

Corporate Loan Origination User Guide

Oracle FLEXCUBE Universal Banking

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Corporate Loan Origination User Guide
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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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1. Preface

1.1 Introduction

This manual is designed to help you maintain and process Over the Counter dealings in Interest Rate and Currency Options in Oracle FLEXCUBE. It also assists you in handling all the necessary activities in the life cycle of an OCT instrument once it is booked. This includes the generation of messages and reports, the accrual and liquidation of interest components, the application of charges and taxes and so on.

1.2 Audience

This manual is intended for the Customer Service Representatives (CSRs) and staff in charge of setting up new products in your bank.

1.3 Documentation Accessibility

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

1.4 Acronyms and Abbreviations

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

OTC	Over the Counter
IRO	Interest Rate Options
CO	Currency Options
EOD	End of Day
BOD	Beginning of Day
FV	Face Value
TV	Time Value
IV	Intrinsic Value
System/the system	Oracle FLEXCUBE system (unless otherwise specified).

1.5 Organization

This manual is organized as follows:

Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual
Chapter 2	<i>Corporate Loan Origination</i> explains the workflow of a loan generation process and procedure to define and maintain the prospective customer details.

Chapter 3	<i>Maintenances</i> describes about the general maintenance options available to ensure successful functioning of a corporate loan origination process.
Chapter 4	<i>Reports</i> lists the possible reports that can be generated for the module.
Chapter 5	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.6 Related Documents

- The Procedures User Manual
- The Messaging System User Manual
- The Central Liability User Manual
- The Products User Manual

1.7 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

1. Corporate Loan Origination

1.1 Introduction

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

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

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

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

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

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

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

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

1.2 Maintaining Loan Prospect Details

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

The following details are captured as part of this maintenance:

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

- Requested loan details

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

You can specify the following details in this screen:

Lead Id

Specify a unique identification for the prospective loan customer.

Remarks

Specify remarks if any for the prospective loan customer.

Click on 'View Offers' to view the multiple offers in the Loan Simulation screen. The system displays the following information in this screen:

- Enquiry ID
- Enquiry Date
- Request ID
- Request Date
- Branch
- Application Category
- Product Code
- Description
- Status Movement
- User Reference
- Lead ID

Customer Details

- Customer No

- First Name
- Last Name
- Contact Number
- Email

Requested Loan Details

- Requested Currency
- Requested Amount
- Promotion ID
- Rate
- Tenor (in months)
- Maximum Allowed Amount - Specify the maximum allowed amount. If the requested loan amount is greater than the maximum allowed amount, the system displays an information message and defaults the maximum allowed amount as requested loan amount.
- Loan Purpose

Request ID

The system displays the request identification of the loan request.

Channel

The system by default displays 'FLEXCUBE' as the channel. However, you can modify if needed. The adjoining option list displays a list of valid channels. Select the appropriate one.

Promotion Code

Indicate the promotion code.

Branch

Select the branch code from the adjoining option list.

Date of Request

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

New Account Number

The system displays the new account number.

Application Type

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

- Retail
- Corporate
- CASA
- Ijarah
- Istisna
- Mudarabah
- Murabaha
- Musharaka
- Tawarooq

Loan Type

Select the loan type from the adjoining drop-down list. The options available are:

- Vehicle
- Business
- Home
- Personal
- Cash Credit
- Overdraft
- Working Capital Loan
- Term Loan
- Short Term Finance
- Import Loan
- Pre Shipment Loan

Current Status

The system displays the current status of the lead.

New Status

Select the new status from the adjoining option list. It is mandatory to select the new status if the current status is 'Closed', 'Rejected' or 'Additional Document Required'.

Conversation ID

Select the conversation ID from the adjoining option list.

Recommender ID

Select the user ID of the employee who is referring the customer from the adjoining option list.

Recommender Position

Select the position of the employee who is referring the customer from the adjoining drop-down list.

Remarks

Specify remarks, if any.

Assign To

Select the user ID of the person who will follow up on the lead.

Priority

Select the priority of follow up on the lead request from the adjoining drop-down

The table shows the status available for lead management of loans.

Lead Status	Description	Possible Next Status
New	All the leads generated from the channel will have the status as 'New' FCUBS user can see the entire list of leads in the lead summary screen.	Follow Up Closed Rejected

Lead Status	Description	Possible Next Status
Rejected	<p>When the FCUBS user rejects the lead.</p> <p>When the status is selected as 'rejected', it will be mandatory for the user to select the reason code in the sub screen which will be populated at the save operation.</p>	Status cannot be changed
Follow Up	<p>The FCUBS contacts the prospect for further processing</p> <p>The FCUBS user can edit the details provided by the prospect/customer based on their interaction.</p>	<p>Additional Documents Required</p> <p>Closed</p> <p>Rejected</p> <p>Offer Generated</p>
Additional Documents Required	<p>After speaking to the prospect/customer, FCUBS user informs correct or additional documents required.</p> <p>When the status is selected as 'Closed', it will be mandatory for the user to select the reason code in the sub screen which will be populated at the save operation</p>	<p>Follow Up</p> <p>Closed</p> <p>Rejected</p> <p>Offer Generated</p>
Review	<p>When the prospect/customer uploads corrected or additional documents</p>	<p>Follow Up</p> <p>Closed</p> <p>Rejected</p> <p>Offer Generated</p>
Offer Generated	<p>When the FCUBS user simulates and system generates the offer based on requested details</p>	<p>Closed</p> <p>Converted</p>
Closed	<p>When the FCUBS rejects or closed the lead id</p> <p>When the status is selected as 'Closed', it will be mandatory for the user to select the reason code in the sub screen which will be populated at the save operation</p>	Status cannot be changed
Converted	<p>When the customer accepts one of the generated offers</p>	Closed

Lead Status	Description	Possible Next Status
Application Under process	When a converted loan lead is saved in the application entry stage of the origination, the system will automatically change the status of the lead in ORDLEADM to “application under process”	You will not be able to change the status manually after this status.
Under Process	When the lead ID is in the follow up stage.	All status applicable
Offer Rejected	When customer rejects all the generated offers. If the new status is changed to OFFER REJECTED, then on save all the offers gets rejected.	Closed

1.2.1 **Main Tab**

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

Sequence Number

The system displays the sequence number.

Type

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

Existing

Check this box if you are an existing customer.

Local Branch

Select the local branch of an existing customer from the adjoining option list.

Customer No

Select the customer number from the adjoining option list.

Default

Click on default button to default the details on existing customer.

Short Name

Specify the short name of the customer.

Customer Name

Specify the name of the customer.

National Id

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

Responsibility

Select the responsibility from the adjoining drop down list.

Liability

Specify the liability for all parties other than primary applicant.

City

The system defaults the city of the customer.

Country

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

Nationality

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

Language

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

Customer Category

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

Financial Currency

Select the financial currency from the adjoining option list.

Mobile Number

Specify the mobile phone number of the prospective customer.

Landline No

Specify the land phone number of the prospective customer.

Home Phone ISD+

Select the area code for the home phone number from the adjoining option list.

Home Phone

Specify the home phone number with area code.

E-mail

Specify the e-mail Id of the prospective customer.

Fax

Specify the fax number of the prospective customer.

Preferred Date of Contact

Specify the preferred date of contact.

Preferred Time of Contact

Specify the preferred time of contact.

First Name

Specify the first name of the customer.

Middle Name

Specify the middle name of the customer.

Last Name

Specify the last name of the customer.

Salutation

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

- Mr
- Mrs
- Miss
- Dr

Gender

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

Date of Birth

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

Mother's Maiden Name

Specify the customer's mother's maiden name.

Marital Status

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

- Married
- Unmarried
- Divorcee

Dependents

Specify the number of dependents for the customer.

SSN

Specify applicant's SSN.

Passport Number

Specify the passport number of the prospective customer.

Passport Issue Date

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

Passport Expiry Date

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

Existing Relationship Details**Relationship Type**

Specify the relationship type of the customer.

Credit Card Number

Specify the credit card number of the customer

Customer ID/Account Number

1.2.2 Specify the customer identification or account number of the customer.

1.2.3 Details Tab

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

The screenshot shows the 'Prospect Details' form with the following fields and sections:

- Applicant Details:** Lead Id (IST111), Description (example), Request ID, Channel (FLEXCUBE), Promotion Code, Branch (000), Date of Request (2011-01-06), New Account Number, Application Type (Retail), Current Status (NEW), New Status, Conversation ID.
- Address Details:** Address Type (Permanent/Current), Address 1-4, Pin Code, Contact Number, Country.
- Employment Details:** Employer, Employment Type (Full Time permanent), Occupation, Designation, Employee Id, Address 1-4, Country, Pin Code, Phone Number, Extension, Contact Phone, Contact Name, Contact Extension, Department, Comments.
- Business Details:** Type of Business, Name of Business, Type of Ownership, Others, Currency, Annual Turnover.

Address Details

Address Type

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

- Correspondence Address
- Registration

Mailing

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

Address Line 1 – 4

Specify the address of the customer in four lines starting from Address Line 1 to Address Line 4.

Contact Number

Specify the contact telephone number of the customer.

Pincode

Specify the zip code associated with the address specified.

Country

Specify the country associated with the address specified.

Employment Details

Employer

Specify the name of the employer of the prospective customer.

Employment Type

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

- Part Time
- Full Time
- Contract Based

Employer

Specify the name of the employer of the prospective customer.

Occupation

Specify the occupation of the prospective customer.

Designation

Specify the designation of the prospective customer.

Employee Id

Specify the employee Id of the prospective customer.

Address Line 1 – 4

Specify the employment address of the customer in four lines starting from Address Line 1 to Address Line 4.

Pincode

Specify the zip code associated with the office address specified.

Country

Specify the country associated with the employment address specified.

Phone Number

Specify the official phone number of the prospective customer.

Extension

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

Contact Phone

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

Contact Name

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

Contact Extension

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

Comments

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

Department

Specify the department to which the customer belongs.

Business Details

Type of Business

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

Name of Business

Specify the name of the company here.

Type of Ownership

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

Others

Specify if the type of ownership is others.

Currency

Select the currency from the adjoining option list.

Annual Turnover

Specify the annual turnover of the company.

Business Description

Give a brief description on the company.

1.2.4 Financial Tab

You can capture the details related to the finance in the 'Financial' tab.

The screenshot displays the 'Prospect Details' application window. The 'Financial' tab is selected, showing an 'Income Details' table. The table has columns for 'Income Type', 'Frequency', 'Currency', and 'Amount'. A single record is visible with 'Business' as the income type and 'Monthly' as the frequency. The application interface includes a top menu bar with 'Save' and 'Hold' options, and a bottom status bar with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with a 'Cancel' button.

Income Type *	Frequency	Currency *	Amount *
Business	Monthly		

Income Details

Income Type

Select the income type from the adjoining option list.

Frequency

Select the frequency of the income of the applicant.

Currency

Select the currency of the income from the adjoining option list.

Amount

Specify the income amount.

The system enables the following fields if the applicant type is 'Corporate'.

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.

1.2.5 Requested Tab

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

The screenshot shows the 'Requested' tab of the 'Prospect Details' form. The form is divided into several sections:

- Prospect Details:** Includes fields for Lead Id (IST111), Description (example), Request ID, Channel (FLEXCUBE), Promotion Code, Branch (000), Date of Request (2011-01-06), New Account Number, Application Type (Retail), Current Status (NEW), New Status, and Conversation ID.
- Requested Loan Details:** Includes Requested Currency, Requested Amount, Rate, Tenor (In Months) (12), Loan Type (Vehicle Loan), and Loan Purpose.
- Vehicle Details:** Includes Vehicle Type (Four Wheeler) and Purchase Type (New).
- Requested CASA Details:** Includes Type of Account (Current Account), Purpose of Account, and an Overdraft Limit Required checkbox.

At the bottom of the form, there is a 'Documents | Conversation' section and a footer with fields for Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and a 'Cancel' button.

You can capture the following details here:

Requested Currency

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

Requested Amount

Specify the loan amount requested by the prospective customer.

Tenor (in months)

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

Rate
Specify the preferred interest rate of the prospective customer.

Loan Purpose

Specify the Purpose of the loan.

Additional Instructions

Specify additional instructions, if any.

Requested Term Deposit Details**Requested Currency**

Select the requested currency from the adjoining option list.

Requested Amount

Specify the requested amount.

Tenor (In Months)

Specify the duration of the term deposit in months.

Vehicle Details**Vehicle Type**

Select the type of vehicle for which the loan is requested from the adjoining drop-down list.

Purchase Type

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

Requested CASA Details**Type of Account**

The system displays the type of account.

Purpose of Account

The system displays the purpose of the account.

Overdraft Limit Required

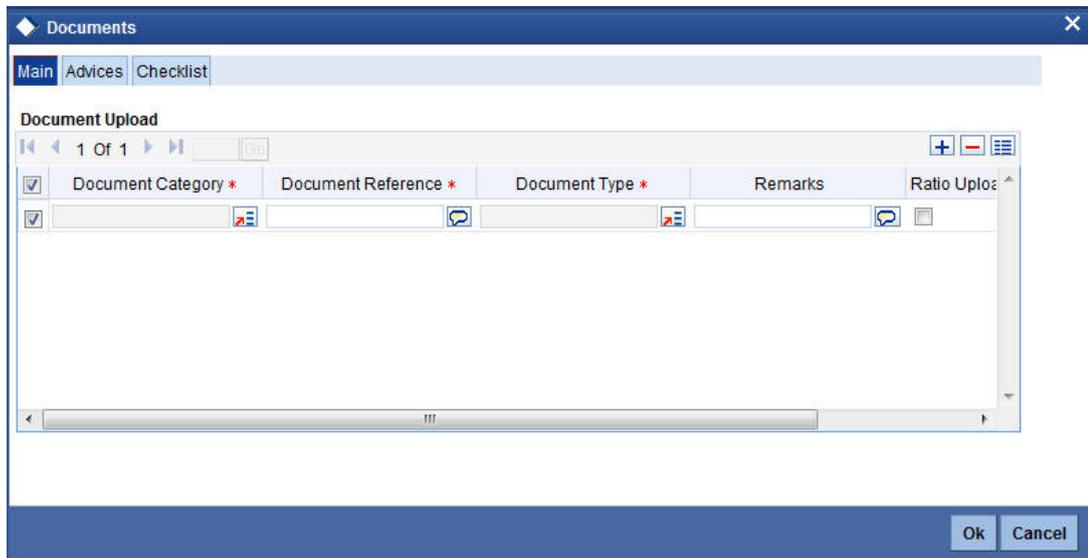
Check this box if overdraft limit is required.

Credit the Proceeds to

Specify whether the credit should be proceeded to a new account or an existing account. If the proceeds are credited to an existing account, then select the account number from the adjoining option list.

1.2.6 Document Details

Click on 'Documents' link to invoke the Documents screen. You can upload the required documents from the external system.



The screenshot shows a web application window titled 'Documents'. It has a navigation bar with 'Main', 'Advices', and 'Checklist' tabs. Below the navigation bar is a 'Document Upload' section. This section includes a progress indicator '1 Of 1', a list of columns: 'Document Category *', 'Document Reference *', 'Document Type *', 'Remarks', and 'Ratio Upload', and a table with one row. Each column has a checkbox and a text input field. The 'Document Reference' field has a blue circular icon. The 'Ratio Upload' column has a checkbox. At the bottom right of the window are 'Ok' and 'Cancel' buttons.

Document Category

Select the document category from the adjoining option list.

Document Reference

Specify the document reference.

Document Type

Select the type of document from the adjoining option list.

Remarks

Specify remarks, if any.

Ratio Upload

Check this box to enable ratio upload.

Upload

Click on 'Upload' button to upload the document.

View

Click on 'View' button to view the uploaded document.

The document upload from the external system is allowed only when

- the customer submits the loan request from the external system
- the status in the Prospect Details screen is 'Additional Documents Required'.
- The documents uploaded by the customer through the external system is stored in the Document Management System with a document reference number.

1.2.7 Conversation Details

Click on 'Conversation' in the Prospect Detail screen to invoke the 'Conversation Input' screen.

The screenshot shows the 'Conversation Input' window with the following data:

- Customer Details:** Customer ID * 000003171, Customer Name
- Conversation Details:** Conversation ID * 0000001075, Conversation Date 2011-01-04, Conversation Time 17:11, Last Changed On 2011-01-04 17:11:00, Priority Low, Conversation Status * Open, Target Closure Date, Conversation Category Call Report, Venue Branch, Conversation Mode N/A
- Department Details:** Department, User/Role Role, Other Department, Assigned To, Senior Management Involved N/A, Other Offices Involved
- Channel Details:** Direct Access Channel No, External System User ID, Channel User ID
- Message Details:** Original Request, Subject, Detail, Documents Presented, Reply to Customer No, Closure Remarks
- Documents:** Maker, Checker, Date Time, Mod No, Record Status, Authorization Status

The system displays the following details if the conversation ID is selected in the prospect Detail screen.

Customer Details

Customer ID

The system displays the customer ID.

Customer Name

The system displays the name of the customer.

Conversation Details

Conversation ID

The system displays the conversation ID.

Conversation Date

The system displays the conversation date.

Conversation Time

The system displays the conversation time.

Last Changed On

The system displays the date and time when the conversation was last changed.

Priority

The system displays the conversation priority.

Conversation Status

The system displays the conversation status.

Conversation Category

The conversation category is defaulted here.

Venue

The system defaults the venue.

Conversation Mode

The system displays the conversation mode.

Department Details

The system displays the following department details:

- Department
- User/Role
- Other Department
- Assigned To
- Senior Management Involved
- Other Offices Involved

Channel Details

The system displays the following channel details:

- Direct Access Channel
- External System User ID
- Channel User ID

Message Details

The system displays the following message details

- Original Request
- Subject
- Detail
- Documents Presented
- Reply to Customer
- Closure Remarks

1.2.8 History Tab

You can audit loan details in the History tab of the Prospect Details screen.

The screenshot displays the 'Prospect Details' window with the 'History' tab selected. The window contains various input fields for lead information, a navigation menu, and a data table.

Version No.	User ID	Branch	Date And Time	Action	Overrides	Status	Remarks
View							

Version No.

The system displays the version number of the lead.

User ID

The system displays the user ID of the user who has done the modification.

Branch

The system displays the branch code.

Date and Time

The system displays the date and time of the modification.

Action

The system tracks the action of the user.

Overrides

Click on 'Overrides' button to view the override details.

Status

The system displays the lead status at the time of action.

Remarks

The system displays the remarks captured.

1.2.9 Corporate Tab

You can capture the details related to the corporate in the Corporate tab of the Prospect Details screen.

The screenshot displays the 'Prospect Details' application window with the 'Corporate' tab selected. The interface is divided into several sections:

- Top Section:** Contains fields for 'Lead Id', 'Description', 'Request ID', 'Channel' (set to 'FLEXCUBE'), 'Promotion Code', 'Branch' (set to '000'), 'Date of Request' (set to '2011-01-04'), 'New Account Number', 'Recommender ID', 'Recommender Position' (set to 'Customer Service'), 'Remarks', 'Application Type' (set to 'Corporate'), 'Loan Type', 'Current Status' (set to 'NEW'), 'New Status', 'Conversation ID', 'Assign To', and 'Priority' (set to 'High').
- Navigation:** A tabbed interface with 'Main', 'Details', 'Financial', 'Requested', 'History', and 'Corporate' tabs. The 'Corporate' tab is active.
- Incorporation Section:** Includes fields for 'Date', 'Currency', 'Capital', 'Net Worth', and 'Country'.
- Person to be contacted Section:** Includes fields for 'First Name', 'Middle Name', 'Last Name', 'Email', 'Mobile Number', and 'City'.
- Trade Details Section:** Includes fields for 'LC/Bill Reference No', 'Purchase Order Reference', 'Credit Line', 'LC/Order/Bill Currency', 'LC/Order/Bill Amount', and 'Remarks'.
- Director Details Section:** A table with columns for 'Director Name', 'Tax Id', 'Email', 'Nationality', 'Share Percentage', 'Telephone ISD Code', 'Telephone', 'Mobile ISD Code', and 'Mobile Number'. It shows '1 Of 1' records.
- Permanent Address Section:** Includes fields for 'Address 1', 'Address 2', 'Address 3', 'Country', and a checkbox for 'Permanent US Resident Status'.
- Mailing Address Section:** Includes fields for 'Address 1', 'Address 2', 'Address 3', 'Address 4', and 'Country'.
- Footer:** Contains 'Documents', 'Conversation', and 'Fields' tabs, along with 'Maker/Checker', 'Date Time', 'Mod No/Record Status/Authorization Status', and a 'Cancel' button.

Incorporation

Date

Specify the date of incorporation from the adjoining calendar.

Currency

Select the currency from the adjoining option list.

Capital

Specify the capital of the corporate.

Net Worth

Specify the net worth of the corporate.

Country

Select the country from the adjoining option list.

Person to be Contacted

First Name

Specify the first name of the contact person.

Middle Name

Specify the middle name of the contact person.

Last Name

Specify the last name of the contact person.

Email

Specify the email Id of the contact person.

Mobile Number

Specify the mobile number of the contact person.

City

Specify the city of the contact person.

Trade Details**LC\Bill Reference No.**

Select the reference number of trade instrument from the adjoining option list.

Purchase Order Reference No.

Specify the purchase order reference number.

Credit Line

Specify the facility ID of the customer from the adjoining option list.

LC\Order\Bill Currency

Select the LC\Order\Bill currency from the adjoining option list.

LC\Order\Bill Amount

Specify the order\contract amount.

Remarks

Specify remarks, if any.

Director Details**Director Name**

Specify the name of the director of the corporate customer.

Tax ID

Specify the tax identification of the director.

E-mail

Specify the e-mail ID of the director.

Nationality

Specify the nationality of the director.

Share Percentage

Specify the percentage of share for the key person.

Telephone ISD Code +

Specify the international dialling code for the telephone number of the director. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Telephone

Specify the telephone number of the director.

Mobile ISD Code +

Specify the international dialling code for the mobile number of the director. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Mobile Number

Specify the mobile number of the director.

- Record Status
- Request ID
- Loan Type
- Application Type
- Branch
- Current Status
- Priority
- Lead Id
- Customer ID
- Customer Name
- Channel
- Assign To

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 Defining Bank Level Parameters for Lead ID

You can maintain bank level parameters for lead ID generation and auto closure of leads in the Bank Parameters Maintenance screen. To invoke this screen type 'ORDBKPMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can specify the following here:

Bank Code

Select the bank code from the adjoining option list.

Bank Description

Give a brief description on the bank.

External Credit Bureau Maintained

Check this box if external credit bureau is maintained.

Maximum Penny Credit Attempts

Specify the number of attempts made for penny credit.

Lead Preferences

Lead Id Auto Generation

Check this box to indicate that the lead ID should be auto generated. Lead ID should be less than or equal to 16 characters.

Lead mask criteria:

@(BRN): Branch Code, 3 digits

@(CCY): Currency, 3 digits

@(DATE:'): Date, YYDDD, 5 digits

@(SEQ:'): sequence number, 4 digits

@(PRCD):' Process code for lead screen, 4 digits, hard-coded as 'LEAD'

Lead ID Mask

Specify the criteria for the lead ID generation.

Lead Auto Closure Period (Days)

Specify the lead auto closure period in days.

All leads in any status other than the following will be auto closed if they meet the configured closure period:

- 'Application Under Process' (i.e. loan leads already in origination work flow)
- 'Converted' or 'Account Opening in progress'
- 'Origination in Progress' (i.e. for CASA leads in origination)

The auto closure period will be decided by the bank based on the turnaround time of all other linked processes with the lead and hence will be managed and decided accordingly by the bank.

1.5 Simulating Corporate Loans

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

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

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

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

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

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

Application Category

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

Product Code

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

Branch Code

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

Customer Details

Specify the following details for the customer:

Customer No

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

First Name

Specify the first name of the customer.

Last Name

Specify the last name of the customer.

Contact Number

Specify the number at which the customer can be contacted.

E-mail ID

Specify the e-mail ID of the prospective customer.

Requested Loan Details

You can enter the details requested by the prospect here:

Requested Currency

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

Requested Amount

Specify the loan amount requested by the prospective customer.

Default Interest rate

Specify the preferred interest rate of the prospective customer.

Tenor (In Months)

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

Loan Purpose

Specify the purpose of the loan.

1.5.1 Loan Tab

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

The screenshot displays the 'Corporate Lending Simulation Details' window with the 'Loan Component' tab selected. The interface includes the following sections:

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

Enter the following details here:

Offer ID

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

No of Instalments

Specify the number of instalments associated with the loan.

Units

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

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

Frequency

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

Rate

Specify the interest rate to be associated with the loan.

Rate Code

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

Spread

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

Effective Rate

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

Check

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

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

1.5.2 Component Tab

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

The screenshot shows the 'Corporate Lending Simulation Details' window. The 'Component' tab is selected under the 'Loan' section. The window is divided into several sections:

- Save:** Fields for Enquiry ID, Branch Code, Enquiry Date, Application Category, Product Code, Description, Status (Active), and User Reference (Default).
- Customer Details:** Fields for Customer No, First Name, Last Name, Contact Number, and Email.
- Requested Loan Details:** Fields for Requested Currency, Requested Amount, Rate, Tenor (In Months) (12), and Loan Purpose.
- Loan Component:** Fields for Component Name, Component Currency, and Liquidation Mode (Auto). Checkboxes for Main Component, Capitalized, Waive, and Verify Funds are present.
- Schedules:** A table with columns: Schedule Type, Schedule Flag, Formula, First Due Date, No of Schedules, Units, Frequency, Due Date On, Schedule Start Date, End Date, and Amount. The table is currently empty.

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 schedule related details:

Compound Days

Specify the number of compound days.

Compound Months

Specify the number of compound months.

Compound Years

Specify the number of compound years.

Years

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

- 360
- 365
- Actual

Days in Month

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

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

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

1.6 Viewing Simulated Loan Details

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

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

The screenshot shows a web application window titled "Corporate Loan Simulation Summary". The window contains a search form with the following fields: Authorization Status (dropdown), Enquiry ID (text), Product Code (text), First Name (text), Status (dropdown), Record Status (dropdown), Application Category (text), Customer No (text), Last Name (text), and User Reference (text). Below the search form are buttons for "Search", "Advanced Search", "Refresh", and "Reset". A table below the search form shows search results with columns for Authorization Status, Record Status, Enquiry ID, Application Category, Product Code, Customer No, and First Name. The table currently displays one record. At the bottom right of the window is an "Exit" button.

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

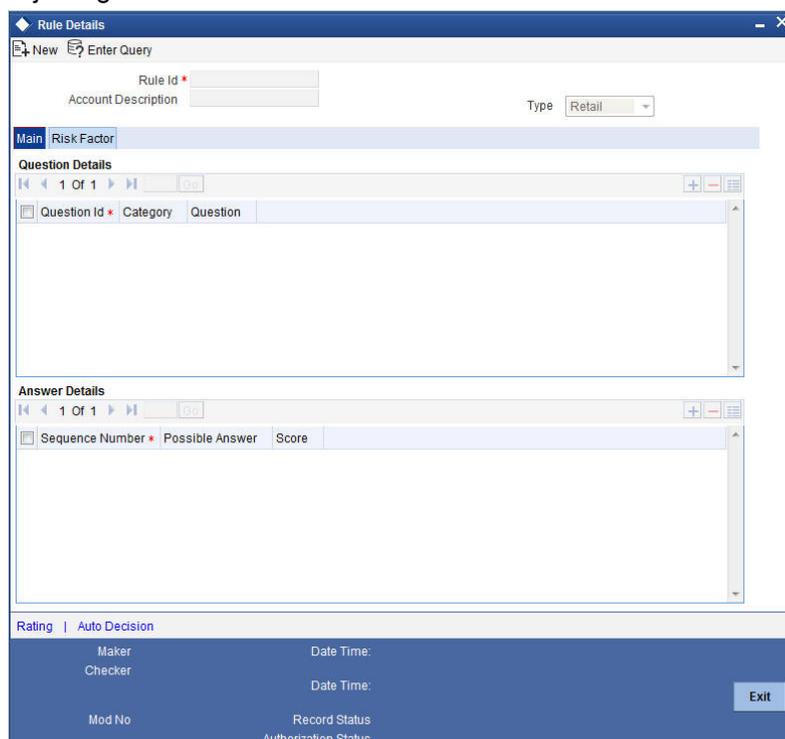
- Authorization Status
- Record Status
- Enquiry ID
- Customer Number
- First Name
- Last Name
- Contact Number

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

1.7 Maintaining Credit Rating Rules

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

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



You can specify the following details in this screen:

Rule ID

Specify a unique identification for the credit rating rule.

Description

Specify a suitable description for the credit rating rule.

Type

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

- Retail
- Corporate

1.7.1 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.

1.7.2 Risk Factor Tab

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

The screenshot displays the 'Rule Maintenance' application window. At the top, there are fields for 'Rule Id *' and 'Account Description', and a 'Type' dropdown menu set to 'Retail'. A 'New Route' checkbox is checked. Below this is a tabbed interface with 'Main' and 'Risk Factor' tabs. The 'Risk Factor' tab is active, showing a table with columns for 'Risk Id *', 'Account Description', and 'Formula'. A 'Go' button is located to the right of the table. At the bottom of the window, there is a 'Rating | Auto Decision' section with fields for 'Maker', 'Checker', 'Mod No', 'Date Time', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

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.

1.7.2.1 Specifying Formula Details

You can specify the formula to calculate the credit score by clicking the 'Formula' button corresponding to a credit risk entry in Risk Factor tab. The 'Formula' screen is displayed

where you can specify the condition for calculating the credit score associated with a risk condition.

Sequence Number *	Condition	Result

Elements

Index

Functions

Braces

Operators

Logical Operators

Ok Exit

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Condition

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

Result

Specify the result to be associated with the condition specified.

Elements

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

Functions

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

Braces

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

Operators

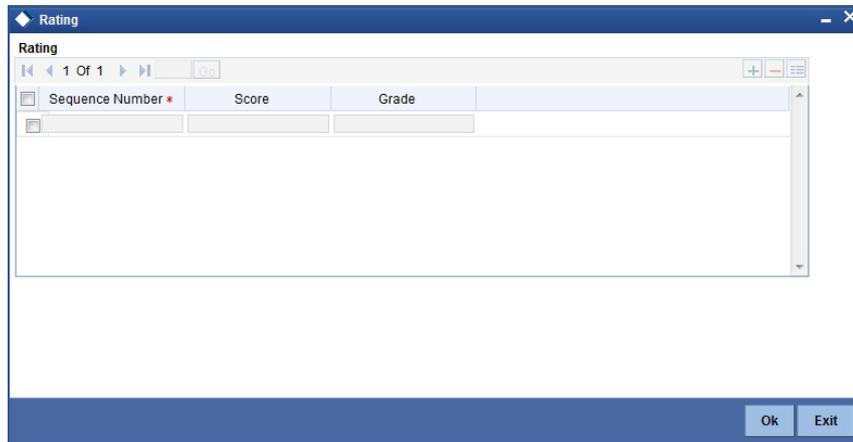
Select the mathematical operator to be used to define the credit score calculation formula. You can select '+', '-', '*', or '/'.

Logical Operators

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

1.7.3 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.



You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Score

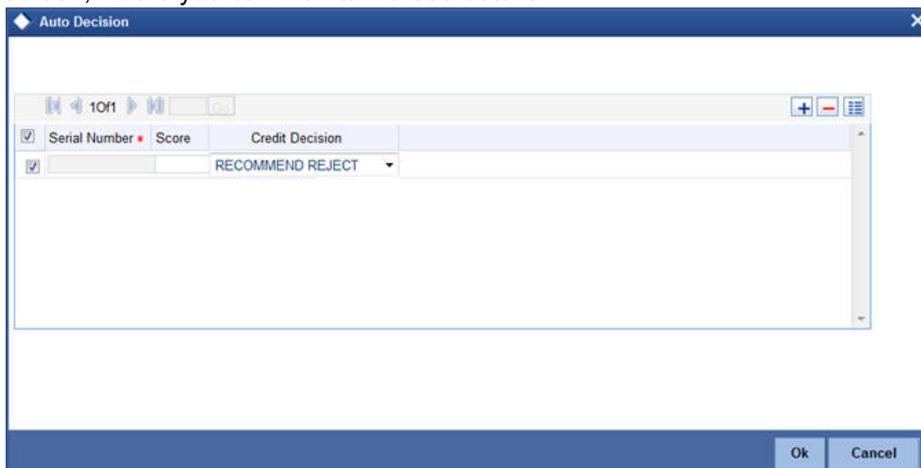
Specify the score associated with a credit risk.

Grade

Specify the credit grade based on the score obtained.

1.7.4 Specifying Auto Decision

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



Serial Number

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

Score

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

Credit Decision

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

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

1.8 Viewing Credit Rule Summary

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

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

The screenshot shows the 'Rule Maintenance' application window. At the top, there is a search bar with 'Advanced Search' and 'Reset' buttons. Below the search bar are two dropdown menus: 'Authorization Status' and 'Record Status', and a text input field for 'Rule Id'. Below the search filters, there is a table with the following columns: 'Authorization Status', 'Record Status', 'Rule Id', and 'Account Description'. The table currently displays one record. At the bottom right of the window, there is an 'Exit' button.

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

- Authorization Status
- Record Status
- Rule ID

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

1.9 Maintaining Credit Ratios

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

The screenshot shows the 'LMC Eligibility Ratio' application window. At the top, there are buttons for 'New' and 'Enter Query'. Below these are input fields for 'Group Id *' and 'Description', a 'Type' dropdown menu (currently set to 'Retail'), and a 'New Route' checkbox. A table with the following columns is visible: 'Ratio Id *', 'Description', and 'Formula'. The 'Formula' column has a 'Formula' button. At the bottom of the window, there are fields for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following details in this screen:

Group ID

Specify a unique identification code for the ratio group.

Description

Specify a suitable description for the ratio group.

Type

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

- Retail
- Corporate

Ratio ID

Specify a unique identification for the credit ratio being maintained.

Description

Specify a suitable description for the credit ratio.

1.9.1 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.

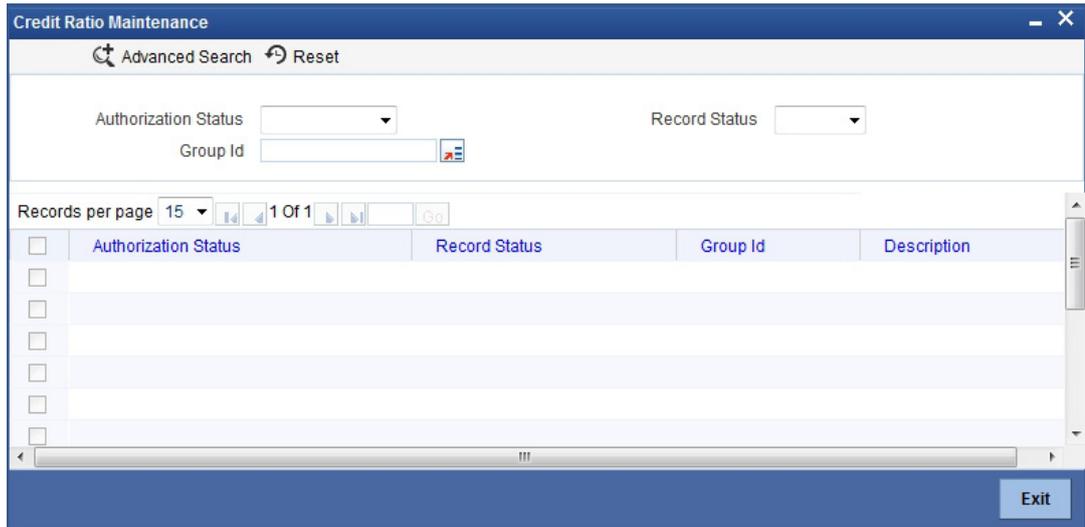
Operators

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

1.10 Viewing Credit Ratio Summary

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

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



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

- Authorization Status
- Record Status
- Group ID

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

1.11 Maintaining Ratio Details

You can define templates for calculating financial ratios taken from the balance sheet, income statement, statement of cash flows or statement of retained earnings within the product. You can capture the template related details through the 'Ratio Template Definition' screen.

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

The screenshot shows the 'Credit Ratio Maintenance' application window. At the top, there is a toolbar with 'New' and 'Enter Query' buttons. Below the toolbar, there are input fields for 'Group Id *' and 'Description', and a 'Type' dropdown menu set to 'Retail'. A 'Ratio Id' section contains a table with columns 'Ratio Id *', 'Description', and 'Formula'. The table is currently empty. At the bottom, there is a 'Range' section with fields for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

Specify the following details:

Group Id

Specify the group id here.

Description

Specify a brief description of the group id you are maintaining.

Type

Select the credit ratio type from the adjoining drop-down list. This list displays the following values:

- Retail
- Corporate
- Ijarah
- Istisna
- Mudarabah
- Murabaha
- Mushraka
- Tawarooq

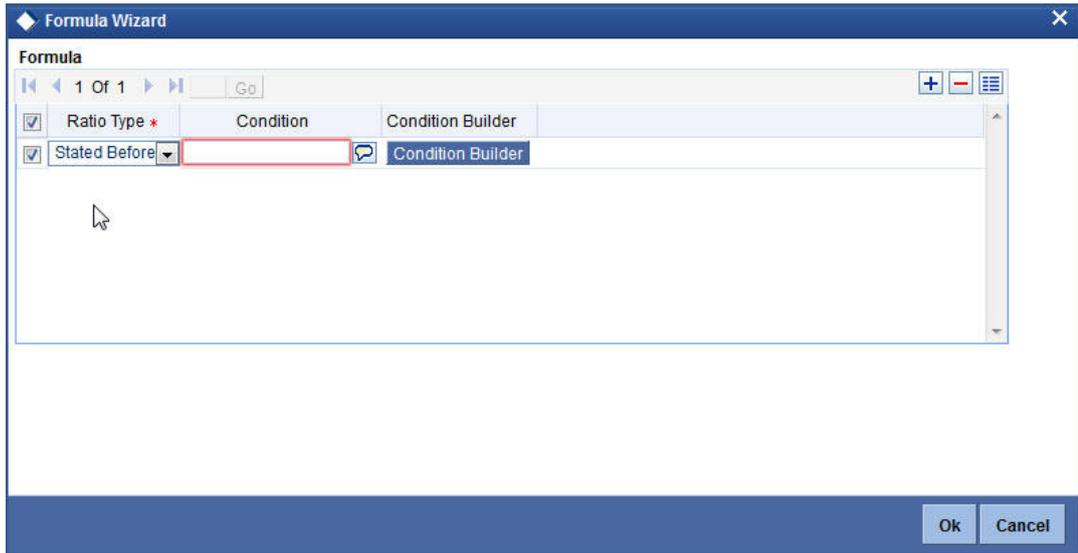
Ratio Id

Specify the ratio id here.

Description

Specify a brief description for the ratio id you are maintaining.

Click the 'Formula' button to build the ratio formula.



Specify the following details

Formula

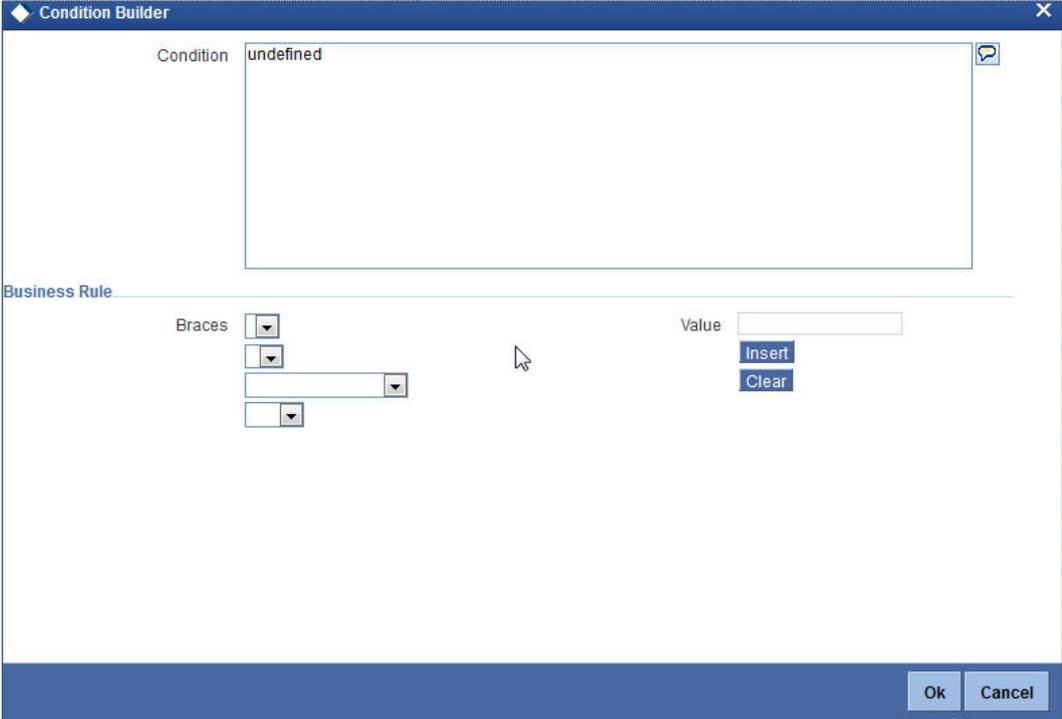
Ratio Type

Select the ratio type from the adjoining drop-down list. This list displays the following values:

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

Condition

Specify the condition here. You can also maintain the condition in the 'Condition Builder' screen which is invoked by clicking the 'Condition Builder' button.



Specify the following details:

Condition

Specify the condition for the rule here.

Business Rule

Braces

Select the braces from the adjoining drop-down list.

Functions

Select the functions from the adjoining drop-down list.

Elements

Select the elements from the adjoining option list. This list displays all valid elements maintained in the system.

Operators

Select the mathematical operators from the adjoining drop-down list. This list displays the following values:

- Equal To
- Greater Than
- Greater Than or Equal To
- Less Than
- Less Than or Equal To
- Like
- Not Like
- Not Equal To

Logical Operators

Select the logical operators from the adjoining drop down list. This list displays the following values:

- And: Use 'And'
- Or: Use 'OR'

Value

Specify the value of the SDE to define the condition. The value may be numeric or alphanumeric, as required for the condition.

After building the condition, click the 'Insert' button to insert the same. To remove a condition, click the 'Clear' button in the screen.

1.12 Maintaining Override Details

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

The screenshot shows the 'Override Maintenance' application window. The window title is 'Override Maintenance'. It contains several input fields: 'Process Code *', 'Application Category *', 'Type' (set to 'Retail'), 'Stage', 'Stage *', and 'Description'. There is a 'New Route' checkbox checked. Below these is an 'Overrides' table with columns: 'Sequence Number *', 'Condition', 'Error Code', and 'Error Parameter'. The table is currently empty. At the bottom, there are dropdown menus for 'Elements', 'Index', 'Functions', 'Braces', 'Operators', and 'Logical Operators'. A footer area contains fields for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following details in this screen:

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 '/'.

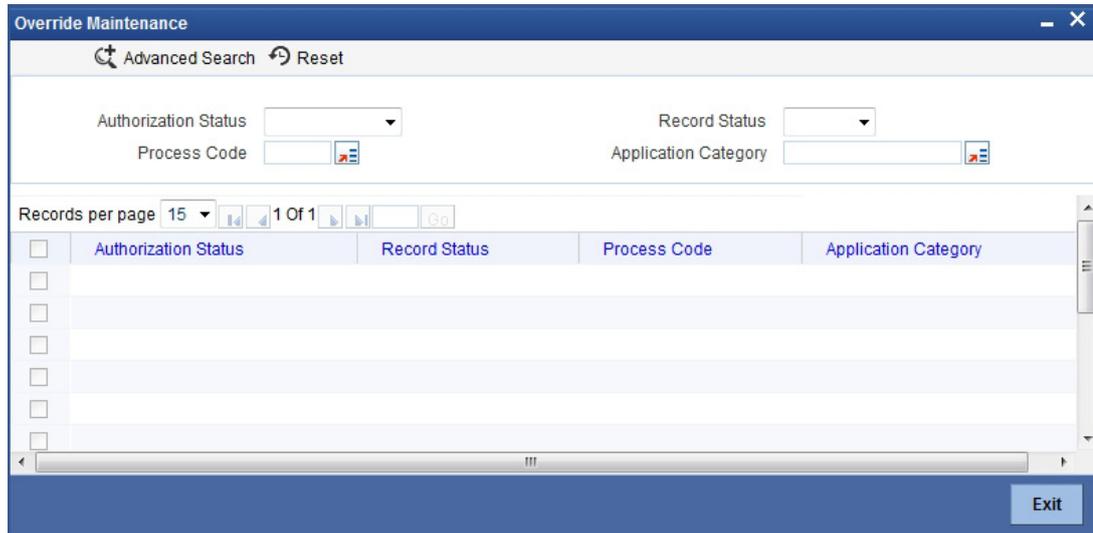
Logical Operators

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

1.13 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.

1.14 Maintaining Document Details

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

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

You can specify the following details in this screen:

Process Code

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

Application Category

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

Stage

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

Stage Title

Specify a suitable description for the loan origination stage.

Document Details

Document Category

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

Document Type

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

Mandatory

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

- Mandatory
- Overridden
- Others

BI Advices

Report Name

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

Template

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

Format

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

- PDF
- RTF

Locale

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

- en-US

Out come

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

Checklist Details

Sequence Number

The system displays the sequence number.

Checklist Item

Specify the checklist to be maintained.

Mandatory

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

1.15 Viewing Document Checklist Summary

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

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

The screenshot shows a web application window titled "Summary". At the top, there are "Advanced Search" and "Reset" buttons. Below these are four search criteria: "Authorization Status" (dropdown menu), "Record Status" (dropdown menu), "Process Code" (text input field), and "Application Category" (text input field). Below the search criteria is a table with the following columns: "Authorization Status", "Record Status", "Process Code", and "Application Category". The table contains one row of data. At the bottom right of the window is an "Exit" button.

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

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

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

1.16 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.

Pricing Group

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

1.16.1 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.

1.16.2 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.

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.

1.17 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.

	Authorization Status	Record Status	Application Category	Category Description	Application Type
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					

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

- Authorization Status
- Record Status
- 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.

1.18 Maintaining Pricing Details

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

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

Specify the following details:

Pricing Group ID

Specify a unique name to identify the price group.

Description

Specify a brief description of the price group.

Price Type

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

- Corporate
- Retail

Pricing Details

Specify the following details.

Price ID

Specify a unique price ID.

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

Price Description

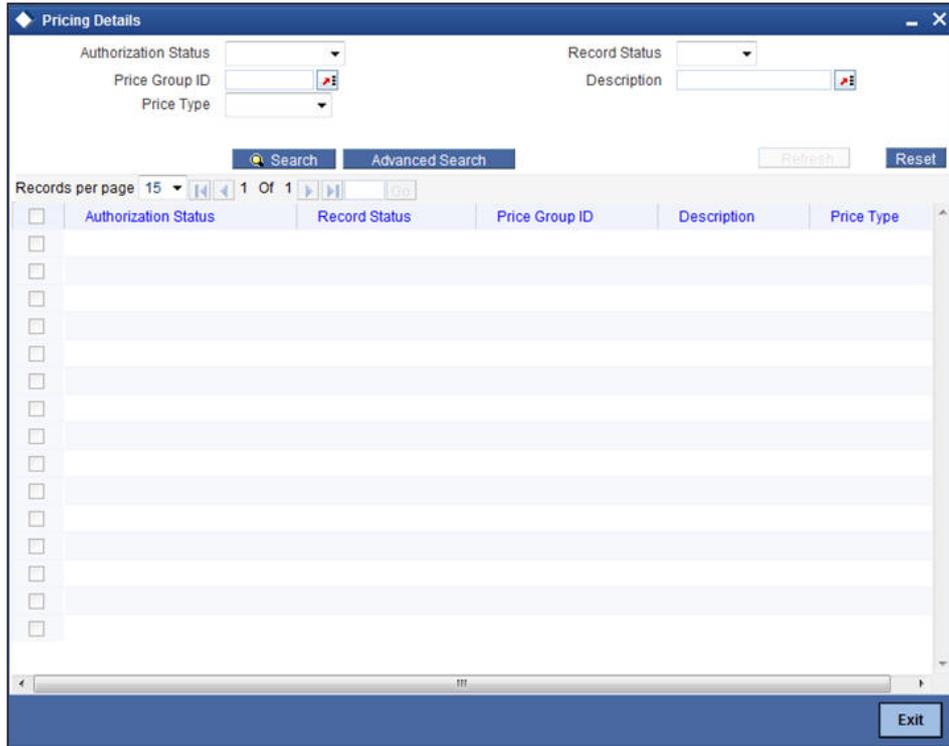
Specify a brief description of the price ID.

Default

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

1.19 Viewing Pricing Details Summary

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



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

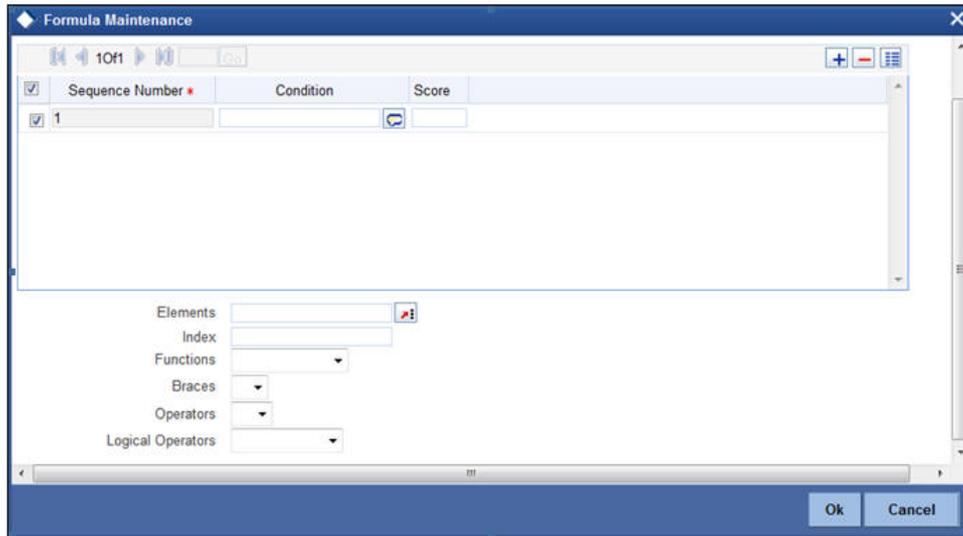
- Application Status
- Price Group ID
- Price Type
- Record Status
- Description

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

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

1.19.1 **Maintaining Pricing Formula**

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



Sequence Number

Specify the sequence number.

Condition

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

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

Score

Specify the score for each condition.

Elements

Select the element from the adjoining option list.

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

Functions

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

Braces

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

Operators

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

Logical Operators

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

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

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

1.19.2 Maintaining Pricing Offer

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

Sequence Number	Score From	Score Up To	Rate	No of Installments	Frequency	Units
1						Monthly

You can specify the following details here:

Sequence Number

System generates the sequence number.

Score From

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

Score Up To

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

Rate

Specify the rate to be picked up for the score.

No of Instalments

Specify the number of instalments for the offer.

Frequency

Specify the frequency of the offer.

Units

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

- Daily

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

1.20 Stages in Corporate Loan Origination

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

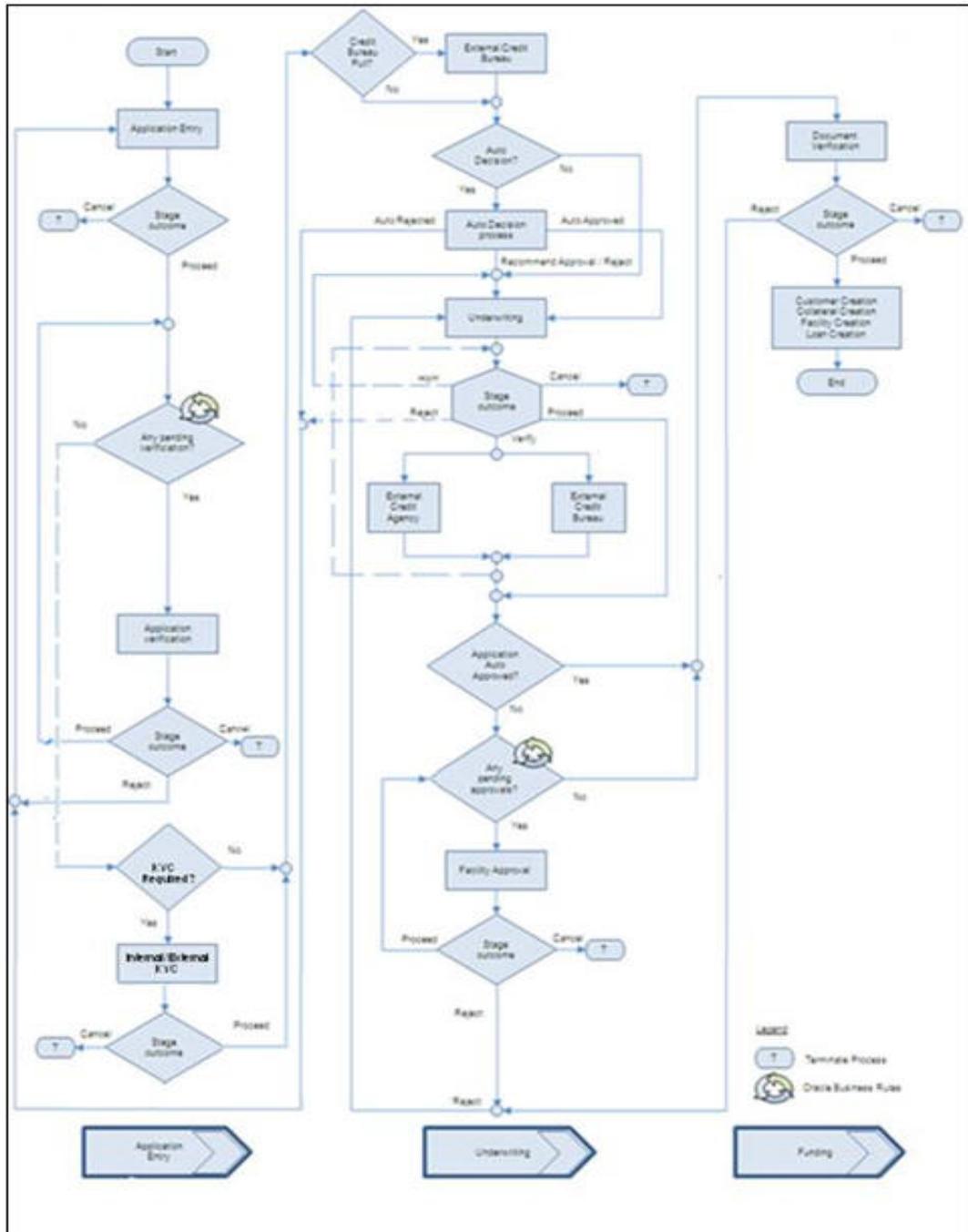
Oracle Business rules that are embedded help the dynamic creation of multiple approval stages. The different stages and sub-stages in the process flow can be summarized as follows:

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

- All documents obtained are verified against checklist
- Manual Retry

1.20.1 Process Flow Diagram

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



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

1.20.2 Process Matrix

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

Stage	Stage Title	Description	Function ID	Exit point
1	Application Entry	The following details are captured as part of this stage 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, RETURN, CANCEL
3	Internal KYC	The applicant will be verified for the internal KYC check	ORDCLIKC	PROCEED, CANCEL
4	External KYC	The applicant will be verified for the external KYC check	ORDCLEKC	PROCEED, CANCEL

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

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

Step 1.Application Entry

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

The following details are captured in this stage:

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

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

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

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

Application Category

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

Product Code

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

Description

System displays the description of the selected product code.

Application Branch

System displays the current branch code.

Application Date

System displays the application date.

Lead ID

Specify a unique identification for the prospective loan customer.

Enquiry ID

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

Application Number

System displays the application number.

User Reference

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

Priority

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

- Low
- Medium
- High

Status

The status of the application gets displayed here.

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

1.20.3 Main Tab

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

Channel

Specify the channel ID of the originating channel.

Intermediary Group

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

KYC Required

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

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

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

Auto Decision Required

Check this box to enable auto decision on loan application. If you check this box, based on the applicant credit score – auto decision mapping maintained in 'Auto Decision' screen, the

system decides whether to approve, reject, recommend approval or recommend rejection of the application.

External Credit Check Required

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

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

Applicant Details

Existing Customer

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

Local Branch

Specify the applicant's home branch.

Account branch

Specify the applicant's account branch.

Customer No

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

Group Code

Select the group code from the adjoining option list.

National ID

Specify the national ID.

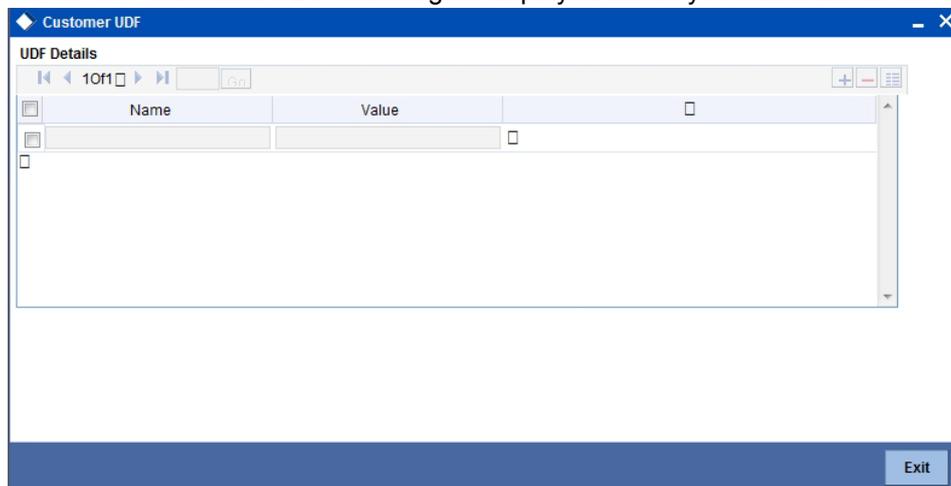
Click 'Default' button to default the details of existing customers.

Note

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

1.20.3.1 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.

1.20.4 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.

Note

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.

E-mail
Specify the e-mail ID of the director.

Nationality

Specify the nationality of the director.

Share Percentage

Specify the percentage of share for the key person.

Telephone ISD Code +

Specify the international dialling code for the telephone number of the director. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Telephone

Specify the telephone number of the director.

Mobile ISD Code +

Specify the international dialling code for the mobile number of the director. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Mobile Number

Specify the mobile number of the director.

Permanent Address

Address

Specify the permanent address of the director.

Country

Specify the country associated with the address specified.

Permanent US Resident Status

Check this box to indicate that the corresponding director is a permanent US resident.

Mailing

Line 1 – 4

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

1.20.5 Financials Tab

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

The screenshot shows the 'Corporate Loan Application Entry' window with the 'Financials' tab selected. The window title is 'Corporate Loan Application Entry'. At the top, there are fields for 'Application Category', 'Product Code', 'Description', 'Application Branch' (000), and 'Application Date' (2011-01-04). On the right, there are fields for 'Lead Id', 'Enquiry ID', 'Application Number' (CorporateLending4116), 'User Reference', 'Priority' (Low), and 'Status' (New Application). Below these are tabs for 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collateral', and 'Comments'. The 'Financials' tab is active, showing a grid of financial data entry fields. The grid is organized into sections: 'Assets' (Fixed Assets, Intangible Assets, Non Current Assets, Current Assets), 'Capital' (Issued Capital, Paid up Capital), 'Reserves' (Subsidy from Government, General Reserves), 'Surplus' (Credit Balance in P), 'Liabilities' (Term Liabilities, Current Liabilities), and 'Cash Flows' (Operations Activities, Investing Activities, Financing Activities). Below the grid is a 'Credit Application' section with fields for 'Borrower Profile', 'Financial Performance', 'Borrower Market Position', 'Risk and Mitigants', 'Risk Department Mitigants', 'Risk Department Assessment', 'Facilities Proposed', 'Approved Facilities', 'Recommended', and 'Terms and Conditions'. At the bottom, there are navigation links: 'Documents', 'Trade In', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', and 'Customer/Account Fields'. There are also fields for 'Previous Remarks', 'Remarks', 'Outcome' (with a dropdown menu), and an 'Exit' button.

You can capture the following details here:

- Assets Details

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

Assets

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

Fixed Assets

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

Intangible Assets

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

Non Current Assets

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

Current Assets

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

Capital

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

Issued Capital

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

Paid-Up Capital

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

Reserves

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

Subsidy from Govt

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

General Reserves

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

Surplus

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

Credit Balance in PL

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

Liabilities

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

Term Liabilities

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

Current Liabilities

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

Cash Flows

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

Operations Activities

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

Investing Activities

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

Loan Activities

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

Credit Application

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

Borrower Profile

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

Financial Performance

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

Borrower Market Position

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

Risk and Mitigants

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

Risk Department Mitigants

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

Risk Department Assessment

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

Facilities Proposed

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

Approved Facilities

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

Recommended

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

Terms and Conditions

Specify the terms and conditions associated with the credit application.

1.20.6 Limits Tab

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

In this screen, specify the following details:

Liability Details

Liability Number

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

Liability Name

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

Main Liability No

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

Liability Branch

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

Liability Currency

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

Overall Limit

Specify the overall limit.

Line Details

Line Code

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

Line Serial

Specify the line serial number.

Main Line Code

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

Line Branch

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

Line Currency

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

Line Amount

Specify the line amount.

Limit Amount

Specify the limit amount.

Collateral Amount

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

Effective Line Amount Basis

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

Effective Line Amount

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

Availability**Start Date**

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

Expiry Date

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

Last Available Date

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

Remarks

Specify the remarks for the line.

Revolving Line

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

Pool Details**Pool Code**

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

Pool Designation

Specify the pool designation.

Pool Currency

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

Pool Amount

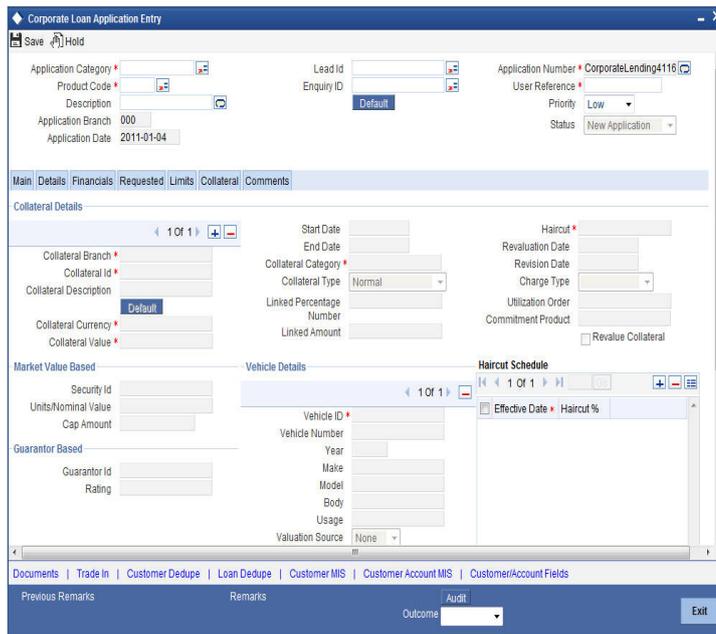
System displays the pool amount.

Pool Utilized

System displays the pool amount utilized.

1.20.7 Collaterals Tab

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



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

Collateral Details

Collateral Branch

Specify the collateral branch.

Utilization Order

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

Commitment Product

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

Market Value Based

Security ID

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

Number of Units/Nominal Value

Specify the number of units.

Cap Amount

Specify the cap amount.

Guarantor Based**Guarantor ID**

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

Rating

The system displays the rating.

Haircut Schedules

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

Effective Date

Specify the effective date from the adjoining calendar.

Haircut %

Specify the haircut percentage.

Vehicle Details

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

Vehicle Number

Specify the registration number of the vehicle.

Year

Specify the year of manufacture for the vehicle.

Make

Specify the make of the vehicle.

Model

Specify the vehicle model.

Body

Specify the vehicle body details.

Usage

Specify the mileage used by the vehicle till date.

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

1.20.8 Requested Tab

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

The screenshot shows the 'Corporate Loan Application Entry' window with the 'Requested' tab selected. The form is divided into several sections: 'Application Details' (Application Category, Product Code, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Application Number, User Reference, Priority, Status), 'Financing Requested' (Currency, Requested Amount, Rate, Tenor, No of Installments, Unit, Frequency, LC Reference No, Purchase Order Reference No, Loan Purpose), and 'Itemizations' (a table with columns for Itemization and Comments). The bottom of the window features a navigation bar with 'Documents', 'Trade In', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', and 'Customer/Account Fields'. The footer contains 'Previous Remarks', 'Remarks', 'Audit', 'Outcome', and 'Exit' buttons.

You can capture the following details here:

Currency

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

Requested Amount

Specify the loan amount requested by the prospective customer.

Interest Rate

Specify the preferred interest rate of the prospective customer.

Tenor (in months)

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

No of Installments

Specify the requested Number of Loan Instalments/Schedules.

Frequency

Specify the requested Loan Schedule Frequency.

Unit

Specify the requested Loan Schedule Frequency Unit/Basis.

LC Reference No

Select the reference number of the LC instrument from the adjoining option list.

Purchase Order Reference No

Specify the reference number of the trade instrument.

Loan Purpose

Specify the Purpose of the loan.

Itemization

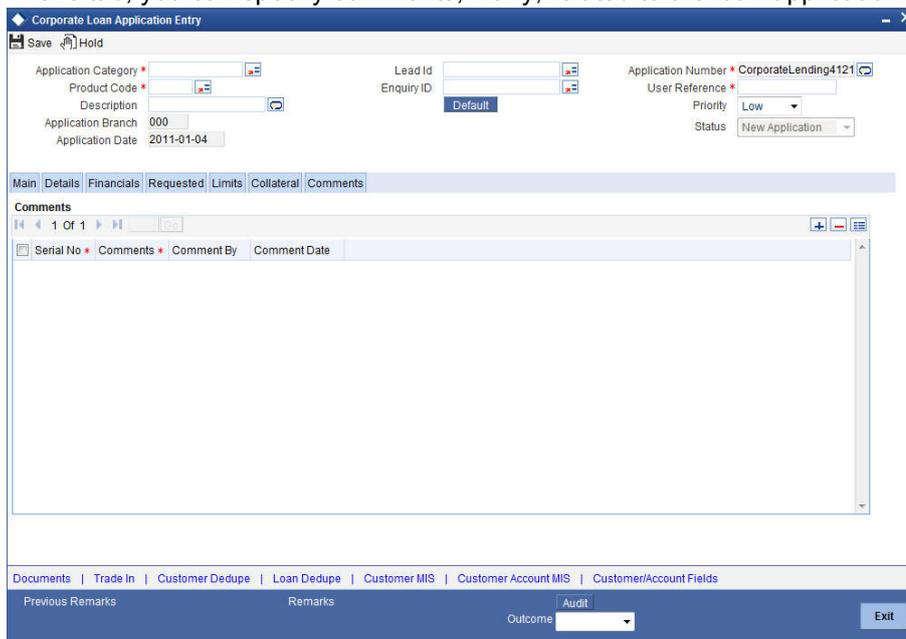
Specify the tenor itemization that is required. For example, you can specify the itemizations like 'Booking Amount', 'Payment', 'Interiors' etc.

Comments

Specify comments, if any, corresponding to the itemization.

1.20.9 Comments Tab

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



The screenshot shows the 'Corporate Loan Application Entry' window. At the top, there are fields for 'Application Category', 'Product Code', 'Description', 'Application Branch' (000), and 'Application Date' (2011-01-04). To the right, there are fields for 'Lead Id', 'Enquiry ID' (Default), 'Application Number' (CorporateLending4121), 'User Reference', 'Priority' (Low), and 'Status' (New Application). Below these fields is a tabbed interface with 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collateral', and 'Comments' tabs. The 'Comments' tab is selected, showing a table with columns: 'Serial No', 'Comments', 'Comment By', and 'Comment Date'. The table is currently empty. At the bottom of the window, there are buttons for 'Save', 'Hold', 'Documents', 'Trade In', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', and 'Customer/Account Fields'. There is also an 'Outcome' dropdown menu and an 'Exit' button.

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Comments

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

Comment By

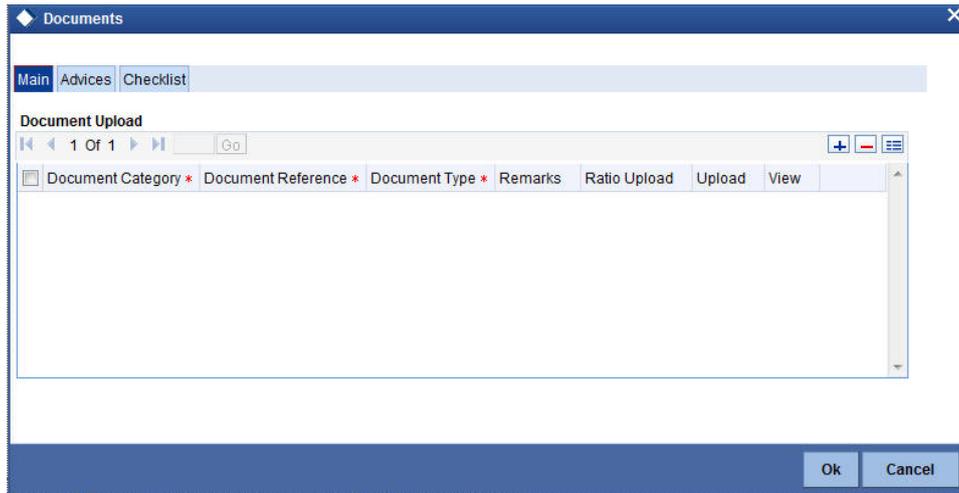
System displays the name of the commenter.

Comment Date

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

1.20.10 Capturing Document Details

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



Here, you need to specify the following details:

Document Category

Specify the category of the document to be uploaded.

Document Reference

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

Document Type

Specify the type of document that is to be uploaded.

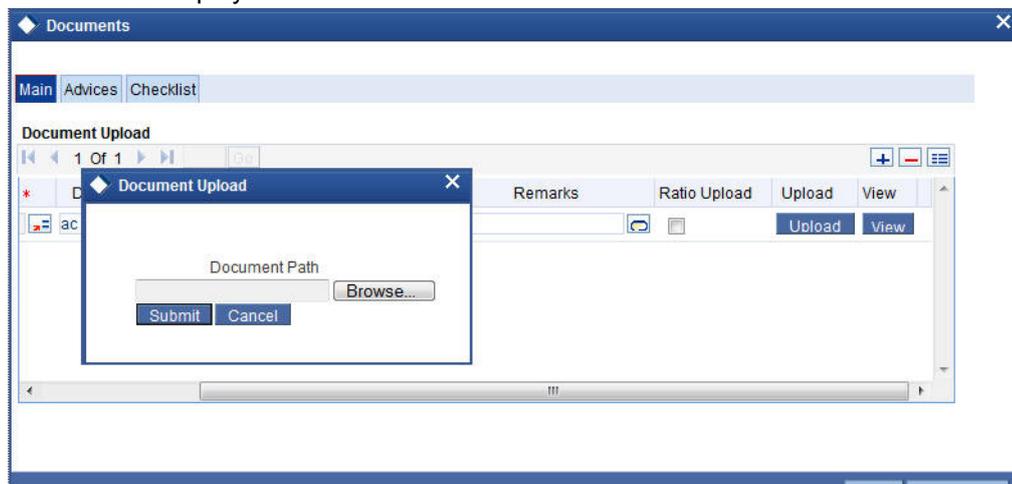
Ratio Upload

Check this box to view the calculated financial ratios, which is obtained by uploading the excel sheet (balance sheet, income statement, statement of cash flows etc.).

On clicking the 'Vertical Analysis' button, system displays the calculated ratios in ratio tab of underwriting stage..

Upload

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



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

View

Click 'View' to view the document uploaded.

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

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

1.20.11 Capturing Trade In Details

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

The screenshot shows a 'Trade-In Details' window. At the top, it displays 'Application Number * CorporateLending5705' and 'Product Code *'. Below this, there are two main sections: 'Asset' and 'Value'. The 'Asset' section contains fields for 'Type *', 'Sub Type', 'Description', 'Asset Id', 'Make', 'Model', 'Manufacture Year', and 'Body'. The 'Value' section contains fields for 'Source', 'Supplement', 'Edition', 'Validation Date', 'Currency *', 'Wholesale', 'Base Retail', 'Payment Amt(-)', 'Additions', and 'Total Transaction Value'. At the bottom right, there are 'Ok' and 'Cancel' buttons.

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

Note

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

1.20.12 Capturing Customer MIS

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

Customer MIS

Application Number * CorporateLending4120

Customer No *

MIS Group

Local Branch * 000

Link to Group

Default From MIS Group

Customer MIS Composite MIS

Customer MIS Classes

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

Change Log | Transfer Log

1.20.13 Capturing Customer Account MIS

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

Customer Account MIS

Application Number * CorporateLending4120

Customer *

Branch Code *

Account *

Account Class *

Currency * GBP

Calc Method

Rate Code

Rate Type Fixed

Reference Rate

Spread

Pool Code

Account Level

Pool Code

Link to Group

MIS Group

Default MIS Group

Transaction MIS

Transaction MIS 1
Transaction MIS 2
Transaction MIS 3
Transaction MIS 4
Transaction MIS 5
Transaction MIS 6
Transaction MIS 7
Transaction MIS 8

Composite MIS

Composite MIS 1
Composite MIS 2
Composite MIS 3
Composite MIS 4
Composite MIS 5
Composite MIS 6
Composite MIS 7
Composite MIS 8

Cost MIS

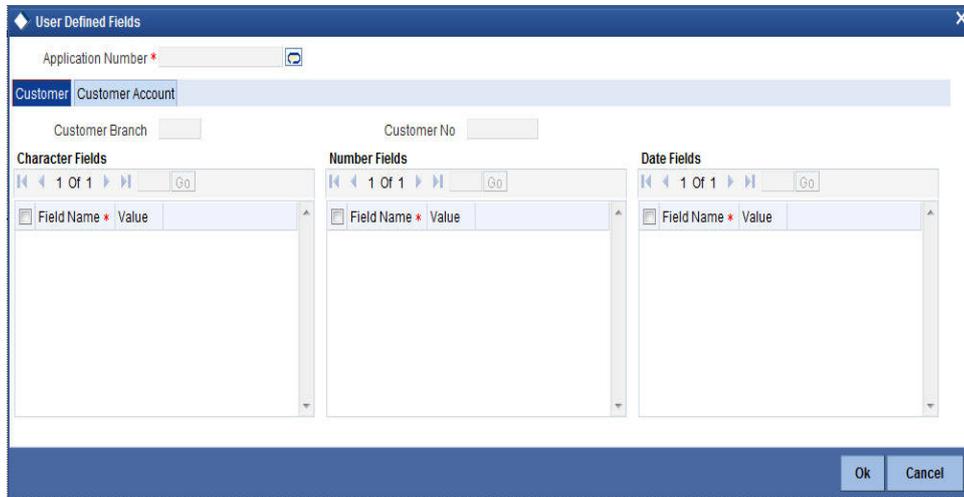
Cost MIS 1
Cost MIS 2
Cost MIS 3
Cost MIS 4
Cost MIS 5

Change Log | Transfer Log

Ok Cancel

1.20.14 Specifying Customer/Account Fields

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



The screenshot shows the 'User Defined Fields' dialog box with the 'Customer' tab selected. The 'Application Number' field is at the top. Below it, the 'Customer' tab is active, showing 'Customer Branch' and 'Customer No' fields. The dialog is divided into three sections: 'Character Fields', 'Number Fields', and 'Date Fields'. Each section contains a table with 'Field Name *' and 'Value' columns. The 'Character Fields' section has a 'Go' button and '1 Of 1' indicator. The 'Number Fields' and 'Date Fields' sections also have 'Go' buttons and '1 Of 1' indicators. At the bottom right, there are 'Ok' and 'Cancel' buttons.

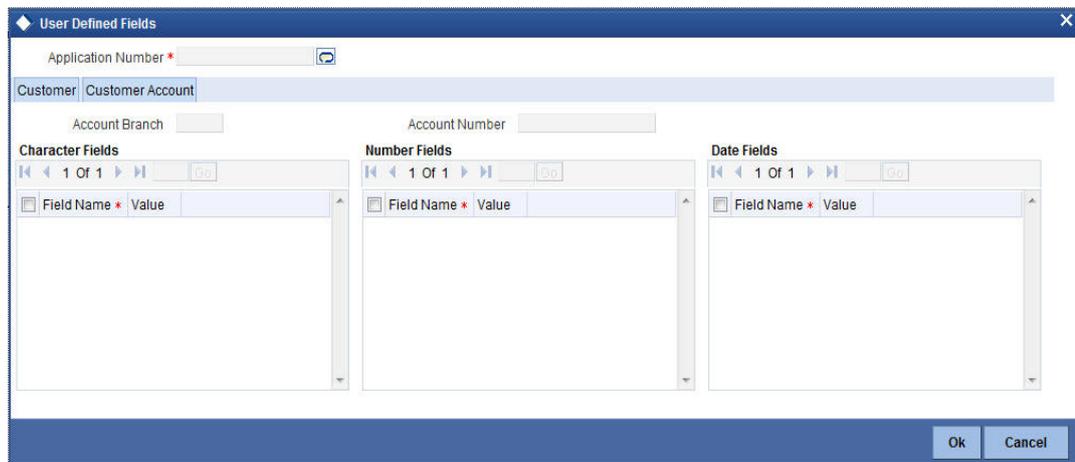
You can specify the following user defined field details for the customer in Customer Tab:

Name

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

Value

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



The screenshot shows the 'User Defined Fields' dialog box with the 'Customer Account' tab selected. The 'Application Number' field is at the top. Below it, the 'Customer Account' tab is active, showing 'Account Branch' and 'Account Number' fields. The dialog is divided into three sections: 'Character Fields', 'Number Fields', and 'Date Fields'. Each section contains a table with 'Field Name *' and 'Value' columns. The 'Character Fields' section has a 'Go' button and '1 Of 1' indicator. The 'Number Fields' and 'Date Fields' sections also have 'Go' buttons and '1 Of 1' indicators. At the bottom right, there are 'Ok' and 'Cancel' buttons.

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

Name

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

Value

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

1.20.15 Viewing Vehicle Evaluator

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

Vehicle Evaluator

Application Number * CorporateLending5705 Vehicle Id * Collateral Code *

Vehicle Details

Valuation Source: N
Identification Number: _____
Year: _____
Make: _____
Model: _____
Body: _____
Usage: _____

Vehicle Valuations

Wholesale Value: _____
Retail Value: _____
Usage Value: _____
Attribute Value: _____
Total Value: _____

Vehicle Attributes

Attribute Description	Attribute Code	Attribute Value	Package Included	Selected
				<input type="checkbox"/>

Ok Cancel

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

DOCUMENT3 - 007 - 000 - Oracle FL EXCLUBE LIBS1.1.7 - ENG - 2012-11-07 - Transaction Input - Windows Internet Explorer

Home | Interactions | Customer | Workflow | Tasks | Preferences Change Branch | Options | Window | Help | Sign Off ORDCLEIM

Tasks

- Search
- Standard
 - Acquired(0)
 - Assigned(4)
 - Completed(0)
 - Pending(0)
 - Supervisor(0)

Task List

Workflow Reference	Transaction Reference	Title	Assignee Group	Assignee Users	Customer Name	Amount	Creation Date (From/To)	Priority
<input type="checkbox"/>	IslamicjarahAccount1362	Application Entry	ALLROLES				2012-04-30 11:14:27 IST	
<input type="checkbox"/>	IslamicjarahAccount1574	Application Entry	ALLROLES				2012-05-10 15:16:45 IST	
<input type="checkbox"/>	IslamicjarahAccount1575	Application Entry	ALLROLES				2012-05-10 15:49:59 IST	
<input type="checkbox"/>	ImportLCProcessFlow1587	Receive and Verify LC Import	ALLROLES,CCSEROLE				2012-05-11 12:11:04 IST	

Task History

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

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been

successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Corporate Loan Application Verification' screen.

Step 2.Application Verification

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

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

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

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

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

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

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

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

Step 3. Internal KYC Review

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

Verify Prospect Or Customer Details

Save Hold

Application Number * CRPProcess16080 Channel
Application Branch * 000 Channel Reference No
Application Date * 2013-01-28 External Source
Application Category * COVN_CAT External Source Ref No
Operation * Existing

KYC Required
 Credit Rating Required
Default Liability

Application Priority Low
User Reference Number * 000ELCM1302802JC
Application Status CP Enrichment
Customer Liability * 000000062 View

Facility Hierarchy

Customer Details

Existing Customer	Customer No	Default	Customer Name	Local Branch	Liability Number	Details
<input checked="" type="checkbox"/>	000006449	<input checked="" type="checkbox"/>	TEST123	000	000000062	Details

Documents | MIS | Image |

Previous Remarks Remarks Audit Outcome Exit

You can review the following KYC details.

Applicant Number

System displays the Application number.

Customer Number

System displays the customer number.

KYC Review Details

Local Branch

System displays the local branch code.

First Name

Specify the first name of the applicant.

Middle Name

Specify the middle name of the applicant.

Last Name

Specify the last name of the applicant.

Date of Birth

Specify date of birth of the applicant.

Country

System displays the country code of the applicant.

Nationality

Specify the nationality of the applicant.

System displays the following information:

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

The screenshot shows a window titled "Alias Names Summary". At the top, there are input fields for "Name", "Country", and "Date of Birth". Below these are "Search" and "Advanced Search" buttons, and "Refresh" and "Reset" buttons. A table is displayed with columns "Name", "Date of Birth", and "Country". The table shows "Records per page" as 15 and "1 Of 1" records. An "Exit" button is located at the bottom right of the window.

Once reviewed the verifier provides the review status and remarks.

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

Step 4. External KYC Review

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

The screenshot shows a window titled "KYC Review". At the top, there are input fields for "Application Number" and "Customer No", both containing the value "001005754". Below this is the "KYC Review Details" section. On the left, there are input fields for "Local Branch" (001), "First Name", "Middle Name", "Last Name", "Date of Birth", "Country" (IN), and "Nationality" (IN). On the right, there are dropdown menus for "KYC External Status", "KYC External Remarks", "SDN Status", and "SDN Remarks", all set to "No Match". A "Review" button is located below these dropdowns. A "Cancel" button is at the bottom right of the window.

You can review the KYC details displayed on the screen.

System displays the following information:

- KYC Internal Status
- KYC Internal Remarks

- SDN Status
- SDN Remarks

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

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

Once reviewed the verifier provides the review status and remarks.

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

Step 6.Underwriting

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

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

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

1.20.16 Collateral Tab

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

The screenshot displays the 'Corporate Loan Underwriting Stage' application window. The interface is divided into several sections:

- Application Information:** Fields for Application Category, Product Code, Description, Application Branch (000), Application Date (2011-01-04), Lead Id, Enquiry ID, Application Number, User Reference, Priority (Low), and Status (New Application).
- Collateral Details:** Fields for Collateral Branch, Collateral Id, Collateral Description, Collateral Currency, Collateral Value, Start Date, End Date, Collateral Category, Collateral Type (Normal), Linked Percentage, Number, and Amount. It also includes Revaluation Date, Revision Date, Charge Type, Utilization Order, Commitment Product, and a checkbox for Revalue Collateral.
- Market Value Based:** Fields for Security Id, Units/Nominal Value, and Cap Amount.
- Guarantor Based:** Fields for Guarantor Id and Rating.
- Vehicle Details:** Fields for Vehicle ID, Vehicle Number, Year, Make, Model, Body, Usage, Valuation Source (None), and Valuation Status (Not Required).
- Haircut Schedule:** A table with columns for Effective Date and Haircut %.

The bottom of the window features a navigation bar with links for Documents, Trade In, KYC Review, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, and Customer/Account Fields. Below this is a 'Remarks' section with 'Previous Remarks' and 'Remarks' tabs, an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

In this screen, capture the following details:

Vehicle Details

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

Identification Number

Enter the unique identification number associated with the vehicle.

Year

Specify the year of manufacture for the vehicle.

Make

Specify the make of the vehicle.

Model

Specify the vehicle model.

Body

Specify the vehicle body details.

Usage

Specify the mileage used by the vehicle till date.

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

- Year
- Make
- Model
- Body
- Usage

Valuation Source

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

- INTERNAL
- NONE

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

Status

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

- RECOMMENDED
- NOT RECOMMENDED
- COMPLETE
- NO DATA

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

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

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

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

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

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

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

Vehicle Attributes			
Attribute Description	Attribute Code	Attribute Value	Package Included

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

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

1.20.17 Credit Score Tab

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

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

The screenshot displays the 'Corporate Loan Underwriting Stage' window. At the top, there are several input fields: 'Application Category *', 'Product Code *', 'Description', 'Application Branch' (with value '000'), 'Application Date' (with value '2011-01-04'), 'Lead Id', 'Enquiry ID' (with a 'Default' button), 'Application Number *', 'User Reference *', 'Priority' (set to 'Low'), and 'Status' (set to 'New Application'). Below these fields is a tabbed interface with 'Credit Score' selected. The 'Internal Credit Rating' section contains a table with columns 'Category *', 'Question *', and 'Answer'. To the right of this table are fields for 'Rule Id *', 'Grade', and 'Score', along with a 'Calculate' button. The 'Risk Factor Details' section below it has a table with columns 'Risk Factor *' and 'Score'. At the bottom of the window, there are navigation links like 'Documents', 'Trade In', 'KYC Review', etc., and an 'Exit' button.

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

Answer

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

Risk Factor

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

Description

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

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

1.20.18 Ratio Tab

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

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

Actual

Monthly Income

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

Monthly Debt

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

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

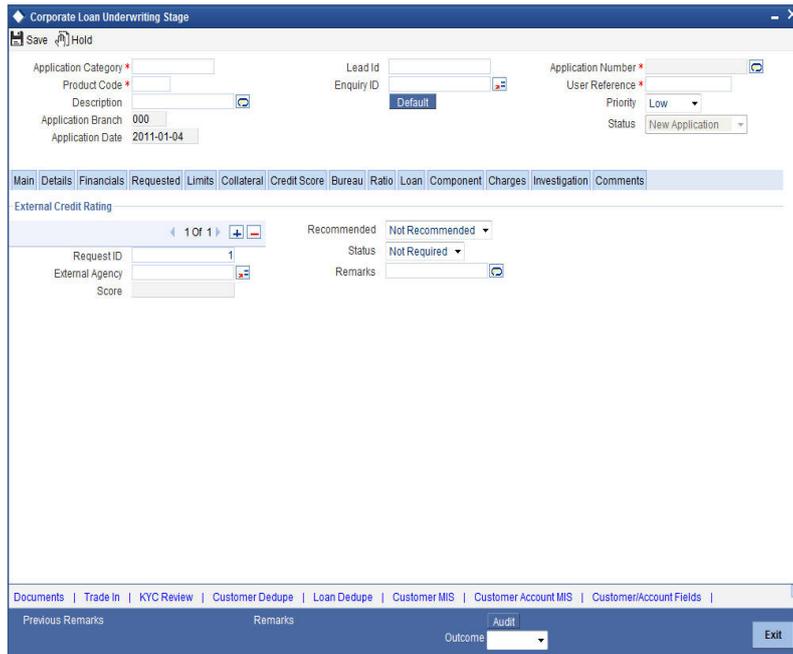
What if Pmt Amt

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

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

1.20.19 Bureau Tab

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



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

External Credit Rating

Request ID

System displays the request ID.

External Agency

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

Score

Specify the score associated with the rating.

Recommended

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

- Recommended
- Not Recommended

Remarks

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

1.20.19.1 Viewing Credit Bureau Report

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

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

Credit Bureau Report

Application Number * RetailLending3852 Customer No * 000006150
 Requested Id * 644 Bureau Code * EQFX

Report Header

Bureau EQFX Credit Report Id 644
 First Name Report Date 2013-08-21
 MiddleName Unique Id 644
 Last Name On File Date 2013-08-21
 Birth Date 1981-05-18 Best Match

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

Life **Recent** **Open**

Chapter	Count	Chapter	Count	Chapter	Count
Chapter7	0	Chapter7	0	Chapter7	
Chapter11	0	Chapter11	0	Chapter11	
Chapter13	0	Chapter13	0	Chapter13	
Total	0	Total	0	Total	
1					

1.20.19.2 Capturing Loan MIS Details

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

Loan MIS

Application Number * Product * Link To Group
 Loan Account Number * Loan Branch * MIS Group Default
 Financing Currency *

Input

Link To Group Related Reference Related Account Rate Code
 Related Account Related Reference MIS Head Spread

Rate At

Rate Type Interest Method Cost Code 1
 Pool Code Reference Rate Cost Code 2
 Contract Level Pool Code Cost Code 3
 Cost Code 4
 Cost Code 5

Transaction MIS **Composite MIS** **Fund MIS**

MIS Group	Transaction MIS	MIS Group	Composite MIS	MIS Group	Fund MIS
	Transaction MIS 1		Composite MIS 1		Fund MIS 1
	Transaction MIS 2		Composite MIS 2		Fund MIS 2
	Transaction MIS 3		Composite MIS 3		Fund MIS 3
	Transaction MIS 4		Composite MIS 4		Fund MIS 4
	Transaction MIS 5		Composite MIS 5		Fund MIS 5
	Transaction MIS 6		Composite MIS 6		Fund MIS 6
	Transaction MIS 7		Composite MIS 7		Fund MIS 7
	Transaction MIS 8		Composite MIS 8		Fund MIS 8
	Transaction MIS 9		Composite MIS 9		Fund MIS 9

Ok Cancel

1.20.19.3 Capturing Loan UDF Details

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

1.20.20 Investigation Tab

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

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.

1.20.21 Loan Tab

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

Specify the following details:

Pricing

Pricing ID

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

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

Multiple Offers

Offer ID

Specify the offer ID.

Number of Instalments

Specify the number of instalments for the loan.

Frequency

Specify the frequency of the instalment.

Unit

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

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

Rate

Specify the rate for the loan.

Rate Code

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

Check

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

Click 'Apply' button to apply the specified information.

Loan Details**Loan Account Number**

Specify the loan account number.

Loan Branch

Specify the loan branch.

Loan Currency

Specify the loan currency.

Loan Amount

Specify the loan account.

Down Payment

Specify the down payment done for the loan.

Value Date

Specify the value date for the loan.

Maturity Date

Specify the maturity date of the loan.

Instalment Start Date

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

Status Change Mode

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

- Auto
- Manual

Close Collateral

Check this box to close collateral.

Max Allowed Amt

The system defaults the maximum allowed amount from the Lead ID. You cannot modify the maximum allowed amount.

No of Instalments

Specify the number of instalments for the loan.

Frequency

Specify the frequency of the instalment.

Unit

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

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

Click 'Apply' button to apply the specified information.

Effective Date**Effective Date**

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

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

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

User Defined Element Value

Specify the User Defined element value.

Rate Code

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

Code Usage

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

- Periodic
- Automatic

Resolved Value

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

Intermediary**Intermediary Code**

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

Intermediary Ratio

System displays the intermediary ratio.

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

The payment schedules are derived based on the offer selected.

Note

You can select only one loan offer in this screen.

1.20.22 Component Tab

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

The screenshot shows the 'Corporate Loan Underwriting Stage' application. The 'Component' tab is selected, displaying fields for Component Name, Component Currency, and Liquidation Mode. There are checkboxes for Main Component, Capitalized, Waive, and Verify Funds. A 'Details' section shows a table with columns: Schedule Type, First Due Date, No, Units, Due Date On, Schedule Start Date, End Date, Amount, EMI Amount, Capitalized, Waive, and Compoun. The table is currently empty. The bottom of the screen shows navigation links and an 'Exit' button.

The following details related to the schedule are displayed here:

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

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

You can specify the following schedule related details:

Compound Days

Specify the number of compound days.

Compound Months

Specify the number of compound months.

Compound Years

Specify the number of compound years.

Years

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

- 360
- 365
- Actual

Days in Month

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

- 30 (Euro)
- 30 (US)
- Actual

1.20.22.1 Disbursal Details

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

Schedule Date	Total Disbursement Amount	Amount To Disburse	Already Disbursed Amount
---------------	---------------------------	--------------------	--------------------------

Split Sequence No	Split Percent (%)	Split Amount	Payment Mode	Settlement Branch	Settlement Account Number
-------------------	-------------------	--------------	--------------	-------------------	---------------------------

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

- Schedule Date
- Total Disburse Amount
- Amount to Disburse

- Already Disbursed Amount

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

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

1.20.22.2 Viewing Schedule Details

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

The screenshot shows a window titled "Schedule Details" with the following fields and table:

Application Number: MAIN_INT Component Name: MAIN_INT

Details

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

Buttons: OK, Cancel

1.20.23 Charges Tab

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

The screenshot displays the 'Corporate Loan Underwriting Stage' application window. The 'Charges' tab is selected, showing a list of charges with one entry displayed. The entry details include:

- Component Name *
- Component Currency
- Effective Date
- Due Date
- Amount Due
- Amount Waived

There is a checkbox labeled 'Waive' next to the 'Amount Waived' field. The application also shows a navigation menu at the bottom with options like 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collateral', 'Credit Score', 'Bureau', 'Ratio', 'Loan', 'Component', 'Charges', 'Investigation', and 'Comments'. The 'Charges' tab is currently active.

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

The following details are displayed:

- Component Name
- Component Currency
- Effective Date

Waive

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

1.20.24 Comments Tab

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

The screenshot shows the Oracle Corporate Loan Underwriting Stage interface. The top navigation bar includes tabs for Main, Details, Financials, Requested, Limits, Collateral, Credit Score, Bureau, Ratio, Loan, Component, Charges, Investigation, and Comments. The Comments tab is selected. The interface displays a table with columns for Serial No, Comments, Comment By, and Comment Date. The table is currently empty. The interface also features a 'Save' button and a 'Hold' button at the top left, and an 'Exit' button at the bottom right. The bottom status bar shows 'Previous Remarks', 'Remarks', 'Audit', and 'Outcome'.

You can capture the following details:

Serial No

Specify the serial number of the comment.

Comments

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

Comments By

The system displays the commenter's ID.

Comment Date

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

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

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

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

The system displays the system message as "Acquire Successful"

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been

successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Corporate Loan Approval' screen.

Step 7. Loan Approval

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

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

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

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

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

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

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

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

Step 8.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.

The screenshot displays the 'Corporate Loan Document Verification Stage' application window. The interface includes a top navigation bar with tabs for 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collateral', 'Credit Score', 'Bureau', 'Ratio', 'Loan', 'Component', 'Charges', 'Investigation', and 'Comments'. The 'Main' tab is active, showing various input fields for application details such as 'Application Category', 'Product Code', 'Description', 'Application Branch', 'Application Date', 'Lead Id', 'Enquiry ID', 'Application Number', 'User Reference', 'Priority', and 'Status'. Below this, there are sections for 'Applicant Details' (including Branch, Customer No., Group Code, Short Name, Customer Name, National ID, Category, RM ID, RM Name, Telephone, Fax, Language, Country, and Nationality) and 'Account Details' (including Account Branch, Account Class, Account, Date, Currency, Capital, Net Worth, and Country). The interface also features a 'Business Description' field and a 'Remarks' section at the bottom. A navigation bar at the bottom includes links for 'Documents', 'Trade In', 'KYC Review', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', and 'Customer/Account Fields'. The bottom right corner has an 'Exit' button and an 'Outcome' dropdown menu.

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 9.Manual Retry

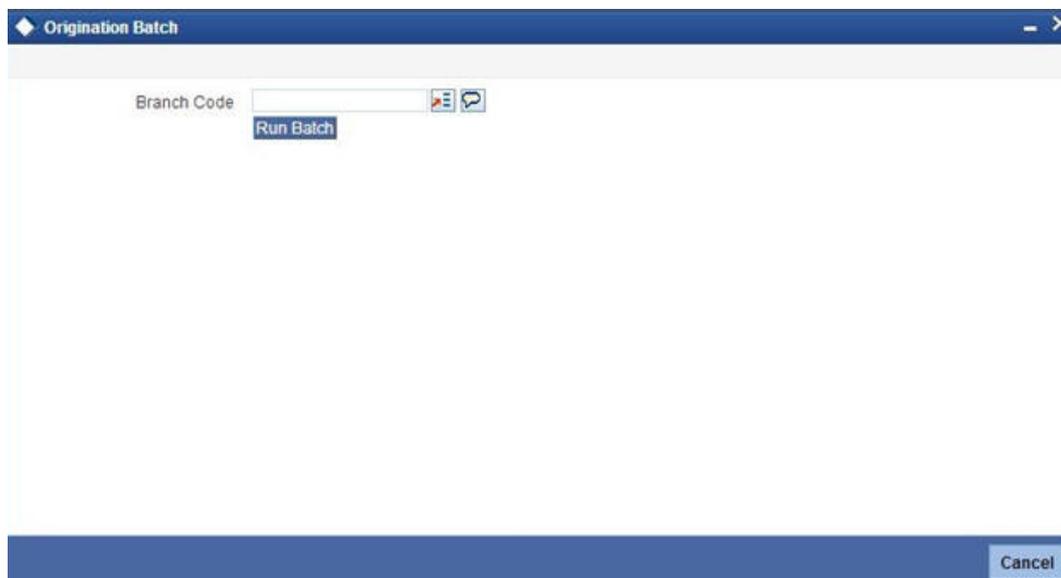
This stage is optional. Task will be moved to this stage only when the system is unable to create Customer/ Customer Account/ Liability/ Facility/ Collateral/ pool/ Loan. You can make the necessary changes & retry. You can select the outcome as 'PROCEED'.

1.21 Auto Closure of Leads

The system allows the auto closure of the leads based on the values configured in the origination bank parameter screen. This can be achieved either through a batch OREOD or through Origination Batch maintenance screen. A reason code 'Auto Closed Lead' is maintained for the leads which are auto closed by the system. The system remains the Maker ID and Checker ID for the auto closed leads.

The EOTI Origination Batch (OREOD) is run to change the lead status in the prospect details screen when the lead auto closure period is expired. If CIF is generated for the lead, then the CIF ID gets released against the particular lead.

You can also auto close the leads through the Origination Batch maintenance screen. To invoke this screen type 'ORDBATCH' in the field at the top-right corner of the Application tool bar and click the adjoining arrow button.



You can select the branch code from which you want to close the leads from the adjoining option list. Click 'Run Batch' to close the status of the leads to 'Closed'. On closure of a lead, the CIF Id generated for a lead is released.

Initiating Trade Loan Lead Request

You can initiate trade loan lead request through the external system by capturing the lead request and generating a Lead ID. Oracle FLEXCUBE receives the lead request and updates the status as 'NEW'. The system intimates the Lead ID and the status to the external system. The specified request and the uploaded document are verified and an offer is generated. The new status 'OFFER GENERATED' is updated in the prospect details screen. If the documents are not proper the status is updated as 'Additional Documents Required'. If the offer is accepted, the lead request is converted to origination and the new status is updated as 'CONVERTED'.

For an import loan, after updating the 'Advance by Loan' and 'Auto Liquidation' value by unlocking or liquidating the bill, the status is manually updated as 'APPLICATION UNDER PROCESS'.

2. Maintenances

2.1 Introduction

As part of general maintenance required for the successful functioning of Corporate Loan Origination, you should maintain the following in the system:

- SDE Maintenance
- Template Definition Maintenance
- Ratio Maintenance

2.2 Maintaining System Data Elements

In order to calculate financial ratios, you can maintain System Data Elements (SDEs) using the 'SDE Maintenance' screen. You can invoke this screen by typing 'ORDSDEMT' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

SDE Name *	SDE Description	Data Type	SDE Type	Derivation Required	Derivator
		Number	Static		

Specify the following details:

Group/Worksheet Name

Specify the group/worksheet name here.

Element Type

Select the element type from the adjoining drop-down list. This list displays the following values:

- Corporate
- Retail
- Both

Group/Worksheet Description

Specify a brief description of the group/worksheet you are maintaining.

SDE Name

Specify a unique name for the SDE you are maintaining.

SDE Description

Specify a description for the SDE you are maintaining.

Data Type

Select the data type of the SDE from the adjoining drop-down list. This list displays the following values:

- VARCHAR2
- Number
- Date

SDE Type

Select the SDE type from the adjoining drop-down list. This list displays the following values:

- Template
- Static

Derivation Required

Check this box indicate that derivation formula is required for the SDE.

Derivation Formula

Specify the derivation formula here. You can also maintain the derivation formula in the 'Condition Builder' screen which is invoked by clicking the 'Formula' button.

The screenshot shows a 'Condition Builder' dialog box. The main area is a text field labeled 'Condition' with the text 'undefined'. Below this is a 'Business Rule' section containing a 'Braces' section with three dropdown menus, a 'Value' input field, and 'Insert' and 'Clear' buttons. At the bottom right are 'Ok' and 'Cancel' buttons.

Specify the following details:

Condition

Specify the condition for the rule here.

Business Rule

Braces

Select the braces from the adjoining drop-down list.

Functions

Select the functions from the adjoining drop-down list.

Elements

Select the elements from the adjoining option list. This list displays all valid elements maintained in the system.

Operators

Select the mathematical operators from the adjoining drop-down list. This list displays the following values:

- Equal To
- Greater Than
- Greater Than or Equal To
- Less Than
- Less Than or Equal To
- Like
- Not Like
- Not Equal To

Logical Operators

Select the logical operators from the adjoining drop down list. This list displays the following values:

- And: Use 'And'
- Or: Use 'OR'

Value

Specify the value of the SDE to define the condition. The value may be numeric or alphanumeric, as required for the condition.

After building the condition, click the 'Insert' button to insert the same. To remove a condition, click the 'Clear' button in the screen.

2.3 Defining Template for Calculating Ratios

You can define templates for calculating financial ratios taken from the balance sheet, income statement, statement of cash flows or statement of retained earnings within the product. You can capture the template related details through the 'Ratio Template Definition' screen.

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

The screenshot shows the 'Ratio Template Definition' application window. At the top, there is a menu bar with 'New' and 'Enter Query'. Below the menu bar, there are three input fields: 'Industry *', 'Sheet Name *', and 'Sheet Description', followed by a 'Generate' button. The main area is divided into two sections: 'Worksheet' and 'SDE Details'. Each section has a table with columns and a 'Go' button. The 'Worksheet' table has columns: 'Worksheet Name *', 'Worksheet description', and 'Work sheet Required'. The 'SDE Details' table has columns: 'SDE Name *', 'SDE Description', 'Data Type *', 'Category *', 'Sub Category *', and 'SDE Type'. At the bottom, there is a footer with fields for 'Maker', 'Date Time:', 'Mod No', 'Checker', 'Date Time:', 'Record Status', 'Authorization Status', and an 'Exit' button.

Specify the following details:

Industry

Specify the industry name here.

Sheet Name

Specify the worksheet name here.

Short Description

Specify a brief description about the template.

Worksheet

Worksheet Name

Specify the name of the worksheet.

Worksheet Description

Specify a brief description about the worksheet.

Work sheet Required

Check this box to include the work sheet in the generated excel.

SDE Details

SDE Name

Specify the SDE name here.

SDE Description

Specify a brief description of the SDE.

Data Type

Select the data type from the adjoining drop-down list. This list displays the following values:

- VARCHAR2
- Number
- Date

Category

Select the SDE category from the adjoining drop-down list. This list displays the following values:

- Asset
- Liability
- Income
- Expense

Sub Category

Select the sub-category of the SDE from the adjoining option list. This list displays all valid sub-categories maintained in the system. Sub- Category has to be maintained as part of SDE maintenance only if the subcategory is used as part of Ratio formula

For example:

If SDE's defined are SDE1, SDE2, SDE3 and all of them belong to a SUB-CATEGORY1, then you can use SDE1, SDE2 and SDE3 directly in the Ratio formula.

You can also define SUBCATGORY1 in the SDE maintenance and use the same in ratio formula. The system will then internally derive the formula:

SUB-CATEGORY1 =SDE1+SDE2+SDE3

Note

The sub-category should be defined as an SDE in the 'SDE Maintenance' (ORDSDEMT) screen.

SDE Type

System displays the SDE type here. The SDE type could either be General SDE or Derived SDE based on the SDE maintenance.

3.1 Introduction

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

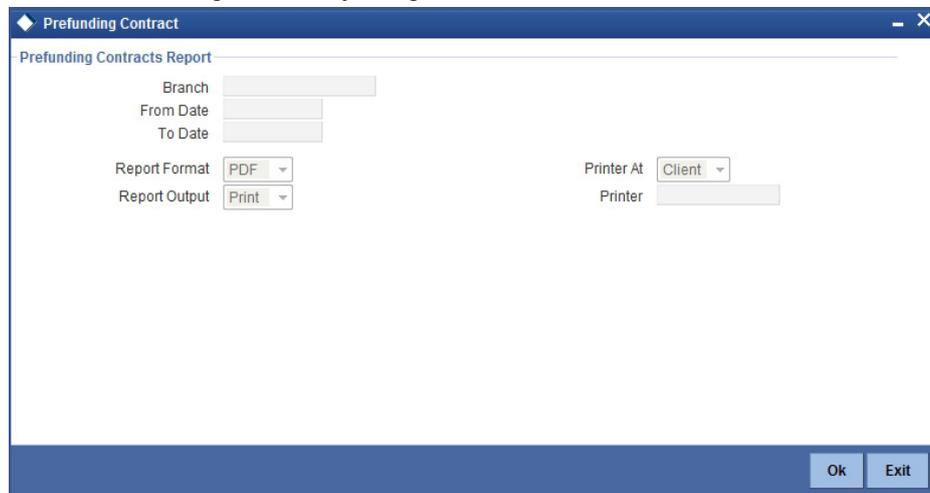
- Prefunding Contract Report
- Funded Contracts Report
- Credit Application By User Report
- Underwriting Status By Month and Intermediary Report
- Underwriting Status By Month and Underwriter Report
- Underwriting Status By Month Report

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

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

3.2 Prefunding Contract Report

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



Specify the following details:

Branch

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

From Date

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

To Date

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

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

3.2.1 **Contents of the Report**

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

Header

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

Body of the Report

The following details are displayed in the report:

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

3.3 **Funded Contracts Report**

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

Report Details

Funded Contracts Reports

Branch Code

From Date

To Date

Report Format

Report Output

Printer At

Printer

Ok Exit

Specify the following details:

Branch Code

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

From Date

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

To Date

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

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

3.3.1 Contents of the Report

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

Header

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

Body of the Report

The following details are displayed in the report:

Field Name	Field Description
Branch	This is the branch code
Application Number	This is the application number
Stage	This is the stage at which the application lies
Application Date	This is the date of application
Currency	This s the currency of the contract
Product	This indicates the product for the contract
Value Date	This indicates the value date of the contract

Field Name	Field Description
Loan Amount	This indicates the loan amount
Interest	This indicates the interest rate for the loan
Term	This indicates the duration of the contract
Branch Total	This indicates the total number of records for the branch
Maker	This indicates the user ID of the maker of the application

3.4 Credit Application By User Report

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

Specify the following details:

User

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

Branch

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

From Date

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

To Date

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

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

3.4.1 Contents of the Report

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

Header

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

Body of the Report

The following details are displayed in the report:

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

3.5 Underwriting Status By Month and Intermediary Report

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

Underwriting Status By Month and Intermediary Report

Branch

Intermediary Code

From Date

To Date

Report Format PDF

Report Output Print

Printer At Client

Printer

Ok Exit

Specify the following details:

Intermediary Code

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

Branch

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

From Date

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

To Date

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

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

3.5.1 Contents of the Report

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

Header

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

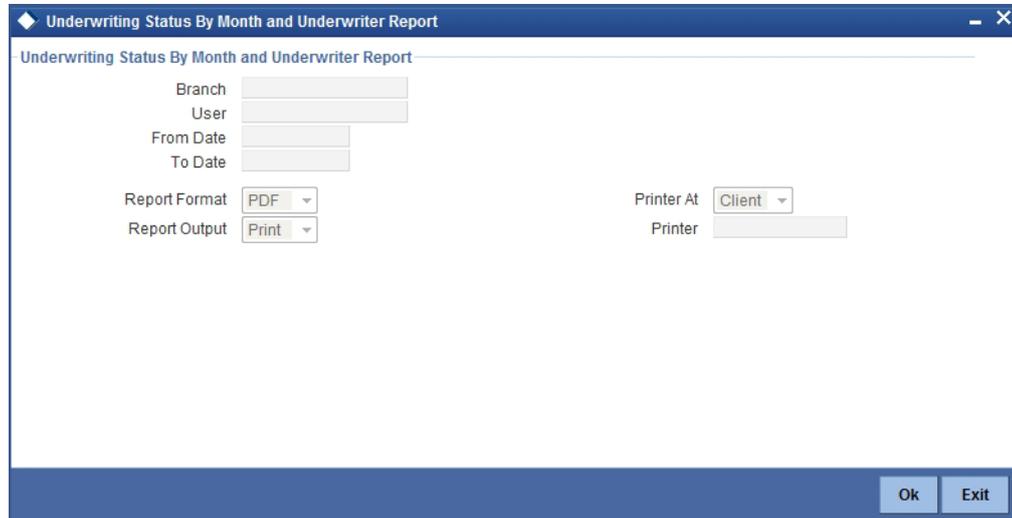
Body of the Report

The following details are displayed in the report:

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

3.6 Underwriting Status By Month and Underwriter Report

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



Specify the following details:

User

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

Branch

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

From Date

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

To Date

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

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

3.6.1 Contents of the Report

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

Header

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

Body of the Report

The following details are displayed in the report:

Field Name	Field Description
Branch	This is the branch

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

3.7 Underwriting Status By Month Report

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

Specify the following details:

Branch

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

From Date

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

To Date

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

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

3.7.1 Contents of the Report

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

Header

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

Body of the Report

The following details are displayed in the report:

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

4. Function ID Glossary

C

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