

Corporate Loan Origination User Guide

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1. Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Documentation Accessibility

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

1.4 Acronyms and Abbreviations

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

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

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.
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>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.
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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 BPMN 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
- 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, "Defining Bank Level Parameters for Lead ID"](#)
- [Section 2.3, "Maintaining Credit Rating Rules"](#)
- [Section 2.4, "Credit Ratios"](#)
- [Section 2.5, "Maintaining Ratio Details"](#)
- [Section 2.6, "Pricing Details"](#)
- [Section 2.7, "Stages in Corporate Loan Origination"](#)

- [Section 2.8, "Application Entry"](#)
- [Section 2.9, "Application Verification"](#)
- [Section 2.10, "Underwriting"](#)
- [Section 2.11, "Loan Approval"](#)
- [Section 2.12, "Document Verification"](#)
- [Section 2.13, "Manual Retry"](#)

2.2 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 "OCDBKPMT" in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Bank Parameter Maintenance

New Enter Query

Bank Code

Bank Description

External Credit Bureau Maintained

Maximum Penny Credit Attempts

Lead Preferences

Lead Id Auto Generation

Lead ID Mask

Lead Auto Closure Period (Days)

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

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

Select this check 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

Select this check 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 are 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 is decided by the bank based on the turnaround time of all other linked processes with the lead and hence it is managed and decided accordingly by the bank.

2.3 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 2.3.1, "Main Tab"](#)
- [Section 2.3.2, "Risk Factor Tab"](#)
- [Section 2.3.3, "Specifying Credit Grades"](#)
- [Section 2.3.4, "Specifying Auto Decision"](#)
- [Section 2.3.5, "Viewing Credit Rule Summary"](#)

You can maintain these details in 'Rule Details' screen. You can invoke this screen by typing 'OCDRLMT' 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:

- Corporate

2.3.1 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.

2.3.2 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 shows a 'Rule Details' window with a 'Save' button at the top left. Below it, there are input fields for 'Rule Id *' and 'Account Description'. To the right, there is a 'Type' dropdown menu set to 'Corporate' and a 'New Route' checkbox. Below these fields, there is a 'Main' tab and a 'Risk Factor' tab, with 'Risk Factor' being the active tab. The 'Risk Factor' tab contains a table with columns: 'Risk Id *', 'Account Description', and 'Formula'. The table is currently empty. At the bottom of the window, there is a 'Rating | Auto Decision' section with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status'. A 'Cancel' button is located at the bottom right.

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.

2.3.2.1 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. In the 'Formula' screen you can specify the condition for calculating the credit score associated with a risk condition.

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, and so on. 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'.

2.3.3 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.

Rating

Rating

1 Of 1

Go

+ - ☰

☐	Sequence Number *	Score	Grade

Ok Cancel

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Score

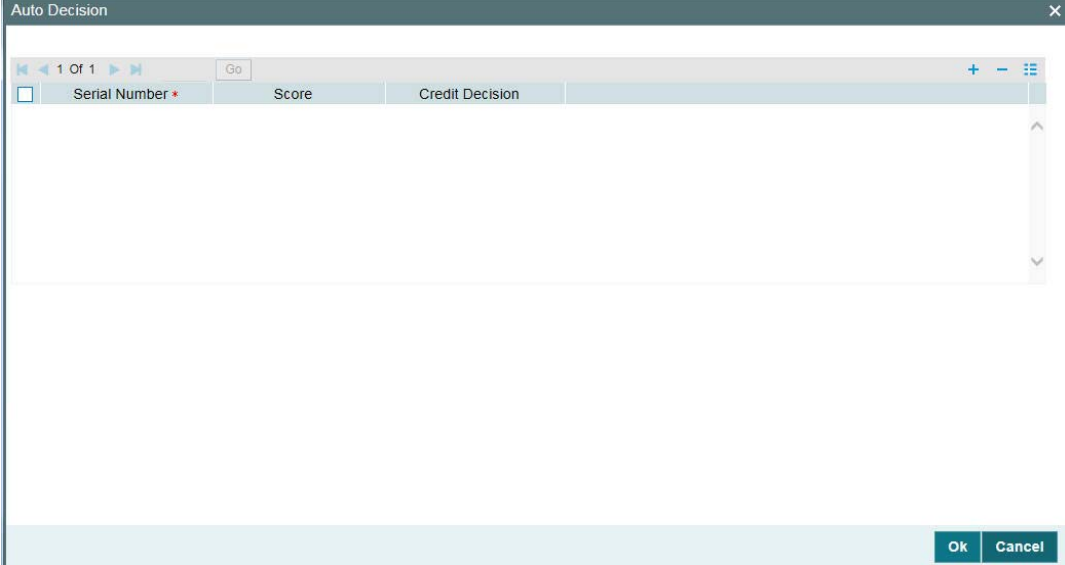
Specify the score associated with a credit risk.

Grade

Specify the credit grade based on the score obtained.

2.3.4 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 close button (X) in the top right corner. Inside the window, there is a table with three columns: "Serial Number", "Score", and "Credit Decision". The table has a header row and one data row. The "Serial Number" column has a red asterisk next to it. The "Score" column has a red asterisk next to it. The "Credit Decision" column has a red asterisk next to it. The table is currently empty. At the bottom right of the window, 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 is 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.

2.3.5 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 "OCSRULMT" in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Rules

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Rule Id

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Rule Id	Account Description
----------------------	---------------	---------	---------------------

Exit

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.

2.4 Credit Ratios

This section contains the following topics:

- [Section 2.4.1, "Maintaining Credit Ratios"](#)
- [Section 2.4.2, "Specifying Formula Details"](#)
- [Section 2.4.3, "Viewing Credit Ratio Summary"](#)

2.4.1 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 " OCDRATMT" in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Credit Ratio Maintenance

Save

Group Id *

Description

Type ☒ New Route

Ratio Id

Ratio Id *	Description	Formula
------------	-------------	---------

Range

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

Cancel

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:

- Corporate

Ratio ID

Specify a unique identification for the credit ratio being maintained.

Description

Specify a suitable description for the credit ratio.

2.4.2 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, and so on. 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 '/'.

2.4.3 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 'OCSRATMT' 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 "Ratios". At the top, there are buttons for "Search", "Advanced Search", "Reset", and "Clear All". Below these, a section labeled "Case Sensitive" contains search filters: "Authorization Status" with a dropdown menu, "Record Status" with a dropdown menu, and "Group Id" with a text input field and a magnifying glass icon. Below the filters is a table with columns: "Authorization Status", "Record Status", "Group Id", and "Description". The table is currently empty. Above the table, there is a pagination bar showing "Records per page" set to 15, "1 Of 1" records, and a "Go" button. To the right of the pagination bar is a "Lock Columns" dropdown set to 0. An "Exit" button is located at the bottom right of the window.

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.

2.5 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 "OCDRATMT" in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

Credit Ratio Maintenance

Save

Group Id *

Description

New Route

TypeCorporate

Ratio Id

1 Of 1

Go

+ -

Ratio Id *	Description	Formula
------------	-------------	---------

Range

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

Cancel

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:

- Corporate

Ratio Id

Specify the ratio id here.

Description

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

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

The screenshot shows the 'Formula Wizard' dialog box with the title bar 'Formula Wizard' and a close button 'X'. The main area is titled 'Formula' and contains a progress bar with '1 Of 1' steps. Below the progress bar is a tabbed interface with three tabs: 'Ratio Type*', 'Condition', and 'Condition Builder'. The 'Ratio Type*' tab is selected and contains a large empty text area. At the bottom right are 'Ok' and 'Cancel' buttons.

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.

This screenshot shows the 'Formula Wizard' dialog box with the 'Ratio Type*' tab selected. The 'Ratio Type*' tab now contains a dropdown menu with 'Stated Before' selected. Below the dropdown is a 'Condition Builder' button. The 'Condition' and 'Condition Builder' tabs are also visible. At the bottom right are 'Ok' and 'Cancel' buttons.

Specify the following details:

Condition

Specify the condition for the rule here.

Business Rule**Braces**

Select the braces from the adjoining drop-down list.

Functions

Select the functions from the adjoining drop-down list.

Elements

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

Operators

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

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

Logical Operators

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

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

Value

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

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

2.6 Pricing Details

This section contains the following topics:

- [Section 2.6.1, "Maintaining Pricing Details"](#)
- [Section 2.6.2, "Maintaining Pricing Formula"](#)
- [Section 2.6.3, "Maintaining Pricing Offer"](#)
- [Section 2.6.4, "Viewing Pricing Details Summary"](#)

2.6.1 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 'OCDPRCMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

The screenshot shows the 'Pricing Details' application window. At the top, there is a title bar with 'Pricing Details' and standard window controls. Below the title bar is a menu bar with 'New' and 'Enter Query'. The main form area contains three input fields: 'Price Group ID *' (with a red asterisk), 'Description', and 'Price Type' (a dropdown menu). Below these fields is a section titled 'Pricing Details' which contains a table. The table has a header row with columns: 'Price ID *', 'Price Description', 'Default', 'Formula', and 'Offer'. The table body is currently empty. At the bottom of the window is a status bar with fields for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner of the status bar.

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

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

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

2.6.2 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.

Formula Maintenance

1 Of 1 Go

Sequence Number	Condition	Score
-----------------	-----------	-------

Elements

Index

Functions

Braces

Operators

Logical Operators

Ok Cancel

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 is considered as default score.

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

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

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

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

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.

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

You can specify the following details here:

System generates the sequence number.

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

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

2.6.4 Viewing Pricing Details Summary

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

The screenshot shows a web application window titled "Pricing". At the top, there is a search bar with the text "OCSPRCMT" and a magnifying glass icon. Below the search bar, there are buttons for "Search", "Advanced Search", "Reset", and "Clear All". The main area is divided into two sections: "Case Sensitive" and "Records per page". The "Case Sensitive" section contains four dropdown menus: "Authorization Status", "Record Status", "Price Group ID", and "Price Type". The "Records per page" section shows a dropdown menu set to "15". Below these sections is a table with the following columns: "Authorization Status", "Record Status", "Price Group ID", "Description", and "Price Type". The table is currently empty. At the bottom right of the window, there is an "Exit" button.

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

- Application Status
- Price Group ID
- Price Type

- Record Status
- Description

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

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

2.7 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
 -
 - Checklist
 - Documents
- Application Verification
- 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

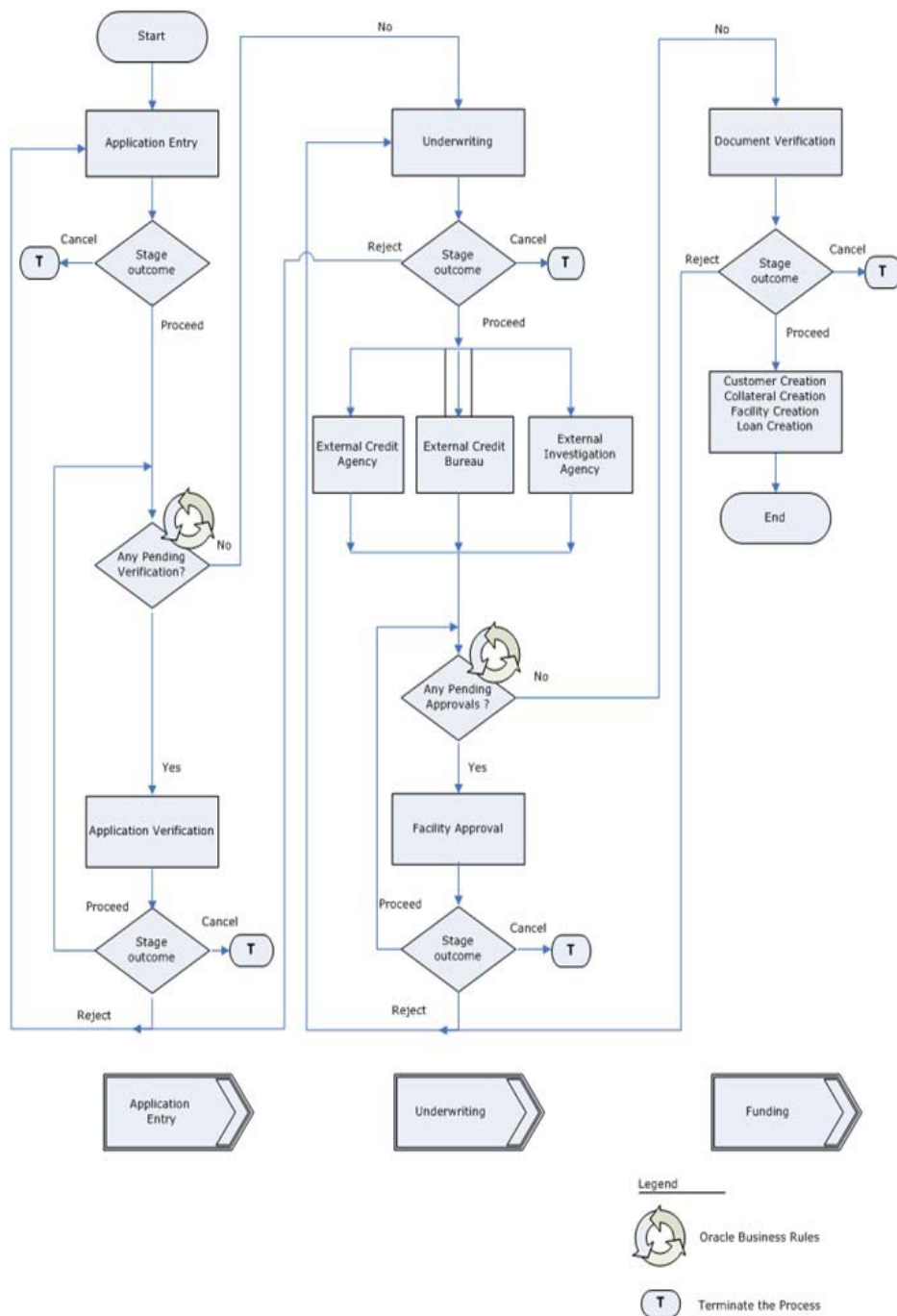
- Information captured during Previous stages are verified
- All documents obtained are verified against checklist
- Manual Retry

This section contains the following details:

- [Section 2.7.1, "Process Flow Diagram"](#)
- [Section 2.7.2, "Process Matrix"](#)

2.7.1 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 are explained in detail in the subsequent sections.

2.7.2 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	OCDCLAPP	PROCEED, CANCEL
2	Application Verification	The details captured as part of 'Application Entry' stage is verified	OCDCLVER	PROCEED, RETURN, CANCEL
3	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	OCDCLUND	VERIFY PROCEED, RETURN, CANCEL
4	Loan Approval	Facility Approval	OCDCLAPR	PROCEED, RETURN, CANCEL

Stage	Stage Title	Description	Function ID	Exit point
5	Document Verification	Document Verification Final Verification Customer Creation Loan Account Creation Advice Generation	OCDCLDVR	PROCEED, RETURN, CANCEL
6	Manual Retry	This stage is optional. Task is 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.	OCDCLMCU	PROCEED

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

2.8 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

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

This section contains the following details:

- [Section 2.8.1, "Making Corporate Loan Application Entry"](#)
- [Section 2.8.2, "Main Tab"](#)
- [Section 2.8.3, "Details Tab"](#)
- [Section 2.8.4, "Financials Tab"](#)
- [Section 2.8.5, "Limits Tab"](#)
- [Section 2.8.6, "Requested Tab"](#)
- [Section 2.8.7, "Comments Tab"](#)
- [Section 2.8.8, "Capturing Document Details"](#)
- [Section 2.8.9, "Capturing Trade In Details"](#)

- [Section 2.8.10, "Customer Channel Button"](#)
- [Section 2.8.11, "Account Channel Button"](#)
- [Section 2.8.12, "Capturing Customer MIS"](#)
- [Section 2.8.13, "Capturing Customer Account MIS"](#)
- [Section 2.8.14, "Specifying Customer/Account Fields"](#)

2.8.1 **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 'OCDCLAPP' 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 want 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.

2.8.2 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.

Auto Decision Required

Select this check box to enable auto decision on loan application. If you select this check 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

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

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

Applicant Details**Existing Customer**

Select this check 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.

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.

2.8.2.1 Fields

You can capture the user defined field details for the customer, if any by clicking 'Customer/Account Fields' button. The 'User Defined Fields' screen gets displayed 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

Number Fields

1 Of 1 Go

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

Date Fields

1 Of 1 Go

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

Ok Exit

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.

2.8.3 Details Tab

Note

This tab is enabled only if OBCL is deployed with ROFC and disabled if OBCL is standalone

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.

Corporate Loan Application Entry

Save Hold

Application Category * Lead Id Application Number * 000CCL367

Product Code * Enquiry ID User Reference *

Description Default Priority Low

Application Branch 000 Status New Application

Application Date 2015-04-01

Main Details Financials Requested Limits Comments

Address Details

1 Of 1 + - Address 1 * Zip

Address Type * Correspondence Address Address 2 Country

Mailing Address 3 Contact Number

Director Details Permanent Address Mailing Address

1 Of 1 + - Director Name * Address 1 Address 1

Address 2 Address 2

Documents | Trade In | Customer Channel | Account Channel | KYC Review | Customer Dedupe | Loan Dedupe | Customer MIS | Customer Account MIS |

Previous Remarks Remarks Audit Outcome 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

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

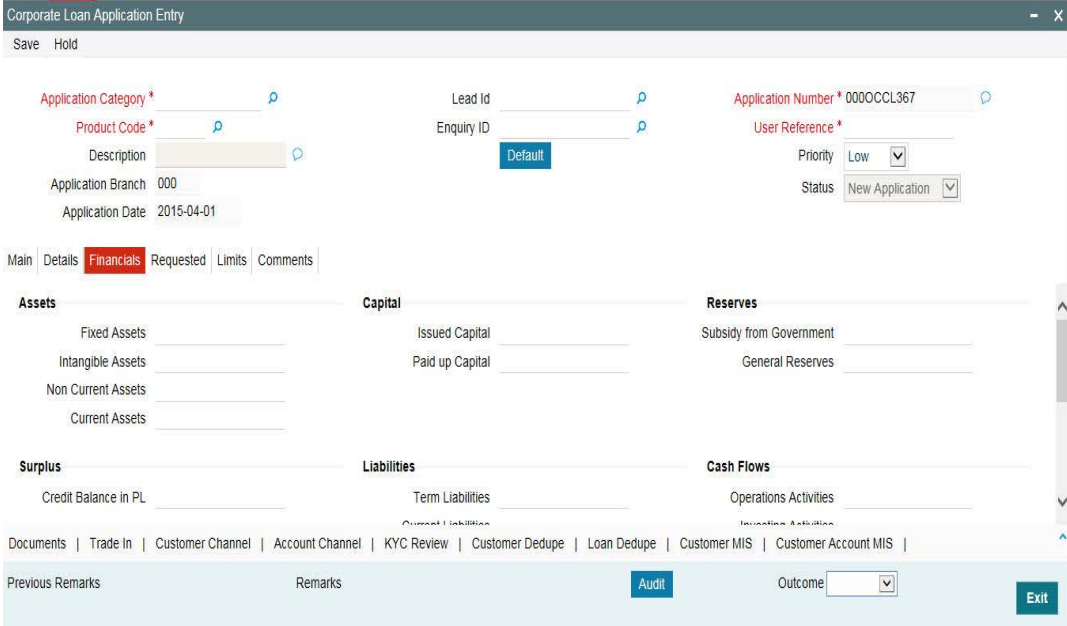
Mailing

Line 1 – 4

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

2.8.4 Financials Tab

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



The screenshot displays the 'Corporate Loan Application Entry' window with the 'Financials' tab selected. The top section contains input fields for 'Application Category', 'Product Code', 'Description', 'Application Branch' (000), 'Application Date' (2015-04-01), 'Lead Id', 'Enquiry ID', 'Application Number' (0000CCL367), 'User Reference', 'Priority' (Low), and 'Status' (New Application). Below this is a navigation bar with tabs: Main, Details, Financials (active), Requested, Limits, and Comments. The main area is divided into three columns: Assets, Capital, and Reserves. The Assets column includes Fixed Assets, Intangible Assets, Non Current Assets, and Current Assets. The Capital column includes Issued Capital and Paid up Capital. The Reserves column includes Subsidy from Government and General Reserves. Below these are sections for Surplus, Liabilities, and Cash Flows. The Surplus section includes Credit Balance in PL. The Liabilities section includes Term Liabilities. The Cash Flows section includes Operations Activities. At the bottom, there is a 'Previous Remarks' field, a 'Remarks' field, 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.

2.8.5 Limits Tab

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

Corporate Loan Application Entry

Save Hold

Application Category * Lead Id Application Number * 000CCL367

Product Code * Enquiry ID User Reference *

Description Default Priority Low

Application Branch 000 Status New Application

Application Date 2015-04-01

Main Details Financials Requested Limits Comments

Liability Details

Liability Number Liability Name Main Liability No Liability Branch 000 Liability Currency USD Overall Limit

Line Details

Line Code Line Serial Main Line Code Line Branch Line Currency Limit Amount Effective Line Amount Basis Limit

Availability

Start Date YYYY-MM-DD Expiry Date YYYY-MM-DD Last Available Date YYYY-MM-DD Remarks ☐ Revolving Line

Documents Trade In Customer Channel Account Channel KYC Review Customer Dedupe Loan Dedupe Customer MIS Customer Account MIS

Previous Remarks Remarks Audit Outcome Exit

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

Select this check box to indicate that the revolving line is required.

2.8.6 Requested Tab

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

The screenshot shows the 'Corporate Loan Application Entry' window with the 'Requested' tab selected. The form contains the following fields and sections:

- Top Section:** Application Category*, Product Code*, Description, Application Branch (000), Application Date (2015-04-01), Lead Id, Enquiry ID (with a 'Default' button), Application Number* (000CCL367), User Reference*, Priority (Low), and Status (New Application).
- Navigation Tabs:** Main, Details, Financials, Requested (active), Limits, Comments.
- Requested Section:** Currency*, Requested Amount*, Tenor(In Months)* (12), No of Installments, Unit (Monthly), Loan Purpose, and Purchase Order Reference No.
- Itemizations Section:** A table with columns 'Itemization' and 'Comments'. The table is currently empty, showing '1 Of 1' items.
- Footer Section:** Documents, Trade In, Customer Channel, Account Channel, KYC Review, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, Previous Remarks, Remarks, Audit button, Outcome dropdown, and Exit button.

You can capture the following details here:

Currency

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

Requested Amount

Specify the loan amount requested by the prospective customer.

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.

Unit

Specify the requested Loan Schedule Frequency Unit/Basis.

Purchase Order Reference No

Specify the reference number of the trade instrument.

Loan Purpose

Specify the purpose of the loan.

Itemization

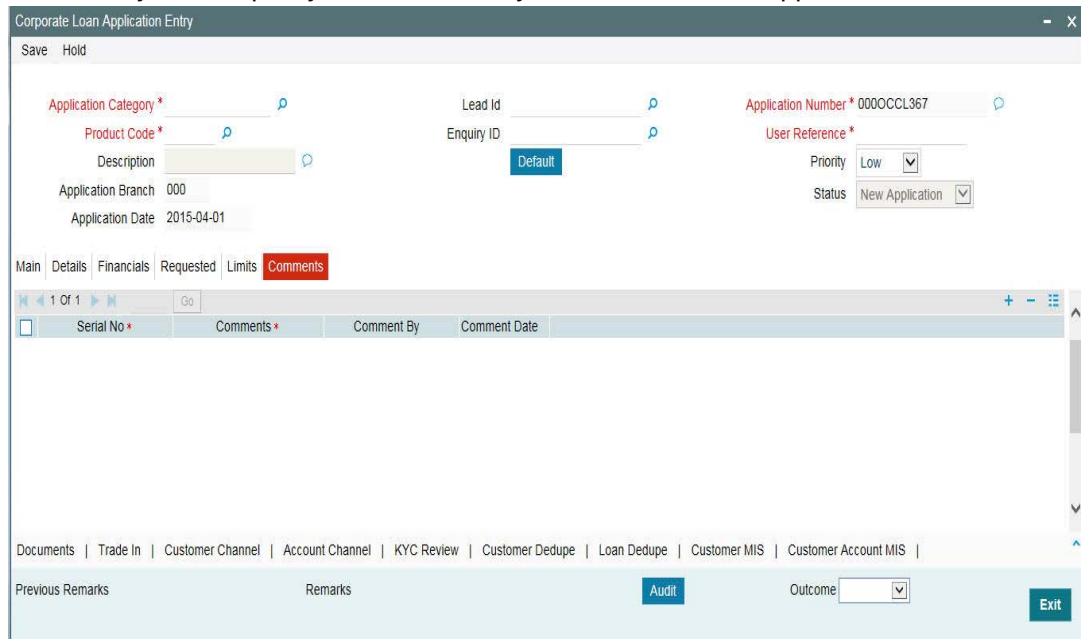
Specify the tenor itemization that is required. For example, you can specify the itemizations like 'Booking Amount', 'Payment', 'Interiors', and so on.

Comments

Specify comments, if any, corresponding to the itemization.

2.8.7 Comments Tab

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



The screenshot shows the 'Comments' tab within the 'Corporate Loan Application Entry' window. The window has a title bar with a minus and close button. Below the title bar is a menu bar with 'Save' and 'Hold'. The main area is divided into two sections. The top section contains various input fields: 'Application Category*' (with a dropdown arrow), 'Lead Id' (with a dropdown arrow), 'Application Number*' (with the value '000CCL367' and a dropdown arrow), 'Product Code*' (with a dropdown arrow), 'Enquiry ID' (with a dropdown arrow), 'User Reference*' (with a dropdown arrow), 'Description' (with a text input field and a dropdown arrow), 'Application Branch' (with the value '000'), 'Priority' (with a dropdown menu showing 'Low'), 'Application Date' (with the value '2015-04-01'), and 'Status' (with a dropdown menu showing 'New Application'). There is also a 'Default' button. The bottom section contains a tabbed interface with 'Main', 'Details', 'Financials', 'Requested', 'Limits', and 'Comments' (which is the active tab). Below the tabs is a table with columns: 'Serial No.', 'Comments', 'Comment By', and 'Comment Date'. The table is currently empty. At the bottom of the window, there is a footer bar with 'Documents', 'Trade In', 'Customer Channel', 'Account Channel', 'KYC Review', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', and 'Customer Account MIS'. Below this is a section for 'Previous Remarks' and 'Remarks' with an 'Audit' button and an 'Outcome' dropdown menu. An 'Exit' button is located at the bottom right.

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.

2.8.8 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

Select this check to view the calculated financial ratios, which is obtained by uploading the excel sheet (balance sheet, income statement, statement of cash flows, and so on.).

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	OCDCLAPP	Available	Available	Available
Application Verification	OCDCLVER	Available	Available	Available

Underwriting	OCDCLUND	Available	Available	Available
Facility Approval	OCDCLAPR	Available	Available	Available
Document Verification	OCDCLDVR	Available	Available	Available
Customer / Account / Facility / Loan / Collateral Creation				

2.8.9 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.

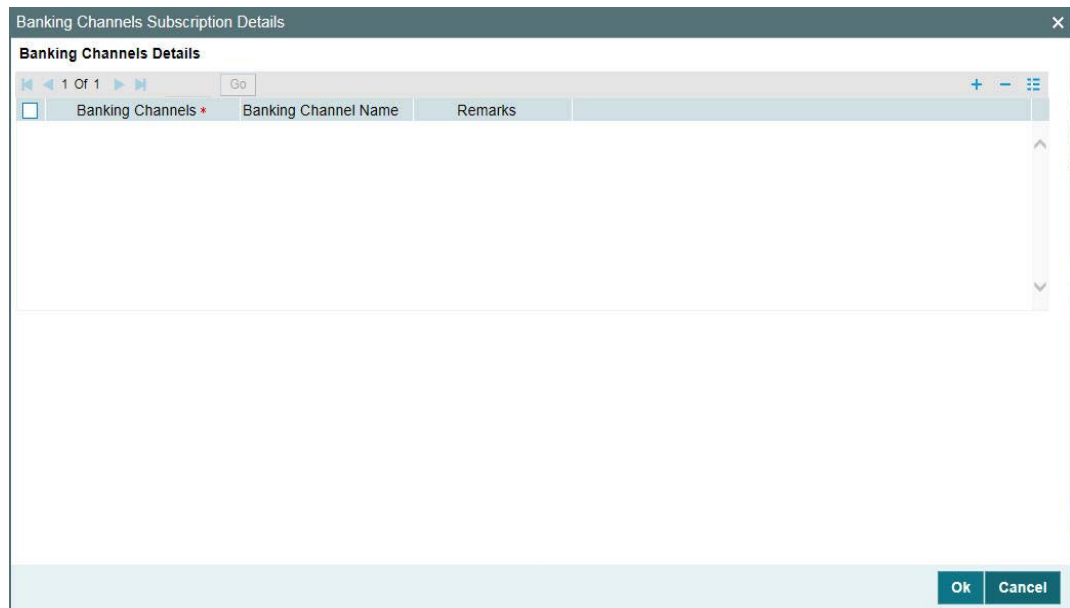
You can capture the asset details and the valuation details of the asset in this screen.

Note

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

2.8.10 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.



The image shows a software dialog box titled "Banking Channels Subscription Details". Inside the dialog, there is a section titled "Banking Channels Details". This section contains a table with two columns: "Banking Channel Name" and "Remarks". Above the table, there is a search bar with a "Go" button and a status indicator "1 Of 1". To the left of the table is a checkbox. At the bottom right of the dialog, there are "Ok" and "Cancel" buttons.

Banking Channel Name	Remarks
----------------------	---------

Specify the following details:

Banking Channels

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

Banking Channel Name

The system displays the name of the banking channel.

Remarks

Specify remarks for the banking channel subscription.

2.8.11 Account Channel Button

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

Banking Channels Subscription Details

Banking Channels Details

1 Of 1

Go

+ - ☰

☐	Banking Channels *	Banking Channel Name	Remarks
--------------------------	--------------------	----------------------	---------

Ok

Cancel

Specify the following details:

Banking Channels

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

Banking Channel Name

The system displays the name of the banking channel.

Remarks

Specify remarks for the banking channel subscription.

2.8.12 Capturing Customer MIS

You can capture the MIS details for the customer, click 'Customer MIS' button.. System displays the 'Customer MIS' screen where you can maintain the MIS details.

Application Number *

000OCL367

Customer No *

MIS Group

Default From MIS Group

Local Branch *

000

☐ Link to Group

Customer MIS

Composite MIS

Customer MIS Classes

1 Of 1

Go

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

Change Log

Transfer Log

Ok

Cancel

2.8.13 Capturing Customer Account MIS

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

Customer Account MIS

Application Number * 0000CCL367

Customer *

Branch *

Account *

Account Class *

Currency * USD

Calc Method

Rate Code

Rate Type Fixed

Reference Rate

Spread

Pool Code

Account Level

Pool Code

Link to Group

MIS Group

Default MIS Group

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

Change Log | Transfer Log

Ok Cancel

2.8.14 Specifying Customer/Account Fields

You can capture the user defined field details for the customer and customer account, if any by clicking 'Customer/Account Fields' button . 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	
Field Name *	Value

Number Fields	
Field Name *	Value

Date Fields	
Field Name *	Value

Ok Exit

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

Name

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

Value

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

The screenshot shows the 'User Defined Fields' form for a customer account. At the top, there is a header bar with the title 'User Defined Fields'. Below the header, there are several input fields: 'Application Number *', 'Customer' (with a dropdown menu showing 'Customer Account'), 'Account Branch', and 'Account Number'. Below these fields, there are three tabs: 'Character Fields', 'Number Fields', and 'Date Fields'. Each tab contains a table with two columns: 'Field Name *' and 'Value'. The 'Character Fields' tab is currently selected, and it shows a table with one row. The 'Number Fields' and 'Date Fields' tabs also show tables with one row each. The form is designed to allow users to define custom fields for customer accounts.

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.

2.9 Application Verification

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

The screenshot shows the 'Corporate Loan Application Verification Stage' form. At the top, there is a header bar with the title 'Corporate Loan Application Verification Stage'. Below the header, there are several input fields: 'Application Category *', 'Product Code *', 'Description', 'Application Branch', 'Application Date', 'Lead Id', 'Enquiry ID', 'Application Number *', 'User Reference *', 'Priority', 'Status', 'Channel', 'KYC Required', 'Auto Decision Required', 'External Credit Check Required', 'Applicant Details', 'Branch', 'Customer No *', 'Existing Customer', 'Short Name *', 'Customer Name', 'National ID', 'Category *', 'RM ID', 'Telephone ISD Code +', 'Telephone', 'Fax ISD Code +', 'Fax', 'Language *'. Below these fields, there is a tabbed interface with tabs for 'Main', 'Details', 'Financials', 'Requested', 'Limits', and 'Comments'. The 'Main' tab is currently selected. At the bottom of the form, there is a section for 'Previous Remarks' and 'Remarks', with an 'Audit' button. The form is designed to allow users to verify the information captured in the previous stage of the application process.

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 check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the 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.

2.10 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 2.10.1, "Credit Score Tab"](#)
- [Section 2.10.2, "Ratio Tab"](#)
- [Section 2.10.3, "Bureau Tab"](#)
- [Section 2.10.4, "Investigation Tab"](#)
- [Section 2.10.5, "Loan Tab"](#)
- [Section 2.10.6, "Schedules tab"](#)
- [Section 2.10.7, "Charges Tab"](#)
- [Section 2.10.8, "Comments Tab"](#)

2.10.1 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 the 'Corporate Loan Underwriting Stage' window with the 'Credit Score' tab selected. The window contains various input fields for application details, a tabbed interface for different stages, and a section for internal credit rating.

Application Details:

- Application Category *
- Product Code *
- Description
- Application Branch: 000
- Application Date: YYYY-MM-DD
- Lead Id
- Enquiry ID
- Application Number *
- User Reference *
- Priority: Low
- Status: New Application

Tabs: Main | Details | Financials | Requested | Limits | **Credit Score** | Bureau | Ratio | Loan | Schedules | Charges | Investigation | Comments

Internal Credit Rating:

- 1 Of 1
- Go
- Category *
- Question *
- Answer
- Rule Id *
- Grade
- Score
- Calculate

Footer:

- Documents | Trade In | Customer Channel | Account Channel | KYC Review | Customer Dedupe | Loan Dedupe | Customer MIS | Customer Account MIS
- Previous Remarks
- Remarks
- Audit
- Outcome
- 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.

2.10.2 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

2.10.3 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.

2.10.3.1 Viewing Credit Bureau Report

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

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

Credit Bureau Report

Application Number * Customer No *
 Requested Id * 1 Bureau Code *

Report Header

Bureau Credit Report Id
 First Name Report Date
 Middle Name Unique Id
 Last Name On File Date
 Birth Date

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

Life	Recent	Open
Chapter7	Chapter7	Chapter7
Chapter11	Chapter11	Chapter11
Chapter13	Chapter13	Chapter13
Total	Total	Total

2.10.3.2 Capturing Loan MIS Details

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

Loan MIS

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

Input

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

Rate At

Rate Type Interest Method
☐ Pool Code ☐ Contract Level
 Reference Rate
 Pool Code

Cost Code 1
 Cost Code 2
 Cost Code 3
 Cost Code 4
 Cost Code 5

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

2.10.3.3 Capturing Loan UDF Details

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

[illegible]

2.10.4 Investigation Tab

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

Corporate Loan Underwriting Stage

Save

Hold

Application Category *

Product Code *

Description

Application Branch

Application Date

Lead Id

Enquiry ID

Default

Application Number *

User Reference *

Priority

Status

000

2015-04-01

Investigation

Main

Details

Financials

Requested

Limits

Credit Score

Bureau

Ratio

Loan

Schedules

Charges

Investigation

Comments

Invest

1 Of 1

Go

Verification Type

Agency *

Documents

Trade In

Customer Channel

Account Channel

KYC Review

Customer Dedupe

Loan Dedupe

Customer MIS

Customer Account MIS

Customer/Account Fields

Bureau Report

Loan MIS

Loan Fields

Previous Remarks

Remarks

Audit

Outcome

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.

2.10.5 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.

Corporate Loan Underwriting Stage

Save Hold

Application Category * Lead Id Application Number *
Product Code * Enquiry ID User Reference *
Description Default Priority Low
Application Branch 000 Status New Application
Application Date 2015-04-01

Main Details Financials Requested Limits Credit Score Bureau Ratio **Loan** Schedules Charges Investigation Comments

Pricing
Pricing ID Apply

Multiple Offers
1 Of 1 Go + -

Offer Id *	No of Installments	Unit	Check	Apply
------------	--------------------	------	-------	-------

Documents | Trade In | Customer Channel | Account Channel | KYC Review | Customer Dedupe | Loan Dedupe | Customer MIS | Customer Account MIS |
Customer/Account Fields | Bureau Report | Loan MIS | Loan Fields

Previous Remarks Remarks Audit Outcome Exit

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 auto selects 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.

Unit

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

- Daily
- Weekly
- Monthly

- Quarterly
- Half Yearly
- Yearly

Check

System displays this option as checked if this option is selected at application category level. If this check box is not selected, you can select this check 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.

No of Instalments

Specify the number of instalments for the loan.

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.

The details related to the loan offer like the number of installments, unit, interest rate, and so on 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.

2.10.6 Schedules tab

In this tab, the system calculates payment schedules and schedule details.

- The system calculates and displays Component name, Schedule type, first due date, number, frequency, units and amount.
- For each component the system calculates and displays due date, amount due, EMI amount, amortized principal.

Corporate Loan Underwriting Stage

Save Hold

Application Category * Lead Id Application Number *
Product Code * Enquiry ID User Reference *
Description Default Priority Low
Application Branch 000 Status New Application
Application Date 2015-04-01

Main Details Financials Requested Limits Credit Score Bureau Ratio Loan **Schedules** Charges Investigation Comments

Principal Liquidation

Schedule Details

1 Of 1 Go + -

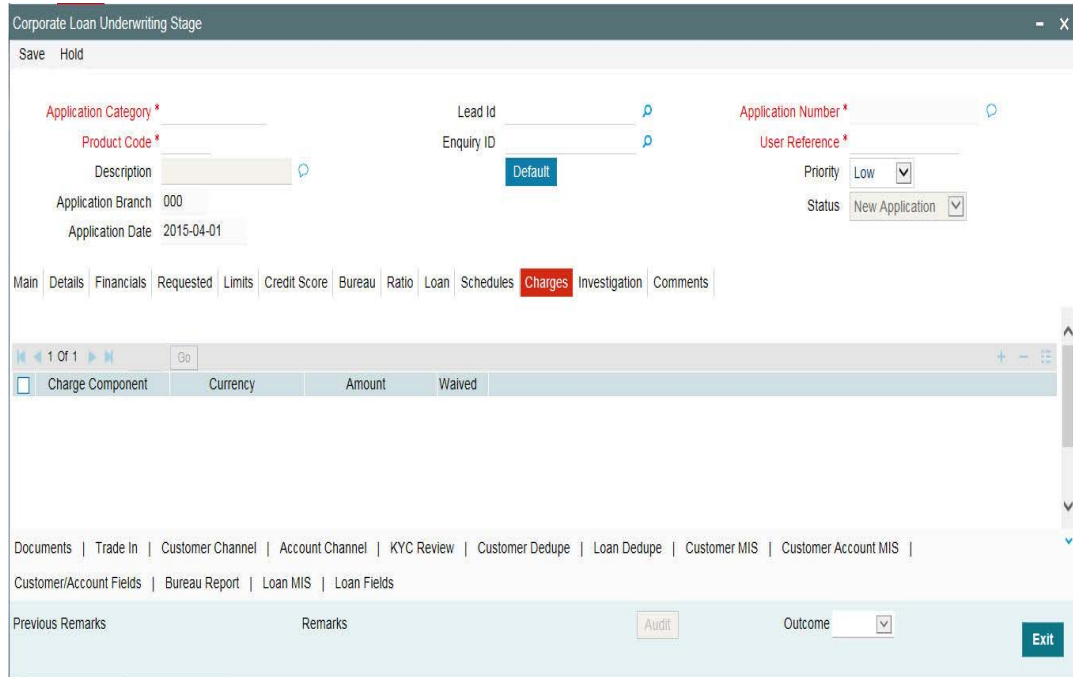
Type	Component	Start Date	No of Schedules	Frequency	Unit	A
P		YYYY-MM-DD		Monthly		
P		YYYY-MM-DD		Daily		

Documents | Trade In | Customer Channel | Account Channel | KYC Review | Customer Dedupe | Loan Dedupe | Customer MIS | Customer Account MIS |
Customer/Account Fields | Bureau Report | Loan MIS | Loan Fields

Previous Remarks Remarks Audit Outcome Exit

2.10.7 Charges Tab

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



The screenshot shows the 'Corporate Loan Underwriting Stage' window with the 'Charges' tab selected. The window has a title bar with a close button. Below the title bar are 'Save' and 'Hold' buttons. The form contains several input fields: 'Application Category *', 'Product Code *', 'Description', 'Application Branch' (000), 'Application Date' (2015-04-01), 'Lead Id', 'Enquiry ID', 'Application Number *', 'User Reference *', 'Priority' (Low), and 'Status' (New Application). There is a 'Default' button next to the 'Enquiry ID' field. Below the form is a tabbed interface with tabs: 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Credit Score', 'Bureau', 'Ratio', 'Loan', 'Schedules', 'Charges' (highlighted in red), 'Investigation', and 'Comments'. Below the tabs is a table with columns: 'Charge Component', 'Currency', 'Amount', and 'Waived'. The table has a 'Go' button and a '1 Of 1' indicator. Below the table is a footer section with links: 'Documents', 'Trade In', 'Customer Channel', 'Account Channel', 'KYC Review', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', 'Customer/Account Fields', 'Bureau Report', 'Loan MIS', and 'Loan Fields'. At the bottom are 'Previous Remarks', 'Remarks', an 'Audit' button, 'Outcome' (dropdown), and an 'Exit' button.

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

The following details are displayed:

- Component Name
- Component Currency
- Amount

Waive

Select this check box to waive the charges associated with the loan.

2.10.8 Comments Tab

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

The screenshot shows the 'Comments' tab within the 'Corporate Loan Underwriting Stage' window. The interface includes a top navigation bar with 'Save' and 'Hold' buttons. Below this, there are input fields for 'Application Category', 'Product Code', 'Description', 'Application Branch', and 'Application Date'. To the right, there are fields for 'Lead Id', 'Enquiry ID', 'Application Number', 'User Reference', 'Priority', and 'Status'. A 'Default' button is located between the 'Enquiry ID' and 'Application Number' fields. Below the input fields is a horizontal menu with tabs: 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Credit Score', 'Bureau', 'Ratio', 'Loan', 'Schedules', 'Charges', 'Investigation', and 'Comments' (which is highlighted in red). Under the 'Comments' tab, there is a table with columns: 'Serial No', 'Comments', 'Comment By', and 'Comment Date'. The table shows one row with the serial number '1 Of 1'. Below the table, there is a 'Go' button. At the bottom of the window, there is a section for 'Previous Remarks' and 'Remarks', with an 'Audit' button and an 'Outcome' dropdown menu. An 'Exit' button is located at the bottom right.

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 check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the 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.

2.11 Loan Approval

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

The screenshot shows the 'Corporate Loan Approval Stage' form. At the top, there are buttons for 'Save' and 'Hold'. The form is divided into several sections. The top section contains fields for 'Application Category*', 'Product Code*', 'Description', 'Application Branch' (with value '000'), 'Application Date' (with placeholder 'YYYY-MM-DD'), 'Lead Id', 'Enquiry ID', 'Application Number*', 'User Reference*', 'Priority' (with dropdown 'Low'), and 'Status' (with dropdown 'New Application'). Below this is a tabbed interface with 'Main' selected, and other tabs include 'Details', 'Financials', 'Requested', 'Limits', 'Credit Score', 'Bureau', 'Ratio', 'Loan', 'Schedules', 'Charges', 'Investigation', and 'Comments'. The 'Main' tab contains 'Channel', 'KYC Required', 'Auto Decision Required', and 'External Credit Check Required'. The 'Applicant Details' section includes 'Branch', 'Customer No*' (with 'Existing Customer' button), 'Short Name*', 'Customer Name', 'National ID', 'Category*', 'RM ID', 'Telephone ISD Code +', 'Telephone', 'Fax ISD Code +', 'Fax', and 'Language*'. At the bottom, there are tabs for 'Documents', 'Trade In', 'Customer Channel', 'Account Channel', 'KYC Review', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', and 'Customer Account MIS'. The bottom section has 'Previous Remarks', 'Remarks', an 'Audit' button, 'Outcome' (with dropdown), and an 'Exit' button.

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

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

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

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

The system displays the 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.

2.12 Document Verification

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

The screenshot displays the 'Corporate Loan Document Verification Stage' window. At the top, there is a title bar with 'Save' and 'Hold' buttons. Below the title bar, the form is organized into several sections. The top section contains fields for 'Application Category *', 'Product Code *', 'Description', 'Application Branch' (with a dropdown showing '000'), 'Application Date' (with a date picker showing 'YYYY-MM-DD'), 'Lead Id', 'Enquiry ID' (with a 'Default' button), 'Application Number *', 'User Reference *', 'Priority' (with a dropdown showing 'Low'), and 'Status' (with a dropdown showing 'New Application'). Below this is a horizontal tab bar with 'Main' selected, followed by 'Details', 'Financials', 'Requested', 'Limits', 'Credit Score', 'Bureau', 'Ratio', 'Loan', 'Schedules', 'Charges', 'Investigation', and 'Comments'. The main content area is divided into two columns. The left column has 'Channel' and 'Applicant Details' (which includes 'Branch', 'Customer No *', 'Existing Customer' button, and 'Default' button). The right column has 'KYC Required', 'Auto Decision Required', 'External Credit Check Required', 'Short Name *', 'Customer Name', 'National ID', 'Category *', 'RM ID', 'Telephone ISD Code +', 'Telephone', 'Fax ISD Code +', 'Fax', and 'Language *'. At the bottom, there is a horizontal bar with 'Documents', 'Trade In', 'Customer Channel', 'Account Channel', 'KYC Review', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', and 'Customer Account MIS'. Below this bar, there is a 'Previous Remarks' section, a 'Remarks' text area, an 'Audit' button, an 'Outcome' dropdown (showing a downward arrow), and an 'Exit' button.

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

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

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

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

2.13 Manual Retry

This stage is optional. Task is 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 and retry. You can select the outcome as 'PROCEED'.

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 "OCDTEMDF" in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

Ratio Template Definition

New Enter Query

Industry * Sheet Name * Sheet Description

Generate

Worksheet

1 Of 1 Go

Worksheet Name *	Worksheet description	Work sheet Required
------------------	-----------------------	---------------------

SDE Details

1 Of 1 Go

SDE Name *	SDE Description	Date Time *	Category *	Sub Category *	SDE Type
Maker	Date Time:	Mod No	Record Status		
Checker	Date Time:	Authorization Status			

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 then internally derives 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. Function ID Glossary

O

OCDBKPMT	2-2	OCSRULMT	2-8
OCDRATMT	2-9, 2-12	ORDBKPMT	2-2
OCDRULMT	2-4	ORDRATMT	2-9
OCDTEMDF	3-1	ORDTEMDF	2-12, 3-1
OCSPRCMT	2-18	ORSPRCMT	2-18
OCSRATMT	2-10	ORSRATMT	2-10
		ORSRULMT	2-8