## **Configuration User Guide**

# **Oracle Flexcube Universal Banking**

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## ORACLE<sup>®</sup>

#### **Configuration User Guide**

Oracle Financial Services Software Limited Oracle Park Off Western Express Highway Gurgaon (East) Mumbai, Maharashtra 400 063 India

Worldwide Inquiries: Phone: +91 22 6718 3000 Fax: +91 22 6718 3001 https://www.oracle.com/industries/financial-services/index.html

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## 1 Preface

## 1.1 Introduction

This manual is designed to explain the configuration required for Retail Process Management module of the Oracle FLEXCUBE Universal Banking Software. It provides an overview of how to configure the Business Process and related workflows for origination of Savings Account, Current Account and Loans comprising of Home Loan, Vehicle Loan, Personal Loan and Education Loan; Business Product Configuration and Dashboard related configurations.

## 1.2 Audience

This manual is intended for back-office and front-end staff who setup and use Oracle FLEXCUBE Universal Banking's Retail Process Management module.

## 1.3 Document Accessibility

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

### 1.4 Acronyms and Abbreviations

Following are some of the acronyms and abbreviations you are likely to find in the manual.

Abbreviation	Description
RPM	Retail Process Management
DS	Data Segment

#### **1.5 List of Chapters**

Chapter	Description
Chapter 2	Configurations that needs to be performed is updated in this chapter.
Chapter 3	List Of Glossary has the list of Functional Activity Codes of the Current Account Stages.

## **1.6 Related Documents**

1. Retail Process Management Operations User Guide



- 2. Retail Process Management Savings Account Origination User Guide
- 3. Retail Process Management Current Account Origination User Guide
- 4. Retail Process Management Term Deposit Account Origination User Guide
- 5. Retail Process Management Retail Loans Origination User Guide
- 6. Retail Process Management Alerts and Dashboard User Guide
- 7. Common Core User Guide

#### 1.7 Symbols

Icons	Function
×	Exit
+	Add row
-	Delete row
0	Option List



## 2 Configurations

## 2.1 Introduction

Welcome to Oracle Banking Retails Process Management Configuration User Guide. Retail Process Management (RPM) includes comprehensive coverage of Origination Processes for Savings Account, Current Account and Loans comprising of Home Loan, Personal Loan, Education Loan and Vehicle Loan. This document provides an overview of the configuration that are required for the various RPM processes.

Retail Process Management module is factory shipped with referenced workflows for the mentioned product origination. It is capable of configuring the workflows based on the Bank's internal policy and requirements. Configuration such as Business Product, Business Process, Qualitative Scorecard, Quantitative Scorecard allows the Bank to define their own workflows and Banks can provide access to the various Dashboard Widgets based on the User Roles. The brief summary of the configurations are as under:

The Origination Processes in Retail Process Management are driven based on the below configurations:

- Business Product
- Business Process

For the Assessment of the Loan Applications and the Unsecured Overdraft Limit creation in Current Accounts, the below mentioned two configuration are required:

- Qualitative Scorecard
- Quantitative Scorecard

The Qualitative and the Quantitative Scorecard ID is linked to the Business Products to aide in the assessment purpose of the specific Business Product Origination.

The module also supports comprehensive Dashboard widgets for Bank Personas such as Relationship Manager, Branch Manager, Loan Officer and Credit Head. The configuration for the same is supported by providing access to the Function ID of the dashboard widgets.

Detailed information on all these configurations are enumerated in the below sections.

- Business Product Configuration
- Business Process Configuration



- Qualitative Scorecard Configuration
- Quantitative Scorecard Configuration
- Dashboard Configuration

### 2.2 Business Product Configuration

Business Product Configuration allows you to configure the various Products for Retail Bank offerings. The details captured in the Business Products configuration are used for display of the Product Suite that the Bank is offering in the Product Catalogue and the Product Details view. The parameters configured are also relevant for the Origination Processes of the respective product origination.

The Business Product created in RPM are linked with the Host Product. It is important to note that there is only one Golden Source for Product creation or configuration, which is in the HOST. The Business Product created in Retail Process Management allows to configure parameters that are more customer facing and how the products are actually sold in Banks. Unlike the Host Product definition that looks at Product Configuration more from processing and transaction aspect. This helps in the product comparison and gauge what benefit the customer wants to derive from the product. In addition to this, the Business Product configuration in RPM, allows the flexibility to inherit other pertinent product features allowing to build a stronger and stringent origination workflow. Example: Allow Offer Amendment, Offer Acceptance Method, and Assessment Methods etc., are defined in the Business product and further are validated in the origination process of the specific Business Product.

The Business Product is linked to the Business Process, so that the origination process related to the selected Business Product will flow as per the Business Process Definition. This allows capability to configure two different Business Products within the same Product Type to have dissimilar origination workflows. *Example:* Current Account with or without Overdraft Limit Facility.

The Business Product process allows to Create Business Product and View the existing Business Products; the details of that are explained in the further sections.

#### 2.2.1 Create Business Product

The Create Business Product configuration process comprises of the below mentioned data segments, allowing you to define the various elements for the Products:

• Business Product Details



- Business Product Attributes
- Business Product Host Mapping
- Business Product Preferences

#### 2.2.1.1 Business Product Details

The Business Product Details data segment allows you to capture Business Product Code, Business Product Name and so on.

Create Business Product							,, <sup>g</sup> ×
Business Product Details	Business Product Details						Screen ( 1 / 4)
Business Product Attributes	Product Type *	Pro	duct Sub Type *		Business Product Code *	Business Product Name *	
Business Product Host Map	Loan Account	▼ Ho	ome Loan	Ψ.	HMELN1	CLASSIC HOME LOAN	
Business Product Preference	Business Product Start Date *	Bus	iness Product Review Date	9	Business Product Expiry Date		
	Mar 22, 2019	<b></b>		<b></b>	á		
						Back Next Save &	Close Cancel

Figure 1: Business Product Details Data Segment

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to *Business Product Details – Field Description Table* 

#### **Business Product Details – Field Description Table**

Field	Description
Product Type	Select the Product from the Drop-down available. Product Types supported are:
	<ol> <li>Savings Account</li> <li>Current Account</li> </ol>



Field	Description
	3. Loan Account
	This field is <b>mandatory</b> .
Product Sub-Type	Select the Product Sub-Type from the Drop-down available. Product Sub-types supported are based on the Product Type Selected and are: 1. Savings Account:
	<ul> <li>Resident Accounts</li> <li>Non-Resident Ordinary</li> <li>Non-Resident External</li> <li>Current Account: <ul> <li>Normal Current Account</li> <li>Current Account with Overdraft Limit</li> </ul> </li> <li>Loan Account: <ul> <li>Home Loan</li> <li>Vehicle Loan</li> <li>Education Loan</li> <li>Personal Loan</li> </ul> </li> <li>This field is mandatory.</li> </ul>
	<b>NOTE:</b> The Product Sub-Types can be configured based on the Business requirement by configuring the values in the RPM_TM_APP_MAINTENANCE.
Business Product Code	Enter the Business Product Code that is not more than 6 characters long. This field is <b>mandatory</b> .
Business Product Name	Enter the Business Product Name. This field is <b>mandatory</b> .
Business Product Start Date	System displays the logged in application date by default. System allows altering the Start Date to be a Post-date or future-date.
	This field is <b>mandatory</b> .



Field	Description
<b>Business Product Review</b>	Enter the Review Date as per the Business requirement.
Date	Review Date has to be ahead of the Business Product Start
	Date and earlier than the Business Product End Date.
Business Product End	Enter the End Date as per the Business requirement. End
Date	Date has to be ahead of the Business Product Start Date and
	the Business Product Review Date.

Action Buttons on the footer:

- **Back** Being the first data-segment, the **Back** is disabled.
- Next On click of Next, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- Save & Close On click of Save & Close, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Cancel** On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click 'Next' to proceed to the next Data Segment 'Business Product Attributes'.

#### 2.2.1.2 Business Product Attributes

The details such as Summary, Product Image, Features, and Eligibility so on are captured as part of this data segment and are ultimately used for displaying in the Product Catalogue and the Product details.



est Product Details	Business Product Attributes Business Product Code		Business Product Name *	
		HEBRET	Business Product Name * CLASSIC HOME LOAN PRODUCT	
es Product Host Map	Business Product Image *			
Business Product Preference		Drop files here or click to		
		select		
		Selected file "hmein1.png"		
		Uplead		
	Business Product Summary *			
		Everyone knows what a good habit saving money can be money for a rainy day.	After all, your savings are what you will rely on during the lean days. That is why everyone needs a dedicated savings account, to square a	way some much-needed
			se for money offering. Enjoy a host of banking benefits with a minimal balance requirement.	
	Feature *	Feature Name	Feature Description	Display On Catalogue
	resoure			
		Interest Rate	r a rainy day. The Futura Bank Savings Value Account - A complete value for money offering. Enjoy a host of bi	×
		Loan Amount	Loan from INR 10 Lacs up to INR 1 Crores	2
		Tenure	Maximum 25 years (or) up to the age of 65 years (the age by which the loan should be fully repaid) of the born	2
				0
		Processing Fee	Reduced processing fee of 1.00%"	×
		+ 1 Add Feature		
	Eligibility *	Eligibility Name	Eligibility Description	Display On Catalogue
	Conference			unitary on canadyse
		Age	Must be between 23-60 years	
		Income	Salaried: HR 25000 p.m. and Self-Employed INR 4 lacs p.a.	~
		Experience	Work experience required for salaried employees: 2 years and Business stability for self-employed individuals: 3	2
		Loan Amount	Loan amount eligibility: Rs. 10 lakhs to Rs. 1 crores	~
		+ ) Add Eligibility -   Deine Eligibility		
	Terms & Conditions	n n B I U T A -ize		
			F8:230- will be charged for every bounced charger ECS or SI disbansure. The rate may vary from time to time, othly installments over the tenure of the loan. The repayment initialiment commences from a date specified in the sanction letter. The liab	•
		<ul> <li>Repayment: The loan is to be repaid in Equated Mo extinguished only when the outstanding in the loan</li> </ul>	nthly installments over the tenure of the loan. The repayment installment commences from a date specified in the sanction letter. The liab account becomes Nil, on payment of residual amount, if any.	ility to the bank will be
		<ul> <li>Loan Tenor: Maximum 25 years (or) up to the age or</li> </ul>	# 65 years (the age by which the loan should be fully repaid) of the borrower, whichever is early. ate of interest: No <u>per-payment/ Per-clouver</u> penalty will be levied on Home Loans irrespective of the period for which the account has ru	a surgery and from the
		<ul> <li>Security:</li> </ul>		n or source or roman
		<ul> <li>Collateral:- Liquid securities of adequate value in the</li> </ul>	gistered mortgage/extension of mortgage of the land and building/flat for which the loan is to be sanctioned. e form of Life insurance policies, Government Promissory Notes, shares/ debentures, gold ornaments or such other tangible security as in	ay be desmed
		appropriate, may be pledged by the customer in lie • Interim Security Pending Mortgage:- Wherever creations of the security Pending Mortgage.	u of mortgage of the residential property financed by the Bank. tion of mortgage is likely to be delayed for any valid reason, suitable security including third party guarantee, as considered necessary, ma	v be taken for the
		interim period.	I ha still ad stirts for the numera detailed in the bommar's environment of the meaner merriked. The construction of the boo	
	ProductBrochure			
		Drop files here or click to		
		select		
		Selected file: "home, Joan Product Brochure - HDFC.pdf"		
		Selected file: "home, Joan Product Brochure - HDFC.pdf"		
	Comments	Exercise 10		
	Comments	Exercise 10		

Figure 2: Business Product Attributes Data Segment

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to *Business Product Attributes – Field Description Table* 

<b>Business Product Attributes – Field</b>	<b>Description Table</b>
--	--------------------------

Field	Description
Business Product Code	System displays the Business Product Code selected in the Previous Data Segment.
Business Product Name	System displays the Business Product Name entered in the previous Data Segment.
Business Product Image	Select and Upload the image that you want to display for the Business Product in the Product Catalogue. This field is <b>mandatory</b> .



Field	Description
Business Product Summary	Enter the content for the Business Product Summary. This field is <b>mandatory</b> .
Feature	Enter the Feature Name, the Feature Description of the Business Product and specify if the same should be should be displayed in the Product Catalogue Click on <b>Add Features</b> or <b>Remove Features</b> to add ore remove rows. This field is <b>mandatory</b> .
Eligibility	Enter the Eligibility Name, the Eligibility Description of the Business Product and specify if the same should be should be displayed in the Product Catalogue. Click on <b>Add Eligibility</b> or <b>Remove Eligibility</b> to add or remove rows. This field is <b>mandatory</b> .
Terms & Conditions	Enter the content for the Terms & Conditions applicable for the Business Product
Product Brochures	Select and Upload the Business Product Brochure.
Comments	Enter the content for the Business Product Summary.

Action Buttons on the footer:

- **Back** On click of **Back**, the previous screen will be opened. Being a maintenance Screen, the data segment will populate in Read only mode.
- Next On click of Next, the details of the captured will be saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.



- Save & Close On click of Save & Close, the details of the captured will be saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Cancel** On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click 'Next' to proceed to the next Data Segment 'Business Product Attributes'.

### 2.2.1.3 Business Product Host Mapping

In this data segment the Business Product is mapped to the Host Product and parameters for Interest and Charges linked to the Host Product are defined.

Create Business Product				
Business Product Details	Business Product Host Mapping			Screen (3/4)
Business Product Attributes	Product Type	Product Sub-Type	Business Product Code	Business Product Name
Business Product Host Map	L	Home Loan	HLEM1	Classic Home Loan
Business Product Preference	Host Product Linkage			
	Host Product	Description	Get Pladucts	
	HML1 v	Home Loans		
				Back Next Save & Close Cancel

#### Figure 3: Business Product Host Mapping Data Segment

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to *Business Product Host Mapping – Field Description Table* 

#### **Business Product Host Mapping – Field Description Table**

Field	Description
Product Type	System displays the Product Type selected in the Business Product Details Data Segment

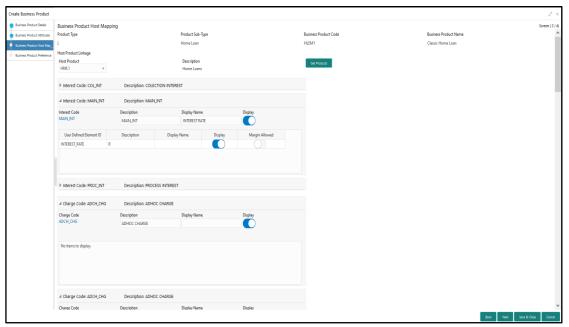


Field	Description	
Product Sub-Type	System displays the Product Sub-type selected in the Business Product Details Data Segment	
Business Product Code	System displays the Business Product Code entered in the Business Product Details Data Segment. Maximum Length allowed is 6 – Alphanumeric. Alphabets have to be in Capital.	
Business Product Name	System displays the Business Product Name entered in the Business Product Details Data Segment.	
Host Linkage		
Host Product	Select the Host Product from the LOV.	
Description	On Tab off from the Host Product field the Description will be populated. This field is <b>mandatory</b> .	
Get Products	Click on <b>Get Products</b> to populate Interest and Charge related information in the Interest Details and Charge Details Panel. This field is <b>mandatory</b> .	

On click of '**Get Product Details**', the system will be populated the various Interest Codes and the Charge Codes linked to the Host Product.







Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly.

For more information on fields, refer to *Business Product Host Mapping (Interest and Charge Details) – Field Description Table* 

Field	Description		
Interest Details			
Interest Code	System displays the Interest Code linked to the Host Product.		
Description	System displays the Description of the Interest Code linked to the Host Product.		
User Defined Element ID	System displays the User Defined Element ID that is linked to the Interest Code.		
Description	System displays the Description of the User Defined Element ID that is linked to the Interest Code.		
Display Name	Enter the Display Name of the Interest User Defined Element. This is the Interest Name that would be displayed in the RPM Screens such as Interest Data Segment.		



Field	Description
Display Switch	The switch has to be 'On' if the specified.
Charge Details	
Charge Code	System displays the Interest Code linked to the Host Product.
Description	System displays the Description of the Interest Code linked to the Host Product.
User Defined Element ID	System displays the User Defined Element ID that is linked to the Interest Code.
Description	System displays the Description of the User Defined Element ID that is linked to the Interest Code.
Display Name	Enter the Display Name of the Interest User Defined Element. This is the Interest Name that would be displayed in the RPM Screens such as Interest Data Segment.
Display Switch	The switch has to be 'On' if specified.

End number of Panels for Interest details and Charges details will populated depending on the number of Interest Codes and Charge Codes linked to the Host Product.

Field Interest Details	Description
Interest Code	System displays the Interest Code linked to the Host Product.
Description	System displays the Description of the Interest Code linked to the Host Product.
User Defined Element ID	System displays the User Defined Element ID that is linked to the Interest Code.



Field	Description	
Description	System displays the Description of the User Defined Element ID that is linked to the Interest Code.	
Display Name	Enter the Display Name of the Interest User Defined Element. This is the Interest Name that would be displayed in the RPM Screens such as Interest Data Segment.	
Display Switch	The switch has to be 'On' if the specified.	
Charge Details		
Charge Code	System displays the Interest Code linked to the Host Product.	
Description	System displays the Description of the Interest Code linked to the Host Product.	
User Defined Element ID	System displays the User Defined Element ID that is linked to the Interest Code.	
Description	System displays the Description of the User Defined Element ID that is linked to the Interest Code.	
Display Name	Enter the Display Name of the Interest User Defined Element. This is the Interest Name that would be displayed in the RPM Screens such as Interest Data Segment.	
Display Switch	The switch has to be 'On' if specified.	

**NOTE:** End number of Panels for Interest details and Charges details will populated depending on the number of Interest Codes and Charge Codes linked to the Host Product.

Action Buttons on the footer:

- **Back** On click of **Back**, the previous screen will be opened. Being a maintenance Screen, the data segment will populate in Read only mode.
- Next On click of Next, the details of the captured will be saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.



- Save & Close On click of Save & Close, the details of the captured will be saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- Cancel On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click 'Next' to go to the Product Preferences Data Segment.

#### 2.2.1.4 Business Product Preferences

The Business Product Preference data segment allows to define preferences based on whether the Product is Savings Account, Current Account or Loans.

e Business Product					
usiness Product Details	Business Product Preference				
usiness Product Attributes	Product Type *	Product Subtype *			
unness Product Host Map	Loan Account	Hame Loan			
usiness Product Preference					
	Common Configuration				
	Allowed for Direct Banking Channel	Fintech Allowed	,	intech Name *	
				Zerodha ×	
	-	-			
	Residential Status Allowed *	Customer Status Allowed *		urrency Allowed *	
	Resident *	Major *			
	Application Retention Period *				
	Days 🔻 🗸 A				
	Configuration for Loan Products				
	The second s				
	Loan Currencies Minimum Amount Maximum Amo	unt Minimum Term Maximum Term			
		×			
	¢	3			
	Margin to be considered *	Multiple Disbursement *	Moratorium Period Allowed *	Repayment Type Allowed *	
		00			
	Offer Acceptance Method *	Offer Expiry Period *	Offer Amendment *		
	Manual *	Days 💌 🔍 🗠			
	interest Rate Treatment *				
	At Offer Issue Stage				
	Assessment Method *				
	Internal ScoreCard ×				
	Internal Score Card Linkage				
	Multiple Applicant Handling	Scorecard Calculation to consider only Primary Applicant *			
	Average +				
	Qualitative Score Card ID	Description *	Quantiative Score Card ID *	Description *	
	Q		Q		
	Decision Box *		Decision Box *		
	Outcome Minimum Score Maximum Sco	e	Outcome Minimum Score	Maximum Score	
	Auto Approved	10	Auto Approved	1.4	
	Recommended for	1	Recommended for		
	Approval Recommended for		Accroval Recommended for		
	Reject	*	Reject	Ŷ	
	¢ 2		<	>	

Figure 5: Business Product Preference Data Segment – Loan Product Type



Create Business Product					, <sup>4</sup>
Business Product Details     Business Product Attributes     Business Product Host Map_     Business Product Preference	Business Product Preference Product Type * Swings Account	Product Subtype * Resident			Screen ( 4 )
<ul> <li>Business Product Preference</li> </ul>	Common Configuration *				
	Allowed for Direct Banking Channel *	Fintech Allowed *			
	Residential Status Allowed * Resident *	Customer Status Allowed * Major	·	Currency Allowed *	
	Application Retention Period * Days v V A				
	Configuration for Savings & Current Account Products				
	Initial Funding *	Min. Funding Amount *			
	Cheque Book *	Passbook *	Debit Card *	Direct Banking *	
	Phone Banking *	Kiosik Banking *	TOD Allowed *	Against Uncleared Funds *	
	Overdraft Limit Allowed *	Assessment Method for Un-secured Loans * Internal ScoreCard X Manual X External ScoreCard X			
	internal Score Card Linkage				
	Multiple Applicant Handling * Average * Qualitative Score Card ID *	Scorecard Calculation to consider only Primary Applicant *	Quantiative Score Card ID *	Description *	
	Q. Decision Box *		Q Decision Box *		
	Recommended for Accorval Recommended for Relect Auto Rejected 0	num Score	Cutcome Minimum S Auto Approved Recommended for Approval Recommended for Reiect	icore Maximum Score	
	¢	3	¢	>	
	External Score Card Linkage				
	Multiple Applicant Handling * Average v Agency Name *	Scorecard Calculation to consider only Primary Applicant *			
				Back Next Save & Cit	He Cancel

Figure 6: Business Product Preference Data Segment – Savings Account Product Type

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to *Business Product Preference – Field Description Table*Business Product Preference – Field Description Table

Field	Description	
Product Type	System displays the Product Type selected in the Business Product Details Data Segment	
Product Sub-Type	System displays the Product Sub-Type selected in the Business Product Details Data Segment	
Common Configuration		
Allowed for Direct Banking Switch	Switch should be 'ON' if the Business Product is supported for Digital Channel Origination.	



Field	Description		
	This field is <b>mandatory</b> .		
Fintech Allowed	Switch should be 'ON' if the Business Product is supported		
	for Origination from 'Fintech' Companies.		
	This field is <b>mandatory</b> .		
Fintech Name	Select the Fintech Company name from the Drop-Down.		
	System allows selection of multiple companies.		
	This field is <b>mandatory</b> , if 'Fintech Allowed' Switch is 'ON'.		
Residential Status Allowed	Select if the Business Product is applicable for:		
	<ul><li>Resident,</li><li>Non-Resident or</li></ul>		
	<ul> <li>Both types of Residential Status from the drop-down list.</li> </ul>		
	This field is <b>mandatory</b> .		
Customer Status Allowed	Select if the Business Product is applicable for:		
	• Major,		
	<ul> <li>Minor or</li> <li>Both types of customer status from the drop-down list.</li> </ul>		
	This field is <b>mandatory</b> .		
Currency Allowed	Select the Currency or Currencies that are allowed for the		
	Business Product.		
	System will populate only those Currency or Currencies in		
	the drop-down that are supported by the Mapped Host		
	Product.		
	System allows to select multiple currencies, if applicable.		
	This field is <b>mandatory</b> .		
Application Retention Period	Specify the period of Retention of the Application.		



Field	Description This field is mandatory.
	-
Savings Account & Current	Account Product Type
Initial Funding Switch	Switch should be 'ON' if Initial Funding is mandatory for the
	Account Origination.
	This field is <b>mandatory</b> .
Minimum Funding Amount	Specify the Currency and the minimum funding amount, if
Switch	Initial Funding is mandatory for the Account Origination.
	This field is <b>mandatory</b> .
Cheque Book Switch	Switch should be 'ON' if Cheque Book is to be allowed for the
	Account.
	This field is <b>mandatory</b> .
	<b>NOTE:</b> The Switch is enabled only if the Host Product selected in the Host Mapping Data Segment supports Cheque Book.
Passbook Switch	Switch should be 'ON' if Passbook is to be allowed for the
	Account.
	This field is <b>mandatory</b> .
	<b>NOTE:</b> The Switch is enabled only if the Host Product selected in the Host Mapping Data Segment supports Passbook.
Debit Card Switch	Switch should be 'ON' if Debit Card is to be allowed for the
	Account.
	This field is <b>mandatory</b> .
	<b>NOTE:</b> The Switch is enabled only if the Host Product selected in the Host Mapping Data Segment supports Debit Card.



FieldDescriptionDirect Banking SwitchSwitch should be 'ON' if Direct Banking is to be allowed for the Account. This field is mandatory. NOTE: The Switch is enabled only if the Host Product selected in the Host Mapping Data Segment supports Cheque Book.Phone BankingSwitch should be 'ON' if Phone Banking is to be allowed for the Account. This field is mandatory.Kiosk BankingSwitch should be 'ON' if Phone Banking is to be allowed for the Account. This field is mandatory.Kiosk BankingSwitch should be 'ON' if Kiosk Banking is to be allowed for the Account. This field is mandatory.TOD AllowedSwitch should be 'ON' if TOD is allowed for the Account. This field is mandatory.
the Account.This field is mandatory.NOTE: The Switch is enabled only if the Host Product selected in the Host Mapping Data Segment supports Cheque Book.Phone BankingSwitch should be 'ON' if Phone Banking is to be allowed for the Account. This field is mandatory.Kiosk BankingSwitch should be 'ON' if Kiosk Banking is to be allowed for the Account. This field is mandatory.TOD AllowedSwitch should be 'ON' if TOD is allowed for the Account.
This field is mandatory.NOTE: The Switch is enabled only if the Host Product selected in the Host Mapping Data Segment supports Cheque Book.Phone BankingSwitch should be 'ON' if Phone Banking is to be allowed for the Account. This field is mandatory.Kiosk BankingSwitch should be 'ON' if Kiosk Banking is to be allowed for the Account. This field is mandatory.Kiosk BankingSwitch should be 'ON' if Kiosk Banking is to be allowed for the Account. This field is mandatory.TOD AllowedSwitch should be 'ON' if TOD is allowed for the Account.
NOTE: The Switch is enabled only if the Host Product selected in the Host Mapping Data Segment supports Cheque Book.Phone BankingSwitch should be 'ON' if Phone Banking is to be allowed for the Account. This field is mandatory.Kiosk BankingSwitch should be 'ON' if Kiosk Banking is to be allowed for the Account. This field is mandatory.Kiosk BankingSwitch should be 'ON' if Kiosk Banking is to be allowed for the Account. This field is mandatory.TOD AllowedSwitch should be 'ON' if TOD is allowed for the Account.
selected in the Host Mapping Data Segment supports Cheque Book.Phone BankingSwitch should be 'ON' if Phone Banking is to be allowed for the Account. This field is mandatory.Kiosk BankingSwitch should be 'ON' if Kiosk Banking is to be allowed for the Account. This field is mandatory.Kiosk BankingSwitch should be 'ON' if Kiosk Banking is to be allowed for the Account. This field is mandatory.TOD AllowedSwitch should be 'ON' if TOD is allowed for the Account.
the Account.         This field is mandatory.         Kiosk Banking       Switch should be 'ON' if Kiosk Banking is to be allowed for the Account.         This field is mandatory.         TOD Allowed       Switch should be 'ON' if TOD is allowed for the Account.
Kiosk Banking       Switch should be 'ON' if Kiosk Banking is to be allowed for the Account.         This field is mandatory.         TOD Allowed       Switch should be 'ON' if TOD is allowed for the Account.
Kiosk Banking       Switch should be 'ON' if Kiosk Banking is to be allowed for the Account.         This field is mandatory.         TOD Allowed       Switch should be 'ON' if TOD is allowed for the Account.
the Account.         This field is mandatory.         TOD Allowed         Switch should be 'ON' if TOD is allowed for the Account.
This field is mandatory.         TOD Allowed         Switch should be 'ON' if TOD is allowed for the Account.
TOD Allowed       Switch should be 'ON' if TOD is allowed for the Account.
This field is <b>mandatory</b> .
Against Uncleared Funds Switch should be 'ON' if Against Uncleared Funds is allowed
for the Account.
This field is <b>mandatory</b> .
Overdraft Limit Allowed Switch should be 'ON' if Overdraft Limit is allowed for the
Account.
This field is <b>mandatory</b> .
Assessment Method for Select if the assessment method is:
Unsecured Loans  Internal Scorecard
External Scorecard
Manual
System allows you select multiple options for assessment
method.



Field	Description This field is mandatory.
Loan Product Type	
Loan Currency	The Currency is populated based on the Currencies selected
	in the Currency Allowed field in the Common Configuration.
	This field is <b>mandatory</b> .
	<b>NOTE:</b> Row for each of the Currencies selected will be populated.
Minimum Amount	System will display the Minimum Amount of the Loan for the
	selected Currency.
	This field is <b>mandatory</b> .
Maximum Amount	System will display the Maximum Amount of the Loan for the
	selected Currency.
	This field is <b>mandatory</b> .
Minimum Tenure	System will display the Minimum Tenure of the Loan for the
	selected Currency.
	This field is <b>mandatory</b> .
Maximum Tenure	System will display the Maximum Tenure of the Loan for the
	selected Currency.
	This field is <b>mandatory</b> .
Margin to be considered	Specify the Margin % to be considered.
	This field is <b>mandatory</b> .
Multiple Disbursement	Switch should be 'ON' if multiple disbursement is allowed for
Switch	the Loan Accounts.
	This field is <b>mandatory</b> .



Field	Description
Moratorium Period Allowed	Switch should be 'ON' if Moratorium Period is allowed for the Loan Accounts. This field is <b>mandatory</b> .
Repayment Type Allowed	System will display the Repayment Type allowed for the Loan Product. This is populated based on the Host Product mapped with the Business Product. Values displayed will be EMI, IOPM, POIM and FPI. This field is <b>mandatory</b> .
Offer Acceptance Method	Select if the Offer Acceptance method is Manual or Automatic. This field is <b>mandatory</b> .
Offer Expiry Period	Specify the Offer Expiry Period by selecting the Period viz. Days, Month or Year and entering the numeric value. This field is <b>mandatory</b> .
Offer Amendment Switch	Switch should be 'ON' if Offer Amendment is allowed for the Loan Accounts. This field is <b>mandatory</b> .
Interest Rate Treatment	<ul> <li>Select anyone of the Interest Rate Treatment available in the drop-down: <ul> <li>At Offer Issue Stage</li> <li>At the Time of Loan Account Creation</li> <li>Pegged Period</li> </ul> </li> <li>In case of Pegged Period is selected, you need to additionally select the Period from Month or Year and enter the numeric value for the Pegged Period definition.</li> <li>This field is mandatory.</li> </ul>



Field	Description	
Assessment Method	<ul> <li>Select anyone or multiple assessment method/s from the below drop-down values available:</li> <li>Internal Scorecard</li> <li>External Scorecard</li> <li>Manual</li> </ul>	
	This field is <b>mandatory</b> .	
Internal Score Card Linkage		
Multiple Applicant Handling	Select anyone of the Multiple Applicant Handling method from the drop-down values available: Average Best of Worst of This field is <b>mandatory</b> .	
Scorecard Calculation to consider only Primary Applicant Switch	Switch should be 'ON' if Scorecard Calculation should only consider the Primary Applicant Scores. This field is <b>mandatory</b> .	
Qualitative Score Card ID	Enter the Qualitative Score Card ID to be linked with the Business Product. System also supports search of the Qualitative Score Card ID. This field is <b>mandatory</b> .	
Description	On tab off from the Qualitative Score Card ID field, system will display the Description of the Qualitative Score Card ID.	
Decision Box	Specify the ranges for Minimum and Maximum Score for the below Decisions: Auto Approved Recommended for Approval Recommended for Reject Auto Reject	



Field	Description This field is mandatory.	
Quantitative Score Card ID	Enter the Quantitative Score Card ID to be linked with the Business Product. System also supports search of the Quantitative Score Card ID. This field is <b>mandatory</b> .	
Description	On tab off from the Quantitative Score Card ID field, system will display the Description of the Quantitative Score Card ID.	
Decision Box External Score Card	Specify the ranges for Minimum and Maximum Score for below Decisions: Auto Approved Recommended for Approval Recommended for Reject Auto Reject External Score Card Linkage.	
Linkage		
Multiple Applicant Handling	<ul> <li>Select anyone of the Multiple Applicant Handling method</li> <li>from the drop-down values available:</li> <li>Average</li> <li>Best of</li> <li>Worst of</li> </ul>	
Scorecard Calculation to consider only Primary Applicant Switch	Switch should be 'ON' if Scorecard Calculation should only consider the Primary Applicant Scores.	
Agency Name	Specify the External Agency Name.	

Action Buttons on the footer:

• **Back** – On click of **Back**, the previous screen will be opened. Being a maintenance Screen, the data segment will populate in Read only mode.



- Next On click of Next, the details of the captured will be saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- Save & Close On click of Save & Close, the details of the captured will be saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- Submit On click of Submit, Business Product Creation is submitted.
- **Cancel** On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Submit**' to create the Business Product. The Business Product is in unauthorized status at this point. User with supervisor access has to approve the Business Product. Once approved the Business Product status changes to 'Authorized' and is available for linking in the Business Process.

#### 2.2.2 View Business Product

Retail Process Management supports View of the Business Product created. The View Business Product allows the view of all the authorized, un-authorized and closed Business Product.

Navigation Route: Retail Banking > Configuration > Business Product > View Business Product



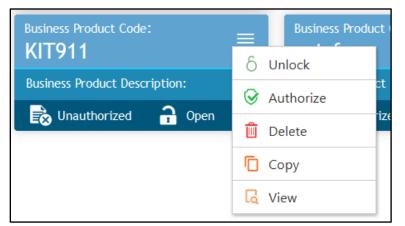
Figure 7: View Business Product

View Business Product						×* 1
۹ C						
Ensiness Product Code: SAD1 Business Product Description: Bunauthorized 🔺 in Progress	Nucliness Product Code: E HMEL2 Eustiness Product Description: Dustiness Product Description:	Business Product Code: BPL001 Business Product Description: Business Anduct Description:	Inshinss Product Eole: CPB001  Rushess Product Description:  Comparison  Instructure  Instructure Instructure Instructure Instructure Instructure Instructure Instructure Instructure Instructure Instructure Instructure Instruc	Business Product Code: LHL006 Rusiness Product Description: Business Aroduct Description: Main Progress	Instiness Product Code: CRD4 Instances Product Description: Company Advanced Advances Instances Advances Instances Advances Instances Advances Instances Advances Instances Advances Instances Advances Instances Advances Inst	

Figure 8: View Business Product

Business Product Code:	
ca123	δ Unlock
Business Product Description:	X Close
凌 Authorized 🔒 Open	Сору
	Ч сору
	C View

Figure 9: View Business Product



The View Business Product process allows to Unlock, Close, Copy, View, Authorize and Delete the Business Product. The options are available on clicking the icon '
on the top right-hand side of the Business Product tile. Further details of the options are enumerated below:

• **Unlock:** Click on '**Unlock**' to edit the Business Product information. As specified in the *Figure 8* and *Figure 9*, this option is common for Authorized and Unauthorized Business



Product. On click of '**Unlock**' the Business Product process is launched, system will not allow to edit any details entered in the Business Product Details data segment. Make the required changes in the other relevant Data Segment and Submit the Business Product.

- **Close:** This option is used to close the Business Products that are no more relevant for Banking Product Offering. Only Authorized Business Products are allowed to be closed.
- **Copy:** This option is used to copy the Authorized or Unauthorized Business Products to quickly create new Business Product.
- View: This option is used to view the Authorized or Unauthorized Business Products.
- Authorize: User with supervisor access will be able to authorize the unauthorized Business Product. Once approved the Business Product status changes to 'Authorized' and is available for linking in the Business Process.
- **Delete:** This option is used to delete the Business Products that are unauthorized and no more required.

### 2.3 Business Process Configuration

Retail Process Management (RPM) is equipped with Business Process configuration helping banks to build desired workflow for origination by defining the Stages for the product origination and defining the respective Data Segments, Checklists, Documents required and Advice generation for the stages.

A Business Process can be defined as a set of activities and tasks that, once completed, will accomplish the distinct Origination Processes. The Business Process must involve clearly defined inputs and a single output.

The Business process definition will determine the different stages which are required for a given combination of the Process code, Life cycle and Business Product Code. The workflow management of these stages and the relevant stage movements are defined in Plato / Conductor to help us orchestrate the micro-services based process-flow and ensure seamless transition of the Account Origination process across various stages in that given order. The Plato / Conductor process will drive the workflow from one stage to another based on the Process Outcomes at the respective stages and subject to fulfilling of the Mandatory Data capture, confirmation on the mandatory checklist items and submission of Mandatory Documents at the respective stages. The stages defined in the Business Process can be dynamically assigned to different user profiles or roles.



During Product Origination, the system picks the Business Process run-time and initiates the workflow based on the configuration.

The pre-requisites for configuring the Business Process are enumerated below:

• Lifecycle

Lifecycle represents the lifecycle of the process for which the Business Process is created. These are factory shipped codes and currently support 'Origination' Lifecycle for Products Types such as Savings Account, Current Account and Loans.

The list of Lifecycle Codes are available in *Lifecycle Codes*.

Process Code

Various Stages relevant for the origination workflow are defined in the Process Code. Process Code configuration allows you to define the business process flow that needs to be mapped for the Business Product and Lifecycle Code combination in the Business Process configuration.

A set of default Process Codes are factory-shipped for the Reference Workflow. User can also create process codes in "CMC\_TM\_PROCESS\_CODE" and "CMC\_TM\_PROCESS\_STAGE" tables.

The List of shipped Process Codes are available in



Process Codes.

Business Product

Business Product Maintenance allows configuring the various Business Products in accordance with the Product Offerings that the Bank deals in. Each Business Product has a unique Business Process defined for a specific Lifecycle Code selected.

#### 2.3.1 Create Business Process

The Create Business Process aids in configuring the workflow for Product originations. As mentioned earlier this process will allow to define the Data Segments, Checklists, Documents and Advices for the stages defined in the Process Code selected for the Lifecycle Code and Business Product combination.

**Navigation Route**: Retail Banking > Configuration > Business Process > Create Business Process

#### Figure 10: Create Business Process



Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to *Create Business Process – Field Description Table* 

Field	Description
Business Process Code	Enter an alphanumeric business process code. Maximum Length allowed is 16. This field is <b>mandatory.</b>
Business Process Description	Enter the description of the business process code. Maximum Length allowed is 60.



Field	Description This field is mandatory.
Lifecycle	Select the lifecycle code from the list of values. This field is <b>mandatory.</b>
Lifecycle Description	System displays the description of the lifecycle selected
Process Code	Select the Process Code of the business process flow that needs to be mapped for the lifecycle code and business process code combination. On click of tab from the 'Process Code' field, system will populate the list of Stages in the grid. Refer Figure 2 below. This field is <b>mandatory.</b>
Process Description	System displays the description of the selected Process Code.
Business Product Code	Specify the Business Product for which Business Process is being created. Alternatively system allows to select 'All', in which case the Business Process will be applicable to all the Business Product who are associated with the Lifecycle and Process Code. This field is <b>mandatory.</b>

#### **Create Business Process – Field Description Table**

Field	Description
Business Process Code	Enter an alphanumeric business process code.
	Maximum Length allowed is 16. This field is <b>mandatory.</b>
	This field is <b>mandatory.</b>



Field	Description
Business Process Description	Enter the description of the business process code. Maximum Length allowed is 60. This field is <b>mandatory.</b>
Lifecycle	Select the lifecycle code from the list of values. This field is <b>mandatory.</b>
Lifecycle Description	System displays the description of the lifecycle selected
Process Code	Select the Process Code of the business process flow that needs to be mapped for the lifecycle code and business process code combination. On click of tab from the 'Process Code' field, system will populate the list of Stages in the grid. Refer Figure 2 below. This field is <b>mandatory</b> .
Process Description	System displays the description of the selected Process Code.
Business Product Code	Specify the Business Product for which Business Process is being created. Alternatively system allows to select 'All', in which case the Business Process will be applicable to all the Business Product who are associated with the Lifecycle and Process Code. This field is <b>mandatory.</b>

**NOTE:** While defining a Business Process, System mandates that Business Product Code and Lifecycle is unique.



#### Figure 11: Create Business Process screen with stages

	Los			Lifecycle * LoanOrig Business Produ		٩,			
٩				hmeln1	ci cude	٣	- Pro	ocess Full View	
Application Enrichment		Underwriting	Assessment		Offer Issue	_ Cu	stomer Offer Accept/Reject	Account Create	
+									
Document Type SalarySlip	٩,	Document Description Salary Slip not more than last months	3 Mandatory				0		
	Application Enrichment + Document Type	Applications Enrichment	Losn Account Open Process Process Description Application Instance Application Instance Application Instance Decament Type Decam			Loan Account Open Process     Loan/Orig Process Decription     Retail Lean Origination      Application finathing     Application finathing     Application finathing     Application finathing     Document Decription     Mandatory     Business Products     Salerding	Loan Account Open Process     LoanOrig Q     Process Decision     Process Decision     Process Decision     Process Decision     Process Decision     Process Decision     Process     Process Decision     Process     P	Loan Account Open Process Loan/Crig Q Loans A Process Decription Process Decription Retail Lean Origination Application fractioners Application fractioners Application fractioners Applications Applica	Loan Account Open Process         Loan Account Open Ing Process           Process Description         Buriness Product Code *           Retail Loan Origination         Inment           Application Encohment         Loan Macroantet           Other time         Custowers (M Kong)           Document Description         Business Products           Document Type         Document Description           State of Type         Document Description

The Create Business Process configuration allows to configure the below elements for each of the stages of the Product Origination Workflow:

- Data Segment
- Document
- Checklist
- Advices

#### 2.3.1.1 Data Segment

A data segment, as the name suggests is an individual block of data. Bringing in data segments allows to break down a huge process into smaller units, which will be easier to update, maintain and process. Business Process will consists of such several data segments that makes up the stage.

Business Process Definition enables the user to perform the following:

- 1. Add n number of data segments to each stage
- 2. Set the data segment as mandatory or non-mandatory
- 3. Set the data segment as Editable or Non-editable
- 4. Control the sequence order of the data segments

Select the Stage, click on Data Segment tab and then press <sup>+</sup> icon on the header panel. The below screen with the Data Segment available will appear.



Data Segments				
COMMON		▶ Preview		
Customer Information	$\bigcirc$	▲ Settings		
CURRENT				
Account Details	$\bigcirc$	Mandatory	Editable	
Applicant Details current	$\bigcirc$	Select Products		
Account Service Preferences	$\bigcirc$	No items to display.		
Nominee Details	$\bigcirc$			
Mandate Details	$\bigcirc$			
Interest Details current	$\bigcirc$			
Application information current	$\bigcirc$			
ASSET				
Applicant Details	$\bigcirc$			
Asset Details				
Charge Details				
				Add Cancel

Figure 12: Create Business Process - Data Segment Selection Screen

Select the required data segment/s for the selected stage. Specify if the data segment is Mandatory or non-mandatory and Editable or Non-Editable. User can click on Preview to view the data segment.

Business Process Defintion	ı			
New Unlock	Close			
Business Process Code * SAVMAINFUND		ocess Description * AIN PROCESS WITH FUNDI	Lifecycle * SavOrig	Lifecycle Description Savings Account Opening Process
Process Code * SAVFND			Business Product Code * saadac	• Process Full View
Application Entry	Application Enrichment	Account Funding	Supervisor Approval	
Application Entry				
Data Segments	1 Account Details	2 Applicant Deta	ils 3 Mandate Details S	aving 4 Account Service Prefere
Documents	Mandatory	Mandatory	Mandatory	Mandatory
Checklist	Editable	Editable	Editable	Editable
Advices				
	5 Nominee Details			
	Optional Editable			

#### Figure 13: Create Business Process - Data Segment Selected

System allows to re-sequence the Data Segment by dragging and dropping over the specific data segment.

#### 2.3.1.2 Document

Here the document that are to be submitted by the Customer for the Product Origination is defined. System allows to define specific documentation requirement for different stage. Select the Stage, click on **Document** tab. The below screen will appear to capture the Document Type.



#### Figure 14: Create Business Process - Documents

New										
Business Process Code * LNRPM Process Code * RLNORG	Q,	Loa Proc	ness Process Description * In Account Open Process less Description Il Loan Origination		Lifecycle * LoanOrig Business Product Code * hmeln1	0,	Loans /	e Description Account Opening Process		
Application Entry	Application Enrichment		Underwriting	Assessment	Offer Issue		Customer Offer Accept/Reject	Account Create		
Application Entry	+									
Data Segments Documents Checklist	Document Type SalarySlip	Q	Document Description Salary Slip not more than last months	t 3 Mandatory	Business Products		O			
Advices										
									Save	Cancel

The lookup will fetch and displays all valid **Document Type** maintained in the system. Select the Document Type from the list, system will display the corresponding description in the next field. Specify if the document submission is Mandatory for the stage by turning the '**Mandatory**' switch 'ON'.

The document submission requirement can be restricted to a Single product or List of products or 'All' Product by selecting the relevant value in the Business Product field.

#### 2.3.1.3 Checklist

Checklist are the distinct and clear list of check-points that the Bank mandates its Users to adhere to during the Product Origination Processes.

Select the Stage, click on **Checklist** tab. The below screen will appear to capture the Document Type.

LNRPM     Loan Account Open Process     Loan Account Open Process       Process Code*     Process Description Retail Loan Origination     Business Product Code*       Application Entry     Application Entry     Mandatory     Cutatered Otter Accept/Repet     Account Create       Data Segments     Checklist Data     Mandatory     Business Products     ©	Business Process Code		Business Process Description *		Lifecycle *		Lifecycle Description		
RLN CRG     Retail Loan Origination     perin3     Process Full Vew       Application Enrichment     Lisdemetting     Assessment     Offer hase     Castomer Offer Acopy/Neect     Account Greate       Application Enrichment     I     Mandatory     Business Products     Perin3       Decklistic     Other Hase     Mandatory     Business Products     Perin3						Q		g Process	
Application Entry         Application Entry         Application Entry         Business Products         Operation Entry         Data Segments         Operation Entry         Description Entry         Operation Entry         Description Entry         Operation Entry         Description Entry         Operation Entry         Description Entry         Descrip	Process Code * RLNORG	٩				×	Process Full View		
Checklist Data Onecklist Data Onecklist Data Mandatory Business Products Onecklist Data Onecklist Data Onecklist One	Application Entry	Application Enrichment	Underwriting	Assessment	Offer Issue	Customer Offer	Accept/Reject Accou	at Create	
Cheddat Jata Mandadory Bulmes Products Documents Cheddat	Application Entry	+							
	Data Segments Documents	Checklist Data		Ma			0		
duices and a second s	Checklist								
	Advices								

Figure 15: Create Business Process – Checklist

Checklist Data is a free-text field that allows to enter the checklists that must be validated as part of selected stage. Specify if the checklist is Mandatory or Non-mandatory. System allows to



restrict the checklist to a Single Product or List of Products or 'All' Business Product by selecting the relevant value in the Business Product field.

#### 2.3.1.4 Advices

Advices are official Letter of Notices detailing an action taken or to be taken on a stated date by the Bank. This is the final configuration for the Business Process creation.

Select the **Stage**, click on **Advice** tab. The below screen will appear to capture the Advices.

Create Business Process	11										,* ×
New											
Business Process Code			ness Process Description		Lifecycle *		0	Lifecycle I Loans Ac	Description count Opening Process		
LNRPM Process Code *		Proce	n Account Open Process ess Description		LoanOrig Business Pro	duct Code *	Q				
RLNORG	٩	Reta	il Loan Origination		perln3		*	• Proc	ess Full View		
Application Entry	Application Enrichment		Underwriting	Assessment	l.	Offer Issue		Customer Offer Accept/Reject	Account Create		
Application Entry	+										
Data Segments Documents Checklist	Advice Type LoanInitiation	٩	Advice Description RPM-LoanInitiationReply	Business Products perin3		0					
Advices											
										Save	Cancel

Figure 16: Create Business Process – Advices

Select the required **Advice Type** that must be mapped for the stage. The adjoining lookup fetches and displays all valid advices maintained. The Advice Description is populated based on the Advice Type selected. User can also restrict the Advices to a Single Product or List of Products or 'All' Business Product by selecting the required values in the Business Product field.

Click **Save**. The Business Process is in unauthorized status at this point. User with supervisor access has to approve the Business Process. Once approved the status of the Business Process changes to 'Authorized' and is activated for usage in the Product Origination Process. One precondition, which is required for the Product Origination Process to operate, is the Conductor Workflow creation that is detailed in *Qualitative Scorecard Configuration*.

### 2.3.2 View Business Process

Retail Process Management supports View of the Business Process created. The View Business Process allows the view of all the authorized, un-authorized and closed Business Process.

Navigation Route: Retail Banking > Configuration > Business Process > View Business Process





View Business Process				
९ <b>с</b> +				:
Business Process Code:	Business Process Code:	Business Process Code:	Business Process Code:	
RETAILLOAN	SAVMAIN	SAVMAINFUND	SAORGN	
Description: RETAIL VEHICLE LOAN	Description: SAVINGS MAIN PROCESS	Description:	Description: Savings Origination	
Life Cycle: Loans Origination	Life Cycle:	Life Cycle:	Life Cycle: Savings Origination	
Process: Retail Loan Origination	Process: Savings Account Origination	Process:	Process: Savings Origination	
Business Product: ALL	Business Product: saviac	Business Product: saadac	Business Product: ALL	
🖹 Unauthorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	💫 Authorized 🔒 Open	
Business Process Code:	Business Process Code:	Business Process Code:	Business Process Code:	
INIT	VEHICLELOAN	PERSONALLOAN	HOMELOAN	
Description: INITIATE PROCESS	Description:	Description:	Description:	
Life Cycle:	Life Cycle:	Life Cycle:	Life Cycle:	
Process: Retail Application Initiation	Process: Retail Loan Origination	Process: Retail Loan Origination	Process: Retail Loan Origination	
Business Product: ALL	Business Product: vehin2	Business Product: perin3	Business Product: hmeIn1	
Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	

Select the specific Business Process by clicking on the **Business Process Tile**.

Business Process Defintion							×*
New Unlock Clo	.ca						
Business Process Code * VEHICLELOAN		Business Process Descri Retail Vehicle Loan Or		Lifecycle * LoanOrig		Lifecycle Descr Loans Accoun	iption It Opening Process
Process Code * RLNORG		Process Description Retail Loan Originatio	n Process	Business P vehIn2	roduct Code *	• Process Fi	ull View
Application Entry	Application Enrichment	Underwriting	Assessment	Offer Issue	Customer Offer Accept/Reject	Account Create	
Application Entry							
Data Segments Documents Checklist Advices	Loan Details     Mandatory     Estatule      Guarantice Details     Optional     Estatule	2 Vehicle Details Mandatory Esitable	3 C		Mondate Details     Mandatoy     Editable	5 Financial Details Mandatory Editable	6 Contered Octain Mundatory Editable

Figure 18: View screen of a specific Authorized Business Process

Figure 19: View screen of a specific Unauthorized Business Process

Business Process Defintion						, ** ×
New Unlock Delet						Authorize
Business Process Code * RETAILLOAN		Business Process Descrip RETAIL VEHICLE LOAN		Lifecycle * LoanOrig		Lifecycle Description Loans Account Opening Process
Process Code * RLNORG		Process Description Retail Loan Origination	n Process	Business Product ( ALL	lode *	• Process Full View
Application Entry	Application Enrichment	Underwriting	Assessment	Loan Offer		
Application Entry						
Data Segments						
Documents						
Checklist						
Advices						
6 Snipping Tool						
Audit						

The View Business Process screen allows to create '**New**' Business Process, '**Unlock**' the Business Process, '**Delete**' and '**Close**' the Business Process. Authorize option is also available



for Supervisor Users for approving unauthorized Business Process. Further details of the options are enumerated below:

- Unlock: Click on 'Unlock' to edit the Business Process information. This option is common for Authorized and Unauthorized Business Process. On click of 'Unlock' the Business Process screen is launched, system will not allow to edit the Business Process Code and Description. Make the required changes in the other relevant areas and submit the Business Process.
- **Close:** This option is used to close the Business Process that are no more relevant. Only Authorized Business Process are allowed to be closed.
- Authorize: User with supervisor access will be able to authorize the unauthorized Business Product. Once approved the Business Process status changes to 'Authorized' and is available for Product Origination Process, provided the Conductor Workflow is also available for the Business Process Code.
- **Delete:** This option is used to delete the Business Process that are unauthorized and no more required.



## 2.4 Qualitative Scorecard Configuration

Scorecards are used to access the applicants by the Bank during Loan Application Assessment. Retail Process Management module allows defining Qualitative and Quantitative scorecards which are then linked to the Business Products. During Retail Loan Origination Process and Current Account Opening with Unsecured Overdraft Limit, system evaluates the applicants and generate the scores based on the score cards linked to the Business Product.

The supported functionality for Qualitative Scorecard is:

- Create Qualitative Scorecard
- View Qualitative Scorecard

### 2.4.1 Create Qualitative Scorecard

In the **Create Qualitative Scorecard** screen, provide an alphanumeric Score Card ID and enter Score Card Description.

**Navigation Route**: Retail Banking > Configuration > Qualitative Scorecard > View Qualitative Scorecard

#### Figure 20: Create Qualitative Scorecard

reate Qualitative Scorecard		
New		
Score Card ID *	form Card Description *	
Questions	٠	
There is no d	ats to display. Nexue clok on + score to add	
Answers		
There is no d	Ma to display. Plasad clok on + kon to add	
		Save

Start adding Qualitative Questions by clicking <sup>+</sup> Icon. System allows to add as many questions needed for the assessment purpose. Specify the answers with respective scores in the answer section by clicking <sup>+</sup> Icon for all the questions defined. An answer can have multiple options and scores.

**NOTE:** Ensure that the Individual score for each answer provided for Qualitative Attributes cannot exceed 100.



#### Figure 21: Create Qualitative Scorecard

	Create	Jualitative Scorecard					2* ×
Control     Control       Control     Control       Q1     Non-logical       Q1     Non-logical       Assert     Control       1     6       2     6       3     2       4     3	hirw						
Questre B     Questre B       Q1     Non Non-Non-Non-Non-Non-Non-Non-Non-Non-Non-							
Questre B     Questre B       Q1     Non Non-Non-Non-Non-Non-Non-Non-Non-Non-Non-	0	uestions			0		
Engenetic         Paulabelenes         Engenetic           1         0         0         0           2         1         0         0         0           3         2         0         0         0           4         3         0         0         0		Question ID	How Many Members Are Day				
	4	nswers			0		
2 1 6 9 3 2 6 9 4 9 0 0 0 0		Sequence No.	Possible Anevers	Score			
		1	0	9			
4 3 0 <b>0</b>		2	1	6			
		3	2	6			
		4	3	0			
							Sae Georg

Click on '**Save**' to submit the Qualitative Scorecard once all questions and answers with scores are defined.

The Qualitative Scorecard created is in unauthorized status at this point. User with supervisor access has to approve the Qualitative Scorecard. Once approved the status of the Qualitative Scorecard changes to 'Authorized' and is activated for usage in the Business Product creation.

### 2.4.2 View Qualitative Scorecard

Retail Process Management supports View of the existing Qualitative Scorecard. The View Business Process allows the view of all the authorized, un-authorized and closed Qualitative Scorecard.

**Navigation Route**: Retail Banking > Configuration > Qualitative Scorecard > View Qualitative Scorecard



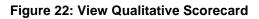




Figure 23: View - Specific Unauthorized Qualitative Scorecard

Qualitative Scorecard					
	_				
New Unicok	Delete				
Score Card ID		Sco	re Card Description *		
RPMHL0001			ail Housing Loan		
Questions					
	Question ID			Questions	
	Q1		Fair Credit Score		
	02		Loan Defaulter?		- 1
	9		Insurance Cover Available?		- 1
	04		Repayment requested for less	than 5 years	- 1
	Q5		Loan to Value in excess of 90%		- 1
	05		Loan to value below 90%		- 1
Answers					
	Sequence No.	Possible	e Anovers	Score	
	1	1e		20	
	2	No		0	
					-
hull.					
<i>6</i> 2					

Figure 24: View - Specific Authorized Qualitative Scorecard

Qualitative Scorecard
New Data
Score Card ID * Score Card Description *
SCORETEST Test - Qualitative
Questions
Question D Questions O1 How many members are dependent on the applicant ?
Q1 How many members are dependent on the applicant ?
LLC LLAPSION 2
Answers
Sequence No. Possible Anovers Score
1 NI 30
2 Yeo 20
3 More than Two 10
3

The View Qualitative Scorecard processes allows to create 'New', 'Unlock', 'Delete' and 'Close' the Qualitative Scorecard. Authorize option is also available for Supervisor Users for approving unauthorized Qualitative Scorecard. Further details of the options are enumerated below:

• **Unlock:** Click on '**Unlock**' to edit the Qualitative Scorecard. This option is common for Authorized and Unauthorized Qualitative Scorecard. On click of '**Unlock**' the Qualitative



Scorecard screen is launched, system will not allow to edit the Qualitative Scorecard ID and the Description. Make the required changes in the other relevant areas and Save the Qualitative Scorecard.

- **Close:** This option is used to close the Qualitative Scorecard that are no more relevant. Only Authorized Qualitative Scorecard are allowed to be closed.
- Authorize: User with supervisor access will be able to authorize the unauthorized Qualitative Scorecard. Once approved the Qualitative Scorecard status changes to 'Authorized' and is available for linking with the Business Product.
- **Delete:** This option is used to delete the Qualitative Scorecard that are unauthorized and no more required.



## 2.5 Quantitative Scorecard Configuration

The supported functionality for Qualitative Scorecard is:

- Create Quantitative Scorecard
- View Quantitative Scorecard

#### 2.5.1 Create Quantitative Scorecard

In the **Create Quantitative Scorecard** screen, provide an alphanumeric Score Card ID and enter Score Card Description.

**Navigation Route:** Retail Banking > Configuration > Quantitative Scorecard > View Quantitative Scorecard

#### Figure 25: Create Quantitative Scorecard

Cance Cancello     Some Cancel Description       Some Cancel D     Some Cancel Description       Attributes     Image: Cancel D       Image: Cancel D     Image: Cancel D       Attributes     Image: Cancel D       Image: Cancel D     Image: Cancel D			
Attributes       There is no data to display. Please club on + con to add	Create C	uantitative Scorecard	μ <sup>e</sup> ×
Attributes       There is no data to display. Please club on + con to add			
There is no data to display. Please clok on + kon to add Answers There is no data to display. Please clok on + kon to add	Sco	e Card (D * Some Card Description *	
Answers There is no data to display. Please club on + icon to add	At	tributes	0
There is no data to display. Please dock on + icon to add			
	Ar	swers	
San Crowi		There is no data to display. Please click on + icon to add	
			Save Cancel

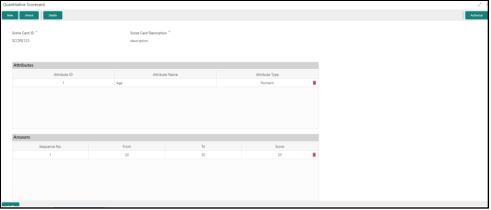
Start adding Quantitative Questions by clicking <sup>+</sup> Icon. System allows to add as many questions needed for the assessment purpose. Only factory shipped attributes are available for capture, select each attribute in the question. Specify the answers with respective scores in the answer section by clicking <sup>+</sup> Icon for all the questions defined. An answer can have multiple options and scores.

The list of factory shipped Quantitative Scorecard Attributes can be found in *List of Attributes for Quantitative Scorecard*.

**NOTE:** Ensure that the Individual score for each answer provided for Quantitative Attributes cannot exceed 100.







Click on '**Save**' to submit the Quantitative Scorecard once all questions and answers with scores are defined.

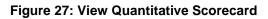
The Quantitative Scorecard created is in unauthorized status at this point. User with supervisor access has to approve the Quantitative Scorecard. Once approved the status of the Quantitative Scorecard changes to 'Authorized' and is activated for usage in the Business Product creation.

### 2.5.2 View Quantitative Scorecard

Retail Process Management supports View of the existing Quantitative Scorecard. The View Business Process allows the view of all the authorized, un-authorized and closed Quantitative Scorecard.

**Navigation Route:** Retail Banking > Configuration > Quantitative Scorecard > View Quantitative Scorecard





View Quantitative Scorecard						14
< c +						
Scorecard ID: test	Scorecard ID: SCORETEST	Scorecard ID: score1	Scorecard ID: SCORE123	Scorecard ID: SCORE1234	Scorecard ID: 3P@Test	
Description: er	Description: Test - Quantitative	Description: s	Description: description	Description: Scorecard	Description: Scorecard-Quantitative	
📸 Unauthorized 🔒 Open	Authorized 🔒 Open	📸 Unauthorized 🔒 Open	🚯 Unauthorized 🔒 Open	🕞 Unauthorized 🔒 Open	Authorized 🔒 Open	
Sourceard ID: HMLNSC1	Scorecard ID: VLLNSC1	Scorrecard ID: CMNFINSCORE	Scorrecard ID: CURSCORE			
Description: Home Loan Score Card	Description: Whicle Loan Score Card	Description:	Description:			
🚴 Authorized 🔒 Open	🔥 Authorized 🛛 🔒 Open	🔥 Authorized 🔒 Open	authorized 🔒 Open			

Figure 28: View - Specific Unauthorized Quantitative Scorecard

Quar	ntitative Scorecard				
No	v Uniock Delete				
	Score Card ID *	Score Card Descriptio	n *		
	SCORE123	description			
	Attributes				
	Attribute ID	Attribut	te Name	Attribute Type	
	1	Age		Numeric	
	Answers				
	Sequence No.	From	То	Score	
	1	20	30	20	
_					

Figure 29: View - Specific Authorized Quantitative Scorecard

Quantitative Scorecard					
New Unlock Cose					
Score Card ID *	Score Card Description				
SCORE11	Quantitative Scorecard	for Loans			
Attributes					
Attribute ID	Attribute	Name	Attribute Type		
1	Age		Numeric		
2	Employment Type		Text		
Answers					
Sequence No.	From	To	Score		
1	18	35	75		
2	35	50	100		
3	50	65	50		

The View Quantitative Scorecard processes allows to create 'New', 'Unlock', 'Delete' and 'Close' the Quantitative Scorecard. Authorize option is also available for Supervisor Users for approving unauthorized Quantitative Scorecard. Further details of the options are enumerated below:

• **Unlock:** Click on 'Unlock' to edit the Quantitative Scorecard. This option is common for Authorized and Unauthorized Quantitative Scorecard. On click of 'Unlock' the Qualitative Scorecard screen is launched, system will not allow to edit the Quantitative Scorecard ID



and the Description. Make the required changes in the other relevant areas and Save the Qualitative Scorecard.

- **Close:** This option is used to close the Quantitative Scorecard that are no more relevant. Only Authorized Quantitative Scorecard are allowed to be closed.
- Authorize: User with supervisor access will be able to authorize the unauthorized Quantitative Scorecard. Once approved the Quantitative Scorecard status changes to 'Authorized' and is available for linking with the Business Product.
- **Delete:** This option is used to delete the Quantitative Scorecard that are unauthorized and no more required.



## 2.6 Dashboard Configuration

Information from multiple sub-domain viz., Savings Account, Current Account and Loan is integrated and displayed as Dashboard on the home page of the Retail Process Management application.

Following are the pre-configured dashboards available in the system:

- My Application/My Team Application
- Account Opening Trends
- Conversion Analysis
- Stage-wise Loan Applications
- Loan Offer Status
- Exposure to Collateral

Below sections will provide information on how to map Dashboards to specific 'User Roles' or 'User'.

Navigation Route: Security Management > Role > Create User Role



#### Figure 30: Create Role and Assigning Function Access

Create Role	reate Role			
Role Code *		Description *		
Relationship	Manager	Relationship Manager Role		
Role Activ	ity			
	Functional Activity Code		Functional Activity Description	
	RPM_FA_PROCESS_DRIVER_Dashboard_ALL_APPLICATIONS			
	RPM_FA_PROCESS_DRIVER_Dashboard_LOAN_OFFER_STATUS			
	RPM_FA_PROCESS_DRIVER_Dashboard_CONVERSION_ANALYSIS			
	RPM_FA_PROCESS_DRIVER_Dashboard_ACCOUNT_OPENING_TREND			
	RPM_FA_PROCESS_DRIVER_Dashboard_PARKEDLOAN			
Page 1	of 2 (1-5 of 9 items) K < 1 2 > 3			

Figure 31: Search Screen of Functional Activity Code for Dashboard

Functional Activity Code		×		
Functional Activity Code	Functional Activity Description			
RPM_FA_PROCESS_DRIVER_Dashboard_				
Fetch				
Functional Activity Code		Functional Activity Description		
RPM_FA_PROCESS_DRIVER_Dashboard_ALL	_APPLICATIONS			
RPM_FA_PROCESS_DRIVER_Dashboard_LOAN_OFFER_STATUS				
RPM_FA_PROCESS_DRIVER_Dashboard_CONVERSION_ANALYSIS				
RPM_FA_PROCESS_DRIVER_Dashboard_PARKEDLOAN				
RPM_FA_PROCESS_DRIVER_Dashboard_MY_APPLICATION				
RPM_FA_PROCESS_DRIVER_Dashboard_ACC	COUNT_OPENING_TREND			
RPM_FA_PROCESS_DRIVER_Dashboard_COLLATERAL				
Page 1 of 1 (1-7 of 7 items) k	с < 1 > н			

Follow the below steps to configure Dashboards:

- 1. Enter 'Relationship Manager in Role Code field for creating Relationship Manager Role. You can also create role such as Loan Officer or Credit Manager alternatively.
- 2. Enter the Description of the Role
- 3. Click '+' symbol to add row in the Role Activity table
- 4. Double Click on Functional Activity Code
- Click on Search icon to search the Functional Activity Code or alternatively you can directly enter the Functional Activity Code, if available (Refer List of Functional Activity Code for Dashboard in the List of Glossary – Section 3.5)
- 6. Save the record once all the required Functional Activity Code are selected and assigned



- 7. The 'Role' is saved as an 'Unauthorized' record.
- 8. Supervisor need to authorize the 'Relationship Manager' Role by selecting the Role from the View Role Menu in the same navigation route.
- 9. Once authorized the Users who are assigned to the 'Relationship Manager' Role can view the Dashboard widgets.
- 10. The Dashboard Widgets can be assigned to an existing User Role also. You need to start the process from View Role; unlocking the record and assigning the Functional Activity Code of the Dashboard Widgets.
- 11. In the same manner the Dashboard widgets can be directly assigned to the specific User, for you can use the 'Create User' or View User' process to assign the Functional Activity Code of the Dashboard Widgets.

By default the dashboard widgets gets placed based on the selection/addition of the dashboard to the User Role. System allows User to drag and drop the dashboard widgets to change its position. The changes in the order of the widgets are stored as User Preferences automatically, so that in the next User login the dashboard is loaded as per the last saved user preference. Further usage and the addition/deletion of the Dashboards are available in the Retails Process Management - Alerts and Dashboard User Guide.



# 3 List Of Glossary

# 3.1 Lifecycle Codes

Lifecycle Code	Description
INIT	Application Initiation Lifecycle
LoanOrig	Loans Account Opening Process
CurOrig	Current Account Opening Process
SavOrig	Savings Account Opening Process



## 3.2 Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation
1	RLNORG	Retail Loan Origination	RPM_RLNORG_ APPEN	Application Entry
2	RLNORG	Retail Loan Origination	RPM_RLNORG_ ENRCH	Application Enrichment
3	RLNORG	Retail Loan Origination	RPM_RLNORG_ UNDWT	Underwriting
4	RLNORG	Retail Loan Origination	RPM_RLNORG_ ASSMT	Assessment
5	RLNORG	Retail Loan Origination	RPM_RLNORG_ OFFISSUE	Offer Issue
6	RLNORG	Retail Loan Origination	RPM_RLNORG_ OFFACCEPT	Customer Offer Accept/Reject
7	RLNORG	Retail Loan Origination	RPM_RLNORG_ ACCCREATE	Account Create
1	SAVORG	Savings Account Origination	RPM_SAVORG_ APPEN	Application Entry
2	SAVORG	Savings Account Origination	RPM_SAVORG_ ENRCH	Application Enrichment



Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
3	SAVORG	Savings Account Origination	RPM_SAVORG_ FUND	Account Funding
4	SAVORG	Savings Account Origination	RPM_SAVORG_ APPRV	Supervisor Approval
1	CURORG	Current Account Origination	RPM_CURACC_ APPEN	Application Entry
2	CURORG	Current Account Origination	RPM_CURACC_ ENRCH	Application Enrichment
3	CURORG	Current Account Origination	RPM_CURACC_ ASSMT	Application Assessment
4	CURORG	Current Account Origination	RPM_CURACC_ FUND	Account Funding
5	CURORG	Current Account Origination	RPM_CURACC _APPRV	Application Approval



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# 3.3 Data Segment List

Subdomain	Data Segment Code	Data Segment Name
RpmInitiation	fsgbu-ob-remo-rpm-ds-cd- productdetails	Product Details
CmnApplicant	fsgbu-ob-remo-cmn-ds- applicant-details	Customer Information
CmnApplicant	fsgbu-ob-remo-rpm-ds-lo- financialdetails	Financial Details
Scorecard	fsgbu-ob-remo-cmn-ds- scorecard	Qualitative Scorecard
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- mandatedetails	Mandate Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- repaymentdetails	Loan Repayment Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- accountservices	Account Services
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- loandetails	Loan Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- interestdetails	Loan Interest Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- guarantordetails	Guarantor Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- disbursementdetails	Loan Disbursement Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- collateraldetails	Collateral Details



Subdomain	Data Segment Code	Data Segment Name
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- chargedetails	Charge Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- assetdetails	Asset Details
LoanAccOpenProcess	fsgbu-ob-remo-cmn-ds- assessment	Assessment Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- edu-financialdetails	Education Loan Financial Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- admissiondetails	Admission Details for Education Loan
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- valuationofusedvehicle	Valuation of Used Vehicle
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- legalopiniondetails	Legal Opinion
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- mortgagevaluationdetails	Valuation of Mortgage
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- creditratingdetails	Credit Rating Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- accountcreate	Account Create
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- offeracceptance	Offer Accept/Reject
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- vehicledetails	Vehicle Details



Subdomain	Data Segment Code	Data Segment Name
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- offerissue	Offer Issue
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav- account-details	Account Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav- mandate-details	Mandate Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav- account-services-preferences	Account Service Preferences
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav- nominee-details	Nominee Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds- curr-od-limit-details	Overdraft Limit Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav- interest-details	Interest Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav- charge-details	Charge Details



# 3.4 List of Attributes for Quantitative Scorecard

Attribute	Applicable for	Data Type	Max Length
Age	All Products	Numeric	
Collateral Type	All Products	Text	50
Designation	All Products	Text	50
Education Qualification	All Products	Text	50
Employment Type	All Products	Text	50
External Rating	All Products	Numeric	
Gender	All Products	Text	50
Industry	All Products	Text	50
Interest Income	All Products	Numeric	
Marital Status	All Products	Text	50
Market Value of Asset	Home Loan Sub-Product Type	Numeric	
Mode of Study	Education Loan Sub-Product Type	Text	50
Net Income	All Products	Numeric	
Parental Designation	Education Loan Sub-Product Type	Text	50



Attribute	Applicable for	Data Type	Max Length
Parental Education Qualification	Education Loan Sub-Product Type	Text	50
Parental Employment Type	Education Loan Sub-Product Type	Text	50
Parental Interest Income	Education Loan Sub-Product Type	Numeric	
Parental Net Income	Education Loan Sub-Product Type	Numeric	
Parental Total Expense	Education Loan Sub-Product Type	Numeric	
Parental Total Income	Education Loan Sub-Product Type	Numeric	
Price As Per Valuation	Vehicle Loan Sub-Product Type	Numeric	
Projected Earning	Education Loan Sub-Product Type	Numeric	
Status	Home Loan Sub-Product Type	Text	50



Attribute	Applicable for	Data Type	Max Length
Total Expense	All Products	Numeric	
Total Income	All Products	Numeric	
Vehicle Class	Vehicle Loan Sub-Product Type	Text	50



# 3.5 Functional Activity of Dashboards

The functional activity assigned to each dashboard and the criteria is based on which each Dashboard is filtered is detailed in the following table:

Dashboard Name	Functional Activity Code	Filter Criteria
My Team Application	RPM_FA_PROCESS_DRIVER_Da shboard_ALL_APPLICATIONS	Currency-wise
My Application	RPM_FA_DASHBOARD_MY_APP LICATIONS / RPM_FA_PROCESS_DRIVER_Da shboard_MY_APPLICATION	
Loan Offer Status	RPM_FA_PROCESS_DRIVER_Da shboard_LOAN_OFFER_STATUS	
Conversion Analysis	RPM_FA_PROCESS_DRIVER_Da shboard_CONVERSION_ANALYSI S	
Stage-wise Loan Applications	RPM_FA_PROCESS_DRIVER_Da shboard_PARKEDLOAN	
Exposure to Collateral	RPM_FA_PROCESS_DRIVER_Da shboard_COLLATERAL	
Account Opening Trends	RPM_FA_PROCESS_DRIVER_Da shboard_ACCOUNT_OPENING_T REND	

