

Corporate Loan Origination  
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# 1. Corporate Loan Origination

## 1.1 Introduction

The process of loan origination gets initiated when a prospective customer approaches the bank, with a loan account opening request or when the bank approaches a prospective customer, taking lead from its database. In case of a bank-initiated request, the process moves forward only if the prospective customer is interested. The entire process is carried out in multiple stages and on successful completion of each stage, it moves automatically to the next stage.

When the customer approaches the bank for its products and offers, before initiating the loan origination process, the bank can create a mock-proposal which would have the personal details of the customer, the loan offers the customer is interested in as well as the schedules associated with the loan offer. This can be stored as reference in the system to be retrieved when the actual loan process flow is initiated.

Corporate lending process flow uses Oracle BPEL framework with multiple human tasks for workflow stages. The capture and enrichment of information in multiple steps can be dynamically assigned to different user roles, so that multiple users can take part in the transaction. Oracle Business rules are used for dynamic creation of multiple approval stages.

The following details need to be maintained for originating a Corporate Loan:

- Credit rating rules
- Credit ratios
- Override details
- Document checklist and advices
- Application category details

The Corporate Loan origination process flow is composed of following stages:

- Application Entry
- Application Verification
- Internal KYC
- External KYC
- Underwriting
- Loan Approval
- Document Verification
- Manual Retry

The features, maintenances and the different stages in the process flow are explained in detail in the following sections.

## 1.2 Maintaining Loan Prospect Details

You can maintain the details of a prospective borrower or a loan applicant, when the borrower initially approaches the bank enquiring about the various loan products that are being offered.

The following details are captured as part of this maintenance:

- Prospective customer's personal and location details
- Prospective customer's employment details
- Requested loan details

You can maintain the details related to the prospective customer in 'Prospect Details' screen. You can invoke this screen by typing 'ORDLEADM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

### Lead Id

Specify a unique identification for the prospective loan customer.

### Description

Specify a suitable description for the prospective loan customer.

### Reason

Specify the reason for the loan enquiry.

### Date of Enquiry

Specify the date when the prospective customer has made the enquiry about the loan. You can also select the date by clicking the adjoining 'Calendar' icon.

## 1.2.1 **Customer Tab**

You can capture the following personal and geographical details related to a prospective customer:

### **Type**

Select the type of the customer from the adjoining drop-down list.

### **Salutation**

Select the salutation preference of the customer from the drop-down list provided. You can select any of the following options:

- Mr
- Mrs
- Miss
- Dr

### **First Name**

Specify the first name of the customer.

### **Middle Name**

Specify the middle name of the customer.

### **Last Name**

Specify the last name of the customer.

### **National Id**

Specify the national Id or country code of the customer or select the national Id from the option list provided.

### **Responsibility**

Select the responsibility from the adjoining drop down list.

### **Liability**

Specify the liability for all parties other than primary applicant.

### **Short Name**

Specify the short name of the customer.

### **Gender**

Select the gender of the customer from the drop-down list.

### **Date of Birth**

Specify the date of birth of the customer or select the date by clicking the 'Calendar' icon provided.

**Mother's Maiden Name**

Specify the customer's mother's maiden name.

**Customer Category**

Specify the category to which the customer belongs or select the customer category from the option list that displays all valid customer categories.

**Country**

Specify the country of domicile of the customer or select the country code from the option list provided.

**Nationality**

Specify the country of which the customer is a national or select the country code from the option list provided.

**Language**

Specify the primary language of the customer or select the language from the option list provided.

**Mobile Number**

Specify the mobile phone number of the prospective customer.

**Landline No**

Specify the land phone number of the prospective customer.

**Office No**

Specify the office phone number of the prospective customer.

**Fax**

Specify the fax number of the prospective customer.

**Passport No**

Specify the passport number of the prospective customer.

**Passport Issue Date**

Specify the date on which the customer's passport was issued or select the date from by clicking the adjoining 'Calendar' icon.

**Passport Expiry Date**

Specify the date on which the customer's passport expires or select the date from by clicking the adjoining 'Calendar' icon.

**Passport Issue Place**

Specify the place where the customer's passport was issued.

**E-mail**

Specify the e-mail Id of the prospective customer.

## Dependents

Specify the number of dependents for the customer.

## Marital Status

Select the marital status of the prospective customer from the drop-down list. The following options are available:

- Married
- Unmarried
- Divorcee

## 1.2.2 Details Tab

You can capture the address and employment related details of the prospective customer in 'Details' tab.

The screenshot shows the 'Prospect Details' window with the 'Details' tab selected. The form is divided into several sections:

- Applicant Details:** Includes fields for Lead Id, Description, Branch Code (001), Date of Enquiry (2012-11-07), Financing Type (Corporate), and Reason.
- Applicant Details:** Includes Type (Primary) and Customer Name.
- Address Details:** Includes Address Type (Correspondence Address), Correspondence Address, Current checkbox, Address Line 1, 2, 3, Zip, Contact Number, and Country.
- Employment Details:** Includes Employer, Employment Type (Full Time), Occupation, Designation, Employee Id, Address Line 1, 2, 3, Country, Zip, Phone Number, Extension, Contact Phone, Contact Name, Contact Extension, Department, and Comments.

At the bottom, there are fields for Maker/Checker, Date Time, Mod No, Record Status, and Authorization Status, along with a Cancel button.

## Address Details

### Address Type

Select the address type of the customer from the following options provided in the drop-down list:

- Correspondence Address
- Registration

### Mailing

Check this box to indicate that the address you specify here is the customer's mailing address.

**Address Line 1 – 3**

Specify the address of the customer in three lines starting from Address Line 1 to Address Line 3.

**Contact Number**

Specify the contact telephone number of the customer.

**Zip**

Specify the zip code associated with the address specified.

**Country**

Specify the country associated with the address specified.

**Employment Details****Employment Type**

Select the customer's employment type from the drop-down provided. The following options are available:

- Part Time
- Full Time
- Contract Based

**Employer**

Specify the name of the employer of the prospective customer.

**Occupation**

Specify the occupation of the prospective customer.

**Designation**

Specify the designation of the prospective customer.

**Employee Id**

Specify the employee Id of the prospective customer.

**Address Line 1 – 3**

Specify the employment address of the customer in three lines starting from Address Line 1 to Address Line 3.

**Zip**

Specify the zip code associated with the office address specified.

**Country**

Specify the country associated with the employment address specified.

**Phone No**

Specify the official phone number of the prospective customer.

### Extn

Specify the telephone extension number, if any, of the prospective customer.

### Contact

Specify the contact number of the prospective customer.

### Contact Name

Specify the name of a contact person at the customer's office.

### Contact Phone

Specify the contact phone number of the customer's contact person.

### Contact Extn

Specify the telephone extension number, if any, associated with contact person.

### Comments

Specify comments, if any, related to the customer's employment.

### Department

Specify the department to which the customer belongs.

## 1.2.3 Requested Tab

You can capture the details related to the requested loan in 'Requested' tab.

The screenshot displays the 'Prospect Details' application window. At the top, there are fields for 'Lead Id \*', 'Description', 'Branch Code \* 001', 'Date of Enquiry \* 2012-11-07', 'Financing Type' (set to 'Corporate'), and 'Reason'. Below these is a tabbed interface with 'Main', 'Details', and 'Requested' tabs. The 'Requested' tab is active, showing 'Requested Loan Details' with fields for 'Requested Currency \*', 'Requested Amount \*', 'Rate \*', 'Tenor(In Months)' (set to 12), and 'Loan Purpose'. At the bottom of the window, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with a 'Cancel' button.

You can capture the following details here:

**Requested Currency**

Specify the loan currency preference of the customer or select the currency from the option list provided.

**Requested Amount**

Specify the loan amount requested by the prospective customer.

**Tenor (in months)**

Specify the preferred loan tenor (in months) of the prospective customer.

**Rate**

Specify the preferred interest rate of the prospective customer.

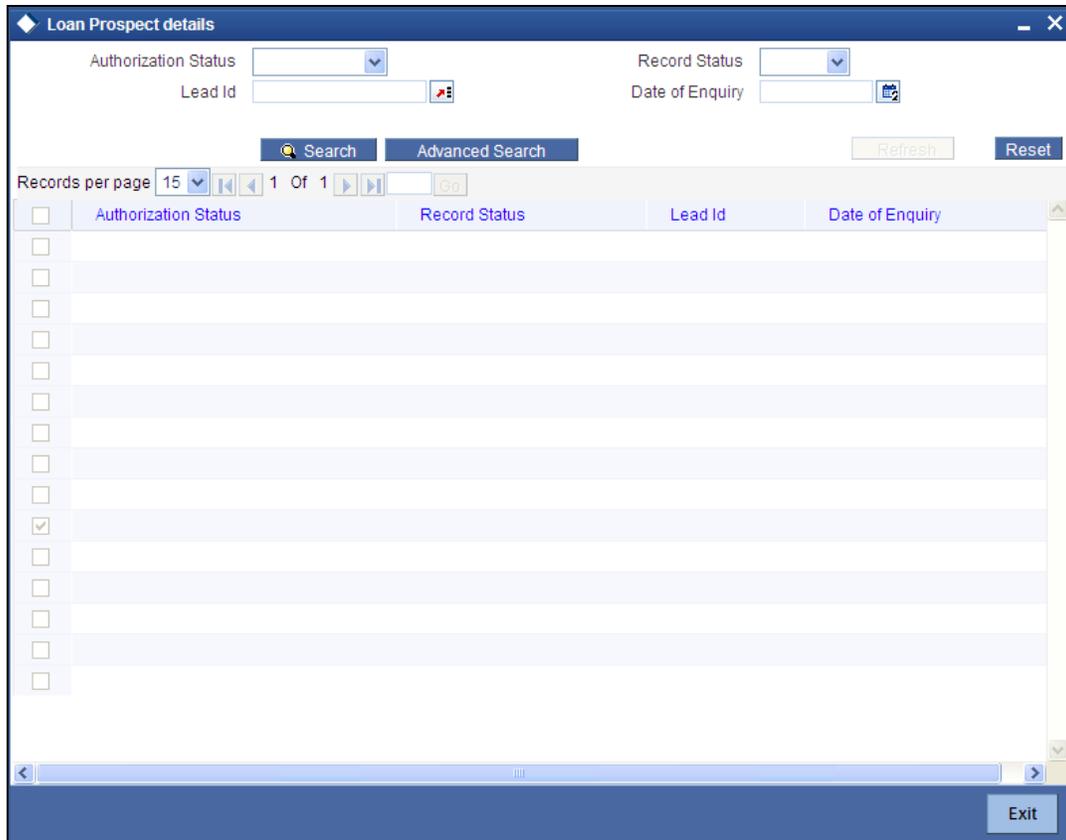
**Loan Purpose**

Specify the Purpose of the loan.

### **1.3 Viewing Loan Prospect Summary**

You can view a summary of the prospective loan customers or the borrowers in 'Loan Prospect Details' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSLEADM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Lead Id
- Date of Enquiry

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

## 1.4 Simulating Corporate Loans

You can simulate a loan proposal for a customer approaching the bank with enquiries about the loan products offered by the bank. The following details would need to be captured as part of the simulation:

- Personal Details of the Prospect
- Loan offers selected by the Prospect

Based on the product, offers selected and requested details, the system will generate loan and schedule details.

You can enter the required details for the prospective customer in 'Corporate Loan Simulation Details' screen. You can invoke this screen by typing 'ORDCLSIM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

If details are available as part of the maintenance for the prospect in the 'Prospect Details' screen, then after you specify the Application category, Product Code and Customer Number in this screen, if you click the 'Default' button, the system will populate all loan and schedule details available for the prospect.

When you create a new proposal, the system will generate the Enquiry ID and the Date for the proposal You are required to capture the following details:

### Application Category

Specify the application category for the loan enquiry. You can also select it from the adjoining option list.

### Product Code

Specify the product code for loan product selected by the customer. You can also select it from the adjoining option list.

### Branch Code

Specify the branch code in which the loan will be processed. You can also select it from the adjoining option list.

## **Customer Details**

Specify the following details for the customer:

### **Customer No**

Specify a unique customer number for the prospect who has initiated a loan account for the same product and application category combination.

### **First Name**

Specify the first name of the customer.

### **Last Name**

Specify the last name of the customer.

### **Contact Number**

Specify the number at which the customer can be contacted.

### **E-mail ID**

Specify the e-mail ID of the prospective customer.

## **Requested Loan Details**

You can enter the details requested by the prospect here:

### **Requested Currency**

Specify the loan currency preference of the customer or select the currency from the option list provided.

### **Requested Amount**

Specify the loan amount requested by the prospective customer.

### **Default Interest rate**

Specify the preferred interest rate of the prospective customer.

### **Tenor (In Months)**

Specify the preferred loan tenor (in months) of the prospective customer.

### **Loan Purpose**

Specify the purpose of the loan.

## 1.4.1 Loan Tab

You can maintain the offers for the customer in the loan tab.

The screenshot displays the 'Corporate Loan Simulation Details' window. It is divided into several sections:

- Save:** Fields for Enquiry ID, Branch Code, Enquiry Date, Application Category, Product Code, Description, Status (Active), and User Reference (Default).
- Customer Details:** Fields for Customer No, First Name, Last Name, Contact Number, and Email.
- Requested Loan Details:** Fields for Requested Currency, Requested Amount, Interest Rate, Tenor (In Months) (set to 12), and Loan Purpose.
- Loan Component:** A tab labeled 'Loan Component'.
- Multiple Offers:** A table with columns: Offer Id, No of Installments, Frequency, Unit, Rate, Rate Code, Check, and Apply. One offer is listed with 12 installments and a monthly frequency.
- Loan Details:** Fields for Loan Branch, Loan Account Number, Financing Currency, Financing Amount, Value Date, Maturity Date, Installation Start Date, Status Change Mode (Auto), No of Installments (12), Frequency (1), and Unit (Monthly).
- Effective Date:** A table with columns: Effective Date.
- User Defined Element Values:** A table with columns: User Defined Element Id, User Defined Element Value, Rate Code, Code usage, and Resolved value.
- Footer:** Fields for Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and a Cancel button.

Enter the following details here:

### Offer ID

Specify a unique identification for the loan offer being made to the customer.

### No of Instalments

Specify the number of instalments associated with the loan.

### Units

Select the units based on which the loan disbursement should be carried out. The following options are available in the option list:

- Daily
- Weekly
- Monthly
- Quarterly

- Half Yearly
- Yearly

**Frequency**

Specify the frequency at which the loan disbursement should be carried out.

**Rate**

Specify the interest rate to be associated with the loan.

**Rate Code**

Specify the rate code used to derive the interest rate or select the rate code from the option list provided.

**Spread**

Specify the spread that is applicable for the loan being offered.

**Effective Rate**

The effective rate of interest gets displayed here, based on the interest and the spread specified.

**Check**

Select the required offer by clicking the 'Check' option.

Click the 'Apply' button. The system will default all the details in the 'Loan Details' section. When you click the 'Apply' button available in the lower section in 'Loan Details', the system will populate the schedule details for the offer you have selected.

## 1.4.2 Component Tab

After the loan details have been displayed by the system or modified as per your requirements, click 'Apply'. The system will process these details. Click 'Component' and the system will display the details of the payment and amortization schedules based on the loan details.

The screenshot shows the 'Corporate Lending Simulation Details' window. The 'Component' tab is selected. The form includes the following sections:

- General Information:** Enquiry ID, Branch Code, Enquiry Date, Application Category, Product Code, Description, Status (Active), User Reference (Default).
- Customer Details:** Customer No, First Name, Last Name, Contact Number, Email.
- Requested Loan Details:** Requested Currency, Requested Amount, Interest Rate, Tenor (In Months) (12), Loan Purpose.
- Loan Component:** Component Name, Component Currency, Liquidation Mode (Auto), Main Component, Capitalized, Waive, Verify Funds.
- Schedules:** A table with columns: Start Date, End Date, Amount, EMI Amount, Capitalized, Waive, Compound Days, Compound Months, Compound Years, Years, Days in Month.

You can specify the following schedule related details:

### Compound Days

Specify the number of compound days.

### Compound Months

Specify the number of compound months.

### Compound Years

Specify the number of compound years.

### Years

Select the actual number of days for the year from the adjoining drop-down list. You can select one of the following options:

- 360
- 365
- Actual

## Days in Month

Select the number of days that would constitute a month for calculation from the adjoining drop-down list. You can select one of the following options:

- 30 (euro)
- 30 (US)
- Actual

After the loan application has been created in the system, if you select the 'Enquiry ID' specified here, the system will default the requested details for the offer selected here in the 'Corporate Loan Application Entry' screen (in the 'Requested' tab). You can only view the details in the screen. At the Underwriting stage, the system will default the loan details which you can modify (in the 'Loan' tab of the 'Corporate Loan Underwriting Stage' screen)

## 1.5 Viewing Simulated Loan Details

You can view a summary of the loans that have been simulated for prospects in 'Corporate Loan Simulation Summary' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSCLSIM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Corporate Loan Simulation Summary' application window. It features a search interface with the following fields and controls:

- Authorization Status:** A dropdown menu.
- Enquiry ID:** A text input field with a search icon.
- Product Code:** A text input field with a search icon.
- First Name:** A text input field with a search icon.
- Status:** A dropdown menu.
- Record Status:** A dropdown menu.
- Application Category:** A text input field with a search icon.
- Customer No:** A text input field with a search icon.
- Last Name:** A text input field with a search icon.
- User Reference:** A text input field with a search icon.

Below the search fields, there are buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. A pagination bar shows 'Records per page 15', '1 Of 1', and a 'Go' button. The main area contains a table with the following columns: 'Authorization Status', 'Record Status', 'Enquiry ID', 'Application Category', 'Product Code', 'Customer No', and 'First Name'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Enquiry ID
- Customer Number
- First Name
- Last Name
- Contact Number

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

## **1.6 Maintaining Credit Rating Rules**

You can maintain a set of questions along with a possible set of answers with associated scores, to assess the credit rating of a prospective loan customer. You can also calculate the risk factor associated with the loan and arrive at a credit grade based on the scores obtained.

You can maintain these details in 'Rule Details' screen. You can invoke this screen by typing 'ORDRULMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

**Rule ID**

Specify a unique identification for the credit rating rule.

**Description**

Specify a suitable description for the credit rating rule.

**Type**

Select the type of the loan from the following options available:

- Retail
- Corporate

**1.6.1 Main Tab**

You can maintain the following details in this tab:

## **Question Details**

### **Question ID**

The question ID is automatically generated by the system.

### **Category**

Select the category to which the question belongs from the option list provided.

### **Question**

Specify the question to be asked to the prospective customer to derive the credit rating score.

## **Answer Details**

### **Sequence Number**

The sequence number is automatically generated by the system.

### **Possible Answer**

Specify a set of possible answers to be associated with a question.

### **Score**

Specify the score associated with an answer.

## 1.6.2 Risk Factor Tab

You can specify the risk details associated with the loan and also indicate the formula for calculating the credit score in this tab.

The screenshot shows the 'Rule Details' window with the 'Risk Factor' tab selected. The window contains the following elements:

- Buttons: Save, Hold
- Fields: Rule Id \* (text input), Account Description (text input), Type (dropdown menu set to 'Corporate')
- Navigation: Main, Risk Factor (selected)
- Table:

| <input checked="" type="checkbox"/> | Risk Id * | Account Description | Formula |
|-------------------------------------|-----------|---------------------|---------|
| <input checked="" type="checkbox"/> |           |                     | Formula |
- Bottom Section:
  - Buttons: Rating, Auto Decision
  - Fields: Maker, Checker, Mod No, Date Time, Record Status, Authorization Status
  - Button: Cancel

You can specify the following details here:

### Risk ID

Specify a unique identifier for the credit risk being maintained.

### Description

Specify a suitable description for the credit risk.

### 1.6.2.1 Specifying Formula Details

You can specify the formula to calculate the credit score by clicking the 'Formula' button corresponding to a credit risk entry in Risk Factor tab. The 'Formula' screen is displayed where you can specify the condition for calculating the credit score associated with a risk condition.

The screenshot shows a 'Formula' dialog box with a table and several input fields. The table has three columns: 'Sequence Number \*', 'Condition', and 'Result'. Below the table, there are input fields for 'Elements', 'Index', 'Functions', 'Braces', and 'Operators'. At the bottom of the dialog are 'Ok' and 'Cancel' buttons.

You can specify the following details here:

#### **Sequence Number**

The sequence number is automatically generated by the system.

#### **Condition**

The condition specified using the Elements, Functions, Operators etc. gets displayed here.

#### **Result**

Specify the result to be associated with the condition specified.

#### **Elements**

Specify the data elements to be used to define the formula for credit score calculation or select the element from the option list provided.

#### **Functions**

Select the mathematical function to be used to define the formula from the drop-down list provided.

#### **Braces**

Select the opening or the closing brace from the drop-down list provided, to define the credit score calculation formula.

## Operators

Select the mathematical operator to be used to define the credit score calculation formula. You can select '+', '-', '\*', or '/'.

## Logical Operators

Select the logical operator to be used to define the credit score calculation formula. You can select '<', '>', '=', '<>', '>=', '<=', 'AND' or 'OR'.

### 1.6.3 Specifying Credit Grades

You can maintain different credit grades based on the credit scores obtained. Click 'Rating' button in Rule Details screens to invoke the 'Rating' screen, where you can maintain these details.

| Sequence Number * | Score | Grade |
|-------------------|-------|-------|
|-------------------|-------|-------|

You can specify the following details here:

#### **Sequence Number**

The sequence number is automatically generated by the system.

#### **Score**

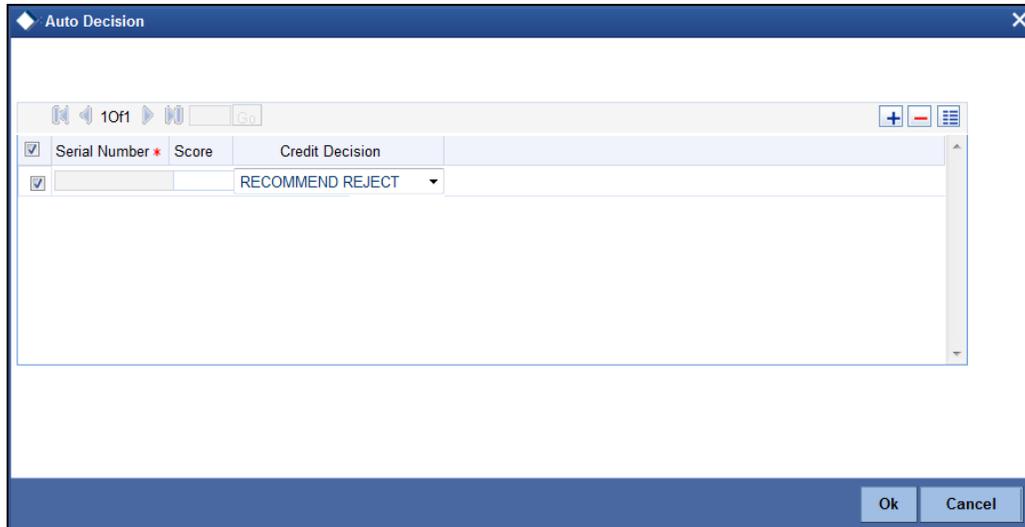
Specify the score associated with a credit risk.

#### **Grade**

Specify the credit grade based on the score obtained.

## 1.6.4 Specifying Auto Decision

You can maintain decisions based on the credit scores obtained to decide applicants eligibility for loan. Click 'Auto Decision' button in Rule Details screens to invoke the 'Auto Decision' screen, where you can maintain these details.



The screenshot shows a window titled "Auto Decision" with a close button (X) in the top right corner. Below the title bar is a toolbar with navigation icons (back, forward, search) and a "Go" button. The main area contains a table with the following columns: "Serial Number" (with a red asterisk), "Score", and "Credit Decision". There is a checkmark in the first column of the first row. The "Credit Decision" column has a dropdown menu with "RECOMMEND REJECT" selected. At the bottom right of the window are "Ok" and "Cancel" buttons.

### **Serial Number**

System generates the unique serial number for each auto decision status.

### **Score**

Specify the maximum credit score for the applicant based on the auto decision.

### **Credit Decision**

Specify the credit decision for the applicant based on the auto decision. You can select any of the following options from the drop-down list provided:

- **AUTO APPROVED** – Applications proceed to 'Document Verification' stage from 'Underwriting' stage. If this option is selected, 'Loan Approval' stage will be skipped.
- **RECOMMEND-APPROVAL** – Applications need to be approved manually in 'Loan Approval' stage after the 'Underwriting Stage'.
- **RECOMMEND-REJECT** – Applications need to be approved manually in 'Loan Approval' stage after the 'Underwriting Stage'.
- **AUTO REJECTED** – Applications proceed to the 'Application entry' stage from 'Application verification' stage again.

## 1.7 Viewing Credit Rule Summary

You can view a summary of the credit rules in 'Rule Maintenance' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSRULMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Rule Maintenance' application window. At the top, there are two dropdown menus for 'Authorization Status' and 'Record Status', and a text input field for 'Rule Id'. Below these are two buttons: 'Search' and 'Advanced Search'. To the right of these buttons are 'Refresh' and 'Reset' buttons. Below the search area, there is a table with the following columns: 'Authorization Status', 'Record Status', 'Rule Id', and 'Account Description'. The table is currently empty, showing only the header row. Above the table, there is a 'Records per page' dropdown set to 15, and a pagination indicator showing '1 Of 1'. At the bottom right of the window, there is an 'Exit' button.

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Rule ID

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

## 1.8 Maintaining Credit Ratios

You can maintain the rules to calculate the credit ratios in 'Credit Ratio Maintenance' screen. You can invoke this screen by typing 'ORDRATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Credit Ratio Maintenance' application window. At the top, there are 'Save' and 'Hold' buttons. Below them are input fields for 'Group Id \*' and 'Description', and a 'Type' dropdown menu currently set to 'Corporate'. A section titled 'Ratio Id' contains a table with three columns: 'Ratio Id \*', 'Description', and 'Formula'. The first row of the table is selected, and the 'Formula' cell contains the text 'Formula'. At the bottom of the window, there are fields for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status', along with a 'Cancel' button.

You can specify the following details in this screen:

### **Group ID**

Specify a unique identification code for the ratio group.

### **Description**

Specify a suitable description for the ratio group.

### **Type**

Select the type of the loan from the following options available:

- Retail
- Corporate

### **Ratio ID**

Specify a unique identification for the credit ratio being maintained.

### **Description**

Specify a suitable description for the credit ratio.

## 1.8.1 Specifying Formula Details

You can specify the formula to calculate the credit ratio by clicking the 'Formula' button corresponding to a ratio ID. The 'Formula' screen is displayed where you can specify the condition for calculating the credit ratio associated with a ratio ID.

| Ratio Type *  | Condition |
|---------------|-----------|
| Stated Before |           |

You can specify the following details here:

### Ratio Type

Select the type of the ratio being maintained, from the drop down list provided. The following options are available:

- Stated Before
- Stated After
- Actual Before
- Actual After

### Condition

The condition specified using the Elements, Functions, Operators etc. gets displayed here.

### Elements

Specify the data elements to be used to define the formula for credit ratio calculation or select the element from the option list provided.

### Functions

Select the mathematical function to be used to define the formula from the drop-down list provided.

### Braces

Select the opening or the closing brace from the drop-down list provided, to define the credit ratio calculation formula.

## Operators

Select the mathematical operator to be used to define the credit ratio calculation formula. You can select '+', '-', '\*', or '/'.

## 1.9 Viewing Credit Ratio Summary

You can view a summary of the credit ratios in 'Credit Ratio Maintenance' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSRATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web-based application window titled "Credit Ratio Maintenance". At the top, there are two dropdown menus for "Authorization Status" and "Record Status", and a text input field for "Group Id" with a small icon to its right. Below these are two buttons: "Search" and "Advanced Search". To the right of these are "Refresh" and "Reset" buttons. A pagination bar shows "Records per page" set to 15, and "1 Of 1" records. Below the pagination is a table with four columns: "Authorization Status", "Record Status", "Group Id", and "Description". Each row in the table has a small square checkbox on the left. The table is currently empty. At the bottom right of the window, there is an "Exit" button.

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Group ID

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

## 1.10 Maintaining Override Details

You can maintain the formulae to verify if overrides need to be generated dynamically, in 'Override Maintenance' screen. You can invoke this screen by typing 'ORDOVDMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Override Maintenance' window with the following details:

- Process Code \***: Input field with a dropdown arrow.
- Application Category \***: Input field with a dropdown arrow.
- Type**: Dropdown menu set to 'Corporate'.
- Stage \***: Input field with a dropdown arrow.
- Description**: Input field.
- Overrides Table**:

| Sequence Number *                   | Condition | Error Code | Error Parameter |
|-------------------------------------|-----------|------------|-----------------|
| <input checked="" type="checkbox"/> |           |            |                 |
- Elements**: Input field with a dropdown arrow.
- Index**: Input field.
- Functions**: Dropdown menu.
- Braces**: Dropdown menu.
- Operators**: Dropdown menu.
- Logical Operators**: Input field.
- Footer**:
  - Maker
  - Checker
  - Mod No
  - Date Time:
  - Record Status
  - Authorization Status
  - Cancel button

You can specify the following details in this screen:

### Process Code

Specify the process code of the process for which you wish to maintain override conditions or select the process code from the option list provided.

### Application Category

Specify the category to which the loan application belongs or select the application category from the option list provided.

### Type

Select the type of the loan from the following options available:

- Retail
- Corporate

### **Stage**

Select the stage of the loan origination process from the option list provided. The various stages can be Application Entry, Application Verification, Underwriting, Loan Approval etc.

### **Description**

Specify a suitable description for the loan origination stage.

### **Overrides**

Here, you can capture the details of the conditions to be checked for generating override messages.

### **Sequence Number**

The sequence number is automatically generated by the system.

### **Condition**

The condition specified using the Elements, Functions, Operators etc. gets displayed here.

### **Error Code**

Specify the error code to be used to generate the override message or select the error code from the option list provided.

### **Error Parameter**

Specify the error parameter to be substituted in the override messages.

### **Elements**

Specify the data elements to be used to define the conditions for generating override messages or select the element from the option list provided.

### **Functions**

Select the mathematical function to be used to define the condition from the drop-down list provided.

### **Braces**

Select the opening or the closing brace from the drop-down list provided, to define the conditions for generating override messages.

### **Operators**

Select the mathematical operator to be used to define the conditions for generating override messages. You can select '+', '-', '\*', or '/'.

### **Logical Operators**

Select the logical operator to be used to define the conditions for generating override messages. You can select '<', '>', '=', '<>', '>=', '<=', 'AND' or 'OR'.

## 1.11 Viewing Override Summary

You can view a summary of the overrides in 'Override Maintenance' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSOVDMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays the 'Override Maintenance' application window. At the top, there are four search filter fields: 'Authorization Status', 'Record Status', 'Process Code', and 'Application Category'. Below these filters are two search buttons: 'Search' and 'Advanced Search', along with 'Refresh' and 'Reset' buttons. A table below shows search results with columns for 'Authorization Status', 'Record Status', 'Process Code', and 'Application Category'. The table is currently empty, showing only the header row. At the bottom right of the window is an 'Exit' button.

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Process Code
- Application Category

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

## 1.12 Maintaining Document Details

You can maintain the list of documents that are required during the loan origination process, in 'Documents Verify Maintenance' screen. Document checklists are maintained for an application category and for the various stages in the origination process. You can also maintain the details of the Advices that need to be generated on completion of a stage in the process.

You can invoke 'Documents Verify Maintenance' screen by typing 'ORDDOCMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

**Process Code**

Specify the process code of the process for which you wish to maintain override conditions or select the process code from the option list provided.

**Application Category**

Specify the category to which the loan application belongs or select the application category from the option list provided.

**Stage**

Select the stage of the loan origination process from the option list provided. The various stages can be Application Entry, Application Verification, Underwriting, Loan Approval etc.

**Stage Title**

Specify a suitable description for the loan origination stage.

## **Document Details**

### **Document Category**

Specify the category to which the document belongs or select the document category from the option list provided.

### **Document Type**

Specify the type of the document or select the document type from the option list provided.

### **Mandatory**

Select the option to indicate whether the document is mandatory or not. You can select any of the following options from the drop-down list provided:

- Mandatory
- Overridden
- Others

## **BI Advices**

### **Report Name**

Specify the name of the advice report to be generated on completion of the process stage.

### **Template**

Specify the template to be used to generate the advice report.

### **Format**

Select the format in which the advice report needs to be generated from the drop-down list provided. The following options are available:

- PDF
- RTF

### **Locale**

Select the locale information to be used for generating the advices from the drop-down list. The following options are available:

- en-US

### **Out come**

Specify the outcome for which the report needs to be generated.

## **Checklist Details**

### **Sequence Number**

The system displays the sequence number.

### **Checklist Item**

Specify the checklist to be maintained.

## Mandatory

Check this box to indicate whether the checklist is mandatory or optional.

### 1.13 Viewing Document Checklist Summary

You can view a summary of the document checklists and advices in 'Document Details' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSDOCMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web application window titled "Documents Details". At the top, there are four search filters: "Authorization Status" (dropdown), "Record Status" (dropdown), "Process Code" (text input with a search icon), and "Application Category" (text input with a search icon). Below these are buttons for "Search", "Advanced Search", "Refresh", and "Reset". A pagination bar shows "Records per page 15" and "1 Of 1". The main area is a table with the following columns: "Authorization Status", "Record Status", "Process Code", and "Application Category". The table contains 15 empty rows, each with a checkbox on the left. At the bottom right of the window is an "Exit" button.

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Process Code
- Application Category

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

## 1.14 Maintaining Application Category Details

You can maintain various application categories linked to multiple loan products that cater to the requirements of different customers, in 'Application Category Maintenance' screen. The entire process of loan origination depends mainly on the category to which the application belongs.

You can invoke 'Application Category Maintenance' screen by typing 'ORDCATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Application Category Maintenance Detail' window. At the top, there are 'Save' and 'Hold' buttons. The form contains the following fields:

- Application Category \*
- Category Description
- Application Type: Corporate
- Rule Id
- Ratio Id
- Pricing Group

Below the form are two data grids:

- Product Details:** A table with columns 'Product Code \*', 'Product Description', and 'Default'. It contains one row with a checkmark in the first column.
- Offer Details:** A table with columns 'Offer Id \*', 'No of Installments', 'Units', 'Frequency', 'Rate', 'Rate Code', and 'Default'. It contains one row with a checkmark in the first column and 'Daily' in the 'Units' column.

At the bottom of the window, there is a status bar with the following fields:

- Maker
- Checker
- Date Time:
- Mod No
- Record Status
- Authorization Status
- Cancel button

You can specify the following details in this screen:

### **Application Category**

Specify a unique identification for the loan application category.

### **Category Description**

Specify a suitable description for the loan application category.

### **Rule ID**

Specify the credit rule to be associated with the application category or select the Rule Id from the option list provided.

### **Ratio ID**

Specify the credit ratio to be associated with the application category or select the Ratio Id from the option list provided.

## **Pricing Group**

Specify the pricing group. The pricing group comprises of the multiple pricing IDs containing formula.

### **1.14.1 Main Tab**

You can capture the following details in the 'Main' tab.

#### **Product Details**

You can specify the following details related to the loan product here:

##### **Product Code**

Specify the identification code of the loan product to be linked to the application category being maintained. You can also select the product code from the option list provided.

##### **Product Description**

The description associated with the selected loan product gets displayed here.

##### **Default**

Check this box to indicate if the loan product selected should be maintained as the default product for the application category.

#### **Other Details**

You can capture the additional details related to the loan product here:

##### **Offer ID**

Specify a unique identification for the loan offer being made to the customer.

##### **No of Installments**

Specify the number of installments associated with the loan.

##### **Units**

Select the units based on which the loan disbursement should be carried out. The following options are available in the option list:

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

#### **Frequency**

Specify the frequency at which the loan disbursement should be carried out.

## Rate

Specify the interest rate to be associated with the loan.

## Rate Code

Specify the rate code used to derive the interest rate or select the rate code from the option list provided.

## Spread

Specify the spread that is applicable for the loan being offered.

## Effective Rate

The effective rate of interest gets displayed here, based on the interest and the spread specified.

## Default

Check this box to indicate if the loan offer specified should be maintained as the default offer for the application category.

### 1.14.2 Agency Tab

In 'Agency' tab, you can capture the details of the credit rating agencies and credit bureaus that provide credit rating details for customer securities.

The screenshot displays the 'Application Category Maintenance Detail' window. At the top, there are input fields for 'Application Category \*' and 'Category Description'. To the right, 'Application Type' is set to 'Corporate', and there are fields for 'Rule Id', 'Ratio Id', and 'Pricing Group', each with a search icon. Below this is a tabbed interface with 'Main' and 'Agency' tabs. The 'Agency' tab is active, showing a 'Credit Agency' section with a table containing one row with columns for 'Agency Code \*' and 'Agency Name'. Below this is a 'Bureau Details' section with a table containing one row with columns for 'Bureau Code \*' and 'Bureau'. At the bottom of the window, there are fields for 'Maker/Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with a 'Cancel' button.

You can specify the following details in this screen:

## **Credit Agency**

You can capture the details related to the credit rating agencies here.

### **Agency Code**

Specify the identification code of the rating agency that provides credit rating details for customer securities.

### **Agency Name**

Specify the name of the rating agency that provides credit rating details for customer securities.

## **Bureau Details**

You can capture the details related to the credit bureau here.

### **Bureau Code**

Specify the identification code of the credit bureau that provides credit ratings for customer securities.

### **Bureau**

Specify the name of the credit bureau that provides credit rating details for customer securities.

## 1.15 Viewing Application Category Summary

You can view a summary of the application categories in 'Category Details' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSCATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Category Details". At the top, there are four search filters: "Authorization Status", "Record Status", "Application Category", and "Financing Type", each with a dropdown menu. Below these filters are "Search" and "Advanced Search" buttons, along with "Refresh" and "Reset" buttons. A pagination bar shows "Records per page" set to 15 and "1 Of 1" records. The main area is a table with five columns: "Authorization Status", "Record Status", "Application Category", "Category Description", and "Financing Type". The table is currently empty. At the bottom right of the window is an "Exit" button.

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Application Category

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

## 1.16 Maintaining Pricing Details

Oracle FLEXCUBE allows you to maintain pricing groups and apply a suitable pricing rule to an application category during corporate loan origination. The pricing rule automatically selects the best matched loan offer for the loan application from the available offers for the application category.

You need to maintain pricing groups and define the price IDs and formulae for the group using 'Pricing Details' screen. To invoke the screen, type 'ORDPRCMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

The screenshot shows the 'Pricing Details' application window. At the top, there is a 'Save' icon. Below it, the 'Price Group ID \*' field is empty, and the 'Description' field is also empty. The 'Price Type' dropdown is set to 'Corporate'. The 'Pricing Details' section contains a table with the following columns: 'Price ID \*', 'Price Description', 'Default', 'Formula', and 'Offer'. The first row is selected, showing a checkmark in the first column, a text box for 'Price ID \*', a text box for 'Price Description' with a help icon, a checkbox in the 'Default' column, and buttons for 'Formula' and 'Offer'. The bottom of the window is a dark blue footer containing fields for 'Maker', 'Checker', 'Mod No', 'Date Time', 'Record Status', and 'Authorization Status', along with a 'Cancel' button.

Specify the following details:

### **Pricing Group ID**

Specify a unique name to identify the price group.

### **Description**

Specify a brief description of the price group.

### **Price Type**

Specify the price type associated with the price group. You can choose one of the following price types:

- Corporate
- Retail

### **Pricing Details**

Specify the following details.

### **Price ID**

Specify a unique price ID.

This price ID can be applied to a loan at underwriting stage.

## Price Description

Specify a brief description of the price ID.

## Default

Check this box to set this as the default price ID for the price group that you maintain.

## 1.17 Viewing Pricing Details Summary

You can view the pricing details maintained in the 'Pricing Details' screen. To invoke the screen, type 'ORSPRCMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

The screenshot shows the 'Pricing Details' application window. The window title is 'Pricing Details'. The interface includes a search area with the following fields: Authorization Status (dropdown), Record Status (dropdown), Price Group ID (text input with a red arrow icon), Price Type (dropdown), and Description (text input with a red arrow icon). Below the search area are buttons for Search, Advanced Search, Refresh, and Reset. A table below shows a single record with columns for Authorization Status, Record Status, Price Group ID, Description, and Price Type. The table is currently empty of data rows. At the bottom right of the window is an Exit button.

In this screen, you can base your queries by providing any or all of the following criteria:

- Application Status
- Price Group ID
- Price Type
- Record Status
- Description

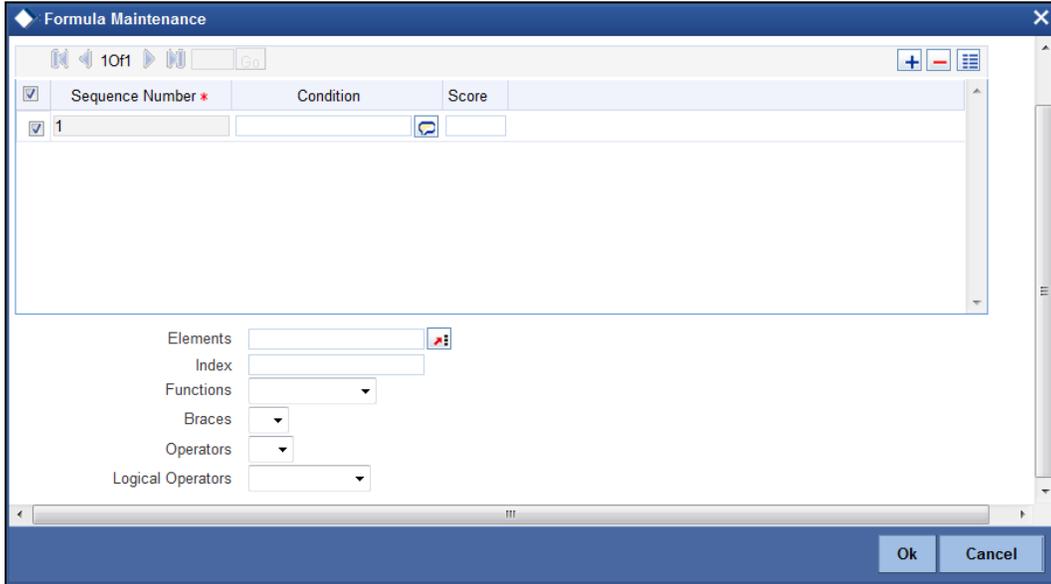
Based on the details provided, system displays the following details:

- Authorization Status
- Record Status
- Price Group ID

- Description
- Price Type

### 1.17.1 Maintaining Pricing Formula

Click 'Formula' button to define the pricing rule for each price ID. You can define the formula using origination system elements in Oracle FLEXCUBE.



#### Sequence Number

Specify the sequence number.

#### Condition

Specify the possible data or the data limits here. The supported operators are:

| Operator | Description                 |
|----------|-----------------------------|
| =        | Equals To                   |
| >        | Greater Than                |
| >=       | Greater Than (or) Equals To |
| <        | Less Than                   |
| <=       | Less Than (or) Equals To    |

#### Score

Specify the score for each condition.

#### Elements

Select the element from the adjoining option list.

If the loan requested details satisfies the condition specified in the pricing maintenance then the corresponding score gets added. If the details do not satisfy the condition then zero will be considered as default score.

### Functions

Select the mathematical function to be used to define the formula from the drop-down list provided.

### Braces

Select the opening or the closing brace from the drop-down list provided, to define the credit score calculation formula.

### Operators

Select the mathematical operator to be used to define the credit score calculation formula. You can select '+', '-', '\*', or '/'.

### Logical Operators

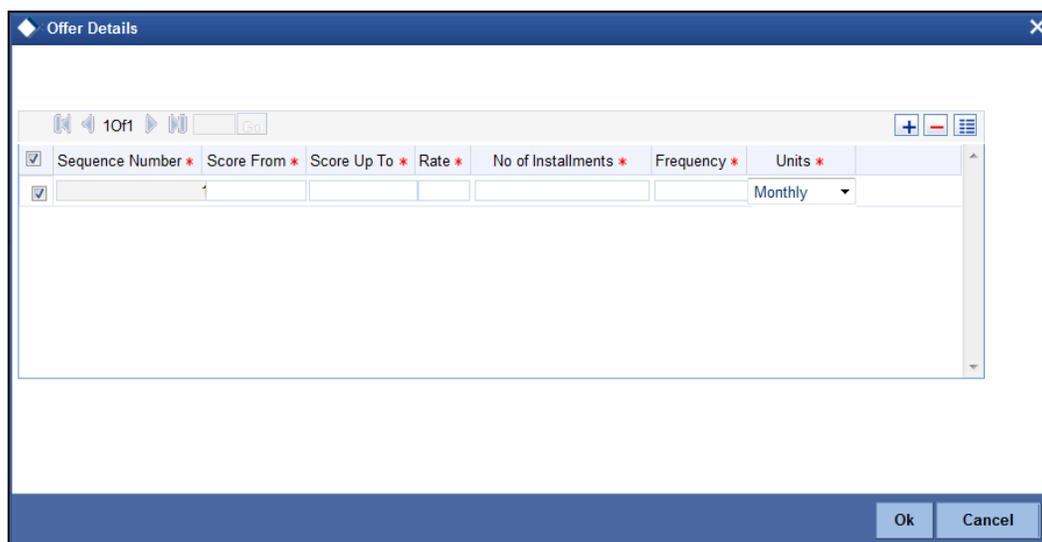
Select the logical operator to be used to define the credit score calculation formula. You can select '<', '>', '=', '<>', '>=', '<=', 'AND' or 'OR'.

Based on the formula and the loan application category, the system automatically applies a price ID to the application. You can apply a different price ID that matches the application only at the Underwriting Stage.

If you change a price ID selected by the system and reapply a different price ID, the system changes the score of the pricing rule. The score determines the price ID to be automatically applied.

## 1.17.2 Maintaining Pricing Offer

Click 'Pricing' button to define the pricing rule for each price ID for the user to pick up the offer for the loan.



The screenshot shows a window titled "Offer Details" with a close button (X) in the top right corner. Below the title bar is a navigation bar with a search icon, a "Go" button, and a "10 of 1" indicator. The main area contains a table with the following columns: Sequence Number, Score From, Score Up To, Rate, No of Installments, Frequency, and Units. The first row of the table has a checked checkbox in the first column, and the "Frequency" column is set to "Monthly". At the bottom of the window are "Ok" and "Cancel" buttons.

You can specify the following details here:

**Sequence Number**

System generates the sequence number.

**Score From**

Specify the start credit score to pick the offer for the loan.

**Score Up To**

Specify the end credit score to pick the offer for the loan.

**Rate**

Specify the rate to be picked up for the score.

**No of Instalments**

Specify the number of instalments for the offer.

**Frequency**

Specify the frequency of the offer.

**Units**

Select the frequency unit from the adjoining drop-down list. You can select one of the following:

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

## 1.18 **Stages in Corporate Loan Origination**

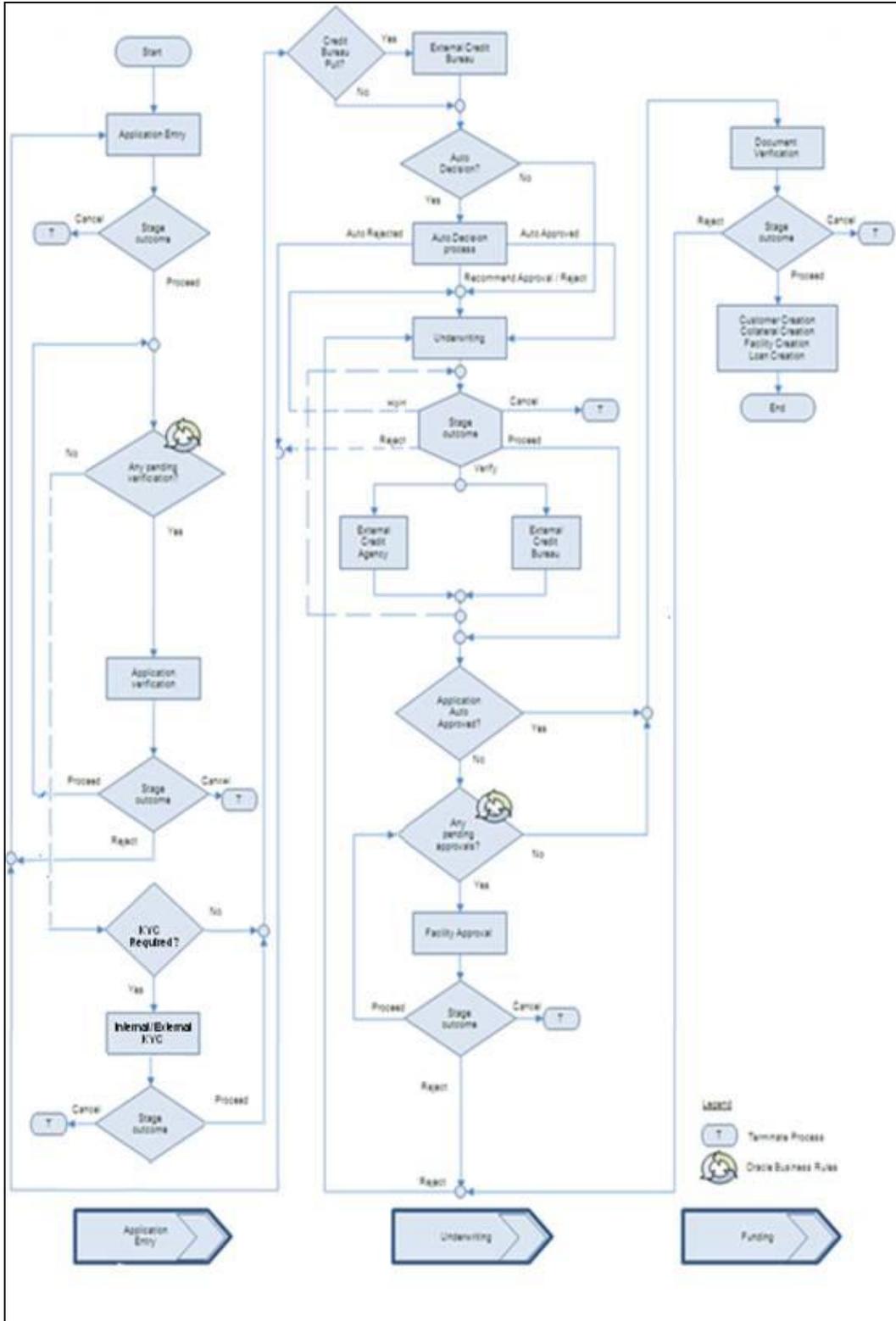
The different stages in corporate lending process flow are designed using Oracle BPEL framework. The process of loan origination consists of several manual as well as system tasks, carried out in a sequential manner. Many users can be involved in the completion of a transaction and at each stage of the process, a user or a group of users, assigned with a task, acquire and work on the relevant transaction.

Oracle Business rules that are embedded help the dynamic creation of multiple approval stages. The different stages and sub-stages in the process flow can be summarized as follows:

- Application Entry
  - Information captured in this stage include
  - Applicant Information
  - Corporate Information
  - Directors Information
  - Application details
  - Requested Loan Details
  - Facility Information
  - Collateral Details
  - Checklist
  - Documents
- Application Verification
- Internal KYC
- External KYC
- Underwriting
  - Collateral Valuation Information
  - Applicant Financial Ratios
  - Applicant Credit Score
  - Applicant Bureau Report
  - Loan Offers
  - Loan Schedules
  - Loan Charges
  - Field Investigation
  - Document Capture
  - Advice Generation
- Loan Approval
- Document Verification
  - Information captured during Previous stages are verified
  - All documents obtained are verified against checklist
- Manual Retry

### 1.18.1 Process Flow Diagram

The process flow diagram given below illustrates the activities carried out during the different stages of the workflow.



The various tasks carried out in these stages will be explained in detail in the subsequent sections.

### 1.18.2 Process Matrix

The process matrix given below lists out the different stages, the user role handling each stage, the function Ids involved and the exit points for each stage.

| Stage | Stage Title              | Description  | Function ID | Exit point                    |
|-------|--------------------------|--|-------------|-------------------------------|
| 1     | Application Entry        | The following details are captured as part of this stage<br>Application Details<br>Applicant Details<br>Requested Lending Details<br>Collateral Details<br>Check List<br>User Defined Fields and Comments<br>Document Capture<br>Advice Generation | ORDCLAPP    | PROCEED,<br>CANCEL            |
| 2     | Application Verification | The details captured as part of 'Application Entry' stage is verified  | ORDCLVER    | PROCEED,<br>RETURN,<br>CANCEL |
| 3     | Internal KYC             | The applicant will be verified for the internal KYC check  | ORDCLIKC    | PROCEED,<br>CANCEL            |
| 4     | External KYC             | The applicant will be verified for the external KYC check  | ORDCLEKC    | PROCEED,<br>CANCEL            |

| Stage | Stage Title           | Description  | Function ID | Exit point                              |
|-------|-----------------------|--|-------------|---|
| 5     | Underwriting          | The following details are captured as part of this stage<br>Collateral Valuation Information<br>Applicant Financial Ratios<br>Applicant Credit Score<br>Applicant Bureau Report<br>Loan Offers<br>Loan Schedules<br>Loan Charges<br>Field Investigation<br>Document Capture<br>Advice Generation | ORDCLUND    | VERIFY<br>PROCEED,<br>RETURN,<br>CANCEL |
| 6     | Loan Approval         | Facility Approval  | ORDCLAPR    | PROCEED,<br>RETURN,<br>CANCEL           |
| 7     | Document Verification | Document Verification<br>Final Verification<br>Customer Creation<br>Loan Account Creation<br>Advice Generation   | ORDCLDVR    | PROCEED,<br>RETURN,<br>CANCEL           |
| 8     | Manual Retry          | This stage is optional. Task will be moved to this stage only when the system is unable to create Customer/ Customer Account/ Liability/ Facility/ Collateral/ pool/ Loan. You can make the necessary changes & retry.   | ORDCLMCU    | PROCEED                                 |

The stages are explained in detail in the sections that follow.

## Step 1. Application Entry

In this stage, the bank receives an application requesting for the creation of a facility from a prospective borrower/customer. The relevant documents and financial statements are also provided by the customer. If the applicant/borrower does not have an account but intends to open one, the bank also obtains the account opening form and related documents as part of this activity.

The following details are captured in this stage:

- Applicant information
- Applicant contact information
- Director's information
- Corporate information
- Facility
- Loan details
- Collateral details

Documents obtained from the applicant are also uploaded during this stage.

You can key-in the loan application details required in 'Corporate Loan Application Entry' screen. You can also invoke this screen by typing 'ORDCLAPP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays the 'Corporate Loan Application Entry' application window. The window title is 'Corporate Loan Application Entry'. It features a top toolbar with 'Save' and 'Hold' buttons. The main area is divided into several sections: 'Application Details' with fields for Application Category, Product Code, Description, Application Branch (001), Application Date (2012-11-07), Lead Id, Enquiry ID, Application Number (CorporateLending5705), User Reference, Priority (Low), and Status (New Application). Below this is a tabbed interface with 'Main' selected, and sub-tabs for 'Details', 'Financials', 'Requested', 'Limits', 'Collateral', and 'Comments'. The 'Details' sub-tab contains fields for Channel, Intermediary Group, KYC Required, Auto Decision Required, and External Credit Check Required. The 'Applicant Details' section includes Local Branch (001), Customer No, Existing Customer checkbox, Group Code, Short Name, Customer Name, National ID, Category, RM ID, RM Name, Language, Country, and Nationality. The 'Account Details' section has Account Branch, Account Class, and Account. The 'Incorporation' section includes Date, Currency (GBP), Capital, Net Worth, and Country. The 'Business Description' section has a large text area. At the bottom, there is a toolbar with buttons for 'Documents', 'Trade In', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', 'Customer/Account Fields', and 'Vehicle Evaluator'. The bottom-most bar contains 'Prev Remarks', 'Remarks', 'Audit', 'Outcome' dropdown, and an 'Exit' button.

The Application Number is automatically generated by the system. You can capture the following details in the main screen:

**Application Category**

Specify the loan application category to be used or select the application category from the option list.

**Product Code**

Select the product from the adjacent option list. The list displays only the corporate CL products created in Oracle FLEXCUBE.

**Description**

System displays the description of the selected product code.

**Application Branch**

System displays the current branch code.

**Application Date**

System displays the application date.

**Lead ID**

Specify a unique identification for the prospective loan customer.

**Enquiry ID**

Specify an enquiry Id, if you wish to retrieve information on the loan offer selected by the customer. You can also select the ID from the adjoining option list. The list contains all the Enquiry IDs created for the customer as part of the loan simulation process.

**Application Number**

System displays the application number.

**User Reference**

Specify the user reference number for the loan application. If you do not specify the reference number, system generates it when you click on the 'Default' button.

**Priority**

Select the priority for the creating export LC from the adjoining drop-down list. This list displays the following options:

- Low
- Medium
- High

**Status**

The status of the application gets displayed here.

Click 'Default' button to default the details related corresponding to the prospective loan customer.

### **1.18.3 Main Tab**

In 'Main' tab, you can capture the details associated with the loan applicant. The customer details corresponding to the Application Category specified are displayed here. You can modify these details, if required.

#### **Channel**

Specify the channel ID of the originating channel.

#### **Intermediary Group**

Specify the identification code of the intermediary group if the customer has been associated with any.

#### **KYC Required**

Check this box to indicate that the customer verification is required for this applicant.

If you check this box, the system will evaluate a business rule. Based on that rule, the system initiates internal KYC or External KYC or both during application entry and verification stage.

If you do not check this box, the system then system skips the Internal KYC and External KYC stages after completing the application entry and verification stages.

#### **Auto Decision Required**

Check this box to enable auto decision on loan application. If you check this box, based on the applicant credit score – auto decision mapping maintained in 'Auto Decision' screen, the system decides whether to approve, reject, recommend approval or recommend rejection of the application.

#### **External Credit Check Required**

Check this box to enable external credit bureau service for credit evaluation of the loan applicant.

If you check this box, the system will automatically initiate external credit check. The credit check initiation happens before underwriting stage.

### **Applicant Details**

#### **Existing Customer**

Check this box to indicate if the customer applying for the loan is an existing customer of the bank.

#### **Local Branch**

Specify the applicant's home branch.

#### **Account branch**

Specify the applicant's account branch.

#### **Customer No**

For existing customers you need to select the customer number from the option list provided.

## Group Code

Select the group code from the adjoining option list.

## National ID

Specify the national ID.

Click 'Default' button to default the details of existing customers.

For more details on capturing Customer details, refer the chapter titled 'Maintaining Customer Information Files' in Core Entities user manual.

### 1.18.3.1 Fields

You can capture the user defined field details for the customer, if any by clicking 'Fields' button. The 'Customer UDF' screen gets displayed where you can maintain the UDF details.

The screenshot shows a window titled "User Defined Fields". At the top, there is a text field for "Application Number" with the value "CorporateLending5245". Below this, there are two buttons: "Customer" (highlighted in red) and "Customer Account" (highlighted in blue). Underneath, there are two more text fields: "Customer Branch" with the value "007" and "Customer No". A section titled "UDF Details" contains a table with two columns: "Field Name" and "Value". The table is currently empty. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

You can specify the following details in this screen:

### **Name**

Specify the name of the UDF being created for the customer.

### **Value**

Specify the value associated with the UDF being created for the customer.

## 1.18.4 Details Tab

The address and employment related details of the customer corresponding to the Application Category selected are displayed in this tab. You can modify these details if required.

In this screen, you can capture multiple address and employment details, if required.

For more details on capturing Address details, refer the chapter titled 'Maintaining Customer Information Files' in Core Entities user manual.

You can capture the following additional details related to the Director in this tab:

### Director Name

Specify the name of the director of the corporate customer.

### Tax ID

Specify the tax identification of the director.

### Mobile Number

Specify the mobile number of the director.

### E-mail

Specify the e-mail ID of the director.

## Permanent Address

### Address

Specify the permanent address of the director.

### Country

Specify the country associated with the address specified.

## Mailing

### Line 1 – 4

Specify the mailing address of the customer in Line 1 to Line 4 provided.

## 1.18.5 Financials Tab

You can capture the financial details corresponding to the customer in this screen.

The screenshot displays the 'Corporate Loan Application Entry' window with the 'Financials' tab selected. The window title is 'Corporate Loan Application Entry'. At the top, there are buttons for 'Save' and 'Hold'. Below this, there are several input fields for application details: 'Application Category \*', 'Product Code \*', 'Description', 'Application Branch' (set to 001), 'Application Date' (2012-11-07), 'Lead Id', 'Enquiry ID', 'Application Number \* CorporateLending5705', 'User Reference \*', 'Priority' (Low), and 'Status' (New Application). A 'Default' button is located below the Enquiry ID field. The main area is divided into several sections: 'Assets' (Fixed Assets, Intangible Assets, Non Current Assets, Current Assets), 'Capital' (Issued Capital, Paid up Capital), 'Reserves' (Subsidy from Government, General Reserves), 'Surplus' (Credit Balance in P), 'Liabilities' (Term Liabilities, Current Liabilities), 'Cash Flows' (Operations Activities, Investing Activities, Financing Activities), and 'Credit Application' (Borrower Profile, Financial Performance, Borrower Market Position, Risk and Mitigants, Risk Department Mitigants, Risk Department Assessment, Facilities Proposed, Approved Facilities, Recommended, Terms and Conditions). At the bottom, there are tabs for 'Documents', 'Trade In', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', 'Customer/Account Fields', and 'Vehicle Evaluator'. Below these tabs are fields for 'Prev Remarks', 'Remarks', 'Audit', 'Outcome' (with a dropdown arrow), and an 'Exit' button.

You can capture the following details here:

- Assets Details
- Capital details
- Reserves Details
- Surplus Details
- Liabilities Details
- Cash Flows
- Credit Application

## **Assets**

You can capture the following details corresponding to the loan applicant's assets:

### **Fixed Assets**

Specify the value associated with the fixed assets of the customer.

### **Intangible Assets**

Specify the value associated with the intangible assets of the customer.

### **Non Current Assets**

Specify the value associated with the non current assets of the customer.

### **Current Assets**

Specify the value associated with the current assets of the customer.

## **Capital**

You can capture the following details corresponding to the loan applicant's capital:

### **Issued Capital**

Specify the value associated with the issued capital of the customer.

### **Paid-Up Capital**

Specify the value associated with the paid-up capital of the customer.

## **Reserves**

You can capture the following details corresponding to the loan applicant's cash reserves:

### **Subsidy from Govt**

Specify the value of any subsidies the customer has obtained from the government.

### **General Reserves**

Specify the value associated with any general reserves of the customer.

## **Surplus**

You can capture the following details corresponding to the loan applicant's surplus income:

### **Credit Balance in PL**

Specify the surplus credit balance, if any, associated with the customer.

## **Liabilities**

You can capture the following details corresponding to the loan applicant's liabilities:

### **Term Liabilities**

Specify the value associated with the long term liabilities associated with the customer.

### **Current Liabilities**

Specify the value associated with the current liabilities associated with the customer.

### **Cash Flows**

You can capture the following details corresponding to the loan applicant's cash flows:

#### **Operations Activities**

Specify the cash flow value associated with the operation activities of the corporate customer.

#### **Investing Activities**

Specify the cash flow value associated with the investing activities of the corporate customer.

#### **Loan Activities**

Specify the cash flow value associated with the loan activities of the corporate customer.

### **Credit Application**

The details associated with how the corporate customer has deployed his assets need to be captured as part of assessing the risk associated with the loan proposed .You can capture the following details related to the credit application:

#### **Borrower Profile**

Specify the details corresponding to the profile of the corporate customer's customer.

#### **Financial Performance**

Specify the details corresponding to the financial performance of the corporate customer's customer.

#### **Borrower Market Position**

Specify the details corresponding to the market position of the corporate customer's customer.

#### **Risk and Mitigants**

Specify the details corresponding to the risk and mitigants associated with the corporate customer's customer.

#### **Risk Department Mitigants**

Specify the inputs from risk department related to the risk mitigants associated with the corporate customer's customer.

#### **Risk Department Assessment**

Specify the risk department's assessment corresponding the corporate customer's customer.

#### **Facilities Proposed**

Specify the details corresponding to the facilities that have been proposed by the corporate customer.

## Approved Facilities

Specify the details corresponding to the facilities that have been approved by the corporate customer.

## Recommended

Specify the details corresponding to the facilities that have been recommended by the corporate customer.

## Terms and Conditions

Specify the terms and conditions associated with the credit application.

### 1.18.6 Limits Tab

You can capture the Facility Information in 'Limits' tab.

The screenshot shows the 'Corporate Loan Application Entry' window with the 'Limits' tab selected. The interface is divided into several sections:

- Application Information:** Fields for Application Category, Product Code, Description, Application Branch (001), Application Date (2012-11-07), Lead Id, Enquiry ID, Application Number (CorporateLending5705), User Reference, Priority (Low), and Status (New Application).
- Navigation:** Tabs for Main, Details, Financials, Requested, Limits (active), Collateral, and Comments.
- Liability Details:** Fields for Liability Number, Liability Name, Main Liability No, Liability Branch (001), Liability Currency (GBP), and Overall Limit.
- Line Details:** Fields for Line Code, Line Serial, Main Line Code, Line Branch, Line Currency, Limit Amount, Collateral Amount, Effective Line Amount Basis (Limit + Collateral), and Effective Line Amount.
- Availability:** Fields for Start Date, Expiry Date, Last Available Date, and Remarks. A checkbox for 'Revolving Line' is also present.
- Pool Details:** Fields for Pool Code, Pool Description, Pool Currency, Pool Amount, and Pool Utilized.
- Footer:** A navigation bar with buttons for Documents, Trade In, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, and Vehicle Evaluator. Below this are fields for Prev Remarks, Remarks, Audit, Outcome, and an Exit button.

In this screen, specify the following details:

### Liability Details

#### Liability Number

Select the liability number. The adjoining option list displays all valid liability numbers maintained in the system. Select the appropriate one.

#### Liability Name

Select the liability name. The adjoining option list displays all valid liability names maintained in the system. Select the appropriate one.

**Main Liability No**

Select the parent liability number. The adjoining option list displays all valid main liability numbers maintained in the system. Select the appropriate one.

**Liability Branch**

Select the liability branch. The adjoining option list displays all valid liability branch maintained in the system. Select the appropriate one.

**Liability Currency**

Select the liability currency. The adjoining option list displays all valid liability currency maintained in the system. Select the appropriate one.

**Overall Limit**

Specify the overall limit.

**Line Details****Line Code**

Select the line code. The adjoining option list displays all valid liability numbers maintained in the system. Select the appropriate one.

**Line Serial**

Specify the line serial number.

**Main Line Code**

Select the main line code. The adjoining option list displays all valid main line codes maintained in the system. Select the appropriate one.

**Line Branch**

Select the line branch code. The adjoining option list displays all valid branch codes maintained in the system. Select the appropriate one.

**Line Currency**

Select the line currency code. The adjoining option list displays all valid line currency codes maintained in the system. Select the appropriate one.

**Line Amount**

Specify the line amount.

**Limit Amount**

Specify the limit amount.

**Collateral Amount**

If the collateral is maintained, system displays the collateral amount when you click on 'Default' button. Otherwise, system displays the value as 'zero'.

**Effective Line Amount Basis**

Select the basis on which the effective line amount is calculated.

**Effective Line Amount**

System displays the effective line amount based on the specified effective line amount basis,

**Availability****Start Date**

Specify the start date of the line from the adjoining calendar.

**Expiry Date**

Specify the expiry date of the line from the adjoining calendar.

**Last Available Date**

Specify the last availability date for the line from the adjoining calendar.

**Remarks**

Specify the remarks for the line.

**Revolving Line**

Check this box to indicate that the revolving line is required.

**Pool Details****Pool Code**

Select the pool code. The adjoining option list displays all valid pool codes maintained in the system. Select the appropriate one.

**Pool Designation**

Specify the pool designation.

**Pool Currency**

Select the pool currency code. The adjoining option list displays all valid pool currency codes maintained in the system. Select the appropriate one.

**Pool Amount**

System displays the pool amount.

**Pool Utilized**

System displays the pool amount utilized.

## 1.18.7 Collaterals Tab

You can capture the details related to the collaterals provided by the customer in this tab.

In this screen, specify the following details to facilitate vehicle evaluation:

### **Collateral Details**

#### **Collateral Branch**

Specify the collateral branch.

#### **Utilization Order**

Specify the collateral utilization order if any collaterals are linked to the Loan.

#### **Commitment Product**

Specify the commitment product if any collaterals are linked to the Loan.

For more details on capturing Collateral details, refer the chapter titled 'Maintaining Collateral Details' in Enterprise Limits and Collateral Management user manual.

### **Market Value Based**

#### **Security ID**

Select the security ID. The adjoining option list displays all valid security IDs maintained in the system. Select the appropriate one.

**Number of Units/Nominal Value**

Specify the number of units.

**Cap Amount**

Specify the cap amount.

**Guarantor Based****Guarantor ID**

Select the Guarantor ID. The adjoining option list displays all valid guarantor IDs maintained in the system. Select the appropriate one.

**Rating**

The system displays the rating.

**Haircut Schedules**

Specify the following Haircut Revision Schedule details for any collateral linked to the Loan.

**Effective Date**

Specify the effective date from the adjoining calendar.

**Haircut %**

Specify the haircut percentage.

**Vehicle Details**

You can capture the details of the vehicle which is to be evaluated in the following fields:

**Vehicle Number**

Specify the registration number of the vehicle.

**Year**

Specify the year of manufacture for the vehicle.

**Make**

Specify the make of the vehicle.

**Model**

Specify the vehicle model.

**Body**

Specify the vehicle body details.

**Usage**

Specify the mileage used by the vehicle till date.

These details will be used at the underwriting stage to evaluate the vehicle.

For more details on capturing Collateral details, refer the chapter titled 'Maintaining Collateral Details' in Enterprise Limits and Collateral Management user manual.

### 1.18.8 Requested Tab

The details related to the requested loan can be captured in this tab. If you have selected an 'Enquiry ID' for the customer, then the requested details that have been stored for the corresponding loan proposal are displayed here.

The screenshot shows the 'Corporate Loan Application Entry' window with the 'Requested' tab selected. The window contains several input fields and sections:

- Header Fields:** Application Category, Product Code, Description, Application Branch (001), Application Date (2012-11-07), Lead Id, Enquiry ID (Default), Application Number (CorporateLending5705), User Reference, Priority (Low), and Status (New Application).
- Financing Requested Section:** Currency, Requested Amount, Interest Rate, Tenor (In Months) (12), No of Installments, Unit (Monthly), and Loan Purpose.
- Itemizations Table:** A table with columns for 'Itemization' and 'Comments'. The first row is checked and contains a small icon in the comments field.
- Footer:** Includes tabs for Documents, Trade In, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, and Vehicle Evaluator. It also has fields for Prev Remarks, Remarks, Audit, Outcome, and an Exit button.

You can capture the following details here:

#### Currency

Specify the loan currency preference of the customer or select the currency from the option list.

#### Requested Amount

Specify the loan amount requested by the prospective customer.

#### Interest Rate

Specify the preferred interest rate of the prospective customer.

#### Tenor (in months)

Specify the preferred loan tenor (in months) of the prospective customer.

### No of Installments

Specify the requested Number of Loan Instalments/Schedules.

### Frequency

Specify the requested Loan Schedule Frequency.

### Unit

Specify the requested Loan Schedule Frequency Unit/Basis.

### Loan Purpose

Specify the Purpose of the loan.

### Itemization

Specify the tenor itemization that is required. For example, you can specify the itemizations like 'Booking Amount', 'Payment', 'Interiors' etc.

### Comments

Specify comments, if any, corresponding to the itemization.

## 1.18.9 Comments Tab

In this tab, you can specify comments, if any, related to the loan application.

The screenshot shows the 'Corporate Loan Application Entry' window with the 'Comments' tab selected. The form contains several input fields for application details and a table for comments.

**Form Fields:**

- Application Category \*
- Product Code \*
- Description
- Application Branch: 001
- Application Date: 2012-11-07
- Lead Id
- Enquiry ID
- Application Number \*: CorporateLending5705
- User Reference \*
- Priority: Low
- Status: New Application

**Comments Table:**

| Serial No * | Comments * | Comment By | Comment Date |
|-------------|------------|------------|--------------|
| 1           |            | 31650A01   | 2012-11-07   |

**Navigation and Footer:**

- Buttons: Save, Hold
- Tabbed interface: Main, Details, Financials, Requested, Limits, Collateral, **Comments**
- Footer: Documents, Trade In, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, Vehicle Evaluator
- Bottom bar: Prev Remarks, Remarks, Audit, Outcome, Exit

You can specify the following details here:

### Sequence Number

The sequence number is automatically generated by the system.

### Comments

Specify comments, if any, to be associated with the loan application.

### Comment By

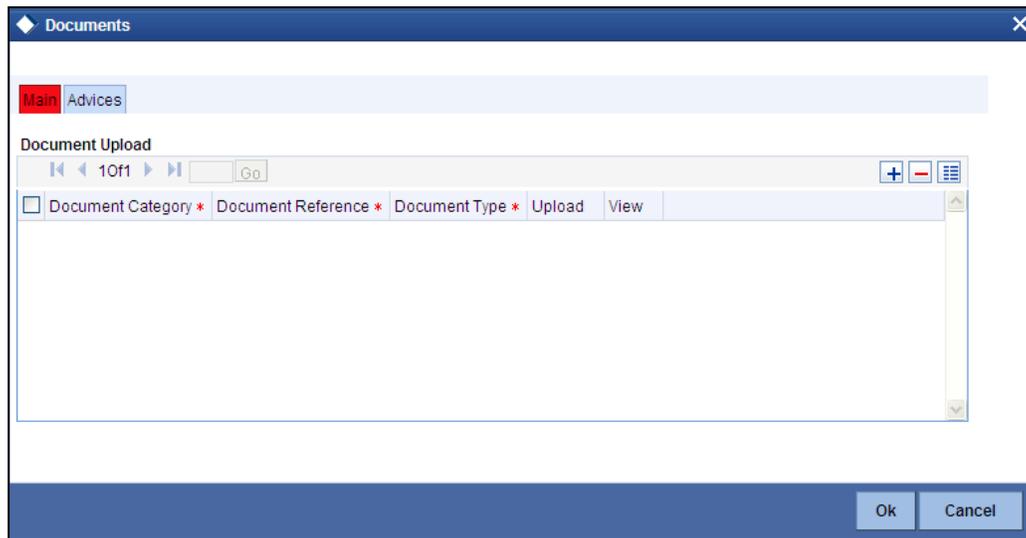
System displays the name of the commenter.

### Comment Date

The system displays the date on which the comment was added.

## 1.18.10 Capturing Document Details

You can capture the customer related documents in central content management repository through the 'Documents' screen. Click 'Documents' button to invoke this screen.



The screenshot shows a window titled 'Documents' with a close button (X) in the top right corner. Below the title bar, there are two tabs: 'Main' (highlighted in red) and 'Advices'. The main content area is titled 'Document Upload' and contains a navigation bar with left and right arrows, a 'Go' button, and a search input field. Below the navigation bar is a table with columns: 'Document Category \*', 'Document Reference \*', 'Document Type \*', 'Upload', and 'View'. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Cancel' buttons.

Here, you need to specify the following details:

### Document Category

Specify the category of the document to be uploaded.

### Document Reference

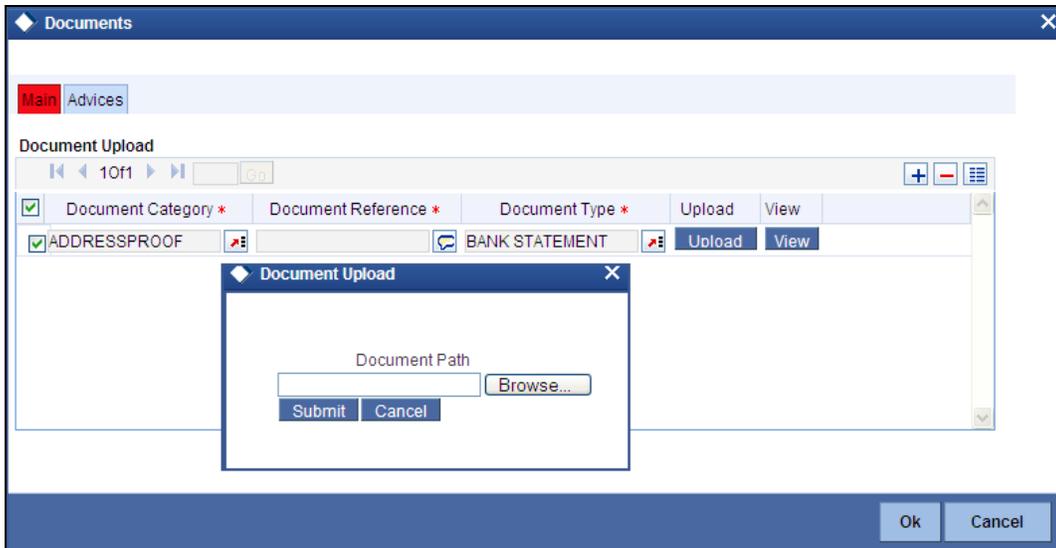
The system generates and displays a unique identifier for the document.

### Document Type

Specify the type of document that is to be uploaded.

## Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:



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.

In 'Corporate Loan Origination' process, 'Document Upload' feature is not available in all the stages. Its availability in this process is given below:

| Stage Title  | Function Id | Doc Callform Exists | Upload(Available /Not Available) | View(Available/ Not Available) |
|--|-------------|---------------------|----------------------------------|--------------------------------|
| Application Entry  | ORDCLAPP    | Available           | Available                        | Available                      |
| Application Verification                                   | ORDCLVER    | Available           | Available                        | Available                      |
| Underwriting   | ORDCLUND    | Available           | Available                        | Available                      |
| Facility Approval  | ORDCLAPR    | Available           | Available                        | Available                      |
| Document Verification                                      | ORDCLDVR    | Available           | Available                        | Available                      |
| Customer / Account / Facility / Loan / Collateral Creation |             |                     |                                  |                                |

### 1.18.11 Capturing Trade In Details

You can capture the trade-in details related to the loan application in 'Trade In' sub screen. To invoke this screen, click 'Trade In' button in Corporate Loan Application Entry screen.

The screenshot shows a software window titled "Trade-In Details". At the top, there are two input fields: "Application Number \* CorporateLending5705" and "Product Code \*". Below this, the window is divided into two sections: "Asset" and "Value".

The "Asset" section contains a list of items with a "1 of 1" indicator and navigation buttons. The fields for each item are:

- Type \*
- Sub Type
- Description
- Asset Id
- Make
- Model
- Manufacture Year
- Body

The "Value" section contains the following fields:

- Source
- Supplement
- Edition
- Validation Date
- Currency \*
- Wholesale
- Base Retail
- Payment Amt(-)
- Additions
- Total Transaction Value

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

You can capture the asset details and the valuation details of the asset in this screen.

For more details on capturing Asset Valuation details, refer the section titled 'Account Asset Valuation' in Retail Lending user manual.

For more details on Capturing Asset Valuation details, refer the section titled 'Account Asset Valuation' in Retail Lending user manual.

### 1.18.12 Capturing Customer MIS

You can capture the MIS details for the customer, if any by clicking 'MIS' button against a row in the Applicant Details table. System displays the 'Customer MIS' screen where you can maintain the MIS details.

Customer MIS

Application Number \* CorporateLending5705  
MIS Group  
Customer No \*  
Local Branch \* 001  
 Link to Group

Default From MIS Group

Customer MIS Composite MIS

Customer MIS Classes

| MIS Class | MIS Code |
|-----------|----------|
|-----------|----------|

Change Log Transfer Log

Ok Cancel

### 1.18.13 Capturing Customer Account MIS

You can capture the MIS details for the Customer Accounts in Customer Account MIS Screen. System displays the 'Customer Account MIS' screen where you can maintain the MIS details.

Customer Account MIS

Application Number \* CorporateLending5705  
Customer \*  
Branch Code \*  
Account \*  
Account Class \*  
Currency \* GBP  
Calc Method  
Rate Code  
Rate Type Fixed  
Reference Rate  
Spread  
Pool Code  
 Account Level  
Pool Code  
 Link to Group  
MIS Group  
Default MIS Group

Transaction MIS Composite MIS Cost MIS

| Transaction MIS   | Composite MIS   | Cost MIS   |
|-------------------|-----------------|------------|
| Transaction MIS 1 | Composite MIS 1 | Cost MIS 1 |
| Transaction MIS 2 | Composite MIS 2 | Cost MIS 2 |
| Transaction MIS 3 | Composite MIS 3 | Cost MIS 3 |
| Transaction MIS 4 | Composite MIS 4 | Cost MIS 4 |
| Transaction MIS 5 | Composite MIS 5 | Cost MIS 5 |
| Transaction MIS 6 | Composite MIS 6 |            |
| Transaction MIS 7 | Composite MIS 7 |            |
| Transaction MIS 8 | Composite MIS 8 |            |

Change Log Transfer Log

Ok Cancel

### 1.18.14 Specifying Customer/Account Fields

You can capture the user defined field details for the customer and customer account, if any by clicking 'Customer/Account Fields' button against a row in the Applicant Details table. System displays the 'User Defined Field' screen where you can maintain the UDF details.

Application Number \* CorporateLending5705

**Customer** Customer Account

Customer Branch 001 Customer No

UDF Details

10 of 1

| Field Name * | Value |
|--------------|-------|
|              |       |

Ok Cancel

You can specify the following user defined field details for the customer in Customer Tab:

**Name**

Specify the name of the UDF being created for the customer.

**Value**

Specify the value associated with the UDF being created for the customer.

Application Number \* CorporateLending5705

**Customer** Customer Account

Account Branch Account Number

UDF Details

10 of 1

| Field Name * | Value |
|--------------|-------|
|              |       |

Ok Cancel

You can specify the following user defined field details for the customer account, in Customer Account Tab.

**Name**

Specify the name of the UDF being created for the customer account.

## Value

Specify the value associated with the UDF being created for the customer account.

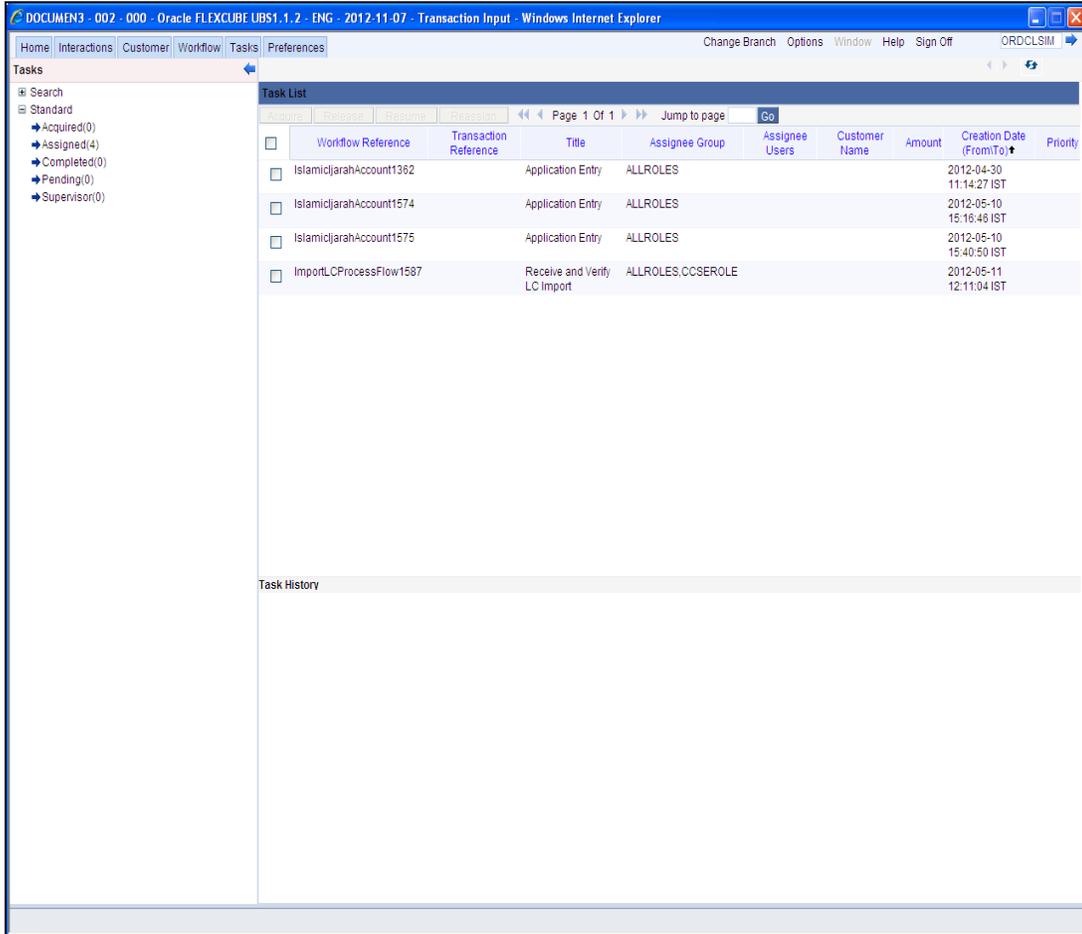
### 1.18.15 Viewing Vehicle Evaluator

You can view the evaluated vehicle details captured as part of collateral details by clicking the 'Vehicle Evaluator' button against the Applicant record.

The screenshot shows the 'Vehicle Evaluator' application window. At the top, there are three input fields: 'Application Number \* CorporateLending5705', 'Vehicle Id \*', and 'Collateral Code \*'. Below this, the window is divided into three sections: 'Vehicle Details', 'Vehicle Valuations', and 'Vehicle Attributes'. The 'Vehicle Details' section contains fields for Valuation Source (N), Identification Number, Year, Make, Model, Body, and Usage. The 'Vehicle Valuations' section contains fields for Wholesale Value, Retail Value, Usage Value, Attribute Value, and Total Value. The 'Vehicle Attributes' section features a table with columns for Attribute Description, Attribute Code, Attribute Value, Package Included, and Selected. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Cancel' buttons.

| Attribute Description | Attribute Code | Attribute Value | Package Included | Selected |
|-----------------------|----------------|-----------------|------------------|----------|
|-----------------------|----------------|-----------------|------------------|----------|

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



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

The following message gets displayed on successful acquisition of the task.

**Acquire Successful**

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 'Corporate Loan Application Verification' screen.

## Step 2. Application Verification

The information captured in the previous stage is verified in the Application Verification stage.

The details related to the loan application entry are displayed in this screen, which can be verified by the verifier. The details cannot be modified in this stage, but comments can be added appropriately. On completion of this stage, the advices that are maintained for the stage are generated.

The verifier can either send the application back to the previous stage if the information provided is not adequate or can cancel it if the information captured is not satisfactory.

If the application details are verified successfully, the verifier can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The verifier can select 'REJECT' to return the process to previous stage for data correction or 'CANCEL' to terminate the process.

On successful verification a message, stating that the task is successfully completed, gets displayed.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The following message gets displayed on successful acquisition of the task.

**Acquire Successful**

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 'Corporate Loan Underwriting' screen.

### Step 3. Internal KYC Review

If the check box 'KYC Required' is checked, then the bank performs the KYC check for the applicant.

The screenshot shows a window titled "KYC Review" with a close button (X) in the top right corner. At the top, there are two input fields: "Application Number \* 001005754" and "Customer No \* 001005754". Below this is a section titled "KYC Review Details". On the left side, there are several input fields: "Local Branch" (001), "First Name", "Middle Name", "Last Name", "Date of Birth", "Country" (IN), and "Nationality" (IN). Each of these fields has a small icon to its right. On the right side, there are four dropdown menus: "KYC Internal Status" (No Match), "KYC Internal Remarks" (No Match), "SDN Status" (No Match), and "SDN Remarks" (No Match). Below these dropdowns is a blue "Review" button. At the bottom right of the window is a "Cancel" button.

You can review the following KYC details.

#### **Applicant Number**

System displays the Application number.

#### **Customer Number**

System displays the customer number.

#### **KYC Review Details**

##### **Local Branch**

System displays the local branch code.

##### **First Name**

Specify the first name of the applicant.

##### **Middle Name**

Specify the middle name of the applicant.

##### **Last Name**

Specify the last name of the applicant.

##### **Date of Birth**

Specify date of birth of the applicant.

## Country

System displays the country code of the applicant.

## Nationality

Specify the nationality of the applicant.

System displays the following information:

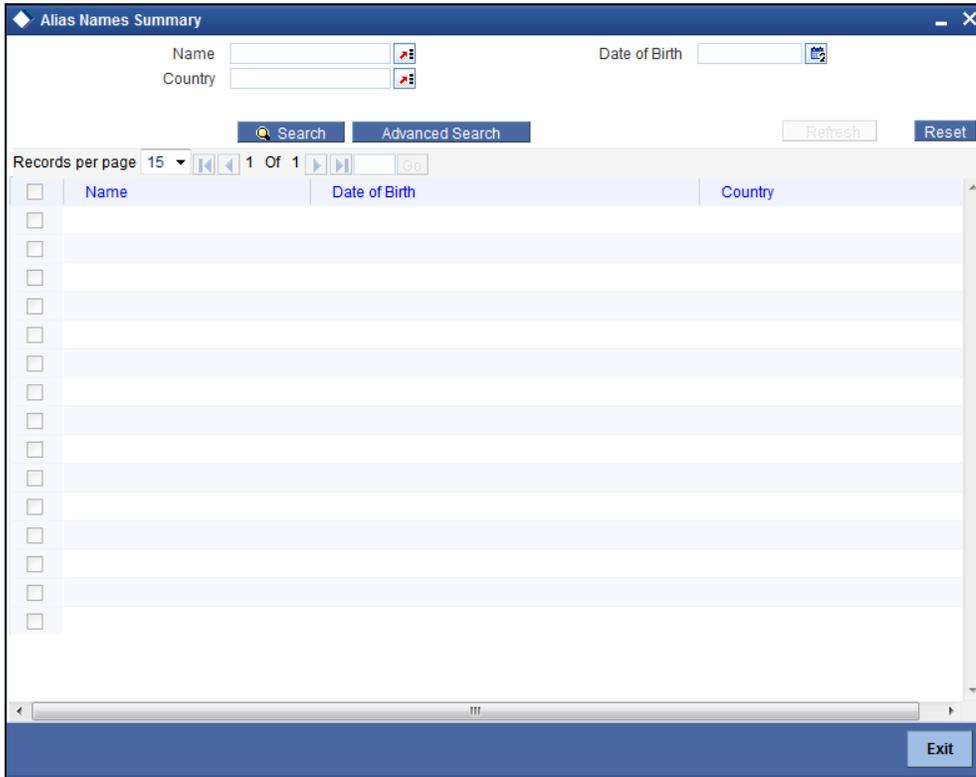
- KYC Internal Status
- KYC Internal Remarks
- SDN Status
- SDN Remarks

Based on the KYC and SDN statuses and remarks the reviewer decides whether to move the task to the next stage,

Click 'Review' button to view all customer information and perform KYC and SDN checks. The KYC Review Screen (STSKYCMN) and SDN Review Screens (ORSSDNMN) are displayed.

The screenshot shows a web application window titled "KYC Maintenance Summary". The window contains several search and filter fields: "Authorization Status", "Record Status", "KYC Reference", "Full Name of Customer", "KYC Customer Type", and "Risk Level". Below these fields are "Search" and "Advanced Search" buttons, along with "Refresh" and "Reset" buttons. A table below the search fields shows "Records per page" set to 15 and "1 Of 1" records. The table has columns for "Authorization Status", "Record Status", "KYC Reference", "Full Name of Customer", "KYC Customer Type", and "Risk Level". The table is currently empty. At the bottom right of the window is an "Exit" button.

You can modify the KYC status and review based on the manual review done through KYC Review screen.

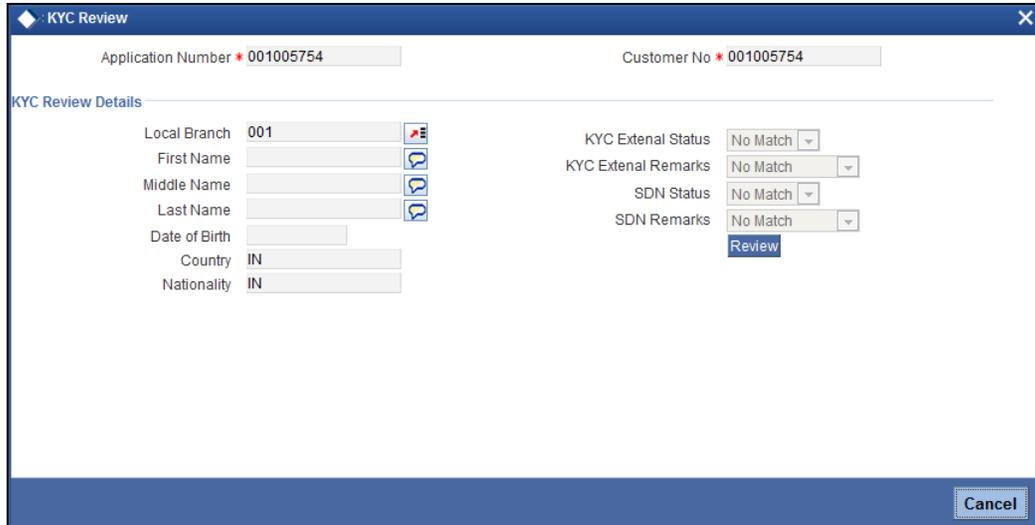


Once reviewed the verifier provides the review status and remarks.

You can perform a check on the customer record based on the KYC Review and SDN Review screens and choose the internal KYC status and SDN status respectively based on the review.

## Step 4. External KYC Review

If the check box 'KYC Required' is checked, then the external agency performs the KYC check for the applicant.



The screenshot shows a window titled "KYC Review" with a close button (X) in the top right corner. At the top, there are two input fields: "Application Number \* 001005754" and "Customer No \* 001005754". Below this is a section titled "KYC Review Details" which contains several input fields and dropdown menus. On the left side, there are fields for "Local Branch" (001), "First Name", "Middle Name", "Last Name", "Date of Birth", "Country" (IN), and "Nationality" (IN). On the right side, there are dropdown menus for "KYC Extenal Status" (No Match), "KYC Extenal Remarks" (No Match), "SDN Status" (No Match), and "SDN Remarks" (No Match). Below these dropdowns is a "Review" button. At the bottom right of the window is a "Cancel" button.

You can review the KYC details displayed on the screen.

System displays the following information:

- KYC Internal Status
- KYC Internal Remarks
- SDN Status
- SDN Remarks

Based on the KYC and SDN statuses and remarks the reviewer decides whether to move the task to the next stage,



Once reviewed the verifier provides the review status and remarks.

You can perform a check on the customer record based on the KYC Review and SDN Review screens and choose the external KYC status and SDN status respectively based on the review.

## Step 5. Underwriting

In this stage, the bank assesses the eligibility of the borrower for the requested loan offer, based on the analysis of the borrower's financial ratios and credit scores. The bank also obtains credit details from external agencies and field investigation agencies.

After ascertaining the eligibility of the customer, the bank provides a facility offer to the borrower and generates payment schedule and schedule details. The advices that are maintained for the stage are generated on completion of the stage.

In this stage, the bank also conducts vehicle evaluation based on the details that have been captured at the 'Application Entry' stage. This evaluation can be done with details from an external agency in the collateral tab.

### 1.18.16 Collateral Tab

You can carry out the evaluation of vehicles in the collateral tab. Here, the details provided as part of the 'Application Entry' stage are defaulted, which you can modify. The evaluation can be done by interfacing with external agencies.

The screenshot displays the 'Corporate Loan Underwriting Stage' application window. The top navigation bar includes tabs for Main, Details, Financials, Requested, Limits, **Collateral**, Credit Score, Bureau, Ratio, Loan, Component, Charges, Investigation, and Comments. The 'Collateral Tab' is currently active. The interface is divided into several sections:

- Application Details:** Includes fields for Application Category, Product Code, Description, Application Branch (001), Application Date (2012-11-07), Lead Id, Enquiry ID, Application Number, User Reference, Priority (Low), and Status (New Application).
- Collateral Details:** Includes fields for Collateral Branch, Collateral Id, Collateral Description (Default), Collateral Currency, Collateral Value, Start Date, End Date, Collateral Category, Collateral Type (Normal), Linked Percentage, Number, and Amount, Haircut, Revaluation Date, Revision Date, Charge Type, Utilization Order, and Commitment Product.
- Market Value Based:** Includes Security Id, Units/Nominal Value, and Cap Amount.
- Guarantor Based:** Includes Guarantor Id and Rating.
- Vehicle Details:** Includes Vehicle ID, Vehicle Number, Year, Make, Model, and Body.
- Haircut Schedule:** Includes a table with columns for Effective Date and Haircut %.

The bottom of the screen features a 'Remarks' section with 'Prev Remarks', 'Remarks', and 'Outcome' (Audit) fields, along with an 'Exit' button.

In this screen, capture the following details:

## **Vehicle Details**

You can modify the details of the vehicle which is to be evaluated in the fields listed below.

### **Identification Number**

Enter the unique identification number associated with the vehicle.

### **Year**

Specify the year of manufacture for the vehicle.

### **Make**

Specify the make of the vehicle.

### **Model**

Specify the vehicle model.

### **Body**

Specify the vehicle body details.

### **Usage**

Specify the mileage used by the vehicle till date.

You can retrieve vehicle details from an external agency either by specifying the identification number for the vehicle or all of the following fields:

- Year
- Make
- Model
- Body
- Usage

### **Valuation Source**

Select the valuation source from the adjoining drop-down list. The options are:

- INTERNAL
- NONE

Select 'INTERNAL' if you wish the evaluation to be done by interfacing with an external agency.

### **Status**

Select the status from the adjoining drop-down list. The options are:

- RECOMMENDED
- NOT RECOMMENDED
- COMPLETE
- NO DATA

The evaluation will be done only if the valuation source is selected as 'INTERNAL' and the status is 'RECOMMENDED'. For any other combination of values for the two fields, the system will display an error message and will not proceed with the evaluation till the values are set as specified above.

After entering the required details, select 'VERIFY' as the Outcome and click 'Save'. If you have indicated that evaluation should be done you will not be allowed to select 'PROCEED' or 'CANCEL' as the Outcome till the verification has been successfully done.

The system will display a message stating that the task is successfully completed on saving the record.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The following message gets displayed on successful acquisition of the task.

**Acquire Successful**

Click 'Ok' to proceed to the next stage which will again be the underwriting 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 'Corporate Loan Underwriting Stage' screen.

The system will invoke the external valuation agency for vehicle evaluation. You can view the details in the collateral tab. In the collateral tab, click the 'Evaluate' button. The system will check for the data within the FLEXCUBE database. If there are none for the corresponding vehicle, it will try to obtain the details from the external agency and display them in the 'Vehicle Evaluator' screen.

The screenshot shows the 'Vehicle Evaluator' application window. It is divided into three main sections: 'Vehicle Details', 'Vehicle Valuations', and 'Vehicle Attributes'. The 'Vehicle Details' section contains input fields for Valuation Source (set to 'INTERNAL'), Identification Number, Year, Make, Model, Body, and Usage. The 'Vehicle Valuations' section contains input fields for Wholesale Value, Retail Value, Usage Value, Attribute Value, and Total Value. The 'Vehicle Attributes' section features a table with columns for Attribute Description, Attribute Code, Attribute Value, and Package Included. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

In this screen, you can view the information available for the vehicle based on the information provided by you. If the information in this screen matches the details available in the system database for the same vehicle, the status is updated to 'COMPLETED' in the collateral tab. If it does not match, then the status is updated to 'NO DATA'.

Once the verification is completed, you can select the Outcome as 'PROCEED' and move to the next stage.

For more details on capturing Collateral details, refer the chapter titled 'Maintaining Collateral Details' in Enterprise Limits and Collateral Management user manual.

### 1.18.17 Credit Score Tab

The credit score tab is used to calculate the credit score details of the customer. You can also interface with external Credit engines and display recommendations and report.

Internal Credit engine obtains information from customer and calculates credit score and displays system recommendation.

The screenshot displays the 'Corporate Loan Underwriting Stage' interface. The 'Credit Score' tab is selected. The 'Internal Credit Rating' section contains a table with the following data:

| Category * | Question *       | Answer         |
|------------|------------------|----------------|
| MON_INCOME | Monthly Income ? | >500001<700000 |

On the right side of the 'Internal Credit Rating' section, the following details are shown:

- Rule Id \* CRULE1
- Grade NONE
- Score 80

A 'Calculate' button is located below the score. The 'Risk Factor Details' section below it is currently empty. At the bottom of the window, the 'Outcome' is set to 'PROCEED' and an 'Exit' button is visible.

The set of questions used to assess the credit rating of a prospective loan customer, associated Rule Id are displayed in this screen. You can specify the following details here:

#### **Answer**

Specify the answer to be associated with the question used for calculating the credit score.

## Risk Factor

Specify the risk factor associated with the loan, if any.

## Description

Specify a suitable description for the risk factor associated with the loan.

Click 'Calculate' button to calculate the credit score and the grade, based on the formula maintained for calculating the credit score. The 'Grade' and the 'Score' are displayed based on this calculation.

### 1.18.18 Ratio Tab

In the 'Ratio' tab, the system calculates the stated and actual income/debt ratios and also calculates the ratio based on 'What if payment amount'.

| Ratios * | Stated Before | Stated After | Actual Before | Actual After |
|----------|---------------|--------------|---------------|--------------|
| ✓ IDR    | .5            | .55          | .05           | .25          |

The stated income and debt of the customer are displayed here. You can capture the following additional details here.

## Actual

### Monthly Income

Specify the actual monthly income of the customer based on documentary proof provided.

### Monthly Debt

Specify the actual monthly debt of the customer based on documentary proof provided.

Click 'Calculate Ratios' button to calculate the asset/ liability ratios for the customer.

### What if Pmt Amt

Specify the EMI amount that the customer is ready to pay.

Click on the 'Calculate' button to calculate the ratio has to be specified

## 1.18.19 Bureau Tab

You can interface with external credit bureaus and view report obtained from them in 'Bureau' tab.

The screenshot shows the 'Corporate Loan Underwriting Stage' application window. The top section contains application details: Application Category (CORP\_1), Product Code (COP1), Description (NormalBearing), Application Branch (001), Application Date (2012-11-07), Lead Id, Enquiry ID, Application Number (CorporateLending4806), User Reference (001COP112312007), Priority (Low), and Status (Underwriting). Below this is a navigation menu with tabs: Main, Details, Financials, Requested, Limits, Collateral, Credit Score, Bureau (highlighted), Ratio, Loan, Component, Charges, Investigation, and Comments. The 'External Credit Rating' section includes a '1 of 1' indicator, a 'Recommended' dropdown (Not Recommended), a 'Status' dropdown (Not Required), and a 'Remarks' field. The 'Request ID' is 1034 and the 'External Agency' is 1434. At the bottom, there are buttons for 'Documents', 'Trade In', 'KYC Review', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', 'Customer/Account Fields', 'Vehicle Evaluator', 'Bureau Report', 'Loan MIS', 'Loan Fields', 'Prev Remarks', 'Remarks', 'Audit', 'Outcome' (PROCEED), and 'Exit'.

The credit agencies and the bureaus maintained for the Application Category are displayed in this screen: You can capture the remarks and recommendations from these agencies in this tab. You can also view the credit report obtained from the agencies and bureaus.

### External Credit Rating

#### Request ID

System displays the request ID.

#### External Agency

The external credit agencies maintained for the Application Category in 'Application Category Maintenance' are displayed here.

#### Score

Specify the score associated with the rating.

## Recommended

Select the recommendation of the credit agency for the loan requested from the following options provided in the drop-down list:

- Recommended
- Not Recommended

## Remarks

Specify remarks, if any, associated with the loan application.

### 1.18.19.1 Viewing Credit Bureau Report

You can view the credit bureau report by the external agency by clicking 'Bureau Report' button in 'Corporate Loan Underwriting' screen.

System displays the 'Credit Bureau Report' screen where you can view the details.

The screenshot shows a web application window titled "Credit Bureau Report". At the top, there are input fields for "Application Number \*", "Requested Id \*", "Customer No \*", and "External Agency \*". Below these is a "Report Header" section with fields for "Bureau", "Credit Report Id", "First Name", "Report Date", "MiddleName", "Unique Id", "Last Name", "On File Date", and "Birth Date". There is a checkbox labeled "Best Match". A horizontal menu bar contains tabs: "Summary 1" (highlighted in red), "Summary 2", "Trade Lines", "Public Records", "Collections", "Fraud Messages", "Inquiries", "Also Known As", "Consumer Statement", and "Credit Scores". Below the menu, there are three columns labeled "Life", "Recent", and "Open". Each column contains input fields for "Chapter7", "Chapter11", "Chapter13", and "Total". At the bottom right of the window are "Ok" and "Cancel" buttons.

## 1.18.19.2 Capturing Loan MIS Details

You can capture the Loan MIS details by clicking 'Loan MIS' button in 'Corporate Loan Underwriting' screen. System displays the 'Loan MIS' screen where you can capture the details.

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

- Header:** Application Number, Loan Account Number, Product, Loan Branch, Financing Currency, MIS Group (with 'Link To Group' checkbox and 'Default' dropdown).
- Input:** Link To Group (radio buttons for 'Related Reference' and 'Related Account'), Related Account, Related Reference, MIS Head, Rate Code, Spread.
- Rate At:** Rate Type (dropdown), Interest Method (dropdown), Reference Rate, Pool Code, Cost Code 1-5 (dropdowns).
- Transaction MIS:** MIS Group, Transaction MIS 1-9 (dropdowns).
- Composite MIS:** MIS Group, Composite MIS 1-9 (dropdowns).
- Fund MIS:** MIS Group, Fund MIS 1-9 (dropdowns).
- Buttons:** Ok, Cancel.

### 1.18.19.3 Capturing Loan UDF Details

You can capture the Loan UDF details by clicking 'Loan Fields' button in 'Corporate Loan Underwriting' screen. System displays the 'Loan UDF' screen where you can capture the details.

The screenshot shows a 'Loan Fields' dialog box with a blue title bar and a close button (X) in the top right corner. The dialog contains the following elements:

- Four input fields at the top: 'Application Number \*', 'Product Code \*', 'Loan Account \*', and 'Loan Account Branch \*'. Each field has a red asterisk indicating it is a required field.
- A section titled 'Character Fields' containing two columns of input fields. Each column has 15 rows, and each row has a small icon to its right.
- A section titled 'Number Fields' containing two columns of input fields. Each column has 5 rows, and each row has a small icon to its right.
- At the bottom right, there are two buttons: 'Ok' and 'Cancel'.

## 1.18.20 Investigation Tab

In this tab, the system captures the field investigation details associated with the customer.

The screenshot displays the 'Corporate Loan Underwriting Stage' application window. The 'Investigation' tab is selected, showing a table for recording verification details. The table has two columns: 'Verification Type' and 'Agency \*'. The first row is pre-filled with a checkmark in the 'Verification Type' column and a search icon in the 'Agency \*' column. The interface includes a top navigation bar with tabs for Main, Details, Financials, Requested, Limits, Collateral, Credit Score, Bureau, Ratio, Loan, Component, Charges, Investigation, and Comments. A bottom navigation bar contains buttons for Documents, Trade In, KYC Review, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, Vehicle Evaluator, and Bureau Report. The bottom status bar shows 'Outcome' set to 'PROCEED' and an 'Exit' button.

| Verification Type                   | Agency *             |
|-------------------------------------|----------------------|
| <input checked="" type="checkbox"/> | <input type="text"/> |

The following details related to the customer can be captured here:

- Verification Type
- Verification agency

You can view the investigation report associated with the customer by clicking the 'Report' button.

## 1.18.21 Loan Tab

In the 'Loans' tab, the system displays the list of the multiple loan offers that are attached to the application category specified. If you have selected an 'Enquiry ID' for the customer, then the loan details that have been stored for the corresponding loan proposal are displayed here. You can modify these details, if required.

The screenshot displays the 'Corporate Loan Underwriting Stage' application window. The 'Loan' tab is selected, showing a table of 'Multiple Offers'. The table has the following data:

| Offer ID | No of Installments | Frequency | Unit  | Rate   | Rate Code | Check                               | Apply                                |
|----------|--------------------|-----------|-------|--------|-----------|-------------------------------------|--------------------------------------|
| OFFER1   | 12                 | 1         | Daily | FLOAT1 |           | <input checked="" type="checkbox"/> | <input type="button" value="Apply"/> |

Below the table, the 'Loan Details' section shows the following information:

- Loan Account Number: 000COP11206500
- Loan Branch: 000
- Loan Currency: GBP
- Loan Amount: 25,000.00
- Value Date: 2012-03-05
- Maturity Date: 2012-03-17
- Installment Start Date: 2012-03-06
- No of Installments: 12
- Frequency: 1
- Unit: Daily
- Status Change Mode: Auto

Specify the following details:

### Pricing

#### Pricing ID

You can select & apply any one of the Pricing rule available under a pricing group linked to Application category. Each pricing rule will auto select the best matched Loan Proposal for the requested loan application among the available offers for the application category. You can either proceed with the system selected offer or can select any other offer for the loan based on the requirement.

If the pricing is not maintained for the application category, then on clicking the 'Apply' button, the pricing and the offer will not apply for the loan.

### Multiple Offers

#### Offer ID

Specify the offer ID.

**Number of Instalments**

Specify the number of instalments for the loan.

**Frequency**

Specify the frequency of the instalment.

**Unit**

Select the unit of the instalment from the adjoining drop-down list.

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

**Rate**

Specify the rate for the loan.

**Rate Code**

Specify the rate code. The adjoining option list displays all the valid rate code. Select the appropriate one.

**Check**

System displays this option as checked if this option is selected at application category level. If this check box is not checked, you can check this box to apply for the new offer.

Click 'Apply' button to apply the specified information.

**Loan Details****Loan Account Number**

Specify the loan account number.

**Loan Branch**

Specify the loan branch.

**Loan Currency**

Specify the loan currency.

**Loan Amount**

Specify the loan account.

**Down Payment**

Specify the downpayment done for the loan.

**Value Date**

Specify the value date for the loan.

**Maturity Date**

Specify the maturity date of the loan.

**Instalment Start Date**

Specify the instalment start date of the loan from the adjoining calendar.

**Status Change Mode**

Select the status change mode from the adjoining drop-down list.

- Auto
- Manual

**Close Collateral**

Check this box to close collateral.

**No of Instalments**

Specify the number of instalments for the loan.

**Frequency**

Specify the frequency of the instalment.

**Unit**

Select the unit of the instalment from the adjoining drop-down list.

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

Click 'Apply' button to apply the specified information.

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

Specify the effective date of the loan from the adjoining calendar.

**User Defined Element Values****User Defined Element ID**

Specify the user defined element ID. The adjoining option list displays all valid user defined element IDs. You can select the appropriate one.

**User Defined Element Value**

Specify the User Defined element value.

**Rate Code**

Specify the rate code for the loan. The adjoining option list displays all valid rate codes. You can select the appropriate one.

## **Code Usage**

Select the code usage from the adjoining drop-down list. The options available are:

- Periodic
- Automatic

## **Resolved Value**

When you click Apply Button in the Financial Section, the system calculates the resolved value.

## **Intermediary**

### **Intermediary Code**

Specify the intermediary code. The adjoining option list displays all valid intermediary codes. You can select the appropriate one.

### **Intermediary Ratio**

System displays the intermediary ratio.

The details related to the loan offer like the number of installments, frequency, unit, interest rate etc. are displayed here. Select the required offer by clicking the 'Check' option and click then click the 'Apply' button to apply the selected loan offer. The details corresponding to the selected loan offer are displayed in 'Loan Details' section. You can modify these details, if required, and click 'Apply' button to calculate the schedule details.

The payment schedules are derived based on the offer selected.



You can select only one loan offer in this screen.

## 1.18.22 Component Tab

In 'Component' tab, the system calculates and displays the component details based on the loan offer selected. If you have selected an 'Enquiry ID' for the customer, then the schedule details that have been stored for the corresponding loan proposal are displayed here. You can modify them, if required.

The screenshot displays the 'Corporate Loan Underwriting Stage' application window. The 'Component' tab is selected and highlighted in red. The interface includes a top navigation bar with tabs: Main, Details, Financials, Requested, Limits, Collateral, Credit Score, Bureau, Ratio, Loan, Component, Charges, Investigation, and Comments. Below the navigation bar, there are input fields for 'Component Name', 'Component Currency', and 'Liquidation Mode'. To the right, there are checkboxes for 'Main Component', 'Capitalized', 'Waive', and 'Verify Funds'. A 'Details' section below contains a table with columns: Start Date, End Date, Amount, EMI Amount, Capitalized, Waive, Compound Days, Compound Months, Compound Years, Days in Month, and Years. The table is currently empty. At the bottom of the window, there are buttons for 'Disbursals', 'Explode', and 'Schedule Details', and a footer area with 'Prev Remarks', 'Remarks', 'Audit', 'Outcome', and 'Exit'.

The following details related to the schedule are displayed here:

- Component name
- Schedule type
- First due date
- Number
- Frequency
- Unit
- Amount

For each component of the components listed, the system calculates and displays the details like the Due Date, Amount Due, EMI Amount and Amortized Principal.

You can specify the following schedule related details:

### **Compound Days**

Specify the number of compound days.

## Compound Months

Specify the number of compound months.

## Compound Years

Specify the number of compound years.

## Years

Select the actual number of days for the year from the adjoining drop-down list. You can select one of the following options:

- 360
- 365
- Actual

## Days in Month

Select the number of days that would constitute a month for calculation from the adjoining drop-down list. You can select one of the following options:

- 30 (euro)
- 30 (US)
- Actual

### 1.18.22.1 Disbursal Details

You can capture the Loan Disbursal schedules details in 'Disbursals' screen. You can invoke this screen by clicking 'Disbursement Details' button.

The screenshot shows the 'Disbursals' application window. At the top, the title bar reads 'Disbursals'. Below the title bar, there are two input fields: 'Application Number' with the value 'CorporateLending4806' and 'Component Name' with the value 'MAIN\_INT'. The main content area is divided into two sections. The first section is titled 'Disbursals' and contains a table with the following columns: 'Schedule Date', 'Total Disbursement Amount', 'Amount To Disburse', and 'Already Disbursed Amount'. Above the table, there are navigation controls including a 'Go' button. The second section is titled 'Split Details' and contains a table with the following columns: 'Split Sequence No', 'Split Percent (%)', 'Split Amount', 'Payment Mode', 'Settlement Branch', and 'Settlement Account Number'. Similar to the first section, it has navigation controls and a 'Go' button. At the bottom right of the window, there are two buttons: 'OK' and 'Cancel'.

The following details related to the Loan Disbursal schedules can be captured here:

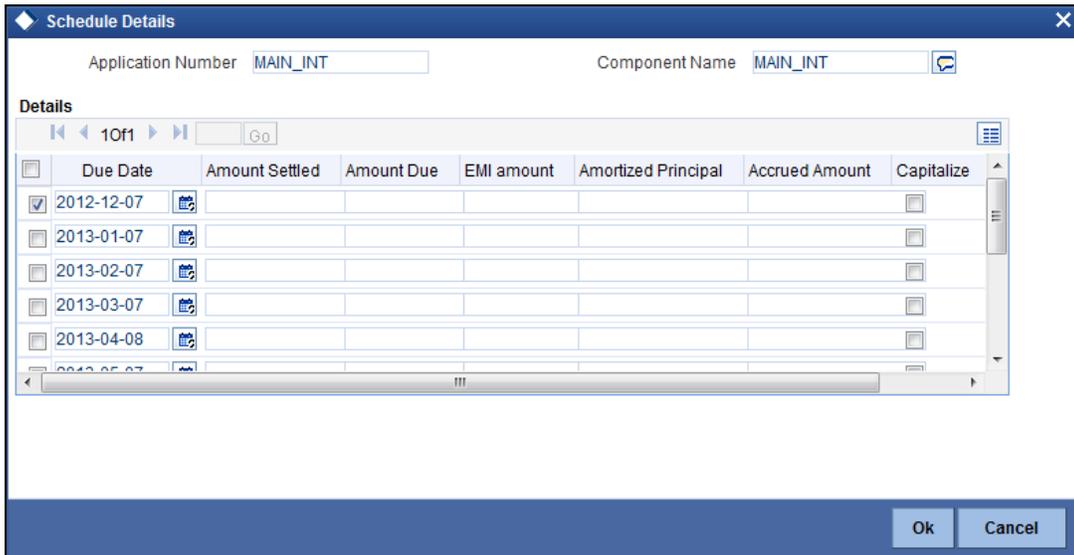
- Schedule Date
- Total Disburse Amount
- Amount to Disburse
- Already Disbursed Amount

The following Disbursal Schedule's Split Details can be captured here:

- Split Sequence No
- Split Percentage
- Split Amount
- Payment Mode
- Settlement Branch
- Settlement Account Number
- Account Description
- Customer & Settlement Currency

### 1.18.22.2 Viewing Schedule Details

You can view the modified schedule details 'Schedule details' screen. You can invoke this screen by clicking 'Schedule Details' button.



The screenshot shows a window titled "Schedule Details" with a close button (X) in the top right corner. At the top, there are two input fields: "Application Number" with the value "MAIN\_INT" and "Component Name" with the value "MAIN\_INT". Below these is a section labeled "Details" containing a table. The table has a header row with columns: "Due Date", "Amount Settled", "Amount Due", "EMI amount", "Amortized Principal", "Accrued Amount", and "Capitalize". The first row of data is selected, showing a due date of "2012-12-07". Below it are several other rows with due dates in 2013. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

|                                     | Due Date   | Amount Settled | Amount Due | EMI amount | Amortized Principal | Accrued Amount | Capitalize               |
|-------------------------------------|------------|----------------|------------|------------|---------------------|----------------|--------------------------|
| <input checked="" type="checkbox"/> | 2012-12-07 |                |            |            |                     |                | <input type="checkbox"/> |
| <input type="checkbox"/>            | 2013-01-07 |                |            |            |                     |                | <input type="checkbox"/> |
| <input type="checkbox"/>            | 2013-02-07 |                |            |            |                     |                | <input type="checkbox"/> |
| <input type="checkbox"/>            | 2013-03-07 |                |            |            |                     |                | <input type="checkbox"/> |
| <input type="checkbox"/>            | 2013-04-08 |                |            |            |                     |                | <input type="checkbox"/> |
| <input type="checkbox"/>            | 2013-05-07 |                |            |            |                     |                | <input type="checkbox"/> |

## 1.18.23 Charges Tab

In 'Charges' tab, the system calculates and displays charges, if any applicable.

The screenshot displays the 'Corporate Loan Underwriting Stage' application window. The top section contains various input fields and dropdown menus for application details, including Application Category (CATEGORY1), Product Code (COP1), Application Branch (001), Application Date (2012-11-07), Lead Id, Enquiry ID, Application Number (CorporateLending4381), User Reference (001COP112312006), Priority (Low), and Status (Underwriting). Below this is a navigation bar with tabs: Main, Details, Financials, Requested, Limits, Collateral, Credit Score, Bureau, Ratio, Loan, Component, **Charges**, Investigation, Check List, and Comments. The 'Charges' tab is active, showing fields for Component Name, Component Currency, and Effective Date, along with a 'Waive' checkbox. At the bottom, there is a 'Prev Remarks' field, a 'Remarks' field, an 'Audit' dropdown menu set to 'PROCEED', and an 'Exit' button.

The system calculates and displays the charge details associated with the loan.

The following details are displayed:

- Component Name
- Component Currency
- Effective Date

### **Waive**

Check this box to waive the charges associated with the loan.

## 1.18.24 Comments Tab

In this tab, you can capture the comments by the users.

The screenshot shows the 'Corporate Loan Underwriting Stage' application window. The 'Comments' tab is selected, displaying a table with the following data:

| Serial No * | Comments * | Comment By | Comment Date |
|-------------|------------|------------|--------------|
| 1           |            | 31650A01   | 2012-11-07   |

The interface also includes a top navigation bar with tabs: Main, Details, Financials, Requested, Limits, Collateral, Credit Score, Bureau, Ratio, Loan, Component, Charges, Investigation, and Comments. The bottom of the screen shows a status bar with 'Outcome PROCEED' and an 'Exit' button.

You can capture the following details:

### **Serial No**

Specify the serial number of the comment.

### **Comments**

Specify comments, if any, to be associated with the loan application.

### **Comments By**

The system displays the commenter's ID.

### **Comment Date**

Specify the date on which the comment was given or select the date by clicking the 'Calendar' icon.

If the underwriting stage is successfully completed, the underwriter can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The underwriter can select 'REJECT' to return the process to previous stage for data correction or 'CANCEL' to terminate the process. The underwriter can choose the outcome as VERIFY if the credit bureau or vehicle evaluator details are included.

On successful completion a message, stating that the task is successfully completed, gets displayed.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The following message gets displayed on successful acquisition of the task.

**Acquire Successful**

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 'Corporate Loan Approval' screen.

## Step 6. Loan Approval

In the Loan Approval stage, the approver verifies the loan application, analyzes the applicant's financial status, credit rating and field investigation reports and based on the credit worthiness of the customer approves the loan offered to the customer.

The approver can send the application back to the previous stage if the information provided is not adequate or choose to cancel it if the information captured is not satisfactory.

If the application details are verified successfully, the approver can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The approver can select 'RETURN' to return the process to previous stage for data correction or 'CANCEL' to terminate the process.

On successful completion, a message stating that the task is successfully completed gets displayed.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The following message gets displayed on successful acquisition of the task.

**Acquire Successful**

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 'Corporate Loan Document Verification' screen.

Any advices maintained for this stage are generated after the completion of the stage.

## Step 7. Document Verification

In the Document Verification stage, the documents captured in the previous stages are verified. It is ensured that all documents in the checklist maintained are obtained from the customer. In this stage, the application and applicant information captured as part of the previous stages undergoes a final verification.

**Corporate Loan Document Verification Stage**

Application Category \* ORG\_COR\_123      Lead Id      Application Number \* CorporateLending4358  
Product Code \* COR4      Enquiry ID      User Reference \* ORLCOR41206800  
Description            Priority Low  
Application Branch ORL      Status   
Application Date 2012-03-08

**Main** | Details | Financials | Requested | Limits | Collateral | Credit Score | Bureau | Ratio | Loan | Component | Charges | Investigation | Comments

Channel       KYC Required       External Credit Check Required  
Intermediary Group       Auto Decision Required

**Applicant Details**

Local Branch ORL      Short Name \* AXIS BANK      Language \* ENG  
Customer No \* ORL005803      Customer Name Axis Bank      Country \* IN  
 Existing Customer      National ID      Nationality \* IN  
Group Code            Category \* CORPORATE  
      RM ID  
RM Name

**Account Details**      **Incorporation**      **Business Description**

Account Branch ORL      Date 1990-09-09      Live the Way u Wish  
Account Class ACCL6      Currency \* GBP  
Account ORL0058031231      Capital 100,000.00  
      Net Worth 100,000.00  
Country IN

Documents | Trade In | KYC Review | Customer Dedupe | Loan Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields | Vehicle Evaluator | Bureau Report  
Loan MIS | Loan Fields

Prev Remarks      Remarks SACTIONED      Audit      Outcome

The verifier can choose to send the application back to the previous

stage if the information provided is not adequate or choose to cancel it if the information captured is not satisfactory.

If the applicant, application and document details are verified successfully, the verifier can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The verifier can select 'RETURN' to return the process to underwriting stage for data correction or 'CANCEL' to terminate the process.

On successful completion, a message stating that the task is successfully completed gets displayed. The customer, customer account, collateral, facility etc. are created in the system on completion of the Document verification stage.

## **Step 8. Manual Retry**

This stage is optional. Task will be moved to this stage only when the system is unable to create Customer/ Customer Account/ Liability/ Facility/ Collateral/ pool/ Loan. You can make the necessary changes & retry. You can select the outcome as 'PROCEED'.



## 2. Reports

### 2.1 Introduction

This chapter deals with the various BIP reports that are available for the corporate loan origination process. The reports that are available are:

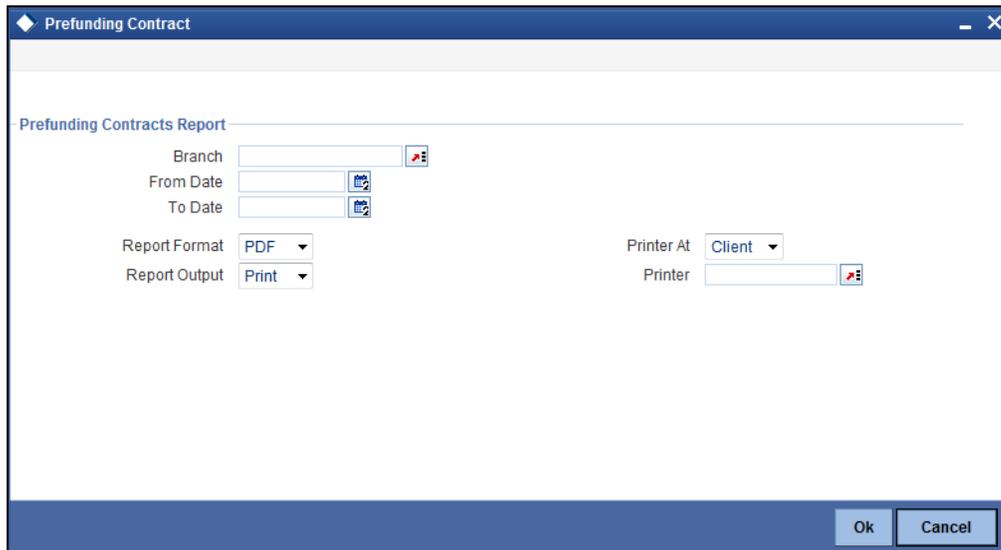
- Prefunding Contract Report
- Funded Contracts Report
- Credit Application By User Report
- Underwriting Status By Month and Intermediary Report
- Underwriting Status By Month and Underwriter Report
- Underwriting Status By Month Report

To generate any of these reports choose Reports in the Application Browser. Choose Corporate Lending under it. A list of all the reports in Corporate Lending module will be displayed. You can choose to view or print the report.

The selection options that you specified while generating the report a printed at the beginning of every report.

### 2.2 Prefunding Contract Report

This report lists out all the applications verified for loans. You can invoke the 'Prefunding Contract' screen by typing 'CLRPPFCR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a dialog box titled "Prefunding Contract" with a blue header bar. Below the title bar, the text "Prefunding Contracts Report" is displayed. The dialog contains several input fields and dropdown menus: "Branch" (text field with a selection icon), "From Date" (text field with a calendar icon), "To Date" (text field with a calendar icon), "Report Format" (dropdown menu set to "PDF"), "Report Output" (dropdown menu set to "Print"), "Printer At" (dropdown menu set to "Client"), and "Printer" (text field with a selection icon). At the bottom right, there are "Ok" and "Cancel" buttons.

Specify the following details:

#### **Branch**

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

**From Date**

Specify, from the adjoining calendar button, the date from which you require details.

**To Date**

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

**2.2.1 Contents of the Report**

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

**Header**

The Header carries the Report Name, Run Date and Time, Branch and the Period for which the report is generated.

**Body of the Report**

The following details are displayed in the report:

| <b>Field Name</b>  | <b>Field Description</b>                                  |
|--------------------|---|
| Branch             | This is the branch code                                   |
| Application Number | This is the application number                            |
| Stage              | This is the stage at which the application lies           |
| Application Date   | This is the date of application                           |
| Currency           | This s the currency of the contract                       |
| Product            | This indicates the product for the contract               |
| Value Date         | This indicates the value date of the contract             |
| Loan Amount        | This indicates the loan amount                            |
| Contract Date      | This indicates the contract date                          |
| Contract Interest  | This indicates the rate of interest                       |
| Contract Term      | This indicates the duration of the contract               |
| Branch Total       | This indicates the total number of records for the branch |

## 2.3 Funded Contracts Report

This report lists the applications funded for the loan. You can invoke the 'Funded Contract' screen by typing 'CLRPFNCR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a dialog box titled "Funded Contract". Inside, under the heading "Funded Contracts Reports", there are several fields for configuration: "Branch Code" (text box with a list icon), "From Date" (text box with a calendar icon), "To Date" (text box with a calendar icon), "Report Format" (dropdown menu showing "PDF"), "Report Output" (dropdown menu showing "Print"), "Printer At" (dropdown menu showing "Client"), and "Printer" (text box with a list icon). At the bottom right of the dialog are "Ok" and "Cancel" buttons.

Specify the following details:

### **Branch Code**

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

### **From Date**

Specify, from the adjoining calendar button, the date from which you require details.

### **To Date**

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 2.3.1 Contents of the Report

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

#### **Header**

The Header carries the Report Name, Run Date and Time, Branch and the Period for which the report is generated.

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

The following details are displayed in the report:

| Field Name | Field Description |
|------------|-------------------|
|------------|-------------------|

| Field Name         | Field Description  |
|--------------------|--|
| Branch             | This is the branch code                                    |
| Application Number | This is the application number                             |
| Stage              | This is the stage at which the application lies            |
| Application Date   | This is the date of application                            |
| Currency           | This s the currency of the contract                        |
| Product            | This indicates the product for the contract                |
| Value Date         | This indicates the value date of the contract              |
| Loan Amount        | This indicates the loan amount                             |
| Interest           | This indicates the interest rate for the loan              |
| Term               | This indicates the duration of the contract                |
| Branch Total       | This indicates the total number of records for the branch  |
| Maker              | This indicates the user ID of the maker of the application |

## 2.4 Credit Application By User Report

This report lists out the number of credit applications entered by the user. You can invoke the 'Credit Application By User' screen by typing 'CLRPCAUR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

**User**

Specify the Id of the user for which you wish to generate the report. You can also select the ID from the adjoining option list. The list contains all the valid users maintained in the system.

**Branch**

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

**From Date**

Specify, from the adjoining calendar button, the date from which you require details.

**To Date**

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

**2.4.1 Contents of the Report**

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

**Header**

The Header carries the Report Name, Run Date and Time, Branch, User ID and the Period for which the report is generated.

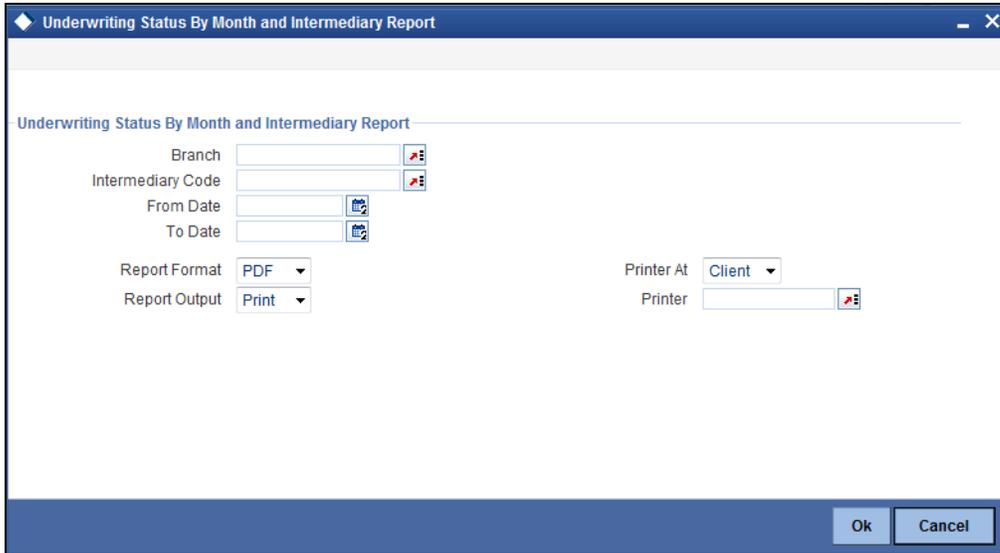
**Body of the Report**

The following details are displayed in the report:

| <b>Field Name</b>  | <b>Field Description</b>  |
|--------------------|---|
| Branch             | This indicates the branch code                                      |
| Product            | This indicates the product code under which the application is made |
| Application Number | This indicates the credit application number                        |
| Stage              | This indicates the stage at which the application lies              |
| Application Date   | This indicates the date on which the application was made           |
| Contract Date      | This indicates the contract date                                    |
| Contract Currency  | This is the currency of the contract                                |
| Contract Amount    | This is the amount of the contract                                  |
| Contract Term      | This is the total term of the contract                              |
| Contract Interest  | This is the interest applicable to the contract                     |
| Total              | This indicates the total number of records for the branch           |

## 2.5 Underwriting Status By Month and Intermediary Report

This report lists application status by month and producer for loans. You can invoke the 'Underwriting Status By Month and Intermediary Report' screen by typing 'CLRPUNMI' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

### **Intermediary Code**

Specify the code of the intermediary for which you wish to generate the report. You can also select the ID from the adjoining option list. The list contains all the valid intermediaries maintained in the system.

### **Branch**

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

### **From Date**

Specify, from the adjoining calendar button, the date from which you require details.

### **To Date**

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 2.5.1 Contents of the Report

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

#### **Header**

The Header carries the Report Name, Run Date and Time, Branch, Intermediary Code, Month for which report is being generated and the Period for which the report is generated.

## Body of the Report

The following details are displayed in the report:

| Field Name         | Field Description                                  |
|--------------------|--|
| Branch             | This is the branch                                 |
| Product code       | This is the product code                           |
| Application Number | This is the loan application number                |
| Stage              | This is the stage at which the application lies    |
| Application Date   | This is the date on which the application was made |
| Contract Date      | This is the date of the contract                   |
| Contract Currency  | This is the currency of the contract               |
| Contract Amount    | This is the total contract amount                  |
| Contract Term      | This is the total term of the contract             |
| Contract Interest  | This is the rate of interest applicable            |
| Branch Total       | This indicates the branch total                    |

## 2.6 Underwriting Status By Month and Underwriter Report

This report lists application status by month and underwriter for loans. You can invoke the 'Underwriting Status By Month and Underwriter Report' screen by typing 'CLRPUNMU' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Underwriting Status By Month and Underwriter Report

Branch

User

From Date

To Date

Report Format

Report Output

Printer At

Printer

Ok Cancel

Specify the following details:

**User**

Specify the ID of the user for which you wish to generate the report. You can also select the ID from the adjoining option list. The list contains all the valid users with underwriter role maintained in the system.

**Branch**

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

**From Date**

Specify, from the adjoining calendar button, the date from which you require details.

**To Date**

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

**2.6.1 Contents of the Report**

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

**Header**

The Header carries the Report Name, Run Date and Time, Branch, Underwriter Code, Month for which report is being generated and the Period for which the report is generated.

**Body of the Report**

The following details are displayed in the report:

| Field Name         | Field Description                                  |
|--------------------|--|
| Branch             | This is the branch                                 |
| Product code       | This is the product code                           |
| Application Number | This is the loan application number                |
| Stage              | This is the stage at which the application lies    |
| Application Date   | This is the date on which the application was made |
| Contract Date      | This is the date of the contract                   |
| Contract Currency  | This is the currency of the contract               |
| Contract Amount    | This is the total contract amount                  |
| Contract Term      | This is the total term of the contract             |
| Contract Rate      | This is the rate of interest applicable            |

| Field Name   | Field Description               |
|--------------|---------------------------------|
| Branch Total | This indicates the branch total |

## 2.7 Underwriting Status By Month Report

This report lists application status by the month for loans. You can invoke the 'Underwriting Status By Month Report' screen by typing 'CLRPUNMN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

### **Branch**

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

### **From Date**

Specify, from the adjoining calendar button, the date from which you require details.

### **To Date**

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 2.7.1 Contents of the Report

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

#### **Header**

The Header carries the Report Name, Run Date and Time, Branch, Intermediary Code, Month for which report is being generated and the Period for which the report is generated.

## Body of the Report

The following details are displayed in the report:

| <b>Field Name</b>  | <b>Field Description</b>                           |
|--------------------|--|
| Branch             | This is the branch                                 |
| Product code       | This is the product code                           |
| Application Number | This is the loan application number                |
| Stage              | This is the stage at which the application lies    |
| Application Date   | This is the date on which the application was made |
| Contract Date      | This is the date of the contract                   |
| Contract Currency  | This is the currency of the contract               |
| Contract Amount    | This is the total contract amount                  |
| Contract Term      | This is the total term of the contract             |
| Contract Rate      | This is the rate of interest applicable            |
| Total              | This indicates the branch total                    |

---

## 3. Screen Glossary

### 3.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

| Function ID | Function Description                                 |
|-------------|--|
| CLRPCAUR    | Credit Application By User                           |
| CLRPFNCR    | Funded Contract                                      |
| CLRPPFCR    | Prefunding Contract                                  |
| CLRPUNMI    | Underwriting Status By Month and Intermediary Report |
| CLRPUNMN    | Underwriting Status By Month Report                  |
| CLRPUNMU    | Underwriting Status By Month and Underwriter Report  |
| ORDCATMT    | Application Category Maintenance Detail              |
| ORDCLAPP    | Corporate Loan Application Entry                     |
| ORDCLSIM    | Corporate Loan Simulation Details                    |
| ORDDOCMT    | Document & Advice Maintenance                        |
| ORDLEADM    | Loan Prospect Details                                |
| ORDOVDMT    | Override Maintenance                                 |
| ORDPRCMT    | Pricing Details                                      |
| ORDRATMT    | Credit Ratio Maintenance                             |
| 'ORDRULMT   | Rule Details   |
| ORSCATMT    | Category Details                                     |
| ORSCLSIM    | Corporate Loan Simulation Summary                    |
| ORSDOCMT    | Documents Details                                    |
| ORSLEADM    | Loan Prospect Summary                                |
| ORSOVDMT    | Override Maintenance                                 |
| ORSPRCMT    | Pricing Details Summary                              |
| ORSRATMT    | Credit Ratio Maintenance Summary                     |

| Function ID | Function Description     |
|-------------|--------------------------|
| ORSRULMT    | Rule Maintenance Summary |



Corporate Loan Origination  
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Oracle Financial Services Software Limited  
Oracle Park  
Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:  
Phone: +91 22 6718 3000  
Fax: +91 22 6718 3001  
[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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