Oracle Banking Digital Experience

Corporate Lending Originations User Manual
Release 18.3.0.0.0

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ORACLE®

Corporate Lending Originations User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience*:*

- Customers
- Partners

1.2 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.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired*.*

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

    If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 18.3.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2.   Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle Banking Corporate Lending Process Management (OBCLPM) 14.1.0.1.0
1	Loan Application Submission	✓
2	Loan Application Tracker	✓

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3. Corporate Lending

Corporates often needs to borrow money to meet their funding requirements typically to invest in infrastructure, expand business operations at various location, upgrade to the latest plant and machinery or acquire other assets, maintain inventory, or to increase working capital. Most of corporates consider borrowing a business loan from the financial institutions is a convenient option because of its flexibility and affordability.

Corporate Lending Origination solution of OBDX 18.3.0.1.0 allows existing corporate customers to initiate a request for a new Business Loan using the Digital Banking Platform. As a part of Corporate Lending Origination solution, following features are supported in the product.

- **Corporate Loan Origination**

  The Corporate Lending Origination solution allows the existing corporate to initiate a new business loan using digital banking platform for the following Corporate Lending Products

  - **Term Loan:**

    Term loan is a short to long term loan given by banks to corporates. Following are the few reasons when a business might require such loans:

    - To purchase fixed assets.
    - To buy inventory

  - **Working Capital**

    Working Capital Loan is offered to meet day-to-day operating expenses, of a corporate. These loans generally have a shorter life span. Following are the few reasons when a business might require such loans:

    - Lack of cash reserves for meeting sudden cash crunches.
    - Grab new business opportunities.

  - **Real Estate Loan**

    Corporate Real Estate finance is for the property which is to be used solely for business purposes like retail malls, shopping centers, office buildings and complexes, hotels etc. Property finance is offered to acquire, develop and construct these types of properties. Loan is offered during different lifecycle of the project that includes pre construction finance, construction finance, refinance etc

  - **Equipment Loan**

    Corporates often have the need to purchase, repair, or upgrade various kinds of equipment to manufacture, or produce their products. Equipment Finance is offered to corporates to purchase or borrow assets for business.

- **Application Tracker**

  Application Tracker enables the corporate user to view the progress of submitted loan applications and also to retrieve and to resume applications that have been saved as draft.

  Tracker also enables the corporate user to download the complete application form and the documents attached as a part of loan application.

Note:

This module has been added as part of 18.3.0.1.0 patch release, and is not available in 18.3 release.

Corporate Lending module support is currently not available on mobile and tablet devices.

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4. Corporate Loan Origination

Loan Origination process provides a facility to the existing corporate customer to apply for Corporate Loan post logging into the OBDX application. Loan Application landing page displays the loan product offerings of the bank with the basic product information. Customer can select the desired product and start filling up the application form. Different details are being captured based on the type of product selected by the user.

Loan application goes through various stages of the business process flow, commencing from loan request initiation till loan account creation and loan disbursement based on the type of loan.

On submission of loan application from OBDX, the requests gets assigned to the bank for further processing. Bank staff can view and process the application using back office or mid office systems integrated with OBDX. Corporate Loan Origination module is currently integrated with Oracle Banking Corporate Lending Process Management (OBCLPM) for initiation of new loan request.

Corporates can track the status of the loan applications using Application Tracker available within OBDX.

Pre-requisites:

- Loan Products are maintained in mid-office (OBCLPM).
- Party preference is maintained.
- Corporate users are created.
- Transaction access is provided to the corporate user
- Approval rule set up for corporate user to perform the actions

Loan Workflow
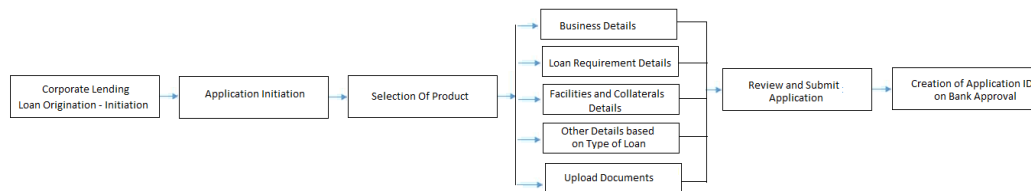
Features Supported in Application

- Loan Application for existing corporate user for following products:
  - Term Loan
  - Working Capital Loan
  - Equipment Financing Loan
  - Real Estate Loan
- Loan Application Tracker

How to reach here:

Dashboard > Toggle menu > Accounts > Loans and Finances > Loan Application

OR

Dashboard > Toggle menu > Accounts > Loans and Finances > Overview > Select the Loan product

To apply for a corporate loan:

1.	Select **Type of Loans** on the product showcase screen.

2.	Click **Proceed**. The next page of loan application is displayed.

Product Offering Page
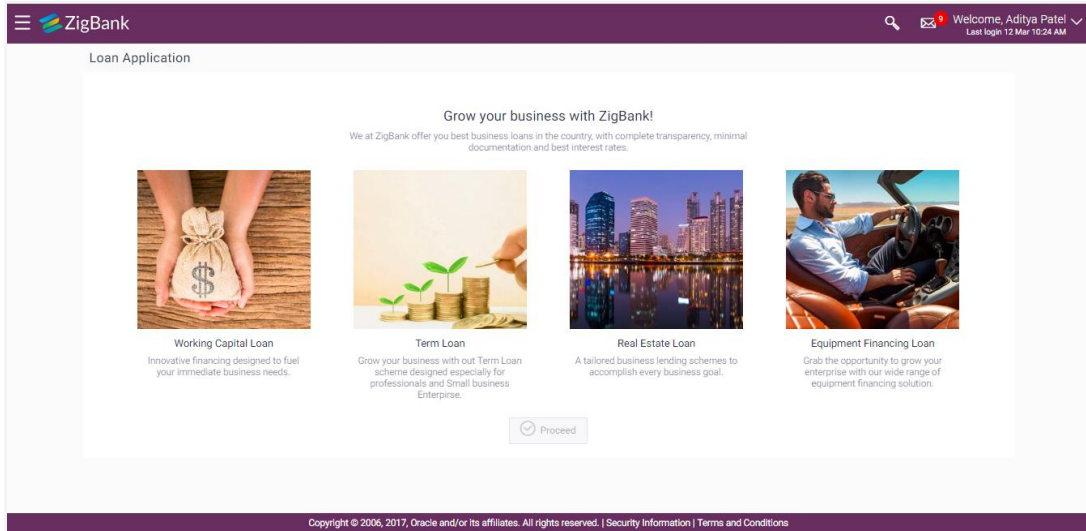
3.	The application screen is displayed containing details informing the applicant about the steps involved in the loan application, details required for application.

4.1 Step 1: Product Selection

- Term Loan
- Working Capital Loan
- Equipment Financing Loan
- Real Estate Loan

4.1.1 Loan Application Summary Page

Below page is shown to the user on selecting the specific product from the Loan Product Summary page and clicking on 'Proceed'. Loan Application summary page displays the summary of all steps involved in applying a loan along with the completion status of each step. The steps may vary from product to product.

Following are the various steps involved as a part of loan application

- Business Details (Applicable for all above loan products)
- Loan Requirements (Applicable for all above loan products)
- Real Estate Details (Applicable only if the loan product is selected as 'Real Estate Loan')
- Equipment Details (Applicable only if the loan product is selected as 'Equipment Loan')
- Documents (Applicable for all above Loan Products)

Screen also shows the overall loan application completion status with the help of a progress bar. User can start filing up the application in any sequence i.e. user can click on any step and fill in the details. Application can be submitted for processing, only after filling the mandatory information available as a part of each step.

1.   Select type of loan from the product showcase screen.

2.   Click **Proceed**. The next page of loan application is displayed.

Field Description

Field Name	Description
Progress Bar	The current status of the loan application completion is displayed with the help of a progress bar.
Loan Initiation for	The party name for which the loan needs to be applied, is defaulted.
Loan Requirements	Clicking on this step, user is directed to the Loan Requirements page where he is expected to fill the required details.
Business Details	Clicking on this step, user is directed to the Business Details page where he is expected to fill the required details.
Real Estate Details	Clicking on this step, user is directed to the Real Estate Details page where he is expected to fill the required details. This step is listed if the product selected by the corporate is Real Estate Loan.
Equipment Details	Clicking on this step, user is directed to the Equipment Details page where he is expected to fill the required details. This step is listed if the product selected by the corporate is Equipment Loan.
Upload Documents	Clicking on this step, user is directed to the Upload Documents page where he is expected to upload the required documents. The list of the documents is fetched from the respective mid office, based on the product selected.
Step Status	The status of the loan application – step completion is displayed against each step. Following statuses are shown against each step: Get Started – If user is yet to update the information, the status is shown as 'Get Started'. In progress – If partial information is filled by the user, the status of the step is shown as 'In Progress'. Completed – If all the mandatory information is filled by the user the status is shown as 'Completed'.

3. Click on the step, and fill the required details in the respective screen. For e.g. Click on **Loan Requirement** -**Get started** link to enter the **Loan Details**.

Note: If the loan application is in incomplete state, then the section status changes to "**In-Progress**", whereas in case of fully filled section, status of section changes to **"Completed".**

Loan Requirement

Following screen is shown when user clicks on 'Loan Requirement' step from the 'Loan Application Summary Page' or on accessing the step from breadcrumb available as a part of each step details screen.

Corporate need to provide the loan requirements like amount of loan and tenure of the loan that corporate is looking for. Also user can map single or multiple existing facilities (lines) as a part of application. Corporate Loan Origination module offered by OBDX is integrated with Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) for fetching and utilizing the existing facilities or collaterals.

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop-down list whose details is to be filled for the loan application. OR Click on the Home link to navigate back to loan application summary page.
Party Name	Displays the party name for whom the loan is to be applied.
Enter the amount of loan that you require	
Currency	Select the currency in which business transactions are primarily carried out the currency in which the loan is to be applied.
Enter the loan amount	Enter the amount of loan required by the corporate in the selected currency.
For how long do you need this loan?	Enter the tenure for which the loan is required

Field Name	Description
Do you have any specific instructions for us?	Enter specific instructions if user wants to give it to bank related to loan application.

Link Facilities

This section is displayed, if existing single or multiple facilities/lines are available under the party.

Multiple facilities are shown in card form, with an option to the user to select single or multiple facilities for linking.

Field Name	Description
Facility ID	Displays the auto-generated unique facility ID.
Facility Description	Displays the description of the facility.
Facility Amount	Displays the total sanctioned limit of the credit facility.
Available Amount	Display the amount available for usage under specific facility
Priority	Set the priority for facility usage
Percentage	Define the percentage of facility to be used as a part of loan application

1. From the **Currency** list, select the business transaction currency.

2. In the **Enter the amount of loan that you require** field, enter loan amount required from the bank.

3. From the **For how long do you need this loan?** list, select the tenure of the loan in year and month.

4. Click **All/ Selected** link against the Link Facilities to view the facilities link to the party.

5. In the **Do you have any specific instructions for us?** field, enter the specific instructions user want to give to bank related to loan application.

6. Select the check box against the **Facility ID** to link single or multiple facilities for loan requirement.

7. Click **Continue** to proceed to next screen.
   OR
   Click **Save As Draft**, system allows application details to be saved as a draft. (For more details, refer **Save As Draft** section.) The **Loan Requirement** section status changes to **In-Progress**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to previous screen.

Note: If the loan application is in incomplete state, then the section status changes to "**In-Progress**", whereas in case of fully filled section, status of section changes to **"Completed".**

Business Details

Following screen is shown when user clicks on 'Business Details' step from the 'Loan Application Summary Page' or on accessing the step from breadcrumb available as a part of each step details screen.

Corporate is expected to provide his business details as a part of loan application. The information includes net and operating profit, Balance sheet size etc.

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop-down list whose details is to be filled for the loan application. OR Click on the Home link to navigate back to loan application summary page.
Party Name	Displays the party name for whom the loan is to be applied.
What is the nature of your business?	Enter the type of the business the corporate is in. The values in the list will be fetched from the mid office.
Currency in which you deal with	Select the currency in which business transactions are primarily carried out.
What is your operating profit for the year?	Enter the operating profit of the year in the currency selected previously.
Enter your export import license number	Enter the export import license number of the business.
Current Year	Displays the current financial year.

Field Name	Description
Specify your balance sheet size	Enter balance sheet size of the business in currency selected previously.
What is your net profit for the year?	Enter net profit of the business in the currency selected previously.

1. From the **What is the nature of your business?** list, select the type of the business the corporate user in.

2. From the **Currency in which you deal with** list, select the currency in which business transaction is done.

3. In the **What is your operating profit for the year?** field, and enter operating profit of the business.

4. In the **Enter your export import license number** field, enter the export license number of the business.

5. In the **Specify your balance sheet size** field, and specify the balance sheet size of the business.

6. In the **What is your net profit for the year?** field, and specify the net profit of the business.

7. Click **Continue** to proceed to next screen.
   OR
   Click **Save As Draft**, system allows application details to be saved as a draft. (For more details, refer **Save As Draft** section.) The **Business Activity Details** section status changes to **In-Progress**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to previous screen.

Note: If the loan application is in incomplete state, then the section status changes to **"In-Progress"**, whereas in case of fully filled section, status of section changes to **"Completed"**

Real Estate Details

This step is displayed only if the loan product is selected as 'Real Estate Loan'

Following screen is shown when user clicks on 'Real Estate Details' step from the 'Loan Application Summary Page' or on accessing the step from breadcrumb available as a part of each step details screen.

As a part of this step, corporate user need to provide the property details like property location, type, construction status, address etc. for applying for real estate loan.

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list whose details is to be filled for the loan application. OR Click on the Home link to navigate back to loan application summary page.
Party Name	Displays the party name for whom the loan is to be applied.
Specify the type of property	Select the property type from the list. The values in the list will be fetched from the mid office.
What is status of the property?	The status of the property. The options are: • New • Old
What is the current status of the construction?	Select the current status of the construction, if the property is under construction The values of the picklist will be fetched from the mid office.

Field Name	Description
When the construction is expected to be completed?	Enter the date on which the real estate construction is expected to be completed.
If construction has been completed, enter the date of completion	Enter the date if the construction of real estate is already completed.
Enter the date on which the property was purchased?	Enter the date on which the property was purchased.
Specify the registration number or unique reference number of the property	Enter the unique reference number associated with the property.
Where is the property located?	Enter the address where the property is located By default, one line will be shown to enter the address. By clicking on **Add Line** link, user can add upto 4 address lines.
City	Enter the city in which the property is located.
State	Enter the state in which the property is located.
Country	Select the country in which the property is located. All the countries maintained in mid office system will be listed for selection.
Zip Code	Enter the zip code in which the property is located.
What is the area of property?	Enter the area of the property.
Unit	Select the units in which the property is measured. Values will be fetched from mid office.
What is the market value of the property?	Enter the market value of the property.
What is eligible value of the property?	Enter the market value of the property.
What is name of the builder?	Enter the name of builder

Field Name	Description
Specify the classification of the builder	The classification code details of the builder.
Is your property located in a special zone?	Specify whether the location of the property comes in special zone or not. The options are: • Yes • No
Select the zone in which the property is located	Specify the zone in which location of the property comes. This field is enabled only if the **Yes** option is selected in **Specify the classification of the builder** field.
Select the ownership status	Select the ownership status of the property The options are: • Freehold • Leasehold
Are there any existing charges pending against the property?	Specify if there are any existing charges pending against the property. The options are: • Yes • No
Select the charges pending against your property	Select the charges pending against the property. This field is enabled only if the **Yes** option is selected in **Are there any existing charges pending against the property?** field.

1. From the **Specify the type of property?** list, select the property type from the drop-down list.

2. From the **What is current status of the construction?** list, select the current status of the property.

3. From the **What is status of the property** list, select the appropriate status of the property.

4. From the **What is current status of the property** list, select the current status of the construction, if the property is under construction.

5. In the **When the construction is expected to be completed?** field, enter the date on which the real estate construction is expected to be completed.

6. In **the If construction has been completed** field, enter the date of completion field, enter the date if the construction of real estate is already completed.

7. From the **Enter the date on which the property is purchased?** date picker list, select the purchased date of the property.

8. In the **Specify the registration number or unique reference number of the property** field, enter the property registration number.

9. In the **Where is the property located?** field, enter the location of the property.

10. In the **City** field, enter the name of city where property is located.

11. In the **State** field, enter the name of state where property is located.

12. From the **Country** list, select the country in which the property is located.

13. In the **Zip Code** field, enter the zip code in which the property is located.

14. In the **What is area of the property?** field, enter the area of the property.

15. In the **Unit** field, enter the units in which the property is measured.

16. In the **What is market value of the property?** field, enter the market value of the property.

17. In the **What is eligible value of the property?** field, enter the market value of the property.

18. In the **What is name of the builder?** field, enter the name of the builder of the property.

19. In the **Specify the classification code of the builder** field, enter the classification code details of the builder.

20. From the **Select the ownership status** list, select the ownership type of the property.

21. From the **Are there any existing charges pending against the property?** list, select the whether there any charges against the property present.
   If you select Yes option, select the charges from the **Select the charges pending against your property** list.
   OR
   Select **No** option, if there are no charges pending against the property.

22. In the **Is your property located in a special zone?** field, specify whether the location of the property comes in special zone or not.
   If you select **Yes** option,
   From **Select the zone in which the property is located** list, select zone in which location of the property comes.

   > **Note:** Click on the **Add Line** link to add the extra line for the address field.
   > OR
   > Click on the **Remove Line** link to delete already added line from the address field.

23. Click **Submit**. Follow the steps in section **Step 2: Submit Application**. (For more details, refer **Submit application** section.)
   OR
   Click **Save As Draft**, system allows application details to be saved as a draft. (For more details, refer **Save As Draft** section.) The **Real Estate Details** section status changes to **In-Progress**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to previous screen.

> **Note:** If the loan application is in incomplete state, then the section status changes to "**In-Progress**", whereas in case of fully filled section, status of section changes to **"Completed".**

Equipment Details

This step is displayed only if the loan product is selected as 'Equipment Loan'

Following screen is shown when user clicks on 'Equipment Details' step from the 'Loan Application Summary Page' or on accessing the step from breadcrumb available as a part of each step details screen.

As a part of this step, corporate user is expected to specify plant and machinery details which needs to be purchased, repaired, or upgraded.

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list whose details is to be filled for the loan application. OR Click on the Home link to navigate back to loan application summary page.
Party Name	Displays the party name for whom the loan is to be applied.
Specify the type of machinery being purchased?	Enter the machinery type. The options are: • New • Existing
Please provide additional details of the machinery	Enter the additional details of the machinery.
Who has manufactured the machinery	Enter the name of company who manufactured the machinery.

Field Name	Description
When was the machine manufactured?	Enter the year in which the machine was manufactured.
What is the model number of the machinery?	Enter the model number of the machine.
Specify the purpose for which the machinery is being purchased	Enter the purpose for which the machinery is being purchased or to be upgraded.
What is the total value of the machinery?	Enter the total value of the machine in selected currency.
When was the machinery purchased?	Enter the date in which the machine was purchased.
Do you have any specific instructions for us?	Enter specific instructions if user wants to give it to bank related to loan application.

1. In the Specify the type of machinery being purchased? field, enter the type of the machinery.

2. In the **Please provide additional details of the machinery** field, enter the additional details of the machinery.

3. In the **Who has manufactured the machinery** field, enter the name of company who manufactured the machinery.

4. In the **When was the machine manufactured**? field, enter the year in which the machine was manufactured.

5. In the **What is the model number of the machinery?** field, enter the model number of the machine.

6. In the **Specify the purpose for which the machinery is being purchased** field, enter the purpose for which the machinery is being purchased or to be upgraded.

7. In the **What is the total value of the machinery?** field, enter the total value of the machine in selected currency.

8. In the **When was the machinery purchased?** field, enter the date in which the machine was purchased.

9. In the **Do you have any specific instructions for us?** field, enter the specific instructions if user wants to give it to bank related to loan application.

10. Click **Submit**. Follow the steps in section **Step 2: Submit Application**. (For more details, refer **Submit application** section.)
OR
Click **Save As Draft**, system allows application details to be saved as a draft. (For more

details, refer **Save As Draft** section.) The **Equipment Details** section status changes to **In-Progress**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

Note: If the loan application is in incomplete state, then the section status changes to **"In-Progress"**, whereas in case of fully filled section, status of section changes to **"Completed".**

Upload Documents

Following screen is shown when user clicks on 'Upload Documents' step from the 'Loan Application Summary Page' or on accessing the step from breadcrumb available as a part of each step details screen.
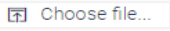
As a part of this step, corporate user can see the list of documents that needs to be submitted for applying the selected loan. User can also upload the documents and proceed with the loan application.

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list whose details is to be filled for the loan application. OR Click on the Home link to navigate back to loan application summary page.
Party Name	Displays the party name for whom the loan is to be applied.

Field Name	Description
Document Name	The document that the corporate is expected to submit as a part of application. The list of the documents is fetched from the mid-office based on the selected product type.
Address Proof	Upload the documents from the local folders.

1. Click [Choose file...] to browse and upload the required document to process the application.

2. Select the appropriate file to be uploaded from local folder, and click **Open**.

3. Click **Submit**. Follow the steps in section **Step 2: Submit Application**. (For more details, refer **Submit application** section.)
   OR
   Click **Save As Draft**, system allows application details to be saved as a draft. (For more details, refer **Save As Draft** section.) The **Upload Documents** section status changes to **In-Progress**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to previous screen.

Note: If the loan application is in incomplete state, then the section status changes to "**In-Progress**", whereas in case of fully filled section, status of section changes to **"Completed".**

4.2 Step 2: Submit Application

1. Enter all the required details in the loan application.

2. Click **Submit** to submit the application.
   OR
   Click **Back** to navigate back to previous screen.
   OR
   Click **Cancel** to cancel the transaction.

Review Screen

3.   The **Review** screen appears. Verify the details, and click **Confirm**.
      Click the **Terms & Condition** link to view the terms and conditions.
      Select the **I agree to the Terms and Conditions** check box to provide acceptance to the
      terms and conditions.
      OR
      Click **Cancel** to cancel the application.
      OR
      Click **Back** to navigate back to previous screen.

4.   The confirmation page is displayed once user successfully submits application.
      This page displays the current status of application along with application reference
      number, by which user can track the status of application.

Note:
1) Click **Show More** to view entered details in a section.
2) Click on **See Terms and Condition** link, to view the terms and conditions.

4.3   Save As Draft

User can save loan application as a Draft so that he can later fill an application in future. The
application is saved, and will appear in the application tracker as an '**In Draft application**'. User
can select any of the applications available under this tab in order to complete and submit that
application within specified days.
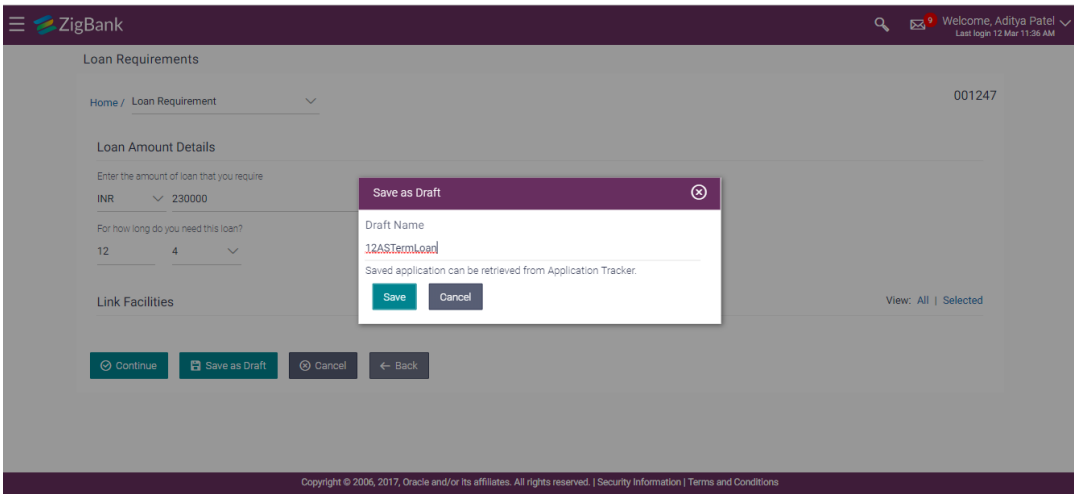
Home

5.   Application Tracker

The Application Tracker enables the corporate to view the current status of submitted applications and also to retrieve and resume applications that have been saved as draft. User can search for the required application using various search criteria.

Through the application tracker, Corporate can perform the following actions:

- **Submitted Application Details:** The application tracker enables the corporate to view details of submitted applications, which includes viewing current status of the application, application summary and viewing the documents uploaded as a part of loan application.

- **Resume Draft Applications:** While filling out an application form, user has the option to save the application as draft, and the saved application can be viewed and resumed via application tracker.

How to reach here:

Dashboard > Toggle menu > Application Tracker > Loan
OR
Dashboard > Toggle menu > Accounts > Loans and Finances > Overview > Loan Application Tracker Widget > View Details link

To track an application:

1. Click on the **Loan** option in **Select Module** section.

2. The **Application Tracker- Loan** screen appears with all the loan applications.

Loan Application Tracker- Loans

This screen lists down all the Loan applications that are submitted by all the users of corporate from Digital Banking Platform and also the applications saved as draft by the logged in corporate user.

Corporate can choose to view the complete details of the submitted application by clicking on each card or can also can resume the saved application. An option is also provided to search the specific application with the application reference number.

Loan Application Tracker - Search Result

Field Description

Field Name	Description
Search	
Transaction ID	The transaction reference number as generated by the bank at the time the application was submitted.
Filter	
Status	To search the application with their current statuses. The status can be: • Draft – applications which has not yet submitted and is just saved by the applicant. • Submitted- application has been filled and submitted for further processing • In progress - application is getting processed in the mid office and is yet to be approved or rejected.
Search Result	
The application cards are displayed.	
Application cards	
Loan Product Name	The name of the product for which the loan application is submitted.
Status	The current application's progress. The status can be: • Draft – applications which has not yet submitted and is just saved by the applicant. • Submitted- application has been filled and submitted for further processing • In progress - application is getting processed in the mid office and is yet to be approved or rejected.
Purpose	The purpose of the loan.
Transaction Reference Number	The transaction reference number as generated by the bank at the time the application was submitted.
Submitted On	The date on which the application was submitted/saved.

3. Search or filter an application;
   In the **Transaction ID** field, enter the transaction reference number by which application is to be searched, and click Q .
   OR

   Click ▽ of the filter by list, the popup showing filter options opens.

a. Select checkbox(s) against **Status** field to search application by its status.
   OR
   From the **Module** list, select the module whose application needs to track.

b. Click **Reset** to clear the criteria selected.

4. The cards of loan application appear based on search criteria.
   If you click on the loan application card whose status is **"Draft"**, it opens the loan application where you can fill or update the details of an application form and resubmit it.
   OR
   If you click on the loan application card whose status is **"In Progress"**, it opens the loan application which is getting processed in the mid office and is yet to be approved or rejected.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to previous screen.

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FAQs

1. Can I apply for a loan for any other product apart from ones the listed above?

Currently loan application for only four loan products are supported out of box. The products are Term Loan, Working Capital, Equipment Loan and Real Estate Loan.

Pre-requisite – These products are maintained in mid-office (Oracle Banking Corporate Lending Process Management)

2. Will the documents uploaded as a part of loan application submission will be stored within OBDX?

Documents uploaded as a part of loan application submission will be stored with the document management system, currently integrated with Oracle IPM.

3. I don't have any relation with the bank (not an existing customer), can I still apply for corporate loan?

No, currently this facility is available only for existing corporate user post logging into OBDX.

4. I don't have existing corporate facilities (lines) available, can I still apply for corporate loan?

OBDX do not restrict the user from applying for a corporate loan, even if the corporate don't have sufficient limit available in existing facilities/lines or do not have any existing facility. Whereas, acceptance or rejection of the loan application in absence of existing/sufficient facilities will be based on the configuration available in the mid-office.

5. In absence of a complete information, can I save the incomplete application and complete that at latest stage?

Yes, you can save the incomplete application as Draft and complete it as later stage. The draft applications can be accessed through 'Application Tracker'.

6. For how long the application will be available in the Draft?

This will be based on Bank's purging policy.

7. Can other users of my party see the applications saved as draft by me and complete it at later stage?

No, applications saved as draft will be accessible only to the user who can initiated/saved it. Other users of the same party cannot see or complete the application saved by another user.

8. At which stage can I submit the loan application?

You can submit the loan application only when all the mandatory fields from all the steps involved in the application process are filled in by the user and validated successfully.

9. Do I need to fill in the details in the sequence shown on the application summary page?

No, you can start filling up the application from any step shown on the loan application summary page.

10. **From where can I see the status of my loan application?**

Loan application progress status can be tracked using Application Tracker – loan module.

11. **Can I apply for a corporate loan for my linked party ID?**

Loan application can be initiated only for primary party id currently.

12. **Is there any amount limit for applying for a loan from OBDX?**

As of now, OBDX do not restrict the user from applying for a corporate loan for any amount. If there is any minimum and maximum amount limit set at the product level in the mid-office will be applied by the mid-office.

13. **Can I modify any information filled as a part of original loan application?**

No, modifications in the original loan application which is submitted to the bank are not permitted from OBDX.

14. **In which account the loan amount will be disbursed if loan is approved by the Bank?**

This should handled operationally by the Bank and corporate and the account details are not captured as a part of loan application.

15. **Can I track the status of the loan application initiated/originated from channels other than OBDX?**

No, as of now you can track the loan applications initiated from OBDX only using Application Tracker.

16. **Can I withdraw or cancel the loan application using OBDX?**

No, loan application withdrawal or cancellation is not supported from OBDX.

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