

Retail Loan Creation User Guide

# Oracle FLEXCUBE Universal Banking

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Retail Loan Creation User Guide  
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# 1. Preface

## 1.1 Introduction

This manual is designed to help you create all types of Retail Loans in Oracle FLEXCUBE such as Home, Vehicle, Personal, Mortgage and Other Loans. It also assists you in loan account creation, evaluation of loan collaterals, creating and linking facility line, analysing risk, evaluating legal procedures and so on.

## 1.2 Audience

This manual is intended for the following Users/User Roles:

Role	Function
Back office data entry clerk	Input functions for funds
Back office managers/ officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day

## 1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.4 Acronyms and Abbreviations

The following are some of the acronyms and abbreviations you are likely to find in the manual:

Abbreviation	Description
FCUBS	Oracle FLEXCUBE Universal Banking Solution
UI	User Interface
BPEL	Business Process Execution Language
BPMN	Business Process Model and Notation
BIP	Business Intelligence Publisher
CIF	Customer Information
CASA	Current Account Savings Account

## 1.5 Organization

This manual is organized as follows:

Chapter	Description
Chapter 1	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual
Chapter 2	<i>Retail Loan Creation</i> describes about the available options and stages involved in retail loan creation.
Chapter 3	<i>Reports</i> provides a list of reports that can be generated in this module and also explains their contents.
Chapter 4	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

## 1.6 Related Documents

- The Procedures User Manual
- The Products User Manual
- The Retail Lending User Manual

## 1.7 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

---

## 2. Retail Loan Creation

Oracle FLEXCUBE facilitates retail loan creation through a process flow. You can capture specific information based on the type of loan opted by the customer such as Home, Vehicle, Personal, Mortgage, Other Loans. This manual assist you through the available options, stages involved in the retail loan creation workflow. In the first section, the chapter briefs on the stages involved. The next section talks about the steps involved in detail.

This chapter contains the following topics:

- [Section 2.1, "Stages in Retail Loan Creation"](#)
- [Section 2.2, "Process Flow Diagram"](#)
- [Section 2.3, "Process Matrix"](#)
- [Section 2.4, "Retail Loan Creation Application Details"](#)
- [Section 2.5, "Loan Asset Details"](#)
- [Section 2.6, "Customer Information"](#)
- [Section 2.7, "Customer Account Details"](#)
- [Section 2.8, "Requested Loan Details"](#)
- [Section 2.9, "Cheque Book Request"](#)
- [Section 2.10, "Debit Card Request"](#)
- [Section 2.11, "Credit Card Request"](#)
- [Section 2.12, "SWIFT Message Details"](#)
- [Section 2.13, "Documents Upload"](#)
- [Section 2.14, "Customer Reference"](#)
- [Section 2.15, "Loan Preferences"](#)
- [Section 2.16, "Dedupe Details"](#)
- [Section 2.18, "Rating and Evaluation"](#)

### 2.1 Stages in Retail Loan Creation

The process of creating a collateral involves the following stages:

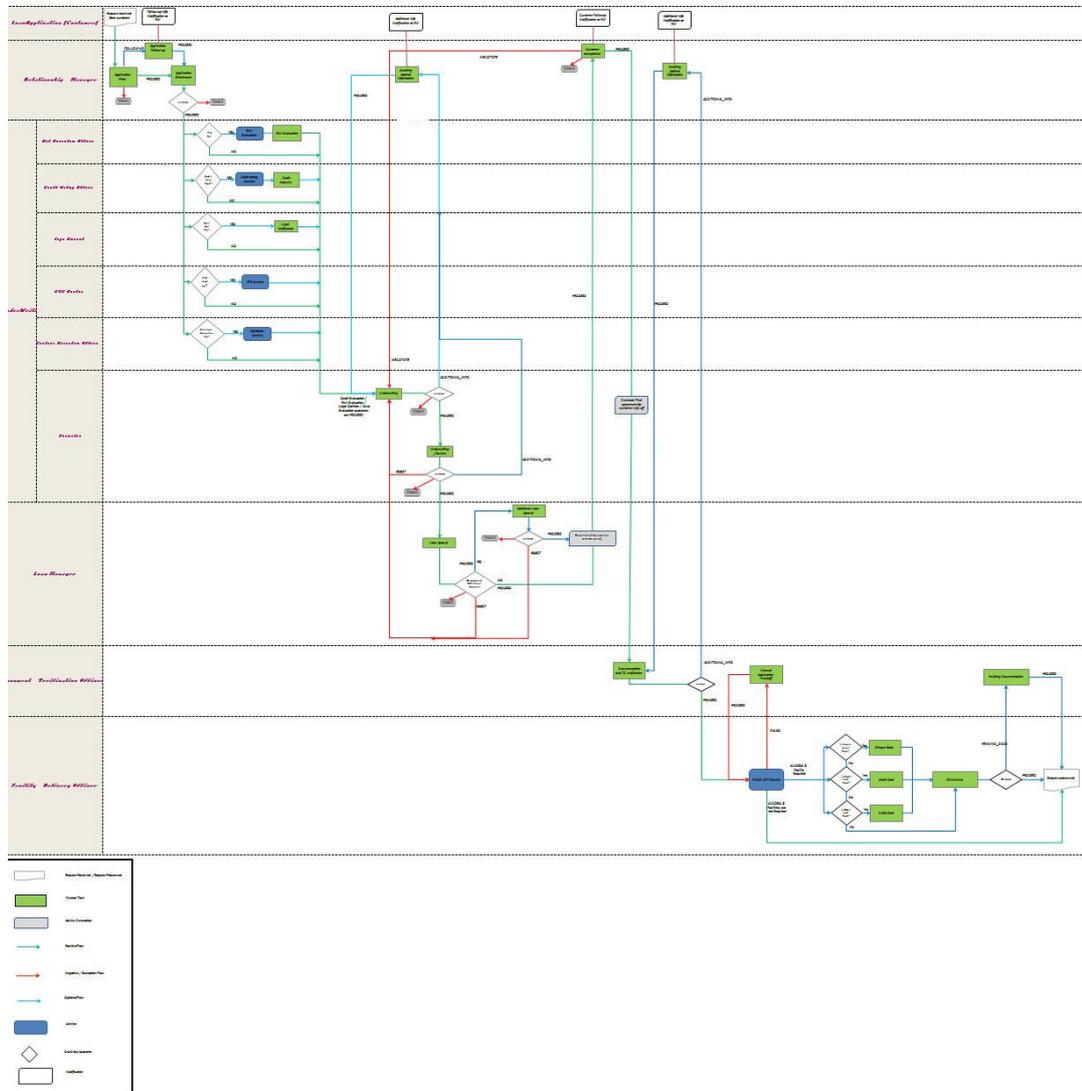
- **Application Entry** - In the application entry stage, the user captures all the loan requirements of the customer based on the type of loan. You can also capture additional request for facilities like cheque book, debit and credit card issuance along with loan application.
- **Application Follow-up** - At this stage the documents collected from the customer is scanned and uploaded. If the documents are not submitted, then it is followed up with the customer.
- **Application Enrichment** - In this stage the application is enriched with details like professional, financial, linkage, asset, working capital and so on. If the applicant is not an existing customer, additional details of the customer are also captured at this stage.
- **Credit Check** - Credit information of the customer will be pulled for evaluation from various rating agencies. After the credit rating process is completed for the loan application, the internal or external service provide the credit score and rating for the applicant.
- **Credit Evaluation** - At this stage, credit officer evaluates the credit and analyses again to check if there are any changes in the credit rating. If there is a change in the credit rating, then the Credit Officer provides reason for the change.

- Risk Check - In this stage the risk involved with the loan application is analysed and shared.
- Risk Evaluation - In this stage the Risk Assessment Officer collects the risk associated with the loan application from various services. The income/expense details, asset/liability details of the customer is considered during the evaluation of the risk. The reported risk related documents are uploaded after risk analysis.
- Legal Verification - Any legal constraints associated with the applicant and the loan application are evaluated in this stage.
- KYC Review - In this stage a background verification is done on the loan applicant and the KYC compliant information of the customer is submitted.
- Collateral Evaluation - The collaterals submitted for the loan application are evaluated at this stage. After evaluation the details are passed on to the underwriter.
- Underwriting - The underwriter collects the reports from various departments and arrives at a best offer for the loan application. Underwriter reviews the application and prepares review note to proceed or reject the application.
- Awaiting Additional Information - At this stage, any additional information requested by the underwriter will be followed up with the customer and captured in the application. Any missed out document or documents without customer attestation are collected and uploaded in this stage.
- Underwriting Review - During this stage the loan application is reviewed and verified and is forwarded for approval and sanction if there is no discrepancy.
- Loan Approval - At this stage, the Loan Manager verifies the reports of underwriting department and approves the loan for sanction. For any clarification, the loan application will be send back to underwriting or review stage for collecting the required information.
- Additional Loan Approval - You can send the application for approval from a senior loan manager who will verify and provide approval for the loan. This stage is triggered only if 'Additional Approval Required' check box is checked.
- Customer Acceptance - At this stage the customer signs the loan sanction letter and accepts the granted loan. The signed copy of the sanction letter is uploaded to the system.
- Documentation and TC Verification - All the legal and regulatory compliance checks are performed in this stage. The loan documents are prepared and uploaded to the system to complete the application process.
- Awaiting Additional Information - At this stage, the missed out information are collected from the concerned department for loan agreement preparation. At this stage you can adjust the loan effective date if there is a delay in the sanctioned application process.
- Sanction/Handoff - At this stage, an automated sanction will be performed by the system once all the documents are approved for loan application. The application details are handed over to various services like customer, customer account, limits, collaterals, cards and loans.
- Manual Application Handoff - If there is any exception like unavailability or error in the system while sanctioning the loan, then the loan application will be manually taken up by the loan administrator for the processing.
- Debit Card Follow-up - At this stage, the account manger will follow-up for the debit card delivery.
- Credit Card Follow-up - The account manager follows up for the credit card delivery.
- Cheque Book Follow-up - The account manager follows up for the cheque book delivery.
- Kit Delivery - This stage is mandatory if facilities like cheque book, debit card or credit card are availed. The facility manager will keep record of the kit number and verifies the delivery address for the facility kit dispatch.

- Pending Documentation - The documentation team will prepare the loan documents for execution.

## 2.2 Process Flow Diagram

The process flow diagram given below illustrates the activities carried out during various stages of retail loan creation.



## 2.3 Process Matrix

The process matrix given below lists out the different stages, condition to move to next stage, target stage and remarks for each condition.

Sl. No.	Source stage	Function ID	Rules / Conditions for the flow Movement	Target stage	Remarks

1	Application Entry	ORDRLCAP	PROCEED	Application Enrichment	Task is moved to 'Application Enrichment' stage, when the user selects the outcome 'PROCEED' and saves the task.
2			FOLLOWUP	Application Follow-up	Task is moved to 'Application Follow-up' stage, when the user selects the outcome 'FOLLOWUP' and saves the task.
3			TERMINATE	Terminate	Task will be terminated when the user selects the outcome 'REJECT' and saves the task.
4	Application Follow-up	ORDRLCAF	PROCEED	Application Enrichment	Task is moved to 'Application Enrichment' stage, when the user selects the outcome 'PROCEED' and saves the task.

5	Application Enrichment	ORDRLCAE	PROCEED	Credit Eval- uation Risk Evalu- ation Legal Verifi- cation	<p>System will per- form the below activities when the user selects 'PROCEED' as outcome and save the task.</p> <p>Based on the flags selected, system invokes the below web service in paral- lel flow:</p> <ul style="list-style-type: none"> <li>➤ Credit Rating Service</li> <li>➤ Risk Analysis Service</li> <li>➤ KYC Review Service</li> <li>➤ Collateral Val- uation Service</li> </ul> <p>Based on the flags selected, task will be available in the below stages:</p> <ul style="list-style-type: none"> <li>➤ Credit Evalua- tion</li> <li>➤ Risk Evalua- tion</li> <li>➤ Legal Verifi- cation</li> </ul>
6			TERMINATE	Terminate	<p>Task will be ter- minated when the user selects the outcome 'TERMINATE' and saves the task.</p>

7	Credit Evaluation	ORDRLCCE	PROCEED	Underwriting	Task will be moved to 'Underwriting' stage only when the user selects the outcome 'PROCEED' and saves all 3 stages (Credit evaluation, Risk evaluation and Legal opinion) are completed
8	Risk Evaluation	ORDRLCRE			
9	Legal Verification	ORDRLCLV			
10	Underwriting	ORDRLCUW	PROCEED	Underwriting Review	Task is moved to 'Underwriting Review' stage, when the user selects the outcome 'PROCEED' and saves the task.
11			ADDITIONAL_INFO	Awaiting Addition Information	Task is moved to 'Awaiting Addition Information' stage, when the user selects the outcome 'ADDITIONAL_INFO' and saves the task.
12			TERMINATE	Terminate	Task will be terminated when the user selects the outcome 'TERMINATE' and saves the task.

13	Awaiting Addition Information	ORDRLCAI	PROCEED	Underwriting	Task is moved to 'Underwriting' stage, when the user selects the outcome 'PROCEED' and saves the task.
14	Underwriting Review	ORDRLCUR	PROCEED	Loan Approval	Task is moved to 'Loan Approval' stage, when the user selects the outcome 'PROCEED' and saves the task.
15			ADDITIONAL_INFO	Awaiting Addition Information	Task is moved to 'Awaiting Addition Information' stage, when the user selects the outcome 'ADDITIONAL_INFO' and saves the task.
			REJECT	Underwriting	Task is moved to 'Underwriting' stage, when the user selects the outcome 'REJECT' and saves the task.
16			TERMINATE	Terminate	Task will be terminated when the user selects the outcome 'TERMINATE' and saves the task.

17	Loan Approval	ORDRLCLA	PROCEED and Addition Approval is Required	Additional Loan Approval	Task is moved to 'Additional Loan Approval' stage, when the user selects the outcome 'PROCEED' and saves the task.
18			'PROCEED' and Addition Approval is not Required	Customer Acceptance	Task is moved to 'Customer Acceptance' stage, when the user selects the outcome 'PROCEED' and saves the task.
19			'REJECT'	Underwriting	Task is moved to 'Underwriting' stage, when the user selects the outcome 'REJECT' and saves the task.
20			TERMINATE	Terminate	Task will be terminated when the user selects the outcome 'TERMINATE' and saves the task.
21	Additional Loan Approval	ORDRLCAA	PROCEED	Customer Acceptance	Task is moved to 'Customer Acceptance' stage, when the user selects the outcome 'PROCEED' and saves the task.
22			REJECT	Underwriting	Task is moved to 'Underwriting' stage, when the user selects the outcome 'REJECT' and saves the task.
23			TERMINATE	Terminate	Task will be terminated when the user selects the outcome 'TERMINATE' and saves the task.

24	Customer Acceptance	ORDRLCCA	PROCEED	Documentation and TC Verification	Task is moved to 'Documentation and TC Verification' stage, when the user selects the outcome 'PROCEED' and saves the task.
25			NEGOTIATE	Underwriting	Task is moved to 'Underwriting' stage, when the user selects the outcome 'NEGOTIATE' and saves the task.
26			TERMINATE	Terminate	Task will be terminated when the user selects the outcome 'TERMINATE' and saves the task.
27	Documentation and TC Verification	ORDRLCTC	PROCEED	Handoff Service	Task is moved to 'Handoff' service, when the user selects the outcome 'PROCEED' and saves the task.
28			ADDITIONAL_INFO	Awaiting Addition Information	Task is moved to 'Awaiting Addition Information' stage, when the user selects the outcome 'ADDITIONAL_INFO' and saves the task.
29	Awaiting Addition Information	ORDRLCAA	PROCEED	Underwriting	Task is moved to 'Documentation and TC Verification' stage, when the user selects the outcome 'PROCEED' and saves the task.

30	Handoff Service		FAILED	Manual Application Handoff	Task is moved to 'Manual Application Handoff' stage, when the Hand-off service fails.
31			SUCCESS and Facility is Required	Cheque Book Follow-up Debit Card Follow-up Credit Card Follow-up	System will perform the below activities when the Handoff service succeeded and the tasks will be available in the below stages in parallel <ul style="list-style-type: none"> <li>➤ Cheque Book Follow-up</li> <li>➤ Debit Card Follow-up</li> <li>➤ Credit Card Follow-up</li> </ul>
32			SUCCESS and Facility is Not Required	Pending Documentation	Instance will be completed and there will not be any further movement.
33	Manual Application Handoff	ORDRLCHF	PROCEED	Handoff Service	Task is moved to 'Handoff' service, when the user selects the outcome 'PROCEED' and saves the task.

34	Cheque Book Follow-up	ORDRLCBF	PROCEED	Kit Delivery	Task will be moved to 'Kit Delivery' only when the user selects the outcome 'PROCEED' and saves all 3 stages (Cheque Book, Follow-up, Debit Card Follow-up and Credit Card Follow-up) are completed
35	Debit Card Follow-up	ORDRLCDF			
36	Credit Card Follow-up	ORDRLCCF			
37	Kit Delivery	ORDRLCKD	PROCEED	End	Task will be completed and there will not be any further movement.
38			PENDING_DOCS	Pending Documentation	Task is moved to 'Pending Documentation' stage, when the user selects the outcome 'PROCEED' and saves the task.
39	Pending Documentation	ORDRLCPD	PROCEED	End	Task will be completed and there will not be any further movement.

## Acquiring a Stage

To acquire a stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option.

Workflow Reference	Transaction Reference	Title	Assignee Group	Assignee Users	Customer Name	Comments	Amount	Creation Date (FromTo)	Priority	RM ID	Channel
CRPPProcess3154		Credit appraisal enrichment	ALLROLES-001					2014-11-25 10:34:19 IST	Low		
CRPPProcess3147		Credit appraisal application entry	ALLROLES-000					2014-11-25 10:01:51 IST	Low		
BPELLimitReview3142		Credit Decision Task	ALLROLES-000	SANGITA				2014-11-24 17:27:39 IST	Low		
COLLATProcess3133C1		External Check	ALLROLES-000					2014-11-24 16:55:36 IST	Low		
COLLATProcess3074C1		Review	ALLROLES-000					2014-11-24 16:37:16 IST	Low		
BPELCRPPProcess3130		Customer acceptance	ALLROLES-000					2014-11-24 16:10:22 IST	Low	123123	

All tasks that have been successfully completed are listed in the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the message as 'Acquire Successful' on successful acquisition of the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open the required screen.

## 2.4 Retail Loan Creation Application Details

This section contains the following topics:

- [Section 2.4.1, "Processing Retail Loan Creation"](#)
- [Section 2.4.2, "Applicant Tab"](#)
- [Section 2.4.3, "Financials Tab"](#)
- [Section 2.4.4, "Loan Tab"](#)
- [Section 2.4.5, "Components Tab"](#)
- [Section 2.4.6, "Charges Tab"](#)
- [Section 2.4.7, "Limits Tab"](#)
- [Section 2.4.8, "Terms Tab"](#)
- [Section 2.4.9, "Deviations Tab"](#)
- [Section 2.4.10, "Summary Tab"](#)
- [Section 2.4.11, "Comments Tab"](#)

## 2.4.1 Processing Retail Loan Creation

### Step 1. Application Entry

You can create a retail loan application in 'Retail Loan Creation' screen, if you have the required access rights. You can invoke this screen by typing 'ORDRLCAP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button..

The screenshot shows the 'Retail Loan Creation - Application Details' window. At the top, there's an 'Enter Query' section with fields for Application Number, Applicant Branch, Application Date, Application Category, and Application Type. To the right, there are fields for Interaction ID, Stage, Sub-Stage, Status, and Priority. Further right, there are fields for Channel, Channel Reference, External Source, External Reference, and User Reference. Below these are Customer Details (Customer Id, Customer Name, Liability No), Preferences (KYC Required, Collateral Valuation Required, Risk Evaluation Required, Legal Verification Required), and Loan Enquiry (Lead Id, Enquiry ID). A table for Applicant Details is visible at the bottom, and a navigation bar at the very bottom contains buttons for Documents, Reference, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWFT Message Details, and an Exit button.

Specify the following in this screen:

#### **Application Number**

The system displays the application reference number on initiating a process. This number is unique throughout the process.

#### **Application Branch**

The system displays the branch where application is captured.

#### **Application Date**

The system defaults the application initiation date.

#### **Application Category**

Specify the application category. Alternatively, you can select the application category from the option list. The category is used for populating the documents, advices and checklist mapped in Document sub screen.

#### **Application Type**

The system displays the application type.

#### **Interaction ID**

The system displays the interaction ID.

#### **Stage**

The system displays the stage of the application.

**Sub-stage**

The system displays the sub-stage of the application.

**Status**

The system defaults the application status based on the current stage of the process.

**Application Priority**

Select application priority from the adjoining drop-down list. The options available are:

- High
- Low
- Medium

**Channel**

Specify the channel through which the application is initiated. Alternatively, you can select the channel from the option list. The list displays all valid channels.

**Channel Reference**

Specify the channel reference number.

**External Source**

Specify the external source.

**External Reference**

Specify the external reference number.

**User Reference**

Specify the user reference number.

**Additional Approval Required**

Check box is enabled in underwriting stage only when the interest rate is lesser than the defaulted interest rate.

**Customer Details****Customer ID**

The system displays the customer ID of the customer.

**Customer Name**

The system displays the name of the customer.

**Liability No**

The system displays the liability number.

**2.4.2 Applicant Tab****Preferences****KYC Required**

Check this box if KYC review is required for the applicant.

**Collateral Valuation Required**

Check this box if collateral valuation is required for the collaterals linked to the loan application.

**Risk Evaluation Required**

Check this box to evaluate the risk in granting the loan.

**Legal Verification Required**

Check this box to evaluate the legal constraints associated with the loan application.

**Lead ID**

The system displays the lead ID.

**Enquiry ID**

The system displays the enquiry ID.

**Applicant Details****Type**

The system displays the type of applicant.

**Branch**

Specify the branch of the customer. Alternatively, you can select the branch from the option list. The list displays all valid branch details.

**Primary**

The system displays the primary details.

**Customer ID**

Specify the customer ID of the applicant. Alternatively, you can select the customer ID from the option list. The list displays all valid customer IDs.

**Customer Name**

Specify the name of the customer.

**Liability ID**

Specify the liability ID. Alternatively, you can select the liability ID from the option list. The list displays all valid liability IDs.

**External Check**

Check this box if external check is required.

**360 Degree View**

Click this button for 360 degree applicant view.

**Product Details****Facility**

Select the required facility from the drop-down list. The list displays the following values:

- CASA
- Loan
- Cheque Book
- Credit Card
- Debit Card

**Product**

The system displays the product based on the facility selected.

**Description**

Give a brief description on the product.

**Summary**

Click this button to view summary details based on the facility selected.

## Branch

Specify the branch of the customer. Alternatively, you can select the branch from the option list. The list displays all valid branch details.

## Customer ID

The system displays the customer ID.

## Reference ID

The system displays the reference ID.

## Linked to Loan

Check this box to link the facility to the loan.

## Purpose

The system displays the loan purpose.

## 2.4.3 Financials Tab

Click 'Financials' tab to maintain financial details.

The screenshot shows the 'Retail Loan Creation - Application Details' window with the 'Financials' tab selected. The form contains several input fields and sections:

- Application Details:** Application Number, Applicant Branch, Application Date, Application Category, Application Type (Home, Office).
- Interaction Details:** Interaction Id, Stage, Sub-Stage, Status (Initiated), Priority (High, Medium, Low).
- Channel and Reference:** Channel, Channel Reference, External Source, External Reference, User Reference, Additional Approval Required.
- Applicant Financials:** Financial Currency, Monthly Total Income, LBL\_TOTAL\_LDPRD, Customer No, Monthly Total Expense, Monthly Total Liab Amount, Customer Name, Total Other Assets.
- Income Details:** A table with columns for Income Type, Frequency, Currency, Amount, Start Date, and End Date.
- Expense Details:** A section for expense information.
- Navigation:** Documents, Reference, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Search, Outcome, and Exit buttons.

## Financial Currency

Specify the customer currency. Alternatively, you can select the currency from the option list. The list displays all valid currencies.

## Monthly Total Income

The system displays the monthly total income of the customer.

## Monthly Total Expense

The system displays the monthly total expense of the customer.

## Monthly Total Liab Amount

The system displays the monthly total liab amount of the customer.

## Total Land/Property Asset

The system displays the total property asset.

## Total Other Assets

The system displays other assets if any.

## **Income Details**

### **Income Type**

Select the type of income from the drop-down list. The list displays the following values:

- Salary
- Rent
- Business
- Others

### **Frequency**

Select the liability frequency from the drop-down list. The list displays the following values:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

### **Currency**

Specify the liability currency. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

### **Amount**

Specify the customer liability amount.

### **Start Date**

Select the start date from the adjoining calendar.

### **End Date**

Select the end date from the adjoining calendar.

## **Expense Details**

### **Expense Type**

Specify the expense type.

### **Frequency**

Select the liability frequency from the drop-down list. The list displays the following values:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

### **Currency**

Specify the asset currency. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

### **Amount**

Specify the customer liability amount.

**Start Date**

Select the start date from the adjoining calendar.

**End Date**

Select the end date from the adjoining calendar.

**Land/ Property Asset Details****Asset Type**

Select the type of asset from the drop-down list. The list displays the following values:

- Land
- Property

**Sub Type**

Specify the sub type of the asset.

**Currency**

Specify the asset currency. Alternatively, you can select the currency from the option list. The list displays all valid currency maintained in the system.

**Property Value**

Specify the value of the property.

**Loan Outstanding**

Specify the outstanding loan.

**Other Asset Details****Asset Type**

Select the type of asset from the drop-down list. The list displays the following values:

- Vehicle
- Marketable Securities
- Plant and Machinery
- Precious Metal
- Guarantee
- Others

**Sub Type**

Specify the sub type of the asset.

**Currency**

Specify the asset currency. Alternatively, you can select the currency from the option list. The list displays all valid currency maintained in the system.

**Property Value**

Specify the value of the property.

**Loan Outstanding**

Specify the outstanding loan.

**Liability Details****Liability Type**

Select the liability type from the drop-down list. The list displays the following values:

- Loan

- Lease
- Rent
- Others

### Liability Sub Type

Specify the liability sub type.

### Frequency

Select the liability frequency from the drop-down list. The list displays the following values:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

### Currency

Specify the liability currency. Alternatively, you can select the currency from the option list. The list displays all valid currencies.

### Amount

Specify the customer liability amount.

### Balance

Specify the customer balance.

### Start Date

Select the start date from the adjoining calendar.

### End Date

Select the end date from the adjoining calendar.

## 2.4.4 Loan Tab

Click 'Loan' tab to maintain loan details.

The screenshot shows the 'Retail Loan Creation - Application Details' window. It features a search bar at the top left. The main form area is organized into several sections:
 

- Enter Query:** Includes fields for Application Number, Applicant Branch, Application Date, Application Category, and Application Type (with Home and Default buttons).
- Interaction Id:** Includes a search field and a dropdown menu for Stage.
- Status:** Includes a dropdown menu for Sub-Stage (set to Initiated) and radio buttons for Priority (High, Medium, Low).
- Channel:** Includes fields for Channel Reference, External Source, and External Reference.
- Additional Approval Required:** A checkbox.
- Loan Offers:** A table with columns: Offer ID, No of Installments, Frequency, Unit, Rate of Interest, Rate Code, Check, and Apply. The table currently shows 1 of 1 offers.
- Loan Details:** Includes fields for Loan Product, Loan Account, Loan Branch, Maturity Type (Fixed), Maturity Date, and Term (in Days).
- Down Payment:** Includes fields for EM amount and Due Date On.

 At the bottom, there is a navigation bar with links: Documents | Reference | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWFT Message Details. An 'Exit' button is located in the bottom right corner.

**Pricing ID**

Specify the pricing ID. Alternatively, you can select the pricing ID from the option list. The list displays all valid pricing IDs.

**Promotion Code**

Specify the promotion code. Alternatively, you can select the promotion code from the option list. The list displays all valid promotion codes.

**Loan Offers****Offer ID**

Specify the loan offer ID.

**No. of Instalments**

Specify the number of installments applicable for the selected loan offer.

**Frequency**

Specify the frequency of the loan offer.

**Unit**

Select the unit from the drop-down list.

**Rate of Interest**

Specify the rate of interest of the loan offer.

**Rate Code**

Specify the rate code. Alternatively, you can select the rate code from the option list. The list displays all valid rate codes.

**Check**

Check this box to apply an offer. You can only check one offer at a time.

**Loan Details****Loan Product**

The system displays the loan product.

**Loan Account**

Specify the loan account number.

**Loan Branch**

Specify the loan branch. Alternatively, you can select the loan branch from the option list. The list displays all valid branch codes.

**Loan Currency**

Specify the loan currency. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

**Amount Financed**

Specify the financed amount.

**Down Payment**

Specify the amount paid as down payment.

**Book Date**

The system displays the loan booking date.

**Value Date**

Select the value date from the adjoining calendar.

**First Pay By Date**

Select the first pay date from the adjoining calendar.

**Maturity Type**

Select the maturity type from the drop-down list. The list displays the following values:

- Fixed - this type of a loan has a fixed maturity date
- Call - If the maturity date is not fixed the loan can be liquidated any time

**Maturity Date**

Select the maturity date from the adjoining calendar.

**Tenor (In Days)**

Specify the loan tenor in days.

**No of Installments**

Specify the number of installments required to pay the loan amount.

**Installment Unit**

Select the unit of installment from the drop-down list. The list displays the following values:

- Bullet - Select this option for single repayment on maturity date.
- Daily
- Monthly
- Weekly
- Half Yearly
- Quarterly
- Yearly

**Installment Frequency**

Specify the installment frequency.

**Installment Start Date**

Select the installment start date from the adjoining calendar.

**EMI Amount**

Specify the EMI amount to be paid.

**Due Date On**

Select the due date from the adjoining calendar.

**EMI Details****EMI Frequency Unit**

Select the EMI frequency unit from the drop-down list. The list displays the following values:

- Monthly
- Quarterly
- Half Yearly
- Yearly

**EMI Frequency**

Specify the frequency of the EMI.

**Minimum EMI**

Specify the minimum EMI amount.

**Maximum EMI**

Specify the maximum EMI amount.

**Effective Date****Effective Date**

Select the effective date from the adjoining calendar.

**User Defined Elements****User Data Elements ID**

Specify the user data elements ID. Alternatively, you can select the UDE ID from the option list. The list displays all valid user defined elements ID.

**Value**

Specify the UDE value.

**Rate Code**

Specify the rate code of the UDE. Alternatively, you can select the rate code from the option list. The list displays all valid rate codes.

**Code Usage**

Select the code usage. It can be periodic or automatic.

**Rate Basis**

Select the rate basis from the drop-down list. The list displays the following values:

- Not Applicable
- Per Annum
- Per Month
- Quote Basis

**Resolved Value**

Specify the resolved value.

**Account EMI Change****Effective Date**

Select the effective date from the adjoining calendar.

**Percentage Change in EMI**

Specify the percentage change in EMI.

**Amount Change in EMI**

Specify the amount change in EMI.

## 2.4.5 Components Tab

Click 'Components' tab to maintain component details.

The screenshot shows the Oracle Retail Loan Creation - Application Details form, Components tab. The form is divided into several sections:

- Application Details:** Fields for Application Number, Applicant Branch, Application Date, Application Category, and Application Type (Home/Default).
- Interaction Details:** Fields for Interaction Id, Stage, Sub-Stage, Status (Initiated), and Priority (High/Medium/Low).
- Channel Details:** Fields for Channel, Channel Reference, External Source, External Reference, and User Reference.
- Component Details:** Fields for Component Name, Component Type (Formula With Schedule), Currency, Special Interest Amount, and Liquidation Mode (Auto/Waive/Main Component/Verify Funds).
- Penal Basis:** Fields for Penal Basis, Service Branch, Service Account, and Settlement Currency.
- Internal Rate of Return Applicable:** Radio buttons for Special Component, Funded During Rollover, Funded During Initiation, and Exponential Interest Method.
- Schedule Definition:** A table with columns: Schedule Type, Schedule Flag, Formula Name, First Due Date, Start Date, End Date, No of Schedules, Frequency, Units, Due Date On, and EM Amount.
- Buttons:** Buttons for Payment Details, Disburse, Expense Schedule, Schedule Details, and Guarantee.
- Footer:** Documents, Reference, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWFT Message Details, Audit, Outcome, and Exit buttons.

### Component Name

The system displays the component name.

### Component Type

Select the component type from the adjoining drop-down list. The list displays the following values:

- Formula with schedule (Component Type - Interest)
- Formula without schedule (Charge)
- Penal Interest
- Prepayment Penalty
- Discount
- Schedule without formula (Principal)
- No schedule No formula (Ad Hoc Charges)
- Penalty Charges

### Currency

The system displays the currency code.

### Special Interest Amount

The system displays the special interest amount.

### Liquidation Mode

The system defaults the mode of liquidation from the product level. However you can modify the same to indicate the mode of liquidation of the component from the drop-down list. The following options are available for selection:

- Auto
- Manual

### Waive

Select this option to waive the component for the account.

**Main Component**

Check this box to indicate that the specified component should be main component.

**Verify Funds**

Check this box to verify funds.

**Penal Basis**

The system displays the penal basis.

**Service Branch**

The system displays the service branch.

**Service Account**

The system displays the service account.

**Settlement Currency**

The system displays the settlement currency.

**Internal Rate of Return Applicable**

Check this box if internal rate of return is applicable.

**Special Component**

Check this box if the component is a special Interest type. This implies that the computed value of the component can be overridden with the entered value.

**Funded During Rollover**

Check this box if the component can be funded during the rollover process.

**Funded During Initiation**

Check this box if the component can be funded during the INIT event.

**Exponential Interest Method**

Check this box to provide restrictions for exponential loans. If you check this, the system validates the following for exponential interest method calculation:

- COMPOUND\_VALUE SDE is maintained in book formula
- Compound days is maintained as one.

**Schedule Definition****Schedule Type**

Select the type of schedule from the drop-down list. Schedule can be a payment, a disbursement or a rate revision schedule.

**Schedule Flag**

Select the option for the Schedule flag from the option list. The options are Normal or Moratorium.

Select the option Moratorium if there are no scheduled repayments for the component for the Moratorium period. However the component is accrued for a certain Moratorium period.

**Formula Name**

Specify the formula name. Alternatively, you can select the formula name from the option list. The list displays all valid formula names.

**First Due Date**

Select the first due date from the adjoining calendar.

**Start Date**

Select the start date from the adjoining calendar.

**End Date**

Select the end date from the adjoining calendar.

**No of Schedules**

Specify the number of schedules.

**Frequency**

Specify the frequency.

**Units**

Select the units from the drop-down list.

**Due Date On**

Select the due date from the adjoining calendar.

**EMI Amount**

Specify the EMI amount.

**Compound Days**

Specify the compound days.

**Compound Months**

Specify the compound months.

**Compound Years**

Specify the compound years.

**Days in Month**

Select the number of days that would constitute a month for calculation from the drop-down list. The list displays the following values:

- Actual: The actual number of days in a month is taken
- 30(Euro): Thirty days is considered for all months including February irrespective of leap year or not
- 30(US): Thirty days is considered for all months except February where the actual number of days is considered
- Working Days: Working days in a month is considered

**Days in Years**

Select the number of days that would constitute a year for calculation from the drop-down list. The list displays the following values:

- 252: Number of days in a year is taken as 252, which is the number of working days
- 360: Number of days in a year is taken as 360 irrespective of actual number of calendar days
- 365: Number of days in a year is taken as 365 for leap as well as non leap year
- Actual: Actual number of days in a year is taken for interest calculation which is 366 for leap year and 365 for non leap year

**Waive**

Select this option to specify if you need to allow a waiver of the component payments for the schedule.

## Capitalize

Select this option if the schedule amounts are to be capitalized.

## 2.4.6 Charges Tab

Click 'Charges' tab to maintain charge details.

The screenshot displays the Oracle Loan Creation - Application Details window. The interface includes a search bar at the top with the text "Enter Query". Below this, there are several input fields for application details: Application Number, Application Branch, Application Date, Application Category, and Application Type (with a dropdown menu showing "Home" and "Default"). To the right, there are fields for Interaction Id, Stage, Sub-Stage, Status (with a dropdown menu showing "Initiated"), and Priority (with a dropdown menu showing "High", "Medium", and "Low"). Further right, there are fields for Channel, Channel Reference, External Source, External Reference, User Reference, and an "Additional Approval Required" checkbox. Below these fields, there are tabs for "Applicant", "Financials", "Loan", "Components", "Charges", "Limits", "Terms", "Deviations", "Summary", and "Comments". The "Charges" tab is currently selected. Below the tabs, there is a table with the following columns: Component Name, Currency, Effective Date, Due Date, Amount Due, and Amount Waived. The table is currently empty. At the bottom of the window, there are several navigation buttons: "Documents", "Reference", "Dedupe", "Financing Assets", "Preference", "Covenants", "Evaluation", "MIS", "Fields", "SWIFT Message Details", "Submit", "Outcome" (with a dropdown menu), and "Exit".

## Charges

### Component Name

The system displays the component name.

### Currency

The system displays the currency.

### Effective Date

Select the effective date from the adjoining calendar.

### Due Date

The system displays the due date.

### Amount Due

The system displays the amount due.

### Amount Waived

The system displayed the amount waived.

## 2.4.7 Limits Tab

Click 'Limits' tab to maintain limit details.

The screenshot displays the 'Retail Loan Creation - Application Details' window. At the top, there is an 'Enter Query' field. Below it, various input fields are arranged in a grid. The 'Limits' tab is selected in the navigation bar. The main area contains two tables: 'Credit Line Details' and 'Collateral Details'. The 'Credit Line Details' table has columns for Type, Liability Id, Line Branch, Line Code, Serial, Description, Details, Currency, Sanctioned, Utilized Amount, Available Amount, and Proposed. The 'Collateral Details' table has columns for Type, Liability Id, Branch, Customer No, Collateral Code, Currency, Collateral Value, Collateral Type, Collateral Reference, Details, and Handoff. At the bottom right, there is an 'Outcome' dropdown menu and an 'Exit' button.

### **Credit Line Details**

#### **Type**

Select the credit line type from the drop-down list. The list displays the following values:

- Existing - Select this option if the customer is an existing customer.
- New - Select this option if the customer is a new customer.

#### **Liability ID**

Specify the liability ID. Alternatively, you can select the liability ID from the option list. The list displays all valid liability ID.

#### **Line Branch**

Specify the line branch. Alternatively, you can select the line branch from the option list. The list displays all valid line branches.

#### **Line Code**

Specify the line code. Alternatively, you can select the line code from the option list. The list displays all valid line codes.

#### **Serial**

Specify the line serial number.

#### **Description**

Give a brief description on the credit line.

#### **Currency**

Specify the currency of the credit line. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

#### **Sanctioned**

Specify the sanctioned credit line.

**Utilized Amount**

Specify the utilized amount.

**Available Amount**

Specify the available amount.

**Proposed Amount**

Specify the proposed amount.

**Collateral Details****Type**

Select the collateral type from the drop-down list. The list displays the following values:

- Existing - Select this option if the customer is an existing customer.
- New - Select this option if the customer is a new customer.

**Liability ID**

Specify the liability ID. Alternatively, you can select the liability ID from the option list. The list displays all valid liability ID.

**Branch**

Specify the line branch. Alternatively, you can select the line branch from the option list. The list displays all valid line branches.

**Customer No**

Specify the customer number. Alternatively, you can select the customer number from the option list. The list displays all valid customer numbers.

**Collateral Code**

Specify the collateral code. Alternatively, you can select the collateral code from the option list. The list displays all valid collateral codes.

**Currency**

Specify the currency of the credit line. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

**Collateral Value**

Specify the value of the collateral.

**Collateral Type**

Specify the collateral type.

**Collateral Reference**

Specify the collateral reference.

**Loan Linkage****Utilization Order**

Specify the utilization order.

**Linkage Type**

Select a type of linkage to which you need to link the specified account from the adjoining drop-down list. This list displays the following values:

- New Collateral – Select if you need to link the account to new collateral.
- Collateral – Select if you need to link the account to existing collateral.
- Collateral Pool – Select if you need to link the account to collateral pool.

- Facility – Select if you need to link the account to a facility.

**Branch**

Specify the branch code of the customer. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes.

**Linked Reference ID**

Specify the linked reference ID. Alternatively, you can select the linked reference ID from the option list. The list displays all valid reference IDs.

**Currency**

Specify the currency of the credit line. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

**Limit Amount**

Specify the limit amount.

**Linkage Amount**

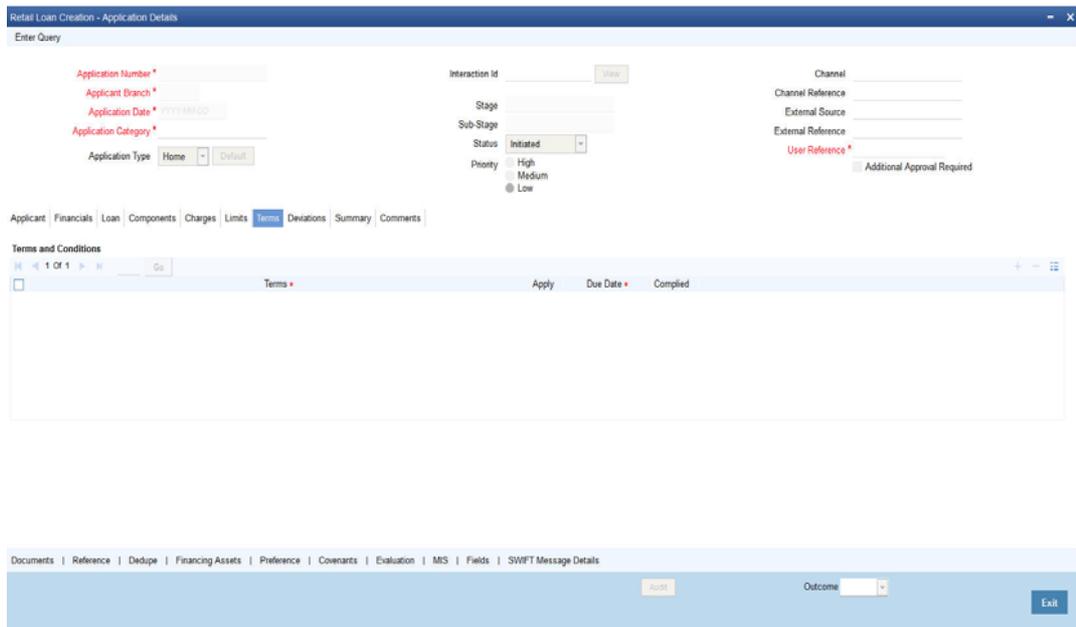
Specify the linkage amount.

**Linkage (%)**

Specify the linkage percentage.

**2.4.8 Terms Tab**

Click 'Terms' tab to maintain terms details.



**Terms and Conditions**

**Terms**

Specify the terms and conditions of the loan creation.

**Apply**

Check this box to apply the terms to loan application.

**Due Date**

Select the date when the terms will be expired from the adjoining calendar.

## Complied

Check this box if you comply with the terms.

### 2.4.9 Deviations Tab

Click 'Deviations' tab to view deviation details.

The screenshot shows the 'Retail Loan Creation - Application Details' window. At the top, there is an 'Enter Query' section with various search filters: Application Number, Application Branch, Application Date (YYYYMMDD), Application Category, and Application Type (Home, Default). To the right, there are fields for Interaction Id (with a 'View' button), Stage, Sub-Stage, Status (Initiated), Priority (High, Medium, Low), Channel, Channel Reference, External Source, External Reference, and User Reference. Below the search filters is a navigation bar with tabs: Applicant, Financials, Loan, Components, Charges, Limits, Terms, **Deviations**, Summary, and Comments. The 'Deviations' tab is active, showing a table with one entry: 'Deviations' with a status of 'Approved'. At the bottom, there is a footer with navigation links: Documents, Reference, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, and an 'Exit' button.

## Deviations

Specify the deviations.

## Approved

Check this box if the deviations are approved.

### 2.4.10 Summary Tab

Click 'Summary' tab to view summary details.

The screenshot shows the 'Retail Loan Creation - Application Details' window. At the top, there is an 'Enter Query' section with various search filters: Application Number, Application Branch, Application Date (YYYYMMDD), Application Category, and Application Type (Home, Default). To the right, there are fields for Interaction Id (with a 'View' button), Stage, Sub-Stage, Status (Initiated), Priority (High, Medium, Low), Channel, Channel Reference, External Source, External Reference, and User Reference. Below the search filters is a navigation bar with tabs: Applicant, Financials, Loan, Components, Charges, Limits, Terms, Deviations, **Summary**, and Comments. The 'Summary' tab is active, showing a 'Department Summary' section with a 'Department' field and a 'History' button. Below this are sections for 'Previous Notes' and 'Additional Notes'. At the bottom, there is a footer with navigation links: Documents, Reference, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, and an 'Exit' button.

## **Department Summary**

### **Department**

Specify the name of the department.

### **Previous Notes**

Specify previous department notes.

### **Additional Notes**

Specify additional department notes.

## **2.4.11 Comments Tab**

Click 'Comments' tab to view comment details.

The screenshot displays the 'Retail Loan Creation - Application Details' window. At the top, there is an 'Enter Query' field. Below it, several input fields are visible: 'Application Number \*', 'Application Branch \*', 'Application Date \*', 'Application Category \*', and 'Application Type' (with 'Home' and 'Default' options). To the right, there are fields for 'Interaction ID', 'Stage', 'Sub-Stage', 'Status' (with 'Initiated' selected), and 'Priority' (with 'High', 'Medium', and 'Low' options). Further right, there are fields for 'Channel', 'Channel Reference', 'External Source', and 'External Reference', along with a 'User Reference \*' field and an 'Additional Approval Required' checkbox. A navigation bar at the bottom of the form area includes tabs for 'Applicant', 'Financials', 'Loan', 'Components', 'Charges', 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments' (which is currently selected). Below the navigation bar, there is a section for 'Previous Comments' with a large empty text area, and another section for 'Additional Comments' also with a large empty text area. At the very bottom of the window, there is a footer with various menu options like 'Documents', 'Reference', 'Dedupe', 'Financing Assets', 'Preference', 'Comments', 'Evaluation', 'MIS', 'Fields', and 'SWIFT Message Details', along with an 'Outcome' dropdown and an 'Exit' button.

### **Previous Comments**

Specify the comments of the previous stages, if any.

### **Additional Comments**

Specify the additional comments in the current stage, if any.

## **Step 2. Application Follow-up**

At this stage, you can upload the documents collected from the applicant and follow up if necessary documents are not submitted by the applicant. The function ID of this stage is ORDRLCAF.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 3. Application Enrichment**

At this stage, the application is enriched with the details like professional, financial, linkage, asset, working capital and so on. If the applicant is not an existing customer, additional details of the customer are also captured at this stage. The function ID of this stage is ORDRLCAE.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 4. Credit Evaluation**

At this stage, credit officer evaluates the credit and analyses again to check if there are any changes in the credit rating. If there is a change in the credit rating, then the Credit Officer provides reason for the change. The function ID of this stage is ORDRLCCE.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 5. Risk Evaluation**

At this stage, the Risk Assessment Officer collects the risk associated with the loan application from various services. The income/expense details, asset/liability details of the customer is considered during the evaluation of the risk. The reported risk related documents are uploaded after risk analysis. The function ID of this stage is ORDRLCRE.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 6. Legal Verification**

At this stage, any legal constraints associated with the applicant and the loan application are evaluated. The function ID of this stage is ORDRLCLV.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 7. Collateral Evaluation**

At this stage, the collaterals submitted for the loan application are evaluated. After evaluation the details are passed on to the underwriter.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 8. Underwriting**

At this stage, underwriter collects the reports from various departments and arrives at a best offer for the loan application. Underwriter reviews the application and prepares review note to proceed or reject the application. The function ID of this stage is ORDRLCUW.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 9. Awaiting Additional Information**

At this stage, any additional information requested by the underwriter will be followed up with the customer and captured in the application. Any missed out document or documents without customer attestation are collected and uploaded in this stage. The function ID of this stage is ORDRLCAI.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 10.Underwriting Review**

At this stage, the loan application is reviewed and verified and is forwarded for approval and sanction if there is no discrepancy. The function ID of this stage is ORDRLCUR.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 11.Loan Approval**

At this stage, the Loan Manager verifies the reports of underwriting department and approves the loan for sanction. For any clarification, the loan application will be send back to underwriting or review stage for collecting the required information. The function ID of this stage is ORDRLCLA.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 12.Additional Loan Approval**

At this stage, you can send the application for approval from a senior loan manager who will verify and provide approval for the loan. This stage is triggered only if 'Additional Approval Required' check box is checked. The function ID of this stage is ORDRLCAR.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 13.Customer Acceptance**

At this stage, the customer signs the loan sanction letter and accepts the granted loan. The signed copy of the sanction letter is uploaded to the system.The function ID of this stage is ORDRLCCA.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 14.Documentation and TC Verification**

At this stage, all the legal and regulatory compliance checks are performed. The loan documents are prepared and uploaded to the system to complete the application process. The function ID of this stage is ORDRLCTC.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 15.Awaiting Additional Information**

At this stage, the missed out information are collected from the concerned department for loan agreement preparation. At this stage you can adjust the loan effective date if there is a delay in the sanctioned application process. The function ID of this stage is ORDRLCAA.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 16.Sanction/Handoff**

At this stage, an automated sanction will be performed by the system once all the documents are approved for loan application. The application details are handed over to various services like customer, customer account, limits, collaterals, cards and loans.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 17.Manual Application Hand off**

At this stage, If there is any exception like unavailability or error in the system while sanctioning the loan, then the loan application will be manually taken up by the loan administrator for the processing. The function ID of this stage is ORDRLCHF.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 18.Debit Card Follow up**

At this stage, the account manger will follow-up for the debit card delivery. The function ID of this stage is ORDRLCDF.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 19.Credit Card Follow up**

At this stage, the account manger will follow-up for the credit card delivery. The function ID of this stage is ORDRLCCF.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 20.Cheque Book Follow up**

At this stage, the account manger will follow-up for the cheque book delivery. The function ID of this stage is ORDRLCBF.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## **Step 21.Kit Delivery**

This stage is mandatory if facilities like cheque book, debit card or credit card are availed.The facility manager will keep record of the kit number and verifies the delivery address for the facility kit dispatch. The function ID of this stage is ORDRLCKD.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## Step 22. Pending Documentation

At this stage, documentation team will prepare the loan documents for execution. The function ID of this stage is ORDRLCPD.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

## 2.5 Loan Asset Details

This section contains the following topics:

- [Section 2.5.1, "Financing Asset Details"](#)
- [Section 2.5.2, "Insurance Tab"](#)

### 2.5.1 Financing Asset Details

You can capture the loan asset details based on the loan type. The retail loan creation screen captures the loan type details from this Asset Details screen. You can invoke this screen by clicking 'Financing Assets' button.

The screenshot shows the 'Financing Asset Details' application window. The window title is 'Financing Asset Details'. It contains several input fields for application details: Application Category, Application Number, Application Type (dropdown menu showing 'Home'), Loan Branch, Loan Reference Number, Loan Currency, Customer Branch, Customer Id, and Customer Name. Below these is a tabbed interface with tabs for Home, Vehicle, Others, Mortgage, Insurance, and Valuation. The 'Home' tab is selected, showing 'Home Details' with fields for Asset Type (dropdown menu showing 'New'), Year, Address 1-4, Purchase Order, Builder, Model, Asset Class, Asset Sub Type, Width (Metres), Length (Metres), Asset Status, Purchase Order Number, Asset Currency, Asset Value, Geography, Occupancy, BNA, and MSA. At the bottom right are 'Ok' and 'Exit' buttons.

#### Application Category

The system displays the application category.

#### Application Number

The system displays the application number.

#### Application Type

Select the type of application from the drop-down list. The list displays the following values:

- Home
- Vehicle
- Personal
- Mortgage
- Others

### Loan Branch

The system displays the loan branch.

### Loan Reference

The system displays the loan reference number.

### Loan Currency

The system displays the loan currency.

### Customer Branch

The system displays the customer branch.

### Customer ID

The system displays the customer ID.

### Customer Name

The system displays the customer name.

*For information on Home, Vehicle, Others, Mortgage and Valuation Tabs, refer to the section 'Assets Button' in the chapter 'Account Creation' in Retail Lending User Manual.*

## 2.5.2 Insurance Tab

Click 'Insurance' tab to view the insurance details.

The screenshot shows a window titled "Financing Asset Details" with a blue header and a close button. The main area is divided into several sections:

- Application Details:** Fields for Application Category \*, Application Number \*, Application Type \* (dropdown menu showing "Home"), Loan Branch, Loan Reference Number \*, Loan Currency \*, Customer Branch, Customer Id \*, and Customer Name.
- Navigation Tabs:** A row of tabs: Home, Vehicle, Others, Mortgage, Insurance (selected), and Valuation.
- Insurance Details:** A section with a "Policy Type" dropdown menu (showing "Asset Insurance") and various input fields for Policy #, Insurer, Customer, Insurance Status, Policy Currency, Policy Amount, Premium Amount, Insurance Expiry, Policy Start Date, Policy End Date, Insured Name, Managed By, Agent Id, Agent Name, Agent Contract #, and four Insurer Address fields (1-4).
- Footer:** "Ok" and "Exit" buttons.

### Policy Type

Select the type of policy from the drop-down list. The list displays the following values:

- Asset Insurance
- Life Insurance

### Policy No

The system displays the policy number.

### Insurer

The system displays the insurer.

**Customer**

The system displays the customer number.

**Insurance Status**

The system displays the insurance status.

**Policy Currency**

The system displays the policy currency.

**Policy Amount**

The system displays the policy amount.

**Premium Amount**

The system displays the premium amount.

**Insurance Expiry**

The system displays the insurance expiry date.

**Policy Start Date**

The system displays the policy start date.

**Policy End Date**

The system displays the policy end date.

**Insured Name**

The system displays the insured name.

**Managed By**

The system displays the name of the person who manages the policy.

**Agent ID**

The system displays the identification number of the agent.

**Agent Name**

The system displays the name of the agent.

**Agent Contract No**

The system displays the contract number of the agent.

**Insurer Address 1,2,3,4**

The system displays the address of the insurer.

## 2.6 Customer Information

This section contains the following topics:

- [Section 2.6.1, "Customer Information Details"](#)

## 2.6.1 Customer Information Details

You can capture the customer information of a loan applicant in Customer screen. Click 'Customer Information' button to invoke Customer Information screen.

The screenshot displays the 'Customer' information screen. At the top, there are fields for 'Application Number', 'Application Branch', 'Full Name', 'Short Name', and 'Branch Code'. A 'Special Customer No Generation' checkbox is present. A 'Populate' button is located below the 'Customer No \*' field. The 'Customer Category \*' field is also visible. On the right side, there are checkboxes for 'Handoff Customer' and 'Private Customer', and radio buttons for 'Type' (Individual, Corporate, Bank). Below these are tabs for 'Personal', 'Corporate', 'Additional', 'Director', 'Auxiliary', 'Domestic', and 'Professional'. The 'Personal' tab is selected, showing 'Basic Details' (Prefix 1-3, First, Middle, Last, Work Phone, Home Phone, Mobile Number) and 'Address For Correspondence' (Name, Address 1-4, Pincode, Country, Nationality). There is also a 'Permanent Address' section with a checkbox for 'Same as Correspondence Address'. On the right, 'Passport Details' (Passport Number, Issue Date, Expiry Date) and 'Additional Details' (Staff checkbox, KYC Status dropdown, KYC Reference, Guardian, Submit Age Proof dropdown, Preferred Date of Contact, Preferred Time of Contact) are shown. The bottom of the screen has a navigation bar with 'Limits', 'MIS', 'Fields', and 'Banking Channels', and 'Ok' and 'Exit' buttons.

The system defaults the customer information of the loan applicant from Customer Maintenance screen.

*For more details on Customer Information screen, refer to the section 'Customer Maintenance' in the chapter 'Maintaining Customer Information Files' in Core Entities User Manual.*

## 2.7 Customer Account Details

This section contains the following topics:

[Section 2.7.1, "Capturing Customer Accounts Details"](#)

## 2.7.1 Capturing Customer Accounts Details

You can capture the customer accounts of a loan applicant in 'Customer Account Maintenance' screen. Click 'Customer Account' button to invoke Customer Account Maintenance' screen.

Customer Accounts Maintenance

Application Number\*      Branch Code\*      Currency\*

Application Branch\*      Customer No\*      Account Class\*

Account No      Customer Name       LBL\_SPL\_ACCNO\_GEN

Patch

Main    Auxiliary

Account Details      Account Facilities      Options

Account Description

Mode of Operation: Single

Account Open Date

Address 1

Address 2

Address 3

Address 4

Location

Media

Country Code

Cheque Book

Passbook

CAS Account

ATM

Direct Banking

Initial Funding

Account Opening Amount

Pay In Option:  Pay In By Account,  Pay In By GL

Offset Branch

Offset Account

Waive account Opening Charges

Replicate Customer Signature

Salary Account

IBAN Required

IBAN Account Number

Alternate Account Number

Clearing Bank Code

Clearing Account Number

UDF | MIS | Banking Channels

Ok    Exit

The system defaults the customer account details from Customer Account Maintenance screen.

For more details on Customer Account Maintenance screen, refer to the chapter 'Customer Accounts' in CASA User Manual.

## 2.8 Requested Loan Details

This section contains the following topics:

[Section 2.8.1, "Capturing Requested Loan Details"](#)

## 2.8.1 Capturing Requested Loan Details

You can capture the requested loan details in 'Requested Loan Details' screen. Click 'Requested Loan Details' button to invoke 'Requested Loan Details' screen.

The screenshot shows a software window titled "Requested Loan Details". It contains the following fields and sections:

- Application Category \*** (text input)
- Application Number \*** (text input)
- Loan Reference Number** (text input)
- Application Type** (dropdown menu, currently showing "Home")
- Customer ID \*** (text input)
- Customer Name** (text input)
- Financing Requested** section:
  - Requested Currency \*** (text input)
  - Requested Amount \*** (text input)
  - Rate of Interest \*** (text input)
  - EMI Amount** (text input)
  - No of Installments** (text input)
  - Tenor(In Days)** (text input)
  - Units** (dropdown menu, currently showing "Monthly")
  - Frequency** (text input)
  - Due Date on** (text input)
  - Remarks \*** (text input)
- Itemizations** section:
  - Navigation: 1 Of 1
  - Table with columns: Itemization \*, Requested Amount \*, Comments
  - Table body: One empty row with a checkbox in the first column.
- Buttons: **Ok** and **Exit** at the bottom right.

### **Application Category**

The system displays the application category.

### **Application Number**

The system displays the application number.

### **Loan Reference Number**

The system displays the loan reference number.

### **Application Type**

The system displays the application type.

### **Customer ID**

The system displays the customer ID.

### **Customer Name**

The system displays the customer name.

## **Financing Requested**

### **Requested Currency**

Specify the requested currency. Alternatively, you can select the requested currency from the option list. The list displays all valid currency codes.

### **Requested Amount**

Specify the requested loan amount.

### **Rate of Interest**

Specify the rate of interest for the loan.

### **EMI Amount**

Specify the EMI amount.

**Installments**

Specify the number of instalments to pay off the loan..

**Tenor (In Months)**

Specify the loan tenure in months.

**Units**

Specify the units.

**Frequency**

Specify the frequency of the installment.

**Due Date On**

Specify the date on which the installment should be on due.

**Loan Purpose**

Specify the purpose of the loan.

**Itemizations****Itemization**

Specify the itemization. For example, you can specify the itemizations like `Booking Amount`, `Payment`, `Interiors' etc.

**Itemization Amount**

Specify the itemization amount.

**Comments**

Specify comments, if any.

## **2.9 Cheque Book Request**

This section contains the following topics:

- [Section 2.9.1, "Requesting Cheque Book facility"](#)

## 2.9.1 Requesting Cheque Book facility

You can capture cheque book request details if the loan applicant requires a cheque book facility. Click 'Cheque Book Request' button to invoke Cheque Book request screen.

The screenshot shows a web form titled "Cheque Book Request". The form is organized into several sections:

- Application Details:** Fields for Application Number\*, Reference Number\*, Application Category\*, Customer No\*, Application Branch\*, Account Branch\*, and Account Number\*. There is a "Default" button next to the Account Number field.
- Cheque Book Details:** Fields for Check Leaves, First Check Number\*, Cheque Book Type, Order Date, Order Details, Language Code\*, Cheque Type (radio buttons for Euro, Commercial, and a checkbox for Apply Charge), Purpose\*, and Kit Reference Number.
- Request Status:** A Request Status dropdown menu (currently set to "Requested") and a Request Mode field with a checkbox for "Follow-up Required".
- Delivery Details:** An Issue Date field, a checkbox for "Incl For Cheque Book Printing", a Delivery Mode dropdown menu (currently set to "Branch"), and four Delivery Address fields (Delivery Address 1 through 4).

At the bottom right of the form, there are "Ok" and "Exit" buttons.

### Follow Up Required

Check this box to follow up on the cheque book request. If this flag is checked, then the system will go to a follow up stage after Document Verification.

*For details on Cheque Book maintenance, refer to the section 'Cheque Book Maintenance' in the chapter 'Maintaining Cheque Book Details' in CASA User Manual.*

## 2.10 Debit Card Request

This section contains the following topics:

- [Section 2.10.1, "Requesting Debit Card Facility"](#)

## 2.10.1 Requesting Debit Card Facility

You can capture debit card request details if the loan applicant requires a debit card facility. Click 'Debit Card Request' button to invoke Debit Card Request screen.

The screenshot shows a web form titled "Debit Card Request". The form is organized into several sections:

- Application Information:** Fields for Application Number, Reference Id, Application Category, Customer Id, Application Branch, Account Branch, and Account Number. There is a "Default" button next to the Account Number field.
- Card Details:** Fields for Card Product, Card BIN, Order Date, Name On Card, Card Number, Indicator (radio buttons for Debit and Credit), Primary Card (checkbox), Purpose, and Kit Reference Number.
- Request Status:** A Status dropdown menu (set to "Requested") and a Request Mode checkbox (Follow-up Required).
- Delivery Details:** Fields for Issue Date, Delivery Mode (dropdown menu set to "Branch"), and four Delivery Address fields (Delivery Address 1 through 4).

At the bottom right of the form, there are "Ok" and "Exit" buttons.

The system displays the following details:

- Application Number
- Reference Number
- Application Category
- Customer ID
- Application Branch
- Account Branch
- Account Number

### Follow Up Required

Check this box to follow up on the debit card request. If this flag is checked, then the system will go to a follow up stage after Document Verification.

### Delivery Details

#### Issue Date

Select the debit card issue date from the adjoining calendar.

#### Delivery Mode

Select the delivery mode from the drop-down list. The following options are displayed:

- Post/Courier - The debit card will be sent through post or courier
- Branch - You can collect the debit card from the branch.

## Delivery Address 1-4

Specify the delivery address to issue the debit card.

*For details on Debit Card maintenance, refer to the section 'Maintaining Card Master Details' in the chapter 'Debit Card Interface' in Debit Card Interface User Manual.*

## 2.11 Credit Card Request

This section contains the following topic:

- [Section 2.11.1, "Requesting Credit Card Facility"](#)

### 2.11.1 Requesting Credit Card Facility

You can capture credit card request details if the loan applicant requires a credit card facility. Click 'Credit Card Request' button to invoke Credit Card Request screen.

The screenshot shows a web form titled "Credit Card Request" with a blue header bar. The form is divided into several sections:

- Application Information:** Fields for Application Number \*, Reference Id \*, Application Category \*, and Customer Id \*. To the right, there are fields for Application Branch \*, Account Branch, and Account Number \*, with a "Default" button below the Account Number field.
- Card Details:** Fields for Card Product \*, Card BIN, Order Date, Name On Card, and Card Number \*. Below Card Number \* are radio buttons for Indicator: Debit, Credit (selected), and a checked checkbox for Primary Card.
- Request Status:** A Status dropdown menu set to "Requested" and a Request Mode field with a checkbox for "Follow-up Required".
- Delivery Details:** An Issue Date field, a Delivery Mode dropdown menu set to "Branch", and four fields for Delivery Address 1 through 4.
- Kit Reference Number:** A field at the bottom left.

At the bottom right of the form, there are "Ok" and "Exit" buttons.

The system displays the following details:

- Application Number
- Reference Number
- Application Category
- Customer ID
- Application Branch
- Account Branch
- Account Number

## Follow Up Required

Check this box to follow up on the credit card request. If this flag is checked, then the system will go to a follow up stage after Document Verification.

## Delivery Details

### Issue Date

Select the credit card issue date from the adjoining calendar.

### Delivery Mode

Select the delivery mode from the drop-down list. The following options are displayed:

- Post/Courier - The credit card will be sent through post or courier
- Branch - You can collect the credit card from the branch.

### Delivery Address 1-4

Specify the delivery address to issue the credit card.

*For details on Credit Card maintenance, refer to the section 'Maintaining Card Master Details' in the chapter 'Debit Card Interface' in Debit Card Interface User Manual.*

## 2.12 SWIFT Message Details

This section contains the following topic:

- [Section 2.12.1, "Capturing SWIFT Message Details"](#)

### 2.12.1 Capturing SWIFT Message Details

You can capture SWIFT message details in SWIFT Message Details screen. Click 'SWIFT Message' to invoke the following screen:

The screenshot displays the 'SWIFT Message Details' window with the following sections and fields:

- Application Information:** Application Number, Application Branch, Account Number.
- Split Settlements:** Split Sequence No (1).
- Beneficiary Institution:** Beneficiary Institution (multiple rows).
- Sender To Receiver Information:** Sender to Receiver Information (multiple rows).
- Message Details:**  Cover Required,  RTGS Payment, RTGS Network.
- Payment Details:** Payment Details (multiple rows).
- Charge Details:** Account Currency, Our Correspondent, Receiver, Transfer Type (dropdown), Remitter - All Charges (radio buttons: Charges, Charges, Remitter 1).
- Ordering Institution:** Ordering Institution (multiple rows).
- Ordering Customer:** Ordering Customer (multiple rows).
- Intermediary Reimbursement Institution:** Intermediary Institution (multiple rows).
- Ultimate Beneficiary:** Ultimate Beneficiary (multiple rows).
- Beneficiary Institution for Cover:** Beneficiary Institution (multiple rows).
- Receiver Correspondence:** Receivers Correspondent (multiple rows).
- Account With Institution:** Account with Institution (multiple rows).
- Intermediary:** Intermediary (multiple rows).

Buttons: Ok, Exit.

*For details on SWIFT Message, refer to the section 'SWIFT Message Details Button' in the chapter 'Account Creation' in Retail Lending User Manual.*

## 2.13 Documents Upload

This section contains the following topics:

- [Section 2.13.1, "Uploading the Relevant Documents"](#)
- [Section 2.13.2, "Advices Tab"](#)
- [Section 2.13.3, "Checklist Tab"](#)

### 2.13.1 Uploading the Relevant Documents

You can capture the loan related documents details through the 'Documents Upload' screen. Click 'Documents' button from 'Retail Loan Creation' screen to invoke this screen.

Document Category *	Document Reference	Document Type *	Mandatory	Remarks	Ratio Upload	Upload	View	Edit
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="button" value="Upload"/>	<input type="button" value="View"/>	<input type="button" value="Edit"/>

#### Application Number

The system displays the application number.

#### Application Category

The system displays the application category.

#### Documents

##### Document Category

Select the document category from the adjoining option list.

##### Document Reference

Specify the document reference number.

##### Document Type

Select the type of document. The adjoining option list displays all the document types maintained in the system. Select the appropriate one.

##### Mandatory

Check this box to indicate whether the document is mandatory.

##### Remarks

Specify remarks, if any.

### Ratio Upload

Check this box if you require ratio upload.

### Upload

Click 'Upload' button to open the 'Document Upload' sub-screen.

In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

### View

Click 'View' to view the document uploaded.

### Edit

Click 'Edit' to edit the uploaded documents.

## 2.13.2 Advices Tab

Click 'Advices' tab in Documents screen to view advice details.

Report Name	Template	Format	Attribute Locale	View
		PDF		View

### Report Name

The system displays the report name.

### Template

The system displays the template.

### View

Click 'View' to view the uploaded document.

### 2.13.3 Checklist Tab

Click 'Checklist' tab in Documents screen to view checklist details.

The screenshot shows a software window titled "Documents". At the top, there are two input fields: "Application Number" and "Application Category", followed by a "Populate" button. Below this is a tabbed interface with three tabs: "Documents", "Advices", and "Checklist". The "Checklist" tab is active. It displays a table with the following structure:

<input type="checkbox"/>	Checklist Item	Mandatory	Verified	Comments
<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	

At the bottom right of the window, there are "Ok" and "Exit" buttons.

#### Checklist Item

The system displays the checklist details.

#### Mandatory

This field is updated based on the maintenances in Documents sub screen.

#### Verified

Check this box to confirm that the corresponding checklist is verified.

#### Comments

Specify comments, if any.

## 2.14 Customer Reference

This section contains the following topics:

- [Section 2.14.1, "Customer Reference Details"](#)

## 2.14.1 Customer Reference Details

You can capture the customer reference details in the 'Customer Reference Details' screen. Click 'Customer Reference' button in Retail Loan Creation screen to invoke this screen.

The screenshot shows a web application window titled "Customer Reference Details". At the top, there are two input fields: "Application Number" and "Application Branch". Below these is a section header "Customer Reference Details" with a "1 Of 1" indicator. The form is divided into two columns. The left column contains fields for "Customer No", "Reference Number" (with a "Default" button), "First Name", "Middle Name", "Last Name", "Salutation", "Gender" (a dropdown menu showing "Male"), "No of years known\*", and "Relation\*". The right column contains fields for "Address Line 1\*", "Address Line 2", "Address Line 3", "Address Line 4", "Country Code", "Nationality", "Mobile ISD Code +", "Mobile", "Telephone ISD Code +", "Telephone", and "Email". At the bottom right of the form are "Ok" and "Exit" buttons.

*For details on Customer Reference, refer to the section 'Details Tab' in the chapter 'Retail Loan Origination' in Retail Loan Origination User Manual.*

## 2.15 Loan Preferences

This section contains the following topics:

- [Section 2.15.1, "Loan Preference Details"](#)

## 2.15.1 Loan Preference Details

You can capture loan preference details in the Loan Preference screen. Click 'Loan Preference' button in Retail Loan Creation' screen to invoke this screen.

The screenshot displays the 'Loan Preference' window with the following fields and sections:

- Header Fields:** Application Number, Loan Reference Number, Product Code, Application Branch, Application Type (Others), Customer Number.
- Account Preference / Holiday Preference:** Preferences section with checkboxes for:
  - Liquidation Back Valued Schedules
  - Allow Bulk Payment
  - Amend Past Paid Schedule
  - Partial Block Release
  - Stop Disbursement
  - Recalculate Annuity On Disbursement
  - Use guarantor for Repayment
  - Loan Statement Required
  - For Loan Against Salary
  - Notary Pre Confirmed
- Liquidation:** Liquidation Mode (Auto), Retries Auto Liquidation Days, Retries Advice Days, Close Collateral, Partial Liquidation, Reset Retry Count for Reversed Auto Liquidation.
- Track Receivable:** Auto Liquidation, Manual Liquidation.
- Other Fields:** Minimum Amount Due, Calculation Method, Rate Change Action (Change Instalment), Maximum Renegotiations, Renegotiation No.
- Holiday Periods:** A table with a 'Period' column and a 'Go' button.

For details on Loan Preferences, refer to the section 'Preferences Button' in the chapter 'Defining Product Categories and Product' in Retail Lending User Manual.

## 2.16 Dedupe Details

This section contains the following topics:

- [Section 2.16.1, "Querying Dedupe Details"](#)

### 2.16.1 Querying Dedupe Details

You can query the duplicate details in the Dedupe screen.

When a customer or prospect applies for a Loan, the bank verifies if there are any duplicate applications initiated by customer or prospect in the system. If there are any pipeline applications that are suspected to be duplicate of an already initiated application or an existing Loan contract, the system identifies and displays the existing transactions details in the Dedupe screen.

Click 'Dedupe' button to invoke Dedupe details screen.

The screenshot shows the 'Application Dedupe' interface. At the top, there are search fields for 'Application Number', 'Application Branch', 'Customer No', and 'Customer Name', along with a 'Query' button. Below this, there are two tabs: 'Customers' and 'Contracts'. The 'Applications' section contains a table with columns: Application Number, Application Branch, Customer No, Short Name, and Customer Name. Below it is the 'Existing Customers' section with a table containing columns: Customer No, Short Name, Customer Name, Branch, and Unique Identifier. An 'Exit' button is located at the bottom right of the window.

### 2.16.1.1 Customers

#### **Applications**

In the Application section, the system checks for any duplicates in the applications that are already initiated from Origination.

#### **Existing Customers**

In the Existing Customers section, the system checks for any duplicate entry in the existing customer details based on First Name, Middle Name, Last Name, Short Name and National ID.

### 2.16.1.2 Loans

#### **Applications**

In the Application section, the system checks for any duplicates in the loan applications that are already initiated from Origination.

#### **Existing Customers**

In the Existing Customers section, the system checks for any duplicate entry in the existing loan details based on Number of Instalments, Frequency, Frequency Unit, Requested Amount.

## 2.17 Covenant Details

This section contains the following topics:

- [Section 2.17.1, "Capturing Covenant Details"](#)

## 2.17.1 Capturing Covenant Details

You can capture the covenant details in covenant screen. Click 'Covenant' button in the Retail Loan Creation screen to invoke this screen.

Covenant Name *	Covenant Type	Start Date	End Date	Frequency	Due date	Currency
<input type="checkbox"/>	Affirmative			Monthly		

### **Application Number**

The system displays the application number.

### **Application Branch**

The system displays the application branch.

### **Covenant Details**

#### **Covenant Name**

Select the covenant name from the list available here. The list displays the covenant names maintained in Covenant Maintenance screen.

#### **Covenant Type**

Specify the type of covenant.

#### **Start Date**

Select the start date from the adjoining calendar.

#### **End Date**

Select the end date from the adjoining calendar.

#### **Frequency**

Select a frequency according to which the Convent has to collected/revised. You may select any one of the following frequencies:

- Yearly
- Half Yearly
- Quarterly
- Monthly
- Weekly
- Daily

#### **Due Date**

Specify the number of days after which the covenant needs to be reviewed.

### Currency

Specify the currency. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

### Guideline Value

Specify the guideline value.

### Actual Value

Specify the actual value.

### Waived

Check this box to waive the covenant.

### Remarks

Specify the remarks about the covenant maintenance.

## 2.18 Rating and Evaluation

This section contains the following topics:

- [Section 2.18.1, "Capturing Evaluation Details"](#)

### 2.18.1 Capturing Evaluation Details

You can capture the evaluation details in evaluation screen. Click 'Evaluation' button in the Retail Loan Creation screen to invoke this screen.

The screenshot shows the 'Evaluation' window with the following components:

- Form Fields:** Application Number \*, Application Branch \*, Application Category, Customer No \*, Customer Type (Individual).
- Tabs:** Credit Score (selected), Ratio, External Credit Rating, Investigation, Legal Details, KYC Details.
- Risk Details Table:**

Risk Id *	Description	Sco
- Credit Rating Table:**

Question Id	Category *	Question *	Answer
- Buttons:** Calculate, Ok, Exit.

### Application Number

The system displays the application number.

**Application Branch**

The system displays the application branch.

**Application Category**

The system displays the application category.

**Customer No**

The system displays the customer number.

**Customer Type**

The system displays the customer type.

**2.18.2 Credit Score Tab****Risk Details****Risk ID**

Specify the risk ID.

**Description**

Give a brief description on the risk ID.

**Score**

Specify the score.

**Credit Score****Rule ID**

The system displays the rule ID.

**Grade**

The system displays the grade.

**Scale**

The system displays the scale.

**Score**

The system displays the score.

**Credit Rating****Question ID**

Specify the question ID.

**Category**

Specify the category.

**Question**

Specify the question.

**Answer**

Specify the answer.

## 2.18.3 Ratio Tab

Click 'Ratio' tab to view ratio details.

Application Number\*  Customer No\*

Application Branch\*  Customer Type

Application Category

Credit Score **Ratio** External Credit Rating Investigation Legal Details KYC Details

**Stated** **Actual**

Currency  Actual Income

Total Income  Actual Debit

Total Expense  What If Payment Amount

Total Other Assets

Total Liable Amount

Total Assets

**Ratios**

1 Of 1

<input type="checkbox"/>	Ratio *	Description	Stated Value	Actual Value
<input type="checkbox"/>				

Bureau Report

### **Stated**

#### **Currency**

Specify the currency. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

#### **Total Income**

The system displays the total income.

#### **Total Expense**

The system displays the total expense.

#### **Total Other Assets**

The system displays the total other assets.

#### **Total Liable Amount**

The system displays the total liable amount.

#### **Total Assets**

The system displays the total assets.

### **Actual**

#### **Actual Income**

The system displays the actual income.

### Actual Debit

The system displays the actual debit.

### What if Payment Amount

The system displays the what if payment amount.

### Ratios

#### Ratio

The system displays the ratio.

#### Description

The system displays the description.

#### Stated Value

The system displays the stated value.

#### Actual Value

The system displays the actual value.

## 2.18.4 External Credit Rating Tab

Click 'External Credit Rating' tab to view credit rating details.

The screenshot shows the 'Evaluation' application window. At the top, there are input fields for 'Application Number \*', 'Application Branch \*', 'Application Category', 'Customer No \*', and 'Customer Type' (set to 'Individual'). Below these are tabs for 'Credit Score', 'Ratio', 'External Credit Rating' (selected), 'Investigation', 'Legal Details', and 'KYC Details'. The 'External Credit Rating' tab contains a table with the following columns: 'Request ID', 'External Agency', 'Score', 'Recommend', and 'Request Status'. The table has one row with a checkbox in the 'Request ID' column, and 'Not Recommended' and 'Required' in the 'Recommend' and 'Request Status' columns respectively. At the bottom of the window, there is a 'Bureau Report' section and 'Ok' and 'Exit' buttons.

#### Request ID

Specify the request ID.

#### External Agency

Specify the external agency.

#### Score

Specify the score.

**Recommend**

Specify if the external credit rating is recommended or not.

**Request Status**

Specify the request status.

**Remarks**

Specify remarks, if any.

**2.18.5 Investigation Tab**

Click 'Investigation' tab to view investigation details.

The screenshot shows the 'Evaluation' application window with the 'Investigation' tab selected. The form includes the following fields and elements:

- Application Number \*** (text input)
- Application Branch \*** (text input)
- Application Category** (text input)
- Customer No \*** (text input)
- Customer Type** (dropdown menu, currently set to 'Individual')
- Tabs:** Credit Score, Ratio, External Credit Rating, **Investigation** (active), Legal Details, KYC Details
- Investigation Section:**
  - Navigation: 1 Of 1, Go button
  - Table:
 

Verification Type	Agency	Score	Recommended	Status	Verification Date
All			Not Recommended	Required	
- Bureau Report** (link)
- Ok** and **Exit** (buttons)

**Verification Type**

Select the verification type from the adjoining drop-down list.

**Agency**

Specify the investigation agency.

**Score**

Specify the score.

**Recommended**

Specify if the investigation is recommended or not.

**Status**

Specify the status of the investigation.

**Verification Date**

Select the verification date from the adjoining calendar.

## Remarks

Specify remarks, if any.

### 2.18.6 Legal Details Tab

Click 'Legal Details' tab to view legal details.

The screenshot shows the 'Evaluation' application window. At the top, there are input fields for 'Application Number \*', 'Application Branch \*', and 'Application Category'. To the right, there are fields for 'Customer No \*' and a dropdown for 'Customer Type' set to 'Individual'. Below these are tabs for 'Credit Score', 'Ratio', 'External Credit Rating', 'Investigation', 'Legal Details' (which is selected), and 'KYC Details'. The 'Legal Details' section contains a table with the following columns: 'Regulation', 'Terms and Condition Status', 'Reject Reason Code', 'Description', and 'Remarks'. The table has one row with checkboxes in the first two columns. At the bottom of the window, there is a 'Bureau Report' section and 'Ok' and 'Exit' buttons.

## Regulation

## Terms and Conditions Status

Specify the terms and condition status.

## Reject Reason Code

Specify the reject reason code.

## Description

Specify the reject reason description.

## Remarks

Specify remarks, if any.

## 2.18.7 KYC Details Tab

Click 'KYC Details' tab to view KYC details.

The screenshot shows a software window titled "Evaluation" with a blue header and standard window controls. The main content area is divided into several sections:

- Top Section:** Contains input fields for "Application Number\*", "Application Branch\*", and "Application Category". To the right, there are fields for "Customer No\*" and a dropdown menu for "Customer Type" set to "Individual".
- Navigation Tabs:** A row of tabs includes "Credit Score", "Ratio", "External Credit Rating", "Investigation", "Legal Details", and "KYC Details" (which is highlighted in blue).
- KYC Review Details Section:** This section is divided into two columns of fields:
  - Left Column:** "Branch", "Customer Name", "Short Name\*", "Category\*", "Country\*", "Unique Identifier\*", and "Unique Value\*".
  - Right Column:** "KYC Internal Status" (dropdown), "KYC Internal Remarks" (dropdown), "KYC Extenal Status" (dropdown), "KYC Extenal Remarks" (dropdown), "SDN Status" (dropdown), and "SDN Remarks" (dropdown).
- Bottom Section:** A blue bar at the bottom contains a "Bureau Report" link on the left and "Ok" and "Exit" buttons on the right.

### KYC Review Details

#### **Branch**

The system displays the branch.

#### **Customer Name**

The system displays the customer name.

#### **Short Name**

The system displays the short name of the customer.

#### **Category**

The system displays the category.

#### **Country**

The system displays the country.

#### **Unique Identifier**

The system displays the unique identifier.

#### **Unique Value**

The system displays the unique value.

#### **KYC Internal Status**

The systems displays the KYC Internal Status.

### KYC Internal Remarks

The system displays the KYC internal remarks.

### KYC External Status

The system displays the KYC External Status.

### KYC External Remarks

The system displays the remarks.

### SDN Status

The system displays the SDN status.

### SDN Remarks

The system displays the SDN remarks.

## 2.19 Collateral Details

This section contains the following topics:

- [Section 2.19.1, "Capturing Collateral Details"](#)

### 2.19.1 Capturing Collateral Details

You can capture the collateral details in collateral screen. Click 'Collateral' button in the Retail Loan Creation screen to invoke this screen.

The screenshot shows a web application window titled "Collateral Details". The window has a blue header bar with the title and standard window controls (minimize, maximize, close). Below the header, there are several input fields arranged in two columns. The left column includes: Application Number, Application Branch, Collateral Code (with a red asterisk), Collateral Description (with a "Default" button), Collateral Branch (with a red asterisk), Collateral Currency (with a red asterisk), Collateral Value (with a red asterisk), Collateral Category (with a red asterisk), Collateral Type (with a red asterisk and a dropdown arrow), Grace Days, Hair Cut % (with a red asterisk), Seniority Of Claims (with a red asterisk), and Charge Type (with a red asterisk). The right column includes: Liability No, Customer No, Limit Contribution, Lendable Margin, Start Date, End date, Revision Date, Revaluation Date, Last Revaluation Date, Valuation Source, Valuation Amount, Collateral ZIP Code, and two checkboxes: "Sharing Required" and "Auto Pool Create". Below the input fields, there is a navigation bar with "Preferences" and "Investigation" links. At the bottom right, there are "Ok" and "Exit" buttons.

For details on Collaterals, refer to the section 'Collateral Maintenance' in the chapter 'Limits and Collaterals' in Limits and Collateral Management User Manual.

## 2.20 Facility Details

This section contains the following topics:

- [Section 2.20.1, "Capturing Facility Details"](#)

### 2.20.1 Capturing Facility Details

You can capture the facility details in facility maintenance screen. Click 'Facility' button in the Retail Loan Creation screen to invoke this screen.

The screenshot shows a 'Facility Details' window with the following sections:

- Application Information:** Application Number, Application Branch, Liability No, Line Code, Serial No, Line Branch. A 'Default' button is located below these fields.
- Facility Details:** Description, Main Line Code, Line Currency\*, User Defined Status, Status Changed Date, Internal Remarks. Checkboxes for:  Revolving Line,  Fund,  Shadow Limit,  Bulk Payment Required.
- Amount:** Limit Amount\*, Collateral Contribution, Transfer Amount, Effective Line Amount, Effective Line Basis (dropdown menu showing 'Limit + Collateral'), UnCollected Amount, Block Amount, Approved Limit Amount, Max Daily Limit, Day Light Limit.
- Utilization:** Available Amount, Date of First OP.
- Exception:** Exception Transaction Amount, Exception Breach.

At the bottom, there are links for 'Facility Preference', 'Facility Restriction', and 'Pool Links', and 'Ok' and 'Exit' buttons.

For details on Facility, refer to the section 'Facilities Maintenance' in the chapter 'Limits and Collaterals' in Limits and Collateral Management User Manual.

## 2.21 Guarantor Details

This section contains the following topics:

- [Section 2.21.1, "Capturing Guarantor Details"](#)

## 2.21.1 Capturing Guarantor Details

You can capture the guarantor details in guarantor screen. Click 'Guarantor' button in the Retail Loan Creation screen to invoke this screen.

The screenshot shows the 'Guarantor Details' window with the following fields and data:

Field	Value
Application Number	
Application Branch	
Account Number	
Component Name	

Guarantor Customer	
Customer Number	Customer Name

Guarantor Customer Accounts		
Account Number	Account Branch	Currency

For information on Guarantor Details, refer to the section 'Guarantor Details Button' in the chapter 'Account Creation' in Retail Lending User Manual.

## 2.22 Loan UDF Details

This section contains the following topics:

- [Section 2.22.1, "Capturing Loan UDF Details"](#)

## 2.22.1 Capturing Loan UDF Details

You can capture the loan UDF details in UDF screen. Click 'UDF' button in the Retail Loan Creation screen to invoke this screen.

The screenshot shows a window titled "Loan Fields" with a close button in the top right corner. The window contains several input fields for application and account information, followed by three sections for defining User Defined Fields (UDF):

- Charecter Fields:** A table with columns "Field Name \*" and "Field Value". It shows "1 Of 1" records and a "Go" button.
- Number Fields:** A table with columns "Field Name \*" and "Field Value". It shows "1 Of 1" records and a "Go" button.
- Date Fields:** A table with columns "Field Name \*" and "Field Value". It shows "1 Of 1" records and a "Go" button.

At the bottom right of the window are "Ok" and "Exit" buttons.

For information on Loan UDF, refer to the section 'Fields Tab' in the chapter 'Account Creation' in Retail Lending User Manual.

## 2.23 Schedules and Disbursement Details

This section contains the following topics:

- [Section 2.23.1, "Capturing Schedule and Disbursement Details"](#)

### 2.23.1 Capturing Schedule and Disbursement Details

You can capture schedule and disbursement details in schedule and disbursement screen. Click 'Schedule and Disbursement' button in the Retail Loan Creation screen to invoke this screen.

The screenshot shows a software window titled "Schedule Details". At the top, there are six input fields arranged in two columns: "Application Number", "Application Branch", "Component Name" on the left, and "Account", "Account Branch", "Component Currency" on the right. Below these is a tabbed interface with two tabs: "Payment Schedules" and "Disbursement Schedules". The "Disbursement Schedules" tab is selected. Underneath the tabs is a table with the following columns: "Schedules", "Schedule Date", "Pay By Date", "Amount Settled", "Amount Due", and "EMI Amount". The table contains one row with empty input fields for each column. At the bottom right of the window are "Ok" and "Exit" buttons.

*For information on Schedules and Disbursements, refer to the section 'Components Tab' in the chapter 'Account Creation' in Retail Lending User Manual.*

## 2.24 MIS Details

This section contains the following topics:

- [Section 2.24.1, "Capturing MIS Details"](#)

## 2.24.1 Capturing MIS Details

You can capture MIS details in MIS screen. Click 'MIS' button in the Retail Loan Creation screen to invoke this screen.

The screenshot shows the 'Loan MIS' window with the following sections:

- Application Information:** Application Number, Loan Account Number, Product, Loan Branch, Financing Currency, MIS Group (with a 'Default' button), and a 'Link To Group' checkbox.
- Input Section:** Radio buttons for 'Link To Group' (Related Reference, Related Account), and input fields for Related Account, Related Reference, MIS Head, Rate Code, and Spread.
- Rate At Section:** Rate Type (dropdown), Interest Method (dropdown), Reference Rate, Pool Code, and five Cost Code fields (Cost Code 1-5).
- MIS Group Tables:** Three tables for 'Transaction MIS', 'Composite MIS', and 'Fund MIS', each with 10 rows for MIS Group 1-10.
- Buttons:** 'OK' and 'Exit' buttons at the bottom right.

For information on MIS, refer to the section 'MIS Button' in the chapter 'Account Creation' in Retail Lending User Manual.

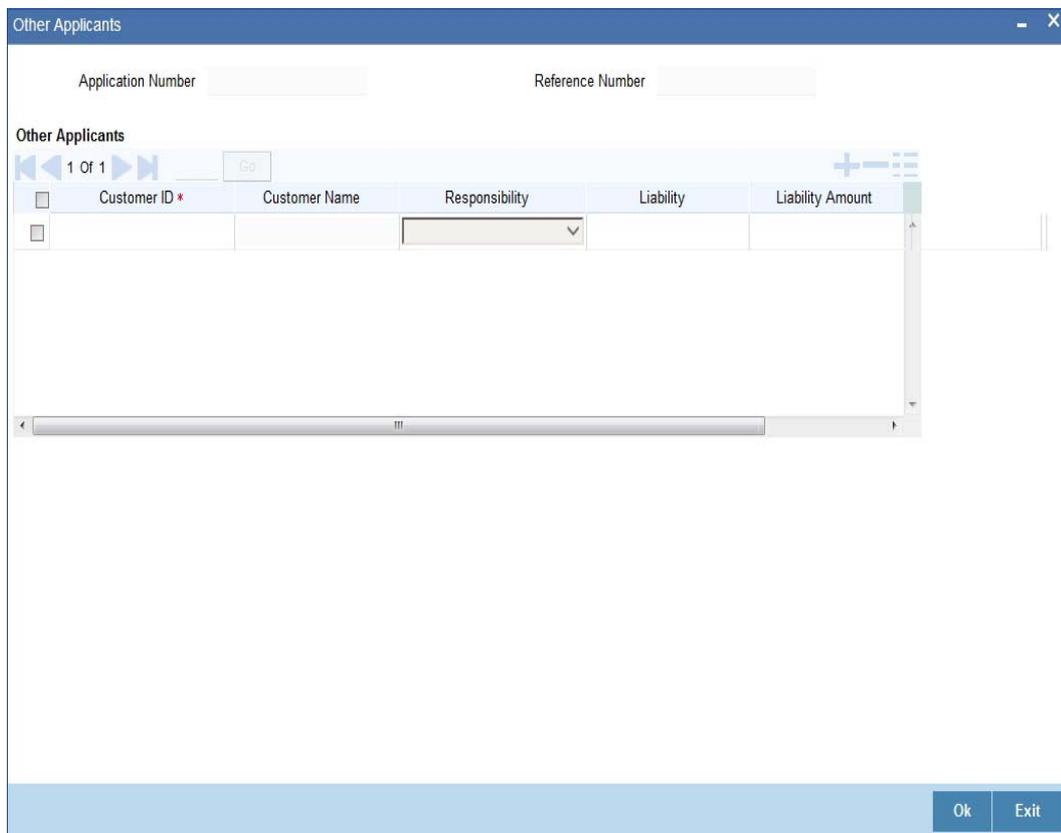
## 2.25 Other Applicant Details

This section contains the following topics:

- [Section 2.25.1, "Capturing Other Applicant Details"](#)

## 2.25.1 Capturing Other Applicant Details

You can capture Other Applicant details in Other Applicant screen. Click 'MIS' button in the Retail Loan Creation screen to invoke this screen.



The screenshot shows a window titled "Other Applicants". At the top, there are two input fields: "Application Number" and "Reference Number". Below these is a section titled "Other Applicants" which contains a table. The table has a header row with the following columns: "Customer ID \*", "Customer Name", "Responsibility", "Liability", and "Liability Amount". The first row of the table is currently empty. Above the table, there are navigation controls including "1 Of 1" and a "Go" button. At the bottom right of the window, there are "Ok" and "Exit" buttons.

*For information on Other Applicant Details, refer to the section 'Other Applicants Button' in the chapter 'Account Creation' in Retail Lending User Manual.*

## 2.26 Payment Details

This section contains the following topics:

- [Section 2.26.1, "Capturing Payment Details"](#)

## 2.26.1 Capturing Payment Details

You can capture Payment details in Payment screen. Click 'Payments' button in the Retail Loan Creation screen to invoke this screen.

The screenshot shows a window titled "Payment Details" with a blue header bar. The form is organized into two columns of input fields. The left column includes: Application Number, Application Branch, Credit Settlement Mode (selected), Debit Settlement Mode, Credit Payment Mode (dropdown menu showing "Account"), Credit Account Branch, Credit Product Account, Instrument Number Credit, Upload Source Credit, End Point, GIRO Number, Payer Account, Payer Bank Code, Payer Branch, Payer Bank Address 1, Payer Bank Address 2, and Payer Bank Address 3. The right column includes: Account Number, Component Name, External Account Number, External Account Name, Clearing Bank Code, Clearing Branch Code, Product Category, Routing Number, Clearing Product Code, Sector Code, Auto GIRO (radio buttons for "Auto" and "Manual"), Exchange Rate, Negotiated Cost Rate, Negotiated Reference, and Original Exchange Rate. At the bottom right, there are "Ok" and "Exit" buttons.

*For information on Payment Details, refer to the section 'Payment Mode Details Button' in the chapter 'Account Creation' in Retail Lending User Manual.*

---

## 3. Reports and Advice

This chapter deals with the various BIP Reports and BIP Advices that are available for the Retail Loan Creation process.

This chapter contains the following topics:

- [Section 3.1, "BIP Reports"](#)
- [Section 3.2, "BIP Advice"](#)

To generate any of these reports go to Task tab, Under Origination menu, choose Reports. A list of reports in Origination module will be displayed. You can choose to View or Print the report on clicking of the particular report. The selection options that you specified while generating the report are printed at the beginning of every report.

### 3.1 BIP Reports

This section contains the following topics:

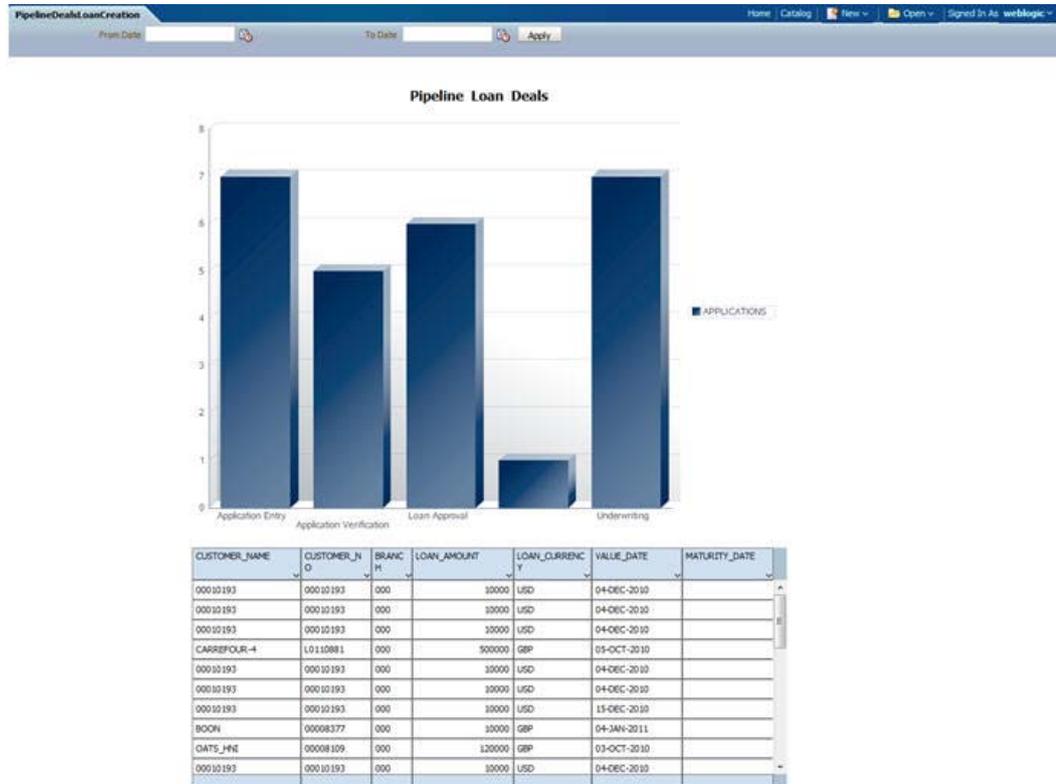
- [Section 3.1.1, "Pipeline Deals"](#)
- [Section 3.1.2, "Approved Deals Over a Period"](#)
- [Section 3.1.3, "Trend Analysis Over a Period"](#)
- [Section 3.1.4, "Statistical Report"](#)

#### 3.1.1 Pipeline Deals

You can view the list of tasks which are available in the review and approval stages of loan creation process in this interactive report. This report displays the pipeline task count summary. You can click the review and approval stages to view the task details like customer name, customer number, branch, amount, currency, value date, maturity date and so on.

### 3.1.1.1 Pipeline Loan Deals

In the interactive BIP report Pipeline Loan Deals the system displays the summary of the tasks based on the pipeline deals available in the specified years.



#### Header

The header carries the report title, from year and to year.

#### Body of the Report

The following details are displayed in the report:

Field Name	Description
<b>First Section</b>	
Stage	The name of the stage.
Pipeline Task Count	The task count in the specific stage.
<b>Second Section</b>	
Customer Name	The name of the customer who has requested for loan.
Customer No	The customer reference number.
Branch Code	The branch code for the loan.
Loan Amount	The loan amount.
Loan Currency	The loan currency.
Value Date	The value date of the loan.

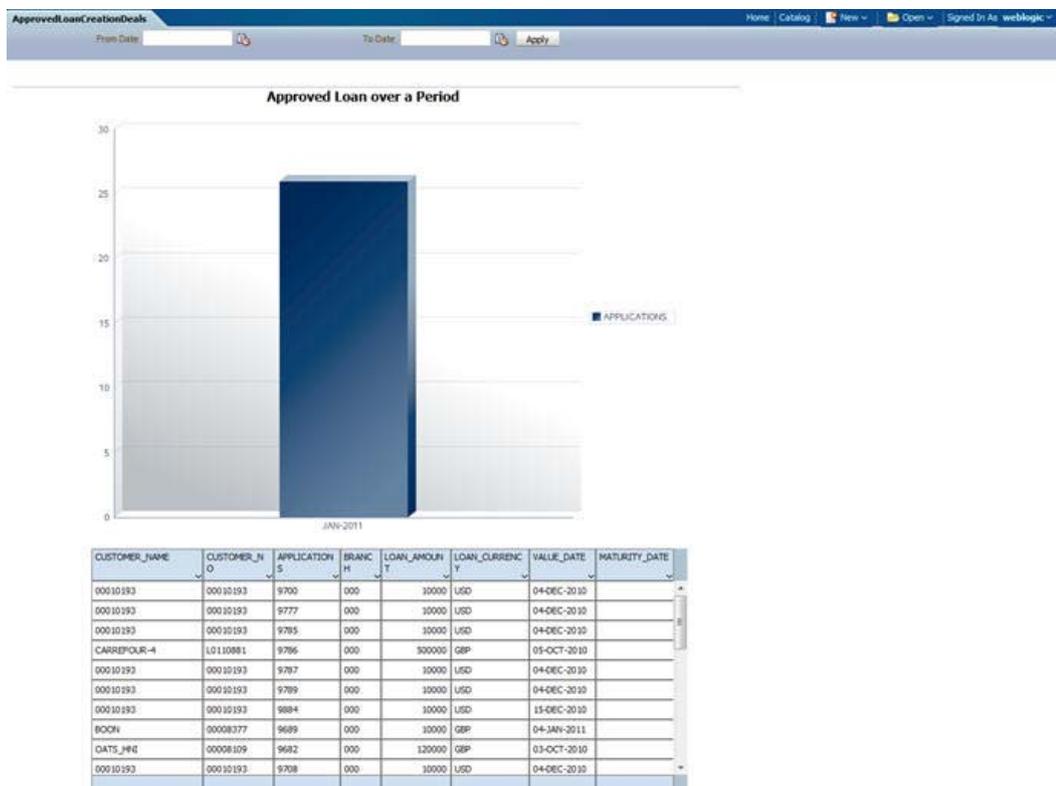
Field Name	Description
Maturity Date	The maturity date of the loan.

### 3.1.2 Approved Deals Over a Period

You can view the list of tasks which are approved over a specified period in 'Approved Loan Over a Period' report. This report displays the summary of new retail loan applications and corresponding tasks approved over the period. Click 'Life Cycle Events' to view the task details like customer name, branch, amount, currency, value date and maturity date.

#### 3.1.2.1 Approved Loan Over a Period

In the interactive BIP report Approved Loan Over a Period, the system displays the task counts which are performed over the specific year. You can click each month to view the corresponding task details.



#### Header

The header carries the report title, from year and to year.

#### Body of the Report

The following details are displayed in the report:

Field Name	Description
<b>First Section</b>	
Month	
Creation	

Field Name	Description
<b>Second Section</b>	
Customer Name	The name of the customer who has requested for loan.
Customer No	The customer reference number.
Branch Code	The branch code for the loan.
Loan Amount	The loan amount.
Loan Currency	The loan currency.
Value Date	The value date of the loan.
Maturity Date	The maturity date of the loan.

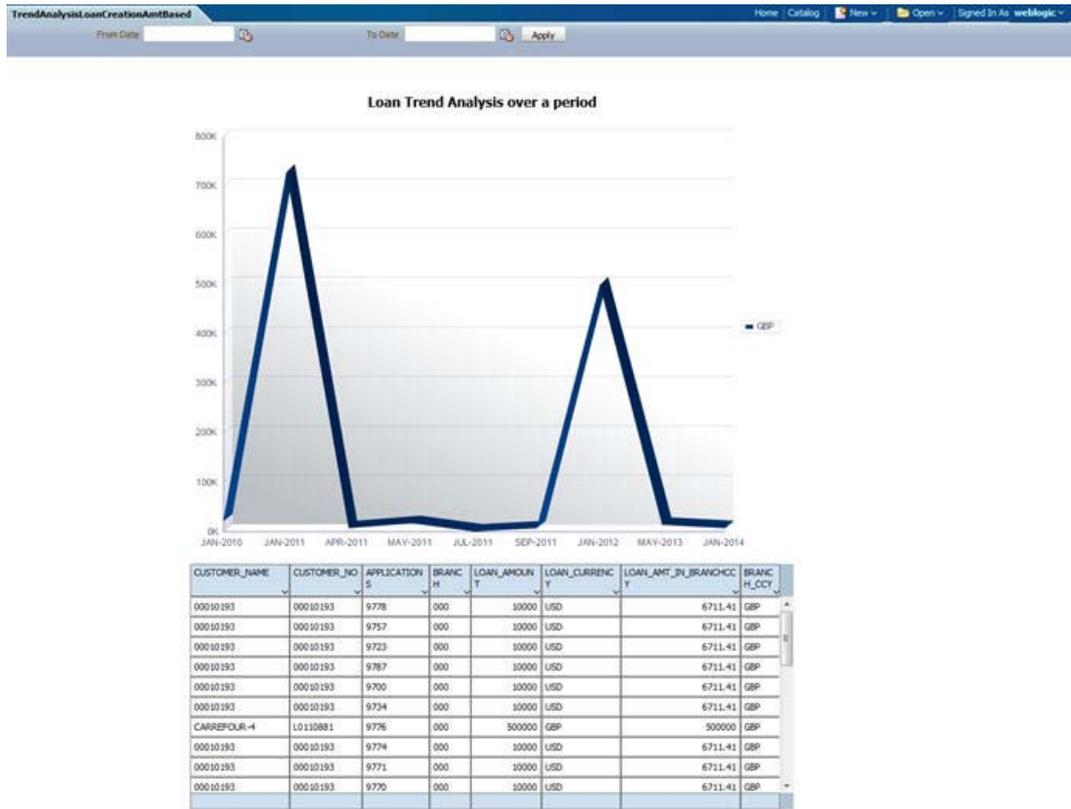
### **3.1.3 Trend Analysis Over a Period**

You can view the list of tasks which are approved over a specified period in various dimensions like count, country, currency, product, amount and loan type in 'Loan Trend Analysis Over a Period' report. This report displays the loan life cycle events and the dimension. You can click 'Events and Dimension' to view the graph generated against the years.

#### **3.1.3.1 Loan Trend Analysis Over a Period based on Amount**

In the interactive BIP report Loan Trend Analysis Over a Period, the system displays the summary of transactions which are performed over the specific years based on the amount.

It includes amendment, disbursement, payment, pre-payment and closure task. On click of each month, the corresponding task details are displayed



**Header**

The header carries the report title, from year and to year.

**Body of the Report**

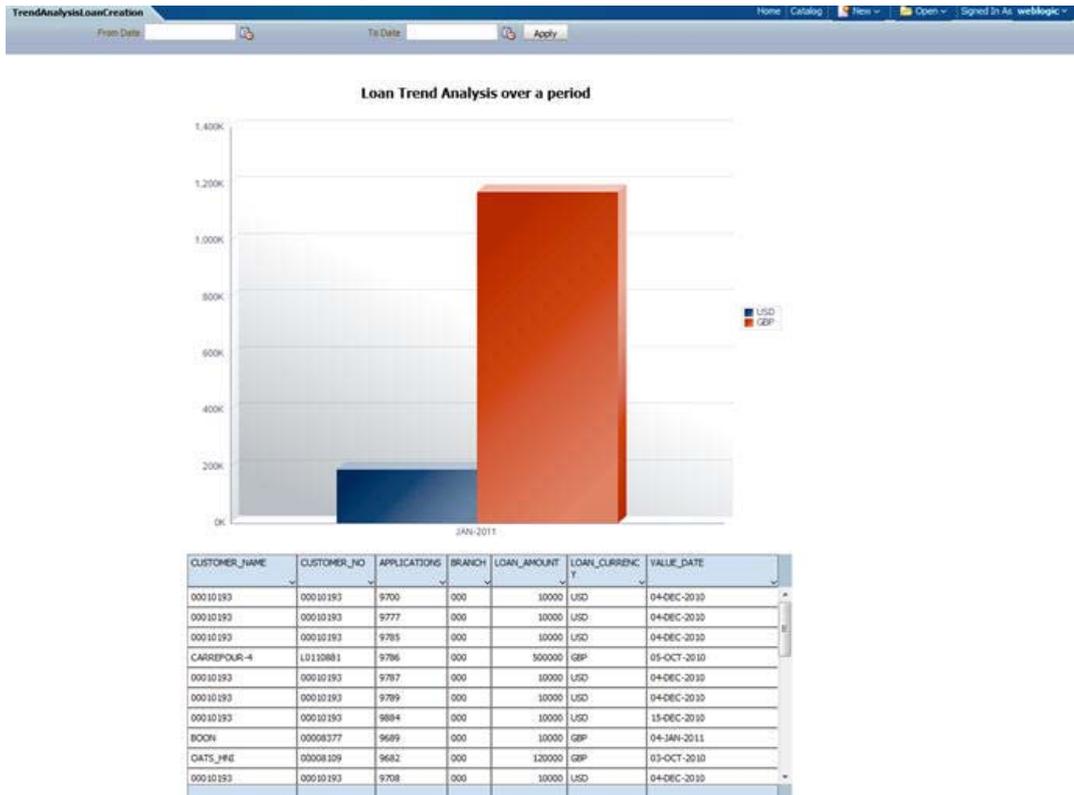
The following details are displayed in the report:

Field Name	Description
<b>First Section</b>	
Month	The name of the process flow.
Amount	
<b>Second Section</b>	
Customer Name	The name of the customer who has requested for loan.
Customer No	The customer reference number.
Branch Code	The branch code for the loan.
Loan Amount	The loan amount.
Loan Currency	The loan currency.
Value Date	The value date of the loan.

Field Name	Description
Maturity Date	The maturity date of the loan.

### 3.1.3.2 Loan Trend Analysis Over a Period based on Period

In the interactive BIP report Loan Trend Analysis Over a Period, the system displays the summary of transactions which are performed over the specific years based on the period. It includes amendment, disbursement, payment, pre-payment and closure task. On click of each month, the corresponding task details are displayed



#### Header

The header carries the report title, from year and to year.

#### Body of the Report

The following details are displayed in the report:

Field Name	Description
<b>First Section</b>	
Month	The name of the process flow.
Amount	
<b>Second Section</b>	
Customer Name	The name of the customer who has requested for loan.
Customer No	The customer reference number.

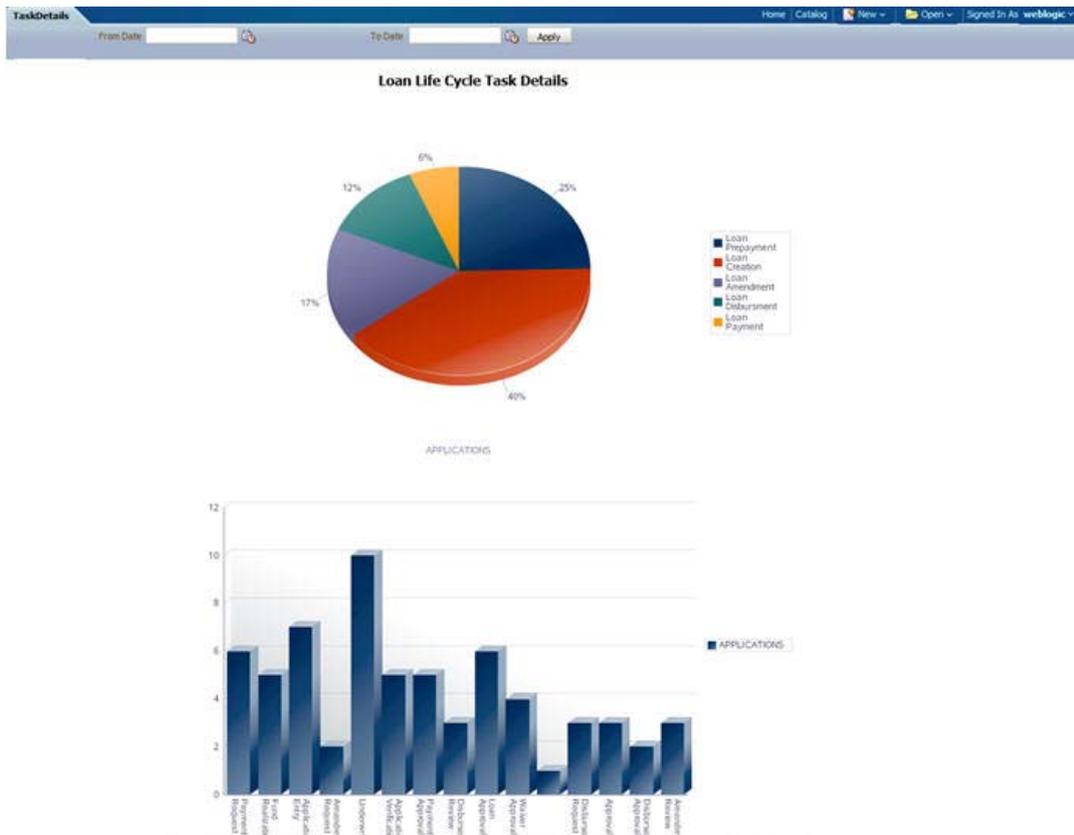
Field Name	Description
Branch Code	The branch code for the loan.
Loan Amount	The loan amount.
Loan Currency	The loan currency.
Value Date	The value date of the loan.
Maturity Date	The maturity date of the loan.

### 3.1.4 Statistical Report

You can view the statistical view of pipeline deals which are imitated through creation process. This report extracts the deal details from SOA schema.

#### 3.1.4.1 Loan Life Cycle Task Details

In Loan Life Cycle Task Details, the system displays the summary of the tasks based on the pipeline deals available in the specific years. On click of the stages, the corresponding task details are displayed.



#### Header

The header carries the report title, from year and to year.

## Body of the Report

The following details are displayed in the report:

Field Name	Description
<b>First Section</b>	
Process Flow	The name of the process flow.
Task Count	The task count in specific workflow.
<b>Second Section</b>	
Stage Name	The name of the stage.
Task Count	The task count.

## 3.2 BIP Advice

This section contains the following topics:

- [Section 3.2.1, "Loan Approval Advice"](#)
- [Section 3.2.2, "Customer Acceptance Advice"](#)

### 3.2.1 Loan Approval Advice

Loan Approval Advice report is associated with Loan Approval and Additional Approval Stage for PROCEED outcome. You can invoke this screen by typing 'ORRLCAPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Loan Approval Advice' report interface. It includes the following sections:

**Branch:** Devish  
**Branch Date:** Noida  
**User ID:** IND

**Module:** Loan Approval Advice  
**Run Date & Time:** Page No: Page 1 of 1

**Bank Futura**  
 Unit 1, Block A, California  
 USA  
 USA

Devish  
 sector12  
 Noida  
 IND

Greetings from Bank Futura !

It's a pleasure from our side to inform you that we are pleased to have a Tie up with your esteemed organisation to provide Personal Loan.As discussed please find the details and terms and conditions of the various offerings from us.

**Applicant Details**

Applicant Type	Applicant Id	Applicant Name	Liabe (%)
Primary	00014271	Devish	60
Joint	00014274	Thomas	40

**Loan Details**

Loan Account	Loan Branch	Approved Amount	Interest rate (%)	(MI Amount	Loan Period
000URE310040210	000	100000 USD	12	2000 USD	24 Months

Here along with the loan following requested facilities have been approved. Please find the details below.

**Facility Details**

Facilities	Facility Id	Facility Branch	Linked CASA Account
Cheque Book	00011004044	000	000000001799
Debit Card	00011004094	000	000000001799
Credit Card	00011004944	000	000000001799

### Application Number

Specify the application number of the loan.

### 3.2.1.1 Contents of the Report

The contents of the report are discussed under the following heads:

#### **Header**

The header carries the report title, run date and time, branch name, branch address, applicant name and customer address.

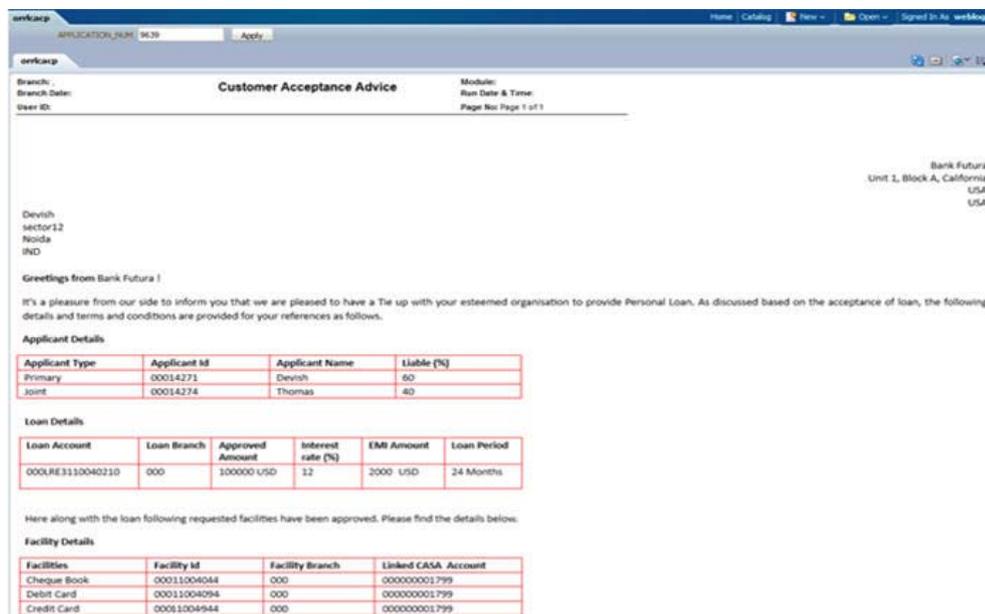
#### **Body of the Report**

The following details are displayed in the report:

<b>Field Name</b>	<b>Description</b>
<b>Applicant Details</b>	
Applicant Type	The type of applicant.
Applicant ID	The applicant reference ID.
Applicant Name	The name of the applicant.
Liable %	The percentage of liable loan amount.
<b>Loan Details</b>	
Loan Account	The loan account reference number.
Loan Branch	The loan account branch.
Approved Amount	The approved loan amount.
Interest Rate (%)	The approved interest rate.
EMI Amount	The loan EMI amount.
Loan Period	The period of the loan.
<b>Facility Details</b>	
Facilities	The facilities like cheque book, credit card, debit card.
Facility ID	The facility reference ID.
Facility Branch	The facility branch.
Linked CASA Account	The linked customer account reference.

### 3.2.2 Customer Acceptance Advice

Customer Acceptance Advice report is associated with Customer Acceptance Stage for PROCEED outcome. You can invoke this screen by typing 'ORRLCACP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



#### Application Number

Specify the application number of the loan.

#### 3.2.2.1 Contents of the Report

The contents of the report are discussed under the following heads:

##### Header

The header carries the report title, run date and time, branch name, branch address, applicant name and customer address.

##### Body of the Report

The following details are displayed in the report:

Field Name	Description
<b>Applicant Details</b>	
Applicant Type	The type of applicant.
Applicant ID	The applicant reference ID.
Applicant Name	The name of the applicant.
Liable %	The percentage of liable loan amount.
<b>Loan Details</b>	
Loan Account	The loan account reference number.
Loan Branch	The loan account branch.

<b>Field Name</b>	<b>Description</b>
Approved Amount	The approved loan amount.
Interest Rate (%)	The approved interest rate.
EMI Amount	The loan EMI amount.
Loan Period	The period of the loan.
<b>Facility Details</b>	
Facilities	The facilities like cheque book, credit card, debit card.
Facility ID	The facility reference ID.
Facility Branch	The facility branch.
Linked CASA Account	The linked customer account reference.

---

## 4. Function ID Glossary

### O

ORCASTDT .....	2-35	ORDRLCDF .....	2-34
ORDRLCAA .....	2-33	ORDRLCHF .....	2-34
ORDRLCAE .....	2-31	ORDRLCKD .....	2-34
ORDRLCAF .....	2-31	ORDRLCLA .....	2-33
ORDRLCAI .....	2-32	ORDRLCLV .....	2-32
ORDRLCAP .....	2-13	ORDRLCPD .....	2-35
ORDRLCAR .....	2-33	ORDRLCRE .....	2-32
ORDRLCCA .....	2-33	ORDRLCTC .....	2-33
ORDRLCCE .....	2-32	ORDRLCUR .....	2-33
ORDRLCCF .....	2-34	ORDRLCUW .....	2-32
		ORRLCACP .....	3-10
		ORRLCAPR .....	3-8