

Retail Loan Creation User Guide

Oracle FLEXCUBE Universal Banking

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Retail Loan Creation User Guide
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1. Preface

1.1 Introduction

This manual is designed to help you create all types of Retail Loans in Oracle FLEXCUBE such as Home, Vehicle, Personal, Mortgage and Other Loans. It also assists you in loan account creation, evaluation of loan collaterals, creating and linking facility line, analysing risk, evaluating legal procedures and so on.

1.2 Audience

This manual is intended for the following Users/User Roles:

Role	Function
Back office data entry clerk	Input functions for funds
Back office managers/ officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day

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:

Abbreviation	Description
FCUBS	Oracle FLEXCUBE Universal Banking Solution
UI	User Interface
BPEL	Business Process Execution Language
BPMN	Business Process Model and Notation
BIP	Business Intelligence Publisher
CIF	Customer Information
CASA	Current Account Savings Account

1.5 Organization

This manual is organized as follows:

Chapter	Description
Chapter 1	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual
Chapter 2	<i>Retail Loan Creation</i> describes about the available options and stages involved in retail loan creation.
Chapter 3	<i>Reports</i> provides a list of reports that can be generated in this module and also explains their contents.
Chapter 4	<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 Products User Manual
- The Retail Lending 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

2. Retail Loan Creation

Oracle FLEXCUBE facilitates retail loan creation through a process flow. You can capture specific information based on the type of loan opted by the customer such as Home, Vehicle, Personal, Mortgage, Other Loans. This manual assist you through the available options, stages involved in the retail loan creation workflow. In the first section, the chapter briefs on the stages involved. The next section talks about the steps involved in detail.

This chapter contains the following topics:

- [Section 2.1, "Stages in Retail Loan Creation"](#)
- [Section 2.3, "Process Matrix"](#)
- [Section 2.4, "Retail Loan Creation Application Details"](#)
- [Section 2.5, "Loan Asset Details"](#)
- [Section 2.6, "Customer Information"](#)
- [Section 2.7, "Customer Account Details"](#)
- [Section 2.8, "Requested Loan Details"](#)
- [Section 2.9, "Cheque Book Request"](#)
- [Section 2.10, "Debit Card Request"](#)
- [Section 2.11, "Credit Card Request"](#)
- [Section 2.12, "SWIFT Message Details"](#)
- [Section 2.13, "Documents Upload"](#)
- [Section 2.14, "Customer Reference"](#)
- [Section 2.15, "Loan Preferences"](#)
- [Section 2.16, "Dedupe Details"](#)
- [Section 2.18, "Rating and Evaluation"](#)

2.1 Stages in Retail Loan Creation

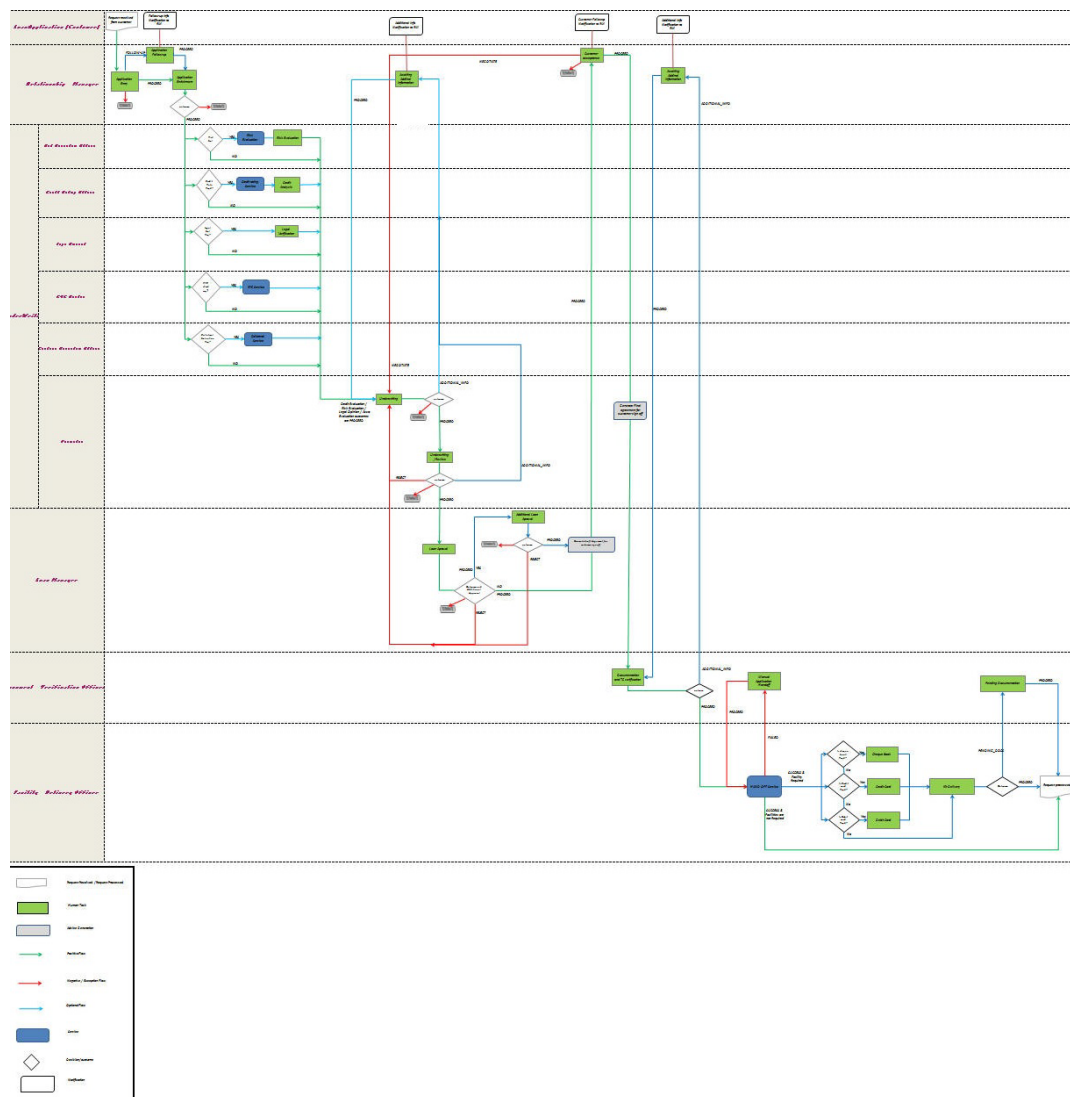
The process of creating a collateral involves the following stages:

- **Application Entry** - In the application entry stage, the user captures all the loan requirements of the customer based on the type of loan. You can also capture additional request for facilities like cheque book, debit and credit card issuance along with loan application.
- **Application Follow-up** - At this stage the documents collected from the customer is scanned and uploaded. If the documents are not submitted, then it is followed up with the customer.
- **Application Enrichment** - In this stage the application is enriched with details like professional, financial, linkage, asset, working capital and so on. If the applicant is not an existing customer, additional details of the customer are also captured at this stage.
- **Credit Check** - Credit information of the customer will be pulled for evaluation from various rating agencies. After the credit rating process is completed for the loan application, the internal or external service provide the credit score and rating for the applicant.
- **Credit Evaluation** - At this stage, credit officer evaluates the credit and analyses again to check if there are any changes in the credit rating. If there is a change in the credit rating, then the Credit Officer provides reason for the change.
- **Risk Check** - In this stage the risk involved with the loan application is analysed and shared.

- Risk Evaluation - In this stage the Risk Assessment Officer collects the risk associated with the loan application from various services. The income/expense details, asset/liability details of the customer is considered during the evaluation of the risk. The reported risk related documents are uploaded after risk analysis.
- Legal Verification - Any legal constraints associated with the applicant and the loan application are evaluated in this stage.
- KYC Review - In this stage a background verification is done on the loan applicant and the KYC compliant information of the customer is submitted.
- Collateral Evaluation - The collaterals submitted for the loan application are evaluated at this stage. After evaluation the details are passed on to the underwriter.
- Underwriting - The underwriter collects the reports from various departments and arrives at a best offer for the loan application. Underwriter reviews the application and prepares review note to proceed or reject the application.
- Awaiting Additional Information - At this stage, any additional information requested by the underwriter will be followed up with the customer and captured in the application. Any missed out document or documents without customer attestation are collected and uploaded in this stage.
- Underwriting Review - During this stage the loan application is reviewed and verified and is forwarded for approval and sanction if there is no discrepancy.
- Loan Approval - At this stage, the Loan Manager verifies the reports of underwriting department and approves the loan for sanction. For any clarification, the loan application will be send back to underwriting or review stage for collecting the required information.
- Additional Loan Approval - You can send the application for approval from a senior loan manager who will verify and provide approval for the loan. This stage is triggered only if 'Additional Approval Required' check box is checked.
- Customer Acceptance - At this stage the customer signs the loan sanction letter and accepts the granted loan. The signed copy of the sanction letter is uploaded to the system.
- Documentation and TC Verification - All the legal and regulatory compliance checks are performed in this stage. The loan documents are prepared and uploaded to the system to complete the application process.
- Awaiting Additional Information - At this stage, the missed out information are collected from the concerned department for loan agreement preparation. At this stage you can adjust the loan effective date if there is a delay in the sanctioned application process.
- Sanction/Handoff - At this stage, an automated sanction will be performed by the system once all the documents are approved for loan application. The application details are handed over to various services like customer, customer account, limits, collaterals, cards and loans.
- Manual Application Handoff - If there is any exception like unavailability or error in the system while sanctioning the loan, then the loan application will be manually taken up by the loan administrator for the processing.
- Debit Card Follow-up - At this stage, the account manger will follow-up for the debit card delivery.
- Credit Card Follow-up - The account manager follows up for the credit card delivery.
- Cheque Book Follow-up - The account manager follows up for the cheque book delivery.
- Kit Delivery - This stage is mandatory if facilities like cheque book, debit card or credit card are availed. The facility manager will keep record of the kit number and verifies the delivery address for the facility kit dispatch.
- Pending Documentation - The documentation team will prepare the loan documents for execution.

2.2 Process Flow Diagram

The process flow diagram given below illustrates the activities carried out during various stages of retail loan creation.



2.3 Process Matrix

The process matrix given below lists out the different stages, condition to move to next stage, target stage and remarks for each condition.

Sl. No.	Source stage	Function ID	Rules / Conditions for the flow Movement	Target stage	Remarks
---------	--------------	-------------	--	--------------	---------

1	Application Entry	ORDRLCAP	PROCEED	Application Enrichment	Task is moved to 'Application Enrichment' stage, when the user selects the outcome 'PROCEED' and saves the task.
2			FOLLOWUP	Application Follow-up	Task is moved to 'Application Follow-up' stage, when the user selects the outcome 'FOLLOWUP' and saves the task.
3			TERMINATE	Terminate	Task will be terminated when the user selects the outcome 'REJECT' and saves the task.
4	Application Follow-up	ORDRLCAF	PROCEED	Application Enrichment	Task is moved to 'Application Enrichment' stage, when the user selects the outcome 'PROCEED' and saves the task.

5	Application Enrichment	ORDRLCAE	PROCEED	Credit Eval- uation Risk Evalu- ation Legal Verifi- cation	System will per- form the below activities when the user selects 'PROCEED' as outcome and save the task. Based on the flags selected, system invokes the below web service in paral- lel flow: ➤ Credit Rating Service ➤ Risk Analysis Service ➤ KYC Review Service ➤ Collateral Val- uation Service Based on the flags selected, task will be available in the below stages: ➤ Credit Evalu- ation ➤ Risk Evalua- tion ➤ Legal Verifi- cation
6			TERMINATE	Terminate	Task will be ter- minated when the user selects the outcome 'TERMINATE' and saves the task.

7	Credit Evaluation	ORDRLCCE	PROCEED	Underwriting	Task will be moved to 'Underwriting' stage only when the user selects the outcome 'PROCEED' and saves all 3 stages (Credit evaluation, Risk evaluation and Legal opinion) are completed
8	Risk Evaluation	ORDRLCRE			
9	Legal Verification	ORDRLCLV			
10	Underwriting	ORDRLCUW	PROCEED	Underwriting Review	Task is moved to 'Underwriting Review' stage, when the user selects the outcome 'PROCEED' and saves the task.
11			ADDITIONAL_INFO	Awaiting Addition Information	Task is moved to 'Awaiting Addition Information' stage, when the user selects the outcome 'ADDITIONAL_INFO' and saves the task.
12			TERMINATE	Terminate	Task will be terminated when the user selects the outcome 'TERMINATE' and saves the task.

13	Awaiting Addition Information	ORDRLCAI	PROCEED	Underwriting	Task is moved to 'Underwriting' stage, when the user selects the outcome 'PROCEED' and saves the task.
14	Underwriting Review	ORDRLCUR	PROCEED	Loan Approval	Task is moved to 'Loan Approval' stage, when the user selects the outcome 'PROCEED' and saves the task.
15			ADDITIONAL_INFO	Awaiting Addition Information	Task is moved to 'Awaiting Addition Information' stage, when the user selects the outcome 'ADDITIONAL_INFO' and saves the task.
			REJECT	Underwriting	Task is moved to 'Underwriting' stage, when the user selects the outcome 'REJECT' and saves the task.
16			TERMINATE	Terminate	Task will be terminated when the user selects the outcome 'TERMINATE' and saves the task.

17	Loan Approval	ORDRLCLA	PROCEED and Addition Approval is Required	Additional Loan Approval	Task is moved to 'Additional Loan Approval' stage, when the user selects the outcome 'PROCEED' and saves the task.
18			'PROCEED' and Addition Approval is not Required	Customer Acceptance	Task is moved to 'Customer Acceptance' stage, when the user selects the outcome 'PROCEED' and saves the task.
19			'REJECT'	Underwriting	Task is moved to 'Underwriting' stage, when the user selects the outcome 'REJECT' and saves the task.
20			TERMINATE	Terminate	Task will be terminated when the user selects the outcome 'TERMINATE' and saves the task.
21	Additional Loan Approval	ORDRLCAA	PROCEED	Customer Acceptance	Task is moved to 'Customer Acceptance' stage, when the user selects the outcome 'PROCEED' and saves the task.
22			REJECT	Underwriting	Task is moved to 'Underwriting' stage, when the user selects the outcome 'REJECT' and saves the task.
23			TERMINATE	Terminate	Task will be terminated when the user selects the outcome 'TERMINATE' and saves the task.

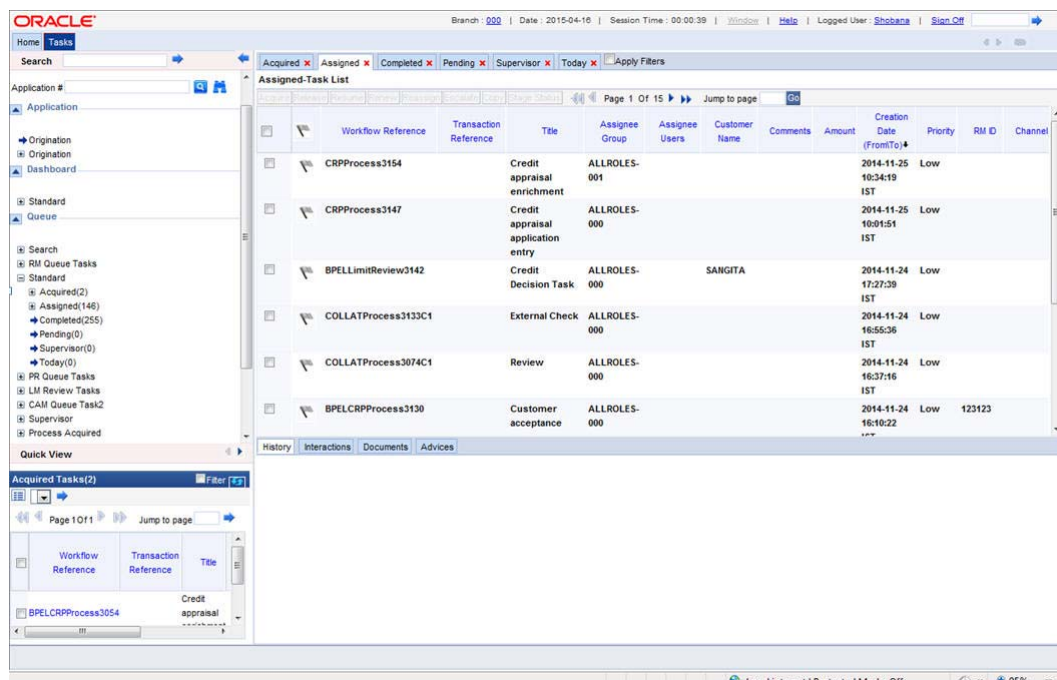
24	Customer Acceptance	ORDRLCCA	PROCEED	Documentation and TC Verification	Task is moved to 'Documentation and TC Verification' stage, when the user selects the outcome 'PROCEED' and saves the task.
25			NEGOTIATE	Underwriting	Task is moved to 'Underwriting' stage, when the user selects the outcome 'NEGOTIATE' and saves the task.
26			TERMINATE	Terminate	Task will be terminated when the user selects the outcome 'TERMINATE' and saves the task.
27	Documentation and TC Verification	ORDRLCTC	PROCEED	Handoff Service	Task is moved to 'Handoff' service, when the user selects the outcome 'PROCEED' and saves the task.
28			ADDITIONAL_INFO	Awaiting Addition Information	Task is moved to 'Awaiting Addition Information' stage, when the user selects the outcome 'ADDITIONAL_INFO' and saves the task.
29	Awaiting Addition Information	ORDRLCAA	PROCEED	Underwriting	Task is moved to 'Documentation and TC Verification' stage, when the user selects the outcome 'PROCEED' and saves the task.

30	Handoff Service		FAILED	Manual Application Handoff	Task is moved to 'Manual Application Handoff' stage, when the Hand-off service fails.
31			SUCCESS and Facility is Required	Cheque Book Follow-up Debit Card Follow-up Credit Card Follow-up	System will perform the below activities when the Handoff service succeeded and the tasks will be available in the below stages in parallel ➤ Cheque Book Follow-up ➤ Debit Card Follow-up ➤ Credit Card Follow-up
32			SUCCESS and Facility is Not Required	Pending Documentation	Instance will be completed and there will not be any further movement.
33	Manual Application Handoff	ORDRLCHF	PROCEED	Handoff Service	Task is moved to 'Handoff' service, when the user selects the outcome 'PROCEED' and saves the task.

34	Cheque Book Follow-up	ORDRLCBF	PROCEED	Kit Delivery	Task will be moved to 'Kit Delivery' only when the user selects the outcome 'PROCEED' and saves all 3 stages (Cheque Book, Follow-up, Debit Card Follow-up and Credit Card Follow-up) are completed
35	Debit Card Follow-up	ORDRLCDF			
36	Credit Card Follow-up	ORDRLCCF			
37	Kit Delivery	ORDRLCKD	PROCEED	End	Task will be completed and there will not be any further movement.
38			PENDING_DOCS	Pending Documentation	Task is moved to 'Pending Documentation' stage, when the user selects the outcome 'PROCEED' and saves the task.
39	Pending Documentation	ORDRLCPD	PROCEED	End	Task will be completed and there will not be any further movement.

Acquiring a Stage

To acquire a 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 check box 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 the required screen.

2.4 Retail Loan Creation Application Details

This section contains the following topics:

- [Section 2.4.1, "Processing Retail Loan Creation"](#)
- [Section 2.4.2, "Applicant Tab"](#)
- [Section 2.4.3, "Financials Tab"](#)
- [Section 2.4.4, "Loan Tab"](#)
- [Section 2.4.5, "Components Tab"](#)
- [Section 2.4.6, "Charges Tab"](#)
- [Section 2.4.7, "Limits Tab"](#)
- [Section 2.4.8, "Terms Tab"](#)
- [Section 2.4.9, "Deviations Tab"](#)
- [Section 2.4.10, "Summary Tab"](#)
- [Section 2.4.11, "Comments Tab"](#)

2.4.1 Processing Retail Loan Creation

Step 1. Application Entry

You can create a retail loan application in 'Retail Loan Creation' screen, if you have the required access rights. You can invoke this screen by typing 'ORDRLCAP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button..

Specify the following in this screen:

Application Number

The system displays the application reference number on initiating a process. This number is unique throughout the process.

Application Branch

The system displays the branch where application is captured.

Application Date

The system defaults the application initiation date.

Application Category

Specify the application category. Alternatively, you can select the application category from the option list. The category is used for populating the documents, advices and checklist mapped in Document sub screen.

Application Type

The system displays the application type.

Interaction ID

The system displays the interaction ID.

Stage

The system displays the stage of the application.

Sub-stage

The system displays the sub-stage of the application.

Status

The system defaults the application status based on the current stage of the process.

Application Priority

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

- High
- Low
- Medium

Channel

Specify the channel through which the application is initiated. Alternatively, you can select the channel from the option list. The list displays all valid channels.

Channel Reference

Specify the channel reference number.

External Source

Specify the external source.

External Reference

Specify the external reference number.

User Reference

Specify the user reference number.

Additional Approval Required

Check this box if additional approval is required for the loan application.

Customer Details**Customer ID**

The system displays the customer ID of the customer.

Customer Name

The system displays the name of the customer.

Liability No

The system displays the liability number.

2.4.2 Applicant Tab**Preferences****KYC Required**

Check this box if KYC review is required for the applicant.

Collateral Valuation Required

Check this box if collateral valuation is required for the collaterals linked to the loan application.

Risk Evaluation Required

Check this box to evaluate the risk in granting the loan.

Legal Verification Required

Check this box to evaluate the legal constraints associated with the loan application.

Lead ID

The system displays the lead ID.

Enquiry ID

The system displays the enquiry ID.

Applicant Details**Type**

The system displays the type of applicant.

Branch

Specify the branch of the customer. Alternatively, you can select the branch from the option list. The list displays all valid branch details.

Primary

The system displays the primary details.

Customer ID

Specify the customer ID of the applicant. Alternatively, you can select the customer ID from the option list. The list displays all valid customer IDs.

Customer Name

Specify the name of the customer.

Liability ID

Specify the liability ID. Alternatively, you can select the liability ID from the option list. The list displays all valid liability IDs.

External Check

Check this box if external check is required.

360 Degree View

Click this button for 360 degree applicant view.

Product Details**Facility**

Select the required facility from the drop-down list. The list displays the following values:

- CASA
- Loan
- Cheque Book
- Credit Card
- Debit Card

Product

The system displays the product based on the facility selected.

Description

Give a brief description on the product.

Summary

Click this button to view summary details based on the facility selected.

Branch

Specify the branch of the customer. Alternatively, you can select the branch from the option list. The list displays all valid branch details.

Customer ID

The system displays the customer ID.

Reference ID

The system displays the reference ID.

Linked to Loan

Check this box to link the facility to the loan.

Purpose

The system displays the loan purpose.

2.4.3 Financials Tab

Click 'Financials' tab to maintain financial details.

The screenshot shows the 'Financials' tab in the 'Underwriting' window. The interface is divided into several sections for inputting financial data:

- Header Section:** Contains fields for Application Number (000RLC14361), Applicant Branch (000), Application Date (2011-01-04), Application Category (SUBBU), Application Type (Others), Interaction ID, Stage (Underwriting), Sub-Stage (Underwriting), Status (Work in Progress), Priority (High, Medium, Low), Channel, Channel Reference, External Source, External Reference (000RLC2110641590), and User Reference (000RLC2110641590).
- Applicant Financials Section:** Includes a table for Financial Currency (GBP), Monthly Total Income (25,000.00), Total Land / Property Asset (250,000.00), Customer No (00019493), Monthly Total Expense (5,000.00), Monthly Total Liability Amount (50,000.00), Customer Name, and Total Other Assets (50,000.00).
- Income Details Section:** A table with columns for Income Type, Frequency, Currency, Amount, Start Date, and End Date. It shows one entry for 'Salary' with a frequency of 'Monthly' and an amount of '25,000.00'.
- Expense Details Section:** A table with columns for Expense Type, Frequency, Currency, Amount, Start Date, and End Date. It shows one entry for 'RENT' with a frequency of 'Monthly' and an amount of '5,000.00'.
- Land / Property Asset Details Section:** A table with columns for Asset Type, Sub Type, Currency, Property Value, and Loan Outstanding. It shows one entry for 'Land' with a sub-type of 'SUBURBS' and a property value of '250,000.00'.
- Other Asset Details Section:** A table with columns for Asset Type, Sub Type, Currency, Property Value, and Loan Outstanding. It shows one entry for 'Investment Bond' with a sub-type of 'BOND' and a property value of '50,000.00'.
- Liability Details Section:** A table with columns for Liability Type, Liability Sub Type, Frequency, Currency, Amount, Balance, Start Date, and End Date. It shows one entry for 'Loan' with a sub-type of 'VEHICLE' and an amount of '7,910.00'.

The bottom of the window features a navigation bar with tabs for Documents, Reference, Dedupe, Financing Assets, Preference, Comments, Evaluation, MIS, Fields, and SHFT Message Details. The 'Audit' tab is currently selected.

Financial Currency

Specify the customer currency. Alternatively, you can select the currency from the option list. The list displays all valid currencies.

Monthly Total Income

The system displays the monthly total income of the customer.

Monthly Total Expense

The system displays the monthly total expense of the customer.

Monthly Total Liability Amount

The system displays the monthly total liability amount of the customer.

Total Land/Property Asset

The system displays the total property asset.

Total Other Assets

The system displays other assets if any.

Income Details**Income Type**

Select the type of income from the drop-down list. The list displays the following values:

- Salary
- Rent
- Business
- Others

Frequency

Select the liability frequency from the drop-down list. The list displays the following values:

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

Currency

Specify the liability currency. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

Amount

Specify the customer liability amount.

Start Date

Select the start date from the adjoining calendar.

End Date

Select the end date from the adjoining calendar.

Expense Details**Expense Type**

Specify the expense type.

Frequency

Select the liability frequency from the drop-down list. The list displays the following values:

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

Currency

Specify the asset currency. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

Amount

Specify the customer liability amount.

Start Date

Select the start date from the adjoining calendar.

End Date

Select the end date from the adjoining calendar.

Land/ Property Asset Details**Asset Type**

Select the type of asset from the drop-down list. The list displays the following values:

- Land
- Property

Sub Type

Specify the sub type of the asset.

Currency

Specify the asset currency. Alternatively, you can select the currency from the option list. The list displays all valid currency maintained in the system.

Property Value

Specify the value of the property.

Loan Outstanding

Specify the outstanding loan.

Other Asset Details**Asset Type**

Select the type of asset from the drop-down list. The list displays the following values:

- Vehicle
- Marketable Securities
- Plant and Machinery
- Precious Metal
- Guarantee
- Others

Sub Type

Specify the sub type of the asset.

Currency

Specify the asset currency. Alternatively, you can select the currency from the option list. The list displays all valid currency maintained in the system.

Property Value

Specify the value of the property.

Loan Outstanding

Specify the outstanding loan.

Liability Details**Liability Type**

Select the liability type from the drop-down list. The list displays the following values:

- Loan
- Lease
- Rent
- Others

Liability Sub Type

Specify the liability sub type.

Frequency

Select the liability frequency from the drop-down list. The list displays the following values:

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

Currency

Specify the liability currency. Alternatively, you can select the currency from the option list. The list displays all valid currencies.

Amount

Specify the customer liability amount.

Balance

Specify the customer balance.

Start Date

Select the start date from the adjoining calendar.

End Date

Select the end date from the adjoining calendar.

2.4.4 Loan Tab

Click 'Loan' tab to maintain loan details.

The screenshot shows the 'Retail Loan Creation - Application Details' window with the 'Loan' tab selected. The form is divided into several sections:

- Header:** 'Enter Query' search bar.
- Form Fields:**
 - Application Number * (text box)
 - Applicant Branch * (text box)
 - Application Date * (text box)
 - Application Category * (text box)
 - Application Type: Home (selected), Default (button)
 - Interaction Id (text box) with a 'View' button
 - Stage (text box)
 - Sub-Stage (text box)
 - Status: Initiated (dropdown)
 - Priority: High (radio), Medium (radio), Low (radio)
 - Channel (text box)
 - Channel Reference (text box)
 - External Source (text box)
 - External Reference (text box)
 - User Reference * (text box)
 - Additional Approval Required (checkbox)
- Tabs:** Applicant, Financials, **Loan** (selected), Components, Charges, Limits, Terms, Deviations, Summary, Comments.
- Pricing ID:** (text box) with an 'Apply' button.
- Promotion Code:** (text box) with an 'Apply' button.
- Loan Offers:** A table with columns: Offer ID *, No of Installments *, Frequency *, Unit, Rate of Interest, Rate Code, Check, Apply. The table is currently empty.
- Loan Details:**
 - Loan Product (text box)
 - Loan Account * (text box)
 - Loan Branch * (text box)
 - Loan Currency * (text box)
 - Amount Financed * (text box)
 - Book Date (text box)
 - Value Date (text box)
 - Maturity Type: Fixed (dropdown)
 - Maturity Date (text box)
 - Tenor (In Days) (text box)
 - First Pay By Date (text box)
 - No of Installments (text box)
 - Installment Unit: Monthly (dropdown)
 - Installment Frequency (text box)
 - Down Payment (text box)
 - EMI amount (text box)
 - Due Date On (text box)
 - EMI Details:**
 - EMI Frequency Unit: Monthly (dropdown)
 - EMI Frequency (text box)
 - Minimum EMI (text box)
 - Maximum EMI (text box)
- Footer:** Documents | Reference | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details. Buttons: Audit, Outcome (dropdown), and Exit.

Pricing ID

Specify the pricing ID. Alternatively, you can select the pricing ID from the option list. The list displays all valid pricing IDs.

Promotion Code

Specify the promotion code. Alternatively, you can select the promotion code from the option list. The list displays all valid promotion codes.

Loan Offers

Offer ID

Specify the loan offer ID.

No. of Instalments

Specify the number of installments applicable for the selected loan offer.

Frequency

Specify the frequency of the loan offer.

Unit

Select the unit from the drop-down list.

Rate of Interest

Specify the rate of interest of the loan offer.

Rate Code

Specify the rate code. Alternatively, you can select the rate code from the option list. The list displays all valid rate codes.

Check

Check this box to apply an offer. You can only check one offer at a time.

Loan Details**Loan Product**

The system displays the loan product.

Loan Account

Specify the loan account number.

Loan Branch

Specify the loan branch. Alternatively, you can select the loan branch from the option list. The list displays all valid branch codes.

Loan Currency

Specify the loan currency. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

Amount Financed

Specify the financed amount.

Down Payment

Specify the amount paid as down payment.

Book Date

The system displays the loan booking date.

Value Date

Select the value date from the adjoining calendar.

First Pay By Date

Select the first pay date from the adjoining calendar.

Maturity Type

Select the maturity type from the drop-down list. The list displays the following values:

- Fixed - this type of a loan has a fixed maturity date
- Call - If the maturity date is not fixed the loan can be liquidated any time

Maturity Date

Select the maturity date from the adjoining calendar.

Tenor (In Days)

Specify the loan tenor in days.

No of Installments

Specify the number of installments required to pay the loan amount.

Installment Unit

Select the unit of installment from the drop-down list. The list displays the following values:

- Bullet - Select this option for single repayment on maturity date.
- Daily
- Monthly
- Weekly
- Half Yearly
- Quarterly
- Yearly

Installment Frequency

Specify the installment frequency.

Installment Start Date

Select the installment start date from the adjoining calendar.

EMI Amount

Specify the EMI amount to be paid.

Due Date On

Select the due date from the adjoining calendar.

EMI Details**EMI Frequency Unit**

Select the EMI frequency unit from the drop-down list. The list displays the following values:

- Monthly
- Quarterly
- Half Yearly
- Yearly

EMI Frequency

Specify the frequency of the EMI.

Minimum EMI

Specify the minimum EMI amount.

Maximum EMI

Specify the maximum EMI amount.

Effective Date**Effective Date**

Select the effective date from the adjoining calendar.

User Defined Elements**User Data Elements ID**

Specify the user data elements ID. Alternatively, you can select the UDE ID from the option list. The list displays all valid user defined elements ID.

Value

Specify the UDE value.

Rate Code

Specify the rate code of the UDE. Alternatively, you can select the rate code from the option list. The list displays all valid rate codes.

Code Usage

Select the code usage. It can be periodic or automatic.

Rate Basis

Select the rate basis from the drop-down list. The list displays the following values:

- Not Applicable
- Per Annum
- Per Month
- Quote Basis

Resolved Value

Specify the resolved value.

Account EMI Change

Effective Date

Select the effective date from the adjoining calendar.

Percentage Change in EMI

Specify the percentage change in EMI.

Amount Change in EMI

Specify the amount change in EMI.

2.4.5 Components Tab

Click 'Components' tab to maintain component details.

The screenshot displays the 'Retail Loan Creation - Underwriting' application window. The 'Components' tab is active, showing details for a loan component named 'COL_INT'. The component type is 'Formula With Schedule', and the currency is 'GBP'. The schedule definition table shows two rows: one for a monthly payment schedule starting on 2011-02-04 and ending on 2011-12-04, and another for a bullet payment schedule starting on 2012-01-04 and ending on 2012-01-04. The application also shows various other fields like Application Number, Interaction ID, and Channel Reference.

Schedule Type	Schedule Flag	Formula Name	First Due Date	Start Date	End Date	No of Schedules	Frequency	Units	Due C
Payment	Normal	COL_INT_FRM_1	2011-02-04	2011-01-04	2011-12-04	11	Monthly	1	Monthly
Payment	Normal	COL_INT_FRM_1	2012-01-04	2011-12-04	2012-01-04	1	Bullet	1	Bullet

Component Name

The system displays the component name.

Component Type

Select the component type from the adjoining drop-down list. The list displays the following values:

- Formula with schedule (Component Type - Interest)
- Formula without schedule (Charge)
- Penal Interest
- Prepayment Penalty
- Discount
- Schedule without formula (Principal)
- No schedule No formula (Ad Hoc Charges)
- Penalty Charges

Currency

The system displays the currency code.

Special Interest Amount

The system displays the special interest amount.

Liquidation Mode

The system defaults the mode of liquidation from the product level. However you can modify the same to indicate the mode of liquidation of the component from the drop-down list. The following options are available for selection:

- Auto
- Manual

Waive

Select this option to waive the component for the account.

Main Component

Check this box to indicate that the specified component should be main component.

Verify Funds

Check this box to verify funds.

Penal Basis

The system displays the penal basis.

Service Branch

The system displays the service branch.

Service Account

The system displays the service account.

Settlement Currency

The system displays the settlement currency.

Internal Rate of Return Applicable

Check this box if internal rate of return is applicable.

Special Component

Check this box if the component is a special Interest type. This implies that the computed value of the component can be overridden with the entered value.

Funded During Rollover

Check this box if the component can be funded during the rollover process.

Funded During Initiation

Check this box if the component can be funded during the INIT event.

Exponential Interest Method

Check this box to provide restrictions for exponential loans. If you check this, the system validates the following for exponential interest method calculation:

- COMPOUND_VALUE SDE is maintained in book formula
- Compound days is maintained as one.

Schedule Definition**Schedule Type**

Select the type of schedule from the drop-down list. Schedule can be a payment, a disbursement or a rate revision schedule.

Schedule Flag

Select the option for the Schedule flag from the option list. The options are Normal or Moratorium.

Select the option Moratorium if there are no scheduled repayments for the component for the Moratorium period. However the component is accrued for a certain Moratorium period.

Formula Name

Specify the formula name. Alternatively, you can select the formula name from the option list. The list displays all valid formula names.

First Due Date

Select the first due date from the adjoining calendar.

Start Date

Select the start date from the adjoining calendar.

End Date

Select the end date from the adjoining calendar.

No of Schedules

Specify the number of schedules.

Frequency

Specify the frequency.

Units

Select the units from the drop-down list.

Due Date On

Select the due date from the adjoining calendar.

EMI Amount

Specify the EMI amount.

Compound Days

Specify the compound days.

Compound Months

Specify the compound months.

Compound Years

Specify the compound years.

Days in Month

Select the number of days that would constitute a month for calculation from the drop-down list. The list displays the following values:

- Actual: The actual number of days in a month is taken
- 30(Euro): Thirty days is considered for all months including February irrespective of leap year or not
- 30(US): Thirty days is considered for all months except February where the actual number of days is considered
- Working Days: Working days in a month is considered

Days in Years

Select the number of days that would constitute a year for calculation from the drop-down list. The list displays the following values:

- 252: Number of days in a year is taken as 252, which is the number of working days
- 360: Number of days in a year is taken as 360 irrespective of actual number of calendar days
- 365: Number of days in a year is taken as 365 for leap as well as non leap year
- Actual: Actual number of days in a year is taken for interest calculation which is 366 for leap year and 365 for non leap year

Waive

Select this option to specify if you need to allow a waiver of the component payments for the schedule.

Capitalize

Select this option if the schedule amounts are to be capitalized.

2.4.6 Charges Tab

Click 'Charges' tab to maintain charge details.

Retail Loan Creation - Underwriting

Save Hold

Application Number • 000RLC14361
Applicant Branch • 000
Application Date • 2011-01-04
Application Category • SUBBU
Application Type • Others

Interaction Id [View]
Stage • Underwriting
Sub-Stage • Underwriting
Status • Work in Progress
Priority • High
Medium
Low

Channel
Channel Reference
External Source
External Reference
User Reference • 000LRE2110041590
Additional Approval Required

Applicant Financials Loan Components **Charges** Limits Terms Deviations Summary Comments

Charges
1 of 1 Of 1 > < < > < >

Component Name	Currency	Effective Date	Due Date	Amount Due	Amount Waived
ADCH_CHG	GBP	2011-01-04			
HANDLING_CHG	GBP	2011-01-04			
PROC_CHARGE	GBP	2011-01-04	2011-01-04	250.00	
FROV	GBP	2011-01-04			
SERVICE_TAX	GBP	2011-01-04	2011-01-04	12.50	

Documents | Reference | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details

Audit Outcome [] Exit

Charges

Component Name

The system displays the component name.

Currency

The system displays the currency.

Effective Date

Select the effective date from the adjoining calendar.

Due Date

The system displays the due date.

Amount Due

The system displays the amount due.

Amount Waived

The system displayed the amount waived.

2.4.7 Limits Tab

Click 'Limits' tab to maintain limit details.

Credit Line Details

Type	Liability ID	Line Branch	Line Code	Serial	Description	Currency	Sanctioned	Utilized Amount	Available Amount	Proposed Amount	Handoff
Existing	00019493	000	L00019493	1	M	GBP	20,000.00	17,000.00	3,000.00	20,000.00	

Collateral Details

Type	Liability ID	Branch	Customer No	Collateral Code	Currency	Collateral Value	Collateral Type	Collateral Reference	Details	Handoff
New	00019493	000	00019493	LAND_2736	GBP	250,000.00	Property	000RLC14361C1		

Loan Linkage

Utilization Order	Linkage Type	Branch	Linked Reference ID	Currency	Limit Amount	Linkage Amount	Linkage(%)
1	Collateral	000	LAND_2736	GBP	250,000.00		50
2	Facility	000	L000194931	GBP	20,000.00		50

Credit Line Details

Type

Select the credit line type from the drop-down list. The list displays the following values:

- Existing - Select this option if the customer is an existing customer.
- New - Select this option if the customer is a new customer.

Liability ID

Specify the liability ID. Alternatively, you can select the liability ID from the option list. The list displays all valid liability ID.

Line Branch

Specify the line branch. Alternatively, you can select the line branch from the option list. The list displays all valid line branches.

Line Code

Specify the line code. Alternatively, you can select the line code from the option list. The list displays all valid line codes.

Serial

Specify the line serial number.

Description

Give a brief description on the credit line.

Currency

Specify the currency of the credit line. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

Sanctioned

Specify the sanctioned credit line.

Utilized Amount

Specify the utilized amount.

Available Amount

Specify the available amount.

Proposed Amount

Specify the proposed amount.

Collateral Details**Type**

Select the collateral type from the drop-down list. The list displays the following values:

- Existing - Select this option if the customer is an existing customer.
- New - Select this option if the customer is a new customer.

Liability ID

Specify the liability ID. Alternatively, you can select the liability ID from the option list. The list displays all valid liability ID.

Branch

Specify the line branch. Alternatively, you can select the line branch from the option list. The list displays all valid line branches.

Customer No

Specify the customer number. Alternatively, you can select the customer number from the option list. The list displays all valid customer numbers.

Collateral Code

Specify the collateral code. Alternatively, you can select the collateral code from the option list. The list displays all valid collateral codes.

Currency

Specify the currency of the credit line. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

Collateral Value

Specify the value of the collateral.

Collateral Type

Specify the collateral type.

Collateral Reference

Specify the collateral reference.

Loan Linkage**Utilization Order**

Specify the utilization order.

Linkage Type

Select a type of linkage to which you need to link the specified account from the adjoining drop-down list. This list displays the following values:

- New Collateral – Select if you need to link the account to new collateral.
- Collateral – Select if you need to link the account to existing collateral.
- Collateral Pool – Select if you need to link the account to collateral pool.

- Facility – Select if you need to link the account to a facility.

Branch

Specify the branch code of the customer. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes.

Linked Reference ID

Specify the linked reference ID. Alternatively, you can select the linked reference ID from the option list. The list displays all valid reference IDs.

Currency

Specify the currency of the credit line. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

Limit Amount

Specify the limit amount.

Linkage Amount

Specify the linkage amount.

Linkage (%)

Specify the linkage percentage.

2.4.8 Terms Tab

Click 'Terms' tab to maintain terms details.

The screenshot displays the 'Retail Loan Creation - Underwriting' application. The 'Terms' tab is active, showing the 'Terms and Conditions' section. A table lists the terms, with the first entry 'Agreed to all terms & conditions' having its 'Apply' checkbox checked and a 'Due Date' of '2011-01-04'. The 'Complied' checkbox for this entry is also checked. The bottom of the window features a status bar with 'Audit' and 'Outcome' fields.

Terms and Conditions

Terms

Specify the terms and conditions of the loan creation.

Apply

Check this box to apply the terms to loan application.

Due Date

Select the date when the terms will be expired from the adjoining calendar.

Complied

Check this box if you comply with the terms.

2.4.9 Deviations Tab

Click 'Deviations' tab to view deviation details.

The screenshot displays the 'Retail Loan Creation - Underwriting' application window. The top section contains various input fields for application details, including Application Number (000LRLC14361), Applicant Branch (000), Application Date (2011-01-04), Application Category (SUBBU), and Application Type (Others). It also shows Interaction Id, Stage (Underwriting), Sub-Stage (Underwriting), Status (Work In Progress), Priority (High, Medium, Low), Channel, Channel Reference, External Source, External Reference, and User Reference (000LRE2110041590). The 'Deviations' tab is selected in the bottom navigation bar. The main area shows a table with one row: 'Collateral amt lesser than loan AMT' with an 'Approved' checkbox checked. The bottom status bar includes 'Documents', 'Reference', 'Dedup', 'Financing Assets', 'Preference', 'Covenants', 'Evaluation', 'MIS', 'Fields', 'SWIFT Message Details', 'Audit', 'Outcome', and an 'Exit' button.

Deviations

Specify the deviations.

Approved

Check this box if the deviations are approved.

2.4.10 Summary Tab

Click 'Summary' tab to view summary details.

The screenshot displays the 'Retail Loan Creation - Underwriting' application window with the 'Summary' tab selected. The top section contains the same input fields as the previous screenshot. The bottom navigation bar shows 'Applicant', 'Financials', 'Loan', 'Components', 'Charges', 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments'. The 'Summary' tab content includes a 'Department Summary' section with a 'Department' dropdown set to 'Underwriter' and a 'History' button. Below this is a 'Previous Notes' section with a large text area. The 'Additional Notes' section contains a text area with the text 'ALL DETAILS UPDATED. LOAN CAN BE SANCTIONED'. The bottom status bar is identical to the previous screenshot.

Department Summary

Department

Specify the name of the department.

Previous Notes

Specify previous department notes.

Additional Notes

Specify additional department notes.

2.4.11 Comments Tab

Click 'Comments' tab to view comment details.

The screenshot shows the 'Retail Loan Creation - Underwriting' application window. The 'Comments' tab is selected. The window contains several sections: 'Application Number' (000RLC14361), 'Applicant Branch' (000), 'Application Date' (2011-01-04), 'Application Category' (SUBBU), 'Application Type' (Others), 'Interaction Id', 'Stage' (Underwriting), 'Sub-Stage' (Underwriting), 'Status' (Work In Progress), 'Priority' (High, Medium, Low), 'Channel', 'Channel Reference', 'External Source', 'External Reference', 'User Reference' (000LRE2110041590), and 'Additional Approval Required'. The 'Previous Comments' section shows a text area with the text 'All documents uploaded' and 'SUBBU1 04-JAN-11'. The 'Additional Comments' section shows a text area with the text 'Checklist Details Verified'. The bottom of the window has a navigation bar with tabs: 'Applicant', 'Financials', 'Loan', 'Components', 'Charges', 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments'. The 'Comments' tab is active. The bottom right corner has an 'Exit' button.

Previous Comments

Specify the comments of the previous stages, if any.

Additional Comments

Specify the additional comments in the current stage, if any.

Step 2. Application Follow-up

At this stage, you can upload the documents collected from the applicant and follow up if necessary documents are not submitted by the applicant. The function ID of this stage is ORDRLCAF.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 3. Application Enrichment

At this stage, the application is enriched with the details like professional, financial, linkage, asset, working capital and so on. If the applicant is not an existing customer, additional details of the customer are also captured at this stage. The function ID of this stage is ORDRLCAE.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 4.Credit Evaluation

At this stage, credit officer evaluates the credit and analyses again to check if there are any changes in the credit rating. If there is a change in the credit rating, then the Credit Officer provides reason for the change. The function ID of this stage is ORDRLCCE.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 5.Risk Evaluation

At this stage, the Risk Assessment Officer collects the risk associated with the loan application from various services. The income/expense details, asset/liability details of the customer is considered during the evaluation of the risk. The reported risk related documents are uploaded after risk analysis.The function ID of this stage is ORDRLCRE.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 6.Legal Verification

At this stage, any legal constraints associated with the applicant and the loan application are evaluated. The function ID of this stage is ORDRLCLV.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 7.Collateral Evaluation

At this stage, the collaterals submitted for the loan application are evaluated. After evaluation the details are passed on to the underwriter.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 8.Underwriting

At this stage, underwriter collects the reports from various departments and arrives at a best offer for the loan application. Underwriter reviews the application and prepares review note to proceed or reject the application. The function ID of this stage is ORDRLCUW.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 9.Awaiting Additional Information

At this stage, any additional information requested by the underwriter will be followed up with the customer and captured in the application. Any missed out document or documents without customer attestation are collected and uploaded in this stage. The function ID of this stage is ORDRLCAI.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 10.Underwriting Review

At this stage, the loan application is reviewed and verified and is forwarded for approval and sanction if there is no discrepancy. The function ID of this stage is ORDRLCUR.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 11.Loan Approval

At this stage, the Loan Manager verifies the reports of underwriting department and approves the loan for sanction. For any clarification, the loan application will be send back to underwriting or review stage for collecting the required information. The function ID of this stage is ORDRLCLA.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 12.Additional Loan Approval

At this stage, you can send the application for approval from a senior loan manager who will verify and provide approval for the loan. This stage is triggered only if 'Additional Approval Required' check box is checked. The function ID of this stage is ORDRLCAR.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 13.Customer Acceptance

At this stage, the customer signs the loan sanction letter and accepts the granted loan. The signed copy of the sanction letter is uploaded to the system.The function ID of this stage is ORDRLCCA.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 14.Documentation and TC Verification

At this stage, all the legal and regulatory compliance checks are performed. The loan documents are prepared and uploaded to the system to complete the application process. The function ID of this stage is ORDRLCTC.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 15.Awaiting Additional Information

At this stage, the missed out information are collected from the concerned department for loan agreement preparation. At this stage you can adjust the loan effective date if there is a delay in the sanctioned application process. The function ID of this stage is ORDRLCAA.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 16.Sanction/Handoff

At this stage, an automated sanction will be performed by the system once all the documents are approved for loan application. The application details are handed over to various services like customer, customer account, limits, collaterals, cards and loans.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 17.Manual Application Hand off

At this stage, If there is any exception like unavailability or error in the system while sanctioning the loan, then the loan application will be manually taken up by the loan administrator for the processing. The function ID of this stage is ORDRLCHF.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 18.Debit Card Follow up

At this stage, the account manger will follow-up for the debit card delivery. The function ID of this stage is ORDRLCDF.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 19.Credit Card Follow up

At this stage, the account manger will follow-up for the credit card delivery. The function ID of this stage is ORDRLCCF.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 20.Cheque Book Follow up

At this stage, the account manger will follow-up for the cheque book delivery. The function ID of this stage is ORDRLCBF.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 21.Kit Delivery

This stage is mandatory if facilities like cheque book, debit card or credit card are availed. The facility manager will keep record of the kit number and verifies the delivery address for the facility kit dispatch. The function ID of this stage is ORDRLCKD.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

Step 22.Pending Documentation

At this stage, documentation team will prepare the loan documents for execution. The function ID of this stage is ORDRLCPD.

Go to the 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The task will be moved to the 'Acquired' task list.

2.5 Loan Asset Details

This section contains the following topics:

- [Section 2.5.1, "Financing Asset Details"](#)
- [Section 2.5.2, "Insurance Tab"](#)

2.5.1 Financing Asset Details

You can capture the loan asset details based on the loan type. The retails loan creation screen captures the loan type details from this Asset Details screen. You can invoke this screen by clicking 'Financing Assets' button.

Financing Asset Details

Application Category * Loan Branch Customer Branch
Application Number * Loan Reference Number * Customer Id *
Application Type * Loan Currency * Customer Name

Home Vehicle Others Mortgage Insurance Valuation

Home Details

Asset Type Year Address 1
Purchase Order Builder Address 2
Asset Class Model Address 3
Asset Sub Type Width (Metres) Address 4
Asset Status Length (Metres)
Asset Currency Purchase Order Number
Asset Value Geography
Occupancy BNA
MSA

Ok Exit

Application Category

The system displays the application category.

Application Number

The system displays the application number.

Application Type

Select the type of application from the drop-down list. The list displays the following values:

- Home
- Vehicle
- Personal
- Mortgage
- Others

Loan Branch

The system displays the loan branch.

Loan Reference

The system displays the loan reference number.

Loan Currency

The system displays the loan currency.

Customer Branch

The system displays the customer branch.

Customer ID

The system displays the customer ID.

Customer Name

The system displays the customer name.

For information on Home, Vehicle, Others, Mortgage and Valuation Tabs, refer to the section 'Assets Button' in the chapter 'Account Creation' in Retail Lending User Manual.

2.5.2 Insurance Tab

Click 'Insurance' tab to view the insurance details.

The screenshot shows the 'Financing Asset Details' window with the 'Insurance' tab selected. The window has a title bar with a diamond icon and the text 'Financing Asset Details'. Below the title bar, there are three rows of input fields: 'Application Category *', 'Application Number *', and 'Application Type *' (with a dropdown menu showing 'Home'); 'Loan Branch', 'Loan Reference Number *', and 'Loan Currency *'; and 'Customer Branch', 'Customer Id *', and 'Customer Name'. Below these fields is a tabbed interface with tabs for 'Home', 'Vehicle', 'Others', 'Mortgage', 'Insurance' (selected), and 'Valuation'. To the right of the tabs is a pagination control showing '1 of 1'. Below the tabs is the 'Insurance Details' section, which contains a grid of input fields. The first column has 'Policy Type' (a dropdown menu showing 'Asset Insurance'), 'Policy #', 'Insurer', 'Customer', 'Insurance Status', 'Policy Currency', 'Policy Amount', and 'Premium Amount'. The second column has 'Insurance Expiry', 'Policy Start Date', 'Policy End Date', 'Insured Name', 'Managed By', 'Agent Id', 'Agent Name', and 'Agent Contract #'. The third column has 'Insurer Address 1', 'Insurer Address 2', 'Insurer Address 3', and 'Insurer Address 4'. At the bottom right of the window are 'Ok' and 'Exit' buttons.

Policy Type

Select the type of policy from the drop-down list. The list displays the following values:

- Asset Insurance
- Life Insurance

Policy No

The system displays the policy number.

Insurer

The system displays the insurer.

Customer

The system displays the customer number.

Insurance Status

The system displays the insurance status.

Policy Currency

The system displays the policy currency.

Policy Amount

The system displays the policy amount.

Premium Amount

The system displays the premium amount.

Insurance Expiry

The system displays the insurance expiry date.

Policy Start Date

The system displays the policy start date.

Policy End Date

The system displays the policy end date.

Insured Name

The system displays the insured name.

Managed By

The system displays the name of the person who manages the policy.

Agent ID

The system displays the identification number of the agent.

Agent Name

The system displays the name of the agent.

Agent Contract No

The system displays the contract number of the agent.

Insurer Address 1,2,3,4

The system displays the address of the insurer.

2.6 Customer Information

This section contains the following topics:

- [Section 2.6.1, "Customer Information Details"](#)

2.6.1 Customer Information Details

You can capture the customer information of a loan applicant in Customer screen. Click 'Customer Information' button to invoke Customer Information screen.

The screenshot displays the 'Customer' information screen with the following sections and fields:

- Top Section:** Application Number, Application Branch, Customer No (with a 'Populate' button), Full Name, Short Name, Branch Code, Customer Category, and checkboxes for 'Handoff Customer', 'Private Customer', 'Individual', 'Corporate', and 'Bank'.
- Tabs:** Personal, Corporate, Additional, Director, Auxiliary, Domestic, Professional.
- Basic Details:** Prefix 1-3, First, Middle, Last, Work Phone ISD+, Work Phone, Home Phone ISD+, Home Phone, Mobile ISD Code +, Mobile Number, Fax ISD Code +, Fax Number, Email Id, Gender (Male, Female, Other, Prefer Not to Disclose), Communication Mode (Email, Mobile), National Id, Birth Place, Birth Country, Date of Birth, Language.
- Address For Correspondence:** Name, Address 1-4, Pincode, Country, Nationality.
- Permanent Address:** Same as Correspondence Address, Address 1-4, Pincode, Country, Resident Status (Non Resident, Resident, Permanent US Resident Status, Visited US in last 3 years?), MFI Info (MFI Customer).
- Passport Details:** Passport Number, Issue Date, Expiry Date.
- Additional Details:** Staff, KYC Status (Yet To Verify), KYC Reference, Guardian, Minor, Submit Age Proof (Not Required), Preferred Date of Contact, Preferred Time of Contact (Any Time).
- Power of Attorney:** Power of Attorney, Holder Name, Address, Country, Nationality, Telephone ISD Code +, Telephone Number.

At the bottom, there are links for 'Limits', 'MIS', and 'Fields', and 'Ok' and 'Exit' buttons.

The system defaults the customer information of the loan applicant from Customer Maintenance screen.

For more details on Customer Information screen, refer to the section 'Customer Maintenance' in the chapter 'Maintaining Customer Information Files' in Core Entities User Manual.

2.7 Customer Account Details

This section contains the following topics:

[Section 2.7.1, "Capturing Customer Accounts Details"](#)

2.7.1 Capturing Customer Accounts Details

You can capture the customer accounts of a loan applicant in 'Customer Account Maintenance' screen. Click 'Customer Account' button to invoke Customer Account Maintenance' screen.

Customer Accounts Maintenance

Application Number * Branch Code * Currency *
Application Branch * Customer No * Account Class *
Account No Customer Name Fetch

Main Auxiliary

Account Details Account Facilities Options

Account Description
Mode of Operation Single
Account Open Date
Address 1
Address 2
Address 3
Address 4
Location
Media
Country Code

Account Facilities
☐ Cheque Book
☐ Passbook
☐ CAS Account
☐ ATM
☐ Direct Banking

Options
☐ Replicate Customer Signature
☐ Salary Account
☐ IBAN Required
IBAN Account Number
Alternate Account Number
Clearing Bank Code
Clearing Account Number

Initial Funding
Account Opening Amount
Pay In Option
Pay In By Account
Pay In By GL
Offset Branch
Offset Account
☐ Waive account Opening Charges

UDF | MIS

Ok Exit

The system defaults the customer account details from Customer Account Maintenance screen.

For more details on Customer Account Maintenance screen, refer to the chapter 'Customer Accounts' in CASA User Manual.

2.8 Requested Loan Details

This section contains the following topics:

[Section 2.8.1, "Capturing Requested Loan Details"](#)

2.8.1 Capturing Requested Loan Details

You can capture the requested loan details in 'Requested Loan Details' screen. Click 'Requested Loan Details' button to invoke 'Requested Loan Details' screen.

Requested Loan Details

Application Category * Loan Reference Number Customer ID *
Application Number * Application Type Customer Name

Financing Requested

Requested Currency * No of Installments Remarks *
Requested Amount * Tenor(In Days)
Rate of Interest * Units
EMI Amount Frequency
Due Date on

Itemizations

1 Of 1

Itemization *	Requested Amount *	Comments
☐		

Ok Exit

Application Category

The system displays the application category.

Application Number

The system displays the application number.

Loan Reference Number

The system displays the loan reference number.

Application Type

The system displays the application type.

Customer ID

The system displays the customer ID.

Customer Name

The system displays the customer name.

Financing Requested

Requested Currency

Specify the requested currency. Alternatively, you can select the requested currency from the option list. The list displays all valid currency codes.

Requested Amount

Specify the requested loan amount.

Rate of Interest

Specify the rate of interest for the loan.

EMI Amount

Specify the EMI amount.

Installments

Specify the number of instalments to pay off the loan..

Tenor (In Months)

Specify the loan tenure in months.

Units

Specify the units.

Frequency

Specify the frequency of the installment.

Due Date On

Specify the date on which the installment should be on due.

Loan Purpose

Specify the purpose of the loan.

Itemizations**Itemization**

Specify the itemization. For example, you can specify the itemizations like `Booking Amount`, `Payment`, `Interiors' etc.

Itemization Amount

Specify the itemization amount.

Comments

Specify comments, if any.

2.9 Cheque Book Request

This section contains the following topics:

- [Section 2.9.1, "Requesting Cheque Book facility"](#)

2.9.1 Requesting Cheque Book facility

You can capture cheque book request details if the loan applicant requires a cheque book facility. Click 'Cheque Book Request' button to invoke Cheque Book request screen.

Cheque Book Request

Application Number * Application Branch *
Reference Number * Account Branch *
Application Category * Account Number *
Customer No *

Cheque Book Details

Check Leaves
First Check Number *
Cheque Book Type
Order Date
Order Details
Language Code *
Cheque Type ☐ Euro ☐ Commercial ☐ Apply Charge
Purpose *
Kit Reference Number

Request Status

Request Status
Request Mode
☐ Follow-up Required

Delivery Details

Issue Date
☐ Incl For Cheque Book Printing
Delivery Mode
Delivery Address 1
Delivery Address 2
Delivery Address 3
Delivery Address 4

Follow Up Required

Check this box to follow up on the cheque book request. If this flag is checked, then the system will go to a follow up stage after Document Verification.

For details on Cheque Book maintenance, refer to the section 'Cheque Book Maintenance' in the chapter 'Maintaining Cheque Book Details' in CASA User Manual.

2.10 Debit Card Request

This section contains the following topics:

- [Section 2.10.1, "Requesting Debit Card Facility"](#)

2.10.1 Requesting Debit Card Facility

You can capture debit card request details if the loan applicant requires a debit card facility. Click 'Debit Card Request' button to invoke Debit Card Request screen.

Debit Card Request

Application Number * Application Branch *
Reference Id * Account Branch
Application Category * Account Number *
Customer Id *

Card Details

Card Product *
Card BIN
Order Date
Name On Card
Card Number *
Indicator ☒ Debit ☐ Credit
☒ Primary Card
Purpose *
Kit Reference Number

Request Status

Status
Request Mode
☐ Follow-up Required

Delivery Details

Issue Date
Delivery Mode
Delivery Address 1
Delivery Address 2
Delivery Address 3
Delivery Address 4

The system displays the following details:

- Application Number
- Reference Number
- Application Category
- Customer ID
- Application Branch
- Account Branch
- Account Number

Follow Up Required

Check this box to follow up on the debit card request. If this flag is checked, then the system will go to a follow up stage after Document Verification.

Delivery Details

Issue Date

Select the debit card issue date from the adjoining calendar.

Delivery Mode

Select the delivery mode from the drop-down list. The following options are displayed:

- Post/Courier - The debit card will be sent through post or courier
- Branch - You can collect the debit card from the branch.

Delivery Address 1-4

Specify the delivery address to issue the debit card.

For details on Debit Card maintenance, refer to the section 'Maintaining Card Master Details' in the chapter 'Debit Card Interface' in Debit Card Interface User Manual.

2.11 Credit Card Request

This section contains the following topic:

- [Section 2.11.1, "Requesting Credit Card Facility"](#)

2.11.1 Requesting Credit Card Facility

You can capture credit card request details if the loan applicant requires a credit card facility. Click 'Credit Card Request' button to invoke Credit Card Request screen.

Credit Card Request

Application Number * Application Branch *
Reference Id * Account Branch
Application Category * Account Number *
Customer Id *

Card Details

Card Product *
Card BIN
Order Date
Name On Card
Card Number *
Indicator ☐ Debit ☒ Credit
☒ Primary Card
Purpose *
Kit Reference Number

Request Status

Status
Request Mode
☐ Follow-up Required

Delivery Details

Issue Date
Delivery Mode
Delivery Address 1
Delivery Address 2
Delivery Address 3
Delivery Address 4

The system displays the following details:

- Application Number
- Reference Number
- Application Category
- Customer ID
- Application Branch
- Account Branch
- Account Number

Follow Up Required

Check this box to follow up on the credit card request. If this flag is checked, then the system will go to a follow up stage after Document Verification.

Delivery Details

Issue Date

Select the credit card issue date from the adjoining calendar.

Delivery Mode

Select the delivery mode from the drop-down list. The following options are displayed:

- Post/Courier - The credit card will be sent through post or courier
- Branch - You can collect the credit card from the branch.

Delivery Address 1-4

Specify the delivery address to issue the credit card.

For details on Credit Card maintenance, refer to the section 'Maintaining Card Master Details' in the chapter 'Debit Card Interface' in Debit Card Interface User Manual.

2.12 SWIFT Message Details

This section contains the following topic:

- [Section 2.12.1, "Capturing SWIFT Message Details"](#)

2.12.1 Capturing SWIFT Message Details

You can capture SWIFT message details in SWIFT Message Details screen. Click 'SWIFT Message' to invoke the following screen:

The screenshot shows the 'SWIFT Message Details' window. It contains the following fields and sections:

- Application Number**, **Application Branch**, **Account Number**
- Split Settlements**: Split Sequence No (1)
- Beneficiary Institution**: Multiple text input fields.
- Sender To Receiver Information**: Multiple text input fields.
- Message Details**: ☐ Cover Required, ☐ RTGS Payment, RTGS Network (dropdown).
- Payment Details**: Multiple text input fields.
- Charge Details**: Account Currency, Our Correspondent, Receiver, Transfer Type (dropdown), Remitter - All Charges (radio buttons: Charges, Charges, Remitter 1).
- Ordering Institution**: Multiple text input fields.
- Ordering Customer**: Multiple text input fields.
- Intermediary Reimbursement Institution**: Multiple text input fields.
- Ultimate Beneficiary**: Multiple text input fields.
- Beneficiary Institution for Cover**: Multiple text input fields.
- Receiver Correspondence**: Multiple text input fields.
- Account With Institution**: Multiple text input fields.
- Intermediary**: Multiple text input fields.

Buttons: Ok, Exit

For details on SWIFT Message, refer to the section 'SWIFT Message Details Button' in the chapter 'Account Creation' in Retail Lending User Manual.

2.13 Documents Upload

This section contains the following topics:

- [Section 2.13.1, "Uploading the Relevant Documents"](#)
- [Section 2.13.2, "Advices Tab"](#)
- [Section 2.13.3, "Checklist Tab"](#)

2.13.1 Uploading the Relevant Documents

You can capture the loan related documents details through the 'Documents Upload' screen. Click 'Documents' button from 'Retail Loan Creation' screen to invoke this screen.

Document Category *	Document Reference	Document Type *	Mandatory	Remarks	Ratio Upload	Upload	View	Edit
			☐		☐	Upload	View	Edit

Application Number

The system displays the application number.

Application Category

The system displays the application category.

Documents

Document Category

Select the document category from the adjoining option list.

Document Reference

Specify the document reference number.

Document Type

Select the type of document. The adjoining option list displays all the document types maintained in the system. Select the appropriate one.

Mandatory

Check this box to indicate whether the document is mandatory.

Remarks

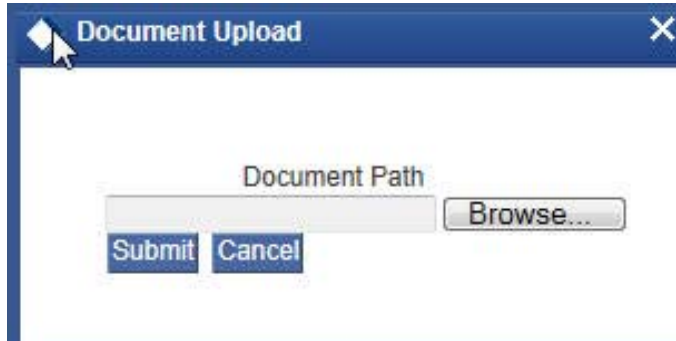
Specify remarks, if any.

Ratio Upload

Check this box if you require ratio upload.

Upload

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

A screenshot of the 'Document Upload' sub-screen. It features a title bar with a diamond icon and a close button. The main area contains a text input field labeled 'Document Path', a 'Browse...' button to its right, and 'Submit' and 'Cancel' buttons below the input field.

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

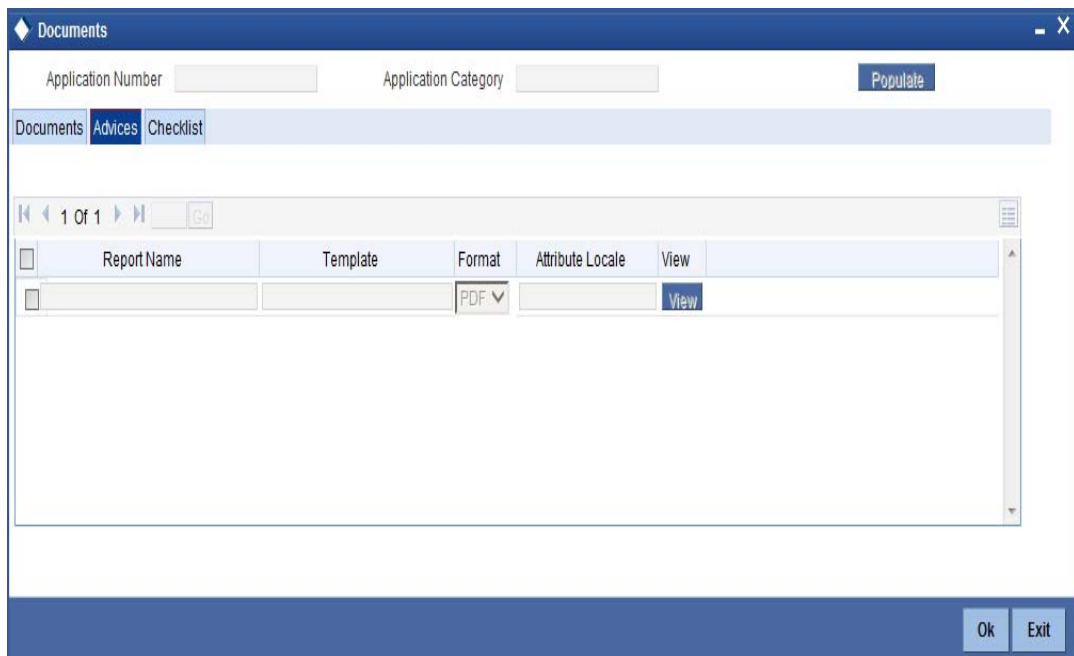
Click 'View' to view the document uploaded.

Edit

Click 'Edit' to edit the uploaded documents.

2.13.2 Advices Tab

Click 'Advices' tab in Documents screen to view advice details.

A screenshot of the 'Documents' screen. The title bar shows a diamond icon and a close button. Below the title bar are input fields for 'Application Number' and 'Application Category', and a 'Populate' button. A tabbed interface shows 'Documents', 'Advices' (selected), and 'Checklist'. Below the tabs is a table with columns: 'Report Name', 'Template', 'Format', 'Attribute Locale', and 'View'. The first row shows a report name, a template, 'PDF' in the format column, and a 'View' button in the attribute locale column. A 'Go' button is located to the right of the table. At the bottom right are 'Ok' and 'Exit' buttons.

Report Name

The system displays the report name.

Template

The system displays the template.

View

Click 'View' to view the uploaded document.

2.13.3 Checklist Tab

Click 'Checklist' tab in Documents screen to view checklist details.

The screenshot shows a software window titled "Documents". At the top, there are two input fields: "Application Number" and "Application Category", followed by a "Populate" button. Below these is a tabbed interface with three tabs: "Documents", "Advices", and "Checklist". The "Checklist" tab is currently active. It displays a table with the following structure:

Checklist Item	Mandatory	Verified	Comments
	☐	☐	

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

Checklist Item

The system displays the checklist details.

Mandatory

This field is updated based on the maintenances in Documents sub screen.

Verified

Check this box to confirm that the corresponding checklist is verified.

Comments

Specify comments, if any.

2.14 Customer Reference

This section contains the following topics:

- [Section 2.14.1, "Customer Reference Details"](#)

2.14.1 Customer Reference Details

You can capture the customer reference details in the 'Customer Reference Details' screen. Click 'Customer Reference' button in Retail Loan Creation screen to invoke this screen.

Customer Reference Details

Application Number Application Branch

Customer Reference Details

1 Of 1

Customer No

Reference Number

Default

First Name

Middle Name

Last Name

Salutation

Gender

No of years known *

Relation *

Address Line 1 *

Address Line 2

Address Line 3

Address Line 4

Country Code

Nationality

Mobile ISD Code +

Mobile

Telephone ISD Code +

Telephone

Email

Ok Exit

For details on Customer Reference, refer to the section 'Details Tab' in the chapter 'Retail Loan Origination' in Retail Loan Origination User Manual.

2.15 Loan Preferences

This section contains the following topics:

- [Section 2.15.1, "Loan Preference Details"](#)

2.15.1 Loan Preference Details

You can capture loan preference details in the Loan Preference screen. Click 'Loan Preference' button in Retail Loan Creation' screen to invoke this screen.

For details on Loan Preferences, refer to the section 'Preferences Button' in the chapter 'Defining Product Categories and Product' in Retail Lending User Manual.

2.16 Dedupe Details

This section contains the following topics:

- [Section 2.16.1, "Querying Dedupe Details"](#)

2.16.1 Querying Dedupe Details

You can query the duplicate details in the Dedupe screen.

When a customer or prospect applies for a Loan, the bank verifies if there are any duplicate applications initiated by customer or prospect in the system. If there are any pipeline applications that are suspected to be duplicate of an already initiated application or an existing Loan contract, the system identifies and displays the existing transactions details in the Dedupe screen.

Click 'Dedupe' button to invoke Dedupe details screen.

Application Dedupe

Application Number Customer No
Application Branch Customer Name

Customers **Loans**

Applications

1 Of 1

☐	Application Number	Application Branch	Customer No	Short Name	Customer Name
☐					

Existing Customers

1 Of 1

☐	Customer No	Short Name	Customer Name	Branch	Unique Identifier
☐					

2.16.1.1 Customers

Applications

In the Application section, the system checks for any duplicates in the applications that are already initiated from Origination.

Existing Customers

In the Existing Customers section, the system checks for any duplicate entry in the existing customer details based on First Name, Middle Name, Last Name, Short Name and National ID.

2.16.1.2 Loans

Applications

In the Application section, the system checks for any duplicates in the loan applications that are already initiated from Origination.

Existing Customers

In the Existing Customers section, the system checks for any duplicate entry in the existing loan details based on Number of Instalments, Frequency, Frequency Unit, Requested Amount.

2.17 Covenant Details

This section contains the following topics:

- [Section 2.17.1, "Capturing Covenant Details"](#)

2.17.1 Capturing Covenant Details

You can capture the covenant details in covenant screen. Click 'Covenant' button in the Retail Loan Creation screen to invoke this screen.

Covenant Name *	Covenant Type	Start Date	End Date	Frequency	Due date	Currency
	Affirmative			Monthly		

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Covenant Details

Covenant Name

Select the covenant name from the list available here. The list displays the covenant names maintained in Covenant Maintenance screen.

Covenant Type

Specify the type of covenant.

Start Date

Select the start date from the adjoining calendar.

End Date

Select the end date from the adjoining calendar.

Frequency

Select a frequency according to which the Convent has to collected/revised. You may select any one of the following frequencies:

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

Due Date

Specify the number of days after which the covenant needs to be reviewed.

Currency

Specify the currency. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

Guideline Value

Specify the guideline value.

Actual Value

Specify the actual value.

Waived

Check this box to waive the covenant.

Remarks

Specify the remarks about the covenant maintenance.

2.18 Rating and Evaluation

This section contains the following topics:

- [Section 2.18.1, "Capturing Evaluation Details"](#)

2.18.1 Capturing Evaluation Details

You can capture the evaluation details in evaluation screen. Click 'Evaluation' button in the Retail Loan Creation screen to invoke this screen.

The screenshot shows the 'Evaluation' window. At the top, there are input fields for 'Application Number *', 'Application Branch *', 'Application Category', 'Customer No *', and 'Customer Type' (set to 'Individual'). Below these are tabs for 'Credit Score', 'Ratio', 'External Credit Rating', 'Investigation', 'Legal Details', and 'KYC Details'. The 'Credit Score' tab is selected. It contains a 'Risk Details' table with columns 'Risk Id *', 'Description', and 'S'. Below this is a 'Credit Rating' table with columns 'Question Id', 'Category *', 'Question *', and 'Answer'. To the right of the 'Credit Score' tab, there are input fields for 'Rule Id', 'Grade', 'Score', and 'Scale', followed by a 'Calculate' button. At the bottom of the window, there is a 'Bureau Report' section and 'Ok' and 'Exit' buttons.

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Application Category

The system displays the application category.

Customer No

The system displays the customer number.

Customer Type

The system displays the customer type.

2.18.2 Credit Score Tab**Risk Details****Risk ID**

Specify the risk ID.

Description

Give a brief description on the risk ID.

Score

Specify the score.

Credit Score**Rule ID**

The system displays the rule ID.

Grade

The system displays the grade.

Scale

The system displays the scale.

Score

The system displays the score.

Credit Rating**Question ID**

Specify the question ID.

Category

Specify the category.

Question

Specify the question.

Answer

Specify the answer.

2.18.3 Ratio Tab

Click 'Ratio' tab to view ratio details.

The screenshot shows the 'Evaluation' window with the 'Ratio' tab selected. The interface includes input fields for 'Application Number', 'Application Branch', 'Application Category', 'Customer No', and 'Customer Type' (set to 'Individual'). Below these are tabs for 'Credit Score', 'Ratio' (active), 'External Credit Rating', 'Investigation', 'Legal Details', and 'KYC Details'. The 'Stated' section contains input fields for 'Currency', 'Total Income', 'Total Expense', 'Total Other Assets', 'Total Liabilities', and 'Total Assets'. The 'Actual' section contains input fields for 'Actual Income', 'Actual Debit', and 'What If Payment Amount', with a 'Compute' button. Below these is a 'Ratios' table with columns for 'Ratio', 'Description', 'Stated Value', and 'Actual Value'. The table is currently empty. At the bottom, there is a 'Bureau Report' section and 'Ok' and 'Exit' buttons.

Ratio *	Description	Stated Value	Actual Value
---------	-------------	--------------	--------------

Stated

Currency

Specify the currency. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

Total Income

The system displays the total income.

Total Expense

The system displays the total expense.

Total Other Assets

The system displays the total other assets.

Total Liabilities

The system displays the total liability amount.

Total Assets

The system displays the total assets.

Actual

Actual Income

The system displays the actual income.

Actual Debit

The system displays the actual debit.

What if Payment Amount

The system displays the what if payment amount.

Ratios**Ratio**

The system displays the ratio.

Description

The system displays the description.

Stated Value

The system displays the stated value.

Actual Value

The system displays the actual value.

2.18.4 External Credit Rating Tab

Click 'External Credit Rating' tab to view credit rating details.

Evaluation

Application Number * Customer No *
Application Branch * Customer Type
Application Category

External Credit Rating

RequestID	External Agency	Score	Recommend	Request Status
1	1 Of 1	Go	Not Recommended	Required

Bureau Report

Ok Exit

Request ID

Specify the request ID.

External Agency

Specify the external agency.

Score

Specify the score.

Recommend

Specify if the external credit rating is recommended or not.

Request Status

Specify the request status.

Remarks

Specify remarks, if any.

2.18.5 Investigation Tab

Click 'Investigation' tab to view investigation details.

Evaluation

Application Number * Customer No *
Application Branch * Customer Type
Application Category

Credit Score Ratio External Credit Rating **Investigation** Legal Details KYC Details

Investigation

1 Of 1

Verification Type	Agency	Score	Recommended	Status	Verification Date
All			Not Recommended	Required	

Bureau Report

Ok Exit

Verification Type

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

Agency

Specify the investigation agency.

Score

Specify the score.

Recommended

Specify if the investigation is recommended or not.

Status

Specify the status of the investigation.

Verification Date

Select the verification date from the adjoining calendar.

Remarks

Specify remarks, if any.

2.18.6 Legal Details Tab

Click 'Legal Details' tab to view legal details.

Evaluation

Application Number * Customer No *
Application Branch * Customer Type
Application Category

Credit Score Ratio External Credit Rating Investigation **Legal Details** KYC Details

Legal Details

1 Of 1 Go

Regulation	Terms and Condition Status	Reject Reason Code	Description	Remarks

Bureau Report

Ok Exit

Regulation**Terms and Conditions Status**

Specify the terms and condition status.

Reject Reason Code

Specify the reject reason code.

Description

Specify the reject reason description.

Remarks

Specify remarks, if any.

2.18.7 KYC Details Tab

Click 'KYC Details' tab to view KYC details.

Evaluation

Application Number * Customer No *
Application Branch * Customer Type
Application Category

KYC Details

KYC Review Details

Branch KYC Internal Status
Customer Name KYC Internal Remarks
Short Name * KYC External Status
Category * KYC External Remarks
Country * SDN Status
Unique Identifier * SDN Remarks
Unique Value *

Bureau Report

KYC Review Details

Branch

The system displays the branch.

Customer Name

The system displays the customer name.

Short Name

The system displays the short name of the customer.

Category

The system displays the category.

Country

The system displays the country.

Unique Identifier

The system displays the unique identifier.

Unique Value

The system displays the unique value.

KYC Internal Status

The systems displays the KYC Internal Status.

KYC Internal Remarks

The system displays the KYC internal remarks.

KYC External Status

The system displays the KYC External Status.

KYC External Remarks

The system displays the remarks.

SDN Status

The system displays the SDN status.

SDN Remarks

The system displays the SDN remarks.

2.19 Collateral Details

This section contains the following topics:

- [Section 2.19.1, "Capturing Collateral Details"](#)

2.19.1 Capturing Collateral Details

You can capture the collateral details in collateral screen. Click 'Collateral' button in the Retail Loan Creation screen to invoke this screen.

Collateral Details

Application Number Liability No

Application Branch Customer No

Collateral Details | Property / Vehicle | Machinery / Securities | Policy / Guarantee / Precious Metal | TD / Miscellaneous

Collateral Code * Limit Contribution

Collateral Description Lendable Margin

Start Date

Collateral Branch * End date

Collateral Currency * Revision Date

Collateral Value * Revaluation Date

Collateral Category * Last Revaluation Date

Collateral Type * Valuation Source

Grace Days Valuation Amount

Hair Cut % * Collateral ZIP Code

Seniority Of Claims * ☐ Sharing Required

Charge Type * ☐ Auto Pool Create

Preferences | Investigation

For details on Collaterals, refer to the section 'Collateral Maintenance' in the chapter 'Limits and Collaterals' in Limits and Collateral Management User Manual.

2.20 Facility Details

This section contains the following topics:

- [Section 2.20.1, "Capturing Facility Details"](#)

2.20.1 Capturing Facility Details

You can capture the facility details in facility maintenance screen. Click 'Facility' button in the Retail Loan Creation screen to invoke this screen.

The screenshot displays the 'Facility Details' window, which is organized into several sections for data entry:

- Application Information:** Fields for Application Number, Application Branch, Liability No, Line Code, Serial No, and Line Branch. A 'Default' button is located below the Line Branch field.
- Facility Details:** Includes Description, Main Line Code, Line Currency (marked with an asterisk), User Defined Status, Status Changed Date, Internal Remarks, and checkboxes for Revolving Line, Fund, Shadow Limit, and Bulk Payment Required.
- Amount:** Fields for Limit Amount (marked with an asterisk), Collateral Contribution, Transfer Amount, Effective Line Amount, Effective Line Basis (a dropdown menu currently showing 'Limit + Collateral'), UnCollected Amount, Block Amount, Approved Limit Amount, Max Daily Limit, and Day Light Limit.
- Utilization:** Fields for Available Amount, Date of First OD, Date of Last OD, Amount Utilized Today, Utilization Amount, Tanked Utilization, and Netting Contribution.
- Exception:** Fields for Exception Transaction Amount and Exception Breach.
- Interest Fee Required:** Includes a checkbox for 'Interest Fee Required' and a 'Fee Calculation Account' field.
- Availability:** Includes a checkbox for 'Available' and date fields for Start Date, Expiry Date, Last New Utilization Date, Available Date, and Schedule Process Date.

At the bottom of the window, there are tabs for 'Facility Preference', 'Facility Restriction', and 'Pool Links'. 'Ok' and 'Exit' buttons are located in the bottom right corner.

For details on Facility, refer to the section 'Facilities Maintenance' in the chapter 'Limits and Collaterals' in Limits and Collateral Management User Manual.

2.21 Guarantor Details

This section contains the following topics:

- [Section 2.21.1, "Capturing Guarantor Details"](#)

2.21.1 Capturing Guarantor Details

You can capture the guarantor details in guarantor screen. Click 'Guarantor' button in the Retail Loan Creation screen to invoke this screen.

Guarantor Details

Application Number Account Number
Application Branch Component Name

Guarantor Customer

1 Of 1

Customer Number	Customer Name

Guarantor Customer Accounts

1 Of 1

Account Number	Account Branch	Currency

For information on Guarantor Details, refer to the section 'Guarantor Details Button' in the chapter 'Account Creation' in Retail Lending User Manual.

2.22 Loan UDF Details

This section contains the following topics:

- [Section 2.22.1, "Capturing Loan UDF Details"](#)

2.22.1 Capturing Loan UDF Details

You can capture the loan UDF details in UDF screen. Click 'UDF' button in the Retail Loan Creation screen to invoke this screen.

The screenshot shows a window titled "Loan Fields" with a blue header bar. Below the header, there are four input fields: "Application Number *", "Account Number *", "Application Branch *", and "Branch Code *". Below these fields, there are three sections: "Character Fields", "Number Fields", and "Date Fields". Each section has a "Go" button and a table with two columns: "Field Name *" and "Field Value". The "Character Fields" section has a table with one row. The "Number Fields" section has a table with one row. The "Date Fields" section has a table with one row. At the bottom right of the window, there are "Ok" and "Exit" buttons.

For information on Loan UDF, refer to the section 'Fields Tab' in the chapter 'Account Creation' in Retail Lending User Manual.

2.23 Schedules and Disbursement Details

This section contains the following topics:

- [Section 2.23.1, "Capturing Schedule and Disbursement Details"](#)

2.23.1 Capturing Schedule and Disbursement Details

You can capture schedule and disbursement details in schedule and disbursement screen. Click 'Schedule and Disbursement' button in the Retail Loan Creation screen to invoke this screen.

Schedule Details

Application Number Account
Application Branch Account Branch
Component Name Component Currency

Payment Schedules **Disbursement Schedules**

Schedule Details

1 Of 1

Schedules	Schedule Date	Pay By Date	Amount Settled	Amount Due	EMI Amount
☐					

For information on Schedules and Disbursements, refer to the section 'Components Tab' in the chapter 'Account Creation' in Retail Lending User Manual.

2.24 MIS Details

This section contains the following topics:

- [Section 2.24.1, "Capturing MIS Details"](#)

2.24.1 Capturing MIS Details

You can capture MIS details in MIS screen. Click 'MIS' button in the Retail Loan Creation screen to invoke this screen.

The screenshot displays the 'Loan MIS' window with the following sections:

- Input Section:** Fields for Application Number, Loan Account Number, Product, Loan Branch, Financing Currency, MIS Group (with a 'Default' button), and a 'Link To Group' checkbox.
- Rate Section:** Includes 'Link To Group' radio buttons (Related Reference, Related Account), Rate Type (dropdown), Interest Method (dropdown), Rate Code, Spread, Pool Code, Reference Rate, and Pool Code.
- Transaction MIS, Composite MIS, and Fund MIS:** Each section contains a table with 10 rows for MIS 1 through MIS 10, each with a 'MIS Group' column and an input field.

At the bottom right, there are 'Ok' and 'Exit' buttons.

For information on MIS, refer to the section 'MIS Button' in the chapter 'Account Creation' in Retail Lending User Manual.

2.25 Other Applicant Details

This section contains the following topics:

- [Section 2.25.1, "Capturing Other Applicant Details"](#)

2.25.1 Capturing Other Applicant Details

You can capture Other Applicant details in Other Applicant screen. Click 'MIS' button in the Retail Loan Creation screen to invoke this screen.

The screenshot shows a software window titled "Other Applicants". At the top, there are two input fields: "Application Number" and "Reference Number". Below these is a section titled "Other Applicants" which contains a table. The table has five columns: "Customer ID *", "Customer Name", "Responsibility", "Liability", and "Liability Amount". The first row of the table is partially filled with input fields. Above the table, there are navigation controls including "1 Of 1" and a "Go" button. At the bottom right of the window are "Ok" and "Exit" buttons.

For information on Other Applicant Details, refer to the section 'Other Applicants Button' in the chapter 'Account Creation' in Retail Lending User Manual.

2.26 Payment Details

This section contains the following topics:

- [Section 2.26.1, "Capturing Payment Details"](#)

2.26.1 Capturing Payment Details

You can capture Payment details in Payment screen. Click 'Payments' button in the Retail Loan Creation screen to invoke this screen.

The screenshot shows a 'Payment Details' window with a blue header bar. Below the header, there are two tabs: 'Credit Settlement Mode' (selected) and 'Debit Settlement Mode'. The 'Credit Settlement Mode' tab contains a 'Credit Payment Mode' dropdown menu set to 'Account'. Below this, there are two columns of input fields. The left column includes 'Credit Account Branch', 'Credit Product Account', 'Instrument Number Credit', 'Upload Source Credit', 'End Point', 'GIRO Number', 'Payer Account', 'Payer Bank Code', 'Payer Branch', 'Payer Bank Address 1', 'Payer Bank Address 2', 'Payer Bank Address 3', 'Payer Bank Address 4', and 'Bank GIRO' with radio buttons for 'Bank GIRO' and 'Plus'. The right column includes 'Account Number', 'Component Name', 'External Account Number', 'External Account Name', 'Clearing Bank Code', 'Clearing Branch Code', 'Product Category', 'Routing Number', 'Clearing Product Code', 'Sector Code', 'Auto GIRO' with radio buttons for 'Auto' and 'Manual', 'Exchange Rate', 'Negotiated Cost Rate', 'Negotiated Reference', and 'Original Exchange Rate'. At the bottom right, there are 'Ok' and 'Exit' buttons.

For information on Payment Details, refer to the section 'Payment Mode Details Button' in the chapter 'Account Creation' in Retail Lending User Manual.

3. Reports and Advice

This chapter deals with the various BIP Reports and BIP Advices that are available for the Retail Loan Creation process.

This chapter contains the following topics:

- [Section 3.1, "BIP Reports"](#)
- [Section 3.2, "BIP Advice"](#)

To generate any of these reports go to Task tab, Under Origination menu, choose Reports. A list of reports in Origination module will be displayed. You can choose to View or Print the report on clicking of the particular report. The selection options that you specified while generating the report are printed at the beginning of every report.

3.1 BIP Reports

This section contains the following topics:

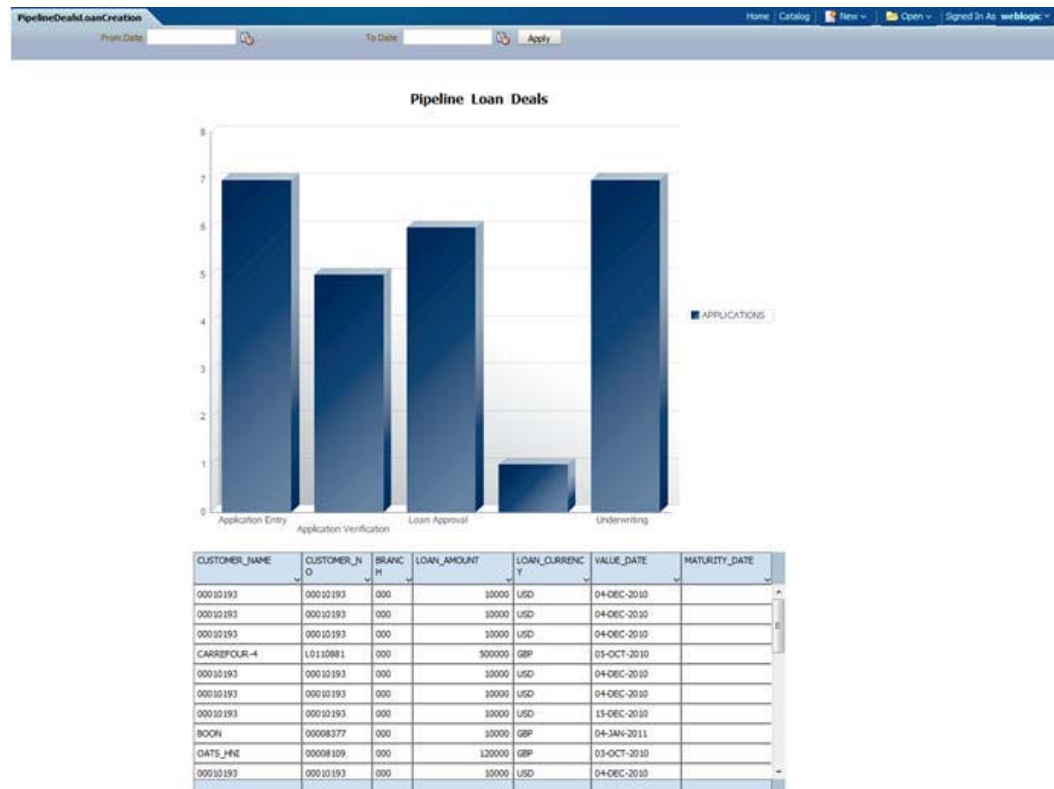
- [Section 3.1.1, "Pipeline Deals"](#)
- [Section 3.1.2, "Approved Deals Over a Period"](#)
- [Section 3.1.3, "Trend Analysis Over a Period"](#)
- [Section 3.1.4, "Statistical Report"](#)

3.1.1 Pipeline Deals

You can view the list of tasks which are available in the review and approval stages of loan creation process in this interactive report. This report displays the pipeline task count summary. You can click the review and approval stages to view the task details like customer name, customer number, branch, amount, currency, value date, maturity date and so on.

3.1.1.1 Pipeline Loan Deals

In the interactive BIP report Pipeline Loan Deals the system displays the summary of the tasks based on the pipeline deals available in the specified years.



Header

The header carries the report title, from year and to year.

Body of the Report

The following details are displayed in the report:

Field Name	Description
First Section	
Stage	The name of the stage.
Pipeline Task Count	The task count in the specific stage.
Second Section	
Customer Name	The name of the customer who has requested for loan.
Customer No	The customer reference number.
Branch Code	The branch code for the loan.
Loan Amount	The loan amount.
Loan Currency	The loan currency.
Value Date	The value date of the loan.

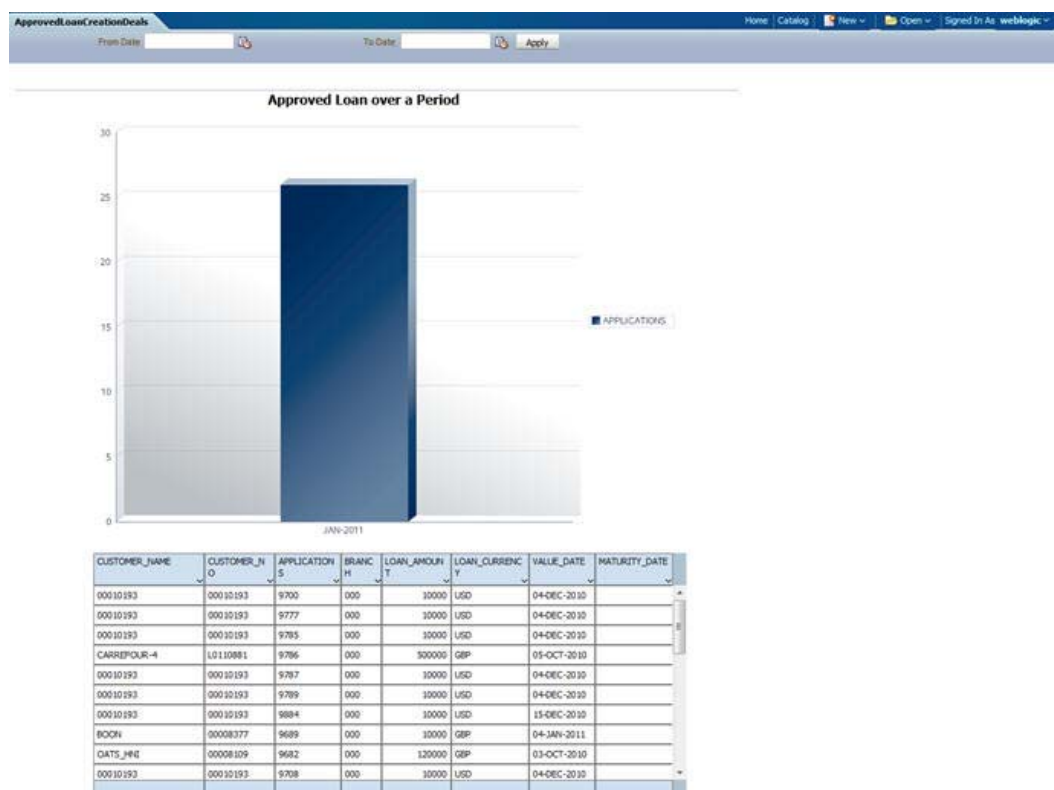
Field Name	Description
Maturity Date	The maturity date of the loan.

3.1.2 Approved Deals Over a Period

You can view the list of tasks which are approved over a specified period in 'Approved Loan Over a Period' report. This report displays the summary of new retail loan applications and corresponding tasks approved over the period. Click 'Life Cycle Events' to view the task details like customer name, branch, amount, currency, value date and maturity date.

3.1.2.1 Approved Loan Over a Period

In the interactive BIP report Approved Loan Over a Period, the system displays the task counts which are performed over the specific year. You can click each month to view the corresponding task details.



Header

The header carries the report title, from year and to year.

Body of the Report

The following details are displayed in the report:

Field Name	Description
First Section	
Month	
Creation	

Field Name	Description
Second Section	
Customer Name	The name of the customer who has requested for loan.
Customer No	The customer reference number.
Branch Code	The branch code for the loan.
Loan Amount	The loan amount.
Loan Currency	The loan currency.
Value Date	The value date of the loan.
Maturity Date	The maturity date of the loan.

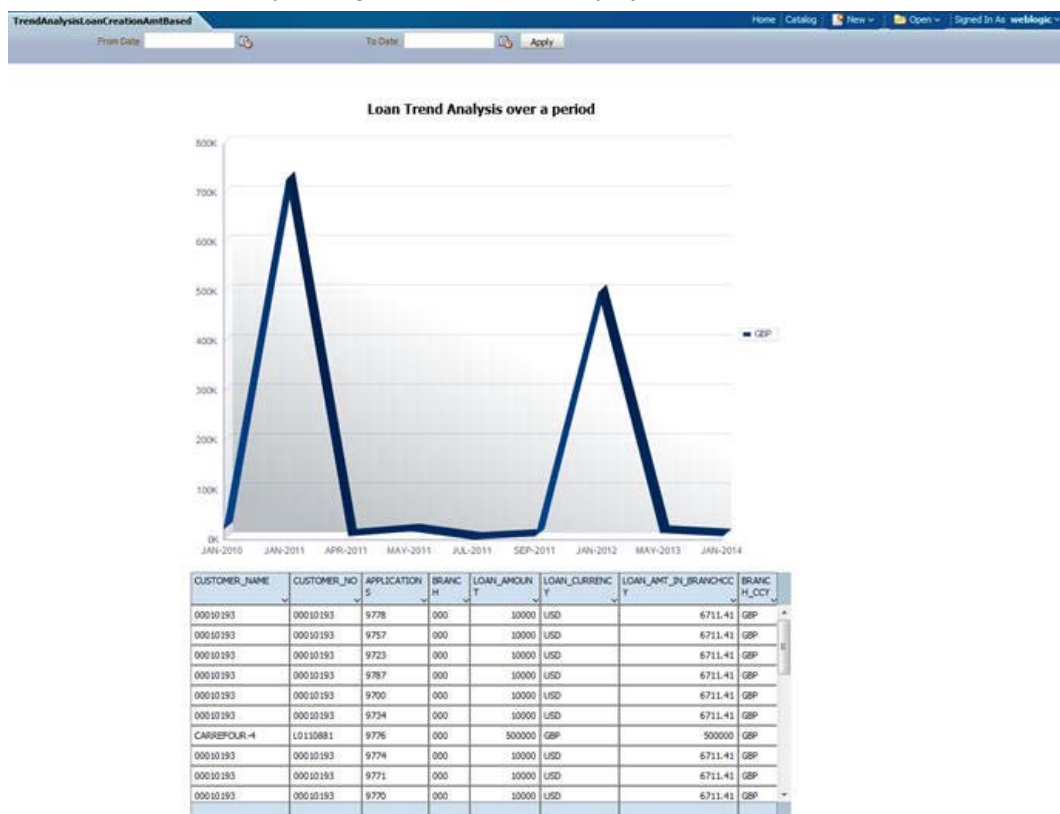
3.1.3 Trend Analysis Over a Period

You can view the list of tasks which are approved over a specified period in various dimensions like count, country, currency, product, amount and loan type in 'Loan Trend Analysis Over a Period' report. This report displays the loan life cycle events and the dimension. You can click 'Events and Dimension' to view the graph generated against the years.

3.1.3.1 Loan Trend Analysis Over a Period based on Amount

In the interactive BIP report Loan Trend Analysis Over a Period, the system displays the summary of transactions which are performed over the specific years based on the amount.

It includes amendment, disbursement, payment, pre-payment and closure task. On click of each month, the corresponding task details are displayed



Header

The header carries the report title, from year and to year.

Body of the Report

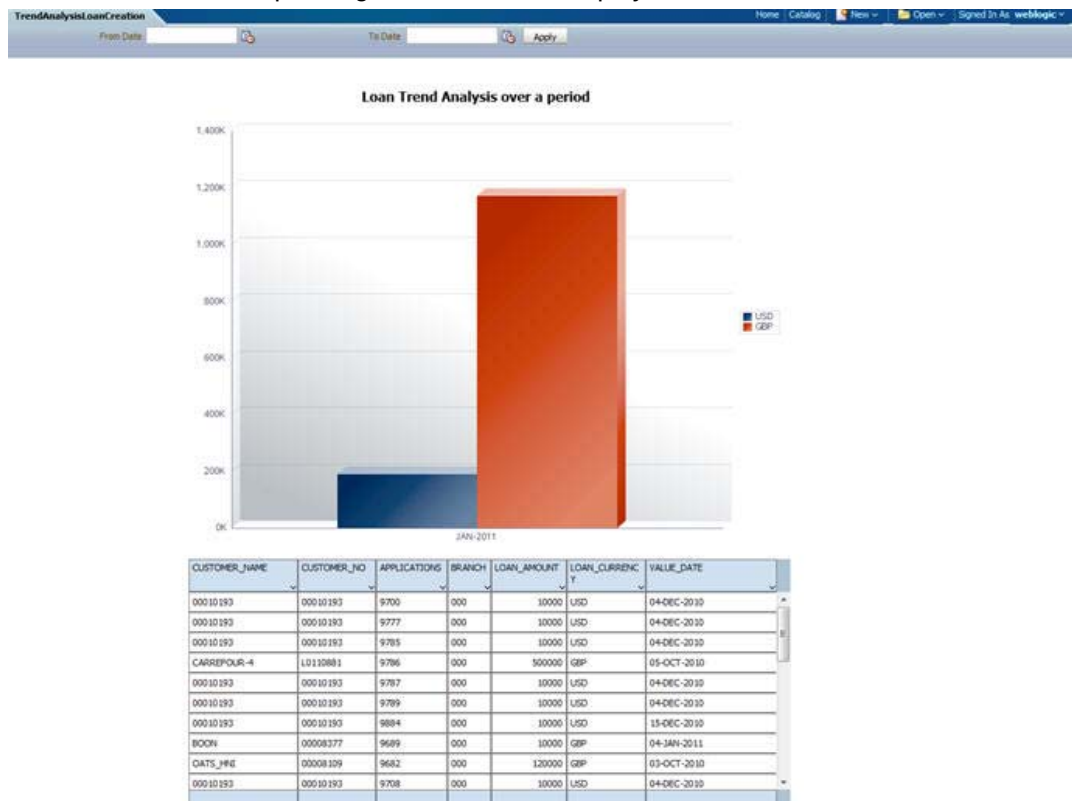
The following details are displayed in the report:

Field Name	Description
First Section	
Month	The name of the process flow.
Amount	
Second Section	
Customer Name	The name of the customer who has requested for loan.
Customer No	The customer reference number.
Branch Code	The branch code for the loan.
Loan Amount	The loan amount.
Loan Currency	The loan currency.
Value Date	The value date of the loan.

Field Name	Description
Maturity Date	The maturity date of the loan.

3.1.3.2 Loan Trend Analysis Over a Period based on Period

In the interactive BIP report Loan Trend Analysis Over a Period, the system displays the summary of transactions which are performed over the specific years based on the period. It includes amendment, disbursement, payment, pre-payment and closure task. On click of each month, the corresponding task details are displayed



Header

The header carries the report title, from year and to year.

Body of the Report

The following details are displayed in the report:

Field Name	Description
First Section	
Month	The name of the process flow.
Amount	
Second Section	
Customer Name	The name of the customer who has requested for loan.
Customer No	The customer reference number.

Body of the Report

The following details are displayed in the report:

Field Name	Description
First Section	
Process Flow	The name of the process flow.
Task Count	The task count in specific workflow.
Second Section	
Stage Name	The name of the stage.
Task Count	The task count.

3.2 BIP Advice

This section contains the following topics:

- [Section 3.2.1, "Loan Approval Advice"](#)
- [Section 3.2.2, "Customer Acceptance Advice"](#)

3.2.1 Loan Approval Advice

Loan Approval Advice report is associated with Loan Approval and Additional Approval Stage for PROCEED outcome. You can invoke this screen by typing 'ORRLCAPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Branch: _____
Branch Date: _____
User ID: _____

Module: _____
Run Date & Time: _____
Page No: Page 1 of 1

Bank Futura
Unit 1, Block A, California
USA
USA

Devish
Sector 12
Noida
IND

Greetings from Bank Futura !

It's a pleasure from our side to inform you that we are pleased to have a Tie up with your esteemed organisation to provide Personal Loan.As discussed please find the details and terms and conditions of the various offerings from us.

Applicant Details

Applicant Type	Applicant Id	Applicant Name	Liable (%)
Primary	00014271	Devish	60
Joint	00014274	Thomas	40

Loan Details

Loan Account	Loan Branch	Approved Amount	Interest rate (%)	EMI Amount	Loan Period
000URE3110040210	000	100000 USD	12	2000 USD	24 Months

Here along with the loan following requested facilities have been approved. Please find the details below:

Facility Details

Facilities	Facility Id	Facility Branch	Linked CASA Account
Cheque Book	00011004044	000	000000001799
Debit Card	00011004094	000	000000001799
Credit Card	00011004944	000	000000001799

Application Number

Specify the application number of the loan.

3.2.1.1 Contents of the Report

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

Header

The header carries the report title, run date and time, branch name, branch address, applicant name and customer address.

Body of the Report

The following details are displayed in the report:

Field Name	Description
Applicant Details	
Applicant Type	The type of applicant.
Applicant ID	The applicant reference ID.
Applicant Name	The name of the applicant.
Liable %	The percentage of liable loan amount.
Loan Details	
Loan Account	The loan account reference number.
Loan Branch	The loan account branch.
Approved Amount	The approved loan amount.
Interest Rate (%)	The approved interest rate.
EMI Amount	The loan EMI amount.
Loan Period	The period of the loan.
Facility Details	
Facilities	The facilities like cheque book, credit card, debit card.
Facility ID	The facility reference ID.
Facility Branch	The facility branch.
Linked CASA Account	The linked customer account reference.

3.2.2 Customer Acceptance Advice

Customer Acceptance Advice report is associated with Customer Acceptance Stage for PROCEED outcome. You can invoke this screen by typing 'ORRLCACP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Customer Acceptance Advice' report in the Oracle application. The report header includes the application number '9639' and the module 'Customer Acceptance Advice'. The report body contains the following sections:

Branch: Devish
Branch Date: sector12
User ID: Noida
IND

Greetings from Bank Futura

It's a pleasure from our side to inform you that we are pleased to have a Tie up with your esteemed organisation to provide Personal Loan. As discussed based on the acceptance of loan, the following details and terms and conditions are provided for your references as follows.

Applicant Details

Applicant Type	Applicant Id	Applicant Name	Liabe (%)
Primary	00014271	Devish	60
Joint	00014274	Thomas	40

Loan Details

Loan Account	Loan Branch	Approved Amount	Interest rate (%)	EMI Amount	Loan Period
000URE3110040210	000	100000 USD	12	2000 USD	24 Months

Here along with the loan following requested facilities have been approved. Please find the details below.

Facility Details

Facilities	Facility Id	Facility Branch	Linked CASA Account
Cheque Book	00011004044	000	000000001799
Debit Card	00011004094	000	000000001799
Credit Card	00011004944	000	000000001799

Application Number

Specify the application number of the loan.

3.2.2.1 Contents of the Report

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

Header

The header carries the report title, run date and time, branch name, branch address, applicant name and customer address.

Body of the Report

The following details are displayed in the report:

Field Name	Description
Applicant Details	
Applicant Type	The type of applicant.
Applicant ID	The applicant reference ID.
Applicant Name	The name of the applicant.
Liabe %	The percentage of liabe loan amount.
Loan Details	
Loan Account	The loan account reference number.
Loan Branch	The loan account branch.

Field Name	Description
Approved Amount	The approved loan amount.
Interest Rate (%)	The approved interest rate.
EMI Amount	The loan EMI amount.
Loan Period	The period of the loan.
Facility Details	
Facilities	The facilities like cheque book, credit card, debit card.
Facility ID	The facility reference ID.
Facility Branch	The facility branch.
Linked CASA Account	The linked customer account reference.

4. Function ID Glossary

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ORCASTDT	2-36	ORDRLCDF	2-35
ORDRLCAA	2-34	ORDRLCHF	2-35
ORDRLCAE	2-32	ORDRLCKD	2-35
ORDRLCAF	2-32	ORDRLCLA	2-34
ORDRLCAI	2-33	ORDRLCLV	2-33
ORDRLCAP	2-13	ORDRLCPD	2-36
ORDRLCAR	2-34	ORDRLCRE	2-33
ORDRLCCA	2-34	ORDRLCTC	2-34
ORDRLCCE	2-33	ORDRLCUR	2-34
ORDRLCCF	2-35	ORDRLCUW	2-33
		ORRLCACP	3-10
		ORRLCAPR	3-8