

Corporate Loan Origination User Guide

# Oracle FLEXCUBE Universal Banking

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Corporate Loan Origination User Guide  
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# 1. Preface

## 1.1 Introduction

This manual is designed to help you maintain and process corporate loans in Oracle FLEXCUBE. It also assists you in handling all the necessary activities in the life cycle of a corporate loan generation process.

## 1.2 Audience

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

## 1.3 Documentation Accessibility

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

## 1.4 Acronyms and Abbreviations

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

Abbreviation	Description
EOD	End of Day
BOD	Beginning of Day
KYC	Know Your Customer
BPEL	Business Process Execution Language
System/the system	Oracle FLEXCUBE system (unless otherwise specified).

## 1.5 Organization

This manual is organized as follows:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual
Chapter 2	<i>Corporate Loan Origination</i> explains the workflow of a loan generation process and procedure to define and maintain the prospective customer details.
Chapter 3	<i>Maintenances</i> describes about the general maintenance options available to ensure successful functioning of a corporate loan origination process.
Chapter 4	<i>Reports</i> lists the possible reports that can be generated for the module.

**Chapter 5**

*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

## 1.6 Related Documents

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

## 1.7 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

---

## 2. Corporate Loan Origination

### 2.1 Introduction

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

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

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

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

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

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

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

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

This chapter contains the following sections:

- [Section 2.2, "Maintaining Loan Prospect Details"](#)
- [Section 2.3, "Defining Bank Level Parameters for Lead ID"](#)
- [Section 2.4, "Simulating Corporate Loans"](#)
- [Section 2.5, "Maintaining Credit Rating Rules"](#)

- [Section 2.6, "Credit Ratios"](#)
- [Section 2.7, "Maintaining Ratio Details"](#)
- [Section 2.8, "Pricing Details"](#)
- [Section 2.9, "Stages in Corporate Loan Origination"](#)
- [Section 2.10, "Application Entry"](#)
- [Section 2.11, "Application Verification"](#)
- [Section 2.12, "Internal KYC Review"](#)
- [Section 2.13, "External KYC Review"](#)
- [Section 2.14, "Underwriting"](#)
- [Section 2.15, "Loan Approval"](#)
- [Section 2.16, "Document Verification"](#)
- [Section 2.17, "Manual Retry"](#)
- [Section 2.18, "Auto Closure of Leads"](#)

## **2.2 Maintaining Loan Prospect Details**

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

The following details are captured as part of this maintenance:

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

This section contains the following topics:

- [Section 2.2.1, "Main Tab"](#)
- [Section 2.2.2, "Details Tab"](#)
- [Section 2.2.3, "Financial Tab"](#)
- [Section 2.2.4, "Requested Tab"](#)
- [Section 2.2.5, "Document Details"](#)
- [Section 2.2.6, "Conversation Details"](#)
- [Section 2.2.7, "History Tab"](#)
- [Section 2.2.8, "Corporate Tab"](#)
- [Section 2.2.9, "Viewing Loan Prospect Summary"](#)

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

You can specify the following details in this screen:

**Lead Id**

Specify a unique identification for the prospective loan customer.

**Remarks**

Specify remarks if any for the prospective loan customer.

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

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

**Customer Details**

- Customer No
- First Name

- Last Name
- Contact Number
- Email

### **Requested Loan Details**

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

### **Request ID**

The system displays the request identification of the loan request.

### **Channel**

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

### **Promotion Code**

Indicate the promotion code.

### **Branch**

Select the branch code from the adjoining option list.

### **Date of Request**

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

### **New Account Number**

The system displays the new account number.

### **Application Type**

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

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

### **Loan Type**

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

- Vehicle

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

**Current Status**

The system displays the current status of the lead.

**New Status**

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

**Conversation ID**

Select the conversation ID from the adjoining option list.

**Recommender ID**

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

**Recommender Position**

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

**Remarks**

Specify remarks, if any.

**Assign To**

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

**Priority**

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

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

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

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

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

### 2.2.1 **Main Tab**

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

#### **Sequence Number**

The system displays the sequence number.

#### **Type**

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

#### **Existing**

Check this box if you are an existing customer.

#### **Local Branch**

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

#### **Customer No**

Select the customer number from the adjoining option list.

#### **Default**

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

#### **Short Name**

Specify the short name of the customer.

#### **Customer Name**

Specify the name of the customer.

#### **National Id**

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

#### **Responsibility**

Select the responsibility from the adjoining drop down list.

**Liability**

Specify the liability for all parties other than primary applicant.

**City**

The system defaults the city of the customer.

**Country**

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

**Nationality**

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

**Language**

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

**Customer Category**

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

**Financial Currency**

Select the financial currency from the adjoining option list.

**Mobile Number**

Specify the mobile phone number of the prospective customer.

**Landline No**

Specify the land phone number of the prospective customer.

**Home Phone ISD+**

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

**Home Phone**

Specify the home phone number with area code.

**E-mail**

Specify the e-mail Id of the prospective customer.

**Fax**

Specify the fax number of the prospective customer.

**Preferred Date of Contact**

Specify the preferred date of contact.

**Preferred Time of Contact**

Specify the preferred time of contact.

**First Name**

Specify the first name of the customer.

**Middle Name**

Specify the middle name of the customer.

**Last Name**

Specify the last name of the customer.

**Salutation**

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

- Mr
- Mrs
- Miss
- Dr

**Gender**

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

**Date of Birth**

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

**Mother's Maiden Name**

Specify the customer's mother's maiden name.

**Marital Status**

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

- Married
- Unmarried
- Divorcee

**Dependents**

Specify the number of dependents for the customer.

**SSN**

Specify applicant's SSN.

**Passport Number**

Specify the passport number of the prospective customer.

**Passport Issue Date**

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

**Passport Expiry Date**

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

**Existing Relationship Details****Relationship Type**

Specify the relationship type of the customer.

**Credit Card Number**

Specify the credit card number of the customer

**Customer ID/Account Number**

Specify the customer identification or account number of the customer.

## 2.2.2 Details Tab

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

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

- Header:** Save, Hold, Lead Id (IST111), Branch (000), Application Type (Retail), Description (example), Date of Request (2011-01-06), Current Status (NEW), Request ID, Channel (FLEXCUBE), Promotion Code, New Account Number, New Status, Conversation ID.
- Applicant Details:** Type (Primary), Customer Name.
- Address Details:** Address Type (Permanent/Current), Address 1-4, Pin Code, Contact Number, Country.
- Employment Details:** Employer, Employment Type (Full Time permanent), Occupation, Designation, Employee Id, Address 1-4, Country, Pin Code, Phone Number, Extension, Contact Phone, Contact Name, Contact Extension, Department, Comments.
- Business Details:** Type of Business, Name of Business, Type of Ownership, Others, Currency, Annual Turnover.
- Footer:** Documents | Conversation, Maker/Checker, Date Time, Mod No, Record Status, Authorization Status, Cancel button.

### Address Details

#### **Address Type**

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

- Correspondence Address
- Registration

#### **Mailing**

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

#### **Address Line 1 – 4**

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

#### **Contact Number**

Specify the contact telephone number of the customer.

#### **Pincode**

Specify the zip code associated with the address specified.

#### **Country**

Specify the country associated with the address specified.

### Employment Details

#### **Employer**

Specify the name of the employer of the prospective customer.

**Employment Type**

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

- Part Time
- Full Time
- Contract Based

**Employer**

Specify the name of the employer of the prospective customer.

**Occupation**

Specify the occupation of the prospective customer.

**Designation**

Specify the designation of the prospective customer.

**Employee Id**

Specify the employee Id of the prospective customer.

**Address Line 1 – 4**

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

**Pincode**

Specify the zip code associated with the office address specified.

**Country**

Specify the country associated with the employment address specified.

**Phone Number**

Specify the official phone number of the prospective customer.

**Extension**

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

**Contact Phone**

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

**Contact Name**

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

**Contact Extension**

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

**Comments**

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

**Department**

Specify the department to which the customer belongs.

**Business Details****Type of Business**

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

### Name of Business

Specify the name of the company here.

### Type of Ownership

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

### Others

Specify if the type of ownership is others.

### Currency

Select the currency from the adjoining option list.

### Annual Turnover

Specify the annual turnover of the company.

### Business Description

Give a brief description on the company.

## 2.2.3 Financial Tab

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

The screenshot displays the 'Prospect Details' application window. The 'Financial' tab is selected, showing an 'Income Details' table with one entry. The table has columns for 'Income Type', 'Frequency', 'Currency', and 'Amount'. The entry shows 'Business' as the income type and 'Monthly' as the frequency. The bottom of the window features a status bar with fields for 'Maker', 'Date Time', 'Mod No', 'Checker', 'Date Time', 'Record Status', 'Authorization Status', and a 'Cancel' button.

Income Type *	Frequency	Currency *	Amount *
Business	Monthly		

### Income Details

#### Income Type

Select the income type from the adjoining option list.

**Frequency**

Select the frequency of the income of the applicant.

**Currency**

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

**Amount**

Specify the income amount.

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

**Assets**

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

**Fixed Assets**

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

**Intangible Assets**

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

**Non Current Assets**

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

**Current Assets**

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

**Capital**

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

**Issued Capital**

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

**Paid-Up Capital**

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

**Reserves**

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

**Subsidy from Govt**

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

**General Reserves**

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

**Surplus**

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

**Credit Balance in PL**

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

**Liabilities**

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

### Term Liabilities

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

### Current Liabilities

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

### Cash Flows

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

### Operations Activities

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

### Investing Activities

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

### Financing Activities

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

## 2.2.4 Requested Tab

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

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

- Header:** Includes 'Save' and 'Hold' buttons. Fields include Lead Id (\*IST111), Branch (\*000), Application Type (Retail), Date of Request (\*2011-01-06), Current Status (NEW), Request ID, New Account Number, New Status, Channel (FLEXCUBE), and Conversation ID.
- Requested Loan Details:** Fields include Requested Currency, Requested Amount, Rate, Tenor(In Months) (12), Loan Type (Vehicle Loan), and Loan Purpose.
- Vehicle Details:** Fields include Vehicle Type (Four Wheeler) and Purchase Type (New).
- Requested CASA Details:** Fields include Type of Account (Current Account), Purpose of Account, and a checkbox for Overdraft Limit Required.
- Footer:** Includes 'Documents | Conversation' and a table with columns: Maker/Checker, Date Time, Mod No, Record Status, Authorization Status, and a 'Cancel' button.

You can capture the following details here:

### Requested Currency

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

**Requested Amount**

Specify the loan amount requested by the prospective customer.

**Tenor (in months)**

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

**Rate**  
Specify the preferred interest rate of the prospective customer.

**Loan Purpose**

Specify the Purpose of the loan.

**Additional Instructions**

Specify additional instructions, if any.

**Requested Term Deposit Details****Requested Currency**

Select the requested currency from the adjoining option list.

**Requested Amount**

Specify the requested amount.

**Tenor (In Months)**

Specify the duration of the term deposit in months.

**Vehicle Details****Vehicle Type**

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

**Purchase Type**

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

**Requested CASA Details****Type of Account**

The system displays the type of account.

**Purpose of Account**

The system displays the purpose of the account.

**Overdraft Limit Required**

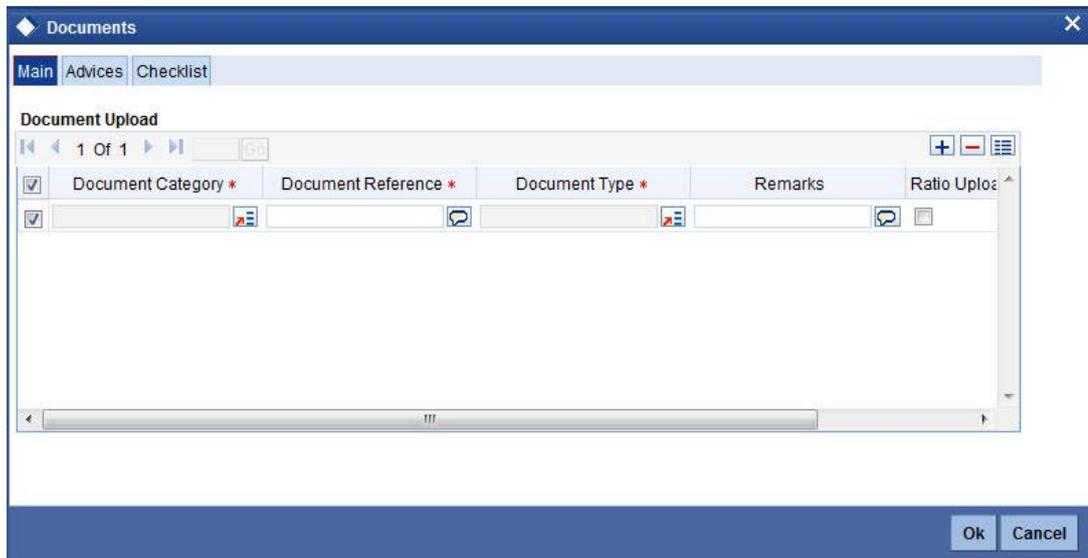
Check this box if overdraft limit is required.

**Credit the Proceeds to**

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

## 2.2.5 Document Details

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



The screenshot shows a web application window titled 'Documents'. It has a navigation bar with 'Main', 'Advices', and 'Checklist' tabs. The main content area is titled 'Document Upload' and contains a table with the following columns: 'Document Category \*', 'Document Reference \*', 'Document Type \*', 'Remarks', and 'Ratio Upload'. The 'Document Category \*' and 'Document Reference \*' columns have dropdown menus. The 'Document Type \*' column has a dropdown menu. The 'Remarks' column has a text input field. The 'Ratio Upload' column has a checkbox. There are 'Upload' and 'View' buttons in the table. At the bottom of the window, there are 'Ok' and 'Cancel' buttons.

### Document Category

Select the document category from the adjoining option list.

### Document Reference

Specify the document reference.

### Document Type

Select the type of document from the adjoining option list.

### Remarks

Specify remarks, if any.

### Ratio Upload

Check this box to enable ratio upload.

### Upload

Click on 'Upload' button to upload the document.

### View

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

The document upload from the external system is allowed only when

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

## 2.2.6 Conversation Details

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

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

- Customer Details:** Customer ID \* 000003171, Customer Name
- Conversation Details:** Conversation ID \* 000001075, Conversation Date 2011-01-04, Conversation Time 17:11, Last Changed On 2011-01-04 17:11:00, Priority Low, Conversation Status \* Open, Target Closure Date, Conversation Category Call Report, Venue Branch, Conversation Mode N/A
- Department Details:** Department, User/Role Role, Other Department, Assigned To, Senior Management Involved N/A, Other Offices Involved
- Channel Details:** Direct Access Channel No, External System User ID, Channel User ID
- Message Details:** Original Request, Subject, Detail, Documents Presented, Reply to Customer No, Closure Remarks
- Documents:** Maker, Checker, Date Time, Mod No, Record Status, Authorization Status

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

### Customer Details

#### **Customer ID**

The system displays the customer ID.

#### **Customer Name**

The system displays the name of the customer.

### Conversation Details

#### **Conversation ID**

The system displays the conversation ID.

#### **Conversation Date**

The system displays the conversation date.

#### **Conversation Time**

The system displays the conversation time.

**Last Changed On**

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

**Priority**

The system displays the conversation priority.

**Conversation Status**

The system displays the conversation status.

**Conversation Category**

The conversation category is defaulted here.

**Venue**

The system defaults the venue.

**Conversation Mode**

The system displays the conversation mode.

**Department Details**

The system displays the following department details:

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

**Channel Details**

The system displays the following channel details:

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

**Message Details**

The system displays the following message details

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

## 2.2.7 History Tab

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

The screenshot displays the 'Prospect Details' window. At the top, there are 'Save' and 'Hold' buttons. The form contains several fields: 'Lead ID', 'Description', 'Request ID', 'Channel' (set to 'FLEXCUBE'), 'Promotion Code', 'Branch' (set to '000'), 'Date of Request', 'New Account Number', 'Recommender ID', 'Recommender Position' (set to 'Customer Service'), 'Remarks', 'Application Type' (set to 'Corporate'), 'Current Status' (set to 'NEW'), 'New Status', 'Conversation ID', 'Assign To', and 'Priority' (set to 'High'). Below the form is a navigation bar with tabs: 'Main', 'Details', 'Financial', 'Requested', 'History' (selected), and 'Corporate'. Under the 'History' tab, there is a table with columns: 'Version No.', 'User ID', 'Branch', 'Date And Time', 'Action', 'Overrides', 'Status', and 'Remarks'. The table is currently empty, and a 'View' button is visible below the table header. At the bottom of the window, there is a status bar with 'Documents | Conversation | Fields' and a footer with 'Maker', 'Date Time', and 'Mod No'.

### Version No.

The system displays the version number of the lead.

### User ID

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

### Branch

The system displays the branch code.

### Date and Time

The system displays the date and time of the modification.

### Action

The system tracks the action of the user.

### Overrides

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

### Status

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

### Remarks

The system displays the remarks captured.

## 2.2.8 Corporate Tab

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

The screenshot shows the 'Prospect Details' window with the 'Corporate' tab selected. The form is organized into several sections:

- Top Section:** Includes fields for Lead Id, Description, Request ID, Channel (FLEXCUBE), Promotion Code, Branch (000), Date of Request (2011-01-04), Application Type (Corporate), Loan Type, Current Status (NEW), New Status, Conversion ID, Assign To, and Priority (High).
- Incorporation:** Fields for Date, Currency, Capital, Net Worth, and Country.
- Person to be contacted:** Fields for First Name, Middle Name, Last Name, Email, Mobile Number, and City.
- Trade Details:** Fields for LC/Bill Reference No, Purchase Order Reference, Credit Line, LC/Order/Bill Currency, LC/Order/Bill Amount, and Remarks.
- Director Details:** A list of directors with fields for Name, Tax Id, Email, Nationality, Share Percentage, Telephone ISD Code, Telephone, Mobile ISD Code, and Mobile Number.
- Permanent Address:** Fields for Address 1, Address 2, Address 3, Address 4, and Country, with a checkbox for 'Permanent US Resident Status'.
- Mailing Address:** Fields for Address 1, Address 2, Address 3, Address 4, and Country.

At the bottom, there are tabs for 'Documents', 'Conversation', and 'Fields'. A footer bar contains 'Maker/Checker', 'Date Time', 'Mod No/Record Status/Authorization Status', and a 'Cancel' button.

### Incorporation

#### **Date**

Specify the date of incorporation from the adjoining calendar.

#### **Currency**

Select the currency from the adjoining option list.

#### **Capital**

Specify the capital of the corporate.

#### **Net Worth**

Specify the net worth of the corporate.

#### **Country**

Select the country from the adjoining option list.

### Person to be Contacted

#### **First Name**

Specify the first name of the contact person.

#### **Middle Name**

Specify the middle name of the contact person.

#### **Last Name**

Specify the last name of the contact person.

#### **Email**

Specify the email Id of the contact person.

**Mobile Number**

Specify the mobile number of the contact person.

**City**

Specify the city of the contact person.

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

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

**Purchase Order Reference No.**

Specify the purchase order reference number.

**Credit Line**

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

**LC\Order\Bill Currency**

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

**LC\Order\Bill Amount**

Specify the order\contract amount.

**Remarks**

Specify remarks, if any.

**Director Details****Director Name**

Specify the name of the director of the corporate customer.

**Tax ID**

Specify the tax identification of the director.

**E-mail**

Specify the e-mail ID of the director.

**Nationality**

Specify the nationality of the director.

**Share Percentage**

Specify the percentage of share for the key person.

**Telephone ISD Code +**

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

**Telephone**

Specify the telephone number of the director.

**Mobile ISD Code +**

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

**Mobile Number**

Specify the mobile number of the director.

## Permanent Address

### **Address**

Specify the permanent address of the director.

### **Country**

Specify the country associated with the address specified.

### **Permanent US Resident Status**

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

## Mailing

### **Address 1 – 4**

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

### **Country**

Specify the country of the mailing address.

## **2.2.9 Viewing Loan Prospect Summary**

You can view a summary of the prospective loan customers or the borrowers in 'Loan Prospect Details' screen. You can also query for a particular record based on desired search criteria.

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

The screenshot displays the 'LBL\_LOAN\_PROSPECTS' application window. At the top, there are search options: 'Search', 'Advanced Search', and 'Reset'. Below this, there are several search filters arranged in two columns:

- Authorization Status (dropdown)
- Record Status (dropdown)
- Loan Type (dropdown)
- Application Type (dropdown)
- Priority (dropdown)
- Lead Id (text input with search icon)
- Customer Name (text input with search icon)
- Channel (text input with search icon)
- Request ID (text input with search icon)
- Current Status (text input with search icon)
- Customer Id (text input with search icon)
- Assign To (text input with search icon)

Below the filters, there is a table with the following columns: Authorization Status, Record Status, Request ID, Loan Type, Application Type, Branch, Current Status, and Priority. The table currently shows one record with all fields empty. The table has a scroll bar on the right side.

At the bottom right of the window, there is an 'Exit' button.

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

- Authorization Status
- Record Status

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

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

## 2.3 Defining Bank Level Parameters for Lead ID

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

You can specify the following here:

### **Bank Code**

Select the bank code from the adjoining option list.

### **Bank Description**

Give a brief description on the bank.

### **External Credit Bureau Maintained**

Check this box if external credit bureau is maintained.

### **Maximum Penny Credit Attempts**

Specify the number of attempts made for penny credit.

### **Lead Preferences**

#### **Lead Id Auto Generation**

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

Lead mask criteria:

@(BRN): Branch Code, 3 digits

@(CCY): Currency, 3 digits

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

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

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

#### **Lead ID Mask**

Specify the criteria for the lead ID generation.

#### **Lead Auto Closure Period (Days)**

Specify the lead auto closure period in days.

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

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

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

## **2.4 Simulating Corporate Loans**

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

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

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

This section contains the following topics:

- [Section 2.4.1, "Loan Tab"](#)
- [Section 2.4.2, "Component Tab"](#)
- [Section 2.4.3, "Viewing Simulated Loan Details"](#)

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

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

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

### **Application Category**

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

### **Product Code**

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

### **Branch Code**

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

### **Customer Details**

Specify the following details for the customer:

**Customer No**

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

**First Name**

Specify the first name of the customer.

**Last Name**

Specify the last name of the customer.

**Contact Number**

Specify the number at which the customer can be contacted.

**E-mail ID**

Specify the e-mail ID of the prospective customer.

**Requested Loan Details**

You can enter the details requested by the prospect here:

**Requested Currency**

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

**Requested Amount**

Specify the loan amount requested by the prospective customer.

**Default Interest rate**

Specify the preferred interest rate of the prospective customer.

**Tenor (In Months)**

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

**Loan Purpose**

Specify the purpose of the loan.

## 2.4.1 Loan Tab

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

The screenshot displays the 'Corporate Lending Simulation Details' window. It contains several sections for data entry:

- Customer Details:** Fields for Enquiry ID, Branch Code, Enquiry Date, Application Category, Product Code, Description, Status (Active), and User Reference (Default).
- Requested Loan Details:** Fields for Requested Currency, Requested Amount, Rate, Tenor (In Months) (set to 12), and Loan Purpose.
- Loan Component:** A section with a 'Loan' tab selected.
- Multiple Offers:** A table with columns: Offer Id, No of Installments, Frequency, Unit, Rate, Rate Code, Check, and Apply. The table is currently empty.
- Loan Details:** Fields for Loan Branch, Loan Account Number, Financing Currency, Financing Amount, Value Date, Maturity Date, Installment Start Date, Status Change Mode (Auto), No of Installments (12), Frequency (1), and Unit (Monthly).
- Effective Date:** A table with columns: Effective Date.
- User Defined Element Values:** A table with columns: User Defined Element Id, User Defined Element Value, Rate Code, Code usage, and Resolved value.

At the bottom, there are fields for Maker/Checker, Date Time, Mod No, Record Status, and Authorization Status, along with a 'Cancel' button.

Enter the following details here:

### Offer ID

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

### No of Instalments

Specify the number of instalments associated with the loan.

### Units

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

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

### Frequency

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

### Rate

Specify the interest rate to be associated with the loan.

### Rate Code

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

### Spread

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

### Effective Rate

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

### Check

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

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

## 2.4.2 Component Tab

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

The screenshot displays the 'Corporate Lending Simulation Details' window. The 'Component' tab is selected under the 'Loan' section. The interface includes several sections:

- General Fields:** Enquiry ID, Branch Code, Enquiry Date, Application Category, Product Code, Description, Status (Active), and User Reference (Default).
- Customer Details:** Customer No, First Name, Last Name, Contact Number, and Email.
- Requested Loan Details:** Requested Currency, Requested Amount, Rate, Tenor (In Months) (set to 12), and Loan Purpose.
- Component Tab:** Component Name, Component Currency, Liquidation Mode (Auto), and checkboxes for Main Component, Capitalized, Waive, and Verify Funds.
- Schedules:** A table with columns: Schedule Type, Schedule Flag, Formula, First Due Date, No of Schedules, Units, Frequency, Due Date On, Schedule Start Date, End Date, and Amount.
- Status Bar:** Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and a Cancel button.

You can specify the following schedule related details:

**Compound Days**

Specify the number of compound days.

**Compound Months**

Specify the number of compound months.

**Compound Years**

Specify the number of compound years.

**Years**

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

- 360
- 365
- Actual

**Days in Month**

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

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

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

**2.4.3 Viewing Simulated Loan Details**

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

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

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

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

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

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

## 2.5 Maintaining Credit Rating Rules

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

This section contains the following topics:

- [Section 2.5.1, "Main Tab"](#)
- [Section 2.5.2, "Risk Factor Tab"](#)
- [Section 2.5.3, "Specifying Credit Grades"](#)
- [Section 2.5.4, "Specifying Auto Decision"](#)
- [Section 2.5.5, "Viewing Credit Rule Summary"](#)

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

The screenshot shows the 'Rule Details' application window. At the top, there is a navigation bar with 'New' and 'Enter Query' buttons. Below this, there are input fields for 'Rule Id \*', 'Account Description', and a dropdown menu for 'Type' set to 'Retail'. The main content area is divided into two sections: 'Question Details' and 'Answer Details'. 'Question Details' has a table with columns 'Question Id \*', 'Category', and 'Question'. 'Answer Details' has a table with columns 'Sequence Number \*', 'Possible Answer', and 'Score'. At the bottom, there is a 'Rating | Auto Decision' section with fields for 'Maker', 'Checker', 'Mod No', 'Date Time', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following details in this screen:

### **Rule ID**

Specify a unique identification for the credit rating rule.

### **Description**

Specify a suitable description for the credit rating rule.

### **Type**

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

- Retail
- Corporate

## **2.5.1 Main Tab**

You can maintain the following details in this tab:

### **Question Details**

#### **Question ID**

The question ID is automatically generated by the system.

#### **Category**

Select the category to which the question belongs from the option list provided.

#### **Question**

Specify the question to be asked to the prospective customer to derive the credit rating score.

## Answer Details

### **Sequence Number**

The sequence number is automatically generated by the system.

### **Possible Answer**

Specify a set of possible answers to be associated with a question.

### **Score**

Specify the score associated with an answer.

## **2.5.2 Risk Factor Tab**

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

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

You can specify the following details here:

### **Risk ID**

Specify a unique identifier for the credit risk being maintained.

### **Description**

Specify a suitable description for the credit risk.

### **2.5.2.1 Specifying Formula Details**

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

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

Sequence Number *	Condition	Result

Elements

Index

Functions

Braces

Operators

Logical Operators

Ok Exit

You can specify the following details here:

### Sequence Number

The sequence number is automatically generated by the system.

### Condition

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

### Result

Specify the result to be associated with the condition specified.

### Elements

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

### Functions

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

### Braces

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

### Operators

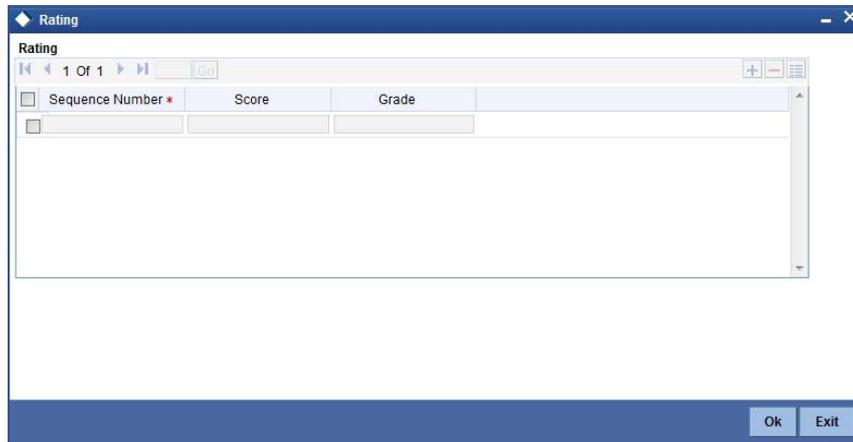
Select the mathematical operator to be used to define the credit score calculation formula. You can select '+', '-', '\*', or '/'.

### Logical Operators

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

### 2.5.3 Specifying Credit Grades

You can maintain different credit grades based on the credit scores obtained. Click 'Rating' button in Rule Details screens to invoke the 'Rating' screen, where you can maintain these details.



The screenshot shows a window titled "Rating" with a table. The table has three columns: "Sequence Number \*", "Score", and "Grade". There is a search bar at the top with "1 Of 1" and a "Go" button. At the bottom right, there are "Ok" and "Exit" buttons.

You can specify the following details here:

#### **Sequence Number**

The sequence number is automatically generated by the system.

#### **Score**

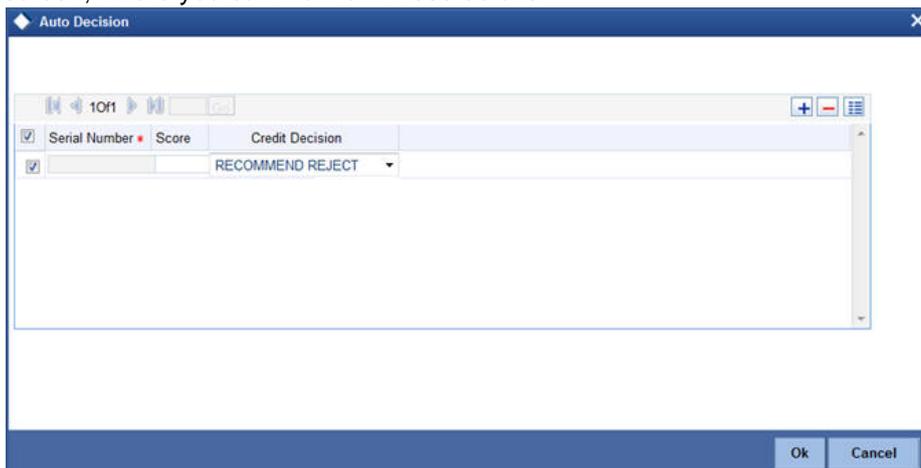
Specify the score associated with a credit risk.

#### **Grade**

Specify the credit grade based on the score obtained.

### 2.5.4 Specifying Auto Decision

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



The screenshot shows a window titled "Auto Decision" with a table. The table has three columns: "Serial Number \*", "Score", and "Credit Decision". There is a search bar at the top with "1 Of 1" and a "Go" button. The first row in the table has a checked checkbox, a blank field for Serial Number, a blank field for Score, and a dropdown menu for Credit Decision with "RECOMMEND REJECT" selected. At the bottom right, there are "Ok" and "Cancel" buttons.

#### **Serial Number**

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

#### **Score**

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

## Credit Decision

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

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

### 2.5.5 Viewing Credit Rule Summary

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

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

The screenshot shows the 'Rule Maintenance' application window. The window has a title bar with 'Rule Maintenance' and standard window controls. Below the title bar is a search area with 'Search', 'Advanced Search', and 'Reset' buttons. There are two dropdown menus for 'Authorization Status' and 'Record Status', and a text input field for 'Rule Id'. Below the search area is a table with columns for 'Authorization Status', 'Record Status', 'Rule Id', and 'Account Description'. The table is currently empty. At the bottom right, there is an 'Exit' button.

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

- Authorization Status
- Record Status
- Rule ID

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

## 2.6 Credit Ratios

This section contains the following topics:

- [Section 2.6.1, "Maintaining Credit Ratios"](#)
- [Section 2.6.2, "Specifying Formula Details"](#)
- [Section 2.6.3, "Viewing Credit Ratio Summary"](#)

## 2.6.1 Maintaining Credit Ratios

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

Ratio Id *	Description	Formula
		Formula

You can specify the following details in this screen:

### **Group ID**

Specify a unique identification code for the ratio group.

### **Description**

Specify a suitable description for the ratio group.

### **Type**

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

- Retail
- Corporate

### **Ratio ID**

Specify a unique identification for the credit ratio being maintained.

### **Description**

Specify a suitable description for the credit ratio.

## 2.6.2 Specifying Formula Details

You can specify the formula to calculate the credit ratio by clicking the 'Formula' button corresponding to a ratio ID. The 'Formula' screen is displayed where you can specify the condition for calculating the credit ratio associated with a ratio ID.



You can specify the following details here:

### Ratio Type

Select the type of the ratio being maintained, from the drop down list provided. The following options are available:

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

### Condition

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

### Elements

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

### Functions

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

### Braces

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

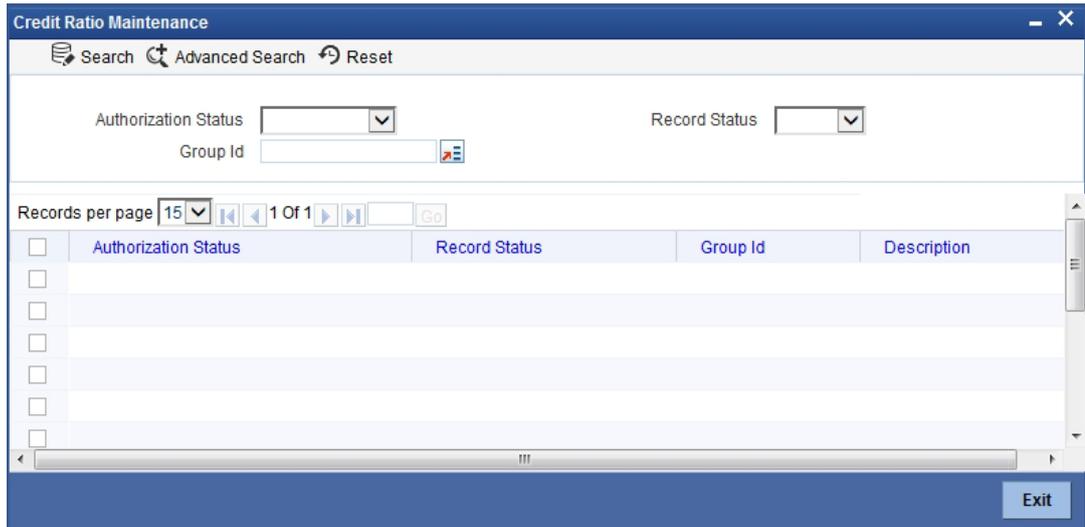
### Operators

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

## 2.6.3 Viewing Credit Ratio Summary

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

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



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

- Authorization Status
- Record Status
- Group ID

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

## 2.7 Maintaining Ratio Details

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

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

**Credit Ratio Maintenance**

New Enter Query

Group Id \*  
Description Type Retail

**Ratio Id**

1 Of 1 Go

Ratio Id *	Description	Formula

Range

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

Exit

Specify the following details:

**Group Id**

Specify the group id here.

**Description**

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

**Type**

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

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

**Ratio Id**

Specify the ratio id here.

**Description**

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

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

The screenshot shows the 'Formula Wizard' dialog box. The 'Formula' section is active, and the 'Ratio Type \*' tab is selected. The dropdown menu for 'Ratio Type \*' is open, showing 'Stated Before' as the selected option. A red box highlights the dropdown menu. The 'Condition' and 'Condition Builder' tabs are also visible. The 'Condition' tab is currently empty. The 'Condition Builder' tab is also empty. The 'Ok' and 'Cancel' buttons are at the bottom right.

Specify the following details

### **Formula**

#### **Ratio Type**

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

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

## Condition

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

The screenshot shows a 'Condition Builder' dialog box. The 'Condition' field is currently 'undefined'. The 'Business Rule' section includes a 'Braces' dropdown menu, a 'Value' input field, and 'Insert' and 'Clear' buttons. The dialog also features 'Ok' and 'Cancel' buttons at the bottom right.

Specify the following details:

## Condition

Specify the condition for the rule here.

## Business Rule

### Braces

Select the braces from the adjoining drop-down list.

### Functions

Select the functions from the adjoining drop-down list.

### Elements

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

### Operators

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

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

### **Logical Operators**

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

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

### **Value**

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

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

## **2.8 Pricing Details**

This section contains the following topics:

- [Section 2.8.1, "Maintaining Pricing Details"](#)
- [Section 2.8.2, "Maintaining Pricing Formula"](#)
- [Section 2.8.3, "Maintaining Pricing Offer"](#)
- [Section 2.8.4, "Viewing Pricing Details Summary"](#)

### **2.8.1 Maintaining Pricing Details**

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

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

Specify the following details:

### **Pricing Group ID**

Specify a unique name to identify the price group.

### **Description**

Specify a brief description of the price group.

### **Price Type**

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

- Corporate
- Retail

### **Pricing Details**

Specify the following details.

#### **Price ID**

Specify a unique price ID.

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

#### **Price Description**

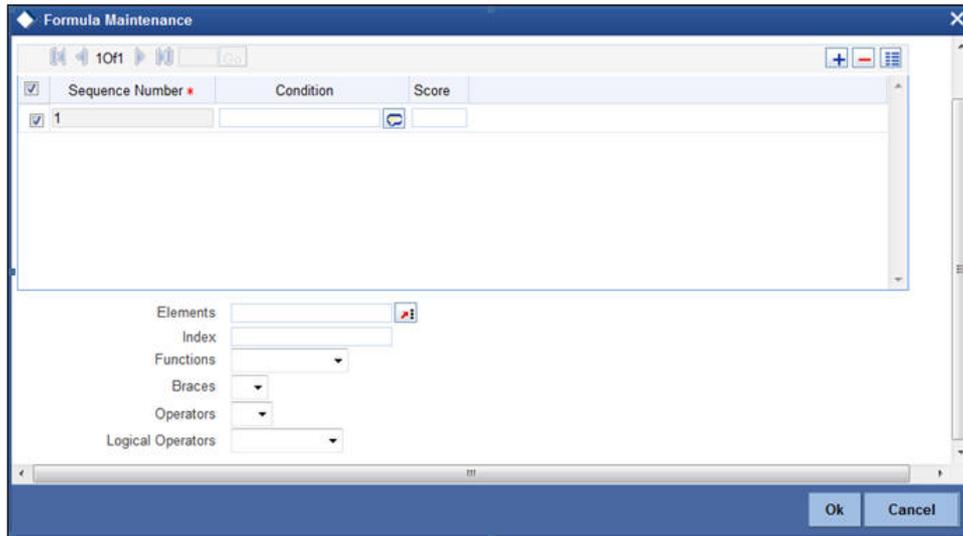
Specify a brief description of the price ID.

#### **Default**

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

## **2.8.2 Maintaining Pricing Formula**

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



### Sequence Number

Specify the sequence number.

### Condition

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

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

### Score

Specify the score for each condition.

### Elements

Select the element from the adjoining option list.

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

### Functions

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

### Braces

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

### Operators

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

## Logical Operators

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

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

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

### 2.8.3 Maintaining Pricing Offer

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

<input checked="" type="checkbox"/>	Sequence Number	Score From	Score Up To	Rate	No of Installments	Frequency	Units
<input checked="" type="checkbox"/>	1						Monthly

You can specify the following details here:

#### **Sequence Number**

System generates the sequence number.

#### **Score From**

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

#### **Score Up To**

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

#### **Rate**

Specify the rate to be picked up for the score.

#### **No of Instalments**

Specify the number of instalments for the offer.

#### **Frequency**

Specify the frequency of the offer.

#### **Units**

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

- Daily

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

## 2.8.4 Viewing Pricing Details Summary

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

The screenshot shows a software interface titled "Pricing Details". At the top, there are several input fields: "Authorization Status", "Price Group ID", "Price Type", "Record Status", and "Description". Below these fields are "Search" and "Advanced Search" buttons, along with "Refresh" and "Reset" buttons. A table below the search area has columns for "Authorization Status", "Record Status", "Price Group ID", "Description", and "Price Type". The table is currently empty. At the bottom right of the window, there is an "Exit" button.

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

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

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

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

## 2.9 Stages in Corporate Loan Origination

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

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

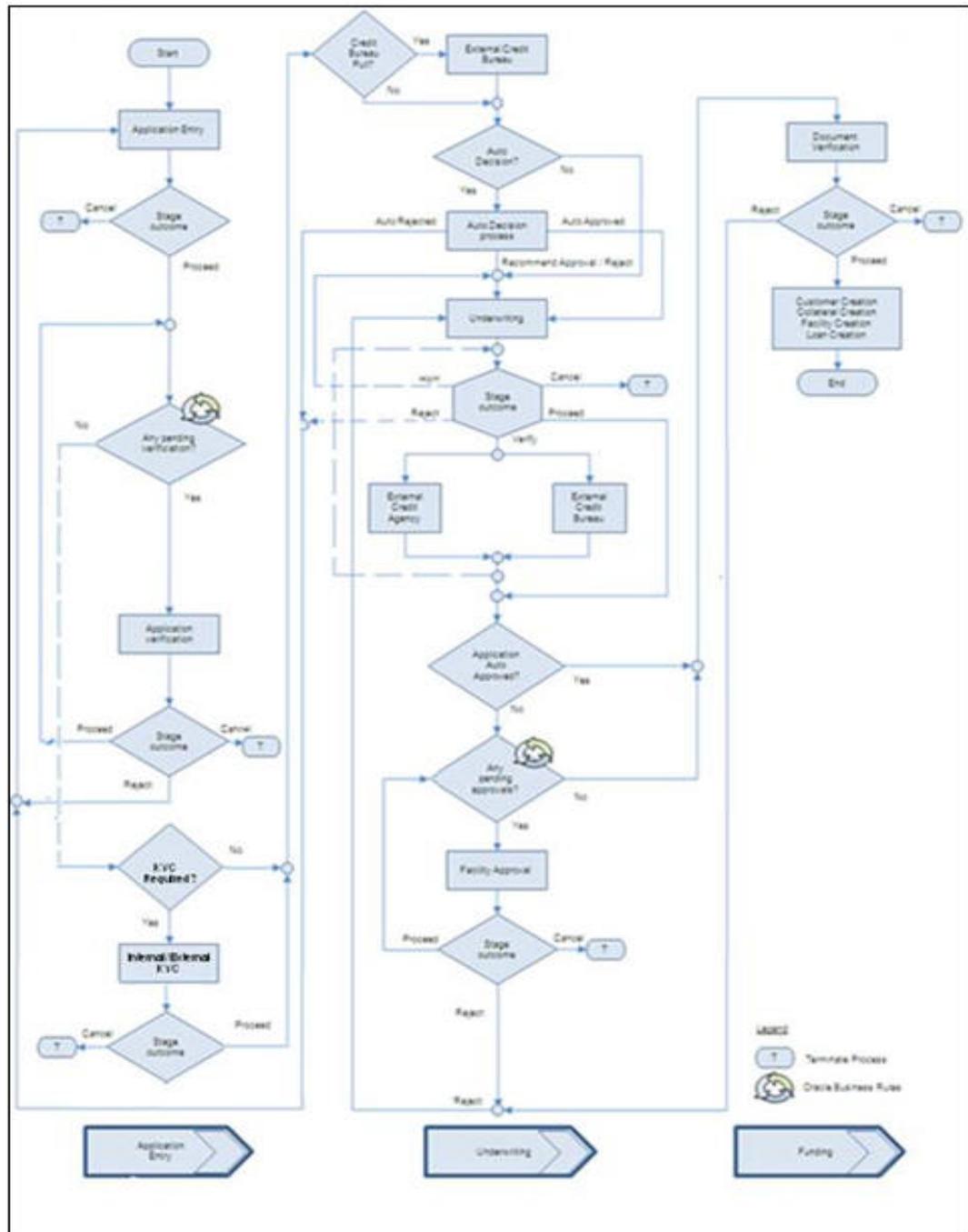
- Application Entry
  - Information captured in this stage include
    - Applicant Information
    - Corporate Information
    - Directors Information
    - Application details
    - Requested Loan Details
    - Facility Information
    - Collateral Details
    - Checklist
    - Documents
- Application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

This section contains the following details:

- [Section 2.9.1, "Process Flow Diagram"](#)
- [Section 2.9.2, "Process Matrix"](#)

## 2.9.1 Process Flow Diagram

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



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

## 2.9.2 Process Matrix

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

Stage	Stage Title	Description	Function ID	Exit point
1	Application Entry	The following details are captured as part of this stage Application Details Applicant Details Requested Lending Details Collateral Details Check List User Defined Fields and Comments Document Capture Advice Generation	ORDCLAPP	PROCEED, CANCEL
2	Application Verification	The details captured as part of 'Application Entry' stage is verified	ORDCLVER	PROCEED, RETURN, CANCEL
3	Internal KYC	The applicant will be verified for the internal KYC check	ORDCLIKC	PROCEED, CANCEL
4	External KYC	The applicant will be verified for the external KYC check	ORDCLEKC	PROCEED, CANCEL
5	Underwriting	The following details are captured as part of this stage Collateral Valuation Information Applicant Financial Ratios Applicant Credit Score Applicant Bureau Report Loan Offers Loan Schedules Loan Charges Field Investigation Document Capture	ORDCLUND	VERIFY PROCEED, RETURN, CANCEL

Stage	Stage Title	Description	Function ID	Exit point
6	Loan Approval	Facility Approval	ORDCLAPR	PROCEED, RETURN, CANCEL
7	Document Verification	Document Verification Final Verification Customer Creation Loan Account Creation Advice Generation	ORDCLDVR	PROCEED, RETURN, CANCEL
8	Manual Retry	This stage is optional. Task will be moved to this stage only when the system is unable to create Customer/ Customer Account/ Liability/ Facility/ Collateral/ pool/ Loan. You can make the necessary changes & retry.	ORDCLMCU	PROCEED

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

## 2.10 Application Entry

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

The following details are captured in this stage:

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

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

This section contains the following details:

- [Section 2.10.1, "Making Corporate Loan Application Entry"](#)
- [Section 2.10.2, "Main Tab"](#)
- [Section 2.10.3, "Details Tab"](#)
- [Section 2.10.4, "Financials Tab"](#)

- [Section 2.10.5, "Limits Tab"](#)
- [Section 2.10.6, "Collaterals Tab"](#)
- [Section 2.10.7, "Requested Tab"](#)
- [Section 2.10.8, "Comments Tab"](#)
- [Section 2.10.9, "Capturing Document Details"](#)
- [Section 2.10.10, "Capturing Trade In Details"](#)
- [Section 2.10.13, "Capturing Customer MIS"](#)
- [Section 2.10.14, "Capturing Customer Account MIS"](#)
- [Section 2.10.15, "Specifying Customer/Account Fields"](#)
- [Section 2.10.16, "Viewing Vehicle Evaluator"](#)

## 2.10.1 Making Corporate Loan Application Entry

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

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

### **Application Category**

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

### **Product Code**

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

**Description**

System displays the description of the selected product code.

**Application Branch**

System displays the current branch code.

**Application Date**

System displays the application date.

**Lead ID**

Specify a unique identification for the prospective loan customer.

**Enquiry ID**

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

**Application Number**

System displays the application number.

**User Reference**

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

**Priority**

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

- Low
- Medium
- High

**Status**

The status of the application gets displayed here.

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

**2.10.2 Main Tab**

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

**Channel**

Specify the channel ID of the originating channel.

**Intermediary Group**

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

**KYC Required**

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

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

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

**Auto Decision Required**

Check this box to enable auto decision on loan application. If you check this box, based on the applicant credit score – auto decision mapping maintained in 'Auto Decision' screen, the system decides whether to approve, reject, recommend approval or recommend rejection of the application.

**External Credit Check Required**

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

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

**Applicant Details**

**Existing Customer**

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

**Local Branch**

Specify the applicant's home branch.

**Account branch**

Specify the applicant's account branch.

**Customer No**

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

**Group Code**

Select the group code from the adjoining option list.

**National ID**

Specify the national ID.

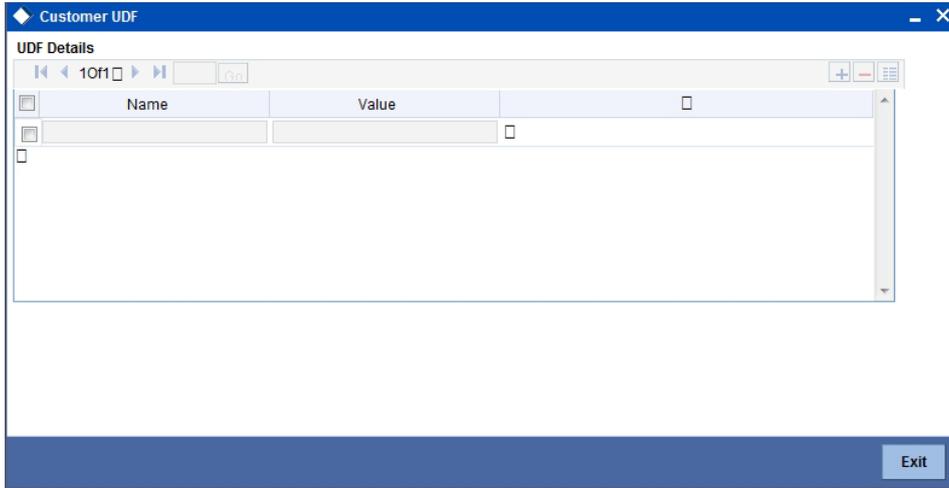
Click 'Default' button to default the details of existing customers.

**Note**

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

## 2.10.2.1 Fields

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



The screenshot shows a window titled "Customer UDF" with a sub-header "UDF Details". Below the header is a table with two columns: "Name" and "Value". The table is currently empty. At the bottom right of the window, there is an "Exit" button.

You can specify the following details in this screen:

### Name

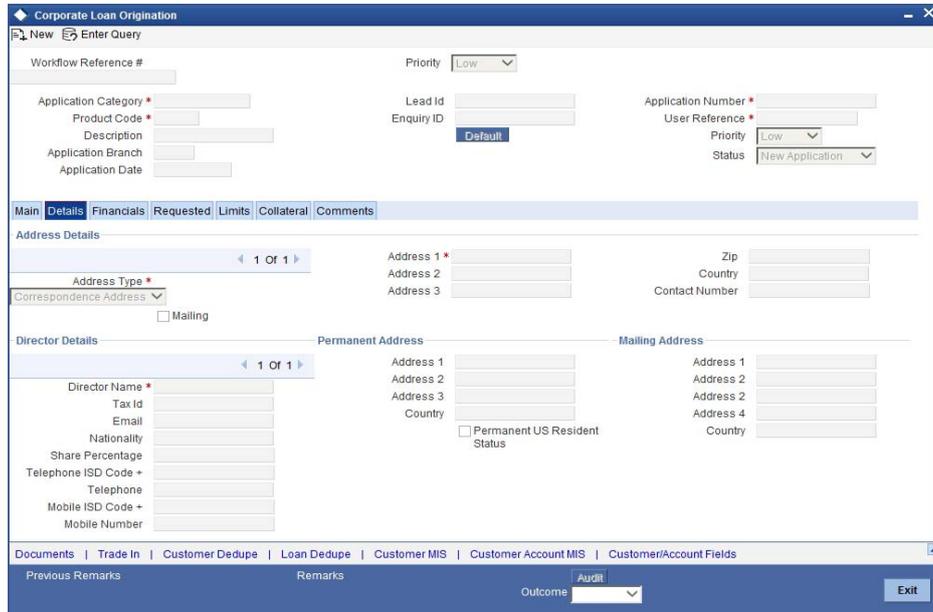
Specify the name of the UDF being created for the customer.

### Value

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

## 2.10.3 Details Tab

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



The screenshot shows a complex form titled "Corporate Loan Origination". It includes several sections: "Application Details" with fields for Workflow Reference #, Priority, Application Category, Product Code, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Application Number, User Reference, Priority, and Status; "Address Details" with fields for Address 1, 2, 3, Zip, Country, and Contact Number; and "Director Details" with fields for Director Name, Tax Id, Email, Nationality, Share Percentage, Telephone, Mobile Number, and Permanent US Resident Status. The form also has a "Mailing" checkbox and a "Permanent Address" section. At the bottom, there are tabs for "Documents", "Trade In", "Customer Dedupe", "Loan Dedupe", "Customer MIS", "Customer Account MIS", and "Customer/Account Fields". An "Exit" button is located at the bottom right.

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

**Note**

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

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

**Director Name**

Specify the name of the director of the corporate customer.

**Tax ID**

Specify the tax identification of the director.

E-mail

Specify the e-mail ID of the director.

**Nationality**

Specify the nationality of the director.

**Share Percentage**

Specify the percentage of share for the key person.

**Telephone ISD Code +**

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

**Telephone**

Specify the telephone number of the director.

**Mobile ISD Code +**

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

**Mobile Number**

Specify the mobile number of the director.

**Permanent Address****Address**

Specify the permanent address of the director.

**Country**

Specify the country associated with the address specified.

**Permanent US Resident Status**

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

**Mailing****Line 1 – 4**

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

## 2.10.4 Financials Tab

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

The screenshot displays the 'Corporate Loan Origination' application window. At the top, there are fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category \*', 'Product Code \*', 'Description', 'Application Branch', and 'Application Date'. To the right, there are fields for 'Lead Id', 'Enquiry ID', 'Application Number \*', 'User Reference \*', 'Priority' (set to 'Low'), and 'Status' (set to 'New Application'). Below these fields is a tabbed interface with 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collateral', and 'Comments'. The 'Financials' tab is active, showing sections for 'Assets', 'Capital', 'Reserves', 'Surplus', 'Liabilities', 'Cash Flows', and 'Credit Application'. Each section contains several input fields for data entry. At the bottom, there is a navigation bar with tabs for 'Documents', 'Trade In', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', and 'Customer/Account Fields'. Below the navigation bar, there are fields for 'Previous Remarks', 'Remarks', 'Outcome' (with an 'Audit' dropdown), and an 'Exit' button.

You can capture the following details here:

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

### Assets

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

#### **Fixed Assets**

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

#### **Intangible Assets**

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

#### **Non Current Assets**

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

#### **Current Assets**

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

### Capital

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

#### **Issued Capital**

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

**Paid-Up Capital**

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

**Reserves**

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

**Subsidy from Govt**

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

**General Reserves**

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

**Surplus**

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

**Credit Balance in PL**

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

**Liabilities**

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

**Term Liabilities**

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

**Current Liabilities**

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

**Cash Flows**

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

**Operations Activities**

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

**Investing Activities**

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

**Loan Activities**

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

**Credit Application**

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

**Borrower Profile**

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

**Financial Performance**

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

## Borrower Market Position

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

## Risk and Mitigants

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

## Risk Department Mitigants

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

## Risk Department Assessment

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

## Facilities Proposed

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

## Approved Facilities

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

## Recommended

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

## Terms and Conditions

Specify the terms and conditions associated with the credit application.

## 2.10.5 Limits Tab

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

The screenshot shows the 'Corporate Loan Application Entry' window with the 'Limits' tab selected. The interface is divided into several sections:

- Application Information:** Fields for Application Category, Product Code, Description, Application Branch (000), Application Date (2011-01-04), Lead Id, Enquiry ID, Application Number (CorporateLending4121), User Reference, Priority (Low), and Status (New Application).
- Liability Details:** Fields for Liability Number, Liability Name, Main Liability No, Liability Branch (000), Liability Currency (GBP), and Overall Limit.
- Line Details:** Fields for Line Code, Line Serial, Main Line Code, Line Branch, Line Currency, Limit Amount, Collateral Amount, Effective Line Amount Basis (Limit + Collateral), and Effective Line Amount.
- Availability:** Fields for Start Date, Expiry Date, Last Available Date, and Remains. A checkbox for 'Revolving Line' is also present.
- Pool Details:** Fields for Pool Code, Pool Description, Pool Currency, Pool Amount, and Pool Utilized.

At the bottom, there are navigation options: Documents, Trade In, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, and Customer/Account Fields. A 'Previous Remarks' section is visible, along with an 'Audit' dropdown and an 'Exit' button.

In this screen, specify the following details:

## **Liability Details**

### **Liability Number**

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

### **Liability Name**

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

### **Main Liability No**

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

### **Liability Branch**

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

### **Liability Currency**

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

### **Overall Limit**

Specify the overall limit.

## **Line Details**

### **Line Code**

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

### **Line Serial**

Specify the line serial number.

### **Main Line Code**

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

### **Line Branch**

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

### **Line Currency**

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

### **Line Amount**

Specify the line amount.

### **Limit Amount**

Specify the limit amount.

### **Collateral Amount**

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

### **Effective Line Amount Basis**

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

**Effective Line Amount**

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

**Availability****Start Date**

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

**Expiry Date**

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

**Last Available Date**

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

**Remarks**

Specify the remarks for the line.

**Revolving Line**

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

**Pool Details****Pool Code**

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

**Pool Designation**

Specify the pool designation.

**Pool Currency**

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

**Pool Amount**

System displays the pool amount.

**Pool Utilized**

System displays the pool amount utilized.

## 2.10.6 Collaterals Tab

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

The screenshot displays the 'Corporate Loan Origination' application window. The 'Collaterals' tab is active, showing various input fields for collateral information. The interface is organized into several sections: 'Collateral Details', 'Market Value Based', 'Guarantor Based', 'Vehicle Details', 'Haircut Schedule', and 'Covenant Details'. Each section contains specific fields for data entry, such as 'Collateral Branch', 'Collateral ID', 'Collateral Description', 'Collateral Currency', 'Collateral Value', 'Start Date', 'End Date', 'Collateral Category', 'Collateral Type', 'Linked Percentage', 'Number', 'Linked Amount', 'Vehicle ID', 'Vehicle Number', 'Year', 'Make', 'Model', 'Body', 'Usage', 'Valuation Source', 'Valuation Status', 'Effective Date', and 'Haircut %'. The 'Covenant Details' section features a table with columns for 'Covenant Name', 'Description', 'Reversal Date', 'Mandatory', 'Grace Days', 'Notice Days', 'Due Date On', and 'Frequency'. The bottom of the window shows a navigation bar with options like 'Documents', 'Trade In', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', and 'Customer/Account Fields'. There are also buttons for 'Previous Remarks', 'Remarks', 'Outcome', and 'Exit'.

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

### **Collateral Details**

### **Collateral Branch**

Specify the collateral branch.

### **Utilization Order**

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

### **Commitment Product**

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

### **Market Value Based**

#### **Security ID**

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

#### **Number of Units/Nominal Value**

Specify the number of units.

#### **Cap Amount**

Specify the cap amount.

### **Guarantor Based**

#### **Guarantor ID**

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

**Rating**

The system displays the rating.

**Haircut Schedules**

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

**Effective Date**

Specify the effective date from the adjoining calendar.

**Haircut %**

Specify the haircut percentage.

**Vehicle Details**

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

**Vehicle Number**

Specify the registration number of the vehicle.

**Year**

Specify the year of manufacture for the vehicle.

**Make**

Specify the make of the vehicle.

**Model**

Specify the vehicle model.

**Body**

Specify the vehicle body details.

**Usage**

Specify the mileage used by the vehicle till date.

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

## 2.10.7 Requested Tab

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

The screenshot displays the 'Corporate Loan Origination' application window. The 'Requested' tab is active, showing various input fields for loan details. The 'Financing Requested' section includes fields for Currency, Requested Amount, Rate, Tenor (in months), No of Installments, Unit, Frequency, LC Reference No, Purchase Order Reference No, and Loan Purpose. Below this is an 'Itemizations' table with columns for Itemization and Comments. The bottom of the window features a navigation bar with options like Documents, Trade In, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, and Customer/Account Fields, along with an Outcome dropdown and an Exit button.

You can capture the following details here:

### Currency

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

### Requested Amount

Specify the loan amount requested by the prospective customer.

### Interest Rate

Specify the preferred interest rate of the prospective customer.

### Tenor (in months)

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

### No of Installments

Specify the requested Number of Loan Instalments/Schedules.

### Frequency

Specify the requested Loan Schedule Frequency.

### Unit

Specify the requested Loan Schedule Frequency Unit/Basis.

### LC Reference No

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

### Purchase Order Reference No

Specify the reference number of the trade instrument.

### Loan Purpose

Specify the Purpose of the loan.

## Itemization

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

## Comments

Specify comments, if any, corresponding to the itemization.

### 2.10.8 Comments Tab

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

The screenshot displays the 'Corporate Loan Application Entry' window. At the top, there are 'Save' and 'Hold' buttons. The main area contains several input fields: 'Application Category', 'Product Code', 'Description', 'Application Branch' (set to 000), 'Application Date' (2011-01-04), 'Lead Id', 'Enquiry ID', 'Application Number' (CorporateLending4121), 'User Reference', 'Priority' (Low), and 'Status' (New Application). Below these fields is a tabbed interface with 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collateral', and 'Comments' tabs. The 'Comments' tab is active, showing a table with columns: 'Serial No.', 'Comments', 'Comment By', and 'Comment Date'. The table is currently empty. At the bottom, there is a navigation bar with buttons for 'Documents', 'Trade In', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', and 'Customer/Account Fields'. Below this bar are 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (a dropdown menu), and an 'Exit' button.

You can specify the following details here:

### **Sequence Number**

The sequence number is automatically generated by the system.

### **Comments**

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

### **Comment By**

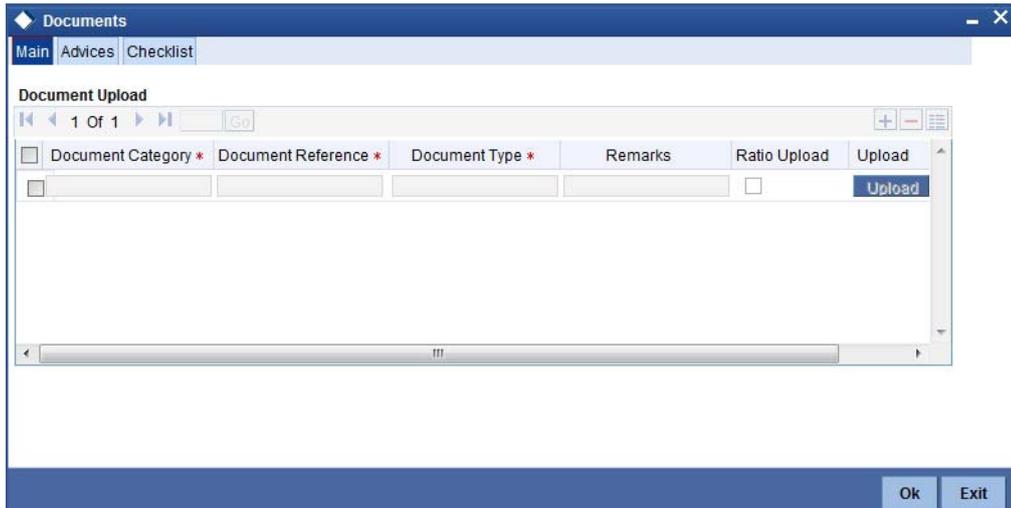
System displays the name of the commenter.

### **Comment Date**

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

### 2.10.9 Capturing Document Details

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



Here, you need to specify the following details:

### **Document Category**

Specify the category of the document to be uploaded.

### **Document Reference**

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

### **Document Type**

Specify the type of document that is to be uploaded.

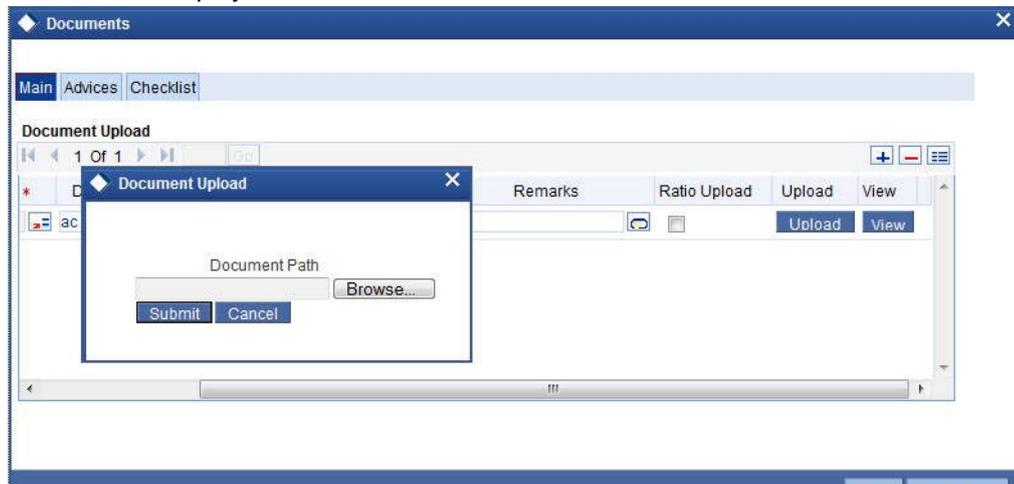
### **Ratio Upload**

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

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

### **Upload**

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



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

## View

Click 'View' to view the document uploaded.

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

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

### 2.10.10 Capturing Trade In Details

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

The screenshot shows a software window titled "Trade-In Details". At the top, it displays "Application Number \* CorporateLending5705" and "Product Code \*". Below this, the form is organized into two main sections: "Asset" and "Value".

**Asset Section:**

- Type \*
- Sub Type
- Description
- Asset Id
- Make
- Model
- Manufacture Year
- Body

**Value Section:**

- Source
- Supplement
- Edition
- Validation Date
- Currency \*
- Wholesale
- Base Retail
- Payment Amt(-)
- Additions
- Total Transaction Value

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

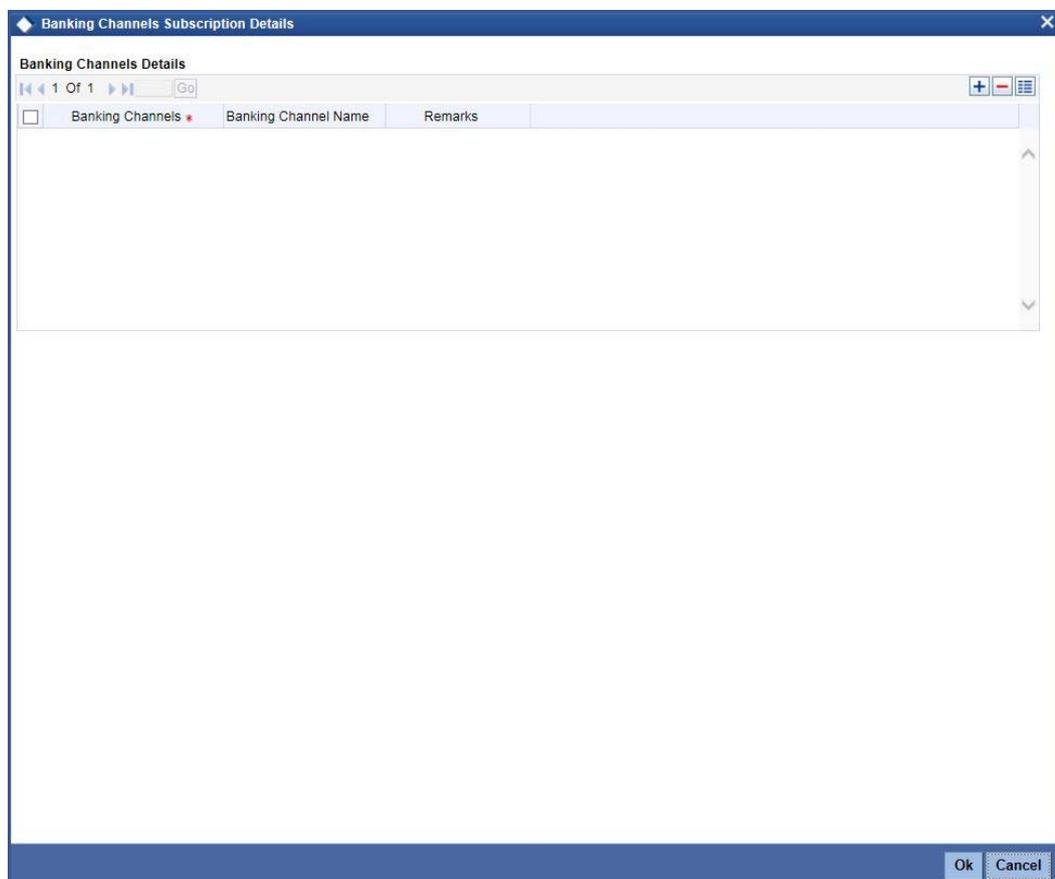
You can capture the asset details and the valuation details of the asset in this screen.

#### Note

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

### 2.10.11 Customer Channel Button

You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer level. Click 'Customer Channels' button to specify the details relating to channels.



<input type="checkbox"/>	Banking Channel Name	Remarks

Specify the following details:

#### **Banking Channels**

Specify the banking channels code. Alternatively, you can select the list of channels from the option list. The list displays the channels maintained in the system.

#### **Banking Channel Name**

The system displays the name of the banking channel.

#### **Remarks**

Specify remarks for the banking channel subscription.

### 2.10.12 Account Channel Button

You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer level. Click 'Account Channels' button to specify the details relating to channels.

Banking Channels Subscription Details

Banking Channels Details

1 Of 1 Go

<input type="checkbox"/>	Banking Channels *	Banking Channel Name	Remarks
--------------------------	--------------------	----------------------	---------

Ok Cancel

Specify the following details:

**Banking Channels**

Specify the banking channels code. Alternatively, you can select the list of channels from the option list. The list displays the channels maintained in the system.

**Banking Channel Name**

The system displays the name of the banking channel.

**Remarks**

Specify remarks for the banking channel subscription.

### 2.10.13 Capturing Customer MIS

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

The screenshot shows the 'Customer MIS' application window. At the top, there are input fields for 'Application Number \*', 'MIS Group', 'Customer No \*', and 'Local Branch \*'. A 'Link to Group' checkbox is located below the 'Local Branch' field. A 'Default From MIS Group' button is positioned below the input fields. Below this, there are two tabs: 'Customer MIS' (selected) and 'Composite MIS'. Under the 'Customer MIS' tab, there is a table titled 'Customer MIS Classes' with columns for 'MIS Class' and 'MIS Code'. The table is currently empty. At the bottom of the window, there are 'Change Log' and 'Transfer Log' links, and 'Ok' and 'Exit' buttons.

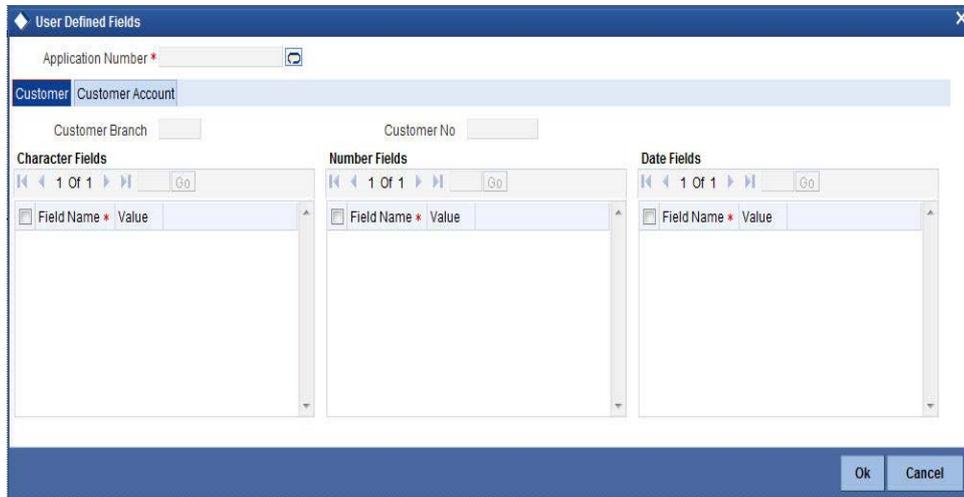
### 2.10.14 Capturing Customer Account MIS

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

The screenshot shows the 'Customer Account MIS' application window. It features several input fields: 'Application Number \*', 'Customer \*', 'Branch \*', 'Account \*', 'Account Class \*', and 'Currency \*'. There are also dropdown menus for 'Calc Method', 'Rate Code', and 'Rate Type' (set to 'Fixed'). Other fields include 'Reference Rate', 'Spread', 'Pool Code' (with radio buttons for 'Pool Code' and 'Account Level'), and 'MIS Group'. A 'Link to Group' checkbox and a 'Default MIS Group' button are also present. Below these fields, there are three columns of input fields: 'Transaction MIS' (1-10), 'Composite MIS' (1-10), and 'Cost MIS' (1-5). At the bottom, there are 'Change Log' and 'Transfer Log' links, and 'Ok' and 'Exit' buttons.

## 2.10.15 Specifying Customer/Account Fields

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



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

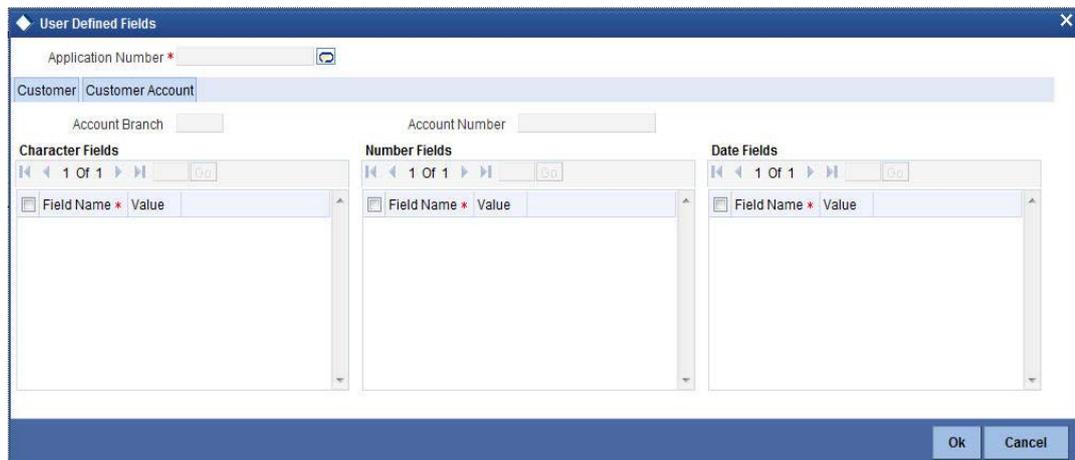
You can specify the following user defined field details for the customer in Customer Tab:

### **Name**

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

### **Value**

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



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

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

### **Name**

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

### **Value**

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

## 2.10.16 Viewing Vehicle Evaluator

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

Vehicle Evaluator

Application Number \* CorporateLending5705      Vehicle Id \*      Collateral Code \*

**Vehicle Details**

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

**Vehicle Valuations**

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

**Vehicle Attributes**

Attribute Description	Attribute Code	Attribute Value	Package Included	Selected
-----------------------	----------------	-----------------	------------------	----------

Ok      Cancel

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

DOCUMENT3 - 002 - 000 - Oracle FLEXCUBE LIB51.1.7 - ENG - 2012-11-07 - Transaction Input - Windows Internet Explorer

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

**Tasks**

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

**Task List**

Workflow Reference	Transaction Reference	Title	Assignee Group	Assignee Users	Customer Name	Amount	Creation Date (From/To)	Priority
<input type="checkbox"/>		Application Entry	ALLROLES				2012-04-30 11:14:27 IST	
<input type="checkbox"/>		Application Entry	ALLROLES				2012-05-10 15:16:46 IST	
<input type="checkbox"/>		Application Entry	ALLROLES				2012-05-10 15:40:50 IST	
<input type="checkbox"/>		Receive and Verify LC Import	ALLROLES.CCSE ROLE				2012-05-11 12:11:04 IST	

Task History

All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

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

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

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

## 2.11 Application Verification

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

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

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

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

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

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

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

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

## 2.12 Internal KYC Review

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

Verify Prospect Or Customer Details

Save Hold

Application Number \* CRPProcess16080 Channel  
Application Branch \* 000 Channel Reference No  
Application Date \* 2013-01-28 External Source  
Application Category \* COVN\_CAT External Source Ref No  
Operation \* Existing  
Application Priority Low  
User Reference Number \* 000ELCM1302802JC  
Application Status CP Enrichment  
Customer Liability \* 000000062 View  
KYC Required  
Credit Rating Required  
Default Liability  
Facility Hierarchy

Customer Details

1 Of 1

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

Documents | MIS | Image |

Previous Remarks Remarks Audit Outcome Exit

You can review the following KYC details.

### Applicant Number

System displays the Application number.

### Customer Number

System displays the customer number.

### KYC Review Details

#### Local Branch

System displays the local branch code.

#### First Name

Specify the first name of the applicant.

#### Middle Name

Specify the middle name of the applicant.

#### Last Name

Specify the last name of the applicant.

#### Date of Birth

Specify date of birth of the applicant.

#### Country

System displays the country code of the applicant.

#### Nationality

Specify the nationality of the applicant.

System displays the following information:



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

The screenshot shows a software window titled "Alias Names Summary". It features a search interface with fields for "Name", "Country", and "Date of Birth". Below the search fields are buttons for "Search", "Advanced Search", "Refresh", and "Reset". A table below the search area has columns for "Name", "Date of Birth", and "Country", but it is currently empty. The window also includes a "Records per page" dropdown set to "15" and a "1 Of 1" indicator. An "Exit" button is located at the bottom right corner.

Once reviewed the verifier provides the review status and remarks.

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

## 2.13 External KYC Review

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

The screenshot shows a software window titled "KYC Review". It displays "Application Number" as 001005754 and "Customer No" as 001005754. Under "KYC Review Details", there are fields for "Local Branch" (001), "First Name", "Middle Name", "Last Name", "Date of Birth", "Country" (IN), and "Nationality" (IN). To the right, there are dropdown menus for "KYC External Status" (No Match), "KYC External Remarks" (No Match), "SDN Status" (No Match), and "SDN Remarks" (No Match). A "Review" button is located below the "SDN Remarks" dropdown. A "Cancel" button is at the bottom right.

You can review the KYC details displayed on the screen.

System displays the following information:

- KYC Internal Status
- KYC Internal Remarks



Once reviewed the verifier provides the review status and remarks.

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

## **2.14 Underwriting**

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

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

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

This section contains the following topics:

- [Section 2.14.1, "Collateral Tab"](#)
- [Section 2.14.2, "Credit Score Tab"](#)
- [Section 2.14.3, "Ratio Tab"](#)
- [Section 2.14.4, "Bureau Tab"](#)
- [Section 2.14.5, "Investigation Tab"](#)
- [Section 2.14.6, "Loan Tab"](#)
- [Section 2.14.7, "Component Tab"](#)
- [Section 2.14.8, "Charges Tab"](#)
- [Section 2.14.9, "Comments Tab"](#)

## 2.14.1 Collateral Tab

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

The screenshot shows the 'Corporate Loan Origination' application window. The 'Collateral' tab is active. The interface is organized into several sections:

- Collateral Details:** Fields for Collateral Branch, Collateral Id, Collateral Description, Collateral Currency, and Collateral Value. Includes a 'Default' button.
- Market Value Based:** Fields for Security Id, Units/Nominal Value, and Cap Amount.
- Guarantor Based:** Fields for Guarantor Id and Rating.
- Vehicle Details:** Fields for Vehicle ID, Vehicle Number, Year, Make, Model, Body, Usage, Valuation Source, and Valuation Status.
- Haircut Schedule:** A table with columns for Effective Date and Haircut %.
- Covenant Details:** A table with columns for Covenant Name, Description, Reversal Date, Mandatory, Grace Days, Notice Days, Due Date On, and Frequency.

The bottom of the window features a navigation bar with tabs: Documents, Trade In, KYC Review, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, Vehicle Evaluator, Bureau Report, Loan MIS, and Loan Fields. Below this is a 'Previous Remarks' field, a 'Remarks' field, an 'Outcome' dropdown menu, and an 'Exit' button.

In this screen, capture the following details:

### Vehicle Details

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

#### **Identification Number**

Enter the unique identification number associated with the vehicle.

#### **Year**

Specify the year of manufacture for the vehicle.

#### **Make**

Specify the make of the vehicle.

#### **Model**

Specify the vehicle model.

#### **Body**

Specify the vehicle body details.

## **Usage**

Specify the mileage used by the vehicle till date.

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

- Year
- Make
- Model
- Body
- Usage

## **Valuation Source**

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

- INTERNAL
- NONE

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

## **Status**

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

- RECOMMENDED
- NOT RECOMMENDED
- COMPLETE
- NO DATA

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

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

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

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

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

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

The system will invoke the external valuation agency for vehicle evaluation. You can view the details in the collateral tab. In the collateral tab, click the 'Evaluate' button. The system will

check for the data within the FLEXCUBE database. If there are none for the corresponding vehicle, it will try to obtain the details from the external agency and display them in the 'Vehicle Evaluator' screen.

The screenshot shows the 'Vehicle Evaluator' application window. It is divided into three main sections:

- Vehicle Details:** Contains input fields for Valuation Source (set to 'INTERNAL'), Identification Number, Year, Make, Model, Body, and Usage.
- Vehicle Valuations:** Contains input fields for Wholesale Value, Retail Value, Usage Value, Attribute Value, and Total Value.
- Vehicle Attributes:** A table with the following columns: Attribute Description, Attribute Code, Attribute Value, and Package Included. The table is currently empty.

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

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

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

### 2.14.2 Credit Score Tab

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

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

The screenshot displays the 'Corporate Loan Origination' application window. The 'Credit Score' tab is active, showing a navigation menu with options: Main, Details, Financials, Requested, Limits, Collateral, Credit Score, Bureau, Ratio, Loan, Component, Charges, Investigation, and Comments. The 'Internal Credit Rating' section contains a table with columns for Category, Question, and Answer. Below it, the 'Risk Factor Details' section has a table with columns for Risk Factor and Score. On the right side, there are input fields for Rule Id, Grade, and Score, along with a 'Calculate' button. The bottom of the window features a status bar with 'Previous Remarks', 'Remarks', 'Audit', 'Outcome', and an 'Exit' button.

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

### **Answer**

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

### **Risk Factor**

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

### **Description**

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

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

## **2.14.3 Ratio Tab**

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

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

### **Actual**

#### **Monthly Income**

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

#### **Monthly Debt**

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

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

#### **What if Pmt Amt**

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

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

## **2.14.4 Bureau Tab**

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

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

## **External Credit Rating**

### **Request ID**

System displays the request ID.

### **External Agency**

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

### **Score**

Specify the score associated with the rating.

### **Recommended**

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

- Recommended
- Not Recommended

### **Remarks**

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

## **2.14.4.1 Viewing Credit Bureau Report**

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

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

### 2.14.4.2 Capturing Loan MIS Details

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

### 2.14.4.3 Capturing Loan UDF Details

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

### 2.14.5 Investigation Tab

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

The following details related to the customer can be captured here:

- Verification Type
- Verification agency

You can view the investigation report associated with the customer by clicking the 'Report' button.

## 2.14.6 Loan Tab

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

Specify the following details:

### Pricing

#### **Pricing ID**

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

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

### Multiple Offers

#### **Offer ID**

Specify the offer ID.

#### **Number of Instalments**

Specify the number of instalments for the loan.

#### **Frequency**

Specify the frequency of the instalment.

#### **Unit**

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

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

**Rate**

Specify the rate for the loan.

**Rate Code**

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

**Check**

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

Click 'Apply' button to apply the specified information.

**Loan Details****Loan Account Number**

Specify the loan account number.

**Loan Branch**

Specify the loan branch.

**Loan Currency**

Specify the loan currency.

**Loan Amount**

Specify the loan account.

**Down Payment**

Specify the down payment done for the loan.

**Value Date**

Specify the value date for the loan.

**Maturity Date**

Specify the maturity date of the loan.

**Instalment Start Date**

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

**Status Change Mode**

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

- Auto
- Manual

**Close Collateral**

Check this box to close collateral.

**Max Allowed Amt**

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

**No of Instalments**

Specify the number of instalments for the loan.

**Frequency**

Specify the frequency of the instalment.

**Unit**

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

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

Click 'Apply' button to apply the specified information.

**Effective Date****Effective Date**

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

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

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

**User Defined Element Value**

Specify the User Defined element value.

**Rate Code**

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

**Code Usage**

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

- Periodic
- Automatic

**Resolved Value**

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

**Intermediary****Intermediary Code**

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

## Intermediary Ratio

System displays the intermediary ratio.

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

The payment schedules are derived based on the offer selected.

### Note

You can select only one loan offer in this screen.

## 2.14.7 Component Tab

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

The screenshot displays the 'Corporate Loan Underwriting Stage' application window. The 'Component' tab is selected, showing fields for Component Name, Component Currency, and Liquidation Mode. There are checkboxes for Main Component, Capitalized, Waive, and Verify Funds. A 'Details' section below shows a table with columns: Schedule Type, First Due Date, No, Units, Due Date On, Schedule Start Date, End Date, Amount, EMI Amount, Capitalized, Waive, and Compoun. The table is currently empty. The application also features a navigation bar at the bottom with various menu items and an 'Exit' button.

The following details related to the schedule are displayed here:

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

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

You can specify the following schedule related details:

### **Compound Days**

Specify the number of compound days.

### **Compound Months**

Specify the number of compound months.

### **Compound Years**

Specify the number of compound years.

### **Years**

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

- 360
- 365
- Actual

### **Days in Month**

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

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

## **2.14.7.1 Disbursal Details**

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

The screenshot shows a software window titled "Disbursals". At the top, it displays "Application Number CorporateLending4806" and "Component Name MAIN\_INT". Below this, there are two main sections:

- Disbursals:** A table with columns: Schedule Date, Total Disbursement Amount, Amount To Disburse, and Already Disbursed Amount. The table is currently empty.
- Split Details:** A table with columns: Split Sequence No, Split Percent (%), Split Amount, Payment Mode, Settlement Branch, and Settlement Account Number. This table is also empty.

Navigation controls (back, forward, search) are present above each table. At the bottom right of the window, there are "OK" and "Cancel" buttons.

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

- Schedule Date
- Total Disburse Amount
- Amount to Disburse

- Already Disbursed Amount

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

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

### 2.14.7.2 Viewing Schedule Details

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

The screenshot shows a window titled "Schedule Details" with a close button (X) in the top right corner. At the top, there are two text boxes: "Application Number" with the value "MAIN\_INT" and "Component Name" with the value "MAIN\_INT". Below these is a "Details" section with a navigation bar containing "10/11" and a "Go" button. The main area is a table with the following columns: "Due Date", "Amount Settled", "Amount Due", "EMI amount", "Amortized Principal", "Accrued Amount", and "Capitalize". The table has several rows, with the first row selected. The dates listed are 2012-12-07, 2013-01-07, 2013-02-07, 2013-03-07, and 2013-04-08. At the bottom right of the window are "OK" and "Cancel" buttons.

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

## 2.14.8 Charges Tab

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

The screenshot displays the 'Corporate Loan Underwriting Stage' application window. The 'Charges' tab is selected, showing a list of charges with one entry displayed. The entry details include Component Name, Component Currency, Effective Date, Due Date, Amount Due, and Amount Waived. A 'Waive' checkbox is present next to the entry. The application also shows a navigation menu at the bottom with options like 'Documents', 'Trade In', 'KYC Review', etc., and an 'Exit' button.

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

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

The following details are displayed:

- Component Name
- Component Currency
- Effective Date

### Waive

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

## 2.14.9 Comments Tab

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

The screenshot shows the 'Corporate Loan Underwriting Stage' application window. The 'Comments' tab is selected in the navigation menu. The main area displays a table with the following columns: 'Serial No', 'Comments', 'Comment By', and 'Comment Date'. The table is currently empty. The interface also includes a header with 'Save' and 'Hold' buttons, and a form for application details. The bottom of the window features buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (dropdown), and 'Exit'.

You can capture the following details:

### **Serial No**

Specify the serial number of the comment.

### **Comments**

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

### **Comments By**

The system displays the commenter's ID.

### **Comment Date**

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

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

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

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

The system displays the system message as "Acquire Successful"

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

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

## 2.15 Loan Approval

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

The screenshot shows the 'Corporate Loan Origination' application window. It features a top navigation bar with tabs for Main, Details, Financials, Requested, Limits, Collateral, Credit Score, Bureau, Ratio, Loan, Component, Charges, Investigation, and Comments. The 'Main' tab is active, displaying various input fields for application details. Fields include Workflow Reference #, Priority (Low), Application Category, Product Code, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Application Number, User Reference, Priority (Low), and Status (New Application). Below these are sections for Applicant Details (Branch, Customer No, Existing Customer, Group Code, Short Name, Customer Name, National ID, Category, RM ID, RM Name, Telephone ISD Code, Telephone, Fax ISD Code, Fax, Language, Country, Nationality) and Account Details (Account Branch, Account Class, Account, Date, Currency, Capital, Net Worth, Country). A bottom bar contains a 'Previous Remarks' section, a 'Remarks' text area, an 'Outcome' dropdown menu (set to 'Audit'), and an 'Exit' button.

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

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

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

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

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

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

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

## 2.16 Document Verification

In the Document Verification stage, the documents captured in the previous stages are verified. It is ensured that all documents in the checklist maintained are obtained from the customer. In this stage, the application and applicant information captured as part of the previous stages undergoes a final verification.

The screenshot displays the 'Corporate Loan Document Verification Stage' window. It features a top navigation bar with tabs for 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collateral', 'Credit Score', 'Bureau', 'Ratio', 'Loan', 'Component', 'Charges', 'Investigation', and 'Comments'. The 'Main' tab is active, showing various input fields for application details, applicant information, and account details. The 'Applicant Details' section includes fields for Branch, Customer No, Short Name, Customer Name, National ID, Category, RM ID, and RM Name. The 'Account Details' section includes fields for Account Branch, Account Class, and Account. The 'Incorporation' section includes fields for Date, Currency, Capital, Net Worth, and Country. The 'Business Description' section has a large text area. At the bottom, there is a 'Previous Remarks' field, a 'Remarks' field, an 'Outcome' dropdown menu, and an 'Exit' button.

The verifier can choose to send the application back to the previous

stage if the information provided is not adequate or choose to cancel it if the information captured is not satisfactory.

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

On successful completion, a message stating that the task is successfully completed gets displayed. The customer, customer account, collateral, facility etc. are created in the system on completion of the Document verification stage.

## 2.17 Manual Retry

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

## 2.18 Auto Closure of Leads

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

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

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



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

### **Initiating Trade Loan Lead Request**

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

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

## 3. Maintenances

### 3.1 Introduction

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

- SDE Maintenance
- Template Definition Maintenance
- Ratio Maintenance

This chapter contains the following sections:

- [Section 3.2, "Defining Template for Calculating Ratios"](#)

### 3.2 Defining Template for Calculating Ratios

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

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

Worksheet Name *	Worksheet description	Work sheet Required
<input type="checkbox"/>		<input checked="" type="checkbox"/>

SDE Name *	SDE Description	Data Type *	Category *	Sub Category *	SDE Type
<input type="checkbox"/>		Varchar	Asset		

Specify the following details:

#### Industry

Specify the industry name here.

#### Sheet Name

Specify the worksheet name here.

**Short Description**

Specify a brief description about the template.

**Worksheet****Worksheet Name**

Specify the name of the worksheet.

**Worksheet Description**

Specify a brief description about the worksheet.

**Work sheet Required**

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

**SDE Details****SDE Name**

Specify the SDE name here.

**SDE Description**

Specify a brief description of the SDE.

**Data Type**

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

- VARCHAR2
- Number
- Date

**Category**

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

- Asset
- Liability
- Income
- Expense

**Sub Category**

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

For example:

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

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

SUB-CATEGORY1 =SDE1+SDE2+SDE3

**Note**

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

**SDE Type**

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

### 4.1 Introduction

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

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

This chapter contains the following sections:

- [Section 4.2, "Pre-funding Contract Report"](#)
- [Section 4.3, "Funded Contracts Report"](#)
- [Section 4.4, "Credit Application By User Report"](#)
- [Section 4.5, "Underwriting Status By Month and Intermediary Report"](#)
- [Section 4.6, "Underwriting Status By Month and Underwriter Report"](#)
- [Section 4.7, "Underwriting Status By Month Report"](#)

### 4.2 Pre-funding Contract Report

This section contains the following topics:

- [Section 4.2.1, "Generating Prefunding Contract Report"](#)
- [Section 4.2.2, "Contents of the Report"](#)

#### 4.2.1 Generating Prefunding Contract Report

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

The screenshot shows a software window titled "Prefunding Contract". Inside the window, the title "Prefunding Contracts Report" is displayed. Below the title, there are several input fields and dropdown menus. On the left side, there are three text input fields labeled "Branch", "From Date", and "To Date". Below these are two dropdown menus: "Report Format" with "PDF" selected and "Report Output" with "View" selected. On the right side, there are two more dropdown menus: "Printer At" with "Client" selected and "Printer". At the bottom right of the window, there are two buttons: "Ok" and "Exit".

Specify the following details:

**Branch**

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

**From Date**

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

**To Date**

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

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

## 4.2.2 Contents of the Report

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

**Header**

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

**Body of the Report**

The following details are displayed in the report:

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

## 4.3 Funded Contracts Report

This section contains the following topics:

- [Section 4.3.1, "Generating Funded Contracts Report"](#)
- [Section 4.3.2, "Contents of the Report"](#)

### 4.3.1 Generating Funded Contracts Report

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

The screenshot shows a window titled 'Report Details' with a subtitle 'Funded Contracts Reports'. It contains the following fields and controls:

- Branch Code:
- From Date:
- To Date:
- Report Format:
- Report Output:
- Printer At:
- Printer:

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

Specify the following details:

#### **Branch Code**

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

#### **From Date**

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

#### **To Date**

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

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

### 4.3.2 Contents of the Report

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

#### **Header**

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

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

The following details are displayed in the report:

Field Name	Field Description
Branch	This is the branch code
Application Number	This is the application number
Stage	This is the stage at which the application lies
Application Date	This is the date of application

Field Name	Field Description
Currency	This s the currency of the contract
Product	This indicates the product for the contract
Value Date	This indicates the value date of the contract
Loan Amount	This indicates the loan amount
Interest	This indicates the interest rate for the loan
Term	This indicates the duration of the contract
Branch Total	This indicates the total number of records for the branch
Maker	This indicates the user ID of the maker of the application

## 4.4 Credit Application By User Report

This section contains the following topics:

- [Section 4.4.1, "Generating Credit Application by User Report"](#)
- [Section 4.4.2, "Contents of the Report"](#)

### 4.4.1 Generating Credit Application by User Report

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

Specify the following details:

#### **User**

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

#### **Branch**

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

### **From Date**

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

### **To Date**

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

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

## **4.4.2 Contents of the Report**

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

### **Header**

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

### **Body of the Report**

The following details are displayed in the report:

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

## **4.5 Underwriting Status By Month and Intermediary Report**

This section contains the following topics:

- [Section 4.5.1, "Generating Underwriting Status By Month and Intermediary Report"](#)
- [Section 4.5.2, "Contents of the Report"](#)

### **4.5.1 Generating Underwriting Status By Month and Intermediary Report**

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

Specify the following details:

### **Intermediary Code**

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

### **Branch**

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

### **From Date**

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

### **To Date**

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

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

## **4.5.2 Contents of the Report**

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

### **Header**

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

### **Body of the Report**

The following details are displayed in the report:

<b>Field Name</b>	<b>Field Description</b>
Branch	This is the branch
Product code	This is the product code
Application Number	This is the loan application number
Stage	This is the stage at which the application lies

Field Name	Field Description
Application Date	This is the date on which the application was made
Contract Date	This is the date of the contract
Contract Currency	This is the currency of the contract
Contract Amount	This is the total contract amount
Contract Term	This is the total term of the contract
Contract Interest	This is the rate of interest applicable
Branch Total	This indicates the branch total

## 4.6 Underwriting Status By Month and Underwriter Report

This section contains the following topics:

- [Section 4.6.1, "Generating Underwriting Status By Month and Underwriter Report"](#)
- [Section 4.6.2, "Contents of the Report"](#)

### 4.6.1 Generating Underwriting Status By Month and Underwriter Report

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

Specify the following details:

#### **User**

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

#### **Branch**

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

**From Date**

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

**To Date**

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

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

#### 4.6.2 **Contents of the Report**

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

**Header**

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

**Body of the Report**

The following details are displayed in the report:

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

### 4.7 **Underwriting Status By Month Report**

This section contains the following topics:

- [Section 4.7.1, "Generating Underwriting Status By Month Report"](#)
- [Section 4.7.2, "Contents of the Report"](#)

#### 4.7.1 **Generating Underwriting Status By Month Report**

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

Specify the following details:

**Branch**

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

**From Date**

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

**To Date**

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

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

**4.7.2 Contents of the Report**

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

**Header**

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

**Body of the Report**

The following details are displayed in the report:

Field Name	Field Description
Branch	This is the branch
Product code	This is the product code
Application Number	This is the loan application number
Stage	This is the stage at which the application lies
Application Date	This is the date on which the application was made
Contract Date	This is the date of the contract
Contract Currency	This is the currency of the contract

<b>Field Name</b>	<b>Field Description</b>
Contract Amount	This is the total contract amount
Contract Term	This is the total term of the contract
Contract Rate	This is the rate of interest applicable
Total	This indicates the branch total

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## 5. Function ID Glossary

### C

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