

Retail Loan Origination  
Oracle FLEXCUBE Universal Banking  
Release 12.0  
[May] [2012]  
Oracle Part Number E51527-01



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# 1. Retail 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.

Retail 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 Retail Loan:

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

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

- Application Entry
- Application Verification
- Underwriting
- Loan Approval
- Document Verification
- Customer, Customer Account Contract and Collateral Creation

These 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 drop-down list provided. The following options are available:

- Primary
- Co-Applicant

**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.

**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 two main sections: 'Address Details' and 'Employment Details'. Each section has a sequence number indicator (1 of 1). The 'Address Details' section includes fields for Address Line 1, 2, and 3, Contact Number, Zip, and Country. The 'Employment Details' section includes fields for Address Line 1, 2, and 3, Zip, Country, Phone Number, Extension, Contact, Contact Name, Contact Phone, Contact Extension, Comments, Department, Stated Years, and Stated Months. At the bottom, there are fields for Maker, Checker, Date Time, Mod No, Record Status, and Authorization Status, along with an 'Exit' button.

### **Address Details**

#### **Seq No**

The sequence number is automatically generated by the system.

#### **Address Type**

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

- Permanent
- Home
- Work
- Temporary
- Others

#### **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****Seq No**

The sequence number is automatically generated by the system.

**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.

**Stated Years**

Specify the number of years the customer has spent with his current employer.

**Stated Months**

Specify the number of months the customer has spent with his current employer.

### 1.2.3 Requested Tab

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

The screenshot shows a software window titled "Prospect Details" with a menu bar containing "New" and "Enter Query". Below the menu bar, there are input fields for "Lead Id \*", "Description", "Reason", and "Date of Enquiry". A tabbed interface is present with three tabs: "Customer", "Details", and "Requested", where "Requested" is the active tab. Under the "Requested" tab, there is a section titled "Financing Requested" with input fields for "Currency", "Requested Amount \*", "EMI Amount", and "Tenor(In Months)". To the right of these fields are labels for "Rate" (Hamish Jiddayah %) and "Hamish Jiddayah Amount". At the bottom of the window, there is a footer area with labels for "Maker", "Checker", "Date Time:", "Mod No", "Record Status", and "Authorization Status", along with 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 provided.

#### Requested Amount

Specify the loan amount requested by the prospective customer.

#### EMI Amount

Specify the preferred EMI amount of the prospective customer.

#### Tenor (in months)

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

#### Intrate

Specify the preferred interest rate of the prospective customer.

#### Down-payment %

Specify the percentage of amount that the prospective customer can provide as down-payment.

#### Down-payment Amount

Specify the preferred amount that the prospective customer can provide as down-payment.

## 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.

The screenshot shows a web application window titled "Loan Prospect details". At the top, there are search filters: "Authorization Status" (a dropdown menu), "Lead Id" (a text input field with a red error icon), "Record Status" (a dropdown menu), and "Date of Enquiry" (a text input field with a calendar icon). Below these filters are four buttons: "Search", "Advanced Search", "Refresh", and "Reset". Underneath the buttons is a table with the following columns: "Authorization Status", "Record Status", "Lead Id", and "Date of Enquiry". The table contains 15 rows, with the 11th row selected (checkbox checked). The table footer shows "Records per page 15", "1 Of 1", and a "Go" button. An "Exit" button is located at the bottom right of the window.

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 Retail 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 'Retail Loan Simulation Details' screen. You can invoke this screen by typing 'ORDRLSIM' 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

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 customer details:

**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**

You can enter the following details requested by the prospect:

**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**

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

**Down-Payment %**

Specify the percentage of amount that the prospective customer can provide as down-payment.

**Down-Payment Amount**

Specify the preferred amount that the prospective customer can provide as down-payment.

## 1.4.1 Loan Tab

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

The screenshot shows a software interface titled "Retail Loan Simulation Details". It contains several sections for data entry:

- Header:** Includes a "New" button and a "Default" button.
- Retail Loan Simulation:** Fields for Enquiry ID, Application Category, Product Code, Date, and Branch.
- Customer Details:** Fields for Customer No, First Name, Last Name, Contact Number, and Email Id.
- Requested:** Fields for Currency, Requested Amount, Rate, Tenor, Hamish Jiddayah Amount, and Hamish Jiddayah %.
- Multiple Offers:** A table with columns: Offer Id, No of Installments, Units, Reminder Frequency, Rate, Rate Code, and Spread. The table is currently empty.
- Financing Details:** Fields for Currency, Financing Amount, Hamish Jiddayah Amount, Effective Rate, Rate, Value Date, Maturity Date, Installation Start Date, No of Installments, Units (set to Monthly), Reminder Frequency, and Account Number.
- Footer:** Fields for Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and an Exit 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 and click the 'Apply' button. The system will default all the details in the 'Loan Details' pane. When you click the 'Apply' button available in the lower pane in 'Loan Details', the system will populate the schedule details for the offer you have selected.



### 1.4.2 Schedule 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 'Schedule' and the system will display the details of the payment and amortization schedules based on the loan details.

The screenshot shows the 'Retail Loan Simulation Details' window with the 'Schedule' tab selected. The window is divided into several sections:

- Header:** 'Retail Loan Simulation Details' with a 'New' button.
- Form Fields:**
  - Retail Loan Simulation:** Enquiry ID \*, Application Category \*, Date, Product Code \*, Branch \*.
  - Customer Details:** Customer No \*, First Name, Last Name, Contact Number, Email Id.
  - Requested:** Currency, Rate, Tenor, Hamish Jiddayah Amount, Hamish Jiddayah %.
  - Financing:** Schedule (highlighted in red).
- Schedule Table:** A table with columns: Component Name, Schedule Type, Due Date, Number, Reminder Frequency, Units, Amount. The first row shows 'Payment' under Schedule Type.
- Schedule Details Table:** A table with columns: Component Name, Due Date, Amount Due, EMI, Amortized Principal.
- Footer:** Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and an Exit button.

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 'Retail 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 'Retail 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 'Retail Loan Simulation Summary' screen. You can also query for a particular record based on desired search criteria.

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

**Retail Loan Simulation Summary**

Authorization Status	<input type="text"/>	Record Status	<input type="text"/>
Enquiry ID	<input type="text"/>	First Name	<input type="text"/>
Last Name	<input type="text"/>	Contact Number	<input type="text"/>
Email Id	<input type="text"/>		

Records per page  1 Of 1

<input type="checkbox"/>	Authorization Status	Record Status	Enquiry ID	First Name	Last Name	Contact Number	Email Id	Branch
<input type="checkbox"/>								
<input type="checkbox"/>								
<input type="checkbox"/>								
<input type="checkbox"/>								
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<input type="checkbox"/>								
<input type="checkbox"/>								

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.

**Rule Maintenance**

New Enter Query

Rule Id \*

Account Description

Type ☒ Retail ☐ Corporate

**Risk Factor**

Main

**Question Details**

1 Of 1

Question Id *	Category	Question
<input type="text"/>	<input type="text"/>	<input type="text"/>

**Answer Details**

1 Of 1

Sequence Number *	Possible Answer	Score
<input type="text"/>	<input type="text"/>	<input type="text"/>

**Rating**

Maker  
Checker  
Mod No

Date Time:  
Date Time:  
Record Status  
Authorization Status

Exit

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 displays the 'Rule Maintenance' application window. At the top, there are buttons for 'New' and 'Enter Query'. Below these, there are input fields for 'Rule Id \*' and 'Account Description', and a 'Type' section with radio buttons for 'Retail' (selected) and 'Corporate'. A tab bar at the bottom of the main area shows 'Main' and 'Risk Factor', with 'Risk Factor' being the active tab. The 'Risk Factor' section contains a table with columns 'Risk Id \*', 'Account Description', and 'Formula'. The table has one row with empty input fields. Below the table, there is a 'Rating' tab. At the bottom of the window, there is a footer section with labels for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

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.

Sequence Number *	Condition	Result

Elements  
Functions  
Braces  
Operators  
Logical Operators

Accept

Ok Exit

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

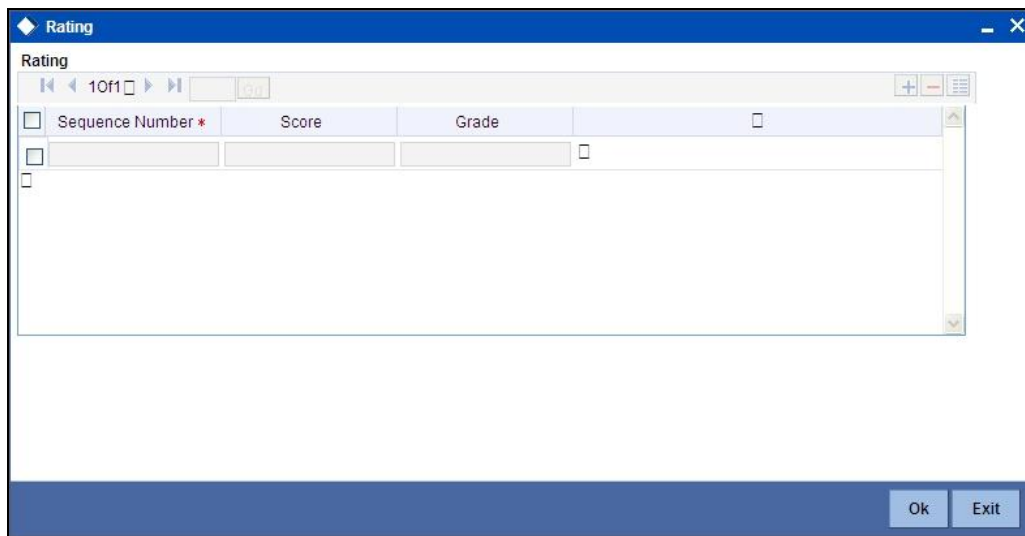
Select the mathematical operator to be used to define the credit score calculation formula. You can select '+', '-', '\*', or '/'.

## 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.



The screenshot shows a window titled "Rating" with a table. The table has four columns: "Sequence Number", "Score", "Grade", and an empty column. The "Sequence Number" column has a red asterisk. The table is currently empty. At the bottom of the window are "Ok" and "Exit" buttons.

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.

### 1.7 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 field for 'Rule Id' with a search icon. Below these are 'Search' and 'Advanced Search' buttons, along with 'Refresh' and 'Reset' buttons. A pagination bar shows 'Records per page' set to 15, '1 Of 1' records, and a 'Go' button. The main area is a table with columns: 'Authorization Status', 'Record Status', 'Rule Id', and 'Account Description'. The table is currently empty. At the bottom right, 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 'LMC Eligibility Ratio' application window. It features a top menu bar with 'New' and 'Enter Query' options. The main area contains input fields for 'Group Id \*', 'Description', and 'Type' (with 'Retail' selected). Below this is a 'Ratio Id' section with a table. The table has columns for 'Ratio Id \*', 'Description', and 'Formula'. A search bar above the table contains '10f1'. At the bottom, there are fields for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status', along with an 'Exit' 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.

The screenshot shows the 'Formula Wizard' dialog box. It features a title bar with a diamond icon and the text 'Formula Wizard'. Below the title bar is a 'Formula' section with a text area containing '10r1' and some icons. Below this is a table with two columns: 'Ratio Type \*' and 'Condition'. The first row has 'Stated Before' in the 'Ratio Type \*' column and an empty 'Condition' column. Below the table is a section with four dropdown menus: 'Elements', 'Functions', 'Braces', and 'Operators'. At the bottom of this section is an 'Accept' button. At the very bottom of the dialog are 'Ok' and 'Exit' buttons.

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.

	Authorization Status	Record Status	Group Id	Description
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				

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.

Override Maintenance

New Enter Query

Process Code \* Application Category \* Type ☒ Retail ☐ Corporate

Stage

Stage \* Description

Overrides

Sequence Number *	Condition	Error Code	Error Parameter

Elements Functions Braces Operators Logical Operators

Maker Checker Mod No Date Time: Date Time: Record Status Authorization Status Exit

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 shows the 'Override Maintenance' window. It features a search section with four 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 the filters are buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. A table below shows search results with columns: 'Authorization Status', 'Record Status', 'Process Code', and 'Application Category'. The table has 15 rows, each with a checkbox on the left. The first row is highlighted. At the bottom right 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 Checklist and Advices

You can maintain the list of documents that are required during the loan origination process, in 'Documents and Advice 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 and Advice 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



## 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 the 'Documents Details' window. It features a search section with four filters: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Process Code' (text input with a red 'X' icon), and 'Application Category' (text input with a red 'X' icon). Below the filters are buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. A pagination bar indicates 'Records per page' is 15, and there is '1 Of 1' record. Below the pagination is a table with columns: 'Authorization Status', 'Record Status', 'Process Code', and 'Application Category'. The table has 15 rows, each with a checkbox on the left. At the bottom right 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.

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.

## **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 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.

## 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 fields for 'Application Category \*', 'Category Description', 'Financing Type' (set to 'Retail'), 'Rule Id \*', and 'Ratio Id'. Below these is a tabbed interface with 'Main' and 'Agency' tabs. The 'Agency' tab is active, showing three sections: 'Credit Agency', 'Bureau Details', and 'Investigation Agency'. Each section has a table with columns for 'Agency Code \*', 'Agency Name', 'Bureau', and 'Verification Type'. The 'Credit Agency' and 'Bureau Details' sections have one row each, while the 'Investigation Agency' section has one row. At the bottom, there is a footer with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' 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 window titled "Category Details" with a search interface. At the top, there are dropdown menus for "Authorization Status", "Record Status", and "Financing Type", along with a text input for "Application Category". Below these are "Search" and "Advanced Search" buttons, and "Refresh" and "Reset" buttons. A pagination bar shows "Records per page" set to 15, with "1 Of 1" records displayed. Below the pagination is a table with columns: "Authorization Status", "Record Status", "Application Category", "Category Description", and "Financing Type". 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
- 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 Stages in Retail Loan Origination

The different stages in Retail 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:

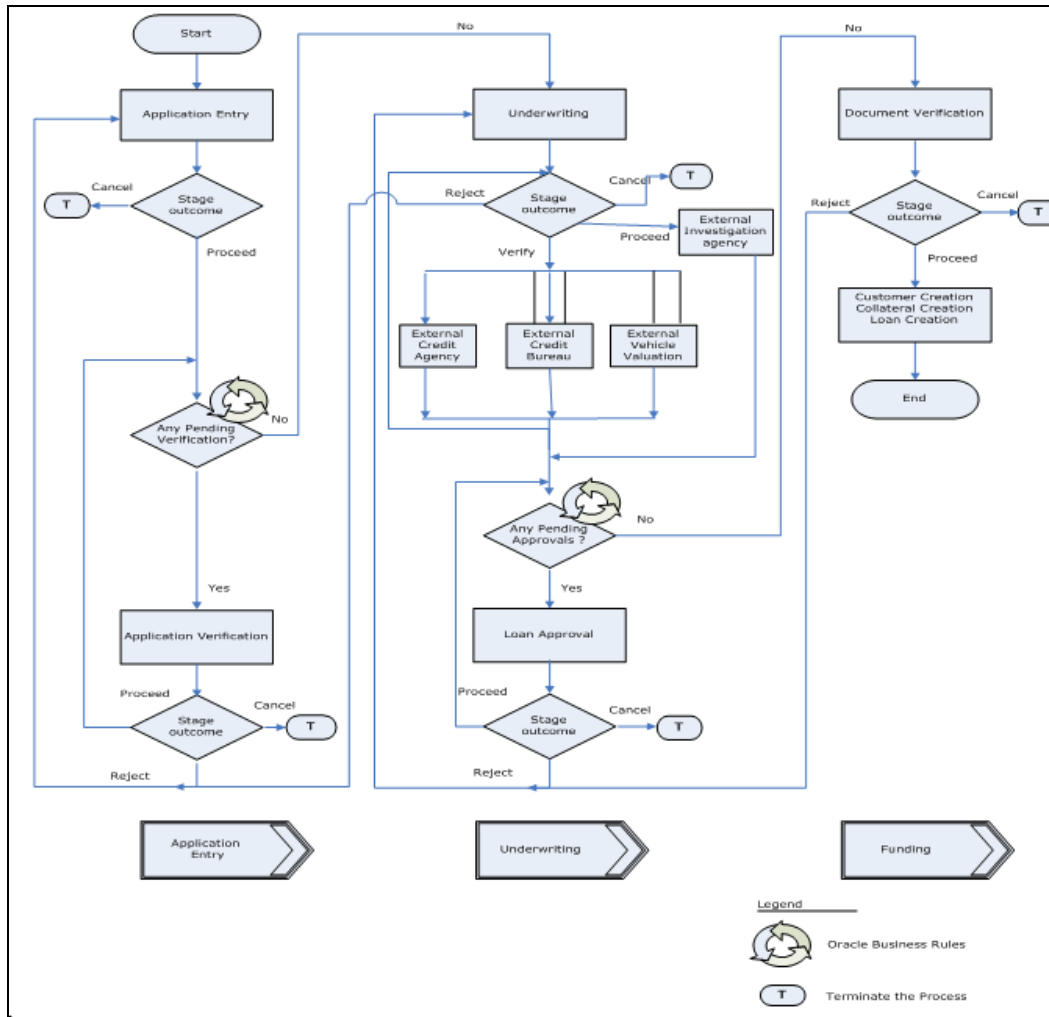
- Application Entry – the following details are captured in this stage

- Applicant Information
- Application details
- Requested Loan Details
- Collateral Details
- Checklist
- Documents
- Advice Generation
- Application Verification
  - Information captured during 'Application Entry' stage is verified
  - Advice Generation
- 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
  - Information captured during Previous stages are verified
  - Advice Generation
- Document Verification
  - Information captured during Previous stages are verified
  - All documents obtained are verified against checklist
  - Advice Generation
- Customer , Customer Account Contract / Collateral Creation
  - Customer Creation
  - Customer Account Creation
  - Loan Account Creation
  - Collateral Creation
  - Advice Generation

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

### **1.16.1 Process Flow Diagram**

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



## 1.16.2 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	Roles	Function Id	Exit point
1	Application Entry	<p>The following details are captured as part of this stage</p> <p>Application Details</p> <p>Applicant Details</p> <p>Requested Lending Details</p> <p>Collateral Details</p> <p>Check List</p> <p>User Defined Fields</p>	CEROLE	ORDRLAPP	PROCEED, CANCEL



Stage	Stage Title	Description	Roles	Function Id	Exit point
		and Comments Document Capture Advice Generation			
2	Application Verification	The details captured as part of 'Application Entry' stage is verified	CMROLE	ORDRLVER	PROCEED, REJECT, CANCEL
3	Underwriting	The following details are captured as part of this stage  Collateral Valuation Information  Applicant Financial Ratios  Applicant Credit Score  Applicant Bureau Report  Loan Offers  Loan Schedules  Loan Charges  Field Investigation  Document Capture	CMROLE	ORDRLUND	VERIFY PROCEED, REJECT, CANCEL
4	Loan Approval	Loan Approval	CMROLE	ORDRLAPR	PROCEED, REJECT, CANCEL
5	Document Verification	Document Verification Final Verification Customer Creation Loan Account Creation Advice Generation	CMROLE	ORDRLDVR	PROCEED, REJECT, CANCEL
6	Customer / Loan / Collateral / Account Creation	The system task is used to create the following  Customer Collateral Loan	N/A		N/A

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

## Step 1. Application Entry

In this stage, the bank receives an application for a loan along with the relevant documents and financial statements from a prospective customer. If the applicant 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 details related to the applicant, contact information, employment information, requested loan details, collateral details etc. are captured during this stage. Documents obtained from the applicant are uploaded and advices maintained for the stage are generated by the process after completion of the stage.

Users belonging to user role 'CEROLE' are authorized to perform these tasks.

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

### Product Code

Specify the retail lending product to be used for initiating the loan or select the product code from the option list provided.

### Lead ID

Specify the lead Id of the loan applicant or select the lead Id from the option list provided.

### 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.

**User Reference Number**

Specify the user reference number for the loan application.

**Date**

Specify the date on which the application was entered or select the date by clicking the 'Calendar' icon provided.

**Purpose**

Specify the purpose for which the loan is availed.

**Channel**

Specify the channel Id of the originating channel.

**Intermediary Code**

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

**Offline Application Number**

Specify the application number captured in an offline mode, if any

**Status**

The status of the application gets displayed here.

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

### **1.16.3 Customer Tab**

The details corresponding to the lead Id selected gets displayed in the 'Customer' tab, once you click the 'Default' button. You can modify these details if needed.

For existing customers of the bank, you need to specify the following details:

**Existing**

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

**Customer No**

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

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

**Account Class**

Specify the account class or select the account class of the customer from the option list provided.

## Account Number

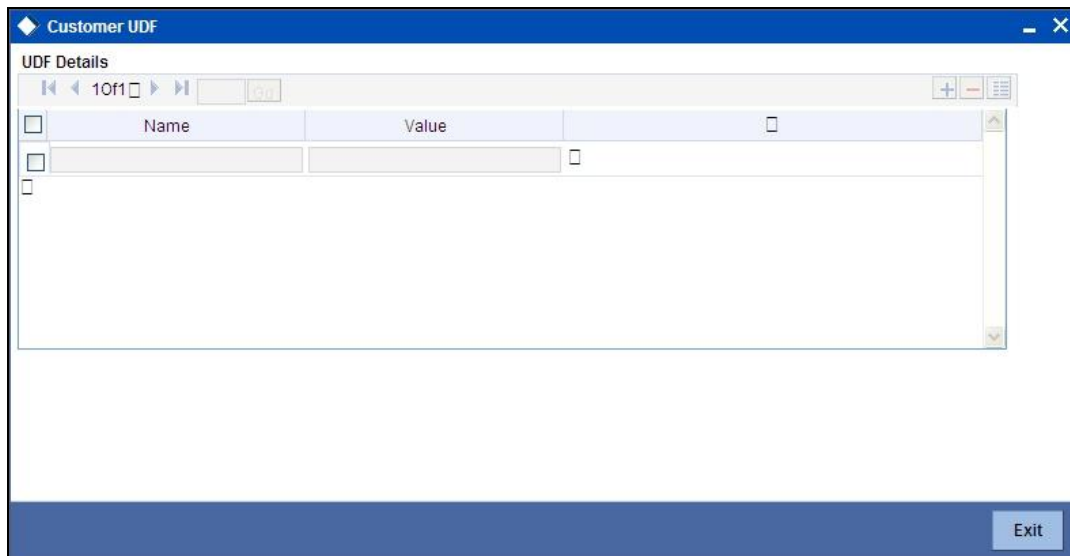
The account number gets generated when you click the 'P' button, after specifying the account class.

## Financial Currency

Specify the financial currency or select the financial currency from the option list provided.

### 1.16.3.1 Fields

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



The screenshot shows a window titled "Customer UDF" with a sub-header "UDF Details". Below the header is a table with two columns: "Name" and "Value". The table has a header row and one data row. The "Name" column contains a text input field, and the "Value" column contains a text input field. There are checkboxes in the first column of the table. At the bottom right of the window is an "Exit" button.

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.

### 1.16.3.2 Dedupe

You can verify if the customer details are duplicated by clicking the 'Dedupe' button. 'Duplicate Customer List' screen gets displayed where any duplicate customer details are displayed.

	First Name	Last Name	Short Name	National Id	Customer Category	Date of Birth
<input type="checkbox"/>						
<input type="checkbox"/>						

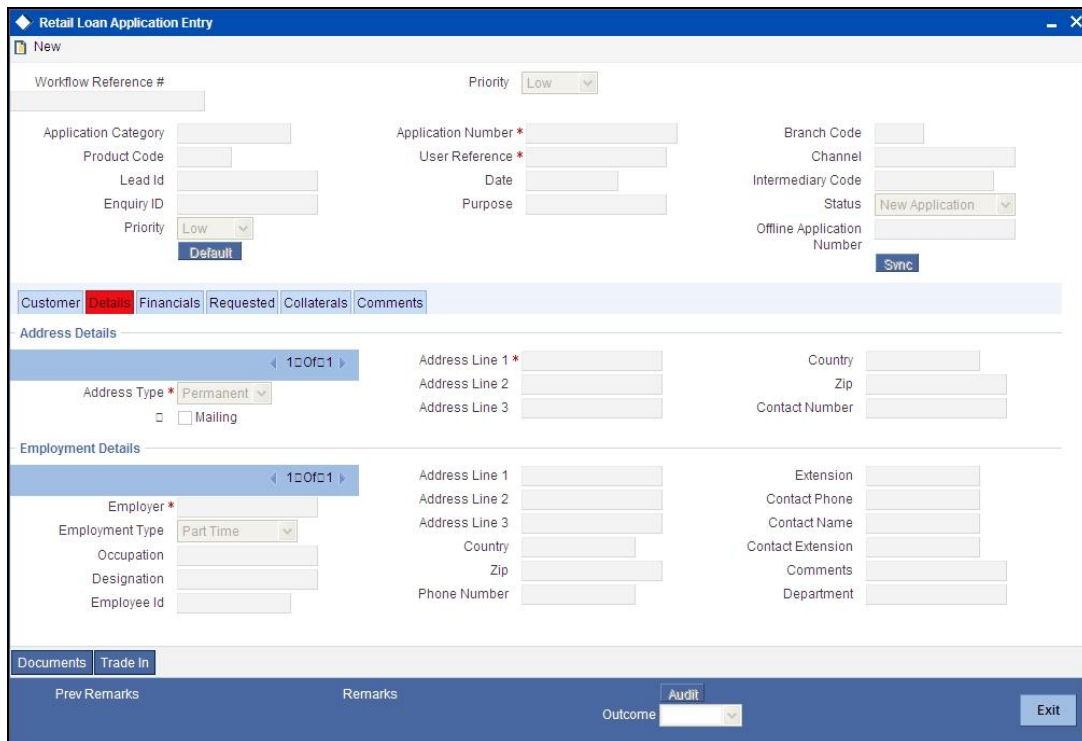
### 1.16.3.3 Loans

You can view the existing loan for the customer by clicking the 'Loans' button against the Applicant record.

	Customer No	Currency	Amount	Value Date	Maturity Date	Outstanding Amount	Rate
<input type="checkbox"/>							
<input type="checkbox"/>							

### 1.16.4 Details Tab

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



The screenshot displays the 'Retail Loan Application Entry' window, specifically the 'Details' tab. The window is titled 'Retail Loan Application Entry' and has a 'New' button in the top left. The main form area is divided into several sections:

- Workflow Reference #**: A text field.
- Priority**: A dropdown menu set to 'Low'.
- Application Category**: A text field.
- Product Code**: A text field.
- Lead Id**: A text field.
- Enquiry ID**: A text field.
- Priority**: A dropdown menu set to 'Low'.
- Application Number \***: A text field.
- User Reference \***: A text field.
- Date**: A text field.
- Purpose**: A text field.
- Branch Code**: A text field.
- Channel**: A text field.
- Intermediary Code**: A text field.
- Status**: A dropdown menu set to 'New Application'.
- Offline Application Number**: A text field.
- Default**: A button.
- Sync**: A button.

Below the main form area, there are tabs for 'Customer', 'Details', 'Financials', 'Requested', 'Collaterals', and 'Comments'. The 'Details' tab is currently selected.

The 'Details' tab is further divided into two sections:

- Address Details**:
  - Address Type \***: A dropdown menu set to 'Permanent'.
  - Mailing**: A checkbox.
  - Address Line 1 \***: A text field.
  - Address Line 2**: A text field.
  - Address Line 3**: A text field.
  - Country**: A text field.
  - Zip**: A text field.
  - Contact Number**: A text field.
- Employment Details**:
  - Employer \***: A text field.
  - Employment Type**: A dropdown menu set to 'Part Time'.
  - Occupation**: A text field.
  - Designation**: A text field.
  - Employee Id**: A text field.
  - Address Line 1**: A text field.
  - Address Line 2**: A text field.
  - Address Line 3**: A text field.
  - Country**: A text field.
  - Zip**: A text field.
  - Phone Number**: A text field.
  - Extension**: A text field.
  - Contact Phone**: A text field.
  - Contact Name**: A text field.
  - Contact Extension**: A text field.
  - Comments**: A text field.
  - Department**: A text field.

At the bottom of the window, there are tabs for 'Documents' and 'Trade In'. The 'Documents' tab is currently selected.

The bottom bar of the window contains the following elements:

- Prev Remarks**: A button.
- Remarks**: A text field.
- Outcome**: A dropdown menu.
- Audit**: A button.
- Exit**: A button.

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

## 1.16.5 Financials Tab

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

The screenshot displays the 'Retail Loan Application Entry' window. The 'New' button is visible in the top left. The form is divided into several sections: 'Workflow Reference #' and 'Priority' (set to 'Low') at the top; a grid of fields including 'Application Category', 'Product Code', 'Lead Id', 'Enquiry ID', 'Application Number \*', 'User Reference \*', 'Date', 'Purpose', 'Branch Code', 'Channel', 'Intermediary Code', 'Status' (set to 'New Application'), and 'Offline Application Number'; a 'Default' button; and a 'Sync' button. Below this is a tabbed interface with 'Customer', 'Details', 'Financials' (highlighted in red), 'Requested', 'Collaterals', and 'Comments'. The 'Income Details' section features a table with columns: 'Income Type', 'Currency', 'Amount', 'Frequency', and a checkbox. The first row shows 'Salary' selected. The 'Liability Details' section has a similar table with columns: 'Liability Type \*', 'Liability Sub Type', 'Frequency', 'Amount', 'Account Balance', 'Start Date', 'End Date', and a checkbox. The first row shows 'Financing' selected. The 'Asset Details' section includes a 'Type \*' dropdown set to 'Vehicle', 'Asset Sub Type', 'Description', 'Asset Value', 'Make', 'Model', 'Manufacture Year', 'Body', 'Reg#', and a 'Home' section with 'Address Line 1', 'Address Line 2', 'Address Line 3', 'Width', 'Length', and 'Occupancy'. At the bottom, there are 'Documents' and 'Trade In' tabs, a 'Prev Remarks' field, a 'Remarks' field, an 'Outcome' dropdown, an 'Audit' button, and an 'Exit' button.

### Income Details

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

#### Income Type

Select the type of income associated with the customer from the drop-down list provided. The following options are available:

- Salary
- Rent
- Business
- Others



**Currency**

Specify the currency in which the customer draws his income or select the currency from the option list provided.

**Amount**

Specify the amount that the customer draws as his income.

**Frequency**

Select the frequency at which the customer earns income. The following options are available in the drop-down list:

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

**Liability Details**

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

**Liability Type**

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

- Loan
- Lease
- Rent
- Others

**Liability Sub Type**

Specify the sub type corresponding to the liability.

**Frequency**

Select the frequency at which the customer pays his liability amount. The following options are available in the drop-down list:

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

**Amount**

Specify the amount that the customer pays as his liability.

**Account Balance**

Specify the balance associated with the liability account.

**Start Date**

Specify a start date for the liability or select the start date by clicking the 'Calendar' icon.

**End Date**

Specify an end date for the liability or select the end date by clicking the 'Calendar' icon.

**Asset Details****Type**

Select the type of the asset from the following options available in the drop-down list:

- Vehicle
- Home
- Others

**Asset Sub Type**

Specify the sub type associated with the asset.

**Description**

Specify a suitable description for the asset type.

**Asset Value**

Specify the value associated with the asset.

**Vehicle**

You can specify the following details for the asset type 'Vehicle'.

**Make**

Specify the make of the vehicle.

**Model**

Specify the model of the vehicle.

**Manufacturing Year**

Specify the year of manufacture of the vehicle.

**Body**

Specify the body details of the vehicle.

**Reg#**

Specify the registration number of the vehicle.

## Home

### Address Line 1-3

Specify the address of customer's residence in the three Address lines provided.

### Width

Specify the width of the customer's residence.

### Length

Specify the length of the customer's residence.

### Occupancy

Specify the number of people who occupy of the customer's residence.

## 1.16.6 Requested Tab

The details related to the requested loan corresponding to the Lead Id selected are displayed in this tab. You can modify these details if required. 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 'Retail Loan Application Entry' window with the 'Requested' tab selected. The window contains various input fields for loan details, a tabbed interface, and a table for itemizations.

**Form Fields:**

- Workflow Reference #
- Priority: Low
- Application Category
- Product Code
- Lead Id
- Enquiry ID
- Priority: Low
- Default
- Application Number \*
- User Reference \*
- Date
- Purpose
- Branch Code
- Channel
- Intermediary Code
- Status: New Application
- Offline Application Number
- Sync

**Tabbed Interface:**

- Customer
- Details
- Financials
- Requested**
- Collaterals
- Comments

**Financing Requested:**

- Currency
- Requested Amount \*
- Tenor(In Months)
- Rate
- Hamish Jiddayah Amount
- Promotion Id

**Itemizations:**

Itemization	Requested Amount	Comments

**Bottom Section:**

- Documents
- Trade In
- Prev Remarks
- Remarks
- Audit
- Outcome
- Exit

You can also capture the following itemization details corresponding to the requested loan:

## Itemization

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

## Requested Amount

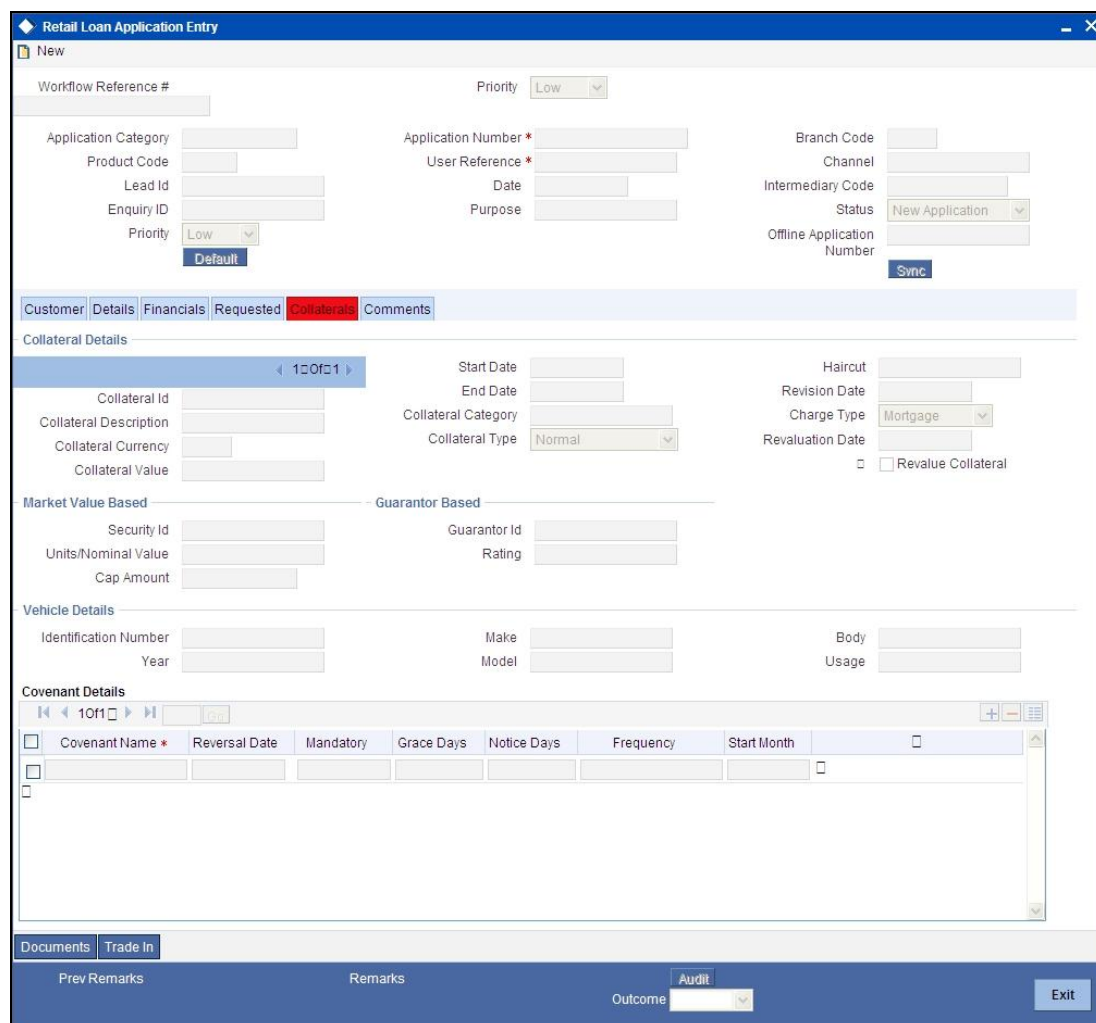
Specify the amount requested corresponding to the itemization specified.

## Comments

Specify comments, if any, corresponding to the itemization.

### 1.16.7 Collaterals Tab

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



The screenshot displays the 'Retail Loan Application Entry' window, specifically the 'Collaterals' tab. The interface is divided into several sections for data entry:

- Workflow Reference #**: A text field for tracking the application.
- Priority**: A dropdown menu currently set to 'Low'.
- Application Details**: Fields for Application Category, Product Code, Lead Id, Enquiry ID, Application Number, User Reference, Date, Purpose, Branch Code, Channel, Intermediary Code, Status (set to 'New Application'), and Offline Application Number.
- Collateral Details**: A section with a tabbed interface showing 'Collateral Details'. It includes fields for Collateral Id, Description, Currency, Value, Start Date, End Date, Collateral Category, Collateral Type (set to 'Normal'), Haircut, Revision Date, Charge Type (set to 'Mortgage'), Revaluation Date, and a checkbox for 'Revalue Collateral'.
- Market Value Based / Guarantor Based**: Two sections for valuation. 'Market Value Based' includes Security Id, Units/Nominal Value, and Cap Amount. 'Guarantor Based' includes Guarantor Id and Rating.
- Vehicle Details**: Fields for Identification Number, Year, Make, Model, Body, and Usage.
- Covenant Details**: A table with columns for Covenant Name, Reversal Date, Mandatory, Grace Days, Notice Days, Frequency, and Start Month. It includes a search bar and a list of covenants.
- Documents / Trade In**: A section at the bottom for additional information.
- Footer**: Includes 'Prev Remarks', 'Remarks', 'Outcome' (with an 'Audit' button), and an 'Exit' button.

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

## Vehicle Details

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

**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.

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.

## 1.16.8 Comments Tab

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

**Retail Loan Application Entry**

New

Workflow Reference #  Priority

Application Category  Application Number \*  Branch Code

Product Code  User Reference \*  Channel

Lead Id  Date  Intermediary Code

Enquiry ID  Purpose  Status

Priority  Offline Application Number

Customer Details Financials Requested Collaterals **Comments**

Comments

Sequence Number *	Comments	Comment Type	Comment Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Documents Trade In

Prev Remarks Remarks  Outcome

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 Type

Specify the type of the comment given.

### Comment Date

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

### 1.16.9 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 software window titled "Documents". It features a tabbed interface with "Main" and "Advices" tabs. Below the tabs is a "Document Upload" section containing a search bar with the text "10f1" and a "Go" button. To the right of the search bar are three icons: a plus sign, a minus sign, and a list icon. Below this 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 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**

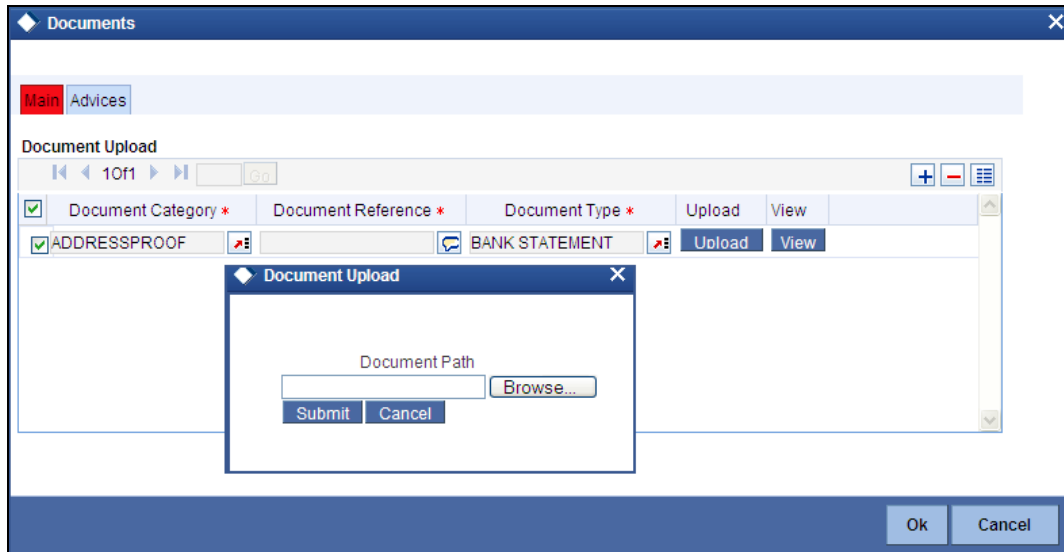
The system generates and displays a unique identifier for the document.

#### **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 'Retail 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	ORDRLAPP	Available	Available	Available
Application Verification	ORDRLVER	Available	Available	Available
Underwriting	ORDRLUND	Available	Available	Available
Loan Approval	ORDRLAPR	Available	Available	Available
Document Verification	ORDRLDVR	Available	Available	Available
Customer / Loan / Collateral / Account Creation				



### 1.16.10 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 Retail Loan Application Entry screen.

The screenshot shows a software window titled "Retail Loan Application Entry". It is divided into two main sections: "Asset" and "Value". The "Asset" section includes fields for "Type \*" (marked as mandatory), "Sub Type", "Description", "Asset Id", "Make", "Model", "Manufacture Year", and "Body". The "Value" section includes fields for "Wholesale", "Source", "Supplement", "Edition", "Currency", "Validation Date", "Base Retail", "Payment Amt(-)", "Additions", and "Total Transaction Value". At the bottom right of the window, there are "Ok" and "Exit" 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.

After specifying the mandatory details in Application Entry screen, select the 'Outcome' that you wish in the lower portion of the screen. To move to the next stage select 'PROCEED' as the outcome and click the 'Save' icon. You can select 'CANCEL' to terminate the process, if required.

The following validations are carried out in this stage:

- If any of the mandatory documents are missing, the system displays an error message
- If any of the override documents are missing, the system displays an override message
- If any mandatory customer information is missing, the system displays error messages

You will not be able to proceed to the next stage without correcting the errors, if any.

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

The task is completed successfully. The Workflow Reference Number is RetailLending<nnnn>.

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

Home

Interactions

Customer

Workflow

Tasks

Preferences

Tasks

Search

ALL

Standard

Acquired(0)

Assigned(5)

Completed(0)

Pending(0)

Supervisor(0)

Change Branch

Options

Window

Help

Sign Off

Page 1 Of 1

Jump to page

Go

Acquire

Release

Resume

Reassign

<input type="checkbox"/>	Workflow Reference	Transaction Reference	Title	Assignee Group	Assignee Users	Customer Name	Amount	Creation Date (FromTo) ↑	Priority
<input type="checkbox"/>	IslamicIjarahAccount1362		Application Entry	ALLROLES				2012-04-30 11:14:27 IST	
<input type="checkbox"/>	IslamicIjarahAccount1574		Application Entry	ALLROLES				2012-05-10 15:16:46 IST	
<input type="checkbox"/>	IslamicIjarahAccount1575		Application Entry	ALLROLES				2012-05-10 15:40:50 IST	
<input type="checkbox"/>	ImportLCProcessFlow1587		Receive and Verify LC Import	ALLROLES,CCSEROLE				2012-05-11 12:11:04 IST	
<input type="checkbox"/>	ImportLCProcessFlow1687		Receive and Verify LC Import	ALLROLES,CCSEROLE				2012-05-16 19:55:53 IST	

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 'Retail Loan Application Verification' screen.

## Step 2. Application Verification

The information captured in the previous stage is verified in the Application Verification stage. Application verification is carried out by the user role 'CMROLE'.

The screenshot shows the 'Retail Loan Template' application window. At the top, there's a 'New' button and a 'Workflow Reference #' field. Below this, there are several input fields for application details: Application Category, Product Code, Lead Id, Enquiry ID, Priority (Low), Application Number, User Reference, Date, Purpose, Branch Code, Channel, Intermediary Code, Status (New Application), and Offline Application Number. A 'Sync' button is located at the bottom right of this section. Below the input fields is a horizontal tab bar with tabs for Customer, Details, Financials, Requested, Collaterals, Credit Score, Bureau, LMC Eligibility Ratio, Financing, Schedule, Charges, Fields, Investigation, and Check List. The 'Customer' tab is currently selected. Below the tabs is a 'Comments' section. The main area is titled 'Applicant Details' and contains a table with columns: Type, Existing, Customer No, Def, Salutation, First Name, Middle Name, Last Name, National Id, Fields, and De dup. The table has one row with 'Primary' type, 'Existing' checkbox, and other fields. At the bottom, there's a 'Documents' and 'Trade In' section, and a 'Prev Remarks' and 'Remarks' section. The 'Outcome' dropdown is set to 'Audit', and there's an 'Exit' button.

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 'Retail Loan Underwriting' screen.

### **Step 3. 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. The tasks in underwriting stage are also carried out by the user role 'CMROLE'.

After ascertaining the eligibility of the customer, the bank provides multiple loan offers for the borrower and uses one offer chosen by the customer to generate 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.

## 1.16.11 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 'Retail Loan Underwriting Stage' window, specifically the 'Collateral' tab. The interface is divided into several sections:

- Workflow Reference #** and **Priority** (Low) are at the top left.
- Application Category**, **Product Code**, **Lead Id**, and **Enquiry ID** are on the left.
- Application Number \***, **User Reference \***, **Date**, and **Purpose** are in the center.
- Branch Code**, **Channel**, **Intermediary Code**, **Status** (New Application), and **Offline Application Number** are on the right.
- A horizontal menu bar includes: **Customer**, **Details**, **Financials**, **Requested**, **Collaterals** (highlighted), **Credit Score**, **Bureau**, **LMC Eligibility Ratio**, **Financing**, **Schedule**, **Charges**, **Fields**, **Investigation**, and **Check List**.
- Comments** is a button below the menu bar.
- Collateral Details** section includes:
  - Collateral Id**, **Collateral Description**, **Collateral Currency**, and **Collateral Value** on the left.
  - Start Date**, **End Date**, **Collateral Category**, and **Collateral Type** (Normal) in the center.
  - Haircut**, **Revision Date**, **Charge Type** (Mortgage), and **Revaluation Date** on the right.
  - A checkbox for **Revalue Collateral**.
- Market Value Based** and **Guarantor Based** sections are below Collateral Details, each with fields for **Security Id**, **Units/Nominal Value**, **Cap Amount**, **Guarantor Id**, and **Rating**.
- Covenant Details** section features a table with columns: **Covenant Name \***, **Reversal Date**, **Mandatory**, **Grace Days**, **Notice Days**, **Frequency**, and **Start Month**.
- Vehicle Details** section at the bottom includes:
  - Identification Number**, **Year**, and **Make** on the left.
  - Model**, **Body**, and **Usage** in the center.
  - Valuation Source** (Internal) and **Valuation Status** (Recommended) on the right.
  - An **Evaluate** button.
- A **Documents** and **Trade In** section is below Vehicle Details.
- The bottom bar contains **Prev Remarks**, **Remarks**, **Outcome** (Audit), and 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 'Retail 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.

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.

## 1.16.12 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 'Retail Loan Underwriting Stage' window, specifically the 'Credit Score' tab. The interface is divided into several sections:

- Header:** 'Retail Loan Underwriting Stage' with a 'New' button.
- Form Fields:** Includes 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Lead Id', 'Enquiry ID', 'Application Number \*', 'User Reference \*', 'Date', 'Purpose', 'Branch Code', 'Channel', 'Intermediary Code', 'Status' (set to 'New Application'), and 'Offline Application Number'.
- Navigation Tabs:** A row of tabs including 'Customer', 'Details', 'Financials', 'Requested', 'Collaterals', 'Credit Score' (highlighted in red), 'Bureau', 'LMC Eligibility Ratio', 'Financing', 'Schedule', 'Charges', 'Fields', 'Investigation', and 'Check List'.
- Internal Credit Rating:** A section with a 'Rule Id' field, 'Grade' and 'Score' fields, and a 'Calculate' button. Below this is a table with columns 'Category', 'Question', and 'Answer'.
- Risk Factor Details:** A section with a table with columns 'Risk Factor' and 'Description'.
- Footer:** Includes 'Documents', 'Trade In', 'Prev Remarks', 'Remarks', 'Outcome' (with an 'Audit' button), and an 'Exit' button.

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.



### 1.16.13 Bureau Tab

You can interface with external credit bureaus and view report obtained from them in 'Bureau' tab. Based on the reports that are obtained from the external bureaus, the underwriter determines whether to approve the loan to the customer or not.

The screenshot shows the 'Retail Loan Underwriting Stage' window with the 'Bureau' tab selected. The interface includes a top navigation bar with tabs like Customer, Details, Financials, Requested, Collaterals, Credit Score, Bureau (active), LMC Eligibility Ratio, Financing, Schedule, Charges, Fields, Investigation, and Check List. Below the navigation bar is a 'Comments' section. The main area is divided into two sections: 'Credit Bureau Details' and 'External Credit Rating'. The 'Credit Bureau Details' section contains a table with columns for Customer Id, Bureau, Status, and Remarks. The 'External Credit Rating' section contains fields for External Agency, Score, Recommended, Remarks, Status, and a 'Report' button. At the bottom, there is a 'Documents' section with 'Trade In' and 'Prev Remarks' tabs, and an 'Outcome' dropdown menu.

Customer Id	Bureau	Status	Remarks
		Pending	

External Agency	Score	Recommended	Remarks	Status
		Recommended		Initiated

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.

#### Credit Bureau Details

##### **Customer Id**

The identification of the loan customer gets displayed here.

##### **Bureau**

The credit bureau maintained for the Application Category in 'Application Category Maintenance' gets displayed here.

##### **Status**

Select the status for the credit bureau check from the following options in the drop-down list:

- Completed
- Pending

## Remarks

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

## External Credit Rating

### External Agency

Specify the external agency that you want to use for the evaluation,. If you do not specify a value here, the system will display an error message.

### 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.

## Status

The following statuses are available:

- Initiated
- Completed

The evaluation will be done only if the external agency has been specified and the 'Recommended' field has the value 'Recommended' 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 which will be the underwriting stage again.

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 'Retail Loan Underwriting Stage' screen.

The system will invoke the external valuation agency for credit evaluation. You can view the details in the bureau tab. This includes the score assigned by the agency for the customer.

In this screen, you can view the information available for the customer by clicking the 'Report' button under the field 'Status' in the External Credit Rating section. If the information is available, 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.

You can click 'Report' button adjacent to credit rating record or credit bureau record to view the report obtained from the credit rating agency or the credit bureau.

The following reports can be viewed:

## Summary1

**Credit Bureau Report**

Report Header

Bureau		Credit Report Id	
First Name		Report Date	
MI		Unique Id	
Last Name		On File Date	
Birth Date		<input type="checkbox"/> Best Match	

**Summary 1** Summary 2 Trade Lines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

Bankruptcy

Life Recent Open

Chapter 7		Chapter 7		Chapter 7	
Chapter 11		Chapter 11		Chapter 11	
Chapter 13		Chapter 13		Chapter 13	
Total		Total		Total	

Exit

## Summary 2

**Credit Bureau Report**

Report Header

Bureau		Credit Report Id	
First Name		Report Date	
MI		Unique Id	
Last Name		On File Date	
Birth Date		<input type="checkbox"/> Best Match	

Summary 1 **Summary 2** Trade Lines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

Inquiries

Auto		6M	
Bank		12M	
Card		24M	
Retail		Total	
Financing		Newest	
Sales Finance		Oldest	

Exit

## Trade Lines

**Credit Bureau Report**

Report Header

Bureau		Credit Report Id	
First Name		Report Date	
MI		Unique Id	
Last Name		On File Date	
Birth Date		<input type="checkbox"/> Best Match	

Summary 1 Summary 2 **Trade Lines** Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

Trade Lines

10/11

<input type="checkbox"/>	Creditors Name	Status	Type	Type Code	Past Due Amt	Balance	Balance Date
<input type="checkbox"/>							
<input type="checkbox"/>							

Exit

## Public Records

**Credit Bureau Report**

Report Header

Bureau  Credit Report Id   
First Name  Report Date   
MI  Unique Id   
Last Name  On File Date   
Birth Date  ☐ Best Match

Summary 1 | Summary 2 | Trade Lines | **Public Records** | Collections | Fraud Messages | Inquiries | Also Known As | Consumer Statement | Credit Scores

Public Records

10 of 1

<input type="checkbox"/>	Record Type	Status	Amount	Filed Date	Satisfied Date	<input type="checkbox"/>
<input type="checkbox"/>						<input type="checkbox"/>
<input type="checkbox"/>						

Exit

## Collections

**Credit Bureau Report**

Report Header

Bureau  Credit Report Id   
First Name  Report Date   
MI  Unique Id   
Last Name  On File Date   
Birth Date  ☐ Best Match

Summary 1 | Summary 2 | Trade Lines | Public Records | **Collections** | Fraud Messages | Inquiries | Also Known As | Consumer Statement | Credit Scores

Collections

10 of 1

<input type="checkbox"/>	Creditors Name	Account #	Acct Balance	High Balance	Term Type	Balance Date	Open Date	Last Act
<input type="checkbox"/>								
<input type="checkbox"/>								

Exit

## Fraud Messages

**Credit Bureau Report**

Report Header

Bureau	<input type="text"/>	Credit Report Id	<input type="text"/>
First Name	<input type="text"/>	Report Date	<input type="text"/>
MI	<input type="text"/>	Unique Id	<input type="text"/>
Last Name	<input type="text"/>	On File Date	<input type="text"/>
Birth Date	<input type="text"/>	<input type="checkbox"/> Best Match	

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | **Fraud Messages** | Inquiries | Also Known As | Consumer Statement | Credit Scores

**Fraud Messages**

1011

Product	Message
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Exit

## Inquiries

**Credit Bureau Report**

Report Header

Bureau	<input type="text"/>	Credit Report Id	<input type="text"/>
First Name	<input type="text"/>	Report Date	<input type="text"/>
MI	<input type="text"/>	Unique Id	<input type="text"/>
Last Name	<input type="text"/>	On File Date	<input type="text"/>
Birth Date	<input type="text"/>	<input type="checkbox"/> Best Match	

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | Fraud Messages | **Inquiries** | Also Known As | Consumer Statement | Credit Scores

**Inquiries**

1011

Inquirer Name	Inquirer Subscriber #	Inquirer Industry Code	Inquiry Date	Rate Shopping	Duplicate
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Exit

## Also Known As

**Credit Bureau Report**

Report Header

Bureau	<input type="text"/>	Credit Report Id	<input type="text"/>
First Name	<input type="text"/>	Report Date	<input type="text"/>
MI	<input type="text"/>	Unique Id	<input type="text"/>
Last Name	<input type="text"/>	On File Date	<input type="text"/>
Birth Date	<input type="text"/>	<input type="checkbox"/> Best Match	

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | Fraud Messages | Inquiries | **Also Known As** | Consumer Statement | Credit Scores

**Also Known As**

1011

First Name	MI	Last Name	Suffix	Spouse First Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Exit

## Consumer Statements

The screenshot shows the 'Credit Bureau Report' window with the 'Consumer Statement' tab selected. The 'Report Header' section contains the following information:

Report Header	
Bureau	TEST1
First Name	Mani
MI	M
Last Name	M
Birth Dt	1976-10-02
Credit Report Id	3
Report Dt	2009-10-10
Unique Id	1422314
Onfile Dt	2009-10-10
<input checked="" type="checkbox"/> Best Match	

The 'Consumer Statement' tab is active, showing a table with the following data:

Reported Dt	Text
<input checked="" type="checkbox"/> 2010-10-10	Completed
<input type="checkbox"/> 2010-10-09	Completed

Navigation buttons include 'Summary1', 'Summary2', 'Trade Lines', 'Public Records', 'Collections', 'Fraud Messages', 'Inquiries', 'Also Known As', 'Consumer Statement', and 'Credit Scores'. A 'Cancel' button is at the bottom right.

## Credit Score Details

The screenshot shows the 'Credit Bureau Report' window with the 'Credit Scores' tab selected. The 'Report Header' section contains the following information:

Report Header	
Bureau	
First Name	
MI	
Last Name	
Birth Date	
Credit Report Id	
Report Date	
Unique Id	
On File Date	
<input type="checkbox"/> Best Match	

The 'Credit Scores' tab is active, showing a table with the following data:

Score Model	Score Factor

Navigation buttons include 'Summary 1', 'Summary 2', 'Trade Lines', 'Public Records', 'Collections', 'Fraud Messages', 'Inquiries', 'Also Known As', 'Consumer Statement', and 'Credit Scores'. An 'Exit' button is at the bottom right.

### 1.16.14 Ratios Tab

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

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 'Update Ratio' button to update the asset/ liability ratios for the customer, taking into account the EMI payments also.

The ratios for Installment, Loan To Value and Disposable Income are calculated for the following conditions:

- Stated Before
- Stated After
- Actual Before



- Actual After

### 1.16.15 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 shows the 'Retail Loan Underwriting Stage' window. It has a 'New' button and a 'Workflow Reference #' field. Below this are several input fields for 'Application Category', 'Product Code', 'Lead Id', 'Enquiry ID', 'Priority', 'Application Number \*', 'User Reference \*', 'Date', 'Purpose', 'Branch Code', 'Channel', 'Intermediary Code', 'Status' (set to 'New Application'), and 'Offline Application Number'. A row of tabs includes 'Customer', 'Details', 'Financials', 'Requested', 'Collaterals', 'Credit Score', 'Bureau', 'LMC Eligibility Ratio', 'Financials' (highlighted in red), 'Schedule', 'Charges', 'Fields', 'Investigation', and 'Check List'. Below the tabs is a 'Comments' section. The 'Multiple Offers' section contains a table with columns: Offer Id \*, No of Installments, Unit, Frequency, Rate, Rate Code, Spread, Effective Rate, Check, Apply, and a checkbox. The first row shows a 'Daily' unit and frequency. Below the table is a 'Financing Details' section with fields for 'Financing Currency', 'Financing Amount', 'CL Account Number', 'Installment Start Date', 'Effective Rate', 'Hamish Jiddayah Amount', 'Value Date', 'Maturity Date', 'No of Installments', 'Unit' (set to 'Daily'), and 'Frequency'. At the bottom, there are 'Documents' and 'Trade In' tabs, a 'Prev Remarks' field, a 'Remarks' field, an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

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.

## 1.16.16 Schedule Tab

In 'Schedule' tab, the system calculates and displays the payment schedules and the schedule 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 shows the 'Retail Loan Underwriting Stage' application window. The 'New' button is visible. The 'Workflow Reference #' and 'Priority' (Low) are at the top. Below are input fields for 'Application Category', 'Product Code', 'Lead Id', 'Enquiry ID', 'Priority' (Low), 'Application Number \*', 'User Reference \*', 'Date', 'Purpose', 'Branch Code', 'Channel', 'Intermediary Code', 'Status' (New Application), and 'Offline Application Number'. The 'Schedule' tab is selected in the tabbed interface. Below the tabs is a 'Comments' section. The 'Schedule' section contains a table with columns: Component Name, Schedule Type \*, First Due Date, No, Frequency, Units, and Amount. The 'Details' section contains a table with columns: Component Name, Due Date \*, Amount Due, EMI amount, and Amortized Principal. At the bottom, there are 'Documents' and 'Trade In' tabs, and a footer with 'Prev Remarks', 'Remarks', 'Audit', 'Outcome', and an 'Exit' button.

The following details related to the schedule are displayed here:

- Component name
- Schedule type
- First due date
- Number
- Frequency
- Units
- 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.

## 1.16.17 Charges Tab

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

The screenshot shows the 'Retail Loan Underwriting Stage' window with the 'Charges' tab selected. The interface includes a top navigation bar with tabs: Customer, Details, Financials, Requested, Collaterals, Credit Score, Bureau, LMC Eligibility Ratio, Financing, Schedule, Charges (highlighted in red), Fields, Investigation, and Check List. Below the tabs is a 'Details' section with a table for charge details. The table has columns: Component Name, Event Code \*, Currency \*, Amount, Waive, and a checkbox. The 'Charges' tab is currently empty. At the bottom, there are fields for 'Prev Remarks', 'Remarks', 'Outcome' (with an 'Audit' button), and an 'Exit' button.

**Retail Loan Underwriting Stage**

New

Workflow Reference #  Priority

Application Category  Application Number \*  Branch Code

Product Code  User Reference \*  Channel

Lead Id  Date  Intermediary Code

Enquiry ID  Purpose  Status

Priority  Offline Application Number

Customer Details Financials Requested Collaterals Credit Score Bureau LMC Eligibility Ratio Financing Schedule **Charges** Fields Investigation Check List

Comments

**Details**

10f1

<input type="checkbox"/>	Component Name	Event Code *	Currency *	Amount	Waive	<input type="checkbox"/>
<input type="checkbox"/>					<input type="checkbox"/>	
<input type="checkbox"/>					<input type="checkbox"/>	

Documents Trade In

Prev Remarks Remarks Outcome  Exit

The system calculates and displays the charge details associated with the loan. The following details are displayed:

- Component Name
- Event Code
- Associated currency
- Amount

### **Waive**

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

## 1.16.18 Fields Tab

In this tab, you can capture the user defined fields associated with the loan.

**Retail Loan Underwriting Stage**

New

Workflow Reference #  Priority

Application Category  Application Number \*  Branch Code

Product Code  User Reference \*  Channel

Lead Id  Date  Intermediary Code

Enquiry ID  Purpose  Status

Priority  Offline Application Number

Customer Details Financials Requested Collaterals Credit Score Bureau LMC Eligibility Ratio Financing Schedule Charges **Fields** Investigation Check List

Comments

<input type="text"/>	Field 1	<input type="text"/>
<input type="text"/>	Field 2	<input type="text"/>
<input type="text"/>	Field 3	<input type="text"/>
<input type="text"/>	Field 4	<input type="text"/>
<input type="text"/>	Field 5	<input type="text"/>
<input type="text"/>	Field 6	<input type="text"/>
<input type="text"/>	Field 7	<input type="text"/>
<input type="text"/>	Field 8	<input type="text"/>
<input type="text"/>	Field 9	<input type="text"/>
<input type="text"/>	Field 10	<input type="text"/>
<input type="text"/>	Field 11	<input type="text"/>
<input type="text"/>	Field 12	<input type="text"/>
<input type="text"/>	Field 13	<input type="text"/>
<input type="text"/>	Field 14	<input type="text"/>
<input type="text"/>	Field 15	<input type="text"/>
<input type="text"/>	Field 16	<input type="text"/>
<input type="text"/>	Field 17	<input type="text"/>
<input type="text"/>	Field 18	<input type="text"/>
<input type="text"/>	Field 19	<input type="text"/>
<input type="text"/>	Field 20	<input type="text"/>

Documents Trade In

Prev Remarks Remarks Outcome  Exit

## 1.16.19 Investigation Tab

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

The screenshot displays the 'Retail Loan Underwriting Stage' window, specifically the 'Investigation' tab. The interface includes a top navigation bar with a 'New' button and a 'Workflow Reference #' field. Below this, there are several input fields for application details: 'Application Category', 'Product Code', 'Lead Id', 'Enquiry ID', 'Priority' (set to 'Low'), 'Application Number \*', 'User Reference \*', 'Date', 'Purpose', 'Branch Code', 'Channel', 'Intermediary Code', 'Status' (set to 'New Application'), and 'Offline Application Number'. A horizontal tab bar contains various sections: 'Customer', 'Details', 'Financials', 'Requested', 'Collaterals', 'Credit Score', 'Bureau', 'LMC Eligibility Ratio', 'Financing', 'Schedule', 'Charges', 'Fields', 'Investigation' (highlighted in red), and 'Check List'. Below the tabs, there is a 'Comments' section and an 'Invest' section with a table. The table has columns for 'Customer No', 'Verification Type', and 'Agency'. The bottom of the window features a 'Documents' and 'Trade In' section, a 'Remarks' field, an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

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.

## 1.16.20 Checklist Tab

In this tab, the system lists the checklists that are associated with the application category.

**Retail Loan Underwriting Stage**

New

Workflow Reference #  Priority

Application Category  Application Number \*  Branch Code

Product Code  User Reference \*  Channel

Lead Id  Date  Intermediary Code

Enquiry ID  Purpose  Status

Priority  Offline Application Number

Customer | Details | Financials | Requested | Collaterals | Credit Score | Bureau | LMC Eligibility Ratio | Financing | Schedule | Charges | Fields | Investigation | **Check List**

Comments

Check List

1 of 1

<input type="checkbox"/>	Check List Id *	Description	Verified	Comments
<input type="checkbox"/>			<input type="checkbox"/>	
<input type="checkbox"/>				

Documents | Trade In

Prev Remarks Remarks Audit Outcome  Exit

The following details are displayed in this screen:

- Checklist Id
- Description

### **Verified**

Check this box to indicate that checklist maintained has been verified for the customer.

### **Comments**

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

## 1.16.21 Comments Tab

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

**Retail Loan Underwriting Stage**

New

Workflow Reference #  Priority

Application Category  Application Number \*  Branch Code

Product Code  User Reference \*  Channel

Lead Id  Date  Intermediary Code

Enquiry ID  Purpose  Status

Priority  Offline Application Number

Customer Details Financials Requested Collaterals Credit Score Bureau LMC Eligibility Ratio Financing Schedule Charges Fields Investigation Check List

**Comments**

Comments

Sequence Number \* Comments Comment Type Comment Date

Documents Trade In

Prev Remarks Remarks Outcome  Exit

You can capture the following details:

### **Comments**

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

### **Comment Type**

Specify the type of the comment given.

### **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.

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 'Retail Loan Approval' screen.

## Step 4. 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.

Users belonging to user role 'CMROLE' are authorized to perform these tasks.

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 'Retail Loan Document Verification' screen.

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

## Step 5. 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.

Users belonging to user role 'CMROLE' are authorized to perform these tasks.

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 etc. are created in the system on completion of the Document verification stage.

## **Step 6. Customer, Customer Account and Collateral Creation**

In this final stage, the loan and collateral are created. Customer is also created if the applicant is a new customer. Customer account is also created if information is captured for the same.

The system creates a Loan, Customer and Collateral in Oracle FLEXCUBE with details captured from previous stages. A user in manager level role handles this stage. The creation of customer, collateral and loan can be verified in STDCIF, GEDCOLLT, and CLDACCNT screens respectively.

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## 2. Reports

### 2.1 Introduction

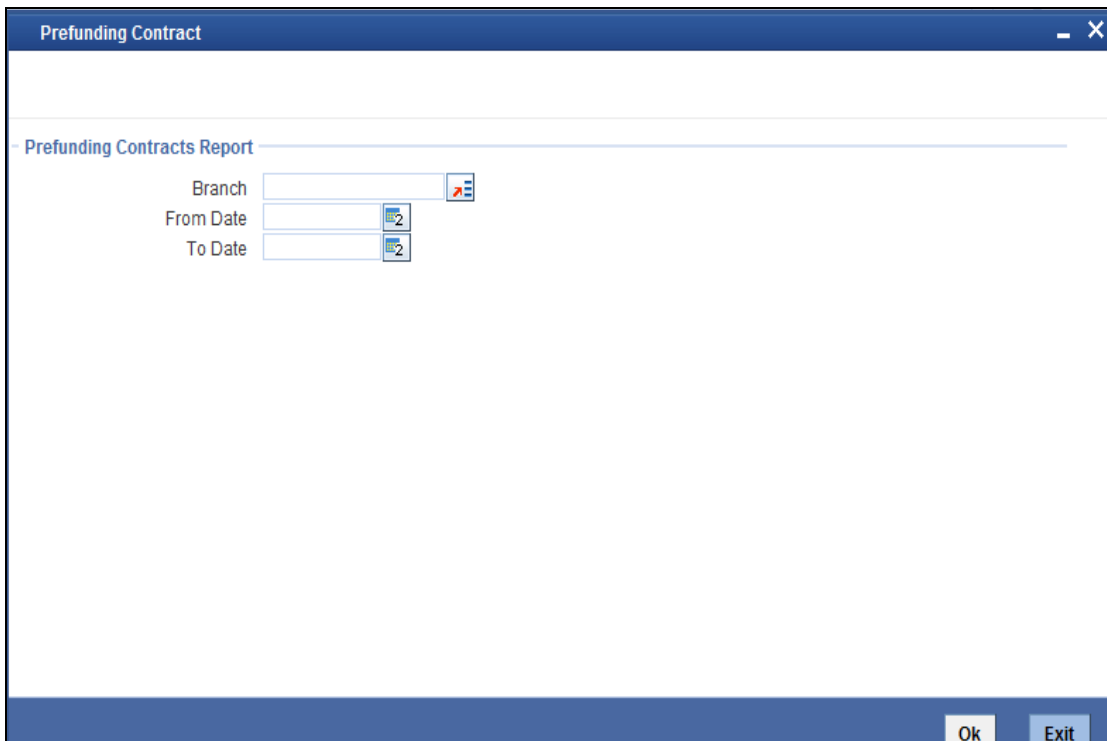
The following are the reports that you can generate in Retail Loan Origination module:

- Prefunding Contract Report
- Funded Contract 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 Retail Lending under it. A list of all the reports in Retail Lending module will be displayed. You can choose to view or print the 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 'RLRPPFCR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Prefunding Contract

Prefunding Contracts Report

Branch

From Date

To Date

Ok Exit

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.

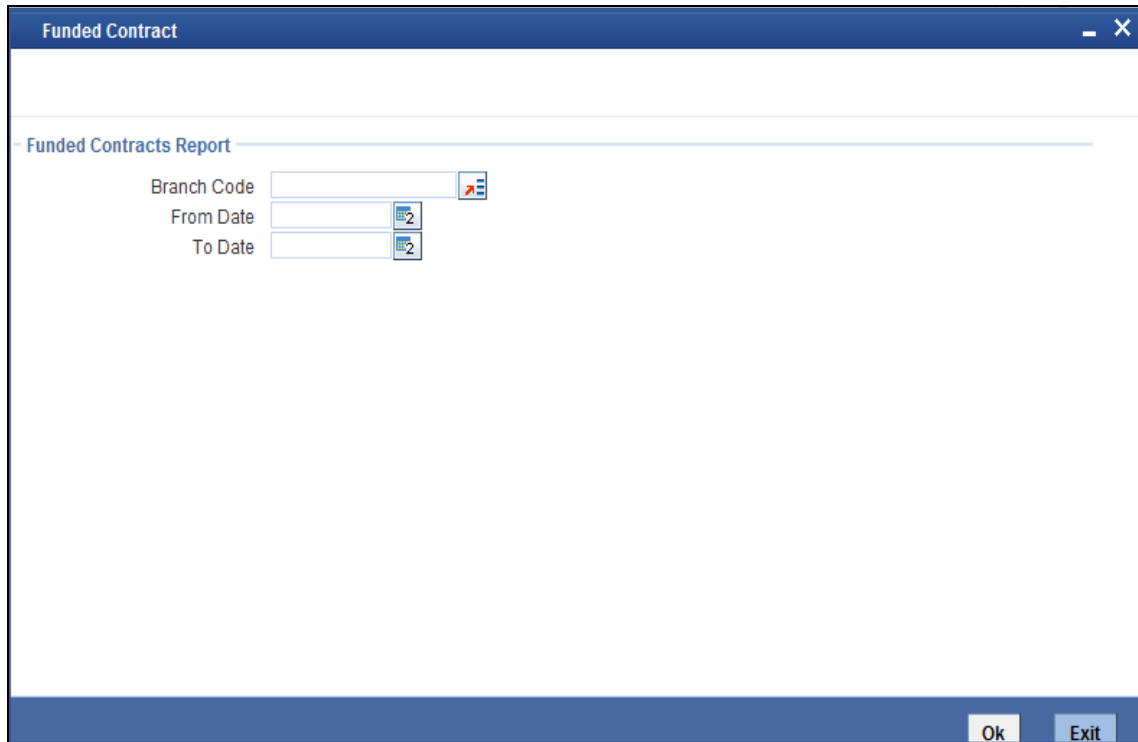
### **Body of the Report**

The following details are displayed in the report:

<b>Field Name</b>	<b>Field Description</b>
Product Code	This indicates the product for the contract
Application Number	This indicates the application number for the loan
Application Date	This indicates the date of the application
Stage	This indicates the stage for the application
Contract Date	This indicates the contract date
Contract Amount	This indicates the contract amount
Contract Interest	This indicates the interest rate for the contract
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 'RLRPFNCR' 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.

### 2.3.1 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
Product	This indicates the product for the contract
Application No	This indicates the loan application number
Stage	This indicates the stage for the application
Application Date	This indicates the date of the application
Contract Date	This indicates the contract date
Contract Amount	This indicates the contract amount
Contract Interest	This indicates the interest rate for the contract
Contract Term	This indicates the duration of the contract
Branch Total	This indicates the total number of records for the branch

## 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 'RLRPCAUR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Credit Application By User

Number Of Credit Application By User Report

User Id

Branch

From Date

To Date

Ok Exit

Specify the following details:

**User ID**

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.

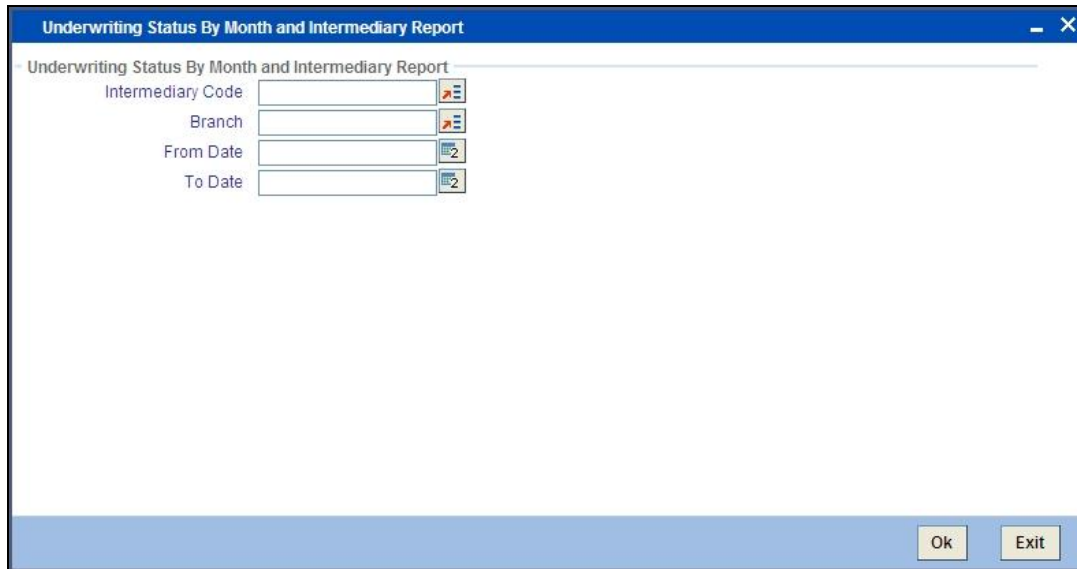
**Body of the Report**

The following details are displayed in the report:

Field Name	Field Description
Product	This indicates the product for the contract
Application No	This indicates the loan application number
Stage	This indicates the stage for the application
Application Date	This indicates the date of the application
Contract Date	This indicates the contract date
Contract Amount	This indicates the contract amount
Contract Interest	This indicates the interest rate for the contract
Contract Term	This indicates the duration of the contract
Branch 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 'RLRPUNMI' 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.

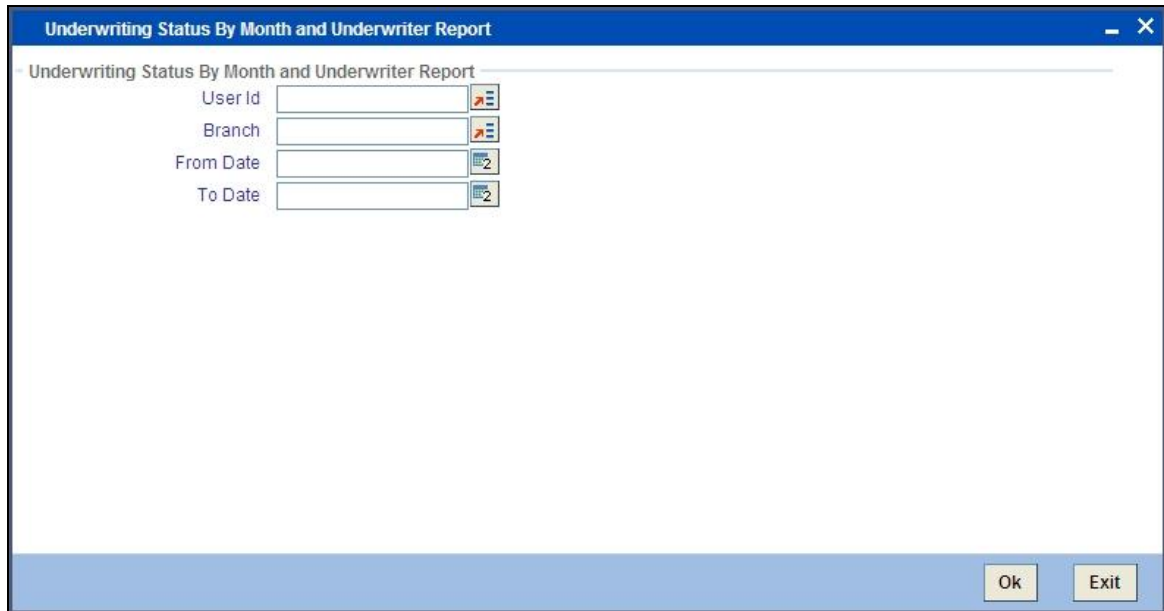
#### **Body of the Report**

The following details are displayed in the report:

<b>Field Name</b>	<b>Field Description</b>
Product	This indicates the product for the contract
Application No	This indicates the loan application number
Stage	This indicates the stage for the application
Application Date	This indicates the date of the application
Contract Date	This indicates the contract date
Contract Amount	This indicates the contract amount
Contract Interest	This indicates the interest rate for the contract
Contract Term	This indicates the duration of the contract

## 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 'RLRPUNMU' 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 ID**

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
Product	This indicates the product for the contract
Application No	This indicates the loan application number
Stage	This indicates the stage for the application
Application Date	This indicates the date of the application
Contract Date	This indicates the contract date
Contract Amount	This indicates the contract amount
Contract Interest	This indicates the interest rate for the contract
Contract Term	This indicates the duration of the contract
Branch Total	This indicates the total number of records for the branch

## 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 'RLRPUNMN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Underwriting Status By Month Report

Underwriting Status By Month Report

Branch

From Date

To Date

Ok Exit

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:

Field Name	Field Description
Product	This indicates the product for the contract
Application No	This indicates the loan application number
Stage	This indicates the stage for the application
Application Date	This indicates the date of the application
Contract Date	This indicates the contract date
Contract Amount	This indicates the contract amount
Contract Interest	This indicates the interest rate for the contract
Contract Term	This indicates the duration of the contract
Branch Total	This indicates the total number of records for the branch

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## 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
ORDCATMT	Application Category Maintenance
ORDDOCMT	Documents and Advice Maintenance
ORDLEADM	Prospect Details
ORDOVDMT	Override Maintenance
ORDRATMT	Credit Ratio Maintenance
ORDRLAPP	Retail Loan Application Entry
ORDRLSIM	Retail Loan Simulation Details
ORDRULMT	Rule Maintenance
ORSCATMT	Category Details
ORSDOCMT	Document Details
ORSLEADM	Loan Prospect Details
ORSOVDMT	Override Maintenance
ORSRATMT	Credit Ratio Maintenance
ORSRLSIM	Retail Loan Simulation Summary
ORSRULMT	Rule Maintenance
RLRPCAUR	Credit Application By User
RLRPFNCR	Funded Contract
RLRPPFCR	Prefunding Contract
RLRPUNMI	Underwriting Status By Month and Intermediary Report
RLRPUNMN	Underwriting Status By Month Report
RLRPUNMU	Underwriting Status By Month and Underwriter Report



Retail Loan Origination  
[May] [2012]  
Version 12.0

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