

Corporate Loan Origination

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## Table of Contents

<b>1. CORPORATE LOAN ORIGINATION .....</b>	<b>1-1</b>
1.1 INTRODUCTION .....	1-1
1.2 MAINTAINING CREDIT RATING RULES .....	1-1
1.2.1 Main Tab.....	1-2
1.2.2 Risk Factor Tab .....	1-3
1.2.3 Specifying Credit Grades.....	1-5
1.3 VIEWING CREDIT RULE SUMMARY.....	1-5
1.4 MAINTAINING CREDIT RATIOS .....	1-6
1.4.1 Specifying Formula Details .....	1-7
1.5 VIEWING CREDIT RATIO SUMMARY .....	1-9
1.6 MAINTAINING OVERRIDE DETAILS.....	1-9
1.7 VIEWING OVERRIDE SUMMARY.....	1-11
1.8 MAINTAINING DOCUMENT CHECKLIST AND ADVICES.....	1-12
1.9 VIEWING DOCUMENT CHECKLIST SUMMARY .....	1-14
1.10 MAINTAINING APPLICATION CATEGORY DETAILS .....	1-15
1.10.1 Main Tab.....	1-16
1.10.2 Agency Tab .....	1-18
1.11 VIEWING APPLICATION CATEGORY SUMMARY .....	1-19
1.12 STAGES IN CORPORATE LOAN ORIGINATION.....	1-20
1.12.1 Process Flow Diagram.....	1-21
1.12.2 Process Matrix.....	1-22
Step 1. Application Entry.....	1-23
1.12.3 Customer Tab.....	1-25
1.12.4 Details Tab.....	1-26
1.12.5 Financials Tab .....	1-28
1.12.6 Limits Tab .....	1-31
1.12.7 Collaterals Tab .....	1-32
1.12.8 Requested Tab.....	1-32
1.12.9 Comments Tab .....	1-34
1.12.10 Capturing Document Details .....	1-35
Step 2. Application Verification.....	1-37
Step 3. Underwriting.....	1-38
1.12.11 Credit Score Tab.....	1-38
1.12.12 Ratio Tab .....	1-39
1.12.13 Bureau Tab .....	1-41
1.12.14 Investigation Tab .....	1-42
1.12.15 Loan Tab.....	1-43
1.12.16 Schedule Tab.....	1-43
1.12.17 Charges Tab.....	1-44
1.12.18 Fields Tab.....	1-45
1.12.19 Checklist Tab .....	1-46
1.12.20 Comments Tab .....	1-47
Step 4. Facility Approval.....	1-48
Step 5. Document Verification.....	1-50
Step 6. Customer, Collateral, Facility, Loan, Account Creation.....	1-51

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# 1. Corporate Loan Origination

## 1.1 Introduction

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

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

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

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

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

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

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

## 1.2 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 Id \*

Description

Type  Retail  Corporate

Main Risk Factor

Question Details

<input checked="" type="checkbox"/>	Question Id *	Category	Question
<input checked="" type="checkbox"/>	1		

Answer Details

<input checked="" type="checkbox"/>	Sequence Number *	Possible Answer	Score
<input checked="" type="checkbox"/>	1		

Rating

Maker  
Checker

Date Time:  
Date Time:

Mod No  
Record Status  
Authorization Status

Cancel

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

**1.2.1 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.

## 1.2.2 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 Details' application window. At the top, there are input fields for 'Rule Id \*' and 'Description', and radio buttons for 'Type' (Retail and Corporate). Below this, there are tabs for 'Main' and 'Risk Factor'. The 'Risk Factor' tab is active, showing a table with the following structure:

<input checked="" type="checkbox"/>	Risk Id *	Description	Formula
<input checked="" type="checkbox"/>			Formula

At the bottom of the window, there is a 'Rating' section with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', and a 'Cancel' 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.

### 1.2.2.1 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
1		

Elements:

Functions:

Braces:

Operators:

Logical Operators:

Ok Cancel

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'.

### 1.2.3 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.

<input checked="" type="checkbox"/>	Sequence Number *	Score	Grade
<input checked="" type="checkbox"/>	1		

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.

### 1.3 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.

<input type="checkbox"/>	Authorization Status	Record Status	Rule Id	De
<input type="checkbox"/>				

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.

## 1.4 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.

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.

**1.4.1 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.

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 '/'.



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 '/'.

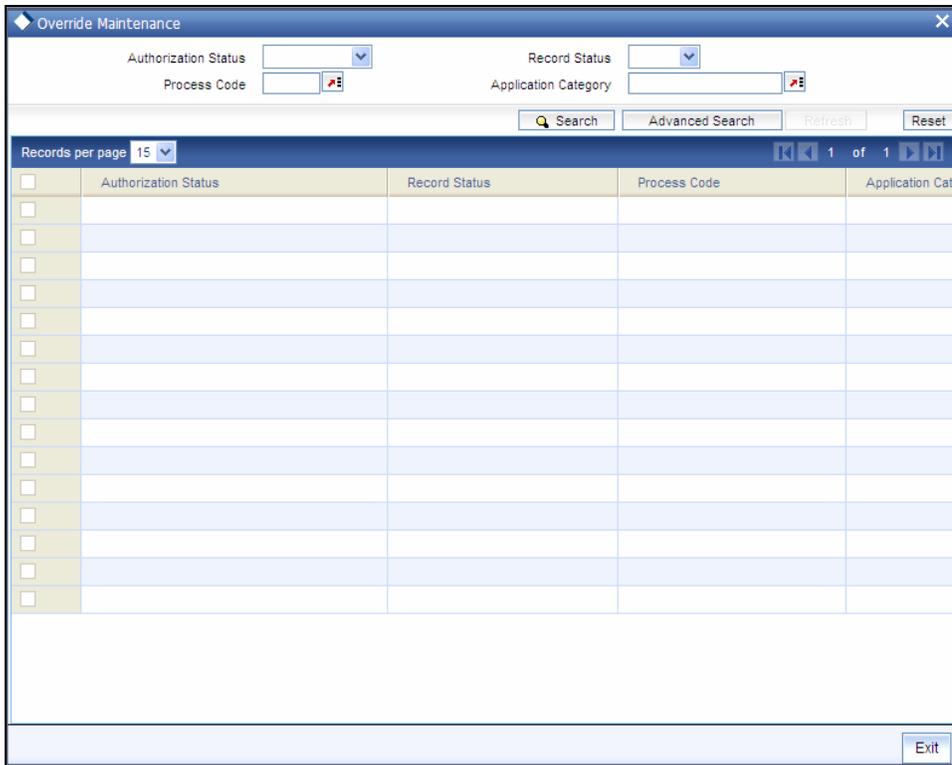
**Logical Operators**

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

## 1.7 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.



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.

## 1.8 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.

The screenshot shows the 'Document & Advice Maintenance' window. It includes the following sections:

- Process Code \*** and **Application Category \*** dropdown menus.
- Process Stages** section with a **Stage \*** dropdown menu.
- Document Details** table:
 

Document Category *	Document Type *	Mandatory
[Dropdown]	[Dropdown]	Mandatory
- BI Advices** table:
 

Report Name *	Template	Format	Locale
[Dropdown]	[Dropdown]	PDF	en-US
- Bottom section with fields for **Maker**, **Checker**, **Date Time**, **Mod No**, **Record Status**, and **Authorization Status**, plus a **Cancel** button.

You can specify the following details in this screen:

### **Process Code**

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

### **Application Category**

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

### **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**

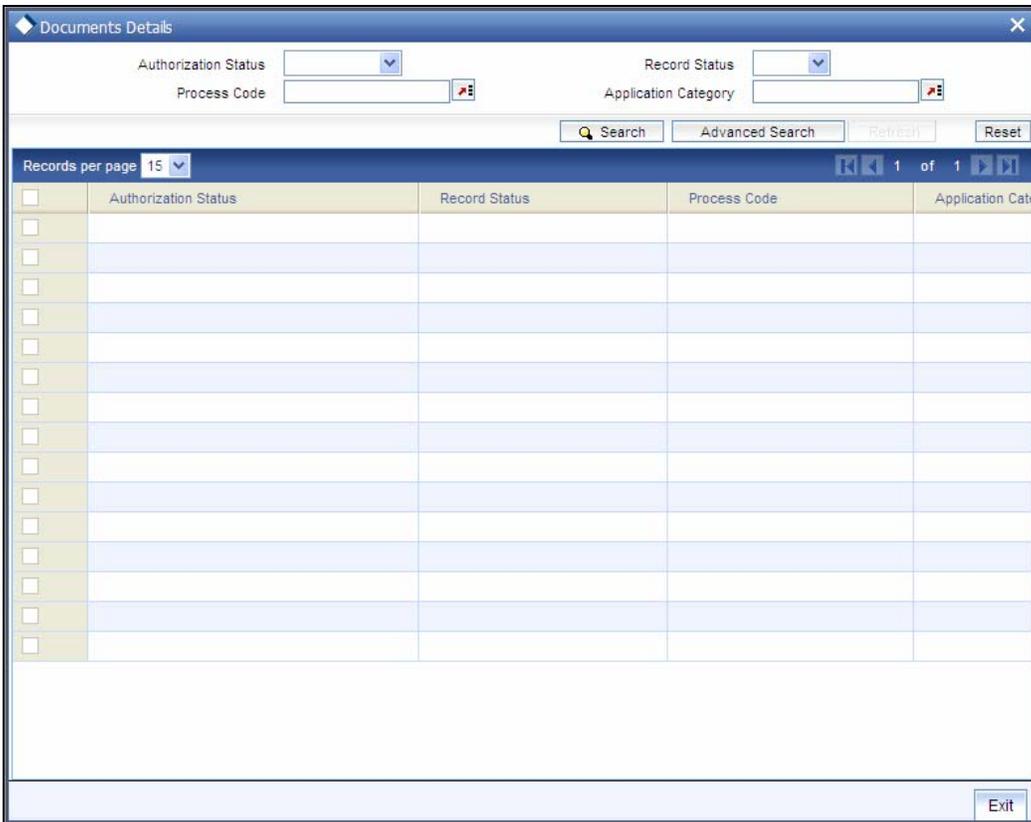
Select the locale information to be used for generating the advices from the drop-down list. The following options are available:

- en-US

## **1.9 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.



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.

## 1.10 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.

**1.10.1 Main Tab**

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

**Product Details**

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

**Product Code**

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

## **Product Description**

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

## **Default**

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

## **Other Details**

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

## **Offer Id**

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

## **No of Installments**

Specify the number of installments associated with the loan.

## **Units**

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

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

## **Frequency**

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

## **Rate**

Specify the interest rate to be associated with the loan.

## **Rate Code**

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

## **Spread**

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

## **Effective Rate**

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

## Default

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

### 1.10.2 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 shows a software window titled "Application Category Maintenance Detail". At the top, there are input fields for "Application Category \*", "Category Description", "Rule Id", and "Ratio Id". Below these is a tabbed interface with "Main" and "Agency" tabs. The "Agency" tab is active, showing two data grids. The first grid, "Credit Agency", has columns for "Agency Code \*" and "Agency Name". The second grid, "Bureau Details", has columns for "Bureau Code \*" and "Bureau". At the bottom of the window, there are fields for "Maker", "Checker", "Date Time", "Mod No", "Record Status", and "Authorization Status", along with a "Cancel" button.

You can specify the following details in this screen:

#### **Credit Agency**

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

#### **Agency Code**

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

#### **Agency Name**

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

#### **Bureau Details**

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

## Bureau Code

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

## Bureau

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

## 1.11 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 web application window titled "Category Details". At the top, there are three dropdown menus: "Authorization Status", "Record Status", and "Application Category". Below these is a search bar with a magnifying glass icon and the text "Search". To the right of the search bar are buttons for "Advanced Search", "Refresh", and "Reset". Below the search bar is a table with the following columns: "Authorization Status", "Record Status", "Application Category", and "Category De". The table is currently empty. At the bottom right of the window, there is an "Exit" button.

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

- Authorization Status
- Record Status
- 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 Stages in Corporate Loan Origination

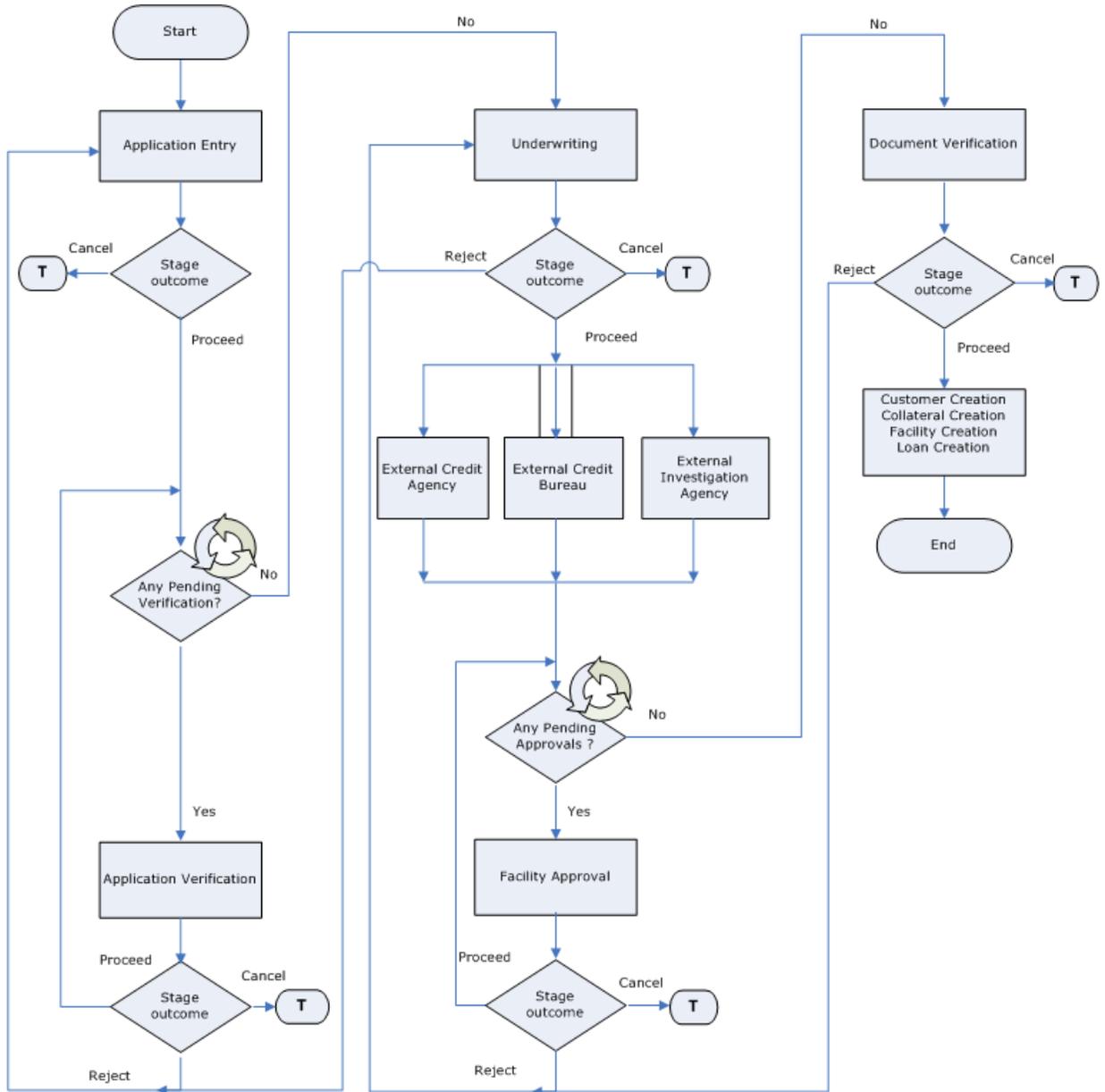
The different stages in corporate lending process flow are designed using Oracle BPEL framework. The process of loan origination consists of several manual as well as system tasks, carried out in a sequential manner. Many users can be involved in the completion of a transaction and at each stage of the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

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

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

### 1.12.1 Process Flow Diagram

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



Legend



Oracle Business Rules



Terminate the Process



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

### 1.12.2 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	The following details are captured as part of this stage Application Details Applicant Details Requested Lending Details Collateral Details Check List User Defined Fields and Comments Document Capture Advice Generation		ORDCLAPP	PROCEED, CANCEL
2	Application Verification	The details captured as part of 'Application Entry' stage is verified		ORDCLVER	PROCEED, REJECT, CANCEL
3	Underwriting	The following details are captured as part of this stage Applicant Financial Ratios Applicant Credit Score Applicant Bureau Report Loan Offers Loan Schedules Loan Charges Field Investigation Document Capture Advice Generation		ORDCLUND	PROCEED, REJECT, CANCEL
4	Facility Approval	Facility Approval		ORDCLAPR	PROCEED,

Stage	Stage Title	Description	Roles	Function Id	Exit point
					REJECT, CANCEL
5	Document Verification	Document Verification Final Verification Customer Creation Loan Account Creation Advice Generation		ORDCLDVR	PROCEED, REJECT, CANCEL
6	Customer / Account / Facility / Loan / Collateral Creation	The system task is used to create the following Customer Creation Current Account Creation Facility Creation Collateral Creation Loan Creation	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 requesting for the creation of a facility from a prospective borrower/customer. The relevant documents and financial statements are also provided by the customer. If the applicant/borrower does not have an account but intends to open one, the bank also obtains the account opening form and related documents as part of this activity.

Users belonging to user role 'CEROLE' are authorized to perform the tasks associated with this stage.

The following details are captured in this stage:

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

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

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

The screenshot shows the Oracle Corporate Loan Application Entry form. The top section contains fields for Application Number (CorporateLending1370), User Reference Number (USR888), Channel, Application Category (CORPLOAN), Date (2007-12-31), Intermediary Code, Purpose, and Status (New Application). Below this is a tabbed interface with 'Customer' selected. The 'Applicant Details' section includes fields for Customer No, Short Name, Name, National ID, Customer Category, Currency, Account Class, Account, Language, Country, and Nationality. The 'Incorporation' section includes fields for Date, Country, Currency of Amounts, Capital, and Net Worth. The bottom section is labeled 'Documents' and contains 'Prev Remarks', 'Remarks', 'Audit', 'Outcome', and 'Exit' buttons.

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

### 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.

### Status

The status of the application gets displayed here.

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

### 1.12.3 **Customer Tab**

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

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**

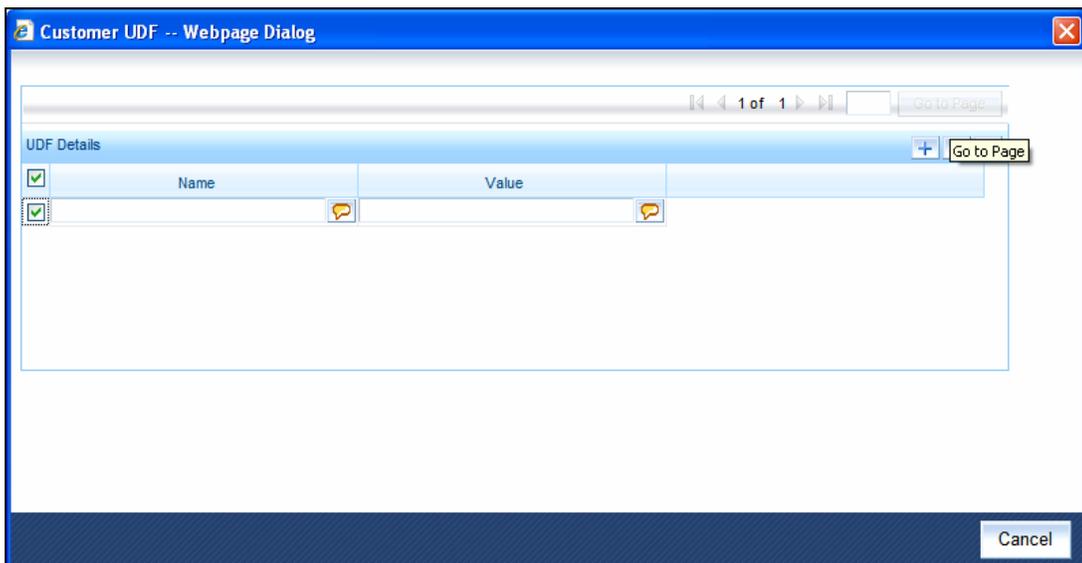
For existing customers you need to select the customer number from the option list provided.

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

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

#### 1.12.3.1 **Fields**

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



You can specify the following details in this screen:

#### **Name**

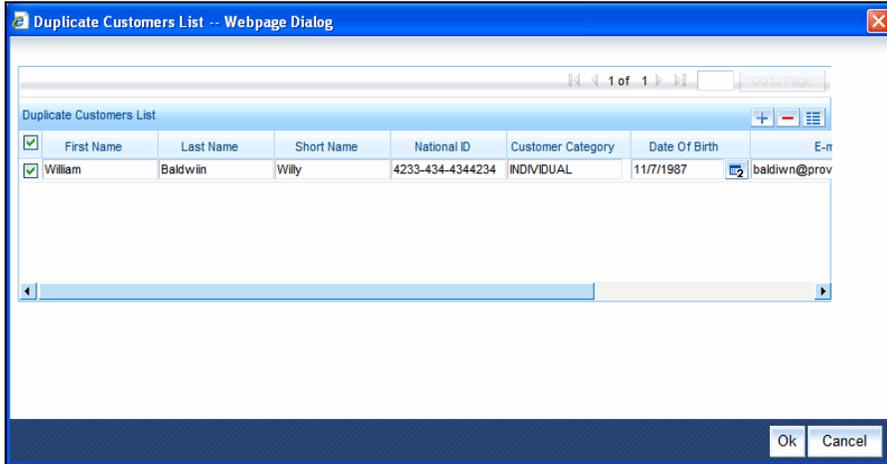
Specify the name of the UDF being created for the customer.

## Value

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

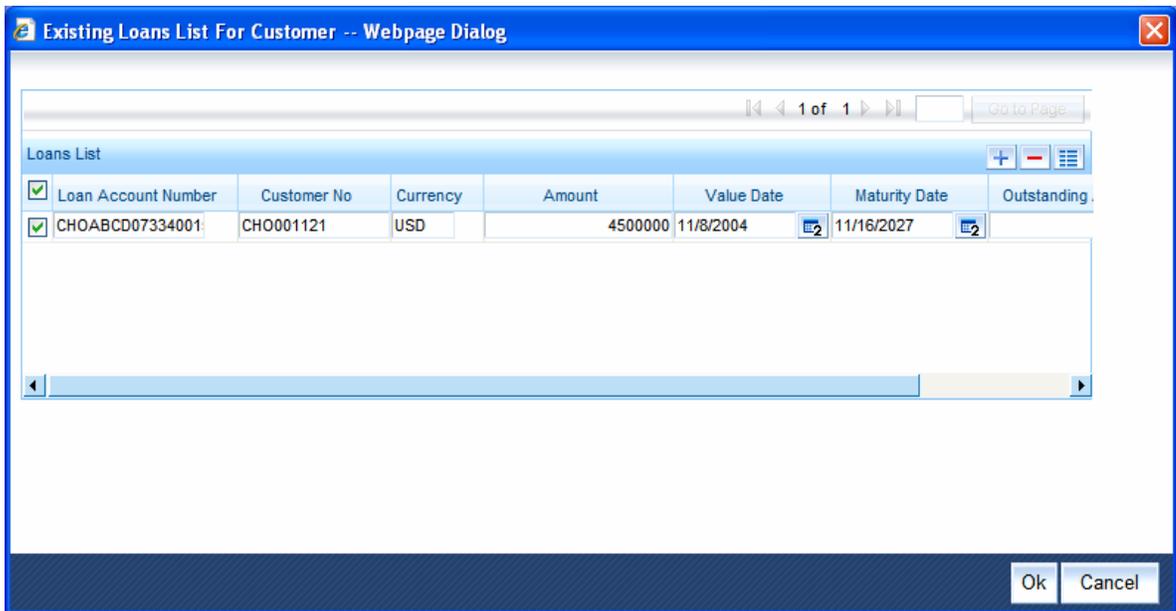
### 1.12.3.2 Dedupe

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.



### 1.12.3.3 Loans

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



### 1.12.4 Details Tab

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

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

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

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

**Director Name**

Specify the name of the director of the corporate customer.

**Tax Id**

Specify the tax identification of the director.

**Mobile Number**

Specify the mobile number of the director.

**E-mail**

Specify the e-mail Id of the director.

**Permanent Address**

**Address**

Specify the permanent address of the director.

**Country**

Specify the country associated with the address specified.

## Mailing

### Line 1 – 4

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

## 1.12.5 Financials Tab

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

Corporate Loan Application Entry

Application Number \* CorporateLending2063      User Reference Number \* Usr 222      Channel

Application Category CORPLOAN      Date 2008-03-31      Intermediary Code

Default      Purpose      Status New Application

Customer   Details   **Financials**   Limits   Collaterals   Requested   Comments

**Assets**      **Capital**      **Reserves**

Fixed Assets      Issued Capital      Subsidy from Govt

Intangible Assets      Paid-Up Capital      General Reserves

Non Current Assets

Current Assets

**Surplus**      **Liabilities**      **Cash Flows**

Credit Balance in PL      Term Liabilities      Operations Activities

Current Liabilities      Investing Activities

Financing Activities

**Credit Application**

Borrower Profile      Risk and Mitigants      Facilities Proposed

Financial Performance      Risk Department Mitigants      Approved Facilities

Borrower Market Position      Risk Department Assessment      Recommended

Terms and Conditions

**Documents**

Prev Remarks      Remarks      Audit      Outcome      Exit

You can capture the following details here:

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

## Assets

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

### **Fixed Assets**

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

### **Intangible Assets**

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

### **Non Current Assets**

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

### **Current Assets**

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

### **Capital**

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

#### **Issued Capital**

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

#### **Paid-Up Capital**

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

### **Reserves**

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

#### **Subsidy from Govt**

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

#### **General Reserves**

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

### **Surplus**

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

#### **Credit Balance in PL**

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

### **Liabilities**

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

#### **Term Liabilities**

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

#### **Current Liabilities**

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

## **Cash Flows**

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

### **Operations Activities**

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

### **Investing Activities**

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

### **Financing Activities**

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

## **Credit Application**

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

### **Borrower Profile**

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

### **Financial Performance**

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

### **Borrower Market Position**

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

### **Risk and Mitigants**

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

### **Risk Department Mitigants**

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

### **Risk Department Assessment**

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

### **Facilities Proposed**

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

## Approved Facilities

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

## Recommended

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

## Terms and Conditions

Specify the terms and conditions associated with the credit application.

### 1.12.6 Limits Tab

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

The screenshot displays the 'Corporate Loan Application Entry' window with the 'Limits' tab selected. The top section contains input fields for 'Application Number' (CorporateLending2063), 'User Reference Number' (Usr 222), 'Date' (2008-03-31), and 'Status' (New Application). Below this are tabs for 'Customer', 'Details', 'Financials', 'Limits', 'Collaterals', 'Requested', and 'Comments'. The 'Limits' tab is active, showing three main sections: 'Line Details', 'Amounts', and 'Availability'. 'Line Details' includes fields for Line Code, Line Serial, Main Line Code, Line Currency, and Expected Limit Amount. 'Amounts' includes Limit Amount, Collateral Amount, and Effective Line Amount, with checkboxes for 'Currencies' and 'Revolving Line'. 'Availability' includes Start Date, Expiry Date, Last Available Date, Remarks, Purpose, and a 'Fee Required' checkbox. Below these is the 'Effective Line Amount Basis' dropdown set to 'Limit Amount + Collateral Contribution'. The 'Pool Details' section includes Pool Code, Pool Description, Pool Currency, Pool Amount, and Pool Utilized. A 'Tenor Restriction' table is visible, showing columns for Tenor, Days, Limit, and Utilization, with two rows of data. At the bottom, there is a 'Documents' section with 'Prev Remarks', 'Remarks', 'Audit', 'Outcome', and an 'Exit' button.

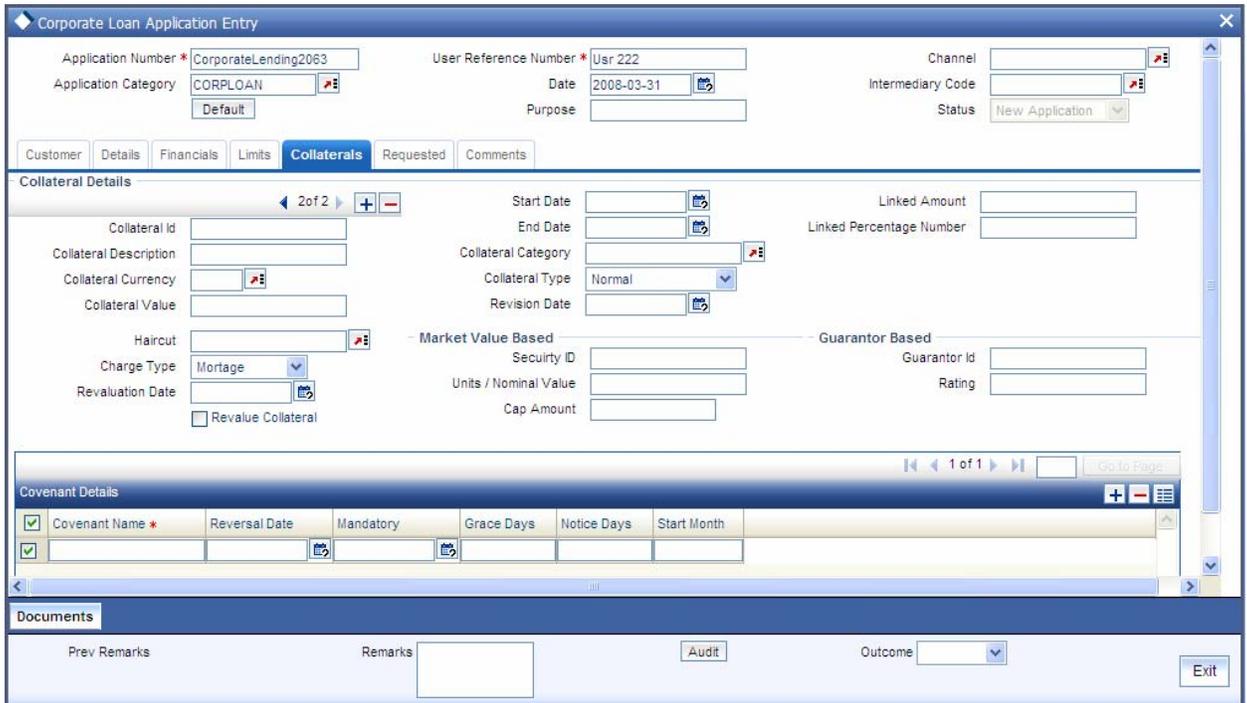
You can capture the following details here:

- Line details
- Line Currency
- Limit Amount
- Start, End and Last available Date of Facility

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

## 1.12.7 Collaterals Tab

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



The screenshot displays the 'Corporate Loan Application Entry' window, specifically the 'Collaterals' tab. The top section contains application metadata: Application Number (CorporateLending2063), User Reference Number (Usr 222), Channel, Application Category (CORPLOAN), Date (2008-03-31), Intermediary Code, Purpose, and Status (New Application). Below this is a navigation bar with tabs for Customer, Details, Financials, Limits, Collaterals (selected), Requested, and Comments.

The 'Collateral Details' section is divided into several fields and sections:

- Collateral Information:** Collateral Id, Collateral Description, Collateral Currency, Collateral Value, Haircut, Charge Type (Mortgage), and Revaluation Date.
- Collateral Dates:** Start Date, End Date, and Revision Date.
- Collateral Classification:** Collateral Category and Collateral Type (Normal).
- Valuation and Limits:** Market Value Based (Security ID, Units / Nominal Value, Cap Amount), Linked Amount, and Linked Percentage Number.
- Guarantor Information:** Guarantor Based (Guarantor Id, Rating).

Below the Collateral Details is a 'Covenant Details' table with columns for Covenant Name, Reversal Date, Mandatory, Grace Days, Notice Days, and Start Month. The table contains one row with a checked checkbox in the first column.

The bottom section is labeled 'Documents' and includes a 'Prev Remarks' field, a 'Remarks' text area, an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

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

## 1.12.8 Requested Tab

The details related to the requested loan can be captured in this tab.

You can capture the following details here:

**Product Code**

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

**Requested Amount**

Specify the loan amount requested by the prospective customer.

**Currency**

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

**Intrate**

Specify the preferred interest rate of the prospective customer.

**Tenor (in months)**

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

**Down-payment Amount**

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

**Promotion Id**

Specify the promotion Id of the loan offer being requested by the customer.

**Remarks**

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

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.

## **1.12.9 Comments Tab**

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

The screenshot displays the 'Corporate Loan Application Entry' window. At the top, there are input fields for 'Application Number' (CorporateLending2063), 'User Reference Number' (Usr 222), 'Date' (2008-03-31), and 'Application Category' (CORPLOAN). Below these are tabs for 'Customer', 'Details', 'Financials', 'Limits', 'Collaterals', 'Requested', and 'Comments'. The 'Comments' tab is selected, showing a table with the following columns: 'Sequence Number', 'Comments', 'Comment Type', and 'Comment Date'. The table is currently empty. At the bottom of the window, there is a 'Documents' section with a 'Remarks' field, an 'Audit' button, and an 'Outcome' dropdown menu.

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**

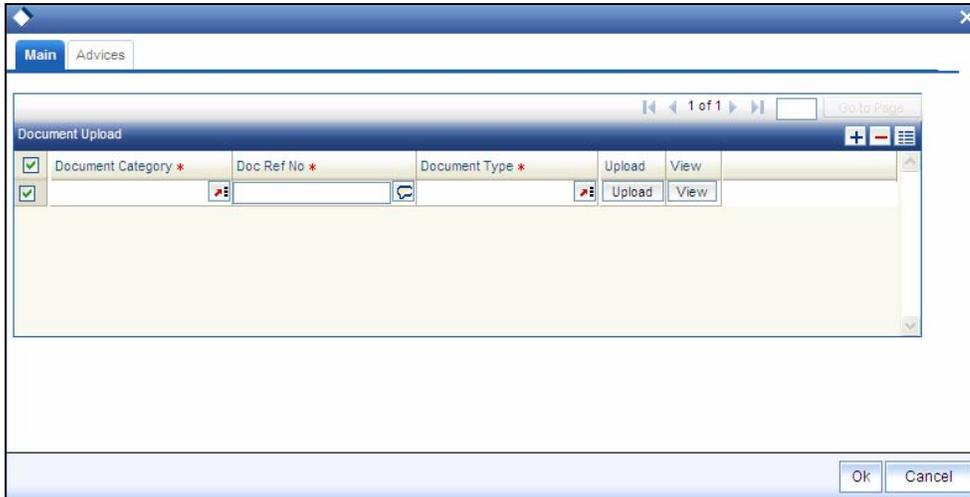
Specify the type of the comment given.

## Comment Date

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

### 1.12.10 Capturing Document Details

You can upload the scanned documents in 'Documents' sub screen. To invoke this screen, click 'Documents' button in Corporate Loan Application Entry screen.



You can capture the following details in this screen:

#### **Document Category**

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

#### **Document Reference Number**

Specify a unique reference number for the document being uploaded.

#### **Document Type**

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

Click 'Upload' button to upload the documents or 'View' button to view the documents.

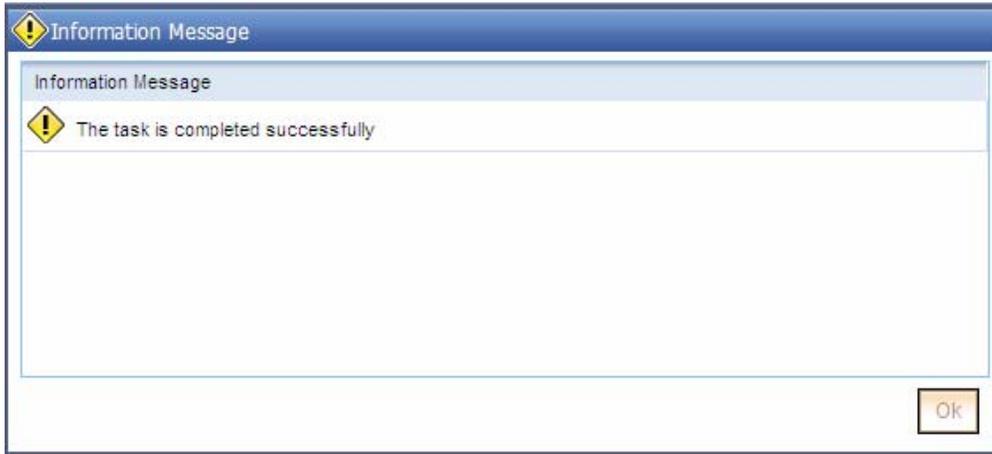
After specifying the mandatory details in Application Entry screen, select the 'Outcome' that you wish in the lower portion of the screen. To move to the next stage select 'PROCEED' as the outcome and click the 'Save' icon. You can select 'CANCEL' to terminate the process, if required.

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.

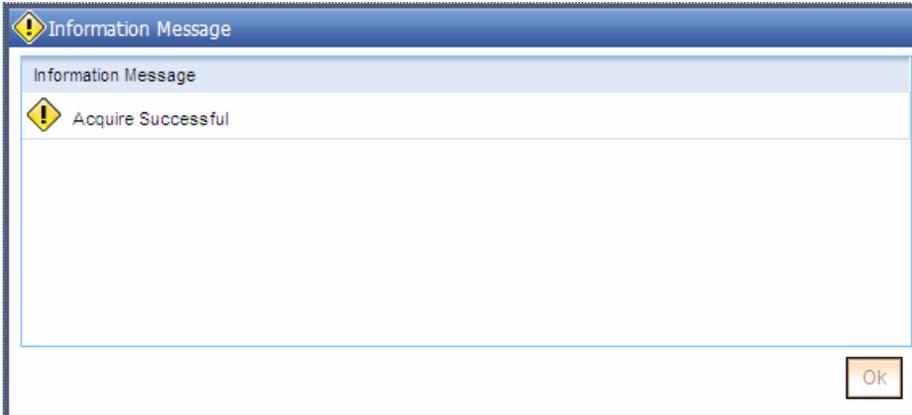


To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option.

Workflow Ref No	Txn Ref No	Title	Assignee Group	Assignee Users	Customer Name	Amount	Creation Date	Priority
<a href="#">RetailLending1362</a>	-	Document Verification	ALLROLES.ALLREAD				2010-06-29 20:13:10 IST	Low
<a href="#">RetailLending1461</a>	-	Application Entry	ALLROLES.ALLREAD				2010-07-01 18:41:27 IST	
<a href="#">RetailLending1464</a>	-	Application Entry	ALLROLES.ALLREAD				2010-07-01 18:57:11 IST	
<a href="#">OpenSavingsAccount1465</a>	-	Receive And Verify	ALLROLES.RCSEROLE.ALLREAD				2010-07-01 19:06:37 IST	
<a href="#">OpenCurrentAccount1466</a>	-	ReclievandVerifyCustDetails	ALLROLES.ALLREAD				2010-07-01 19:07:20 IST	
<a href="#">RetailLending1467</a>	-	Application Entry	ALLROLES.ALLREAD				2010-07-01 19:07:44 IST	
<a href="#">RetailLending1469</a>	-	Application Entry	ALLROLES.ALLREAD				2010-07-01 19:45:10 IST	
<a href="#">RetailLending1471</a>	-	Application Entry	ALLROLES.ALLREAD				2010-07-01 19:55:02 IST	
<a href="#">RetailLending1384</a>	-	Document Verification	ALLROLES.ALLREAD				2010-07-02 11:24:34 IST	Low
<a href="#">RetailLending1478</a>	-	Underwriting	ALLROLES.ALLREAD				2010-07-02 14:14:12 IST	Low

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.



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

## Step 2. Application Verification

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

 A screenshot of the "Corporate Loan Application Verification Stage" form. The form has a blue header and a close button (X) in the top right. It contains several input fields and tabs.
 

- Header Fields:** Application Number (CorporateLending2063), User Reference Number (Usr 222), Channel, Application Category (CORPLOAN), Date (2008-03-31), Intermediary Code, Purpose, Status (Verify Application).
- Customer Tab:** Details, Financials, Limits, Collaterals, Requested, Comments.
- Applicant Details:** Customer No, Short Name, Existing checkbox, Currency (GBP), Account Class, Account, Name, National ID, Customer Category, Language, Country, Nationality, Fields, Dedupe, Loan buttons.
- Incorporation:** Date, Capital, Net Worth, Country, Currency of Amounts.
- Description of Business:** A large text area.
- Documents Tab:** Prev Remarks, Remarks, Audit button, Outcome (PROCEED), 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.

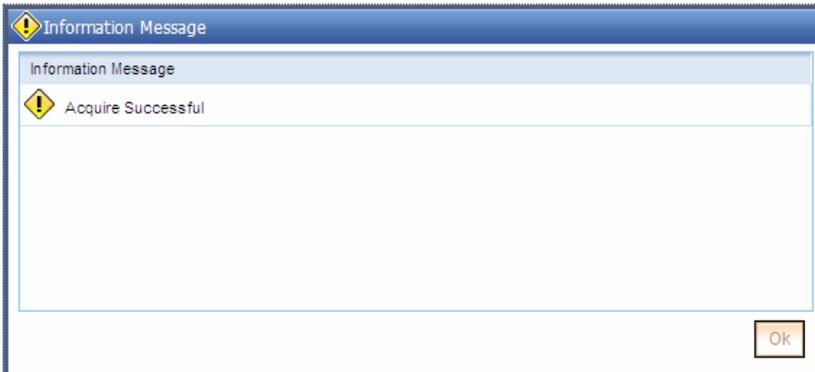
The verifier can either send the application back to the previous stage if the information provided is not adequate or can cancel it if the information captured is not satisfactory.

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.



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

### Step 3. 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 a facility offer to the borrower and generates payment schedule and schedule details. The advices that are maintained for the stage are generated on completion of the stage.

#### 1.12.11 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.

Corporate Loan Underwriting Stage

Application Number \* CorporateLending2063      User Reference Number \* Usr 222      Channel

Application Category CORPLOAN      Date 2008-03-31      Intermediary Code

Default      Purpose      Status UnderWriting

Customer   Details   Financials   Limits   Collaterals   Ratio   **Credit Score**   Bureau   Investigation   Requested   Loan   Schedule   Charges   Fields   Check List   Comments

Internal Credit Rating

<input checked="" type="checkbox"/>	Category	Question	Answer
<input checked="" type="checkbox"/>			

Risk Factor Details

<input checked="" type="checkbox"/>	Risk Factor	Description
<input checked="" type="checkbox"/>		

Documents

Prev Remarks      Remarks      Audit      Outcome PROCEED      Exit

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.

## 1.12.12 Ratio Tab

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

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

## 1.12.13 Bureau Tab

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

Corporate Loan Underwriting Stage

Application Number \* CorporateLending2063      User Reference Number \* Usr 222      Channel

Application Category CORPLOAN      Date 2008-03-31      Intermediary Code

Default      Purpose      Status UnderWriting

Customer   Details   Financials   Limits   Collaterals   Ratio   Credit Score   **Bureau**   Investigation   Requested   Loan   Schedule   Charges   Fields   Check List   Comments

External Credit Rating

External Agency	Recommended	Remarks	Report
<input type="checkbox"/> ICRA	Recommended		Report
<input checked="" type="checkbox"/>	Recommended		Report

Credit Bureau Details

Customer Id	Bureau	Status	Remarks	Report
<input type="checkbox"/>	CRBI	Pending		Report
<input checked="" type="checkbox"/>		Pending		Report

Documents

Prev Remarks      Remarks      Audit      Outcome PROCEED      Exit

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

### External Credit Rating

#### **External Agency**

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

#### **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.

## 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.

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.

## 1.12.14 Investigation Tab

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

Verification Type	Agency	Report
<input checked="" type="checkbox"/>		Report
<input checked="" type="checkbox"/>		Report

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.

### 1.12.15 Loan Tab

In the 'Loans' tab, the system displays the list of the multiple loan offers that are attached to the application category specified.

The screenshot shows the 'Corporate Loan Underwriting Stage' window. At the top, there are input fields for Application Number (CorporateLending2063), User Reference Number (Usr: 222), Date (2008-03-31), and Application Category (CORPLOAN). Below this is a navigation bar with tabs: Customer, Details, Financials, Limits, Collaterals, Ratio, Credit Score, Bureau, Investigation, Requested, **Loan**, Schedule, Charges, Fields, Check List, and Comments. The 'Loan' tab is active, showing a table of 'Multiple Offers'.

Offer Id *	No of Installments	Unit	Frequency	Rate	Rate Code	Spread	Effective Rate	Check	Apply
<input checked="" type="checkbox"/> christmas	36	Daily	1	9.25		.75	10	<input type="checkbox"/>	Apply
<input type="checkbox"/> dashera	6	Monthly	1	9		1	10	<input type="checkbox"/>	Apply
<input type="checkbox"/> divali	12	Monthly	1	7		.5	7.5	<input type="checkbox"/>	Apply
<input type="checkbox"/> holi	24	Monthly	1	9.5		.5	10	<input checked="" type="checkbox"/>	Apply

Below the table is the 'Loan Details' section with the following fields:

- CL Account Number: [ ]
- Loan Currency: [ ]
- Loan Amount: [ ]
- Effective Rate: [ ]
- Downpayment if any: [ ]
- Value Date: [ ]
- Maturity Date: [ ]
- No of Installments: [ ]
- Unit: Daily [v]
- Frequency: [ ]

At the bottom is the 'Documents' section with 'Prev Remarks', 'Remarks' [ ], 'Audit' [ ], 'Outcome' (PROCEED [v]), and 'Exit' [ ] buttons.

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.

### 1.12.16 Schedule Tab

In 'Schedule' tab, the system calculates and displays the payment schedules and the schedule details based on the loan offer selected.

Corporate Loan Underwriting Stage

Application Number \* CorporateLending2063      User Reference Number \* Usr 222      Channel

Application Category CORPLOAN      Date 2008-03-31      Intermediary Code

Default      Purpose      Status UnderWriting

Customer   Details   Financials   Limits   Collaterals   Ratio   Credit Score   Bureau   Investigation   Requested   Loan   **Schedule**   Charges   Fields   Check List   Comments

Schedule

<input checked="" type="checkbox"/>	Component Name	Schedule Type *	First Due Date	No	Amount
<input checked="" type="checkbox"/>		Payment			

Details

<input checked="" type="checkbox"/>	Component Name	Due Date *	Amount Due	EMI amount	Amor
<input checked="" type="checkbox"/>					

Documents

Prev Remarks      Remarks      Audit      Outcome PROCEED      Exit

The following details related to the schedule are displayed here:

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

### 1.12.17 **Charges Tab**

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

Corporate Loan Underwriting Stage

Application Number \* CorporateLending2063      User Reference Number \* Usr 222      Channel

Application Category CORPLOAN      Date 2008-03-31      Intermediary Code

Default      Purpose      Status UnderWriting

Customer   Details   Financials   Limits   Collaterals   Ratio   Credit Score   Bureau   Investigation   Requested   Loan   Schedule   **Charges**   Fields   Check List   Comments

1 of 1   Go To Page

Details

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

Documents

Prev Remarks      Remarks      Audit      Outcome PROCEED      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.

### 1.12.18 Fields Tab

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

Corporate Loan Underwriting Stage

Application Number \* CorporateLending2063      User Reference Number \* Usr 222      Channel

Application Category CORPLOAN      Date 2008-03-31      Intermediary Code

Default      Purpose      Status UnderWriting

Customer   Details   Financials   Limits   Collaterals   Ratio   Credit Score   Bureau   Investigation   Requested   Loan   Schedule   Charges   **Fields**   Check List   Comments

11									f1									b1
12									f2									b2
13									f3									b3
14									f4									b4
15									f5									b5
16									f6									b6
17									f7									
18									f8									
19									f9									
110									f10									
111									f11									
112									f12									
113									f13									
114									f14									
115									f15									
116									f16									

**Documents**

Prev Remarks      Remarks      Audit      Outcome PROCEED      Exit

### 1.12.19 Checklist Tab

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

Corporate Loan Underwriting Stage

Application Number \* CorporateLending2063      User Reference Number \* Usr 222      Channel

Application Category CORPLOAN      Date 2008-03-31      Intermediary Code

Default      Purpose      Status UnderWriting

Customer   Details   Financials   Limits   Collaterals   Ratio   Credit Score   Bureau   Investigation   Requested   Loan   Schedule   Charges   Fields   **Check List**   Comments

Check list1      1 of 1      Go to Page

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

**Documents**

Prev Remarks      Remarks      Audit      Outcome PROCEED      Exit

The following details are displayed in this screen:

- Checklist Id
- Description

**Verified**

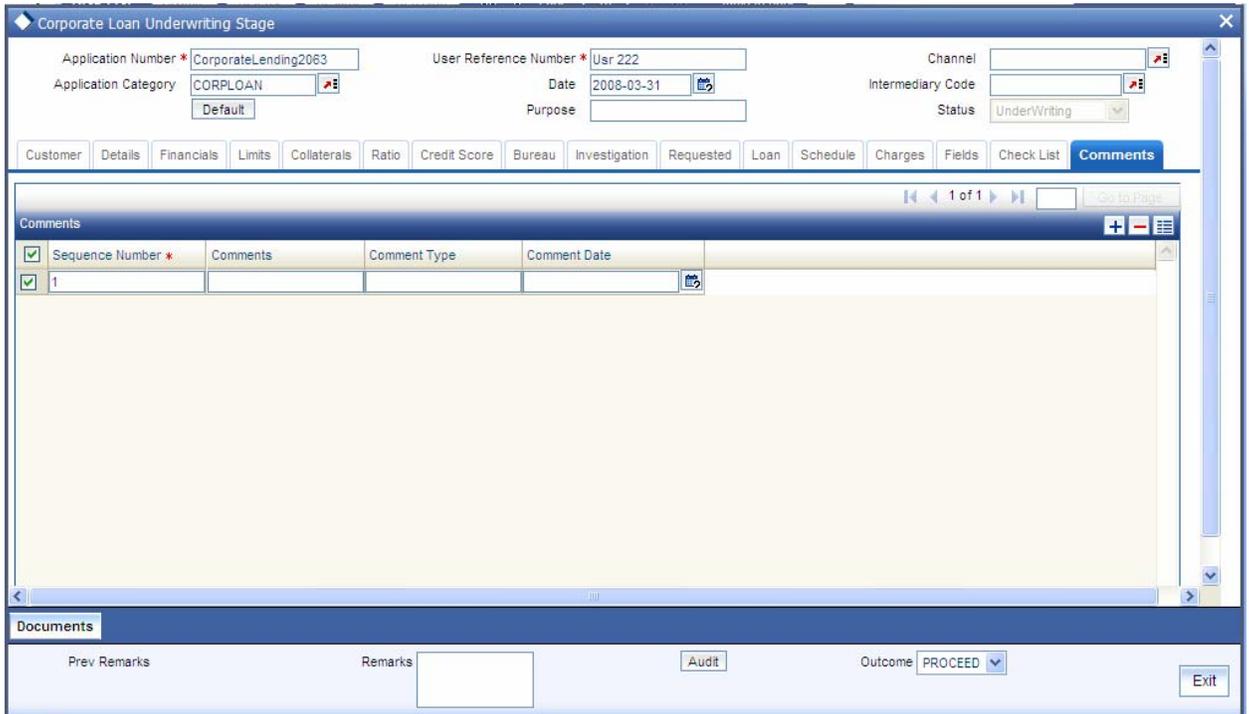
Check this box to indicate that checklist maintained has been verified for the customer.

**Comments**

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

**1.12.20      Comments Tab**

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



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**

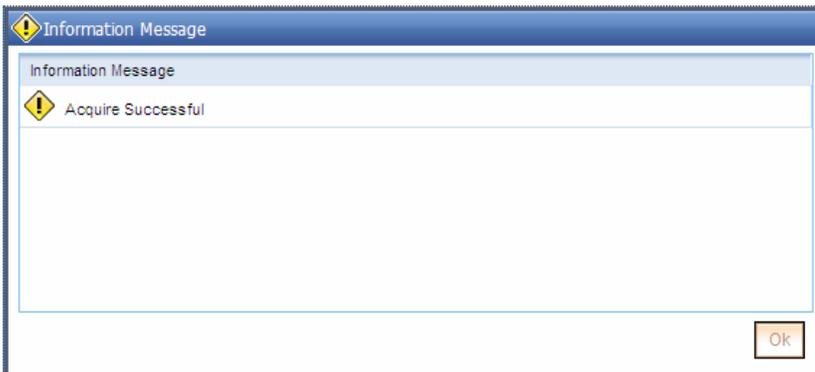
Specify the date on which the comment was given or select the date by clicking the 'Calendar' icon.

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.



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

## Step 4. Facility Approval

In the Loan Approval stage, the approver verifies the facility/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.

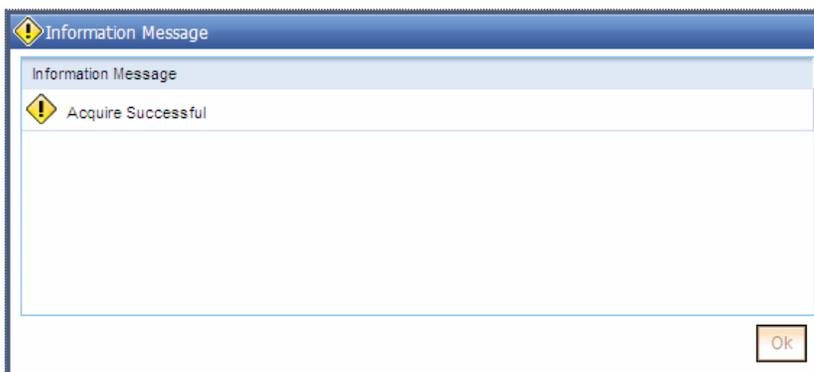
The approver can send the application back to the previous stage if the information provided is not adequate or choose to cancel it if the information captured is not satisfactory.

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.



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

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

## Step 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, facility etc. are created in the system on completion of the Document verification stage.

## **Step 6. Customer, Collateral, Facility, Loan, Account Creation**

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

The system creates a Facility/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 facility can be verified in STDCIF, GEDCOLLT, and GEDFACTL screens respectively.



Corporate Loan Origination  
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Oracle Corporation  
World Headquarters  
500 Oracle Parkway  
Redwood Shores, CA 94065  
U.S.A.

Worldwide Inquiries:  
Phone: +1.650.506.7000  
Fax: +1.650.506.7200  
[www.oracle.com/ financial\\_services/](http://www.oracle.com/financial_services/)

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