Retail Loan Creation User Guide

Oracle FLEXCUBE Universal Banking

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Retail Loan Creation User Guide
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1. Preface

1.1 Introduction

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

1.4 Acronyms and Abbreviations

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

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

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1.5 <u>Organization</u>

This manual is organized as follows:

Chapter	Description
Chapter 1	*Preface g*ives information on the intended audience. It also lists the various chapters covered in this User Manual
Chapter 2	*Retail Loan Creation* describes about the available options and stages involved in retail loan creation.
Chapter 3	*Reports* provides a list of reports that can be generated in this module and also explains their contents.
Chapter 4	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.6 <u>Related Documents</u>

- The Procedures User Manual
- The Products User Manual
- The Retail Lending User Manual

1.7 <u>Glossary of Icons</u>

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

Icons	Function
✖	Exit
✚	Add row
▬	Delete row
⚏	Option List

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2. Retail Loan Creation

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

This chapter contains the following topics:

2.1 Stages in Retail Loan Creation

The process of creating a collateral involves the following stages:

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

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

- Legal Verification - Any legal constraints associated with the applicant and the loan application are evaluated in this stage.

- KYC Review - In this stage a background verification is done on the loan applicant and the KYC compliant information of the customer is submitted.

- Collateral Evaluation - The collaterals submitted for the loan application are evaluated at this stage. After evaluation the details are passed on to the underwriter.

- Underwriting - The underwriter collects the reports from various departments and arrives at a best offer for the loan application. Underwriter reviews the application and prepares review note to proceed or reject the application.

- Awaiting Additional Information - At this stage, any additional information requested by the underwriter will be followed up with the customer and captured in the application. Any missed out document or documents without customer attestation are collected and uploaded in this stage.

- Underwriting Review - During this stage the loan application is reviewed and verified and is forwarded for approval and sanction if there is no discrepancy.

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

- Additional Loan Approval - You can send the application for approval from a senior loan manager who will verify and provide approval for the loan. This stage is triggered only if 'Additional Approval Required' check box is checked.

- Customer Acceptance - At this stage the customer signs the loan sanction letter and accepts the granted loan. The signed copy of the sanction letter is uploaded to the system.

- Documentation and TC Verification - All the legal and regulatory compliance checks are performed in this stage. The loan documents are prepared and uploaded to the system to complete the application process.

- Awaiting Additional Information - At this stage, the missed out information are collected from the concerned department for loan agreement preparation. At this stage you can adjust the loan effective date if there is a delay in the sanctioned application process.

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

- Manual Application Handoff - If there is any exception like unavailability or error in the system while sanctioning the loan, then the loan application will be manually taken up by the loan administrator for the processing.

- Debit Card Follow-up - At this stage, the account manger will follow-up for the debit card delivery.

- Credit Card Follow-up - The account manager follows up for the credit card delivery.

- Cheque Book Follow-up - The account manager follows up for the cheque book delivery.

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

- Pending Documentation - The documentation team will prepare the loan documents for execution.

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2.2   Process Flow Diagram

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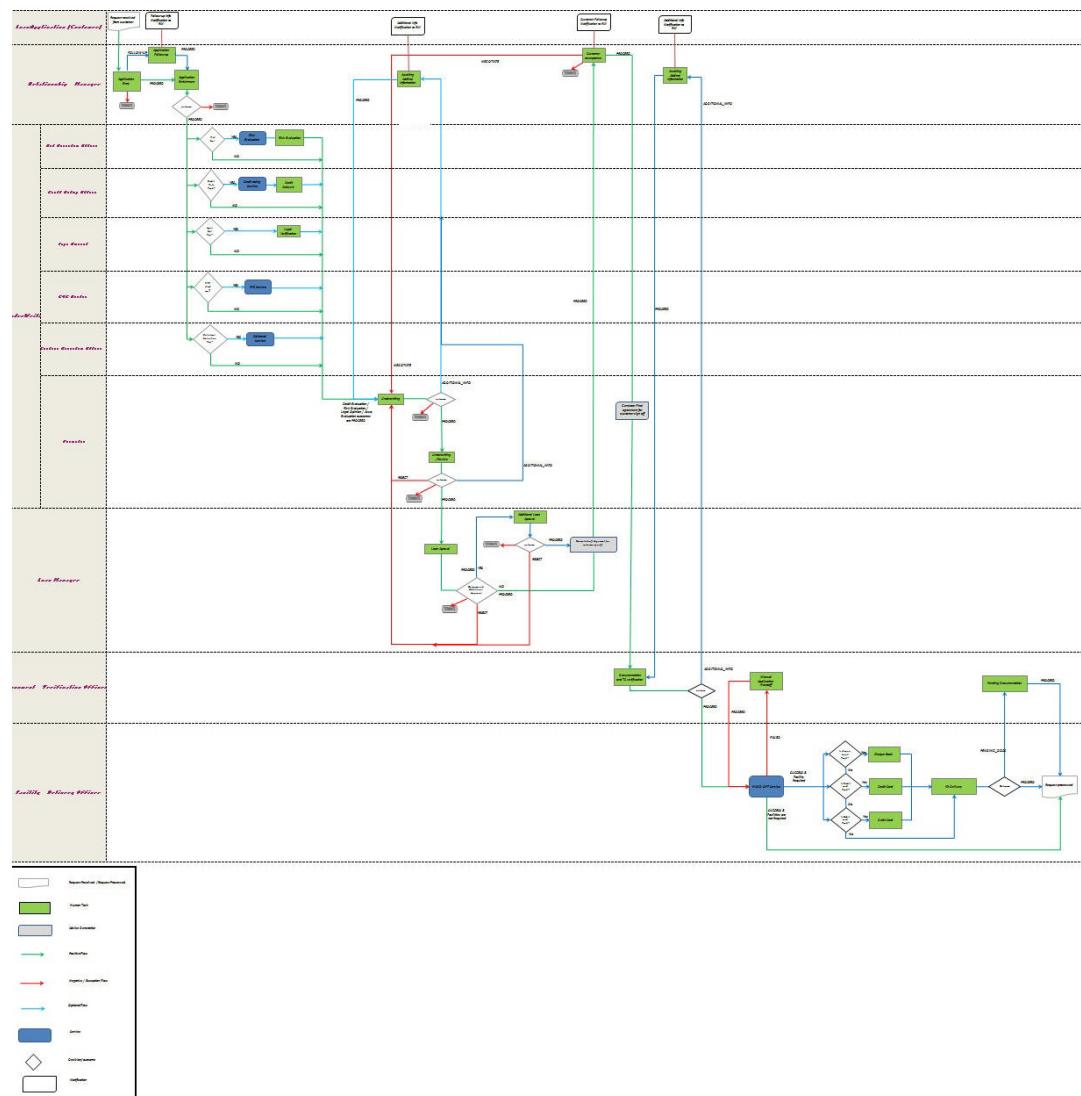
2.3   Process Matrix

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

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

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

5	Application Enrichment	ORDRLCAE	PROCEED	Credit Evaluation Risk Evaluation Legal Verification	System will perform the below activities when the user selects 'PROCEED' as outcome and save the task. Based on the flags selected, system invokes the below web service in parallel flow: ➢ Credit Rating Service ➢ Risk Analysis Service ➢ KYC Review Service ➢ Collateral Valuation Service Based on the flags selected, task will be available in the below stages: ➢ Credit Evaluation ➢ Risk Evaluation ➢ Legal Verification
2-5					
6			TERMINATE	Terminate	Task will be terminated when the user selects the outcome 'TERMINATE' and saves the task.

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

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

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

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

30	Handoff Service		FAILED	Manual Application Handoff	Task is moved to 'Manual Application Handoff' stage, when the Hand-off service fails.
31			SUCCESS and Facility is Required	Cheque Book Fol-low-up Debit Card Follow-up Credit Card Follow-up	System will per-form the below activities when the Handoff ser-vice succeeded and the tasks will be available in the below stages in paral-lel ➢ Cheque Book Follow-up ➢ Debit Card Follow-up ➢ Credit Card Follow-up
32			SUCCESS and Facility is Not Required	Pending Documenta-tion	Instance will be completed and there will not be any further movement.
33	Manual Application Handoff	ORDRLCHF	PROCEED	Handoff Service	Task is moved to 'Handoff' ser-vice, when the user selects the outcome 'PRO-CEED' and saves the task.

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34	Cheque Book Fol-low-up	ORDRLCBF	PROCEED	Kit Delivery	Task will be moved to 'Kit Delivery' only when the user selects the out-come 'PRO-CEED' and saves all 3 stages (Cheque Book, Follow-up, Debit Card Follow-up and Credit Card Fol-low-up) are completed
35	Debit Card Follow-up	ORDRLCDF			
36	Credit Card Follow-up	ORDRLCCF			
37	Kit Delivery	ORDRLCKD	PROCEED	End	Task will be completed and there will not be any further movement.
38			PENDING_-DOCS	Pending Documenta-tion	Task is moved to 'Pending Doc-umentation' stage, when the user selects the outcome 'PRO-CEED' and saves the task.
39	Pending Documen-tation	ORDRLCPD	PROCEED	End	Task will be completed and there will not be any further movement.

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Acquiring a Stage

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

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

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

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

2.4   Retail Loan Creation Application Details

This section contains the following topics:

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2.4.1 Processing Retail Loan Creation

Step 1. Application Entry

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

Specify the following in this screen:

Application Number

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

Application Branch

The system displays the branch where application is captured.

Application Date

The system defaults the application initiation date.

Application Category

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

Application Type

The system displays the application type.

Interaction ID

The system displays the interaction ID.

Stage

The system displays the stage of the application.

Sub-stage

The system displays the sub-stage of the application.

Status

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

Application Priority

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

- High
- Low
- Medium

Channel

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

Channel Reference

Specify the channel reference number.

External Source

Specify the external source.

External Reference

Specify the external reference number.

User Reference

Specify the user reference number.

Additional Approval Required

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

Customer Details

Customer ID

The system displays the customer ID of the customer.

Customer Name

The system displays the name of the customer.

Liability No

The system displays the liability number.

2.4.2   Applicant Tab

Preferences

KYC Required

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

Collateral Valuation Required

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

Risk Evaluation Required

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

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Legal Verification Required

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

Lead ID

The system displays the lead ID.

Enquiry ID

The system displays the enquiry ID.

Applicant Details

Type

The system displays the type of applicant.

Branch

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

Primary

The system displays the primary details.

Customer ID

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

Customer Name

Specify the name of the customer.

Liability ID

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

External Check

Check this box if external check is required.

360 Degree View

Click this button for 360 degree applicant view.

Product Details

Facility

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

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

Product

The system displays the product based on the facility selected.

Description

Give a brief description on the product.

Summary

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

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Branch

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

Customer ID

The system displays the customer ID.

Reference ID

The system displays the reference ID.

Linked to Loan

Check this box to link the facility to the loan.

Purpose

The system displays the loan purpose.

2.4.3   Financials Tab

Click 'Financials' tab to maintain financial details.

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Financial Currency

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

Monthly Total Income

The system displays the monthly total income of the customer.

Monthly Total Expense

The system displays the monthly total expense of the customer.

Monthly Total Liable Amount

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

Total Land/Property Asset

The system displays the total property asset.

Total Other Assets

The system displays other assets if any.

Income Details

Income Type

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

- Salary
- Rent
- Business
- Others

Frequency

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

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

Currency

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

Amount

Specify the customer liability amount.

Start Date

Select the start date from the adjoining calender.

End Date

Select the end date from the adjoining calendar.

Expense Details

Expense Type

Specify the expense type.

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Frequency

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

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

Currency

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

Amount

Specify the customer liability amount.

Start Date

Select the start date from the adjoining calendar.

End Date

Select the end date from the adjoining calendar.

Land/ Property Asset Details

Asset Type

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

- Land
- Property

Sub Type

Specify the sub type of the asset.

Currency

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

Property Value

Specify the value of the property.

Loan Outstanding

Specify the outstanding loan.

Other Asset Details

Asset Type

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

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

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Sub Type

Specify the sub type of the asset.

Currency

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

Property Value

Specify the value of the property.

Loan Outstanding
Specify the outstanding loan.

Liability Details

Liability Type

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

- Loan
- Lease
- Rent
- Others

Liability Sub Type

Specify the liability sub type.

Frequency

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

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

Currency

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

Amount

Specify the customer liability amount.

Balance

Specify the customer balance.

Start Date

Select the start date from the adjoining calendar.

End Date

Select the end date from the adjoining calendar.

2.4.4 Loan Tab

Click 'Loan' tab to maintain loan details.

Pricing ID

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

Promotion Code

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

Loan Offers

Offer ID

Specify the loan offer ID.

No. of Instalments

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

Frequency

Specify the frequency of the loan offer.

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Unit

Select the unit from the drop-down list.

Rate of Interest

Specify the rate of interest of the loan offer.

Rate Code

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

Check

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

<u>**Loan Details**</u>

Loan Product

The system displays the loan product.

Loan Account

Specify the loan account number.

Loan Branch

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

Loan Currency

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

Amount Financed

Specify the financed amount.

Down Payment

Specify the amount paid as down payment.

Book Date

The system displays the loan booking date.

Value Date

Select the value date from the adjoining calendar.

First Pay By Date

Select the first pay date from the adjoining calendar.

Maturity Type

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

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

Maturity Date

Select the maturity date from the adjoining calendar.

Tenor (In Days)

Specify the loan tenor in days.

No of Installments

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

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Installment Unit

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

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

Installment Frequency

Specify the installment frequency.

Installment Start Date

Select the installment start date from the adjoining calendar.

EMI Amount

Specify the EMI amount to be paid.

Due Date On

Select the due date from the adjoining calendar.

EMI Details

EMI Frequency Unit

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

- Monthly
- Quarterly
- Half Yearly
- Yearly

EMI Frequency

Specify the frequency of the EMI.

Minimum EMI

Specify the minimum EMI amount.

Maximum EMI

Specify the maximum EMI amount.

Effective Date

Effective Date

Select the effective date from the adjoining calendar.

User Defined Elements

User Data Elements ID

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

Value

Specify the UDE value.

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Rate Code

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

Code Usage

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

Rate Basis

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

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

Resolved Value

Specify the resolved value.

Account EMI Change

Effective Date

Select the effective date from the adjoining calendar.

Percentage Change in EMI

Specify the percentage change in EMI.

Amount Change in EMI

Specify the amount change in EMI.

2.4.5   Components Tab

Click 'Components' tab to maintain component details.

Component Name

The system displays the component name.

Component Type

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

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

Currency

The system displays the currency code.

Special Interest Amount

The system displays the special interest amount.

Liquidation Mode

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

- Auto
- Manual

Waive

Select this option to waive the component for the account.

Main Component

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

Verify Funds

Check this box to verify funds.

Penal Basis

The system displays the penal basis.

Service Branch

The system displays the service branch.

Service Account

The system displays the service account.

Settlement Currency

The system displays the settlement currency.

Internal Rate of Return Applicable

Check this box if internal rate of return is applicable.

Special Component

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

Funded During Rollover

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

Funded During Initiation

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

Exponential Interest Method

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

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

<u>**Schedule Definition**</u>

Schedule Type

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

Schedule Flag

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

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

Formula Name

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

First Due Date

Select the first due date from the adjoining calendar.

Start Date

Select the start date from the adjoining calendar.

End Date

Select the end date from the adjoining calendar.

No of Schedules

Specify the number of schedules.

Frequency

Specify the frequency.

Units

Select the units from the drop-down list.

Due Date On

Select the due date from the adjoining calendar.

EMI Amount

Specify the EMI amount.

Compound Days

Specify the compound days.

Compound Months

Specify the compound months.

Compound Years

Specify the compound years.

Days in Month

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

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

Days in Years

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

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

Waive

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

Capitalize

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

2.4.6 Charges Tab

Click 'Charges' tab to maintain charge details.

Charges

Component Name
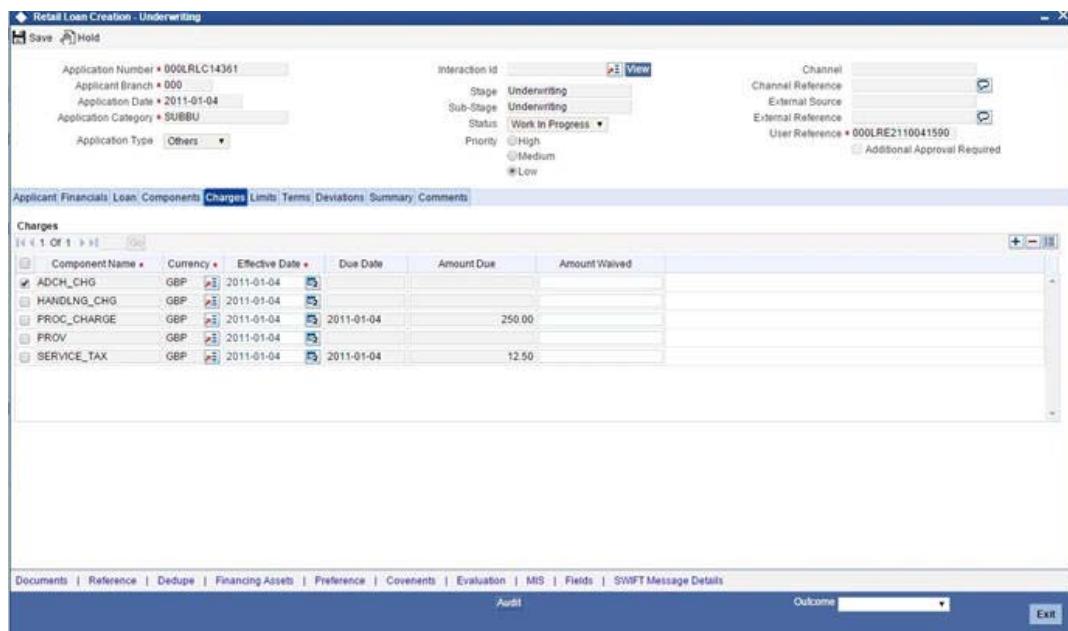
The system displays the component name.

Currency

The system displays the currency.

Effective Date

Select the effective date from the adjoining calendar.

Due Date

The system displays the due date.

Amount Due

The system displays the amount due.

Amount Waived

The system displayed the amount waived.

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2.4.7 Limits Tab

Click 'Limits' tab to maintain limit details.

Credit Line Details

Type

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

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

Liability ID

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

Line Branch

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

Line Code

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

Serial

Specify the line serial number.

Description

Give a brief description on the credit line.

Currency

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

Sanctioned

Specify the sanctioned credit line.

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Utilized Amount

Specify the utilized amount.

Available Amount

Specify the available amount.

Proposed Amount

Specify the proposed amount.

Collateral Details

Type

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

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

Liability ID

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

Branch

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

Customer No

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

Collateral Code

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

Currency

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

Collateral Value

Specify the value of the collateral.

Collateral Type

Specify the collateral type.

Collateral Reference

Specify the collateral reference.

Loan Linkage

Utilization Order

Specify the utilization order.

Linkage Type

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

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

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

Branch

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

Linked Reference ID

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

Currency

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

Limit Amount

Specify the limit amount.

Linkage Amount

Specify the linkage amount.

Linkage (%)

Specify the linkage percentage.

2.4.8 Terms Tab

Click 'Terms' tab to maintain terms details.

Terms and Conditions

Terms

Specify the terms and conditions of the loan creation.

Apply

Check this box to apply the terms to loan application.

Due Date

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

Complied

Check this box if you comply with the terms.

2.4.9 Deviations Tab

Click 'Deviations' tab to view deviation details.

Deviations

Specify the deviations.

Approved

Check this box if the deviations are approved.

2.4.10 Summary Tab

Click 'Summary' tab to view summary details.

Department Summary

Department

Specify the name of the department.

Previous Notes

Specify previous department notes.

Additional Notes

Specify additional department notes.

2.4.11 Comments Tab

Click 'Comments' tab to view comment details.
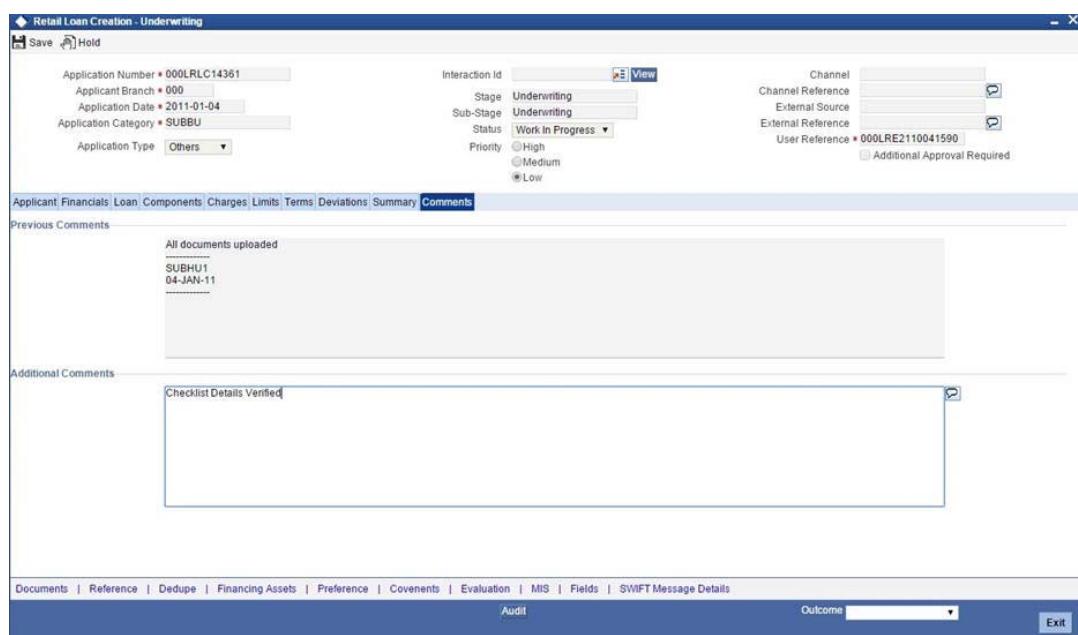
Previous Comments

Specify the comments of the previous stages, if any.

Additional Comments

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

Step 2. Application Follow-up

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

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

Step 3. Application Enrichment

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

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

Step 4. Credit Evaluation

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

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

Step 5. Risk Evaluation

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

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

Step 6. Legal Verification

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

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

Step 7. Collateral Evaluation

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

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

Step 8. Underwriting

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

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

Step 9. Awaiting Additional Information

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

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

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Step 10.Underwriting Review

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

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

Step 11.Loan Approval

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

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

Step 12.Additional Loan Approval

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

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

Step 13.Customer Acceptance

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

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

Step 14.Documentation and TC Verification

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

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

Step 15.Awaiting Additional Information

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

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

Step 16.Sanction/Handoff

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

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

Step 17.Manual Application Hand off

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

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

Step 18.Debit Card Follow up

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

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

Step 19.Credit Card Follow up

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

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

Step 20.Cheque Book Follow up

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

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

Step 21.Kit Delivery

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

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

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Step 22.Pending Documentation

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

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

2.5 Loan Asset Details

This section contains the following topics:

2.5.1 Financing Asset Details

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

Application Category

The system displays the application category.

Application Number

The system displays the application number.

Application Type

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

- Home
- Vehicle
- Personal
- Mortgage
- Others

Loan Branch

The system displays the loan branch.

Loan Reference

The system displays the loan reference number.

Loan Currency

The system displays the loan currency.

Customer Branch

The system displays the customer branch.

Customer ID

The system displays the customer ID.

Customer Name

The system displays the customer name.

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

2.5.2 Insurance Tab

Click 'Insurance' tab to view the insurance details.

Policy Type

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

- Asset Insurance
- Life Insurance

Policy No

The system displays the policy number.

Insurer

The system displays the insurer.

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Customer

The system displays the customer number.

Insurance Status

The system displays the insurance status.

Policy Currency

The system displays the policy currency.

Policy Amount

The system displays the policy amount.

Premium Amount

The system displays the premium amount.

Insurance Expiry

The system displays the insurance expiry date.

Policy Start Date

The system displays the policy start date.

Policy End Date

The system displays the policy end date.

Insured Name

The system displays the insured name.

Managed By

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

Agent ID

The system displays the identification number of the agent.

Agent Name

The system displays the name of the agent.

Agent Contract No

The system displays the contract number of the agent.

Insurer Address 1,2,3,4

The system displays the address of the insurer.

2.6 Customer Information

This section contains the following topics:

-

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2.6.1 Customer Information Details

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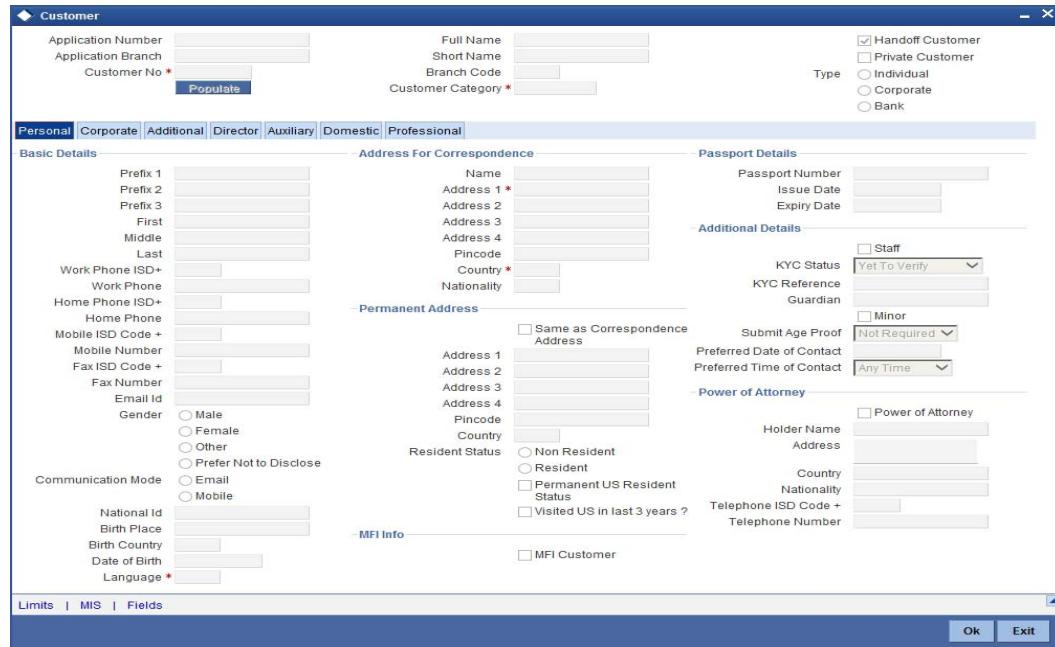
The system defaults the customer information of the loan applicant from Customer Maintenance screen.

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

2.7 Customer Account Details

This section contains the following topics:

Section 2.7.1, "Capturing Customer Accounts Details"

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2.7.1 Capturing Customer Accounts Details

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

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

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

2.8 Requested Loan Details

This section contains the following topics:

2.8.1 Capturing Requested Loan Details

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

Application Category

The system displays the application category.

Application Number

The system displays the application number.

Loan Reference Number

The system displays the loan reference number.

Application Type

The system displays the application type.

Customer ID

The system displays the customer ID.

Customer Name

The system displays the customer name.

Financing Requested

Requested Currency

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

Requested Amount

Specify the requested loan amount.

Rate of Interest

Specify the rate of interest for the loan.

EMI Amount

Specify the EMI amount.

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Installments

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

Tenor (In Months)

Specify the loan tenure in months.

Units

Specify the units.

Frequency

Specify the frequency of the installment.

Due Date On

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

Loan Purpose

Specify the purpose of the loan.

Itemizations

Itemization

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

Itemization Amount

Specify the itemization amount.

Comments

Specify comments, if any.

2.9   Cheque Book Request

This section contains the following topics:

- Section 2.9.1, "Requesting Cheque Book facility"

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2.9.1 Requesting Cheque Book facility

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

Follow Up Required

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

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

2.10 Debit Card Request

This section contains the following topics:

- Section 2.10.1, "Requesting Debit Card Facility"

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2.10.1 Requesting Debit Card Facility

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

The system displays the following details:

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

Follow Up Required

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

Delivery Details

Issue Date

Select the debit card issue date from the adjoining calendar.

Delivery Mode

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

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

Delivery Address 1-4

Specify the delivery address to issue the debit card.

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

2.11 Credit Card Request

This section contains the following topic:

- Section 2.11.1, "Requesting Credit Card Facility"

2.11.1 Requesting Credit Card Facility

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

The system displays the following details:

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

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Follow Up Required

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

Delivery Details

Issue Date

Select the credit card issue date from the adjoining calendar.

Delivery Mode

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

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

Delivery Address 1-4

Specify the delivery address to issue the credit card.

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

2.12 SWIFT Message Details

This section contains the following topic:

- Section 2.12.1, "Capturing SWIFT Message Details"

2.12.1 Capturing SWIFT Message Details

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

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

2.13   Documents Upload

This section contains the following topics:

2.13.1   Uploading the Relevant Documents

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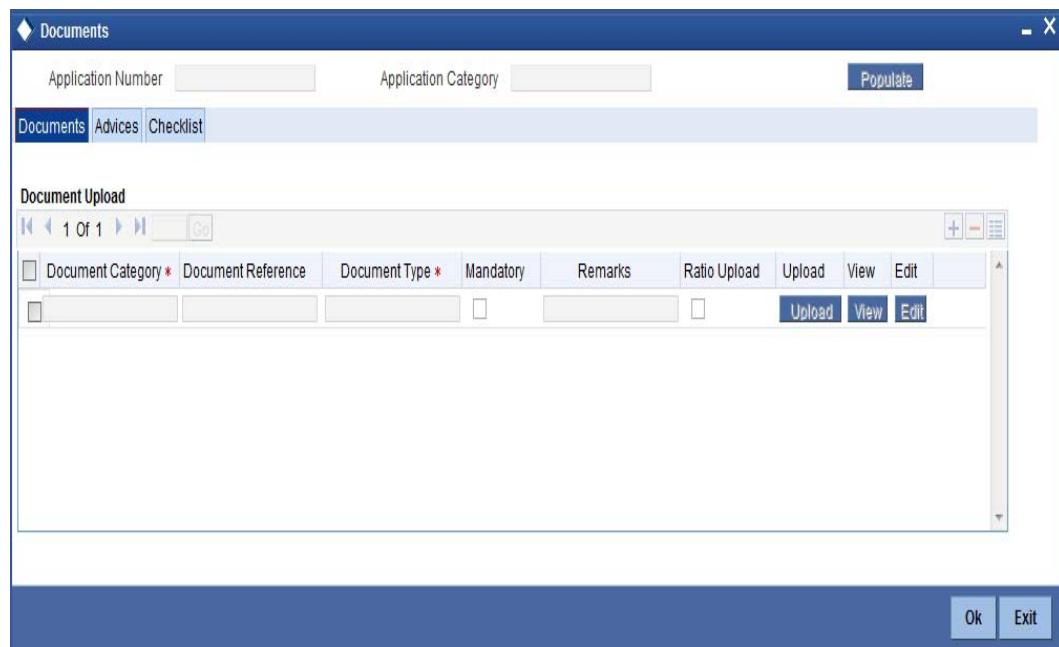
Application Number

The system displays the application number.

Application Category

The system displays the application category.

Documents

Document Category

Select the document category from the adjoining option list.

Document Reference

Specify the document reference number.

Document Type

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

Mandatory

Check this box to indicate whether the document is mandatory.

Remarks

Specify remarks, if any.

Ratio Upload

Check this box if you require ratio upload.

Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:
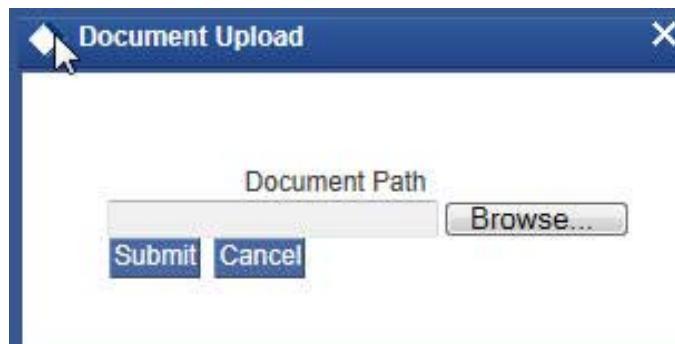
In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

View

Click 'View' to view the document uploaded.

Edit

Click 'Edit' to edit the uploaded documents.

2.13.2 Advices Tab

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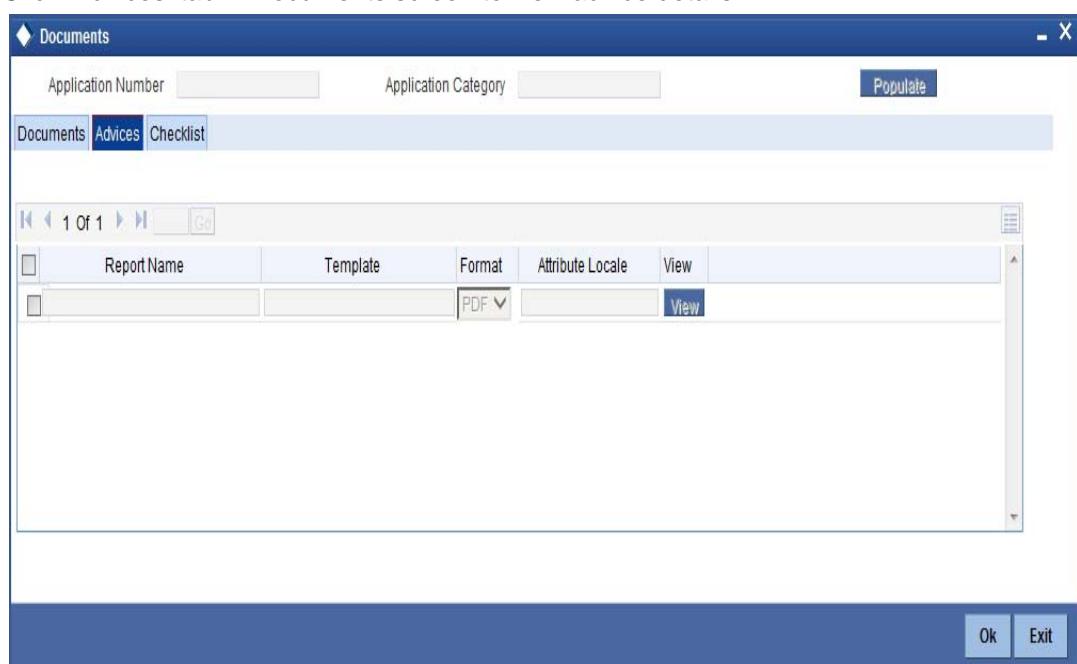
Report Name

The system displays the report name.

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Template

The system displays the template.

View

Click 'View' to view the uploaded document.

2.13.3 Checklist Tab

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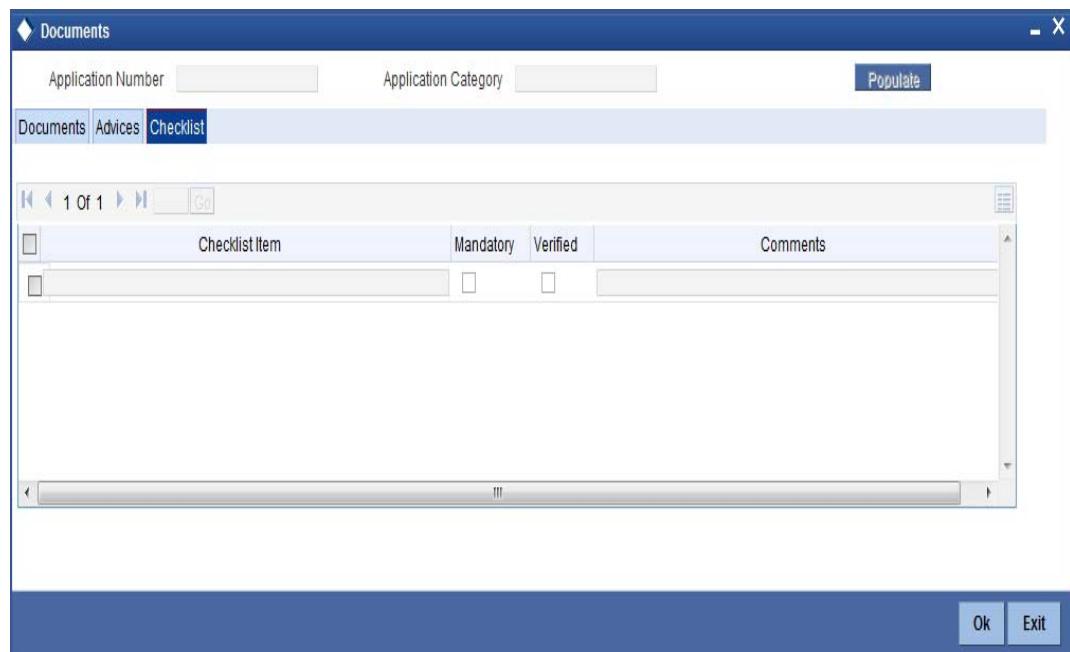
Checklist Item

The system displays the checklist details.

Mandatory

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

Verified

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

Comments

Specify comments, if any.

2.14 Customer Reference

This section contains the following topics:

- Section 2.14.1, "Customer Reference Details"

2.14.1 Customer Reference Details

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

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

2.15 Loan Preferences

This section contains the following topics:

● Section 2.15.1, "Loan Preference Details"

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2.15.1 Loan Preference Details

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

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

2.16 Dedupe Details

This section contains the following topics:

-

2.16.1 Querying Dedupe Details

You can query the duplicate details in the Dedupe screen.

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

Click 'Dedupe' button to invoke Dedupe details screen.

2.16.1.1 Customers

Applications

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

Existing Customers

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

2.16.1.2 Loans

Applications

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

Existing Customers

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

2.17 Covenant Details

This section contains the following topics:

- Section 2.17.1, "Capturing Covenant Details"

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2.17.1 Capturing Covenant Details

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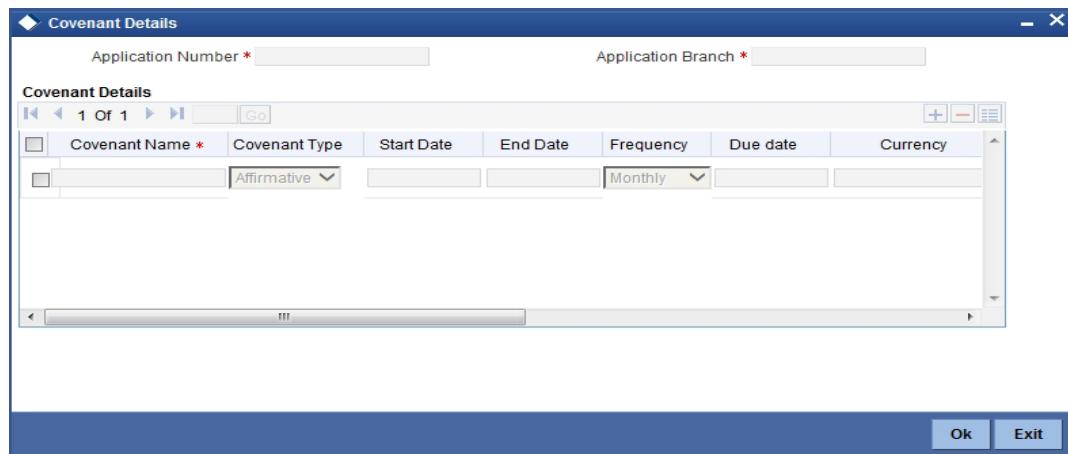
Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Covenant Details

Covenant Name

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

Covenant Type

Specify the type of covenant.

Start Date

Select the start date from the adjoining calendar.

End Date

Select the end date from the adjoining calendar.

Frequency

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

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

Due Date

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

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Currency

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

Guideline Value

Specify the guideline value.

Actual Value

Specify the actual value.

Waived

Check this box to waive the covenant.

Remarks

Specify the remarks about the covenant maintenance.

2.18 Rating and Evaluation

This section contains the following topics:

- Section 2.18.1, "Capturing Evaluation Details"

2.18.1 Capturing Evaluation Details

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

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Application Category

The system displays the application category.

Customer No

The system displays the customer number.

Customer Type

The system displays the customer type.

2.18.2 Credit Score Tab

Risk Details

Risk ID

Specify the risk ID.

Description

Give a brief description on the risk ID.

Score

Specify the score.

Credit Score

Rule ID

The system displays the rule ID.

Grade

The system displays the grade.

Scale

The system displays the scale.

Score

The system displays the score.

Credit Rating

Question ID

Specify the question ID.

Category

Specify the category.

Question

Specify the question.

Answer

Specify the answer.

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2.18.3 Ratio Tab

Click 'Ratio' tab to view ratio details.

Stated

Currency

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

Total Income

The system displays the total income.

Total Expense

The system displays the total expense.

Total Other Assets

The system displays the total other assets.

Total Liable Amount

The system displays the total liable amount.

Total Assets

The system displays the total assets.

Actual

Actual Income

The system displays the actual income.

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Actual Debit

The system displays the actual debit.

What if Payment Amount

The system displays the what if payment amount.

Ratios

Ratio

The system displays the ratio.

Description

The system displays the description.

Stated Value

The system displays the stated value.

Actual Value

The system displays the actual value.

2.18.4   External Credit Rating Tab

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

Request ID

Specify the request ID.

External Agency

Specify the external agency.

Score

Specify the score.

Recommend

Specify if the external credit rating is recommended or not.

Request Status

Specify the request status.

Remarks

Specify remarks, if any.

2.18.5 Investigation Tab

Click 'Investigation' tab to view investigation details.

Verification Type

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

Agency

Specify the investigation agency.

Score

Specify the score.

Recommended

Specify if the investigation is recommended or not.

Status

Specify the status of the investigation.

Verification Date

Select the verification date from the adjoining calendar.

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Remarks

Specify remarks, if any.

2.18.6 Legal Details Tab

Click 'Legal Details' tab to view legal details.

Regulation

Terms and Conditions Status

Specify the terms and condition status.

Reject Reason Code

Specify the reject reason code.

Description

Specify the reject reason description.

Remarks

Specify remarks, if any.

2.18.7 KYC Details Tab

Click 'KYC Details' tab to view KYC details.

KYC Review Details

Branch

The system displays the branch.

Customer Name

The system displays the customer name.

Short Name

The system displays the short name of the customer.

Category

The system displays the category.

Country

The system displays the country.

Unique Identifier

The system displays the unique identifier.

Unique Value

The system displays the unique value.

KYC Internal Status

The systems displays the KYC Internal Status.

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KYC Internal Remarks

The system displays the KYC internal remarks.

KYC External Status

The system displays the KYC External Status.

KYC External Remarks

The system displays the remarks.

SDN Status

The system displays the SDN status.

SDN Remarks

The system displays the SDN remarks.

2.19 Collateral Details

This section contains the following topics:

- Section 2.19.1, "Capturing Collateral Details"

2.19.1 Capturing Collateral Details

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

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

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2.20 Facility Details

This section contains the following topics:

-

2.20.1 Capturing Facility Details

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

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

2.21 Guarantor Details

This section contains the following topics:

-

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2.21.1 Capturing Guarantor Details

You can capture the guarantor details in guarantor screen. Click 'Guarantor' button in the Retail Loan Creation screen to invoke this screen.
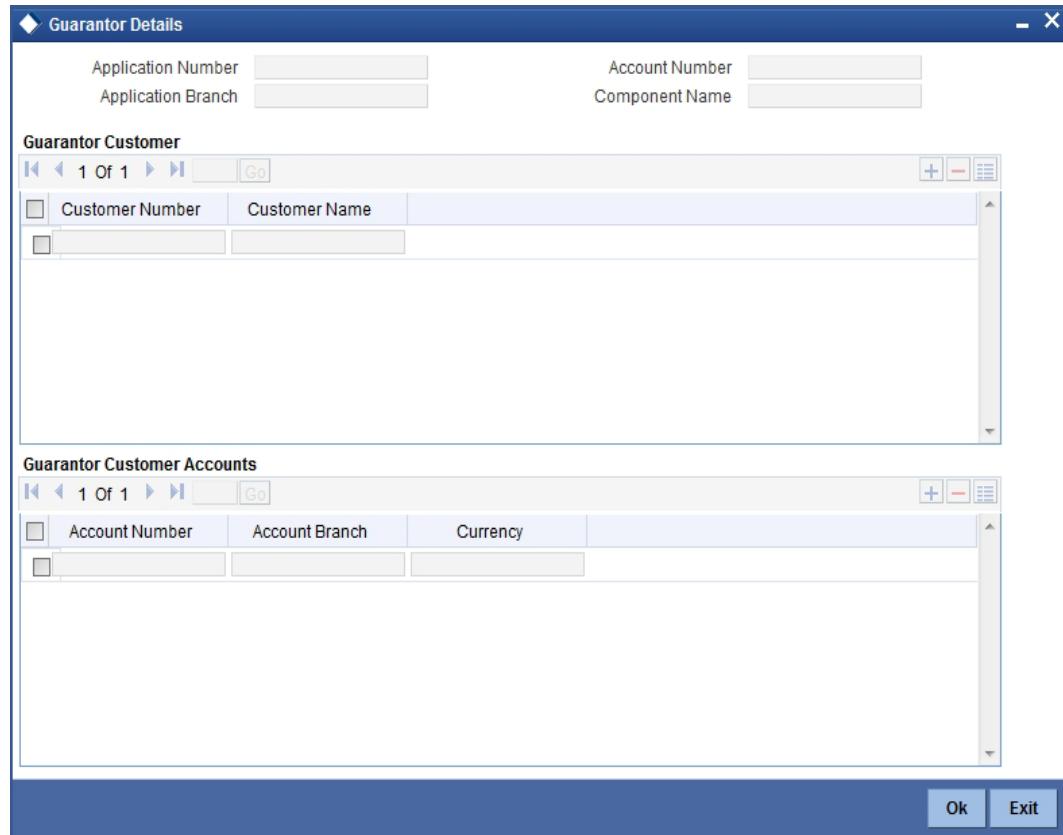
For information on Guarantor Details, refer to the section 'Guarantor Details Button' in the chapter 'Account Creation' in Retail Lending User Manual.

2.22 Loan UDF Details

This section contains the following topics:

● Section 2.22.1, "Capturing Loan UDF Details"

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2.22.1 Capturing Loan UDF Details

You can capture the loan UDF details in UDF screen. Click 'UDF' button in the Retail Loan Creation screen to invoke this screen.
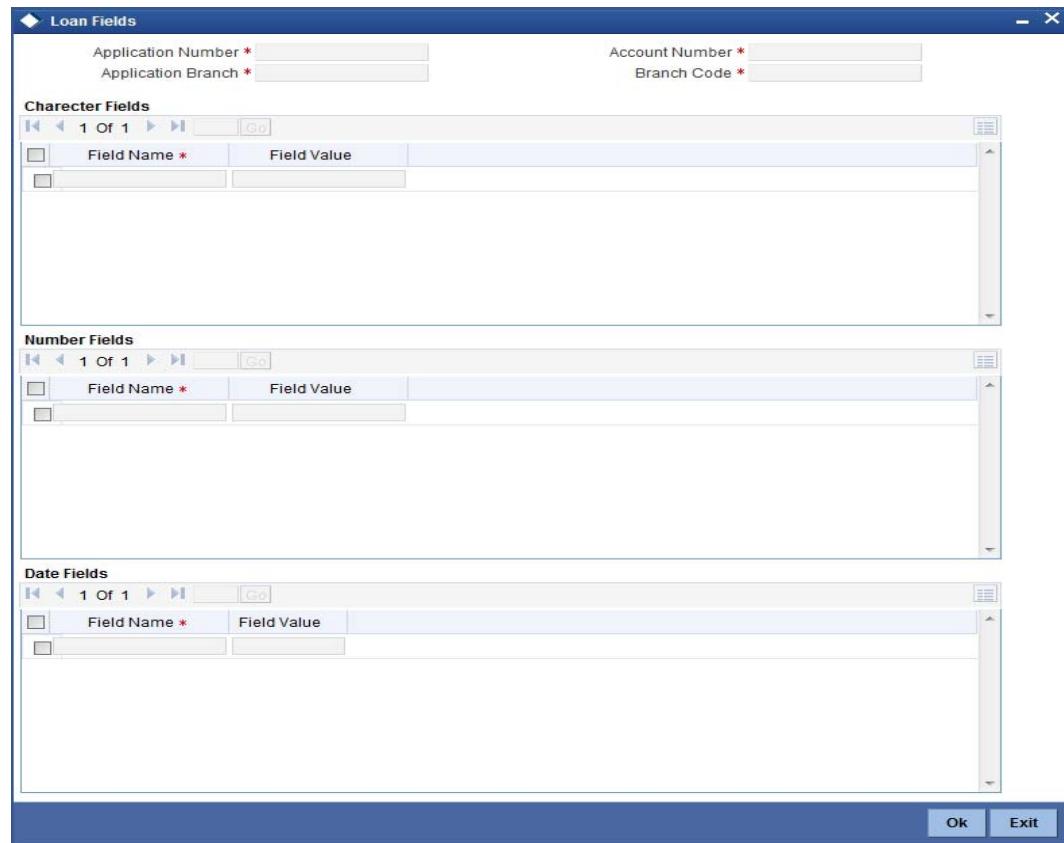
For information on Loan UDF, refer to the section 'Fields Tab' in the chapter 'Account Creation' in Retail Lending User Manual.

2.23 Schedules and Disbursement Details

This section contains the following topics:

- Section 2.23.1, "Capturing Schedule and Disbursement Details"

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2.23.1 Capturing Schedule and Disbursement Details

You can capture schedule and disbursement details in schedule and disbursement screen. Click 'Schedule and Disbursement' button in the Retail Loan Creation screen to invoke this screen.
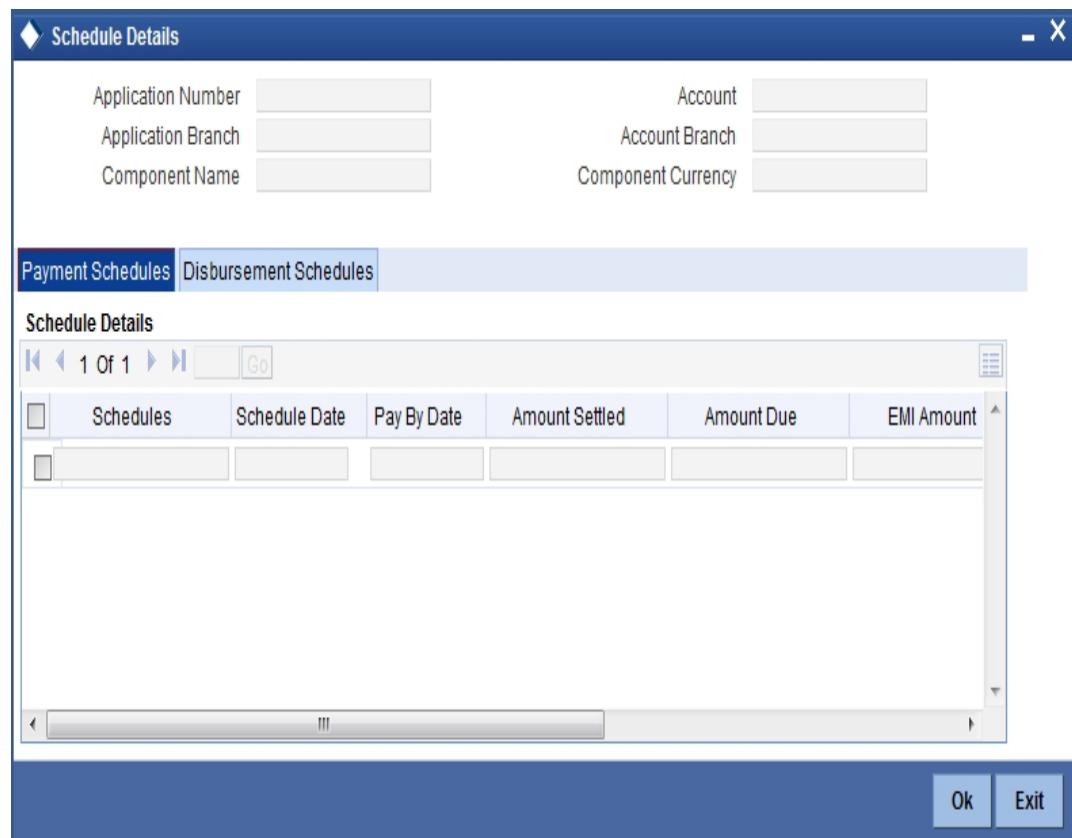
For information on Schedules and Disbursements, refer to the section 'Components Tab' in the chapter 'Account Creation' in Retail Lending User Manual.

2.24 MIS Details

This section contains the following topics:

- Section 2.24.1, "Capturing MIS Details"

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2.24.1 Capturing MIS Details

You can capture MIS details in MIS screen. Click 'MIS' button in the Retail Loan Creation screen to invoke this screen.
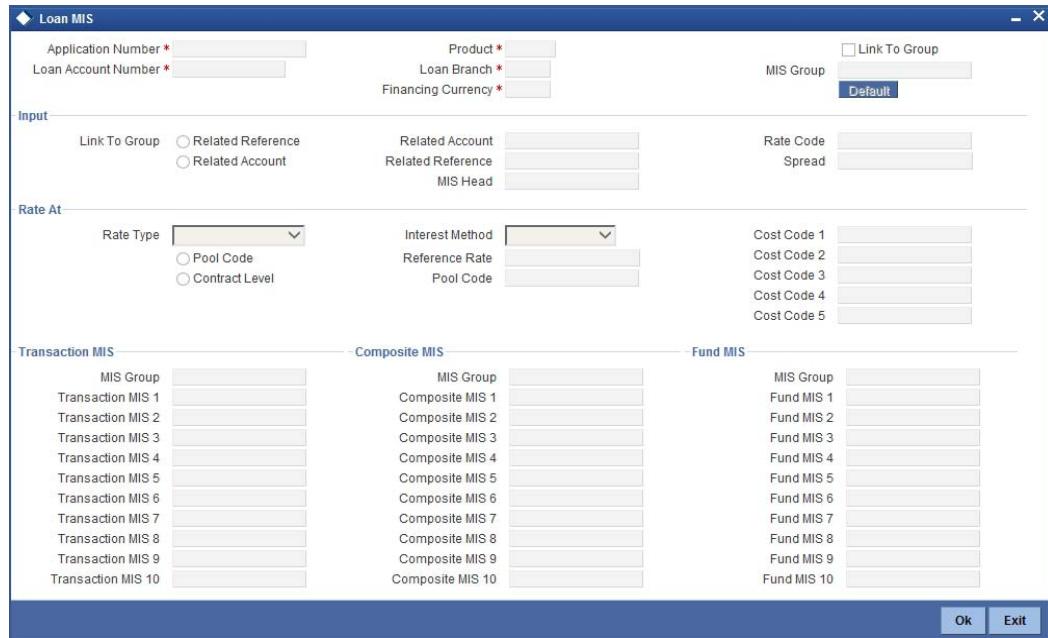
For information on MIS, refer to the section 'MIS Button' in the chapter 'Account Creation' in Retail Lending User Manual.

2.25 Other Applicant Details

This section contains the following topics:

- Section 2.25.1, "Capturing Other Applicant Details"

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2.25.1 Capturing Other Applicant Details

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

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

2.26 Payment Details

This section contains the following topics:

● Section 2.26.1, "Capturing Payment Details"

2.26.1 Capturing Payment Details

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

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

3. Reports and Advice

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

This chapter contains the following topics:

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

3.1 BIP Reports

This section contains the following topics:

3.1.1 Pipeline Deals

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

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3.1.1.1 Pipeline Loan Deals

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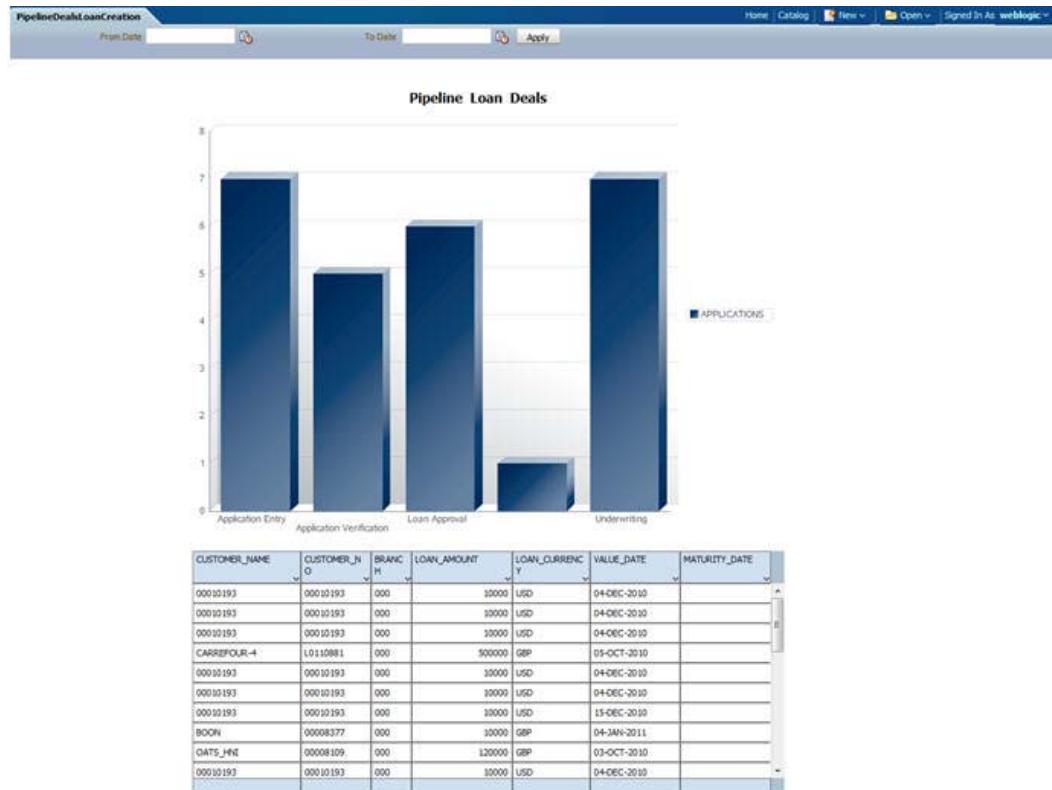
Header

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

Body of the Report

The following details are displayed in the report:

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

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

3.1.2 Approved Deals Over a Period

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

3.1.2.1 Approved Loan Over a Period

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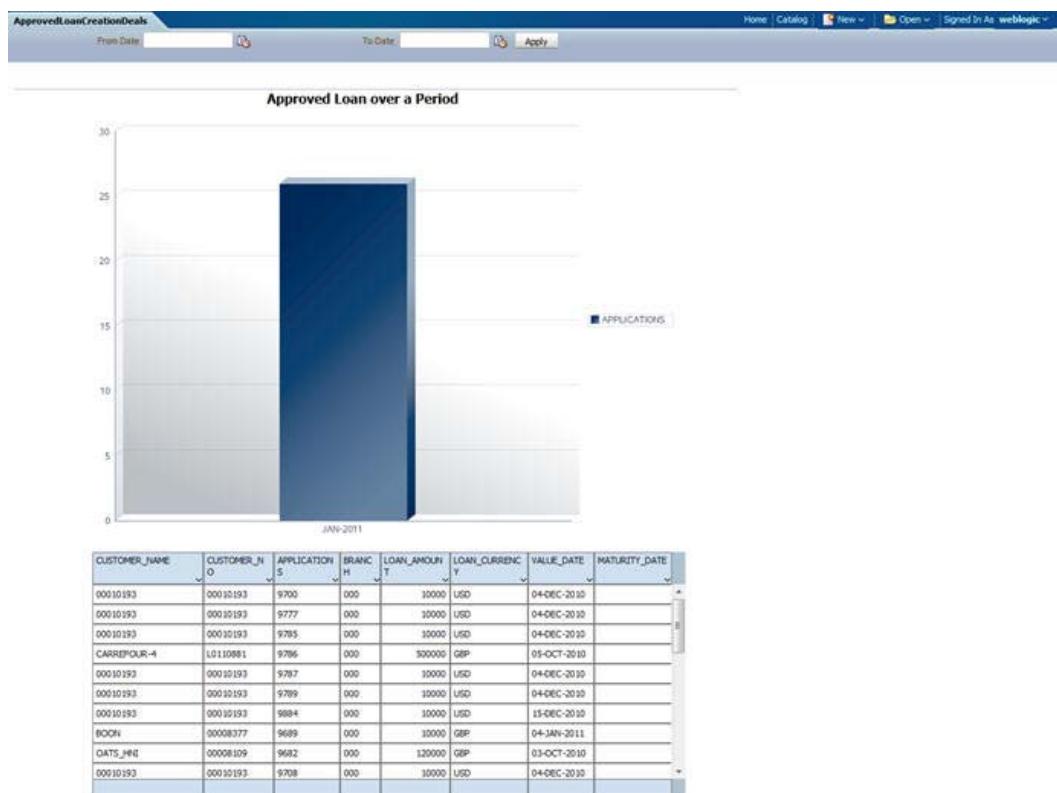
Header

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

Body of the Report

The following details are displayed in the report:

Field Name	Description
First Section	
Month	
Creation	

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

3.1.3 Trend Analysis Over a Period

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

3.1.3.1 Loan Trend Analysis Over a Period based on Amount

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

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

Header

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

Body of the Report

The following details are displayed in the report:

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

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

3.1.3.2 Loan Trend Analysis Over a Period based on Period

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

Header

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

Body of the Report

The following details are displayed in the report:

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

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Field Name	Description
Branch Code	The branch code for the loan.
Loan Amount	The loan amount.
Loan Currency	The loan currency.
Value Date	The value date of the loan.
Maturity Date	The maturity date of the loan.

3.1.4 Statistical Report

You can view the statistical view of pipeline deals which are imitated through creation process. This report extracts the deal details from SOA schema.

3.1.4.1 Loan Life Cycle Task Details

In Loan Life Cycle Task Details, the system displays the summary of the tasks based on the pipeline deals available in the specific years. On click of the stages, the corresponding task details are displayed.
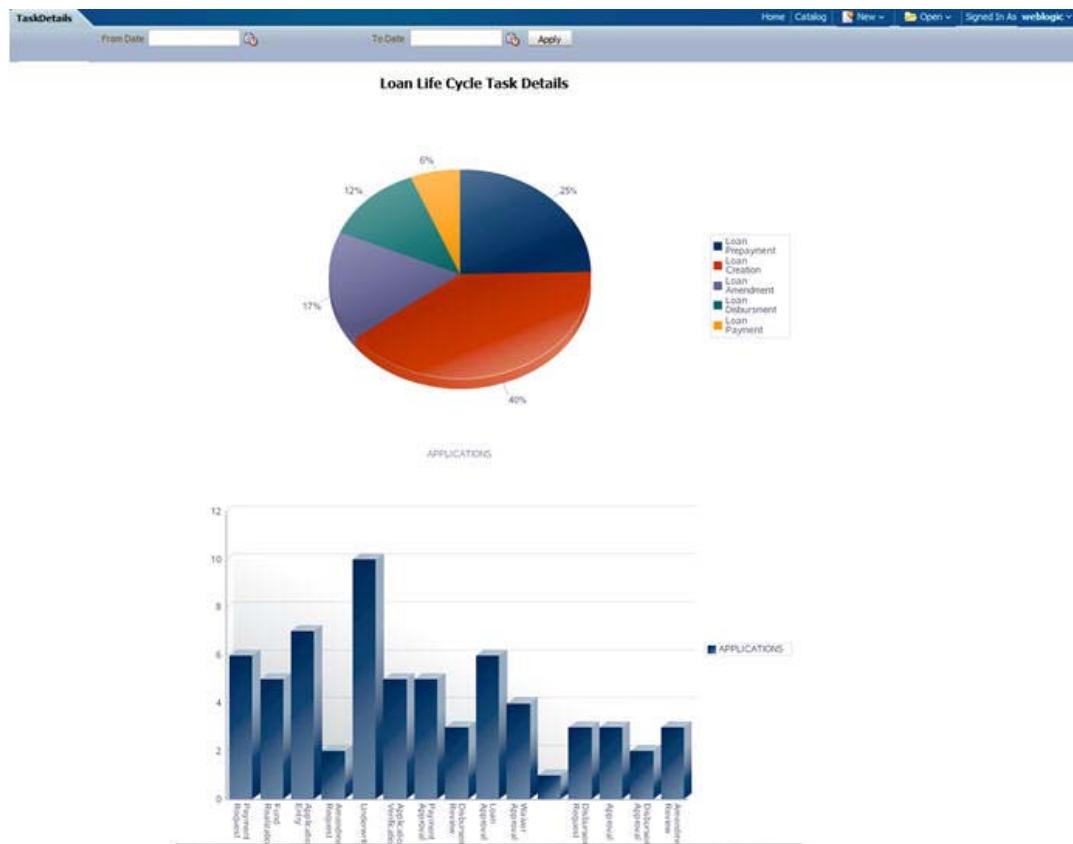
Header

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

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Body of the Report

The following details are displayed in the report:

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

3.2 BIP Advice

This section contains the following topics:

3.2.1 Loan Approval Advice

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

Application Number

Specify the application number of the loan.

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3.2.1.1 Contents of the Report

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

Header

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

Body of the Report

The following details are displayed in the report:

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

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3.2.2   Customer Acceptance Advice

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

Application Number

Specify the application number of the loan.

3.2.2.1   Contents of the Report

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

Header

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

Body of the Report

The following details are displayed in the report:

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

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

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4. Function ID Glossary

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