

Corporate Loan Origination User Guide
Oracle FLEXCUBE Universal Banking
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Corporate Loan Origination User Guide
Oracle Financial Services Software Limited

Oracle Park

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

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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Contents

1. Preface	1-1
1.1 Introduction.....	1-1
1.2 Audience.....	1-1
1.3 Documentation Accessibility.....	1-1
1.4 Acronyms and Abbreviations.....	1-1
1.5 Organization	1-1
1.6 Related Documents.....	1-2
1.7 Glossary of Icons.....	1-2
2. Corporate Loan Origination	2-1
2.1 Introduction.....	2-1
2.2 Maintaining Loan Prospect Details.....	2-2
2.2.1 Main Tab.....	2-7
2.2.2 Details Tab.....	2-10
2.2.3 Financial Tab.....	2-12
2.2.4 Requested Tab.....	2-14
2.2.5 Document Details.....	2-16
2.2.6 Conversation Details.....	2-17
2.2.7 History Tab.....	2-19
2.2.8 Corporate Tab.....	2-20
2.2.9 Viewing Loan Prospect Summary.....	2-22
2.3 Defining Bank Level Parameters for Lead ID.....	2-23
2.4 Simulating Corporate Loans.....	2-24
2.4.1 Loan Tab.....	2-27
2.4.2 Component Tab.....	2-28
2.4.3 Viewing Simulated Loan Details.....	2-29
2.5 Maintaining Credit Rating Rules.....	2-30
2.5.1 Main Tab.....	2-31
2.5.2 Risk Factor Tab.....	2-32
2.5.3 Specifying Credit Grades.....	2-34
2.5.4 Specifying Auto Decision.....	2-34
2.5.5 Viewing Credit Rule Summary.....	2-35
2.6 Credit Ratios.....	2-35
2.6.1 Maintaining Credit Ratios.....	2-36
2.6.2 Specifying Formula Details.....	2-36
2.6.3 Viewing Credit Ratio Summary.....	2-37
2.7 Maintaining Ratio Details.....	2-38
2.8 Pricing Details.....	2-42
2.8.1 Maintaining Pricing Details.....	2-42
2.8.2 Maintaining Pricing Formula.....	2-43
2.8.3 Maintaining Pricing Offer.....	2-45
2.8.4 Viewing Pricing Details Summary.....	2-46
2.9 Stages in Corporate Loan Origination.....	2-47
2.9.1 Process Flow Diagram.....	2-48
2.9.2 Process Matrix.....	2-49

2.10	Application Entry.....	2-50
2.10.1	<i>Making Corporate Loan Application Entry</i>	2-51
2.10.2	<i>Main Tab</i>	2-52
2.10.3	<i>Details Tab</i>	2-54
2.10.4	<i>Financials Tab</i>	2-56
2.10.5	<i>Limits Tab</i>	2-58
2.10.6	<i>Collaterals Tab</i>	2-61
2.10.7	<i>Requested Tab</i>	2-63
2.10.8	<i>Comments Tab</i>	2-64
2.10.9	<i>Capturing Document Details</i>	2-64
2.10.10	<i>Capturing Trade In Details</i>	2-66
2.10.11	<i>Customer Channel Button</i>	2-66
2.10.12	<i>Account Channel Button</i>	2-67
2.10.13	<i>Capturing Customer MIS</i>	2-69
2.10.14	<i>Capturing Customer Account MIS</i>	2-69
2.10.15	<i>Specifying Customer/Account Fields</i>	2-70
2.10.16	<i>Viewing Vehicle Evaluator</i>	2-71
2.11	Application Verification	2-72
2.12	Internal KYC Review	2-73
2.13	External KYC Review	2-76
2.14	Underwriting	2-78
2.14.1	<i>Collateral Tab</i>	2-79
2.14.2	<i>Credit Score Tab</i>	2-81
2.14.3	<i>Ratio Tab</i>	2-82
2.14.4	<i>Bureau Tab</i>	2-83
2.14.5	<i>Investigation Tab</i>	2-86
2.14.6	<i>Loan Tab</i>	2-87
2.14.7	<i>Component Tab</i>	2-90
2.14.8	<i>Charges Tab</i>	2-92
2.14.9	<i>Comments Tab</i>	2-93
2.15	Loan Approval	2-94
2.16	Document Verification	2-95
2.17	Manual Retry	2-95
2.18	Auto Closure of Leads	2-96
3.	Maintenances	3-1
3.1	Introduction.....	3-1
3.2	Defining Template for Calculating Ratios	3-1
4.	Reports	4-1
4.1	Introduction.....	4-1
4.2	Pre-funding Contract Report.....	4-1
4.2.1	<i>Generating Prefunding Contract Report</i>	4-1
4.2.2	<i>Contents of the Report</i>	4-2
4.3	Funded Contracts Report	4-2
4.3.1	<i>Generating Funded Contracts Report</i>	4-3
4.3.2	<i>Contents of the Report</i>	4-3
4.4	Credit Application By User Report.....	4-4
4.4.1	<i>Generating Credit Application by User Report</i>	4-4
4.4.2	<i>Contents of the Report</i>	4-5
4.5	Underwriting Status By Month and Intermediary Report	4-5
4.5.1	<i>Generating Underwriting Status By Month and Intermediary Report</i>	4-5
4.5.2	<i>Contents of the Report</i>	4-6

4.6	Underwriting Status By Month and Underwriter Report.....	4-7
	4.6.1 <i>Generating Underwriting Status By Month and Underwriter Report</i>	4-7
	4.6.2 <i>Contents of the Report</i>	4-8
4.7	Underwriting Status By Month Report	4-8
	4.7.1 <i>Generating Underwriting Status By Month Report</i>	4-8
	4.7.2 <i>Contents of the Report</i>	4-9
5.	Function ID Glossary	5-1

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.

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

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

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

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 shows a web application window titled "Prospect Details". The interface includes a navigation bar with "New" and "Enter Query" options. The main form is divided into several sections:

- Lead Information:** Fields for Lead Id*, Branch*, Date of Request*, New Account Number, Request ID, Channel, and Promotion Code. A "View Offers" button is located between Description and Request ID.
- Recommender Information:** Fields for Recommender ID and Recommender Position (set to "Customer Service").
- Application Information:** Fields for Application Type (set to "Retail"), Loan Type, Current Status, New Status, Conversation ID, Assign To, and Priority (set to "High").
- Applicant Details:** Fields for Type (set to "Primary") and Customer Name.
- Assets Section:** Fields for Fixed Assets, Intangible Assets, Non Current Assets, and Current Assets.

At the bottom, there is a "Financial" tab selected in a navigation bar (Main | Details | Financial | Requested | History | Corporate). Below the tabs, there are fields for "Assets" and a footer area with "Documents | Interaction | Fields" and a table for user information:

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

An "Exit" button is located in the bottom right corner of the footer area.

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 a software interface titled "Prospect Details" with a "Requested" tab selected. The form contains several sections:

- Header Fields:** Lead Id (IST111), Branch (000), Application Type (Retail), Date of Request (2011-01-06), Current Status (NEW), New Status, and Conversation ID.
- Requested Loan Details:** Requested Currency, Requested Amount, Rate, Tenor (In Months) (12), Loan Type (Vehicle Loan), and Loan Purpose.
- Vehicle Details:** Vehicle Type (Four Wheeler) and Purchase Type (New).
- Requested CASA Details:** Type of Account (Current Account), Purpose of Account, and an unchecked checkbox for "Overdraft Limit Required".

At the bottom, there is a "Documents | Conversation" section and a footer with fields for "Maker", "Checker", "Date Time", "Mod No", "Record Status", and "Authorization Status", along with 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 "Prospect Details". The form is divided into several sections:

- New:** Includes a "View Offers" button.
- Enter Query:** Contains fields for "Lead Id*", "Branch*", "Date of Request*", "Description", "Request ID", "Channel", "Promotion Code", "New Account Number", "Recommender ID", "Recommender Position" (set to "Customer Service"), and "Remarks".
- Applicant Details:** Includes "Type" (set to "Primary") and "Customer Name".
- Requested Loan Details:** Includes "Requested Currency", "Requested Amount", "Rate", "Tenor(In Months)" (set to "12"), "Loan Purpose", "Product Code", "Existing Loan Account Number", and a checkbox for "Top Up Lead".
- Expected Date of disbursement:** A field for the expected date.

At the bottom of the form, there are tabs for "Documents", "Interaction", and "Fields". Below the tabs is a table with columns: "Maker", "Date Time", "Mod No", "Record Status", "Checker", "Date Time", "Authorization Status", and an "Exit" button.

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 a web application window titled "Interaction Capture Details". The window has a "New" tab. The form is organized into several sections:

- Customer Details:** Includes a required field "Customer ID *" and a text field "Customer Name".
- Interaction Details:** Includes a required field "Interaction ID *", and text fields for "Interaction Date", "Interaction Time", and "Last Changed On".
- Priority:** A dropdown menu set to "Low".
- Interaction Status *:** A dropdown menu set to "Open".
- Target Closure Date:** A text field.
- Interaction Category:** A dropdown menu set to "Call Report".
- Venue:** A dropdown menu set to "Branch".
- Interaction Mode:** A dropdown menu set to "N/A".

At the bottom of the form, there is a "Documents" section with a table for tracking user actions:

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

An "Exit" button is located in the bottom right corner of the form.

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. Below this, various fields are visible: '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'). A navigation bar below the fields includes 'Main', 'Details', 'Financial', 'Requested', 'History' (which is highlighted), and 'Corporate'. Below the navigation bar is a table with columns: 'Version No.', 'User ID', 'Branch', 'Date And Time', 'Action', 'Overrides', 'Status', and 'Remarks'. The table currently shows one entry with a 'View' button next to it. At the bottom of the window, there are tabs for 'Documents', 'Conversation', and 'Fields', and a status bar 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 table with columns for Director 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, Country, and 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 is a status bar with fields for Maker/Checker, Date/Time, Mod No, Record Status, and Authorization Status, along with 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 is a search bar with 'Search', 'Advanced Search', and 'Reset' options. Below this, there are two columns of search filters. The left column includes 'Authorization Status', 'Loan Type', 'Priority', and 'Customer Name'. The right column includes 'Record Status', 'Application Type', 'Lead Id', 'Channel', 'Request ID', 'Current Status', 'Customer Id', and 'Assign To'. Each filter is represented by a dropdown menu or a text input field with a 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. 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)

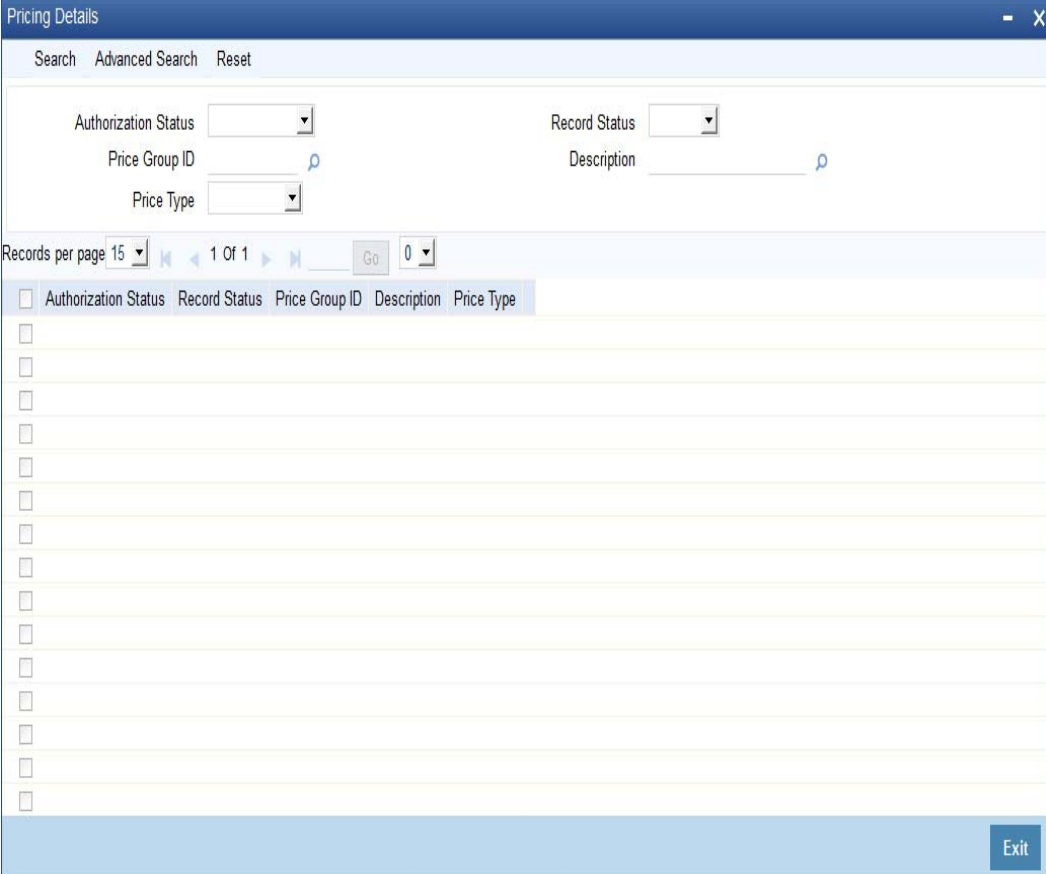
Specify the preferred loan tenor (in months) of the prospective customer.

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 shows a window titled "Pricing Details" with a search bar and several filters. The filters include "Authorization Status", "Record Status", "Price Group ID", and "Description". Below the filters is a table with columns for "Authorization Status", "Record Status", "Price Group ID", "Description", and "Price Type". The table is currently empty. There is an "Exit" button in the bottom right corner.

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 shows the 'Corporate Lending Simulation Details' window with the 'Component' tab selected. The window is divided into several sections:

- Save:** Fields for Enquiry ID, Branch Code, Enquiry Date, Application Category, Product Code, Description, Status (Active), and User Reference (Default).
- Customer Details:** Fields for Customer No, First Name, Last Name, Contact Number, and Email.
- Requested Loan Details:** Fields for Requested Currency, Requested Amount, Rate, Tenor (In Months) (12), and Loan Purpose.
- Loan Component:** Fields for Component Name, Component Currency, and Liquidation Mode (Auto). Checkboxes for Main Component, Capitalized, Waive, and Verify Funds. A '1 Of 1' indicator and buttons for 'Explode Schedule', 'Disburse Details', and 'Schedule Details' are also present.
- Schedules:** A table with columns: Schedule Type, Schedule Flag, Formula, First Due Date, No of Schedules, Units, Frequency, Due Date On, Schedule Start Date, End Date, and Amount. The table is currently empty.
- Footer:** Fields for Maker, Checker, Date Time, Mod No, Record Status, and Authorization Status, along with a 'Cancel' button.

You can specify the following schedule related details:

Compound Days

Specify the number of compound days.

Compound Months

Specify the number of compound months.

Compound Years

Specify the number of compound years.

Years

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

- 360
- 365
- Actual

Days in Month

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

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

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

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 displays the 'Retail Loan Simulation' application window. At the top, there is a search bar with 'Search', 'Advanced Search', and 'Reset' buttons. Below the search bar, there are several input fields for search criteria: Authorization Status (dropdown), Record Status (dropdown), Enquiry ID (text), Application Category (text), Product Code (text), Customer No (text), First Name (text), Last Name (text), Status Movement (dropdown), and User Reference (text). Below the search fields, there is a table with columns: Authorization Status, Record Status, Enquiry ID, Application Category, Product Code, Customer No, and First Name. 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
- 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.'

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 is a 'New' section with a 'Rule Id *' field, an 'Account Description' field, a 'Type' dropdown menu set to 'Retail', and a 'New Route' checkbox. Below this is a 'Main' section with a 'Risk Factor' tab selected. The 'Risk Factor' section contains a table with columns for 'Risk Id *', 'Account Description', and 'Formula'. A 'Go' button is located above the table. At the bottom of the application, there is a footer section with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', '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

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

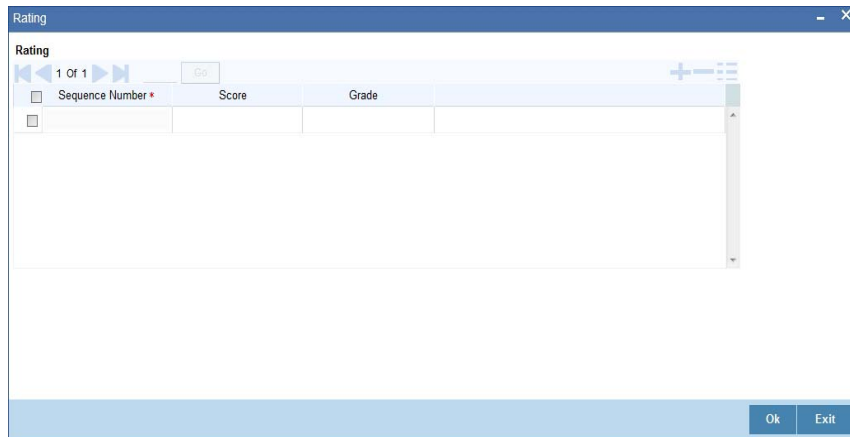
Select the mathematical operator to be used to define the credit score calculation formula. You can select '+', '-', '*', or '/'.

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 "Go" button above the table. The table is currently empty. 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

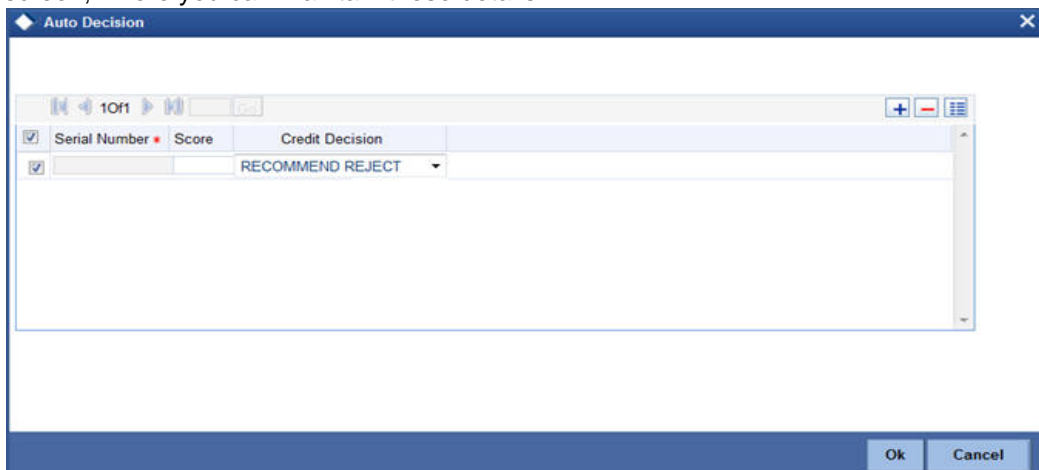
Specify the score associated with a credit risk.

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 "Go" button above the table. The table has one row with a checked checkbox in the first column and "RECOMMEND REJECT" in the third column. 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 a web application window titled "Rule Maintenance". At the top, there are three buttons: "Search", "Advanced Search", and "Reset". Below these are two dropdown menus: "Authorization Status" and "Record Status", and a text input field for "Rule Id". Below the search fields, there is a table with the following columns: "Authorization Status", "Record Status", "Rule Id", and "Account Description". The table is currently empty. At the bottom right of the window, there is an "Exit" button.

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

- Authorization Status
- Record Status
- Rule ID

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

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.

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

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

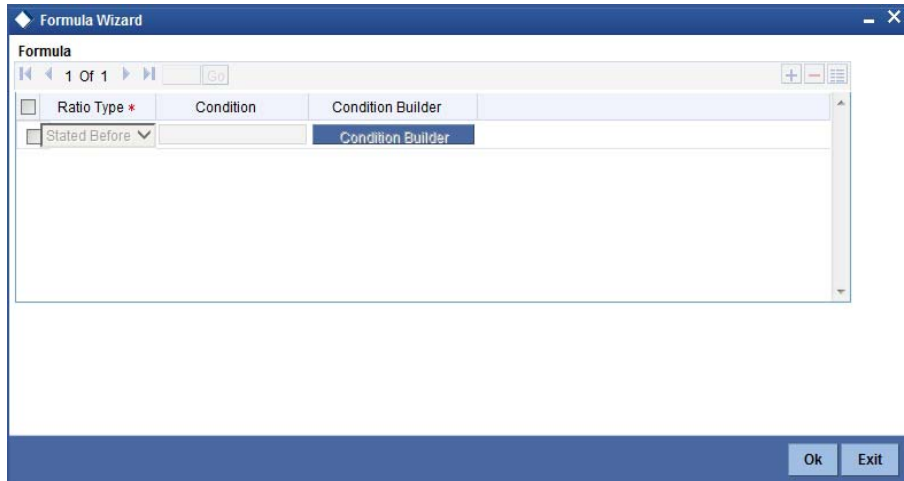
Specify a unique identification for the credit ratio being maintained.

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.

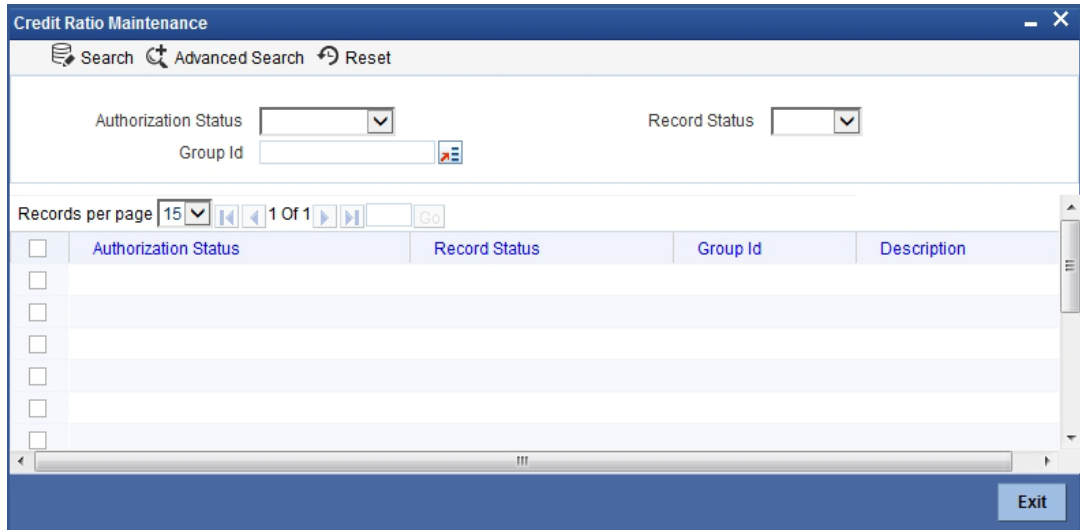
Operators

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.

The screenshot shows the 'LMC Eligibility Ratio' application window. At the top, there is a toolbar with 'New' and 'Enter Query' buttons. Below the toolbar, there are input fields for 'Group Id *' and 'Description', and a 'Type' dropdown menu with 'Retail' selected. A 'New Route' checkbox is also present. The main area contains a 'Ratio Id' section with a table. The table has columns for 'Ratio Id *', 'Description', and 'Formula'. The 'Formula' column contains the text 'Formula'. At the bottom of the window, there is a 'Range' section with fields for 'Maker', 'Checker', 'Mod No', 'Date Time', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

Specify the following details:

Group Id

Specify the group id here.

Description

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

Type

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

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

Ratio Id

Specify the ratio id here.

Description

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

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

Ratio Type *	Condition	Condition Builder
Stated Before		Condition Builder

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.

Ratio Type *	Condition	Condition Builder
Stated Before		Condition Builder

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.

The screenshot shows a 'Formula Maintenance' window. At the top, there are navigation arrows and a 'Go' button. Below that is a table with three columns: 'Sequence Number *', 'Condition', and 'Score'. The table is currently empty. Below the table, there are four input fields: 'Elements' (a text box), 'Index' (a text box), 'Functions' (a dropdown menu), and 'Braces' (a dropdown menu). At the bottom right of the window are 'Ok' and 'Exit' buttons.

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.

Sequence Number *	Score From	Score Up To	Rate	No of Installments	Frequency	Units
						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.

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:

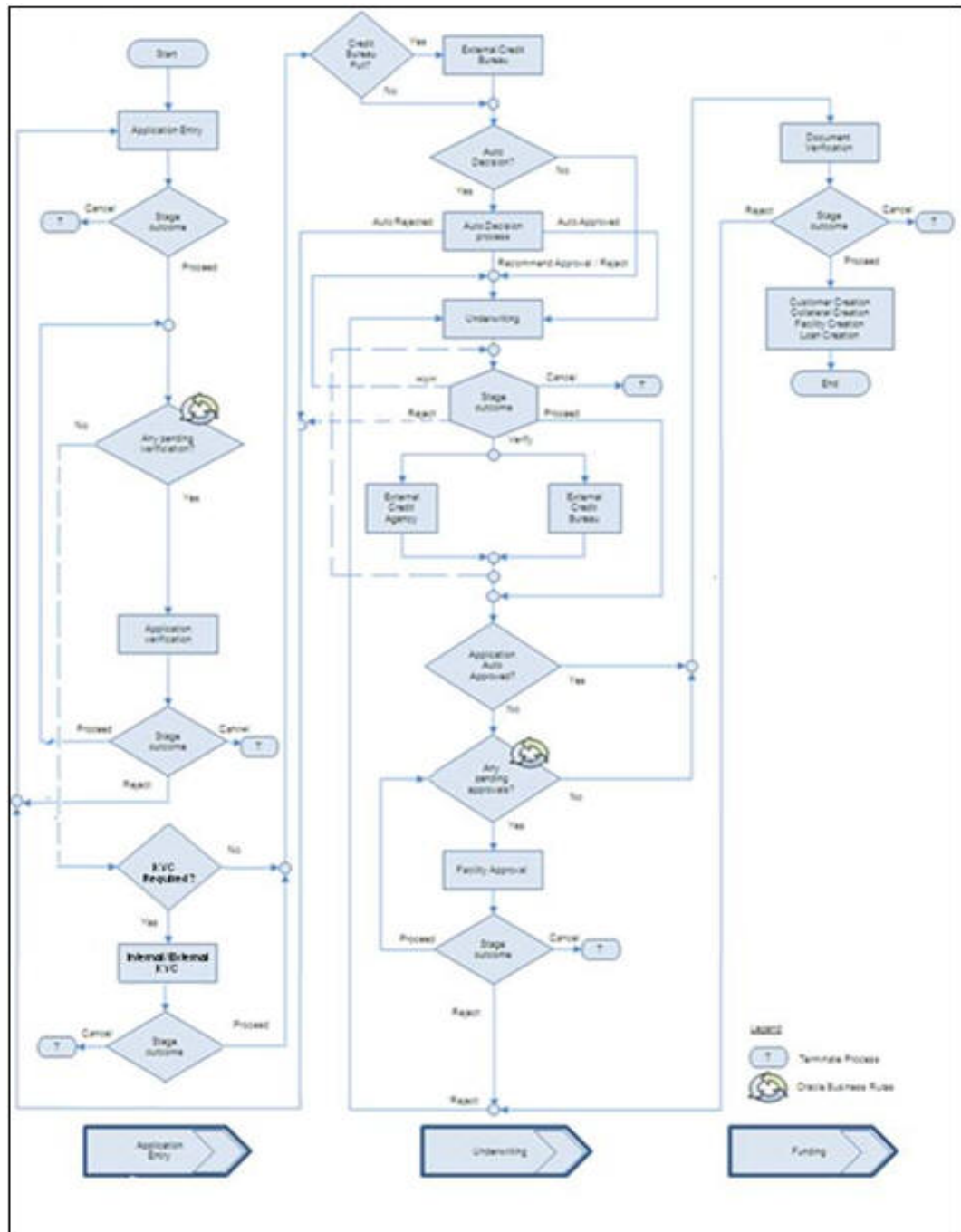
- Application Entry
 - Information captured in this stage include
 - Applicant Information
 - Corporate Information
 - Directors Information
 - Application details
 - Requested Loan Details
 - Facility Information
 - Collateral Details
 - Checklist
 - Documents
- Application Verification
- Internal KYC
- 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.

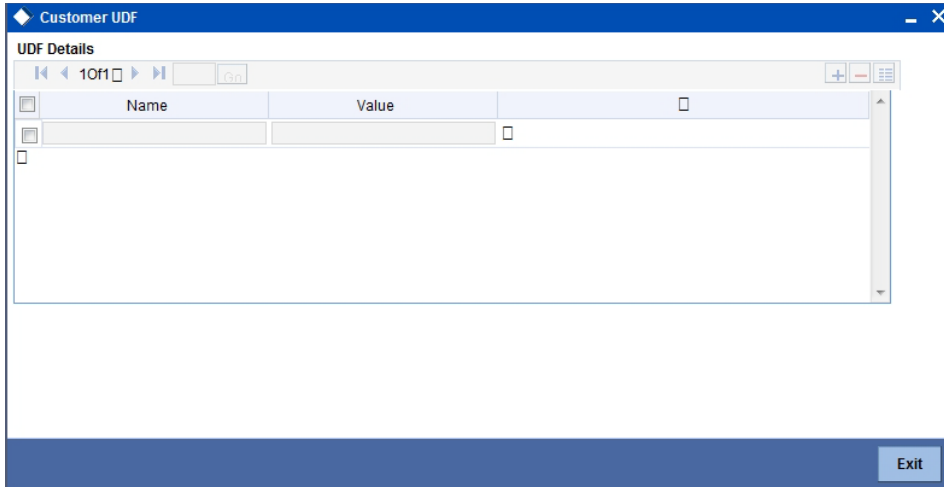
Click 'Default' button to default the details of existing customers.

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

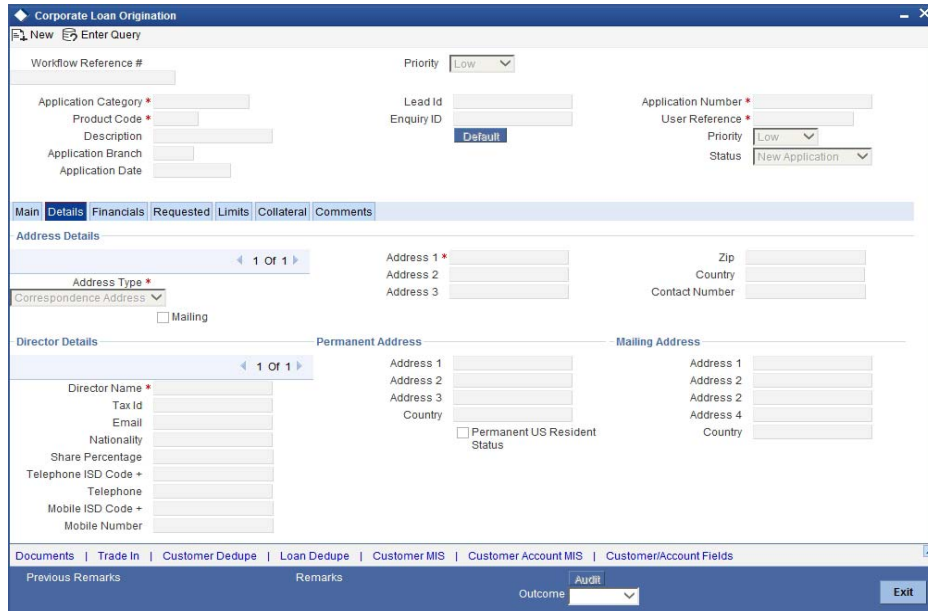
Specify the name of the UDF being created for the customer.

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 ISD Code, Telephone, Mobile ISD Code, and Mobile Number. There are also tabs for "Main", "Details", "Financials", "Requested", "Limits", "Collateral", and "Comments". At the bottom, there are buttons for "Previous Remarks", "Remarks", "Outcome", and "Exit".

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 is a 'New' button and an 'Enter Query' section with a 'Workflow Reference #' field and a 'Priority' dropdown menu set to 'Low'. Below this, several fields are listed: 'Application Category *', 'Product Code *', 'Description', 'Application Branch', 'Application Date', 'Lead Id', and 'Enquiry ID'. A 'Default' button is positioned below the 'Enquiry ID' field. Further down, there are 'Application Number *', 'User Reference *', another 'Priority' dropdown (set to 'Low'), and a 'Status' dropdown (set to 'New Application'). At the bottom of the form, there is a navigation bar with tabs: 'Main', 'Details', 'Financials' (which is selected), 'Requested', 'Limits', 'Collateral', and 'Comments'. Below the navigation bar, there is a breadcrumb trail: 'Documents | Trade In | Customer Channel | Account Channel | Customer Dedupe | Loan Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields'. At the very bottom, there are fields for 'Previous Remarks', 'Remarks', an 'Audit' button, an 'Outcome' 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 displays the 'Corporate Loan Origination' application window. The interface includes a top navigation bar with 'New' and 'Enter Query' options. A 'Priority' dropdown menu is set to 'Low'. The main form area contains several input fields: 'Workflow Reference #', 'Application Category *', 'Product Code *', 'Description', 'Application Branch', 'Application Date', 'Lead Id', 'Enquiry ID', 'Application Number *', 'User Reference *', 'Priority' (dropdown), and 'Status' (dropdown). A 'Default' button is located below the 'Enquiry ID' field. At the bottom, there is a tabbed interface with 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collateral', and 'Comments'. The 'Limits' tab is currently selected. Below the tabs, there is a breadcrumb trail: 'Documents | Trade In | Customer Channel | Account Channel | Customer Dedupe | Loan Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields'. The bottom of the window features a 'Previous Remarks' section, a 'Remarks' text area, an 'Add' button, an 'Outcome' dropdown menu, 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 'Collateral' tab is selected, showing a form with the following fields: 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). A 'Default' button is located below the Enquiry ID field. The bottom of the window features a navigation bar with tabs for Main, Details, Financials, Requested, Limits, Collateral, and Comments. A status bar at the very bottom includes 'Previous Remarks', 'Remarks', 'Auth', 'Outcome', and 'Exit' buttons.

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 shows a software interface for 'Corporate Loan Origination'. The main window is titled 'New' and 'Enter Query'. It contains several input fields and dropdown menus. The fields include: 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', 'Application Date', 'Lead Id', 'Enquiry ID' (with a 'Default' button), 'Application Number', 'User Reference', 'Priority' (set to 'Low'), and 'Status' (set to 'New Application'). Below the form is a navigation bar with tabs: 'Main', 'Details', 'Financials', 'Requested' (highlighted), 'Limits', 'Collateral', and 'Comments'. At the bottom, there is a status bar with 'Previous Remarks', 'Remarks', 'Audit', 'Outcome', and 'Exit' buttons.

You can capture the following details here:

Currency

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

Requested Amount

Specify the loan amount requested by the prospective customer.

Interest Rate

Specify the preferred interest rate of the prospective customer.

Tenor (in months)

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

No of Installments

Specify the requested Number of Loan Instalments/Schedules.

Frequency

Specify the requested Loan Schedule Frequency.

Unit

Specify the requested Loan Schedule Frequency Unit/Basis.

LC Reference No

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

Purchase Order Reference No

Specify the reference number of the trade instrument.

Loan Purpose

Specify the Purpose of the loan.

Itemization

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

Comments

Specify comments, if any, corresponding to the itemization.

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 Origination' application window. The 'Comments' tab is active, showing a form for entering query details. The form includes fields for Workflow Reference #, Application Category*, Product Code*, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Application Number*, User Reference*, Priority (Low), and Status (New Application). A 'Default' button is located below the Enquiry ID field. At the bottom of the form, there are 'Previous Remarks', 'Remarks', 'Audit', and 'Outcome' (with a dropdown arrow) buttons, and an 'Exit' button. The navigation bar at the bottom shows 'Main | Details | Financials | Requested | Limits | Collateral | Comments'.

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

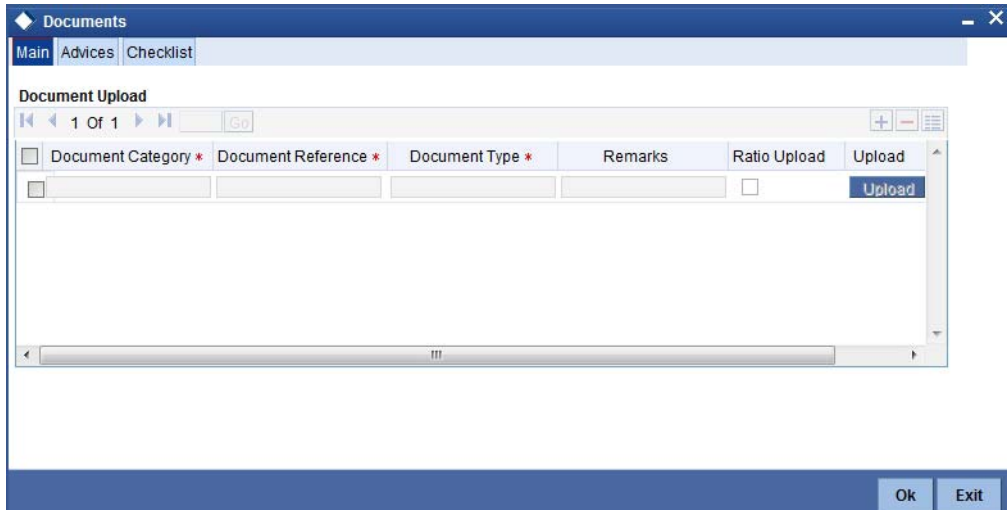
System displays the name of the commenter.

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.

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.

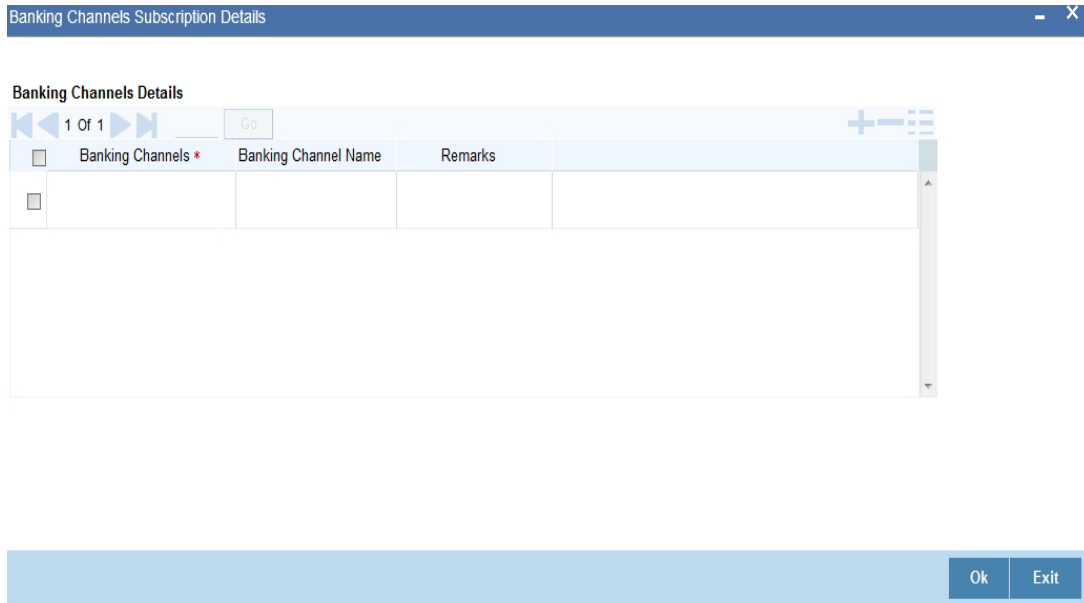
You can capture the asset details and the valuation details of the asset in this screen.

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.



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.

Corporate Loan Origination

New Enter Query

Enquiry ID * Application Category * Status Movement
 Branch * Product Code * User Reference *
 Enquiry Date Description

Customer Details

Customer No * First Name Contact Number
 Last Name Email

Requested Loan Details

Requested Currency * Rate * Loan Purpose
 Requested Amount * Tenor(In Months)

Loan Component

Multiple Offers

1 Of 1

Offer Id *	No of Installments	Frequency	Unit	Rate	Rate Code	Check	Apply
	12	1	Monthly			<input type="checkbox"/>	<input type="button" value="Apply"/>

Loan Details

Loan Branch * Value Date No of Installments
 Loan Account Number * Maturity Date Frequency
 Financing Currency Installment Start Date Unit
 Financing Amount * Status Change Mode

Effective Date

1 Of 1

Effective Date *

User Defined Element Value

1 Of 1

User Defined Element Id *	User Defined Element Value	Rate Code	Code usage	Res

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

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.

User Defined Fields

Application Number *

Customer Customer Account

Customer Branch Customer No

Character Fields

1 Of 1 Go

Field Name *	Value
--------------	-------

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.

User Defined Fields

Application Number *

Customer Customer Account

Account Branch Account Number

Character Fields

1 Of 1 Go

Field Name *	Value
--------------	-------

Number Fields

1 Of 1 Go

Field Name *	Value
--------------	-------

Ok Exit

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.

The screenshot shows the 'Vehicle Evaluator' window. At the top, there are three input fields: 'Application Number *', 'Vehicle Id *', and 'Collateral Code *'. Below these are two sections: 'Vehicle Details' and 'Vehicle Valuations'. 'Vehicle Details' includes fields for Valuation Source, Identification Number, Year, Make, Model, Body, and Usage. 'Vehicle Valuations' includes Wholesale Value, Retail Value, Usage Value, Attribute Value, and Total Value. At the bottom, there is a 'Vehicle Attributes' section with a table. The table has columns for 'Attribute Description', 'Attribute Code', 'Attribute Value', 'Package Included', and 'Selected'. There is a 'Go' button above the table and 'Ok' and 'Exit' buttons at the bottom right.

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

The screenshot shows the 'Formula Maintenance' window. It features a table with columns for 'Sequence Number *', 'Condition', and 'Score'. There is a 'Go' button above the table. Below the table, there are input fields for 'Elements', 'Index', 'Functions', and 'Braces'. 'Functions' and 'Braces' are dropdown menus. At the bottom right, there are 'Ok' and 'Exit' buttons.

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 screenshot displays the 'Corporate Loan Application Verification Stage' window. At the top, there are fields for 'Application Category', 'Product Code', 'Description', 'Application Branch' (000), and 'Application Date' (2011-01-04). To the right, there are fields for 'Lead Id', 'Enquiry ID' (Default), 'Application Number', 'User Reference', 'Priority' (Low), and 'Status' (New Application). Below these are tabs for 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collateral', and 'Comments'. The 'Requested' tab is active, showing 'Channel', 'Intermediary Group', 'KYC Required', and 'External Credit Check Required' (both unchecked), and 'Auto Decision Required' (unchecked). The 'Applicant Details' section includes 'Branch', 'Customer No.', 'Existing Customer' checkbox, 'Group Code' (Default), 'Short Name', 'Customer Name', 'National ID', 'Category', 'RM ID', 'RM Name', 'Telephone ISD Code', 'Telephone', 'Fax ISD Code', 'Fax', 'Language', 'Country', and 'Nationality'. The 'Account Details' section has 'Account Branch', 'Account Class', and 'Account' (Default). The 'Incorporation' section includes 'Date', 'Currency', 'Capital', 'Net Worth', and 'Country'. The 'Business Description' section is empty. At the bottom, there are links for 'Documents', 'Trade In', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', and 'Customer/Account Fields'. A 'Previous Remarks' field is on the left, and an 'Outcome' dropdown menu (Audit) is on the right, with an 'Exit' button.

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.

The screenshot shows a window titled "Offer Details" with a table containing the following columns: Sequence Number, Score From, Score Up To, Rate, No of Installments, Frequency, and Units. The "Units" column has a dropdown menu currently set to "Monthly". The table is currently empty. At the bottom right of the window, there are "Ok" and "Exit" buttons.

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:

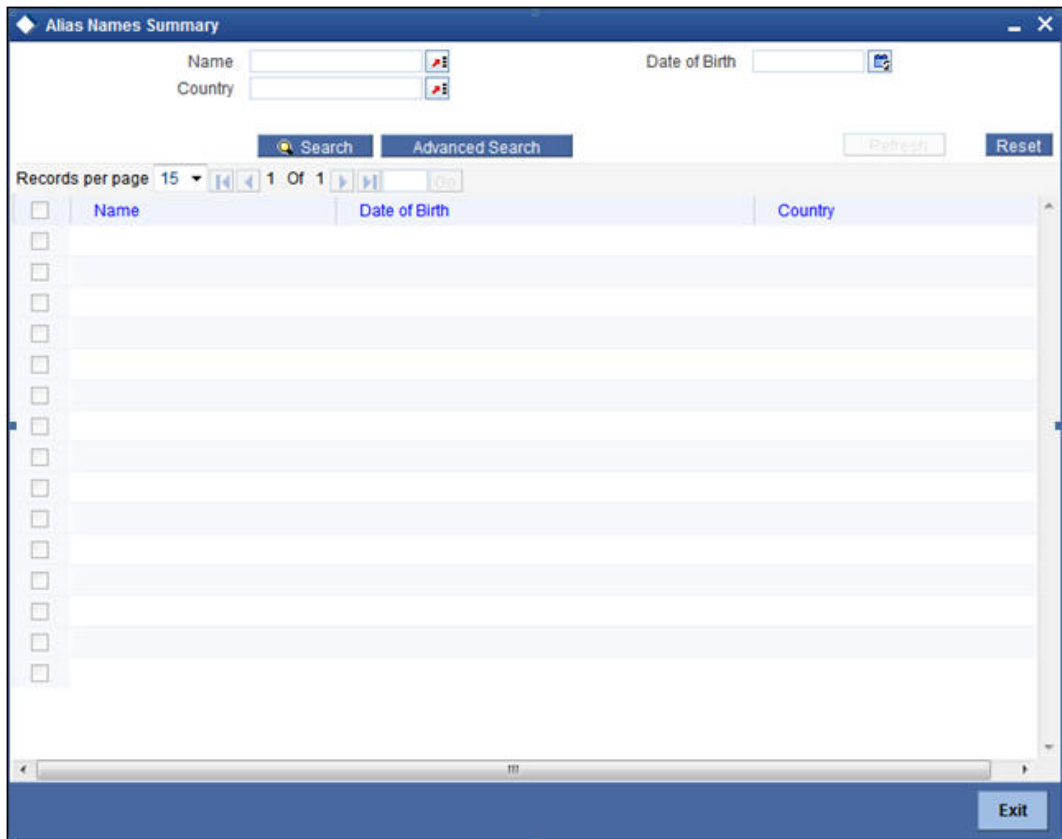
- KYC Internal Status
- KYC Internal Remarks
- SDN Status
- SDN Remarks

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

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

The screenshot shows a software interface titled "KYC Maintenance Summary". At the top, there are several search and filter fields: "Authorization Status" (dropdown), "Record Status" (dropdown), "KYC Reference" (text input with a search icon), "Full Name of Customer" (text input with a search icon), "KYC Customer Type" (dropdown), and "Risk Level" (dropdown). Below these fields are buttons for "Search", "Advanced Search", "Refresh", and "Reset". A pagination bar indicates "Records per page 15" and "1 Of 1". The main area is a table with the following columns: "Authorization Status", "Record Status", "KYC Reference", "Full Name of Customer", "KYC Customer Type", and "Risk Level". The table is currently empty. At the bottom right corner, there is an "Exit" button.

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



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 'KYC Review' window with the following fields and values:

Field	Value
Application Number	001005754
Customer No	001005754
Local Branch	001
First Name	
Middle Name	
Last Name	
Date of Birth	
Country	IN
Nationality	IN
KYC External Status	No Match
KYC External Remarks	No Match
SDN Status	No Match
SDN Remarks	No Match

Buttons: Review, Cancel

You can review the KYC details displayed on the screen.

System displays the following information:

- KYC Internal Status
- KYC Internal Remarks
- SDN Status
- SDN Remarks

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

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 a web application window titled "Corporate Loan Origination". The main content area is a form titled "New Enter Query". The form contains several input fields and dropdown menus:

- Workflow Reference # (text input)
- Priority (dropdown menu, currently set to "Low")
- Application Category* (text input)
- Product Code* (text input)
- Description (text input)
- Application Branch (text input)
- Application Date (text input)
- Lead Id (text input)
- Enquiry ID (text input)
- Default (button)
- Application Number* (text input)
- User Reference* (text input)
- Priority (dropdown menu, currently set to "Low")
- Status (dropdown menu, currently set to "New Application")

At the bottom of the form, there is a navigation bar with the following links: Documents | Trade In | Customer Channel | Account Channel | KYC Review | Customer Dedupe | Loan Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields | Vehicle Evaluator | Bureau Report | Loan MIS | Loan Fields.

Below the navigation bar, there is a section for "Previous Remarks" and "Remarks". It includes an "Audit" button, 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.

Vehicle Evaluator

Application Number * Vehicle Id * Collateral Code *

Vehicle Details

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

Vehicle Valuations

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

Vehicle Attributes

1 Of 1

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

Ok Exit

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 shows a web application window titled 'Corporate Loan Origination'. The main area is a form for creating a new application. It includes the following fields and controls:

- Workflow Reference #**: Text input field.
- Priority**: Dropdown menu with 'Low' selected.
- Application Category***: Text input field.
- Product Code***: Text input field.
- Description**: Text input field.
- Application Branch**: Text input field.
- Application Date**: Text input field.
- Lead Id**: Text input field.
- Enquiry ID**: Text input field.
- Default**: Button.
- Application Number***: Text input field.
- User Reference***: Text input field.
- Priority**: Dropdown menu with 'Low' selected.
- Status**: Dropdown menu with 'New Application' selected.

At the bottom of the form, there is a navigation bar with the following links: Documents | Trade In | Customer Channel | Account Channel | KYC Review | Customer Dedupe | Loan Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields | Vehicle Evaluator | Bureau Report | Loan MIS | Loan Fields. Below the navigation bar, there are buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (dropdown), and 'Exit'.

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.

The screenshot displays the 'Corporate Loan Origination' application window. At the top, there is a 'New' button and an 'Enter Query' section. The form contains several input fields and dropdown menus: 'Workflow Reference #' (text), 'Priority' (dropdown set to 'Low'), 'Application Category*' (text), 'Product Code*' (text), 'Description' (text), 'Application Branch' (text), 'Application Date' (text), 'Lead Id' (text), 'Enquiry ID' (text), and a 'Default' button. Below these are 'Application Number*' (text), 'User Reference*' (text), 'Priority' (dropdown set to 'Low'), and 'Status' (dropdown set to 'New Application'). A horizontal menu bar at the bottom of the form lists various system modules: Documents, Trade In, Customer Channel, Account Channel, KYC Review, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, Vehicle Evaluator, Bureau Report, Loan MIS, and Loan Fields. At the very bottom, there are 'Previous Remarks' and 'Remarks' text areas, an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

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 shows a software window titled "Schedule Details". At the top, there are two input fields: "Application Number" and "Component Name". Below these is a "Details" section containing a table. The table has a header row with columns: "Due Date", "Amount Settled", "Amount Due", "EMI amount", "Amortized Principal", and "Accrued". There are two rows of data below the header, each with a small square checkbox to its left. Above the table, there are navigation arrows and the text "1 Of 1" with a "Go" button. At the bottom right of the window, there are "Ok" and "Exit" buttons.

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 data grids. The first grid is titled "Disbursals" and has columns: Schedule Date, Total Disbursement Amount, Amount To Disburse, and Already Disbursed Amount. The second grid is titled "Split Details" and has columns: Split Sequence No, Split Percent (%), Split Amount, Payment Mode, Settlement Branch, and Settlement Account Number. Both grids are currently empty. At the bottom right, 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

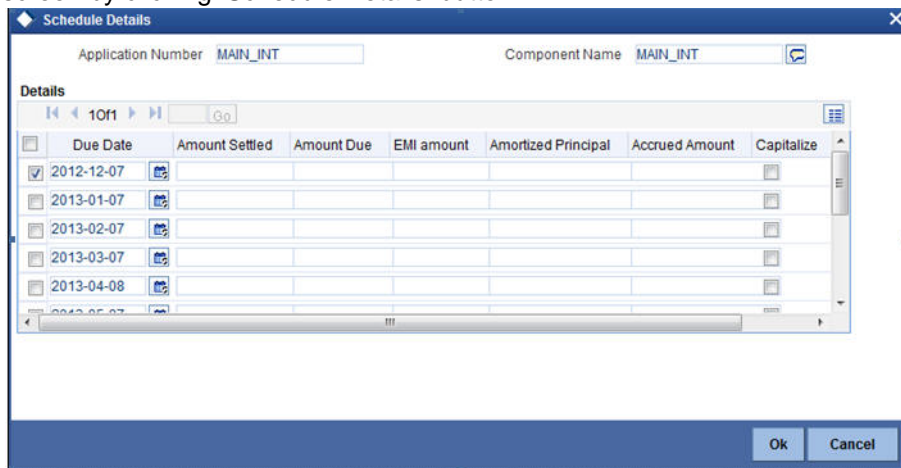
The following Disbursal Schedule's Split Details can be captured here:

- Split Sequence No

- Split Percentage
- Split Amount
- Payment Mode
- Settlement Branch
- Settlement Account Number
- Account Description
- Customer & Settlement Currency

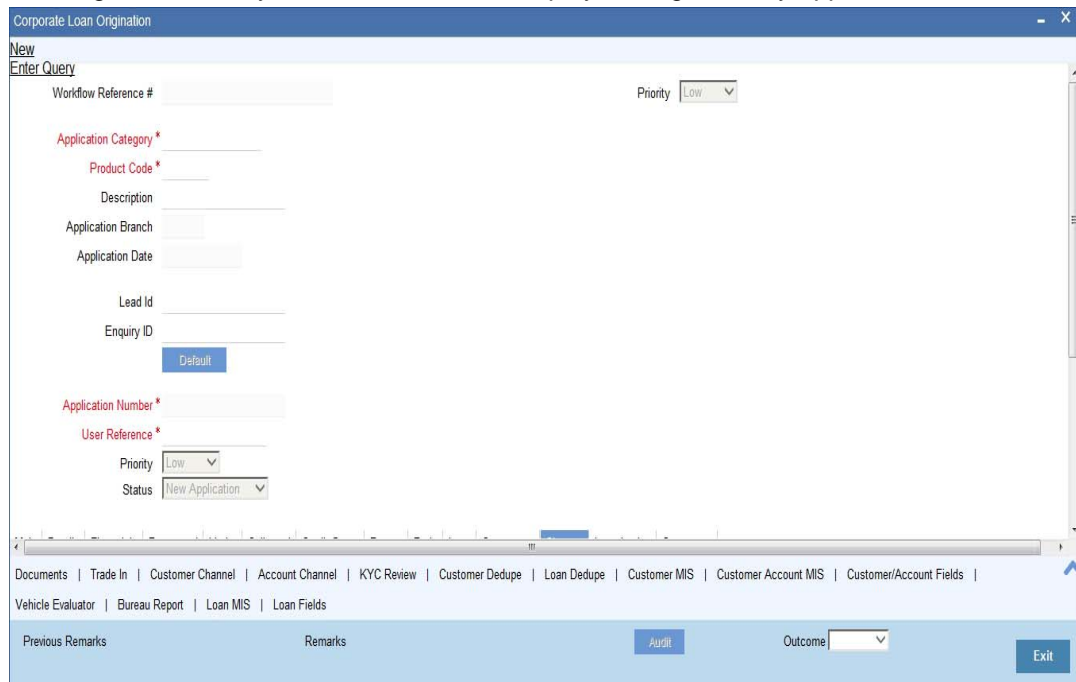
2.14.7.2 Viewing Schedule Details

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



2.14.8 Charges Tab

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



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. At the top, there are 'Save' and 'Hold' buttons. Below them is a form with various fields: Application Category, Product Code, Description, Application Branch (000), Application Date (2011-01-04), Lead Id, Enquiry ID (Default), Application Number, User Reference, Priority (Low), and Status (New Application). A tabbed menu below the form includes 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collateral', 'Credit Score', 'Bureau', 'Ratio', 'Loan', 'Component', 'Charges', 'Investigation', and 'Comments'. 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 of the window, there are navigation links (Documents, Trade In, KYC Review, etc.), a 'Previous Remarks' section, a 'Remarks' field, an 'Outcome' dropdown menu, and an 'Audit' button.

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.

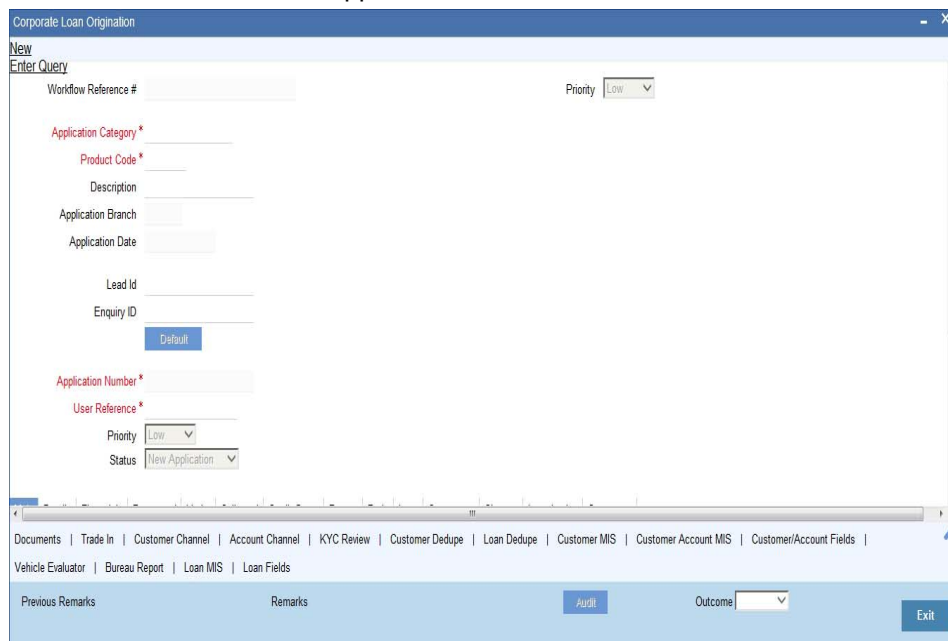
To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen 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 a web application window titled "Corporate Loan Origination". The interface includes a "New" button and a "Enter Query" section. The form contains several input fields and dropdown menus: "Workflow Reference #", "Priority" (set to "Low"), "Application Category*", "Product Code*", "Description", "Application Branch", "Application Date", "Lead Id", "Enquiry ID", "Application Number*", "User Reference*", "Priority" (set to "Low"), and "Status" (set to "New Application"). A "Default" button is located below the "Enquiry ID" field. At the bottom of the form, there are fields for "Previous Remarks", "Remarks", "Audit", "Outcome" (a dropdown menu), and an "Exit" button. A navigation bar at the bottom of the window lists various menu items: Documents, Trade In, Customer Channel, Account Channel, KYC Review, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, Vehicle Evaluator, Bureau Report, Loan MIS, and Loan Fields.

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 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

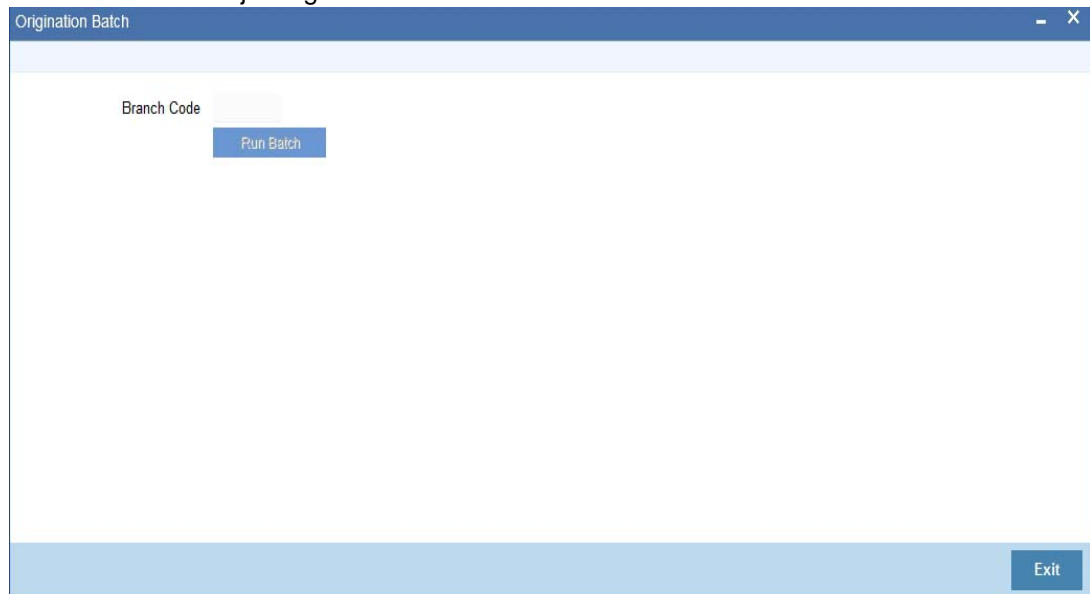
This stage is optional. Task will be moved to this stage only when the system is unable to create Customer/ Customer Account/ Liability/ Facility/ Collateral/ pool/ Loan. You can make the necessary changes & retry. You can select the outcome as 'PROCEED'.

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.

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

Specify the following details:

Industry

Specify the industry name here.

Sheet Name

Specify the worksheet name here.

Short Description

Specify a brief description about the template.

Worksheet**Worksheet Name**

Specify the name of the worksheet.

Worksheet Description

Specify a brief description about the worksheet.

Work sheet Required

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

SDE Details**SDE Name**

Specify the SDE name here.

SDE Description

Specify a brief description of the SDE.

Data Type

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

- VARCHAR2
- Number
- Date

Category

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

- Asset
- Liability
- Income
- Expense

Sub Category

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

For example:

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

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

SUB-CATEGORY1 =SDE1+SDE2+SDE3

Note

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

SDE Type

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

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 three input fields: "Branch", "From Date", and "To Date". Further down, there are two rows of controls. The first row contains "Report Format" (a dropdown menu set to "PDF") and "Printer At" (a dropdown menu set to "Client"). The second row contains "Report Output" (a dropdown menu set to "View") and "Printer" (an input field). 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 blue header bar. Below the header, the text 'Funded Contracts Reports' is displayed. The form contains several input fields and dropdown menus: 'Branch Code' (text input), 'From Date' (calendar icon), 'To Date' (calendar icon), 'Report Format' (dropdown menu with 'PDF' selected), 'Report Output' (dropdown menu with 'View' selected), 'Printer At' (dropdown menu with 'Client' selected), and 'Printer' (text input). At the bottom right of the window, 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:

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

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:

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

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.

Underwriting Status By Month and Underwriter Report

Underwriting Status By Month and Underwriter Report

Branch

User

From Date

To Date

Report Format

Report Output

Printer At

Printer

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

Field Name	Field Description
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

5. Function ID Glossary

C

CLRPCAUR4-4
CLRPFNCR4-3
CLRPPFCR4-1
CLRPUNMI4-5
CLRPUNMN4-8
CLRPUNMU4-7

O

ORDBATCH2-96
ORDBKPMT2-23
ORDCLAPP2-51

ORDCLSIM 2-25
ORDLEADM 2-3
ORDPRCMT 2-42
ORDRATMT 2-36
ORDRULMT 2-31
ORDTEMDF 2-39, 3-1
ORSCLSIM 2-30
ORSLEADM 2-22
ORSPRCMT 2-46
ORSRATMT 2-37
ORSRULMT 2-35