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PDC & Security Management

Building Materials & Hardware

Document type: Plan / SOP / strategy / guide · Generated 27 Aug 2026

This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Builds a system to take and manage credit security — post-dated cheques, personal guarantees, and (for large exposure) charges — including PDC custody, presentation discipline and revalidation, so your credit is backed and enforceable. Use it to secure receivables. For appraisal use the Customer Credit Appraisal tool.

Purpose of this tool & output

Take and manage security on credit

How the output is used

Use it to take and manage security on credit — post-dated cheques, guarantees and their safe handling, so credit is backed and recoverable.

Important cautions

Match security to exposure and keep PDCs valid and safely held; unsecured large exposure and expired PDCs leave you with no recourse when a customer defaults.

Companion documents

- Contractor Credit & Collections Policy
- Customer Credit Appraisal
- Collections Process & Follow-Up SOP
- Cheque Bounce & Recovery Handling
- Outstanding & Ageing Management
- Bad Debt Prevention & Recovery

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.