid Capture - Buyer Recommendation](#)
This topic provides systematic instructions about the procedure to capture buyer details.
- [Bid Capture - Comments](#)
This topic provides systematic instructions about the comments data segment of the Bid Capture stage.

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

<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

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

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

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

Figure 10-2 Bid Capture_Collateral Details

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

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

10.2 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

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

Table 10-1 Bid Capture - Buyer Recommendation

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

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

Figure 10-4 Bid Capture_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
Bidder Name	Enter the Bidder Name .
Organization Type	Enter the Organization Type .
Point Of Contact	Enter the Point of Contact in the Organization related to the bid.
Contact Details	Enter the Organization contact details .
Amount	Enter the Bid Amount .
Settlement Type	Enter the bid settlement type .
Bid Valid Till	Select the date till the bid is valid .
Bid Submission Date	Select the date on which the bid is submitted.

- 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.

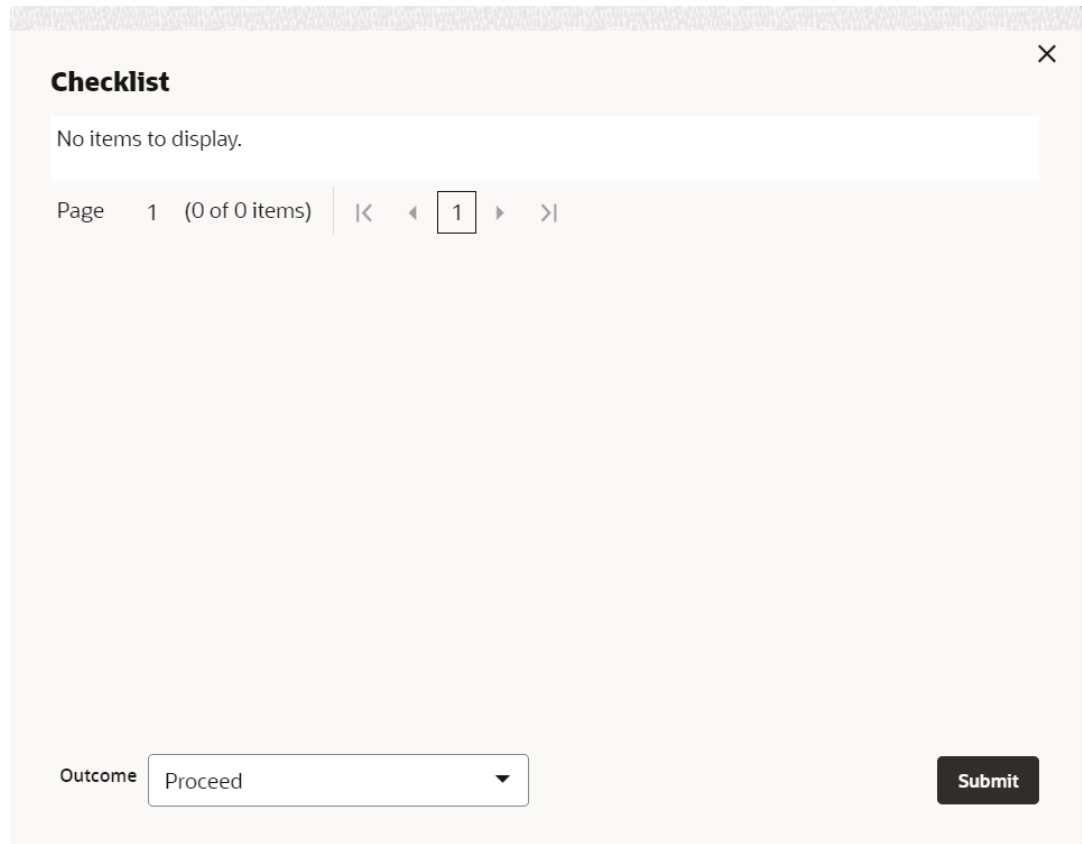
Figure 10-5 Bid Capture_Comments

The screenshot shows the 'Collateral Liquidation - BID Capture' interface. The left sidebar contains a navigation menu with 'Collateral Details', 'Buyer Recommendation', and 'Comments' (selected). The main area is titled 'Comments' and features a rich text editor with a toolbar including undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and text alignment options. The editor contains the text 'BID Capture Completed'. Below the editor is a 'Post' button. A list of comments is displayed below, each with a timestamp and a description:

Timestamp	Comment Title	Comment Text
02Feb 24 15:49:27	BID Publication	BID Publication
02Feb 24 15:43:52	Base Price Approval	Base Price approval completed
02Feb 24 15:41:10	Base Price Review	Base Price review completed

At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Submit'. The top right corner shows 'Screen(3/3)'.

- Type the comments for the Bid Capture stage in the **Comments** text box.
- Click **Post**. Comments are posted below the Comments text box.
- 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.

- [Collateral Details](#)
This topic provides systematic instructions about the Collateral Details data segment in Buyer Recommendation stage.
- [Property](#)
This topic provides systematic instructions about the Property data segment in Buyer Recommendation stage.
- [Buyer Recommendation](#)
This topic provides systematic instructions about the Buyer Recommendation data segment in Buyer Recommendation stage.
- [Buyer Details](#)
This topic provides systematic instructions about the Buyer Details data segment in Buyer Recommendation stage.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in Buyer Recommendation stage.

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

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applicant
<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

- 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

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

Audit | Cancel | Hold | Save & Close | Next

- View the collateral details and click **Next**.
The **Buyer Recommendation - Property** screen is displayed.

11.2 Property

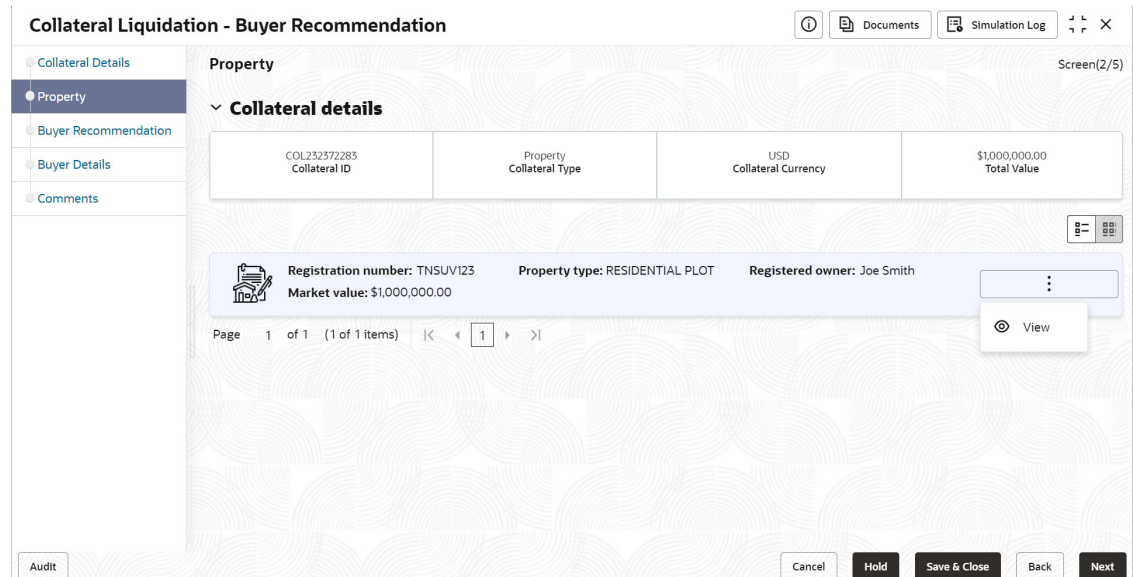
This topic provides systematic instructions about the Property data segment in Buyer Recommendation stage.

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



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

2. Click **Next**.

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

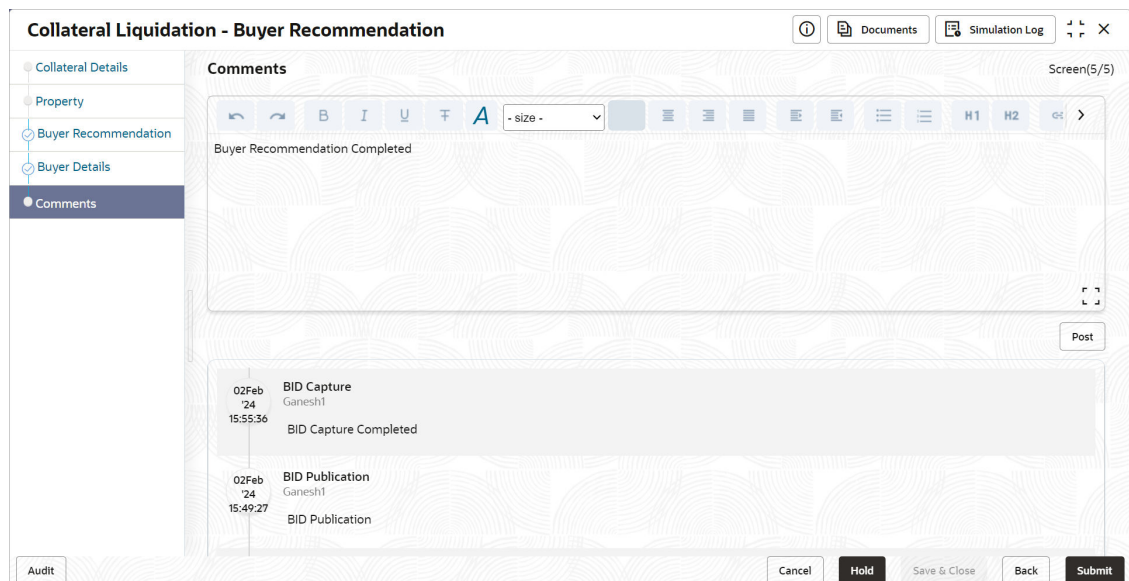
11.5 Comments

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

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 Applicable. The tasks listed are:

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applicable
<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. **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 details**
 - Customer ID: 00010810
 - Customer Name: THINKPAD LTD
 - Liability number: 00010810
- Collateral details**
 - 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 Ganesht1 Buyer Recommendation Completed

02Feb '24 15:55:36 BID Capture Ganesht1 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.

- [Collateral Details](#)
Detailed information about the Collateral Details data segment in Buyer Confirmation stage.
- [Property](#)
This topic provides systematic instructions about the Property data segment in Buyer Confirmation stage.
- [Draft Generation](#)
This topic provides systematic instructions about the Draft Generation data segment in the Buyer Confirmation stage.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in Buyer Confirmation stage.

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

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

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

Figure 13-2 Buyer Confirmation_Collateral Details

Collateral Liquidation - Buyer Confirmation

Collateral Details

Customer details

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

Collateral details

Collateral ID: COL232372285 | 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

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

- 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 displays the 'Collateral Liquidation - Buyer Confirmation' interface. On the left, a navigation pane includes 'Collateral Details', 'Property' (selected), 'Draft generation', and 'Comments'. The main area is titled 'Property' and shows 'Collateral details' for a specific item. The details are as follows:

COL252572285 Collateral ID	Property Collateral Type	USD Collateral Currency	\$1,000,000.00 Total Value
-------------------------------	-----------------------------	----------------------------	-------------------------------

Below this table, a summary bar shows: Registration number: TNSUV123, Property type: RESIDENTIAL PLOT, and Registered owner: Joe Smith. The market value is \$1,000,000.00. A 'View' button is visible next to the summary bar. At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', 'Back', and 'Next'.

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

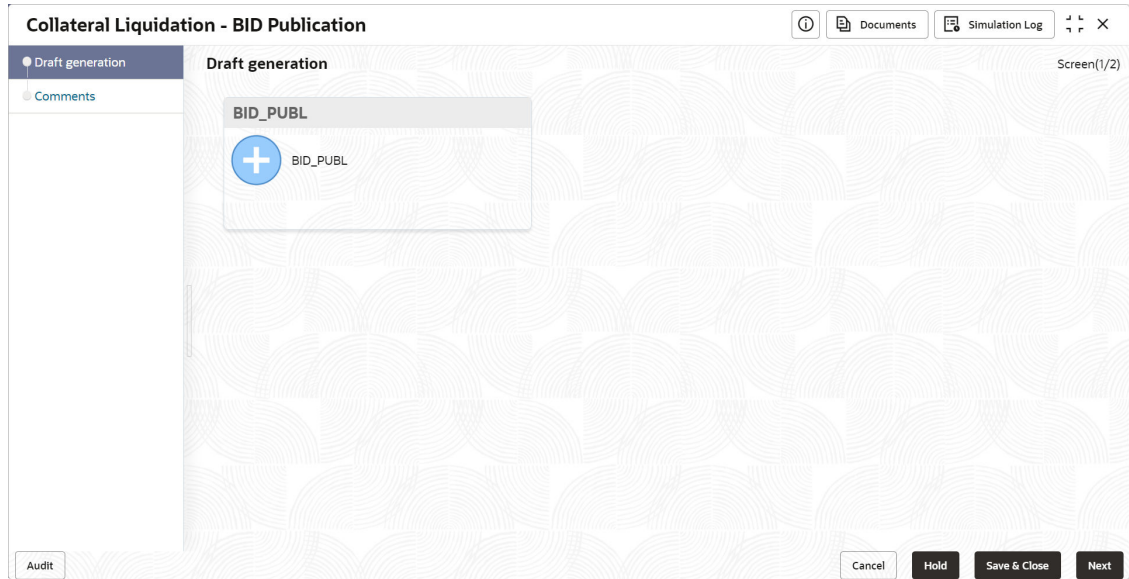
The **Buyer Confirmation - Draft Generation** screen is displayed.

13.3 Draft Generation

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

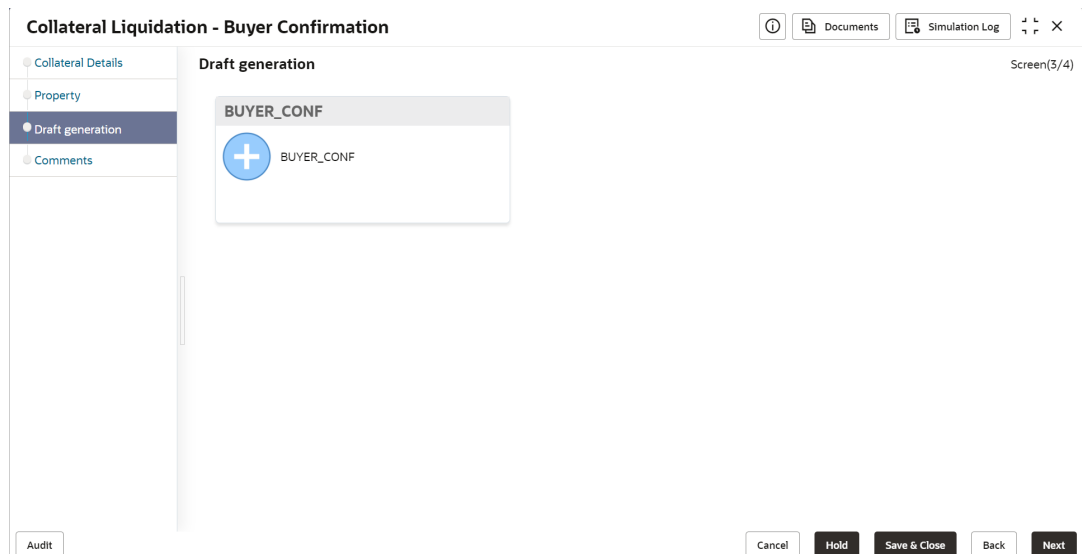
This data segment allows you to generate and send the bidding agreement to the selected buyer. Upon clicking **Next** in the **Buyer Confirmation- Commodity** screen. The **Draft Generations** screen is displayed.

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



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

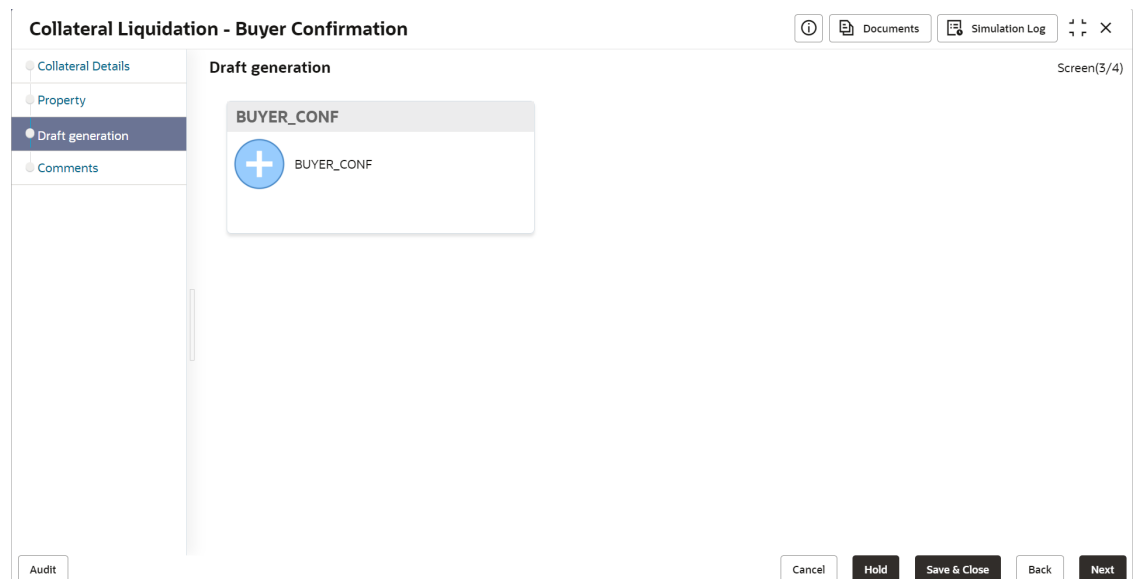
Table 13-1 Draft Generation Details - Field Description

Field	Description
Communication Type	By default, the Communication Type is displayed as Email. You cannot change the Communication Type in this screen.

Table 13-1 (Cont.) Draft Generation Details - Field Description

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

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

Figure 13-6 Buyer Confirmation_Draft Generation

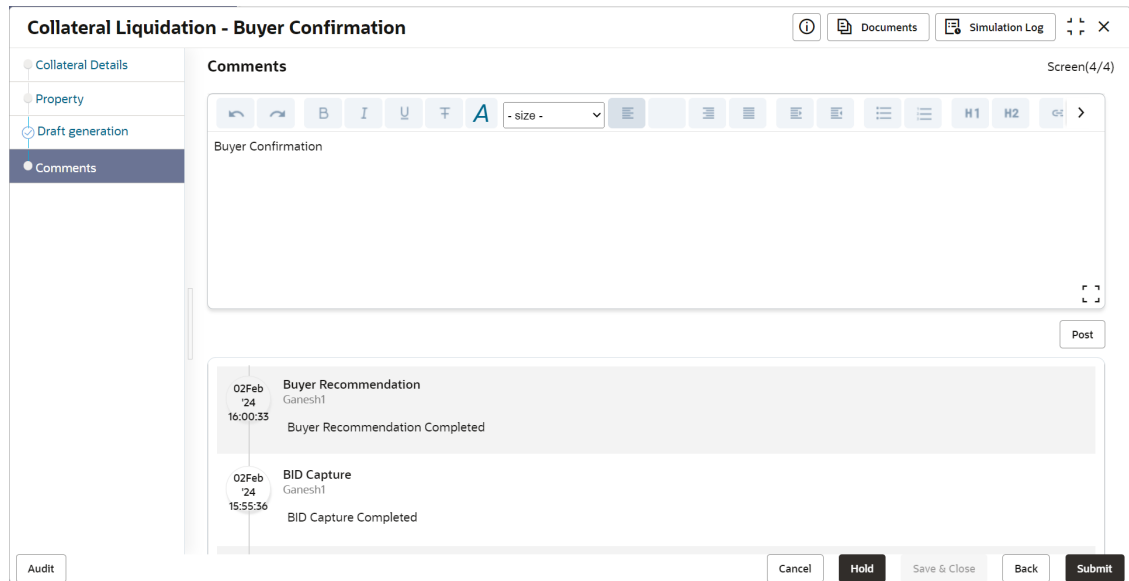
3. To view the generated draft document, click **View Document**.
4. To download the generated draft document, click **Download Document**.
5. After performing necessary actions in the **Draft Generation** screen, click **Next**.

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

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 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.

- [Collateral Summary](#)
This topic provides information about the Collateral Summary data segment in Document Retrieval stage.
- [Document Retrieval](#)
This topic provides systematic instructions about the Document Retrieval data segment in Document Retrieval stage.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in Document Retrieval stage.

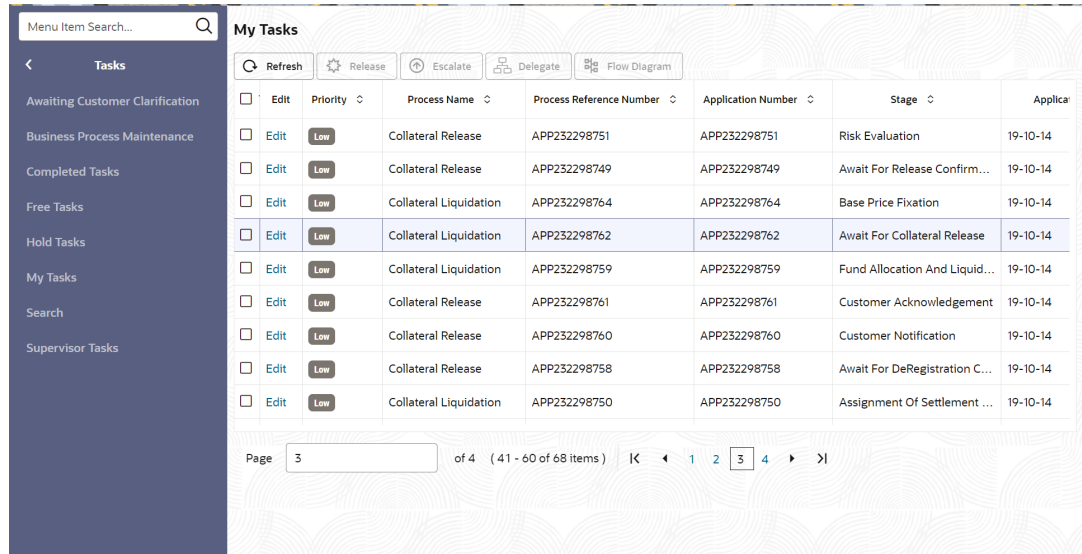
14.1 Collateral Summary

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.

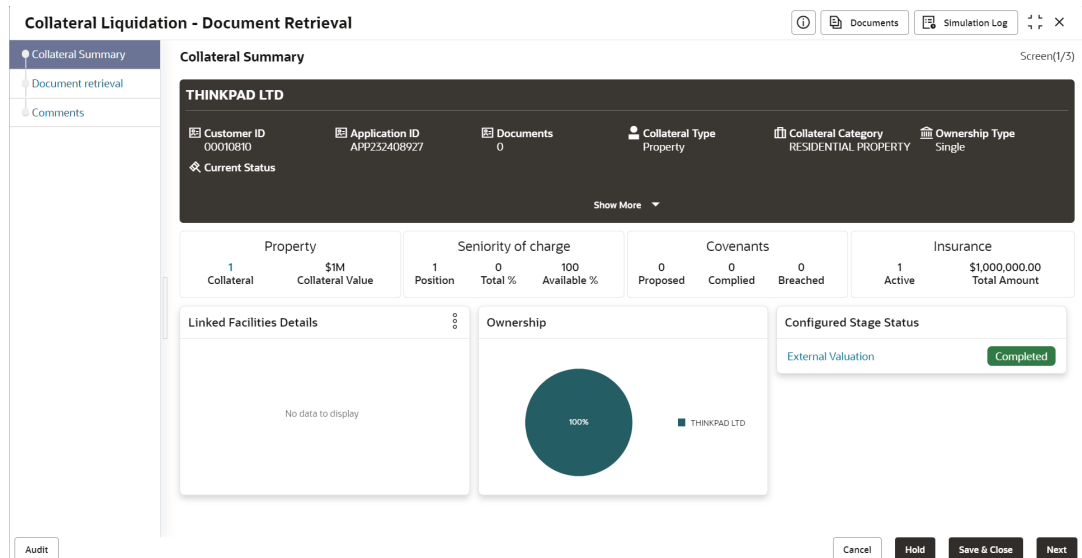
Figure 14-1 Free Tasks



<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



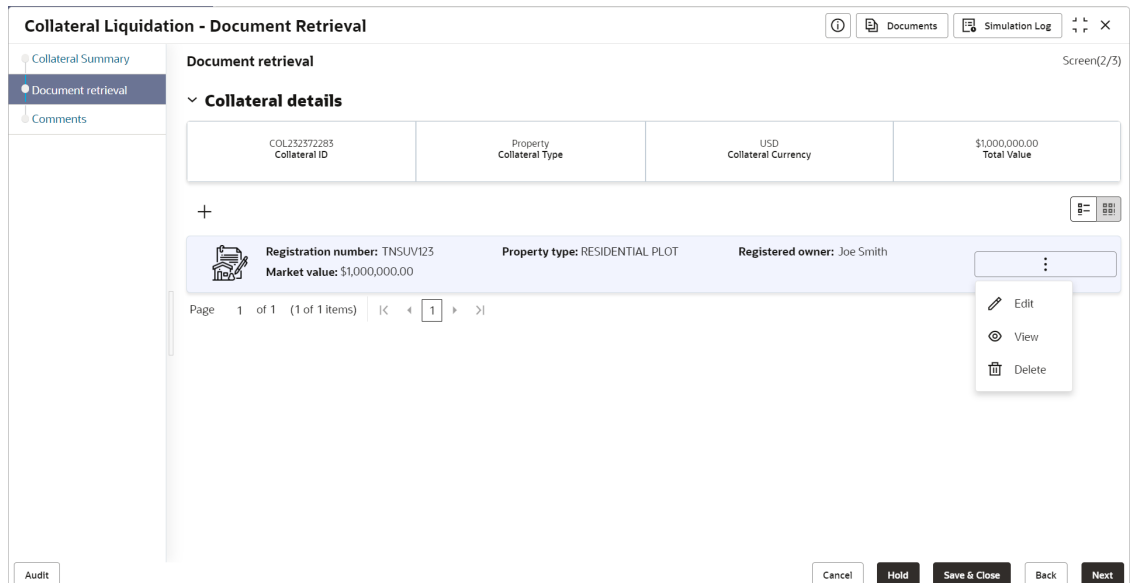
- View the Collateral summary and click **Next**.
The **Document Retrieval - Document Retrieval** is displayed.

14.2 Document Retrieval

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

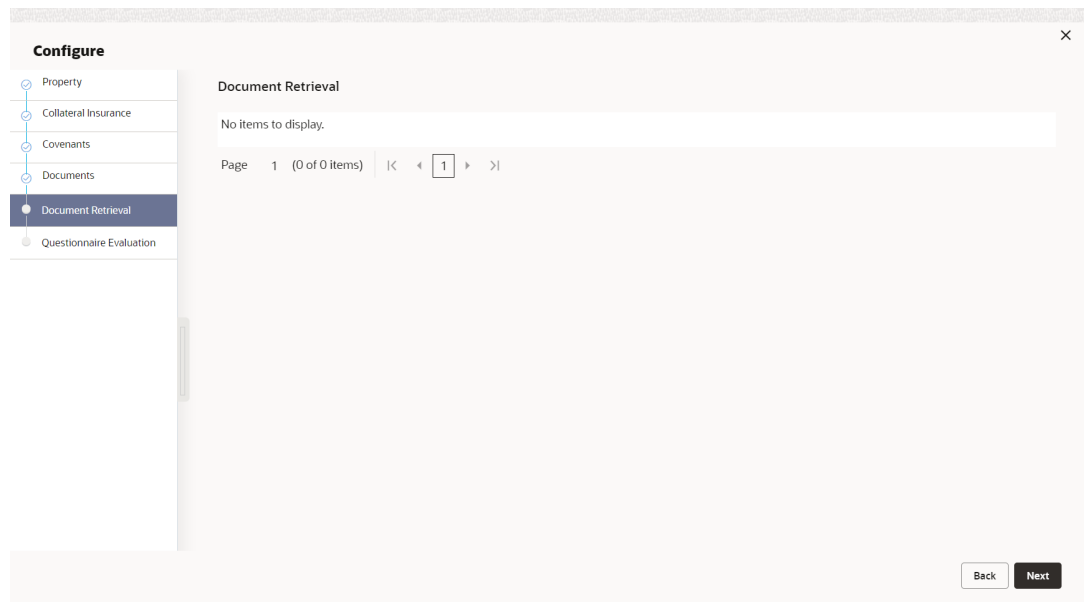
This data segment allows to add the collateral document retrieval status. Upon clicking **Next** in the **Document Retrieval - Collateral Summary** screen.
The **Document Retrieval** screen is displayed.

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

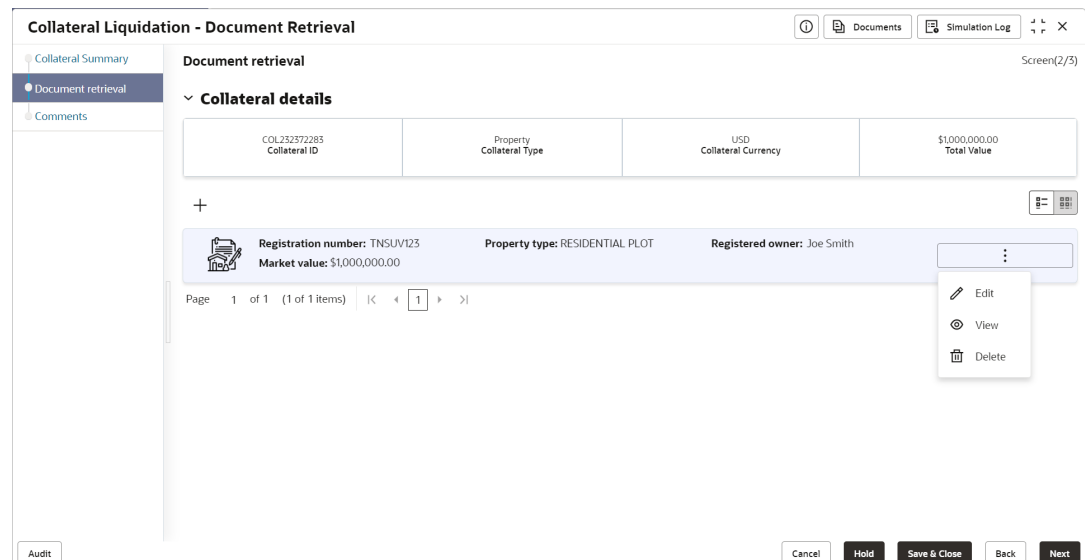
- Safekeeping Date
 - Safekeeping Location
 - Shelf Number
 - Drawer Number
 - Key Number
2. Specify the document retrieval details by referring the below table.

Table 14-1 Document Retrieval - Document Retrieval

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

3. Click **Save**.

The retrieval details are added and displayed as shown below.

Figure 14-5 Document Retrieval 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.

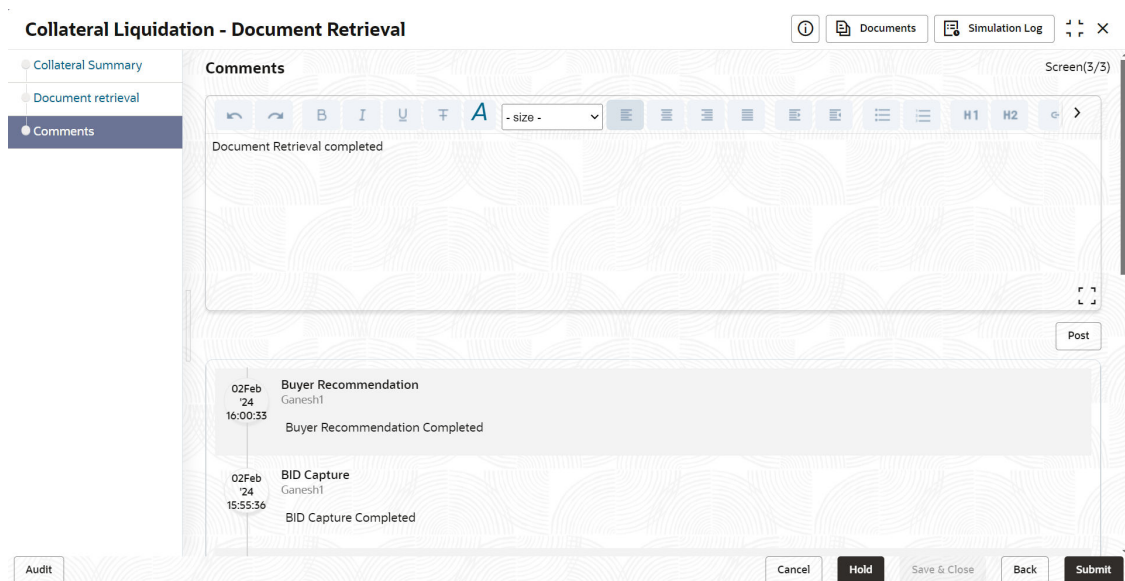
14.3 Comments

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

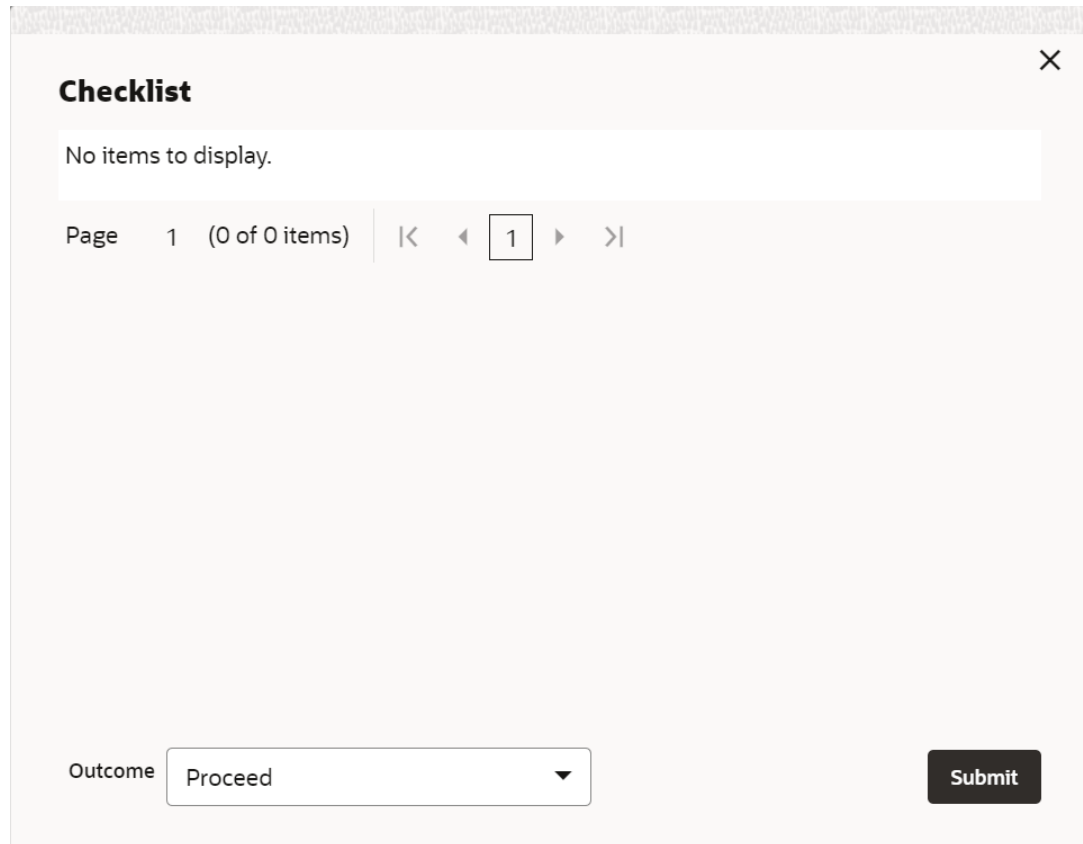
This data segment allows you to capture overall comments for the Document Retrieval stage. Capturing comments helps the user of next stage to better understand the application. Click **Next** in the **Document Retrieval - Document Retrieval** screen.

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

The screenshot shows a modal dialog box titled "Checklist" with a close button (X) in the top right corner. Inside the dialog, there is a text area containing "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

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.

- [Collateral Details](#)
This topic provides systematic instructions about the Collateral Details data segment in the Asset Transfer to Buyer stage.
- [Buyer Details](#)
This topic provides systematic instructions about procedure to add buyer details.
- [Transfer Details](#)
This topic provides systematic instructions about the Transfer Details data segment in the Asset Transfer to Buyer Stage.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Asset Transfer to Buyer stage.

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

	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

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

- 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 Subcategory: Select
Agreed Collateral Value:
Applicable Business:
LTV Percentage: 100
Bank haircut: 20%

Collateral Type:
Collateral Description: Residential Plot located at Baker Street
Collateral Start and End Date: October 14, 2019 ↔ August 31, 2024
Charge Type: Mortgage
Collateral Value: USD 1,000,000.00
Collateral Status: Released

Collateral Category: RESIDENTIAL PROPERTY
Collateral Currency: USD
Purpose Of Collateral: Select
Seniority of Charge: First
Bank Value: USD 800,000.00
Document Status:

Audit | Cancel | Hold | Save & Close | Next

- 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

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

Table 15-1 Buyer Recommendation - Buyer Details

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

2. Click **Next**.

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

15.3 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

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

Table 15-2 Asset Transfer to Buyer- Transfer Details

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

2. Click **Next**.

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

15.4 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

Collateral Details
Buyer Details
Transfer Details
Comments

Comments

Enter text here...

Post

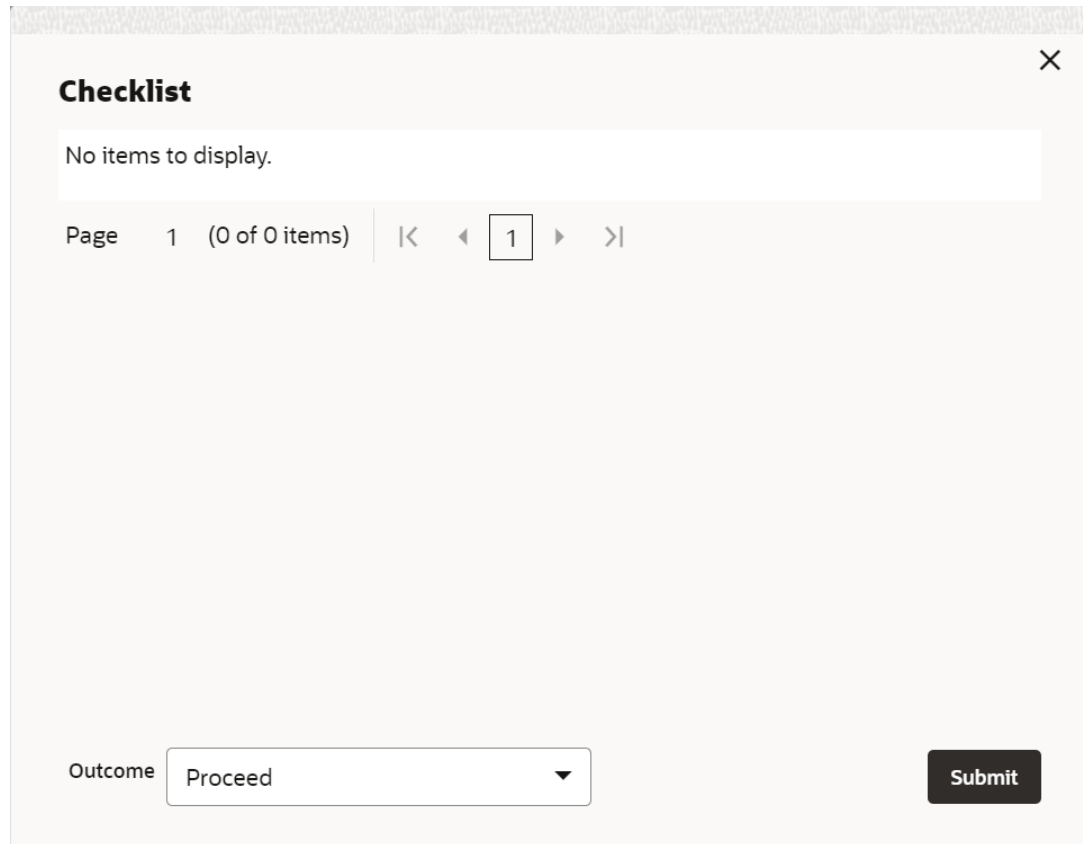
28 Aug 23 20:32:58 Asset Transfer To Buyer
Ganesh1
Asset transfer to buyer requested

28 Aug 23 20:31:01 Document Retrieval
Ganesh1
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



The screenshot shows a dialog box titled "Checklist" with a close button (X) in the top right corner. Inside the dialog, there is a text area containing "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

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.

- [Collateral Details](#)
This topic provides instructions about the Collateral Details data segment in Assignment of Settlement Account stage.
- [Buyer Details](#)
This topic provides systematic instructions about the Buyer Details data segment in Assignment of Settlement Account Stage.
- [Settlement Details](#)
This topic provides systematic instructions about the Settlement Details data segment in Assignment of Settlement Account Stage.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in Assignment of Settlement Account stage.

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

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applicant
<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

- 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

Collateral Liquidation - Assignment Of Settlement Account

Collateral Details

Customer details

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

Collateral details

Collateral ID: COL252282153 | Collateral Type: COMMERCIAL PROPERTY | Collateral Category: COMMERCIAL PROPERTY

Collateral Subcategory: Select | Collateral Description: COMMERCIAL PROPERTY | Collateral Currency: USD

Agreed Collateral Value: | Collateral Start and End Date: October 14, 2019 | Purpose of Collateral: Select

Applicable Business: | Charge Type: Mortgage | Seniority of Charge: First

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

Audit | Cancel | Hold | Save & Close | Next

- 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

Buyer Details	Organization Details
Buyer Name	Individual
Akash Singh	
Buyer Details	House/Building
Akash Singh	665
Street	Locality
kamayani street	himmatnagr
Landmark	Area
	Jaynagar
City	State
Bengaluru	Karnataka
Zip-code	Country
560001	IN
Email Address	Phone Number
	8585858585
Approver Comments	
ok	

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

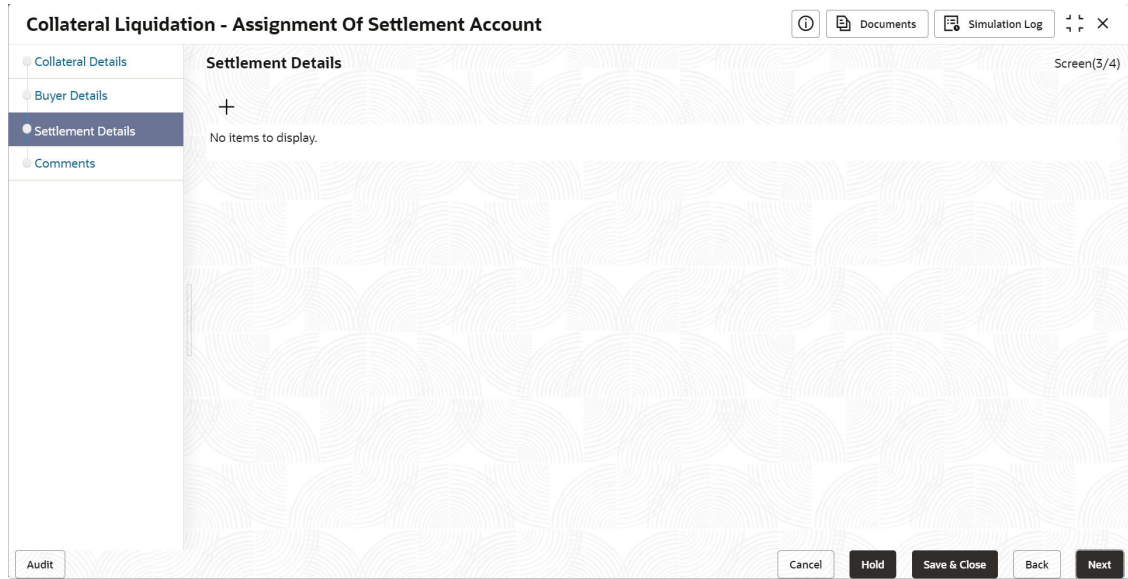
16.3 Settlement Details

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

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

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

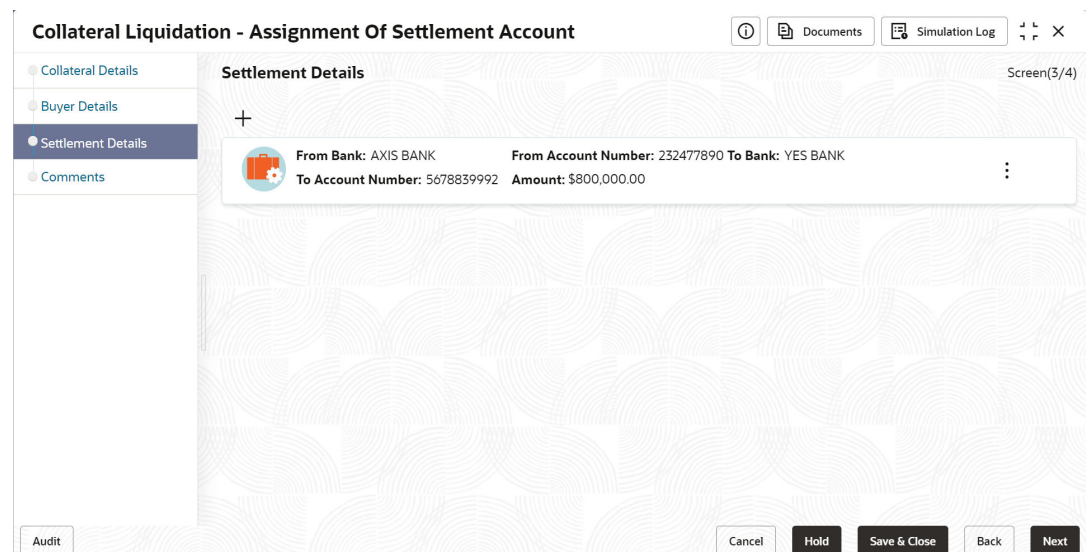
Fields/ Icons	Description
From Bank	Specify the name of Bank from which the fund is to be transferred.
From Account Id	Specify the From Account Id .
To Branch	Specify the bank branch to which the fund has to be transferred.
To Bank	Specif the Bank to which the fund has to be transferred.
To Account Id	Enter the account Id to which the fund has to be transferred.

Table 16-1 (Cont.) Assignment of Settlement Account- Settlement - Settlement Details

Fields/ Icons	Description
Reference No	Specify a Reference Number for the settlement.
Amount	Specify the Amount to be transferred.
Mode Of Settlement	Select the Mode Of Settlement

3. Click **Save**.

The settlement details are added and displayed as shown below.

Figure 16-6 Settlement Account_Settlement details

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

5. After adding the settlement details, click **Next**.

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

16.4 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.

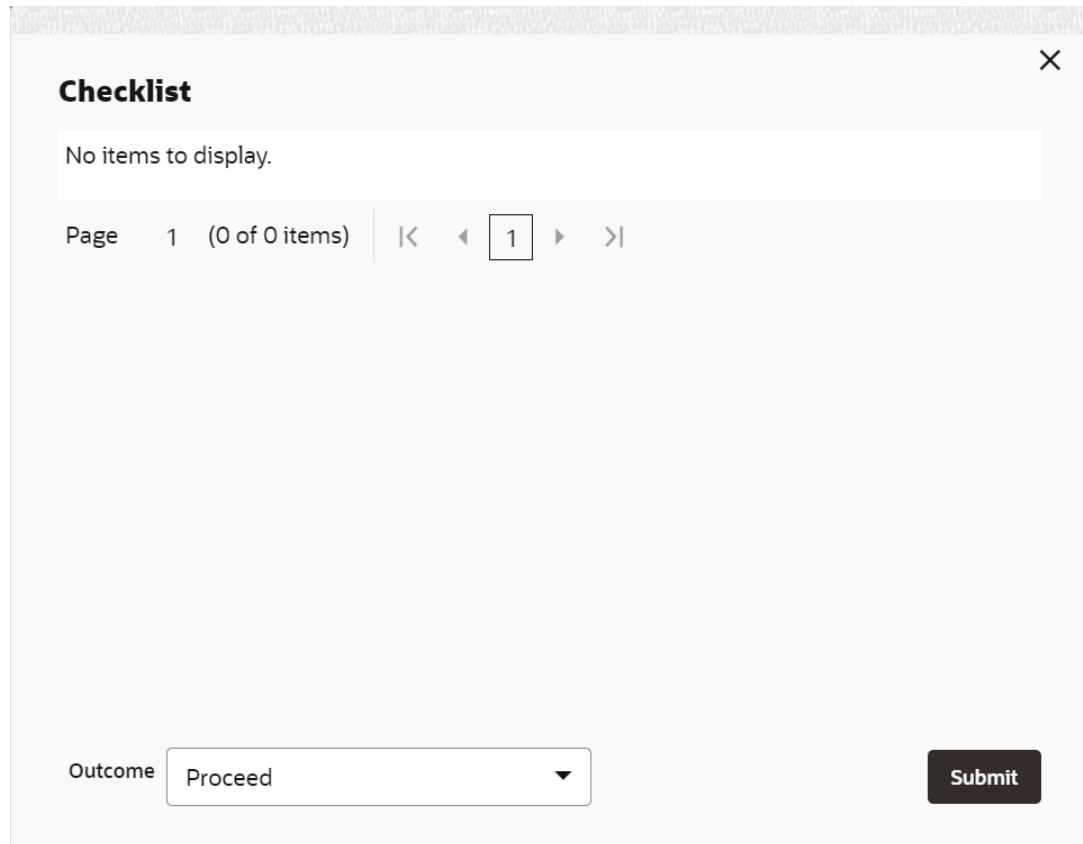
The **Comments** screen is displayed.

Figure 16-7 Assignment of Settlement Account_Comments

The screenshot displays the 'Collateral Liquidation - Assignment Of Settlement Account' window. On the left, a sidebar contains navigation links: 'Collateral Details', 'Buyer Details', 'Settlement Details', and 'Comments'. The main area is titled 'Comments' and features a rich text editor with a toolbar including icons for undo, redo, bold, italic, underline, strikethrough, text color, font size, bulleted list, numbered list, link, unlink, and help. Below the editor is a 'Post' button. A comment is displayed below, showing the date and time '02Feb '24 17:00:59', the user 'Ganesh1', and the text 'Assigned Settlement Account'. At the bottom of the window, there are buttons for '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.

- [Collateral Details](#)
This topic provides systematic instructions about the Collateral Details data segment in Fund Allocation and Liquidation stage.
- [Linked Transaction](#)
This topic provides systematic instructions about the Linked Transaction data segment in Fund Allocation and Liquidation stage.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in Fund Allocation and Liquidation stage.

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

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applicant
<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

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

- 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

Collateral Liquidation - Fund Allocation And Liquidation

Collateral Details

Customer details

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

Collateral details

Collateral ID: COL232282149 | Collateral Type: COMMERCIAL BUILDING | Collateral Category: COMMERCIAL PROPERTY

Collateral Subcategory: Select | Collateral Description: COMMERCIAL BUILDING | Collateral Currency: USD

Agreed Collateral Value: | Collateral Start and End Date: October 14, 2019 | Purpose Of Collateral: Select

Applicable Business: | Charge Type: Mortgage | Seniority of Charge: First

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

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

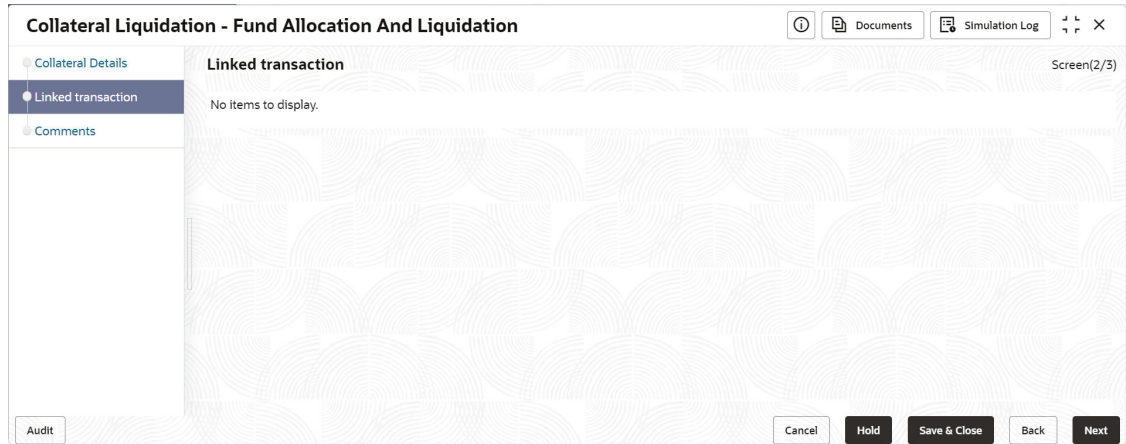
- View the collateral details and click **Next**. The **Fund Allocation and Liquidation - Linked Transaction** screen is displayed.

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 <input type="text" value="000TRNS000342"/>	Facility ID <input type="text" value="F24523335"/>	Customer Name <input type="text" value="ACME Corporation"/>
Transaction Description <input type="text" value="Facility for Short Term Loan"/>	Transaction Status <input type="text" value="Active"/>	Transaction Currency <input type="text" value="USD"/>
Transaction Amount USD <input type="text" value="\$250,000.00"/>	Amount Settled USD <input type="text" value="\$100.00"/>	Linkage Amount USD <input type="text" value="\$250,000.00"/>
Utilized Amount USD <input type="text" value="\$250,000.00"/>	Available Amount USD <input type="text" value="\$100.00"/>	

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

Table 17-1 Fund Allocation and Liquidation - Linked Transaction

Fields/ Icons	Description
Transaction Reference No	Specify the reference number of the transaction to be settled.
Facility Id	Specify the ID of facility with which the collateral is linked.
Customer Name	Specify the name of customer who availed the linked facility.
Transaction Description	Provide a brief description for the transaction.
Transaction Status	Select the current status of transaction from the drop down list.
Transaction Currency	Search and select the Transaction Currency .

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

Fields/ Icons	Description
Transaction Amount	Specify the total Transaction Amount .
Amount Settled	Specify the amount settled so far for the transaction.
Linkage Amount	Specify the collateral amount that is linked with the transaction.
Utilized Amount	Specify the amount that is utilized against the collateral.
Available Amount	Specify the collateral amount that is available for utilization.

3. Click **Save**.

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

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

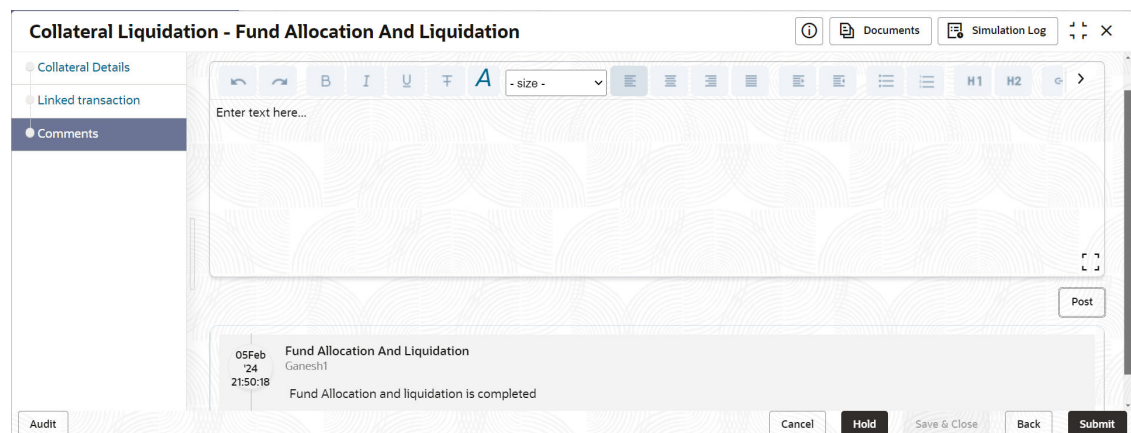
The **Fund Allocation and Liquidation - Comments** screen is displayed.

17.3 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.

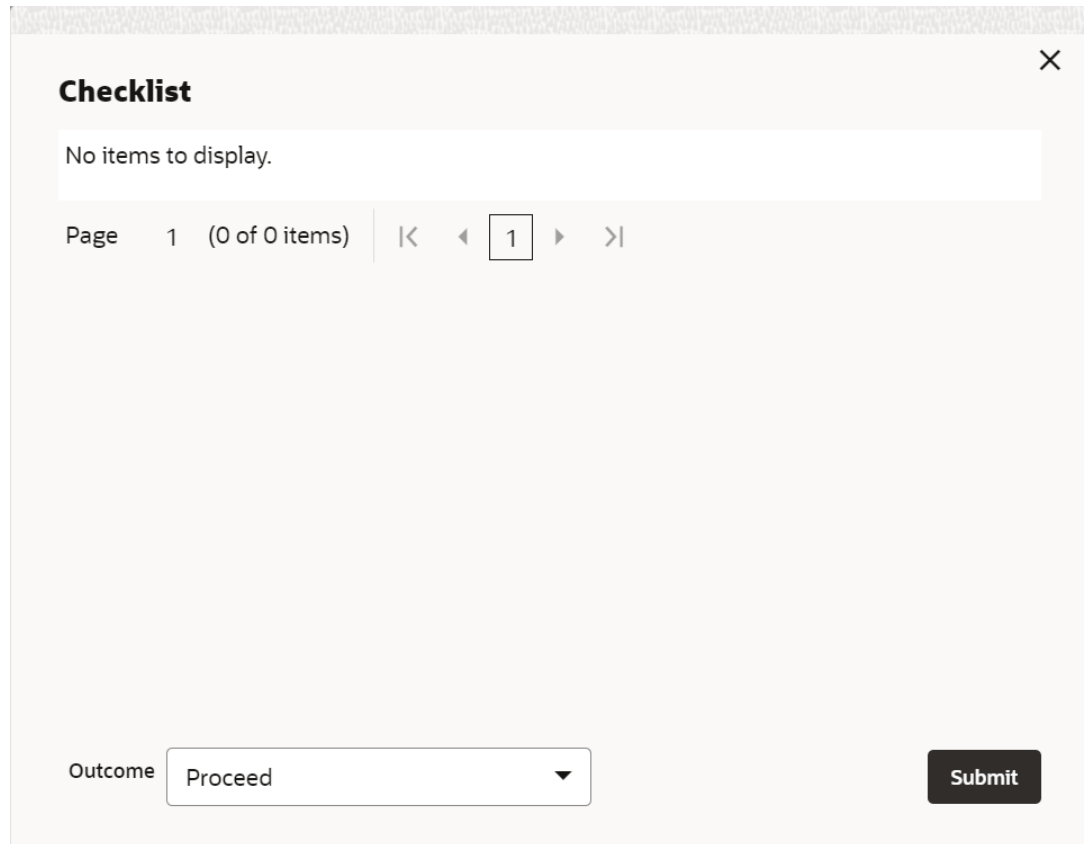
2. Click **Post**.

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



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**.

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.

- [Collateral Details](#)
This topic provides systematic instructions about the Collateral Details data segment in Await for Collateral Release stage.
- [Draft Generation](#)
This topic provides systematic instructions about the Draft generation data segment in the Await for Collateral Release stage.
- [Document Deregistration](#)
This topic provides systematic instructions about the Document deregistration data segment in Await for Collateral Release stage.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Await for Collateral Release 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

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Applicant
<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

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

- 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

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: | Collateral Start and End Date: October 14, 2019 ↔ | Purpose Of Collateral: Select

Applicable Business: | Charge Type: Mortgage | Seniority of Charge: First

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

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

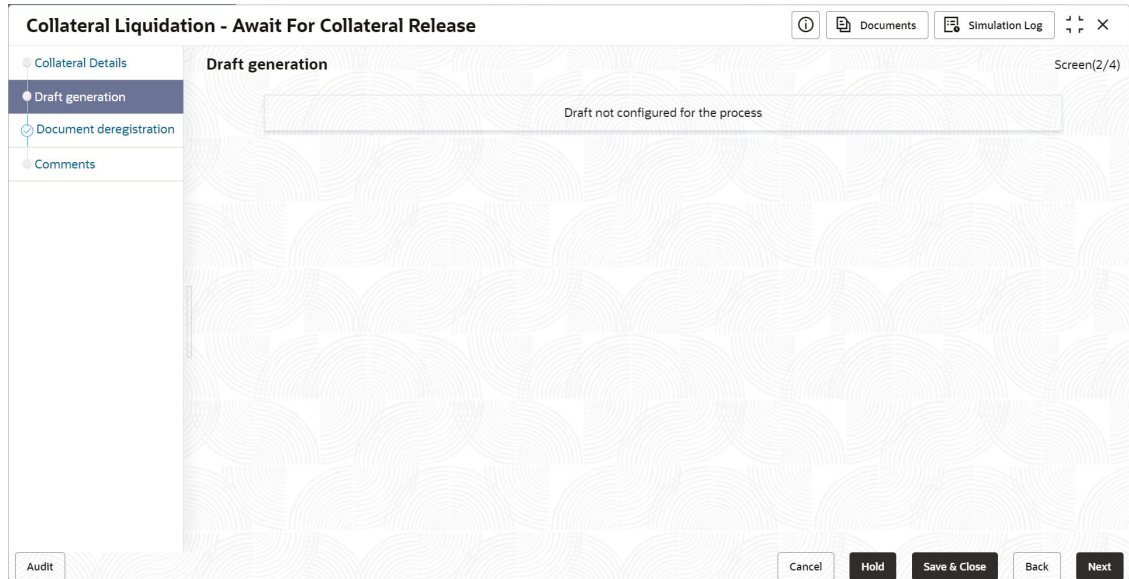
- View the collateral details and click **Next**.
The **Await for Collateral Release - Draft Generation** screen is displayed.

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



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>Email</p> <p>E-Mail CC</p> <p><i>john_doe@example.com</i></p>	<p>E-Mail To *</p> <p><i>john_doe@example.com</i></p> <p>Subject *</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.

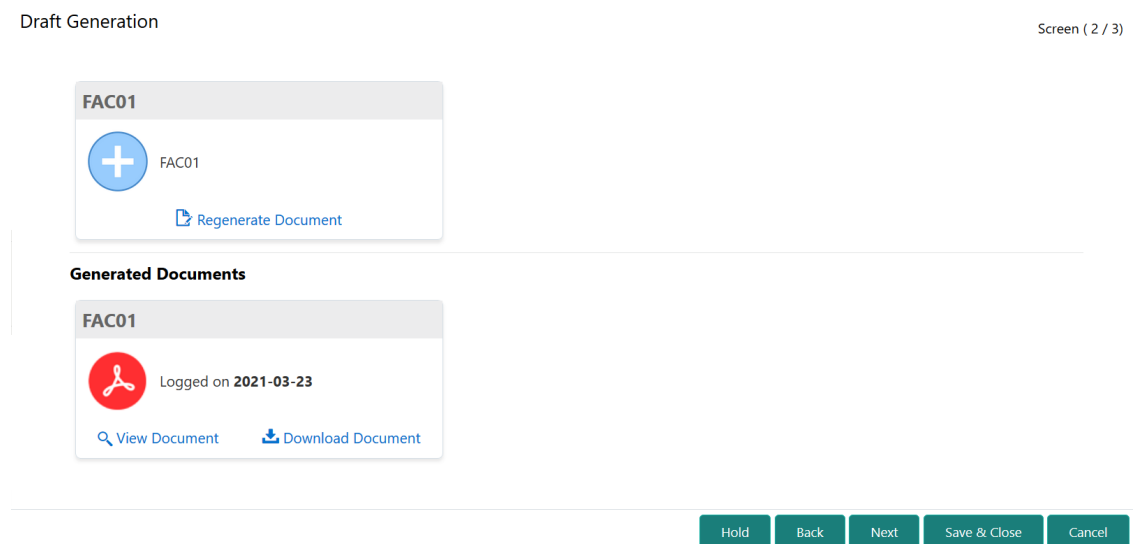
Table 18-1 Draft Generation Details - Field Description

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

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

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

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

Figure 18-5 Draft Generation_Completed

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

18.3 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-registration

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

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

In the above screen, the following details are displayed:

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

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

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

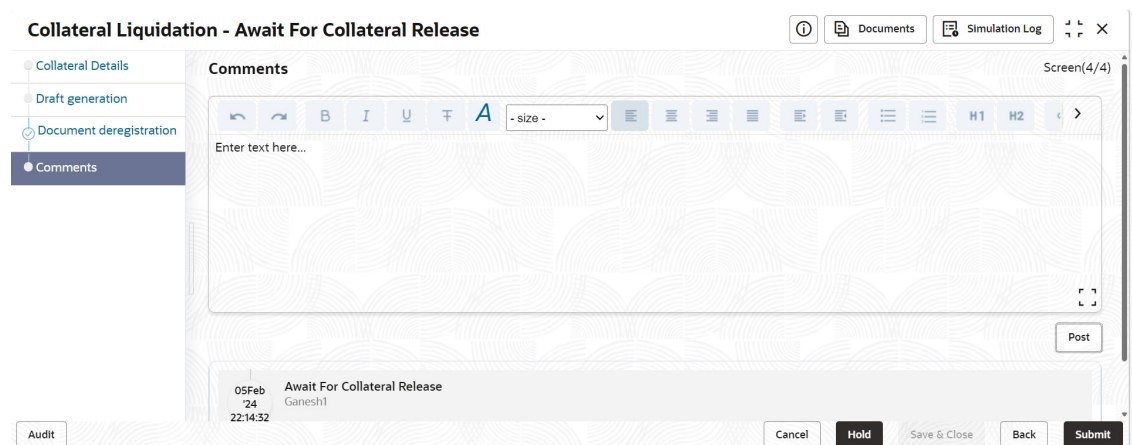
3. Click **Save**.
4. After capturing the de-registration details, Click **Next**.

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

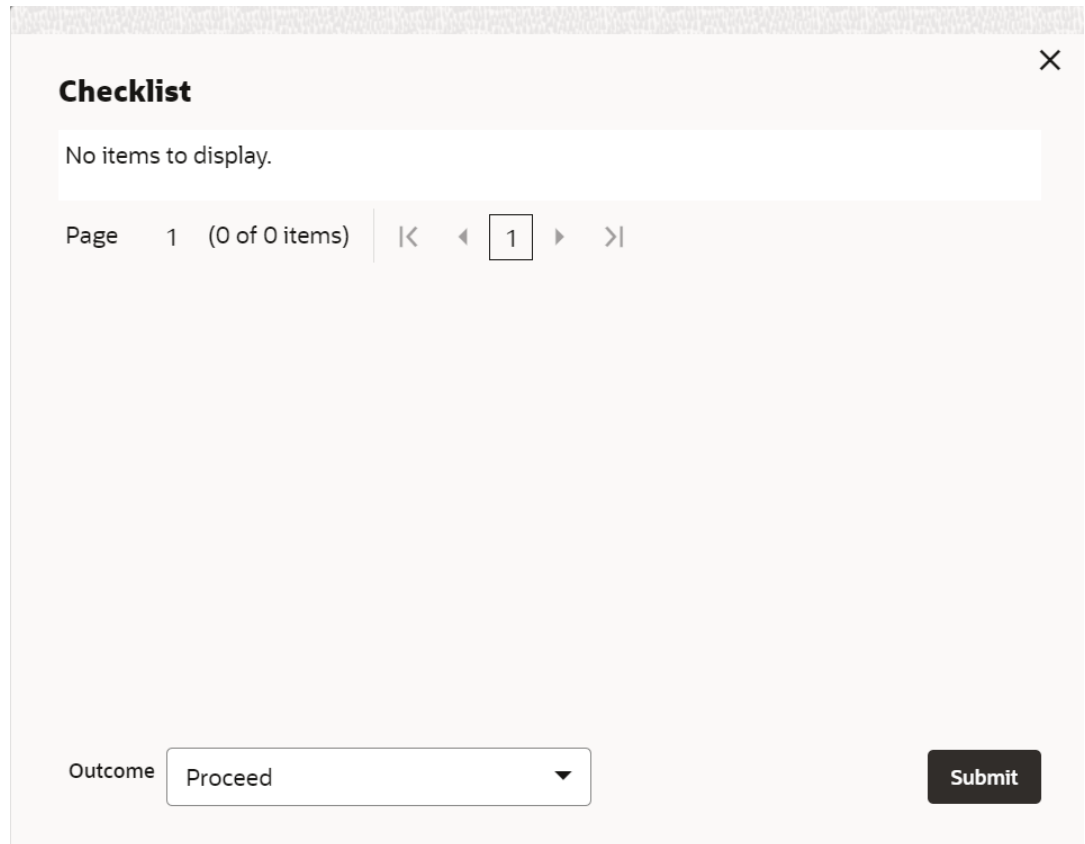
18.4 Comments

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

Checklist ✕

No items to display.

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

Outcome ▼

Submit

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.