

Oracle FLEXCUBE Core Banking

Originations Reports Manual
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Originations Reports Manual
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1. Preface

1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2. Documentation Accessibility

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

1.3. Access to OFSS Support

<https://support.us.oracle.com>

1.4. Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the Reports Manual

Introduction provides brief information on the overall functionality covered in the Reports Manual

Chapters are dedicated to individual reports and its details, covered in the Reports Manual

1.5. Related Information Sources

For more information on Oracle FLEXCUBE Core Banking Release 11.5.0.0.0, refer to the following documents:

- Oracle FLEXCUBE Core Banking Licensing Guide

2. Origination Reports

A report is a document that is illustrated with the help of information, and tailored to a given situation and audience. The primary purpose of a report is to provide information. However, reports may also include additional information, such as suggestions or conclusions that indicate possible future actions which the report reader might take. Reports can be public or private.

Advice is generally a written proof of a service performed, funds transferred, or a payment that is received or made. It can also be a recommendation that advises a customer about specific investment asset allocations based on age and circumstances.

Note: Reports can be generated by navigating through the **Report Request** (Fast Path: 7775) option. Reports can be viewed from the **Advice/Report Status Enquiry** (Fast Path: 7778) option. Alternatively the above screens can be accessed by navigating through the following path:
Transaction Processing > Internal Transactions > Reports

Note: Report Codes precede the Report Names. Unlike the User Manual where the Fast Path preceding the Topic Title indicates the access for the screen, the Report Code is simply a unique code for the report.

Reports are categorized under:

- Adhoc Reports
- Batch Reports

2.1. Adhoc Reports

Adhoc reports are generated on demand or on request. Reports and advices can be requested from the Report Request screen. Adhoc reports can be viewed and generated using the teller login or the system operator login.

List of Adhoc Reports:

- UNDERWRITING OPERATIONS REPORTS

2.1.1. UNDERWRITING OPERATIONS REPORTS

The Underwriting Operations Reports include MIS reports of underwriting status by month, underwriter, producer etc.

List of Underwriting Operations Reports:

- OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER
- OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER
- OR005 – UNDERWRITING STATUS BY MONTH

OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER

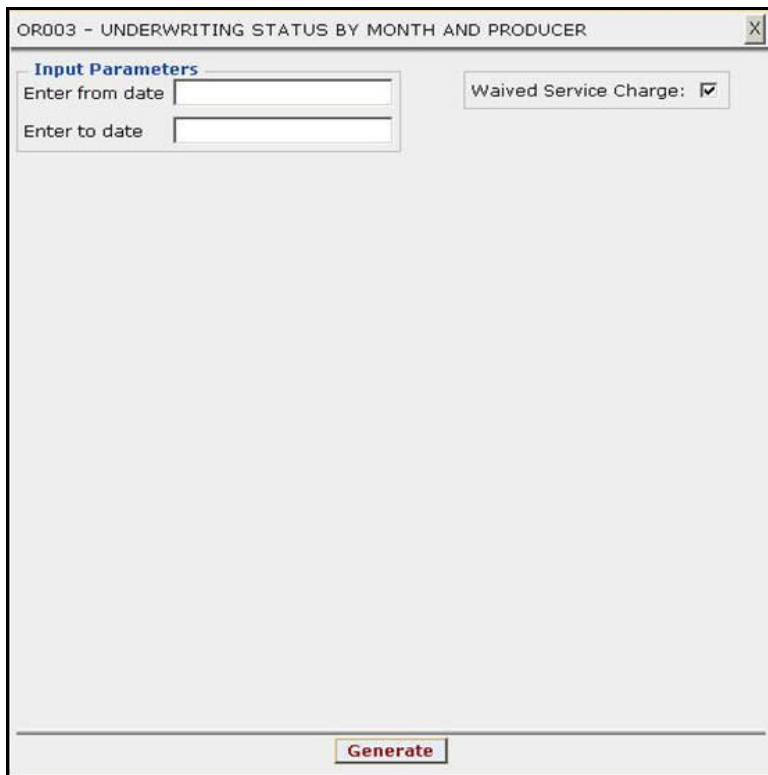
OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER

The producer is the one who brings some business to the financial institution and banks. The details of the producer and DSA (Direct Sales Associates) who source the loan applications are maintained in **FLEXCUBE** in Producer setup. Underwriting option allows the bank to take decisions on loan applications received. The various underwriting decisions are approved, rejected, conditioned etc.

This is a MIS report of underwriting status by month and producer. Each column of the report provides information on Company name, Branch, Month, Producer type, Producer no., Status like approved, conditioned and rejected, Total, Funded and percentage of funded.

To generate the UNDERWRITING STATUS BY MONTH AND PRODUCER REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Origination > UNDERWRITING OPERATIONS REPORTS > OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER**.
4. The system displays the **OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER** screen.



The screenshot shows a web application window titled "OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER". The window contains an "Input Parameters" section with two date input fields: "Enter from date" and "Enter to date". To the right of these fields is a checkbox labeled "Waived Service Charge:" which is checked. At the bottom center of the window is a "Generate" button.

OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER

Field Description

Field Name	Description
Enter from date	[Mandatory, dd/mm/yyyy] The start date for the report. Type a valid start date. This date should not be greater than To Date.
Enter to date	[Mandatory, dd/mm/yyyy] The end date for the report. Type a valid To Date.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **OR003 – UNDERWRITING STATUS BY MONTH AND PRODUCER** screen.
6. Click the **Generate** button.
7. The System displays the message “Report Request Submitted”.
8. Click the **OK** button.
9. The system generates the **UNDERWRITING STATUS BY MONTH AND PRODUCER REPORT**.

To view and print the UNDERWRITING STATUS BY MONTH AND PRODUCER REPORT

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **OR003 – UNDERWRITING STATUS BY MONTH AND PRODUCER**.
3. Click the **View** button to view the report.
4. The system displays the **UNDERWRITING STATUS BY MONTH AND PRODUCER REPORT** screen.

OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER

Bank :	335	DEMO BANK	FLEXCUBE	Run Date :	24-May-2007			
Branch :	999	Head Office	For: 30-Jun-2008	Run Time :	4:36 PM			
Op. Id :	SSUPP2	SSUPP2		Report No:	ORS003/1			
Company :								
Branch :								
			Approved	Conditioned	Rejected	Total	Funded	% Tot Apps
	Month	Producer Typ	Producer # &	-----	-----	-----	-----	Funded

OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER

5. On the **File** menu, click **Print**.
6. The system displays the **Print** dialog box.
7. Select the appropriate parameters and click the **OK** button.

OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER

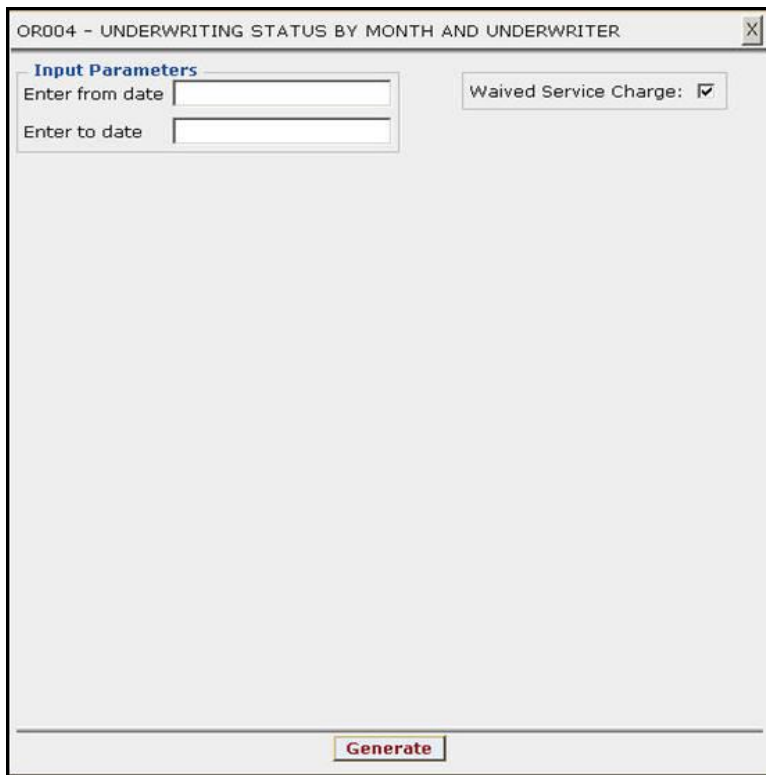
OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER

Underwriter will verify the application entry done by the user. Depending on the credit bureau setup, the underwriter can fetch the applicant's details from the credit bureau. After verifying the external scoring given by the credit bureau and the internal scoring obtained by the scoring model, the underwriter takes a decision on the loan applications received. The various underwriting decisions are approved, rejected, conditioned etc.

This is a MIS report of underwriting status by month and underwriter. Each column of the report provides information on Month, Underwriter no., Underwriter name, Status like approved, conditioned and rejected, Total, Funded and percentage of funded.

To generate the UNDERWRITING STATUS BY MONTH AND UNDERWRITER REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Origination > UNDERWRITING OPERATIONS REPORTS > OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER**.
4. The system displays the **OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER** screen.



The screenshot shows a web application window titled "OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER". The window contains an "Input Parameters" section with two date input fields: "Enter from date" and "Enter to date". To the right of these fields is a checkbox labeled "Waived Service Charge:" which is checked. At the bottom center of the window is a "Generate" button.

OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER

Field Description

Field Name	Description
Enter from date	[Mandatory, dd/mm/yyyy] The start date for the report. Type a valid start date. This date should not be greater than To Date.
Enter to date	[Mandatory, dd/mm/yyyy] The end date for the report. Type a valid To Date.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER REPORT** screen.
6. Click the **Generate** button.
7. The System displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **UNDERWRITING STATUS BY MONTH AND UNDERWRITER REPORT**.

To view and print the UNDERWRITING STATUS BY MONTH AND UNDERWRITER REPORT

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER**.
3. Click the **View** button to view the report.
4. The system displays the **UNDERWRITING STATUS BY MONTH AND UNDERWRITER REPORT** screen.

OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER

Bank :	335	DEMO BANK	FLEXCUBE	Run Date :	24-May-2007			
Branch :	999	Head office	For: 30-Jun-2008	Run Time :	4:36 PM			
Op. Id :	SSUPP2	SSUPP2		Report No:	ORS004/1			
Month	Underwriter	Underwriter	Approved	Conditioned	Rejected	Total	Funded	% Tot Apps Funded
			-----	-----	-----	-----	-----	-----

OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER

5. On the **File** menu, click **Print**.
6. The system displays the **Print** dialog box.
7. Select the appropriate parameters and click the **OK** button.

OR005 – UNDERWRITING STATUS BY MONTH

This report helps the bank in monitoring performances of various users and helps to increase the productivity. For the given date range this ad hoc report provides the information on number of applications entered and underwriting decisions taken on them to the branch with average values.

This is a MIS report of underwriting status by month. Each column of the report provides information on Company, Branch, Month, Number of applications, Status like Approved, Conditioned and Rejected, Funded volume, Average loan and Average rate.

To generate the UNDERWRITING STATUS BY MONTH REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Origination > UNDERWRITING OPERATIONS REPORTS > OR005 - UNDERWRITING STATUS BY MONTH.**
4. The system displays the **OR005 - UNDERWRITING STATUS BY MONTH** screen.

Field Description

Field Name	Description
Enter from date	[Mandatory, dd/mm/yyyy] The start date for the report. Type a valid start date. This date should not be greater than To Date.

OR005 – UNDERWRITING STATUS BY MONTH

Field Name	Description
Enter to date	[Mandatory, dd/mm/yyyy] The end date for the report. Type a valid To Date.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **OR005 – UNDERWRITING STATUS BY MONTH** screen.
6. Click the **Generate** button.
7. The System displays the message “Report Request Submitted”.
8. Click the **OK** button.
9. The system generates the **UNDERWRITING STATUS BY MONTH REPORT**.

To view and print the UNDERWRITING STATUS BY MONTH REPORT

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **OR005 – UNDERWRITING STATUS BY MONTH**.
3. Click the **View** button to view the report.
4. The system displays the **UNDERWRITING STATUS BY MONTH REPORT** screen.

Bank : 335	DEMO BANK	FLEXCUBE	Run Date : 24-May-2007							
Branch : 999	Head office	For: 30-Jun-2008	Run Time : 4:36 PM							
Op. Id : SSUPP2	SSUPP2		Report No: ORS005/1							
COMPANY	Branch:	Month	# of A	Approved	Conditioned	Rejected	Funded	Volume	Avg. Loan	Avg. Rate

OR005 – UNDERWRITING STATUS BY MONTH

5. On the **File** menu, click **Print**.
6. The system displays the **Print** dialog box.
7. Select the appropriate parameters and click the **OK** button.

2.2. Batch Reports

Batch reports are automatically generated at the end of day or beginning of day. Reports and advices can be requested from the **Report Request** screen. Batch reports can only be generated using the system operator login.

The operator must run the cut-off process at the end of every day, before starting the EOD for that day. This is to ensure that all transactions done through the on-line delivery channels are handed over to a log for batch processing. A fresh log is created for the next day's transactions. Here it is important to note that while the processing date from the point of view of EOD processing is still today, the on-line processing date has moved to the next processing date and the online transactions done after cut-off will be processed in the next day's EOD.

EOD refers to the processing required to be done for each functional module of **FLEXCUBE Retail** as well as some files that are generated for updating data in other LO's. The EOD Client option is used to take care of the system related batch processes of cutoff, BOD, EOD, monthly report generation and printing, file hand off, eligibility of the RP, etc.

Beginning of the Day process opens a new transaction day for the Bank. BOD as a process depends on EOD process for the previous working day. This means, if the EOD is not completed for a day, system will not allow the BOD for the next day to start.

List of Batch Reports:

- UNDERWRITING OPERATIONS REPORTS

Access

- Fast Path: EOD10
- Operator Process > EOD/BOD Operations > EOD Processing

To generate batch reports

1. Take Pre Cutoff Backup before processing the EOD.
2. Log in to the **Flexcube Retail** application with a valid System Operator Login ID.
3. The **Flexcube Retail** window appears.
4. Access the **EOD Client** (Fast Path: EOD10) screen.

Batch Reports

EDD Client

Process Category: Category Status:

Process Date: Next Process Date:

State	Process Name	Module Code	Status	Duration
-------	--------------	-------------	--------	----------

Start Refresh Close

Field Description

Field Name	Description
Process Category	<p data-bbox="613 331 906 359">[Mandatory, Drop-Down]</p> <p data-bbox="613 373 1143 401">The category of the process to be performed.</p> <p data-bbox="613 422 805 449">The options are:</p> <ul data-bbox="656 470 1367 1877" style="list-style-type: none"> <li data-bbox="656 470 1367 680">• End of Day: It is a process where a fixed set of shell or functionality are processed. A proper handoff of GL's to FLEXCUBE Corporate, Consolidation etc. is done in the EOD process. Interest related processing, GL Updations, Draw-Down, Sweep-Outs, TD part redemption due to Sweep-In instructions, report related processing is done during the EOD processing. <li data-bbox="656 701 1367 848">• Beginning Of Day: It is process where in some predefined functions are processed. The user can login in the system after the BOD is completed. The validation for BOD is that the previous day EOD should be completed. For e.g. TD Maturity, SI Execution etc. <li data-bbox="656 869 1367 1058">• Cutoff: It is a process where the process date of the system is changed to the next working day as maintained in the bank calendar. All the transactions entered in the system, till the point of cutoff, are picked up for EOD processing. The validation for cutoff is that the previous day BOD should be completed. <li data-bbox="656 1079 1295 1106">• Transfer DB Scripts: This process was used earlier. <li data-bbox="656 1127 1263 1155">• Apply DB Scripts: This process was used earlier. <li data-bbox="656 1176 1367 1323">• Process CIF Handoff: This process is used to download the customers and related tables which are opened in other branch to the base branch of the customer. The validation for CIF handoff is that the previous day BOD should be completed. <li data-bbox="656 1344 1367 1407">• Schedule Extracts: It is a processed to extract specific schedule and to have a proper handoff to the interface. <li data-bbox="656 1428 1367 1575">• MONTHLY STATEMENTS: This process is used to generate the customer monthly statement in order to stream line the time during the actual EOM process. This process is run separately. This process can be run even after the BOD process next day. <li data-bbox="656 1596 1367 1659">• Handoff After EOD: It is a processed to extract specific schedule and to have a proper handoff to the interface. <li data-bbox="656 1680 1367 1743">• Elig Evaluation: It is a processed to evaluate the eligibility of the RVT schemes. <li data-bbox="656 1764 1367 1827">• File Handoff: It is a processed to extract specific schedule and to have a proper handoff to the interface. <li data-bbox="656 1848 1367 1877">• Automatic EFS for Converted Loan: This process is used to close the loan accounts with Automatic EFS Date

Field Name	Description
	<p>falling on running day. If running of this process is skipped on a particular day, such accounts falling due for automatic closure on that day will be picked on next working day process. Future dated closure or back dated closure is not be supported. If the automatic closure date falls on a holiday, then such accounts will be picked up on the next working days process. All accounts attempted for such system initiated closure will be marked as Tried for both successful and failure cases. The accounts which are marked as Tried will not be picked up for further retries when the process is attempted at the later dates.</p> <ul style="list-style-type: none"> • Mark for Write Off: In this process system displays the “Accounts marked for write off are pending processing. Cannot proceed” message for the account which are marked for write off for which the write off process has not been executed. If there are no accounts marked for write off, FLEXCUBE will start the process of marking accounts for write off based on the parameters defined. The system displays the message "SUCCESS MESSAGE" after the process is completed. • Automatic Write Off: In this process system displays the “No accounts marked for write off, Cannot Proceed” message if no account is write off for which the write off process. Accounts manually marked for write off will be fully written off irrespective of the present CRR status or the DPD. If the accounts are marked for write off, FLEXCUBE will write off the accounts if the accounts meet the eligibility criteria as on the date of write off. Accounting entries including off balance sheet entries will be passed by the system pertaining to written off accounts. The system displays the message "SUCCESS MESSAGE" after the process is completed.
Category Status	<p>[Mandatory, Drop-Down]</p> <p>This field displays the status of the selected category. The status can be as follows:</p> <ul style="list-style-type: none"> • Yet to Start • Started • Aborted • Completed
Process Date	<p>[Mandatory, dd/mm/yyyy]</p> <p>This field displays the current process date for the selected process. Select the process date from the calendar.</p>
Next Process Date	<p>[Mandatory, dd/mm/yyyy]</p> <p>The field displays the next logical working day on which the process has to be run. Select the next process date from the</p>

Field Name	Description
	calendar.

Column Name	Description
State	[Display] This field displays a different colour for different process state. The different colour displayed are: <ul style="list-style-type: none"> • Green - Run • Red - Aborted • Default - Other Status (Complete, Yet to Start)
Process Name	[Display] The name of the different process which are performed.
Module Code	[Display] The code of the module on which the process is performed.
Status	[Display] The status of the process performed. The status can be as follows: <ul style="list-style-type: none"> • Yet to Start • Started • Aborted • Completed
Duration	[Display] This field displays the duration for which the process was running, or when was the process completed.

5. Select **Cutoff** from the **Process Category** drop-down list.
6. Select the appropriate parameters in the **EOD Client** screen.
7. Click the **Start** button to start the cutoff process.
8. On successful completion of cutoff process, the system displays the message "Category Successfully Completed".
9. Click the **OK** button.
10. Select **End of Day** from the **Process Category** drop-down list.
11. Click the **Start** button to start the EOD process.

12. On successful completion of EOD process, the system displays the message “Category Successfully Completed” and saves the reports in a folder in an appropriate location. For e.g. /home/wasadmin/USGapsSTR1/flexcube/host/runarea/rjsout.

Note: Once this is done, the operator should logout completely out of the system and login again. After the EOD Console is brought up again, the operator must check the process date displayed at the bottom right hand corner of the status bar below. The date should have moved to the next process date.

13. Take POSTEOD Backup for that process date before processing the BOD.
14. Select **Beginning of Day** from the **Process Category** drop-down list.
15. Click the **Start** button to start the EOD process.
16. On successful completion of BOD process, the system displays the message “Category Successfully Completed” and saves the reports in a folder in an appropriate location. For e.g. /home/wasadmin/USGapsSTR1/flexcube/host/runarea/rjsout.
17. Click the **OK** button.
18. Take POSTBOD Backup after executing the BOD.

2.2.1. UNDERWRITING OPERATIONS REPORTS

The Underwriting Operations Reports include MIS reports of underwriting status by month, underwriter, producer etc. It also includes aging analysis report.

List of Underwriting Operations Reports:

- OR001 - NUMBER OF CREDIT APPLICATIONS ENTERED BY USER
- OR002 - CREDIT APPLICATIONS IMAGES BY STATUS
- OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER
- OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER
- or005 - underwriting status by month
- OR006 - UNDERWRITING STATUS BY UNDERWRITER
- OR007 - APPLICATION AGING PROCESS

OR001 - NUMBER OF CREDIT APPLICATIONS ENTERED BY USER

OR001 - NUMBER OF CREDIT APPLICATIONS ENTERED BY USER

The first step in the loan origination process is entering the data in the system. The Application Entry option allows the branch user to capture the lending application details. Details related to the applicant(s), relations and co-signer are captured. Once the application entry details are captured and saved, the system checks the application for completeness using a predefined set of edits. This MIS report helps the bank to find out the number of applications entered by the individual users.

This is a report on number of credit applications entered by the individual users. Each column of the report provides information on Company, Branch, Entered by, Date entered, Application and Report total.

Frequency

- Daily (EOD)

To view and print the NUMBER OF CREDIT APPLICATIONS ENTERED BY USER REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Origination > UNDERWRITING OPERATIONS REPORTS > OR001 - NUMBER OF CREDIT APPLICATIONS ENTERED BY USER**.
4. The system displays the **OR001 - NUMBER OF CREDIT APPLICATIONS ENTERED BY USER** screen.

OR001 - NUMBER OF CREDIT APPLICATIONS ENTERED BY USER

Process Date[DD/MM/YYYY] : 31/01/2008

Branch Code Del

View

OR001 - NUMBER OF CREDIT APPLICATIONS ENTERED BY USER

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Numeric, 5] The code of the branch for which the report needs to be generated. Type a valid branch code.

5. Enter the appropriate parameters in the **OR001 – NUMBER OF CREDIT APPLICATIONS ENTERED BY USER** screen.
6. Click the **View** button to view the report.
7. The system displays the **NUMBER OF CREDIT APPLICATIONS ENTERED BY USER** report screen.

OR001 - NUMBER OF CREDIT APPLICATIONS ENTERED BY USER

Bank :	335	DEMO BANK	FLEXCUBE	Run Date :	14-Apr-2007
Branch :	999	Head office	For: 31-Dec-2007	Run Time :	12:33 PM
Op. Id :	SYSOPER	SYSOPER		Report No:	ORS001/1
COMPANY	BRANCH	Entered By	DATE_ENTER Report Total	Application	

OR001 - NUMBER OF CREDIT APPLICATIONS ENTERED BY USER

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

OR002 - CREDIT APPLICATIONS IMAGES BY STATUS

Origination provides a fax imaging feature which allows faxes coming in from the dealers or producers to be managed and viewed on the screen. Usually more than one application is received in one fax or one application is received across multiple faxes. The **Image Maintenance** option helps to organize and maintain the images. The various image statuses are Rush, new, skip, bad and Processed. The **Attach to an Application** option allows to attach one or more images to an existing credit application. Once the image is attached to the application, the status of the image changes to processed.

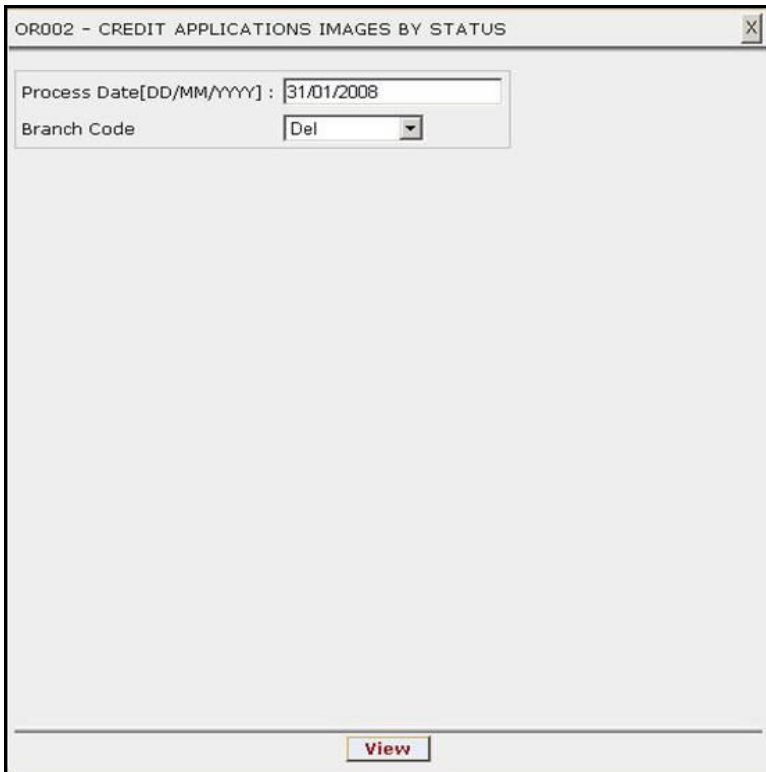
This is a report on credit applications images by status. Each column of the report provides information on Company, Branch, Image status, Date entered, No. of images and Grand total.

Frequency

- Daily (EOD)

To view and print the CREDIT APPLICATIONS IMAGES BY STATUS REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Origination > UNDERWRITING OPERATIONS REPORTS > OR002 - CREDIT APPLICATIONS IMAGES BY STATUS.**
4. The system displays the **OR002 - CREDIT APPLICATIONS IMAGES BY STATUS** screen.



OR002 - CREDIT APPLICATIONS IMAGES BY STATUS

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Numeric, 5] The code of the branch for which the report needs to be generated. Type a valid branch code.

5. Enter the appropriate parameters in the **OR002 – CREDIT APPLICATIONS IMAGES BY STATUS** screen.
6. Click the **view** button.
7. The system displays the **CREDIT APPLICATIONS IMAGES BY STATUS REPORT screen**.

OR002 - CREDIT APPLICATIONS IMAGES BY STATUS

Bank : 335	DEMO BANK	FLEXCUBE	Run Date : 14-Apr-2007
Branch : 999	Head office	For: 31-Dec-2007	
Op. Id : SYSOPER	SYSOPER		Run Time : 12:33 PM
			Report No: OR5001/1
	Image Status	Date Enter	of Images
Company :			
Branch :			
		Grand Total:	

OR002 - CREDIT APPLICATIONS IMAGES BY STATUS

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER

OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER

The producer is the one who brings some business to the financial institution and banks. The details of the producer and DSA (Direct Sales Associates) who source the loan applications are maintained in **FLEXCUBE** in Producer setup. Underwriting option allows the bank to take decisions on loan applications received. The various underwriting decisions are approved, rejected, conditioned etc.

This is a MIS report of underwriting status by month and producer. Each column of the report provides information on Company name, Branch, Month, Producer type, Producer no., Status like approved, conditioned and rejected, Total, Funded and percentage of funded.

Frequency

- Daily (EOD)

To view and print the UNDERWRITING STATUS BY MONTH AND PRODUCER REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Origination > UNDERWRITING OPERATIONS REPORTS > OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER.**
4. The system displays the **OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER** screen.

OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER

Process Date[DD/MM/YYYY] : 31/01/2008

Branch Code Del

View

OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Numeric, 5] The code of the branch for which the report needs to be generated. Type a valid branch code.

5. Enter the appropriate parameters in the **OR003 – UNDERWRITING STATUS BY MONTH AND PRODUCER** screen.
6. Click the **View** button to view the report.
7. The system displays the **UNDERWRITING STATUS BY MONTH AND PRODUCER** report screen.

OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER

Bank :	335	DEMO BANK	FLEXCUBE	Run Date :	14-Apr-2007			
Branch :	999	Head office	For: 31-Dec-2007	Run Time :	12:34 PM			
Op. Id :	SYSOPER	SYSOPER		Report No:	ORS003/1			
Company :								
Branch :								
			Approved	Conditioned	Rejected	Total	Funded	% Tot Apps
	Month	Producer Typ	Producer # &	-----	-----	-----	-----	Funded

OR003 - UNDERWRITING STATUS BY MONTH AND PRODUCER

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER

OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER

Underwriter will verify the application entry done by the user. Depending on the credit bureau setup, the underwriter can fetch the applicant's details from the credit bureau. After verifying the external scoring given by the credit bureau and the internal scoring obtained by the scoring model, the underwriter takes a decision on the loan applications received. The various underwriting decisions are approved, rejected, conditioned etc.

This is a MIS report of underwriting status by month and underwriter. Each column of the report provides information on Month, Underwriter no., Underwriter name, Status like approved, conditioned and rejected, Total, Funded and percentage of funded.

Frequency

- Daily (EOD)

To view and print the UNDERWRITING STATUS BY MONTH AND UNDERWRITER REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Origination > UNDERWRITING OPERATIONS REPORTS > OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER**.
4. The system displays the **OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER** screen.

OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER

Process Date[DD/MM/YYYY] : 31/01/2008

Branch Code Del

View

OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER

Field Description

Field Name	Description
Process Date [DD/MM/YYYY] :	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Numeric, 5] The code of the branch for which the report needs to be generated. Type a valid branch code.

5. Enter the appropriate parameters in the **OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER** screen.
6. Click the **View** button.
7. The system displays the **UNDERWRITING STATUS BY MONTH AND UNDERWRITER REPORT** screen.

OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER

Bank : 335	DEMO BANK	FLEXCUBE	Run Date : 14-Apr-2007					
Branch : 999	Head office	For: 31-Dec-2007	Run Time : 12:34 PM					
Op. Id : SYSOPER	SYSOPER		Report No: ORS004/1					
Month	Underwriter	Underwriter	Approved	Conditioned	Rejected	Total	Funded	% Tot Apps Funded
			-----	-----	-----	-----	-----	-----

OR004 - UNDERWRITING STATUS BY MONTH AND UNDERWRITER

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

OR005 - UNDERWRITING STATUS BY MONTH

This report helps the bank in monitoring performances of various users and helps to increase the productivity. For the given date range this ad hoc report provides the information on number of applications entered and underwriting decisions taken on them to the branch with average values.

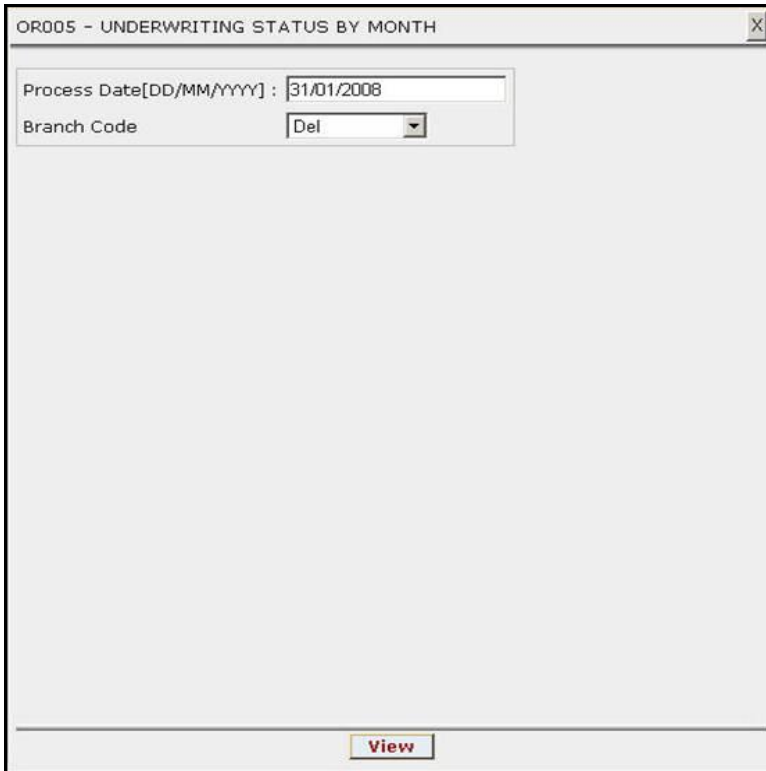
This is a MIS report of underwriting status by month. Each column of the report provides information on Company, Branch, Month, Number of applications, Status like approved, conditioned and rejected, Funded volume, Average loan and Average rate.

Frequency

- Daily (EOD)

To view and print the UNDERWRITING STATUS BY MONTH REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Origination > UNDERWRITING OPERATIONS REPORTS > OR005 - UNDERWRITING STATUS BY MONTH**.
4. The system displays the **OR005 - UNDERWRITING STATUS BY MONTH** screen.



Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Numeric, 5] The code of the branch for which the report needs to be generated. Type a valid branch code.

5. Enter the appropriate parameters in the **OR005 – UNDERWRITING STATUS BY MONTH** screen.
6. Click the **view** button.
7. The system displays the **UNDERWRITING STATUS BY MONTH REPORT** screen.

OR005 - UNDERWRITING STATUS BY MONTH

Bank : 335	DEMO BANK	FLEXCUBE	Run Date : 14-Apr-2007							
Branch : 999	Head Office	For: 31-Dec-2007								
Op. Id : SYSOPER	SYSOPER		Run Time : 12:34 PM							
			Report No: OR5005/1							
COMPANY	Branch:	Month	# of A	Approved	Conditioned	Rejected	Funded	Volume	Avg. Loan	Avg. Rate

OR005 - UNDERWRITING STATUS BY MONTH

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

OR006 - UNDERWRITING STATUS BY UNDERWRITER

Underwriter will verify the application entry done by the user. Depending on the credit bureau setup, the underwriter can fetch the applicant's details from the credit bureau. After verifying the external scoring given by the credit bureau and the internal scoring obtained by the scoring model, the underwriter takes a decision on the loan applications received. The various underwriting decisions are approved, rejected, conditioned etc.

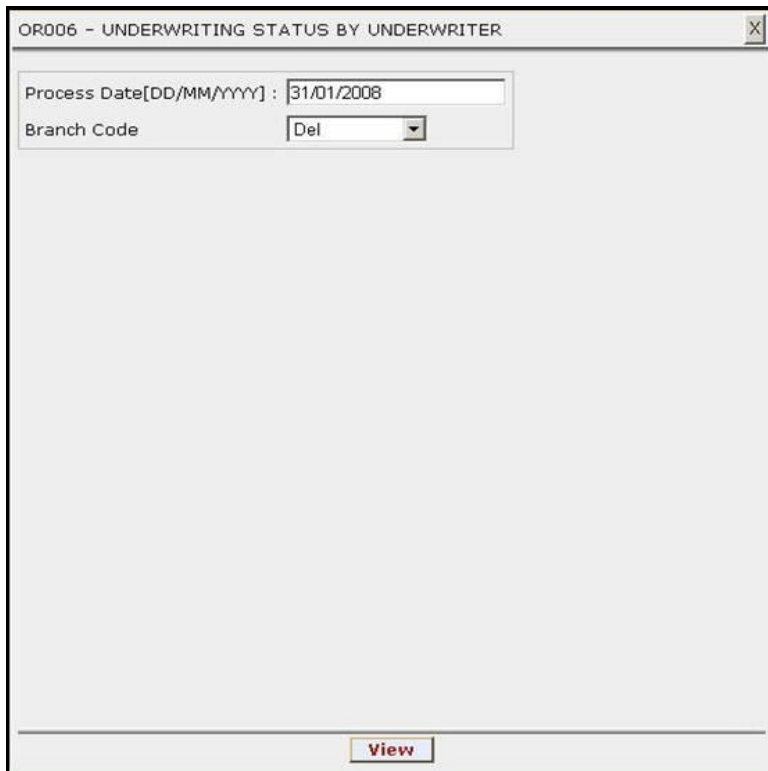
This is a MIS report of underwriting status by underwriter. Each column of the report provides information on Company, Branch, Application, Applicant, Product and Status.

Frequency

- Daily (EOD)

To view and print the UNDERWRITING STATUS BY UNDERWRITER REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Origination > UNDERWRITING OPERATIONS REPORTS > OR006 - UNDERWRITING STATUS BY UNDERWRITER**.
4. The system displays the **OR006 - UNDERWRITING STATUS BY UNDERWRITER** screen.



OR006 - UNDERWRITING STATUS BY UNDERWRITER

Field Description

Field Name	Description
Process Date [DD/MM/YYYY] :	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Numeric, 5] The code of the branch for which the report needs to be generated. Type a valid branch code.

5. Enter the appropriate parameters in the **OR006 – UNDERWRITING STATUS BY UNDERWRITER** screen.
6. Click the **view** button.
7. The system displays the **UNDERWRITING STATUS BY UNDERWRITER REPORT screen**.

OR006 - UNDERWRITING STATUS BY UNDERWRITER

Bank : 335	DEMO BANK	FLEXCUBE	Run Date : 14-Apr-2007
Branch : 999	Head office	For: 31-Dec-2007	
Op. Id : SYSOPER	SYSOPER		Run Time : 12:35 PM
			Report No: ORS006/1
Company :			
Branch :			
Application	Applicant	Product	Status
Application			

OR006 - UNDERWRITING STATUS BY UNDERWRITER

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

OR007 - APPLICATION AGING PROCESS

In **FLEXCUBE** the Product Cycle Setup allows the bank to define the loan origination workflow process. In a branch a user can assign a given set of cycle status to an application depending on the responsibility vested on him/her. Edit checks can be setup in the system which when executed moves the application status from the current status to the next status.

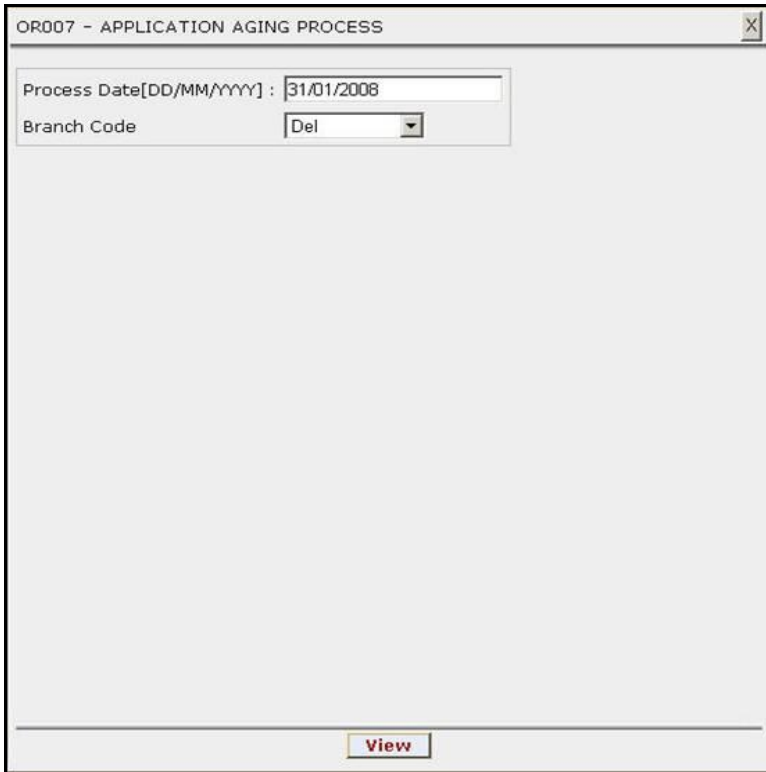
This is a loan application aging process report. Each column of the report provides information on Number of applications, Applicant, Customer no., Decision date, No. of days, Status, Sub status and Created by.

Frequency

- Daily (EOD)

To view and print the APPLICATION AGING PROCESS REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Origination > UNDERWRITING OPERATIONS REPORTS > OR007 - APPLICATION AGING PROCESS**.
4. The system displays the **OR007 - APPLICATION AGING PROCESS** screen.



Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Numeric, 5] The code of the branch for which the report needs to be generated. Type a valid branch code.

5. Enter the appropriate parameters in the **OR007 – APPLICATION AGING PROCESS** screen.
6. Click the **view** button.
7. The system displays the **APPLICATION AGING PROCESS REPORT** screen.

Bank : 335	DEMO BANK	FLEXCUBE	Run Date : 14-Apr-2007				
Branch : 999	Head office	For: 31-Dec-2007	Run Time : 12:35 PM				
Op. Id : SYSOPER			Report No: OR001/1				
# App	Applicant	mer No.	DECISION_DT	NO_DAYS	STATUS	SUB_STATUS	Created By

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.