

Retail Loans Origination User Guide
Oracle FLEXCUBE Universal Banking

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Retail Loans Origination 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

Welcome to the **Retail Loans Origination** user guide for Oracle FLEXCUBE Universal Banking- Retail Process Management (RPM) module. This document provides an overview of the Retail Loan Origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a Retail Loan Origination.

1.2 Audience

This user manual is intended for the Relationship Managers (RMs), other loan executive staff-member in-charge of maintenance for the loan accounts in the bank, and sales officer in-charge of sourcing the Retail Loan Origination products from prospect and customer of the bank. This user manual is also intended for the other bank personas such as bank operations manager, account opening officers or branch managers who may handle the specific stages of the lifecycle of the Savings Account Origination process based on the bank's internal operation and policies.

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

Following are some of the acronyms and abbreviations you are likely to find in this user manual:

Table 1: Acronyms table

Abbreviation	Description
RPM	Retail Process Management
DS	Data Segment
System	Retail Process Management Module

1.5 List of Topics

This user manual is organized as follows:

Table 2: Topics

Topics	Description
Oracle FLEXCUBE Universal Banking Retail Lending Process Management	This topic describes the Retail Loan Origination process and the Reference Process flow is updated in this chapter.
Overview of Oracle FLEXCUBE Universal Banking Retail Loan Account Open Process	This topic describes the defined stages through which the Retail Loan Origination application has to flow before it is ready to be sent to the Host for Account Creation is detailed in this chapter.
List Of Glossary	This topic has alphabetical list of stages for Retail Loan Account Open Process with page references for quick navigation.

1.6 Related Documents

The related documents are as following:

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

1.7 Symbols

This user manual may refer to all or some of the following icons:

Table 3: Symbols

→	Represents Results
---	--------------------

2 Oracle FLEXCUBE Universal Banking Retail Lending Process Management

This document provides an overview of the retail account open process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a retail loan account open process.

The document is designed to help you create following types of retail loan:

- Housing Loan
- Personal Loan
- Vehicle Loan
- Student Education Loan

3 Overview of Oracle FLEXCUBE Universal Banking Retail Loan Account Open Process

Retail loan account open process will enable the banks to leverage on the state of the art technology used for business modelling, help extend the boundaries of potential markets, provide for “Banking at Doorstep” and ensure the convenience of banking with primary focus on customer service.

We shall look at the reference workflows of the retail loan account process before understanding how the configuration and capture of data can be done. These stages can be made mandatory or non-mandatory based on the business process configurations. The process management flow is basically routed through various stages to capture relevant data before it is ready to be sent to the host for account creation.

The pre-defined process flow for Retail account open process is as following:

1. Loan Application Entry
2. Loan Application Enrichment
3. Loan Underwriting
4. Loan Assessment
5. Offer Issue
6. Offer Accept/Reject
7. Account Creation

The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business driven, is hosted and architected by our new platform solution. The random access navigation between data segments within a given stage with appropriate validations, helps enable the business user to capture apt information anytime during the account open process before the loan account is created in the host. The new workflow also supports capturing of relevant documents, stage wise, and generation of advices and notifications dynamically.

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 the Plato / Conductor to help us orchestrate the micro services based process flow and ensure seamless transition of the Account open 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 and submission / capture of mandatory documents at the respective stages.

4 Retail Loan Account Origination Process

4.1 Retail Loan Account

The initiation request for a loan can be originated by authorized branch users or relationship managers or by approved bank agents, either through the traditional branch channel or through dedicated protocol services made available on digital devices like tablets or mobiles. The initiation of loan request can be made for both new and existing customer types. Also, the platform supports processing of the loan request from the customer which are directly received from the Self Service Banking Channel (OBDX) through the REST based service APIs.

The selection of the relevant loan product on which the loan is required can be initiated using this process, provided the user has the required access rights.

Please refer to the detailed setup and operation workflows for both asset and liability products initiation made available in the **Retail Process Management Operations** user manual.

4.2 Loan Application Entry Stage

As detailed in the **Retail Process Management Operations** user manual, all the product originations are initiated in the Application Initiation stage from the product catalogue. The cart operation in product catalogue allows to originate single or multiple product initiation. Once the Retail Loan Account origination process is initiated either as a single product origination or as part of the multiple product selection, process orchestrator generates the loan account process reference number on submit of the Application Initiation stage. Process orchestrator also updates the record in the Free Task process for the 'Application Entry' stage also referred as 'Task' from orchestrator perspective.

The Application Entry stage is the first stage in the Retail Loan Account Open process. After the initiate process is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture.

Pre-requisite

Specify **User Id** and **Password**, and login to **FCUBS Home screen**.

1. From **Home screen** navigate to left menu and click **Tasks**.
2. Under **Tasks**, click **Free Tasks**.

→ The **Free Tasks** screen is displayed.

Figure 1: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Cus
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001914	000APP000004201	Application Entry	19-03-22	000	
Acquire & Edit		Loans Retail Process Ma...	000HMELN10000898	000APP000004201	Application Entry	19-03-22	000	000
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001898	000APP000004178	Application Entry	19-03-22	000	
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001888	000APP000004167	Application Enrichment	19-03-22	000	
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001887	000APP000004166	Application Entry	19-03-22	000	
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001885	000APP000004159	Application Entry	19-03-22	000	
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001880	000APP000004148	Application Entry	19-03-22	000	
Acquire & Edit		Loans Retail Process Ma...	000HMELN10000879	000APP000004141	Application Entry	19-03-22	000	
Acquire & Edit		Retail Process Manage...	000INIT000004097	000APP000004146	Application Initiation	19-03-22	000	
Acquire & Edit		Retail Process Manage...	000INIT000004096	000APP000004145	Application Initiation	19-03-22	000	
Acquire & Edit		Retail Process Manage...	000INIT000004095	000APP000004144	Application Initiation	19-03-22	000	
Acquire & Edit		Retail Process Manage...	000INIT000004094	000APP000004143	Application Initiation	19-03-22	000	
Acquire & Edit		Retail Process Manage...	000INIT000004093	000APP000004142	Application Initiation	19-03-22	000	
Acquire & Edit		Retail Process Manage...	000INIT000004091	000APP000004140	Application Initiation	19-03-22	000	

The Application Entry stage has the following reference data segments:

- [4.2.1 Loan Details](#)
- [4.2.2 Asset Details / Vehicle Details / Admission Details](#)
- [4.2.3 Customer Information](#)
- [4.2.4 Mandate Details](#)
- [4.2.5 Financial Details](#)
- [4.2.6 Collateral Details](#)
- [4.2.7 Guarantor Details](#)
- [4.2.8 Summary](#)

Please refer the below sections for more details on these data segments.

4.2.1 Loan Details

1. Click **Acquire and Edit** for the application for which the Application Entry stage has to be acted upon.

→ The **Loan Details** screen is displayed.

Figure 2: Loan Details

The screenshot displays the Oracle Loan Details screen. The interface includes a sidebar with navigation tabs: Loan Details (selected), Asset Details, Customer Information, Mandate Details, Financial Details, Collateral Details, Guarantor Details, and Summary. The main content area shows the following details:

- Business Product Name:** Classic Home Loan
- Account Branch:** 000
- Account Type:** Home Loan
- Loan Amount:** USD \$15,000.00
- Application Date:** 03/22/19
- Purpose of Loan:** New Vehicle
- Loan Tenure:** 12 Months

The bottom of the screen features buttons for Back, Next, Save & Close, and Cancel.

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 4: Loan Details – Field Description](#).

Table 4: Loan Details – Field Description

Field	Description
Business Product Name	Specify the business product name.
Account Branch	Specify the account branch.
Application Date	Select the application date. This field is mandatory.
Account Type	Specify the account type.
Account Name	Specify the business account name.
Loan Amount	Specify the loan amount. This field is mandatory.
Loan Tenure	Specify the loan tenure. This field is mandatory.
Purpose of Loan	Specify the purpose of loan. This field is mandatory.
Back	Click Back to navigate to the previous data segment within a stage. NOTE: Since this is the first screen on the workflow, Back will be disabled.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.

Field	Description
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.2.2 Asset Details / Vehicle Details / Admission Details

This data segment will provide details about asset or vehicle or admission based on the account type selected in Loan Details data segment.

4.2.2.1 Asset Details

1. Click **Next** in **Loan Details** screen to proceed with next data segment, after successfully capturing the data.

Pre-requisite

Only if **Account Type** is selected as Housing Loan in Loan Details data segment.

→ The **Asset Details** screen is displayed.

Figure 3: Asset Details

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to the [Table 5: Asset Details – Field Description](#).

Table 5: Asset Details – Field Description

Field	Description
Asset Details	Specify the asset details.
Product Name	Displays the product name.
Mortgaged Branch	Search and select the mortgaged branch.

Field	Description
	This field is mandatory.
Home Type	<p>Select the type of home from the drop-down list. Available options are as following:</p> <ul style="list-style-type: none"> • Independent • Villa • Apartment • Others <p>This field is mandatory.</p>
Dimensions	<p>Select the dimension unit from the drop-down list. Available options are as following:</p> <ul style="list-style-type: none"> • Sqft • Sq Metre • Sq Yard • Acre • Hectare <p>This field is mandatory.</p>
Market Value	<p>Select the market value from the drop-down list. Available options will be based on the asset.</p> <p>This field is mandatory.</p>
Status	<p>Select the status from the drop-down list. Available options are as following:</p> <ul style="list-style-type: none"> • Under Construction • Partially Completed • Completed • Ready to Buy • Possession Taken <p>This field is mandatory.</p>
Asset Address	Specify the asset address details.

Field	Description
Country	Specify the country. This field is mandatory.
State	Specify the state.
City	Specify the city.
Address Line 1	Specify the address line 1. This field is mandatory.
Address Line 2	Specify the address line 2.
Address Line 3	Specify the address line 3.
Pin code	Specify the pin code. This field is mandatory.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.2.2.2 Vehicle Details

- To proceed with next data segment, after successfully capturing the data, click **Next** in **Loan Details** screen.

Pre-requisite

Only if **Account Type** is selected as Housing Loan in Vehicle Details data segment.

→ The **Vehicle Details** screen is displayed.

The vehicle details for a new vehicle is displayed, if vehicle class is selected as New. Refer [Figure 4](#).

Figure 4: Vehicle Details – New Vehicle

The screenshot shows the Oracle Vehicle Details form for a new vehicle. The form is titled "Vehicle Details" and is part of a "Loan Application Entry" process. The form is divided into several sections:

- Vehicle Information:**
 - Product Name: Future Auto Loan
 - Vehicle Class: New
 - Make: Honda
 - Model: AMAZE
 - Registration Number: [Empty]
 - Hypothecated Branch: 000
 - Engine Number: [Empty]
 - Registered City: [Empty]
- Insurance Details:**
 - Insurance Company: [Empty]
 - Policy Number: [Empty]
 - Policy Commencement Date: [Empty]
 - Premium Amount: USD
 - Premium Frequency: [Empty]
 - Policy Renewal Date: [Empty]

The form also has a navigation bar at the bottom with buttons for Back, Next, Save & Close, and Cancel.

The vehicle details for a used vehicle is displayed, if vehicle class is selected as Used.

Refer [Figure 5](#).

Figure 5: Vehicle Details – Used Vehicle

The screenshot shows the Oracle RPM interface for a loan application. The 'Vehicle Details' section is expanded, showing the following information:

- Product Name:** Futura Auto Loan
- Vehicle Class:** Used
- Hypothecated Branch:** 000
- Make:** Honda
- Model:** AMAZE
- Registration Number:** KA04ML8899
- Expected Selling Price:** USD \$17,000.00
- Distance Run:** 34,000 KM
- Registered State:** KARNATAKA
- Registered City:** BANGALORE
- Insurance Company:** ORIENTAL
- Policy Number:** OHG99999
- Policy Commencement Date:** Apr 22, 2018
- Premium Amount:** USD \$4,000.00
- Premium Frequency:** 2 Year
- Policy Renewal Date:** Apr 22, 2020

- Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 6: Vehicle Details - Field Description](#).

Table 6: Vehicle Details - Field Description

Field	Description
Vehicle Details	Specify the vehicle details.
Product Name	Displays the product name.
Hypothecated Branch	Specify the hypothecated branch. This field is mandatory.
Vehicle Class	Select the vehicle class from the drop-down box. Available options are as following: <ul style="list-style-type: none"> New Used This field is mandatory.
Make	Specify the make. This field is mandatory.

Field	Description
Model	Specify the model. This field is mandatory.
Make MM/YYYY	Specify the year of manufacture.
Chassis Number	Specify the chassis number.
Engine Number	Specify the engine number.
Registration Number	Specify the registration number.
Registration State	Specify the registration state.
Registration City	Specify the registration city.
Expected Selling Price	Specify the expected selling price. This field is available only for used vehicle details.
Distance Run	Specify the distance run (Kilometers / Miles). This field is available only for used vehicle details.
Insurance Details	Specify the vehicle insurance details.
Insurance Company	Specify the insurance company.
Policy Number	Specify the policy number.
Policy Commencement Date	Specify the policy commencement date.
Premium Amount	Specify the premium amount.
Premium Frequency	Specify the premium frequency.
Policy Renewal Date	Specify the policy renewal date.
Back	To navigate back to the previous data segment within a stage, click Back .

Field	Description
Save & Close	To save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later, click Save & Close .
Next	To navigate to the next data segment, after successfully capturing the data, click Next . System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Cancel	To terminate the application and the status of the application click Cancel . Such applications cannot be revived later by the user.

4.2.2.3 Admission Details

- To proceed with next data segment, after successfully capturing the data, click **Next** in **Loan Details** screen.

Pre-requisite

Only if **Account Type** is selected as Education Loan in Loan Details data segment.

→ The **Admission Details** screen is displayed.

Figure 6: Admission Details

- Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 7: Admission Details – Field Description](#).

Table 7: Admission Details – Field Description

Field	Description
Loan Requested for	Select the options from the drop-down list. Available options are as following: <ul style="list-style-type: none"> Overseas Domestic This field is mandatory.
Admission Status	Select the admission status. Available options are as following: <ul style="list-style-type: none"> Confirmed

Field	Description
	<ul style="list-style-type: none"> • Awaiting <p>This field is mandatory.</p>
Mode of Study	<p>Select the mode of study. Available options are as following:</p> <ul style="list-style-type: none"> • Full Time • Part Time • Correspondence • Distance Education <p>This field is mandatory.</p>
Proposed Course of Study	<p>Specify the proposed course of study.</p> <p>This field is mandatory.</p>
Institution	<p>Specify the institution.</p> <p>This field is mandatory.</p>
University / School	<p>Specify the university or school.</p> <p>This field is mandatory.</p>
Country	<p>Specify the country.</p> <p>This field is mandatory.</p>
Institution Ranking	<p>Specify the institution ranking.</p> <p>This field is mandatory.</p>
Course Duration	<p>Specify the course duration.</p>
Course Commencement Date	<p>Select the course commencement date.</p> <p>This field is mandatory.</p>
Type of Course	<p>Specify the type of course.</p> <p>This field is mandatory.</p>
Projected Earning	<p>Specify the projected earnings.</p>

Field	Description
Employment Potential	Specify the employment potential.
Scholarship/ Business Eligible	<p>Select the scholarship eligibility. Available options are as following:</p> <ul style="list-style-type: none"> • Yes • No <p>This field is mandatory.</p>
Cost of Course (In USD)s	Specify the details about the cost of course.
Source (In USD)	Specify the details about the source of funds.
Back	To navigate back to the previous data segment within a stage, click Back .
Save & Close	To save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later, click Save & Close .
Next	To navigate to the next data segment, after successfully capturing the data, click Next . System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Cancel	To terminate the application and the status of the application click Cancel . Such applications cannot be revived later by the user.

4.2.3 Customer Information

1. Click **Next** in **Asset Details/Vehicle Details/Admission Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Customer Information** screen is displayed.

Figure 7: Customer Information

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. User can add another customer (New or Existing) at this stage. Adding customer will enable the user to add additional customer or applicants. For more information on fields, refer to [Table 8: Customer Information – Field Description](#).

Table 8: Customer Information – Field Description

Field	Description
Holding Pattern	By default, system displays Holding Pattern as Individual.
Ownership	<p>Select the ownership. Available options are as following:</p> <ul style="list-style-type: none"> • Single • Joint <p>Based on the selection, the system will automatically populate the Number of Applicants and enable Add Customer to capture Joint Customer / Co-applicant Details. The user will be allowed to add any number of</p>

Field	Description
	<p>customers or applicant as it is required. Customer data has to be captured for each applicant - NEW or EXISTING.</p> <p>This field is mandatory.</p>
Number of Applicants	Displays the number of applicants based on the ownership selection.
New / Existing Customer	<p>Select to enable the user to pull (Pull APIs) the existing customer data from the Party Management module, based on the search selection criteria.</p> <p>If this switch not selected, then the user will be able to capture all the details required for the New Customer. If the Customer / Applicant is New, then the customer information details captured will be sent to the Party Management (Push APIs) for Customer Onboarding with due validations on KYC to be performed by the Party Module.</p>
Primary Customer	<p>First applicant is normally the primary applicant.</p> <p>By default, this switch is selected, if the ownership is single.</p> <p>However, in case where the number of applicant is more than one, select it to make the selected customer or applicant as primary customer.</p>
Title	<p>Specify the title.</p> <p>This field is mandatory.</p>
First Name	<p>Specify the first name of the applicant.</p> <p>This field is mandatory.</p>
Middle Name	Specify the middle name of applicant.
Last Name	Specify the last name of applicant.

Field	Description
	This field is mandatory.
Gender	Select the gender. This field is mandatory.
Date of Birth	Select the date of birth. Validation for Minor DOB is available. This field is mandatory.
Birth Place	Specify the birth place.
Birth Country	Specify the country of birth.
Residence Status	Select the residential status of the applicant from the drop-down list. Available options are as following: <ul style="list-style-type: none"> • Resident • Non-Resident This field is mandatory .
Country of Residence	Search and select the country of residence. This field is mandatory.
Citizenship by	Search and select citizenship by. This field is mandatory.
ID Type	Search and select the ID type. This field is mandatory.
Unique ID Number	Specify the Unique ID Number. This field is mandatory.
Valid Till	Select the date.
Occupation Type	Specify the occupation type.

Field	Description
Address Details	Click on the top right side of the Address Tile. Click on Edit to update the Address details. You can also delete the address in case of an existing customer.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.2.4 Mandate Details

1. Click **Next** in **Customer Information** screen to proceed with next data segment, after successfully capturing the data.

→ The **Mandate Details** screen is displayed.

Figure 8: Mandate Details

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 9: Mandate Details – Field Description](#).

Table 9: Mandate Details – Field Description

Field	Description
Number of Applicants	Specify the number of applicants.
Registered	Select to make it register.
Applicant Name	Displays the applicant name.
Collateral Share	Select the collateral share from the drop-down list.
Repayment Share	Select the repayment share from the drop-down list. This field is mandatory.
Back	Click Back to navigate to the previous data segment within a stage.

Field	Description
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.2.5 Financial Details

Financial details can be captured for all or a single applicant or a customer for the given loan application as the case may be. Separate shutter panels are available applicant wise to capture the basic details and the income and expense details.

1. Click **Next** in **Mandate Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Financial Details** screen is displayed.

Figure 9: Financial Details

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 10: Financial Details – Field Description](#).

Table 10: Financial Details – Field Description

Field	Description
Basic Details	Default values available as options in drop-down list can be used as attributes to configure the Quantitative Score which will be used during Assessment stage. Refer to Retail Process Management Configuration user manual for the list of attributes available in this release.
Income Type	More than one type of Income can be captured for an applicant. The list of values will be available for the user

Field	Description
	to select. Business may add appropriate values to this list. This field is mandatory.
Employment Type	The list of values will be available for the user to select. Business may add appropriate values to this list. Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant. This field is mandatory.
Employee Number	Specify the employee number.
Industry	Select the industry type from the drop-down list. This field is mandatory.
Office Name	Specify the office name.
Educational Qualification	Specify the education qualification.
Designation	Specify the designation.
Employment Start Date	Select the employment start date.
Employment End Date	Select the employment end date.
Income and Expense Details	The following are the different data elements which are available in this section. These value reckon as attributes for Quantitative score card calculation.
Monthly Income	Select the income. Available options are as following: <ul style="list-style-type: none"> • Salary • Business • Interest Income • Pension • Other
Monthly Expenses	Select the expenses. Available options are as following:

Field	Description
	<ul style="list-style-type: none"> • Household • Medical • Education • Travel • Others
Liabilities	Select the liabilities. Available options are as following: <ul style="list-style-type: none"> • Property Loans • Vehicle Loans • Personal Loans • Card outstandings • Overdrafts • Others • Total
Asset	Select the asset. Available options are as following: <ul style="list-style-type: none"> • Savings Deposits • Stocks/Funds • Properties • Automobiles • Fixed Deposits • Land • Others
Net Income	System automatically displays the net income over expenses.

4.2.5.1 Parent / Guardian Financial Details

This is the additional data segment that captures the financial details in case of education loans, where the loan applicant (student) does not have any independent income for the given loan application as the case may be. Also, the Add Parent / Guardian details will enable the user to capture the data for each parent. Separate shutter panels are available Applicant wise to capture the Basic Details and the Income / Expense, Liabilities / Asset details.

1. Click **Next** in **Financial Details** screen to proceed with next data segment, after successfully capturing the data.

Pre-requisite

Only if **Account Type** is selected as Education Loan in Loan Details data segment.

→ The **Parent/Guardian** screen is displayed.

Figure 10: Parent/Guardian Financial Details

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 11: Parent/Guardian Details – Field Description](#).

Table 11: Parent/Guardian Details – Field Description

Field	Description
Existing Customer	Select to indicate if the user is existing customer or not.
Relationship With Student	Select the relationship of parent or guardian with the student.

Field	Description
Title	Select the title. This field is mandatory.
First Name	Specify the first name. This field is mandatory.
Middle Name	Specify the middle name.
Last Name	Specify the last name. This field is mandatory.
Date Of Birth	Select the date of birth. This field is mandatory.
Gender	Select the gender. This field is mandatory.
Marital Status	Select the martial status. This field is mandatory.
Unique ID Number	Specify the unique ID number. This field is mandatory.
Basic Details	Default values available as options in drop-down list can be used as attributes to configure the Quantitative Score which will be used during Assessment stage. Refer to Retail Process Management Configuration user manual for the list of attributes available in this release.
Income Type	More than one type of Income can be captured for an applicant. The list of values will be available for the user to select. Business may add appropriate values to this list.

Field	Description
	This field is mandatory.
Employment Type	The list of values will be available for the user to select. Business may add appropriate values to this list. Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant. This field is mandatory.
Employee Number	Specify the employee number.
Industry	Select the industry type from the drop-down list. This field is mandatory.
Office Name	Specify the office name.
Educational Qualification	Specify the education qualification.
Designation	Specify the designation.
Employment Start Date	Select the employment start date.
Employment End Date	Select the employment end date.
Income and Expense Details	The following are the different data elements which are available in this section. These value reckon as attributes for Quantitative score card calculation.
Monthly Income	Select the income. Available options are as following: <ul style="list-style-type: none"> • Salary • Business • Interest Income • Pension • Bonus • Rentals
Monthly Expenses	Select the expenses. Available options are as following: <ul style="list-style-type: none"> • Household

Field	Description
	<ul style="list-style-type: none"> • Medical • Education • Vehicle Maintenance • Rentals
Liabilities	<p>Select the liabilities. Available options are as following:</p> <ul style="list-style-type: none"> • Property Loans • Vehicle Loans • Personal Loans • Card outstandings • Overdrafts • Others
Asset	<p>Select the asset. Available options are as following:</p> <ul style="list-style-type: none"> • Savings Deposits • Stocks/Funds • Properties • Automobiles • Fixed Deposits • Land • Others
Net Income	<p>System automatically displays the net income over expenses.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.</p>

Field	Description
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.2.6 Collateral Details

Collateral details is a non-mandatory data segment to capture the additional collateral which is offered by the customer as security for the loan. Collateral details will be sent to the host to be made available under local collateral. The relevant service APIs will be made available for both Push and Pull details of collaterals.

1. Click **Next** in **Financial Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Collateral Details** screen is displayed.

Figure 11: Collateral Details

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 12: Collateral Details – Field Description](#).

Table 12: Collateral Details – Field Description

Field	Description
Collateral Type	<p>Select the collateral type. Available options are as following:</p> <ul style="list-style-type: none"> • Independent Land • Independent House • Precious Metals • Personal Vehicle • Paper Investment

Field	Description
	<ul style="list-style-type: none"> • Term Deposit • Fine Art/Collectibles <p>This field is mandatory.</p>
Collateral Value	Select the currency and specify the collateral value.
Attributes	Specify the attributes. This field is mandatory.
Third Party Collateral	Specify the third party collateral.
Dimensions	Specify the dimensions in units and numbers. This field is mandatory.
Address	Specify the collateral address details.
Building	Specify the building. This field is mandatory.
Street	Specify the street. This field is mandatory.
Locality	Specify the locality. This field is mandatory.
City	Specify the city. This field is mandatory.
State	Specify the state. This field is mandatory.
Country	Specify the country. This field is mandatory.
Zip Code	Specify the country.

Field	Description
	This field is mandatory.
Add Collateral	Add Collateral will enable the user to capture different collateral types for a given loan application.
Number of Collateral	Specify the number of collateral.
Total Collateral Value	Specify the total value of collateral. This field is mandatory.
Utilized Previously	Specify the utilized previously. This field is mandatory.
Cover Available	Specify the cover available. This field is mandatory.
Secondary Charge Allowed	Select the Secondary Charge. Available options are as following: <ul style="list-style-type: none"> • Allowed • Not allowed This field is mandatory.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be

Field	Description
	available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.2.7 Guarantor Details

This data segment enables the user to capture any number of guarantor details for the given application.

1. Click **Next** in **Collateral Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Guarantor Details** screen is displayed.

Figure 12: Guarantor Details

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 13: Guarantor Details – Field Description](#).

Table 13: Guarantor Details – Field Description

Field	Description
Existing Customer	Select to indicate if customer is existing customer or not.
Relationship with Customer	<p>Select the relationship with customer from the drop-down list.</p> <ul style="list-style-type: none"> • Father • Mother • Friend • Spouse • Brother <p>This field is mandatory.</p>

Field	Description
CIF Number	CIF number is visible, If you select Existing Customer . Search and select the existing customer CIF number.
Title	Select the Title. This field is mandatory.
First Name	Specify the first name. This field is mandatory.
Middle Name	Specify the middle name.
Last Name	Specify the last name. This field is mandatory.
Date of Birth	Select the date of birth.
Address	Address is to capture the address details of guarantor.
Building	Specify the building. This field is mandatory.
Street	Specify the street. This field is mandatory.
Locality	Specify the locality. This field is mandatory.
City	Specify the city. This field is mandatory.
State	Specify the state. This field is mandatory.
Country	Specify the country. This field is mandatory.

Field	Description
Zip Code	Specify the country. This field is mandatory.
Email	Specify the email id of guarantor.
Mobile	Specify the mobile number of guarantor.
Phone	Specify the phone number of guarantor.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

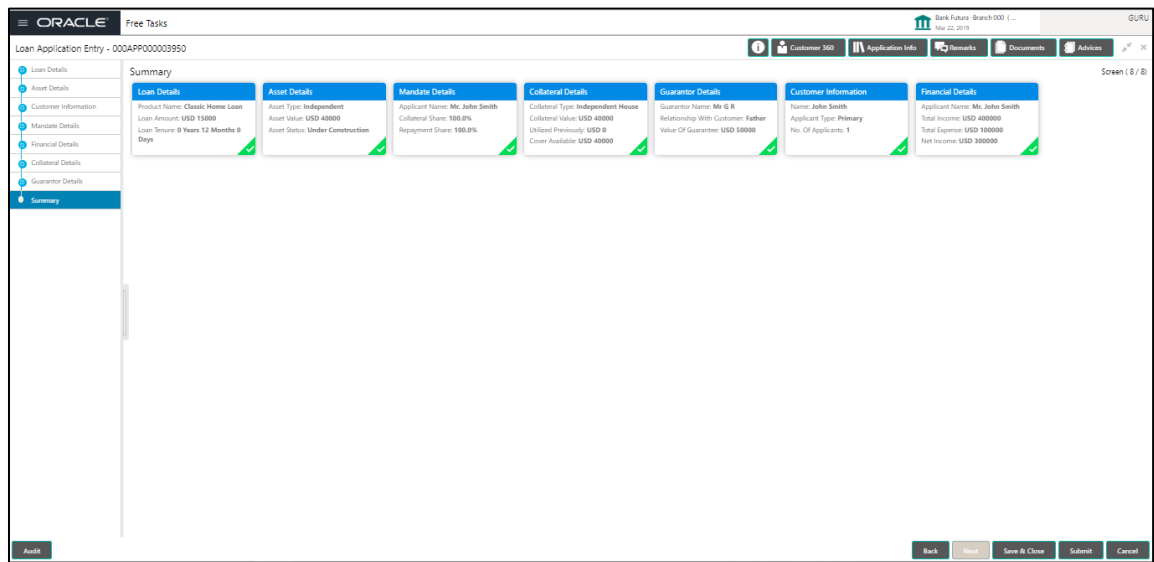
4.2.8 Summary

System will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

1. Click **Next** in **Guarantor Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 13: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to [Table 14: Summary Application Entry – Field Description](#).

Table 14: Summary Application Entry – Field Description

Data Segment	Description
Loan Details Summary	Displays the loan details.
Asset Details	Displays the asset details
Mandate Details	Displays the mandate details.
Collateral Details	Displays the collateral summary details.
Guarantor Details	Displays the guarantor summary details.

Data Segment	Description
Applicant Details	If the number of applicant(s) is more than more than one, the user will have the option to explore the details by simply clicking on the summary tile.
Financial Details	Displays the financial summary details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified.

→ The **Overrides** screen is displayed.

Figure 14: Overrides

The screenshot shows a dialog box titled "Stage Movement Submission" with a close button (X) in the top right corner. At the top, there is a progress indicator with three steps: 1 (Overrides), 2 (Checklist), and 3 (Outcome). Step 1 is currently active. Below the progress indicator, there is a section titled "Asset Details" with a blue header. Inside this section, there is a text box containing the text "Market Value equal to Loan Amount or Less than Loan Amount" and a checked checkbox. At the bottom right of the dialog box, there is a button labeled "Accept Overrides & Proceed".

3. Click **Accept Overrides & Proceed**.

→ The **Checklist** screen is displayed.

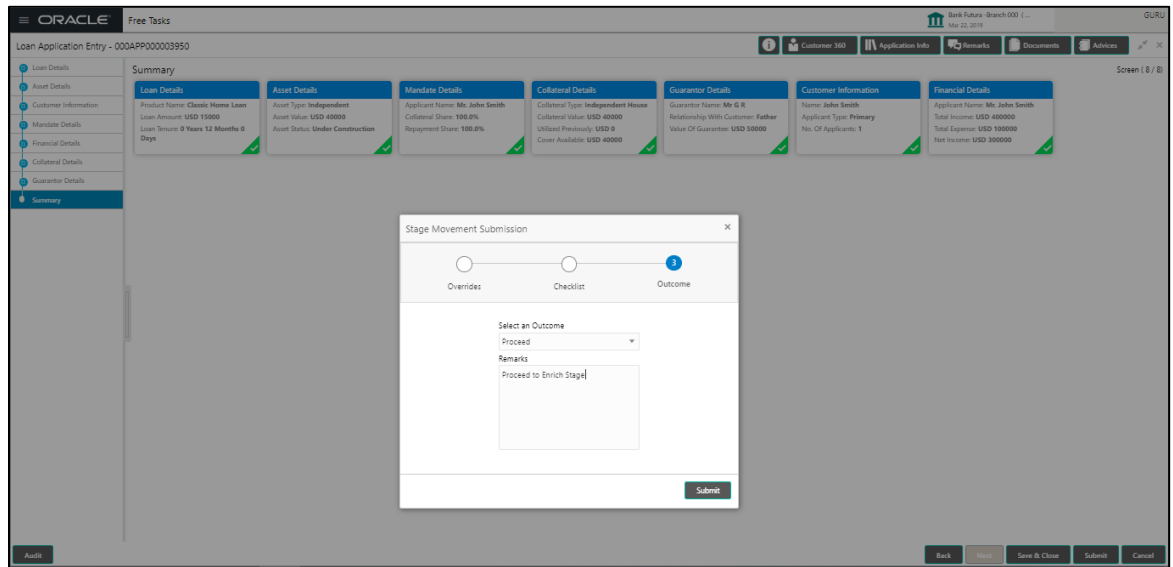
Figure 15: Checklist

The screenshot shows the Oracle loan origination system interface. The main window displays a "Summary" section with various tabs: Loan Details, Asset Details, Mandate Details, Collateral Details, Guarantor Details, Customer Information, and Financial Details. Each tab has a green checkmark indicating completion. Overlaid on this is the "Stage Movement Submission" dialog box, which has a progress indicator showing step 2 (Checklist) as the current step. The dialog box contains a section titled "Checklist" with three items, each with a checked checkbox: "Verify the name of the Applicant as per the Document", "Approved Plan", and "Verify photo and signature". At the bottom right of the dialog box, there is a button labeled "Save & Proceed".

4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 16: Outcome

5. Select **Proceed** outcome from the drop-down list. Available options are as following:

- Proceed
- Reject Application

It will logically complete the **Application Entry** stage for the loan application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Loan Application Enrichment**.

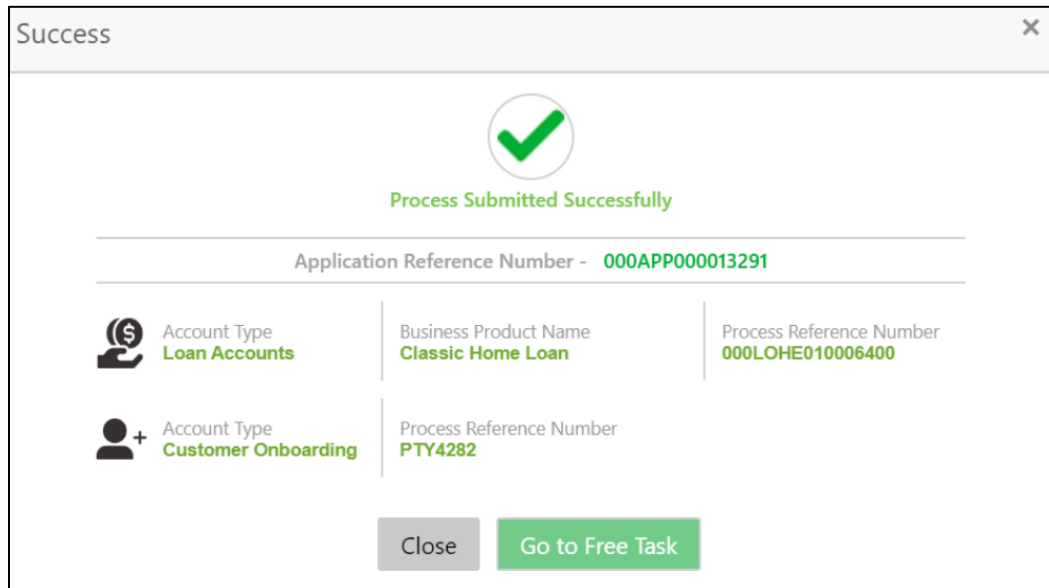
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

6. Enter the remarks in **Remarks**.

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 17: Confirmation

8. Click **Go to Free Task**.

→ The **Free Tasks** screen is displayed.

Figure 18: Free Tasks

The screenshot shows a "Free Tasks" window with a table of tasks. The table has the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, Customer Number, and Amount. There are two rows of data.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...		Loans Retail Process Ma...	000HMELN110000826	000APP000003950	Application Enrichment	19-03-22	000		
Acquire & E...		Loans Retail Process Ma...	000VEHLN20000827	000APP000003950	Application Entry	19-03-22	000		

The system successfully moves the Application Reference Number along with the sub process reference numbers [Loan Account] to the Loan Application Enrichment stage. This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

4.3 Loan Application Enrichment Stage

The Loan Application Enrichment stage is the next representative stage in the Retail Loan Account Open process. After the Loan Application Entry stage is completed successfully, the application can be acquired by the user who has to access rights for the given stage and progress with the data capture. The user can acquire the application from Free Tasks list.

In the Application Entry screen, provide the required details under each data segment. The Application Enrichment stage has the following reference data segments:

- [4.3.1 Loan Interest Details](#)
- [4.3.2 Loan Disbursement Details](#)
- [4.3.3 Loan Repayment Details](#)
- [4.3.4 Charge Details](#)
- [4.3.5 Account Services](#)
- [4.3.6 Summary](#)

4.3.1 Loan Interest Details

The user can acquire the application from Free Tasks list.

1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage – Loan Application Entry stage.

→ The **Loan Interest Details** screen is displayed.

Figure 19: Loan Interest Details

Interest Type	Interest Rate in %	Margin in %	Effective Rate in %
Collection Interest	1		1
Main Interest Rate	9.35		9.35
Penalty on Interest	4		4
Penalty on Principal	1		1
Processing Rate	0		0

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on data elements, refer to the [Table 15: Loan Interest Details – Field Description](#).

Table 15: Loan Interest Details – Field Description

Field	Description
Interest Type	Interest Type is fetched from host back end product to which this loan account is mapped via the Business Product configuration.
Interest Rate (In %)	Interest Rate is fetched from host back end product to which this loan account is mapped via the Business Product configuration.
Margin	Specify the customer margin.
Effective Rate (In %)	Specify the effective rate for the loan calculated as Interest Rate + or – Margin .
Back	Click Back to navigate to the previous data segment within a stage. NOTE: Since this is the first screen on the workflow, Back will be disabled.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.

Field	Description
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.3.2 Loan Disbursement Details

The loan disbursement details will be pushed into the host as a part of account open process data share – APIs are provided for the same.

1. Click **Next** in **Loan Interest Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Loan Disbursement Details** screen is displayed.

Figure 20: Loan Disbursement Details

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. Disbursement Details enables the user to capture the various methods. For more information on fields, refer to the [Table 16: Loan Disbursement Details – Field Description](#).

Table 16: Loan Disbursement Details – Field Description

Field	Description
Loan Amount	Displays the loan amount defaulted from the Loan Details screen in Application Entry stage.
Disbursement Frequency	If Multiple Disbursement and Frequency Based is enabled, then Disbursement Frequency is enabled. Available options are as following: <ul style="list-style-type: none"> • Daily • Monthly

Field	Description
	<ul style="list-style-type: none"> • Weekly • Quarterly • Half Yearly • Yearly <p>This field is mandatory.</p>
First Disbursement Date	<p>Select the first disbursement date.</p> <p>This field is mandatory.</p>
Disbursement Schedule	<p>Based on multiple or single frequency, the table can be populated to display the Date of Disbursement, Amount and Running Balance of disbursed amount against each row.</p> <p>Based on the First Disbursement Date and the Disbursement Frequency, the dates are automatically populated.</p> <p>However, the disbursement amounts for the respective dates will have to be captured by the user.</p>
Disbursement Mode	<p>Select the disbursement mode from the drop-down list. Available options are as following:</p> <ul style="list-style-type: none"> • Internal Account • External Account • Banker's Cheque • Demand Draft Details <p>If Disbursement mode is selected as Internal Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • Customer Account • Branch Code <p>If Disbursement mode is selected as External Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • IFSC

Field	Description
	<ul style="list-style-type: none"> • Bank • Branch • External Account Number • Beneficiary Name <p>If Disbursement mode is selected as Banker's Cheque, then the system displays the following additional fields: Issue Branch</p> <ul style="list-style-type: none"> • Payee Name • Address 1 • Address 2 • Address 3 <p>If Disbursement mode is selected as Demand Draft, then system the displays the following additional fields:</p> <ul style="list-style-type: none"> • Issue Branch • Payee Branch • Payee Name • Address 1 • Address 2 • Address 3 <p>This field is mandatory.</p>
Customer Account	Search and select the customer account number.
Branch Code	Displays the branch code associated with customer account number.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to

Field	Description
	proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.3.3 Loan Repayment Details

Loan Repayment Details will enable the user to capture the repayment details.

1. Click **Next** in **Loan Disbursement Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Loan Repayment Details** screen is displayed.

Figure 21: Loan Repayment Details

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to the [Table 17: Loan Repayment Details – Field Description](#).

Table 17: Loan Repayment Details – Field Description

Field	Description
Type of Repayment	Select the type of repayment. All type of repayment methods supported in the Host will be available in the drop-down list. This field is mandatory.
Repayment Frequency	Select the repayment frequency from the drop-down list. Available options are as following: <ul style="list-style-type: none"> • Daily • Weekly

Field	Description
	<ul style="list-style-type: none"> • Bi-Monthly • Monthly • Quarterly • Half Yearly • Yearly <p>This field is mandatory.</p>
First Repayment Date	<p>Displays the first repayment date defaulted from the Loan Details screen of Application Entry stage.</p> <p>This field is mandatory.</p>
Loan Tenure	<p>System calculated based on First Repayment Date and Loan Tenure.</p> <p>This field is mandatory.</p>
Maturity Date	<p>System calculated based on First Repayment Date and Loan Tenure.</p> <p>This field is mandatory.</p>
Repayment Mode	<p>User can select repayment mode from the drop-down list.</p> <p>NOTE: Currently, only Internal Account is supported.</p> <p>If the mode selected as Internal Account, then system will enable fields for Customer Account and Branch. By default system will populate the internal account selected in Disbursement data segment, however if user wishes to have a different account he/she can select another customer account of the CIF and account branch will be displayed in the branch field.</p> <p>This field is mandatory.</p>
Customer Account	<p>Search and select the customer account number.</p>
Branch Code	<p>Displays the branch code associated with customer account number.</p>

Field	Description
Moratorium Period (in months)	<p>It will be enabled when Moratorium is selected in Business Product.</p> <p>Specify the moratorium period.</p> <p>This field is mandatory.</p>
Show Repayment Schedule	<p>This link will enable to user to generate the repayment schedule which will display the details of installment amount with the principal and interest break up for the given tenure.</p> <p>If moratorium period is provided then system will generate repayment schedule based on the moratorium period.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

4.3.3.1 Repayment Schedule

Repayment Details will be pushed into the Host – APIs are provided – to ensure the seamless workflow in the lifecycle of the loan account at the Host.

1. Click **Show Repayment Schedule**.

Pre-requisite

Only if **Moratorium Period** is not specified in Repayment Schedule screen.

→ The **Repayment Schedule** screen is displayed.

Figure 22: Repayment Schedule

S. No.	Date	Installment	Principal	Interest	O/S Balance
1	2019-04-22	681.24	520.36	152.88	
2	2019-05-22	681.24	538.51	142.73	
3	2019-06-22	681.24	539.24	142	
4	2019-07-22	681.24	549.14	132.1	
5	2019-08-22	681.24	550.33	130.91	
6	2019-09-22	681.24	555.94	125.3	
7	2019-10-22	681.24	565.46	115.78	
8	2019-11-22	681.24	567.37	113.87	
9	2019-12-22	681.24	576.64	104.6	
10	2020-01-22	681.24	579.22	102.02	
11	2020-02-22	681.24	585.19	96.05	
12	2020-03-22	681.24	596.95	84.29	

Pre-requisite

Only if **Moratorium Period** is specified in Repayment Schedule screen.

→ The **Repayment Schedule** screen is displayed.

Figure 23: Repayment Schedule

S. No.	Date	Installment	Principal	Interest
1	2020-04-26	0	0	2117.49
2	2020-05-26	0	0	2049.18
3	2020-06-26	0	0	2117.49
4	2020-07-26	0	0	2049.18
5	2020-08-26	0	0	2117.49
6	2020-09-26	0	0	2117.49
7	2020-10-26	15671.73	12658.68	10321.8
8	2020-11-26	15671.73	12639.57	4064.1
9	2020-12-26	15671.73	12793.46	3851.02
10	2021-01-26	15671.73	12773.97	3878.01
11	2021-02-26	15671.73	12843.14	3782.23
12	2021-03-26	15671.73	13147.13	3361.32
13	2021-04-26	15671.73	12986.62	3583.56

4.3.4 Charge Details

The Charge Details data segment will enable the user to display the charges applicable / levied for this loan application. These charge details are fetched from the Host (APIs – Pull).

1. Click **Next** in **Loan Repayment Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Charge Details** screen is displayed.

Figure 24: Charge Details

Charge Types	Amount in GBP	Rate in %	Waive
Handling Charges	100		<input type="checkbox"/>
Penalty Rate		6	<input type="checkbox"/>
Processing Rate		3	<input type="checkbox"/>
Max Processing Charge	500		<input type="checkbox"/>
Service Tax		7	<input type="checkbox"/>
Total	600		

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to the [Table 18: Charge Details – Field Description](#).

Table 18: Charge Details – Field Description

Field	Description
Charge	Displays the charge.
Amount	Displays the amount.
Rate	Displays the rate for the charge component.
Waive	The user will have the option to waive all charges or selectively waive a particular type of charge. For example - Processing charge or Legal Charges.

Field	Description
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.3.5 Account Services

This segment will enable the user to capture the statement preference and the holiday preferences. Account services data will be pushed to the Host – APIs will be provided – to enable generation of account statements and processing of repayments based on Holiday treatment during the life cycle of the loan account.

1. Click **Next** in **Charge Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Account Services** screen is displayed.

Figure 25: Account Services

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on data elements, refer to the [Table 19: Account Services – Field Description](#).

Table 19: Account Services – Field Description

Field	Description
Statement Preferences	Specify the statement preferences details.
Statement Cycle	Select the statement cycle from the drop-down list. Available options are as following: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly

Field	Description
	<ul style="list-style-type: none"> • Yearly <p>This field is mandatory.</p>
Start Date	<p>Select the statement start date.</p> <p>This field is mandatory.</p>
Statement Type	<p>Select the statement type. Available options are as following:</p> <ul style="list-style-type: none"> • Detailed • Summary <p>This field is mandatory.</p>
Holiday Preferences	<p>Specify the holiday preferences details for Payment Schedules, Maturity Date and Revision schedule.</p>
Payment Schedules	<p>Specify the payment schedules details.</p>
Ignore Holidays	<p>Select it to indicate if holidays will be ignored for payment schedules.</p>
Holiday Check	<p>Select the holiday check for payment schedule from the drop-down list to apply holidays based on the available options. Available options are as following:</p> <ul style="list-style-type: none"> • Local • Currency • Both
Cascade Schedules	<p>Select it to indicate if movement cascades to other schedules as well.</p>
Move Forward	<p>Select Move Forward to indicate if payment schedule date should move forward to next working day of the following month.</p>

Field	Description
Move Backward	Select Move Backward to indicate if payment schedule should move backward to the previous working day or the current scheduled month.
Move Across Month	Select it to indicate if movement across the month is allowed or not.
Maturity Date	Specify the maturity date details.
Ignore Holidays	Select it to indicate if holidays will be ignored for maturity date.
Holiday Check	Select the holiday check for maturity date from the drop-down list to apply holidays based on the available options. Available options are as following: <ul style="list-style-type: none"> • Local • Currency • Both
Cascade Schedules	Select it to indicate if movement cascades to other schedules as well.
Move Forward	Select Move Forward to indicate if maturity date should move forward to next working day of the following month.
Move Backward	Select Move Backward to indicate if maturity date should move backward to the previous working day or the current scheduled month.
Move Across Month	Select it to indicate if movement of maturity date across the month is allowed or not.
Revision Schedules	Specify the Revision schedule details.
Ignore Holidays	Select it to indicate if holidays will be ignored for revision schedule.

Field	Description
Holiday Check	<p>Select the holiday check for revision schedule from the drop-down list to apply holidays based on the available options. Available options are as following:</p> <ul style="list-style-type: none"> • Local • Currency • Both
Cascade Schedules	<p>Select it to indicate if movement cascades to other schedules as well.</p>
Move Forward	<p>Select Move Forward to indicate if payment schedule date should move forward to next working day of the following month.</p>
Move Backward	<p>Select Move Backward to indicate if payment schedule should move backward to the previous working day or the current scheduled month.</p>
Move Across Month	<p>Select it to indicate if movement of revision schedule across the month is allowed or not.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>

Field	Description
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

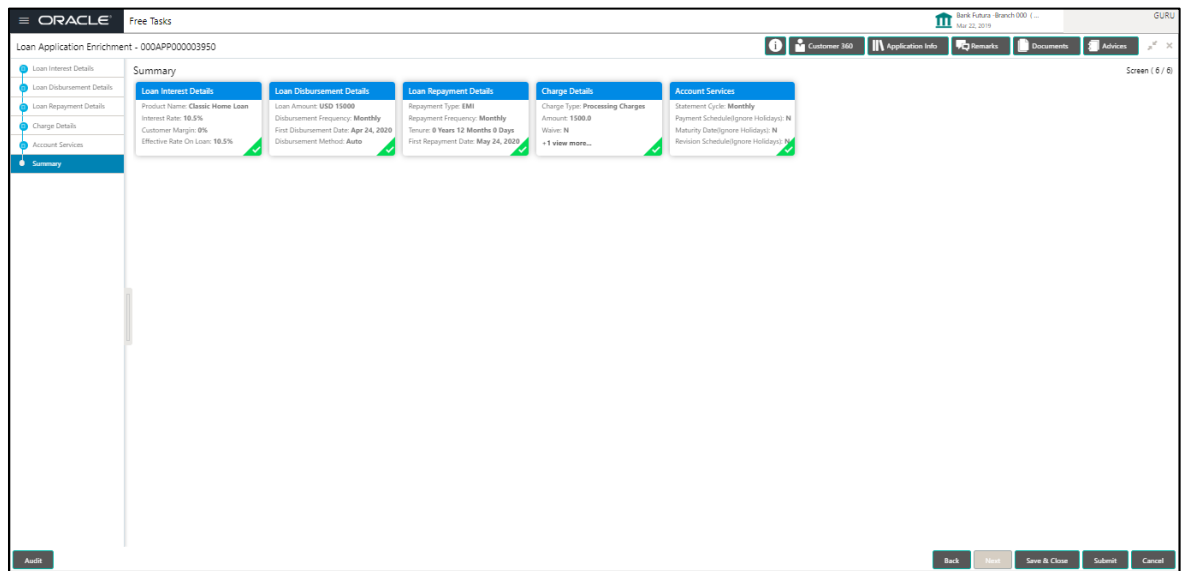
4.3.6 Summary

System will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

1. Click **Next** in **Account Services** screen to proceed with next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 26: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on data segments, refer to [Table 20: Summary – Field Description](#).

Table 20: Summary – Field Description

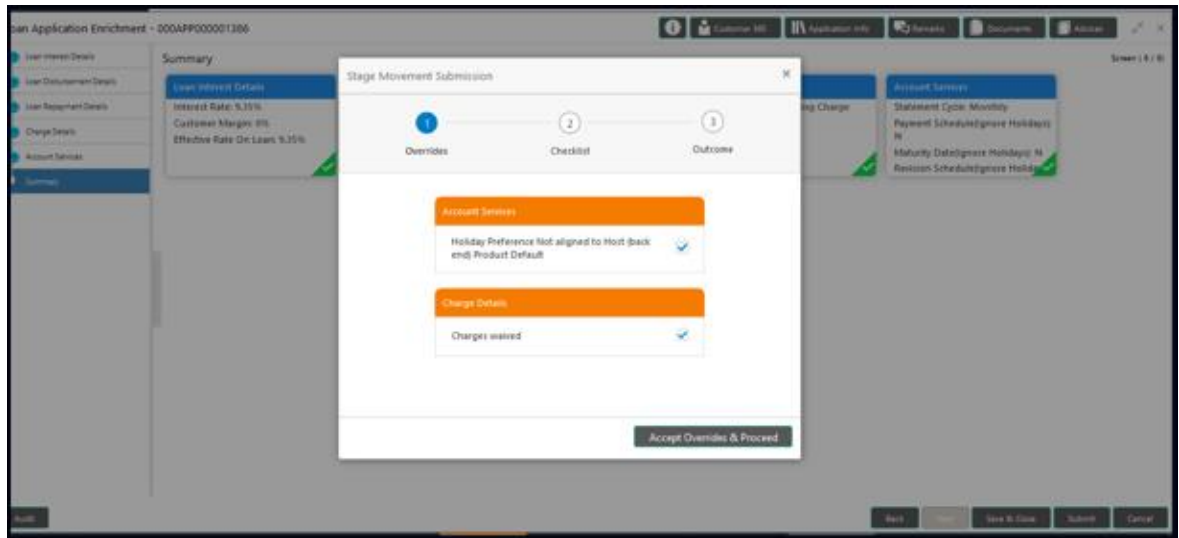
Data Segment	Description
Loan Interest Details	Displays the loan interest details.
Loan Disbursement Details	Displays the loan disbursement details.
Loan Repayment Details	Displays the loan repayment details
Charge Details	Displays the charge details.
Account Services Details	Displays the account services details.

Data Segment	Description
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

- Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified.

→ The **Overrides** screen is displayed.

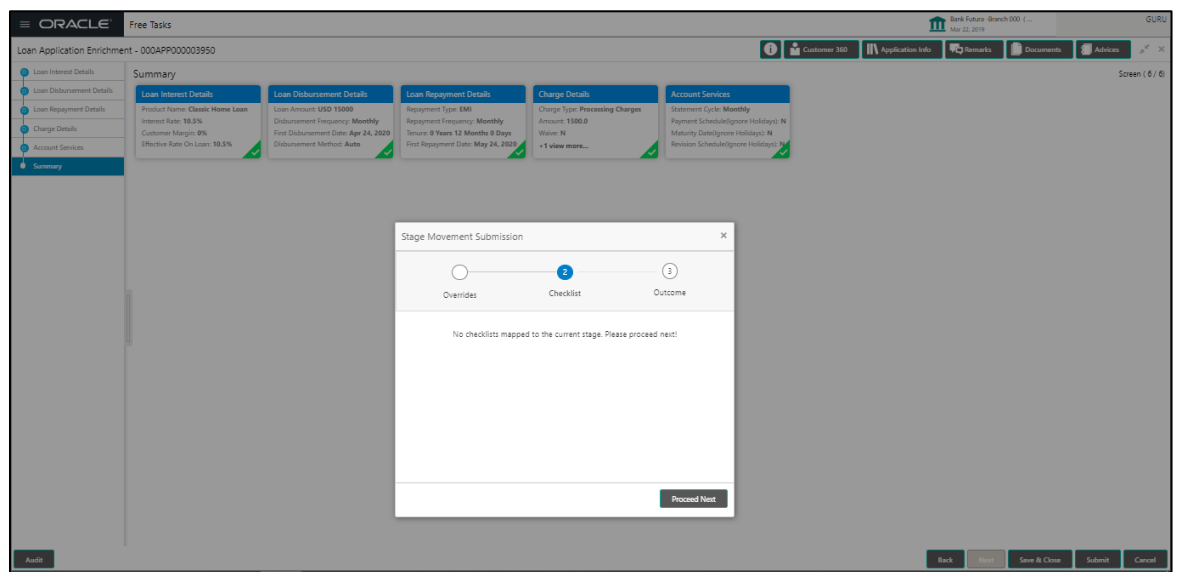
Figure 27: Overrides



- Click **Accept Overrides & Proceed**.

→ The **Checklist** screen is displayed.

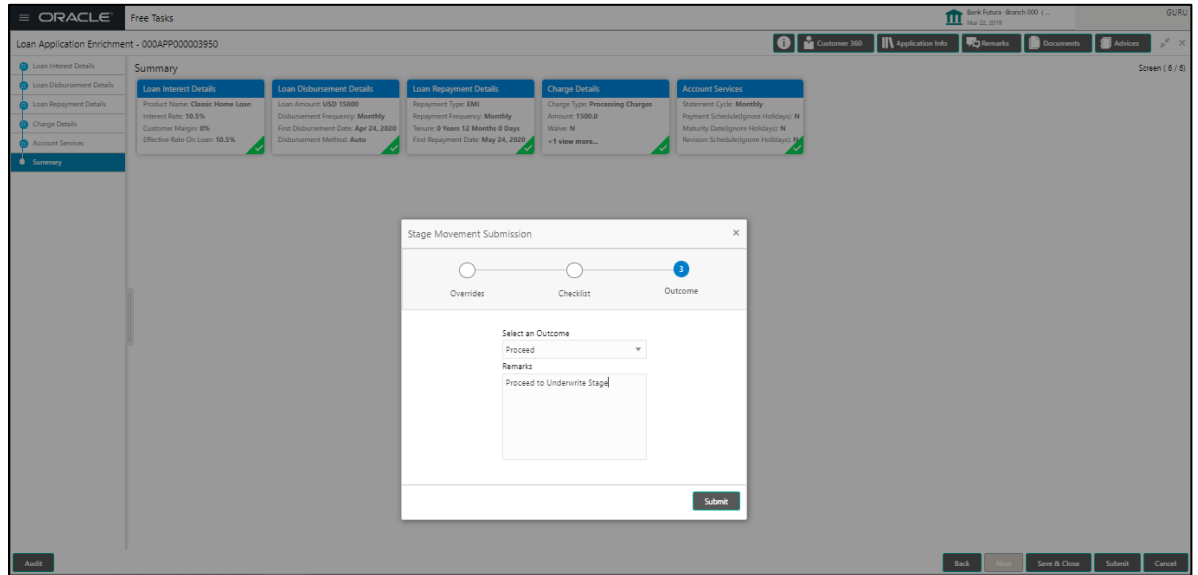
Figure 28: Checklist



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 29: Outcome



The **Select an Outcome** has following options for this stage:

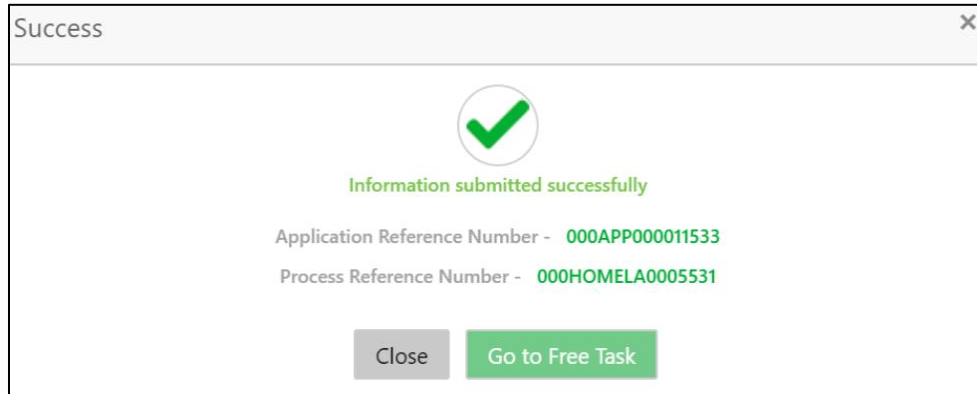
- Proceed
 - Return to Application Entry stage
 - Reject Application
5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Application Enrich** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Application Underwrite**.

The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

6. Enter the remarks in **Remarks**.

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 30: Confirmation8. Click **Go to Free Task**.

→ The **Free Tasks** screen is displayed.

Figure 31: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...		Loans Retail Process Ma...	000HOMELN10000826	000APP000003950	Loan Underwriting	19-03-22	000		

The system successfully moves the Application Reference Number along with the sub process reference numbers [Loan Account] to the Application Underwrite stage. This application is will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

4.4 Loan Underwriting Stage

The underwriting process of the lender bank is set to determine if a borrower's loan application is an acceptable risk. It is a process to assess the borrower's ability to repay the Loan based on an analysis of their credit, financial capacity, and collateral provided by the borrower.

The Loan Underwriting stage, is the next representative stage in the Retail Loan Account Open process. After the Loan Application Enrichment stage is completed successfully, the application can be acquired by the user who has to access rights for the given stage and progress with the data capture. The user can acquire the application from FREE TASK.

The Loan Underwriting stage has the following reference data segments:

- [4.4.1 Credit Rating Details](#)
- [4.4.2 Valuation of Asset](#)
- [4.4.3 Legal Opinion](#)
- [4.4.4 Summary](#)

4.4.1 Credit Rating Details

Credit Rating Details is the first data segment of Loan Underwriting stage. The user can acquire the application from Free Tasks list. This data segment will provide the information on the External Rating Agencies Rating / Scores for the Loan Applicant. If the applicants are more than one, accordingly the information against each applicant / borrower will be provided. The interface with external rating agencies will be provided.

1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage – Loan Application Enrichment stage.

→ The **Credit Rating Details** screen is displayed.





Figure 32: Credit Rating Details

The screenshot displays the 'Credit Rating Details' interface. At the top, there is a navigation bar with icons for Customer 360, Application Info, Remarks, Documents, and Advices. Below this is a sidebar menu with options: Credit Rating Details (selected), Valuation of Asset, Legal Opinion, and Summary. The main content area is titled 'Credit Rating Details' and shows a customer profile for 'Mr. Amy Smith Smith'. The profile includes a 'Rating' of 700 from 'Experian' and a 'Remarks' field containing 'Good'. There are three columns for 'Select Agency' with their respective 'Rating' and 'Remarks' fields. At the bottom, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'.

CUSTOMER NAME	Experian	Select Agency	Select Agency
Mr. Amy Smith Smith	Rating: 700 Remarks: Good	Rating: Remarks:	Rating: Remarks:

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on data elements, refer to [Table 21: Credit Rating Details – Field Description](#).

Table 21: Credit Rating Details – Field Description

Field	Description
Customer Name	Displays the customer name.
Select Agency	Select the agency from the drop-down list.
Ratings	Specify the ratings. This field is mandatory.
Remarks	Specify the remarks.
	Click  to record the external rating for another agency for the borrowers(s). User cannot record rating for same agency more than once.
	Click  to remove the agency.
Back	Click Back to navigate to the previous data segment within a stage. NOTE: Since this is the first screen on the workflow, Back will be disabled.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.

Field	Description
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.4.2 Valuation of Asset

Valuation of Asset is the next data segment of Loan Underwriting stage. This segment enables the user to capture the information on the asset valuation done by the bank approved valuator.

1. Click **Next** in **Credit Rating Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Valuation of Asset** screen is displayed.

Figure 33: Valuation of Asset

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 22: Valuation of Asset – Field Description](#).

Table 22: Valuation of Asset – Field Description

Field	Description
Bank Valuation	Specify the bank valuation. Available options are as following: <ul style="list-style-type: none"> • Internal • External This field is mandatory.
Asset Type	Displays the asset type from Application Enrichment stage.

Field	Description
Property Area	Displays the property area from Application Enrich stage.
Borrower's Market Value of Asset	Displays the borrower's market value of asset from Application Enrich stage.
Asset Valuer	Select from list of bank approved valuers or capture the name accordingly. This field is mandatory.
Valuation Date	Select the date not greater lesser than the loan application date. This field is mandatory.
Actual Area of the Property	Specify the measurement validated by the official valuator and captured in available units. This field is mandatory.
Face Value Of Asset	Specify the face value of asset. Available options are as following: <ul style="list-style-type: none"> • Currency • Amount This field is mandatory.
Market Value Of Asset	Specify the market value of the asset, assessed by the valuator. Available options are as following: <ul style="list-style-type: none"> • Currency • Amount This field is mandatory.
Forced Sale Value	Specify the forced sale value. Available options are as following: <ul style="list-style-type: none"> • Currency

Field	Description
	<ul style="list-style-type: none">• Amount <p>This field is mandatory.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.4.3 Legal Opinion

Legal Opinion is the next data segment of Loan Underwriting stage. This segment allows the user to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.

1. Click **Next** in **Valuation of Asset** screen to proceed with next data segment, after successfully capturing the data.

→ The **Legal Opinion** screen is displayed.

Figure 34: Legal Opinion

2. Provide details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 23: Legal Opinion – Field Description](#).

Table 23: Legal Opinion – Field Description

Field	Description
Opinion	Select the opinion. Available options are as following: <ul style="list-style-type: none"> • Bank Panel • External Panel This field is mandatory.
Asset Area	Displays the asset area defaulted from the Valuation of Asset data segment details.

Field	Description
Market Value of Asset	Displays the market value of the asset defaulted from the Valuation of Asset data segment details.
Lawyer Name	Capture or select from the drop-down list. This field is mandatory.
Opinion Date	Select the opinion date. Date should not be earlier than the Asset Valuation Date . This field is mandatory.
Favorable	Select to indicate if decision is favorable or not.
Description	Select appropriate values from the drop-down list against the respective decision. This field is mandatory.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

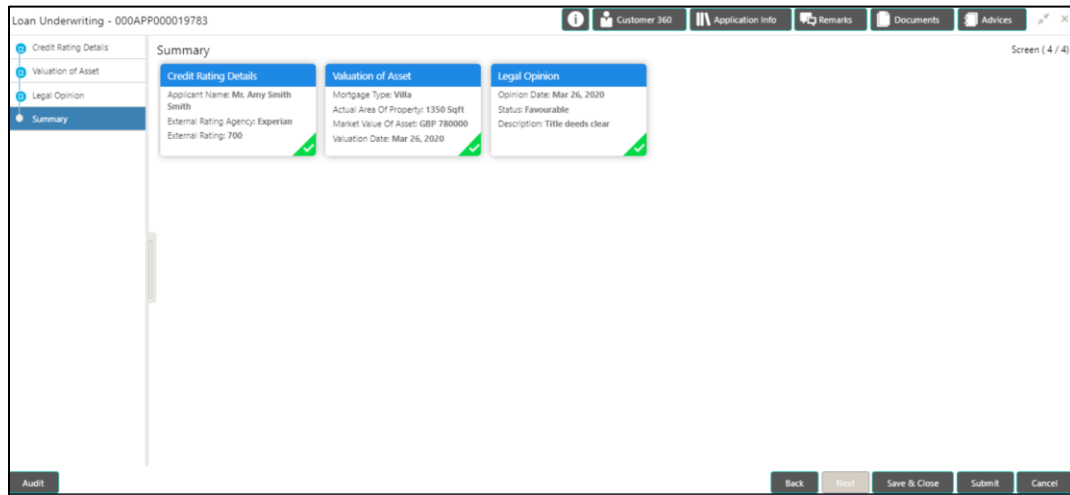
4.4.4 Summary

System will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

1. Click **Next** in **Legal Opinion** screen to proceed with the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 35: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on tiles, refer to [Table 24: Summary Loan Underwriting – Field Description](#).

Table 24: Summary Loan Underwriting – Field Description

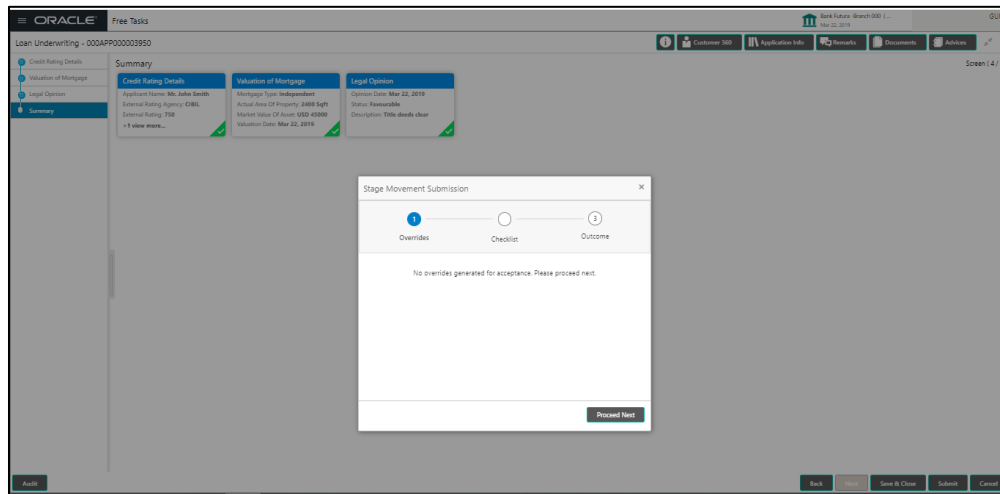
Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation of Asset	Displays the valuation of asset details.
Legal Opinion	Displays the legal opinion details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for

Data Segment	Description
	<p>all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

- Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified.

→ The **Overrides** screen is displayed.

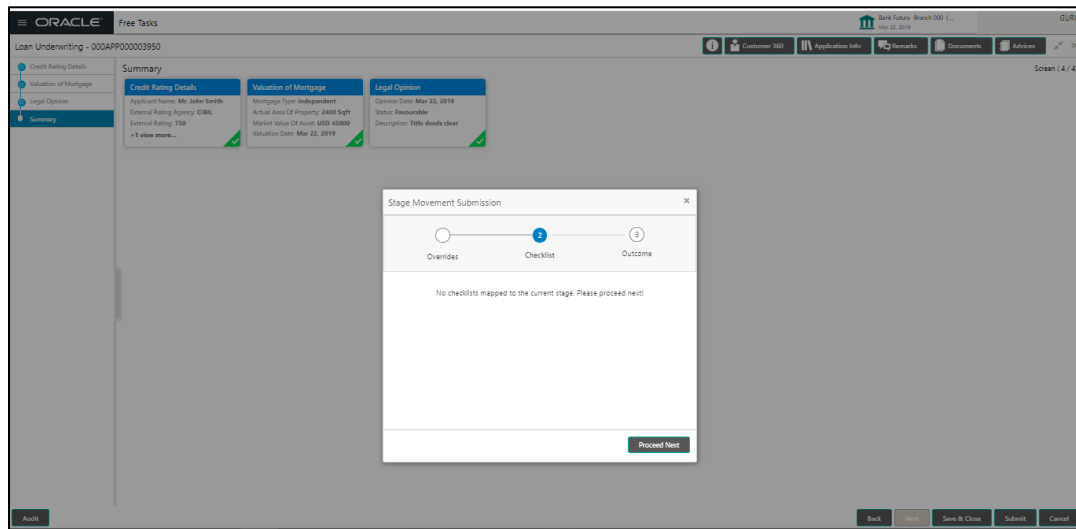
Figure 36: Overrides



- Click **Accept Overrides & Proceed**.

→ The **Checklist** screen is displayed.

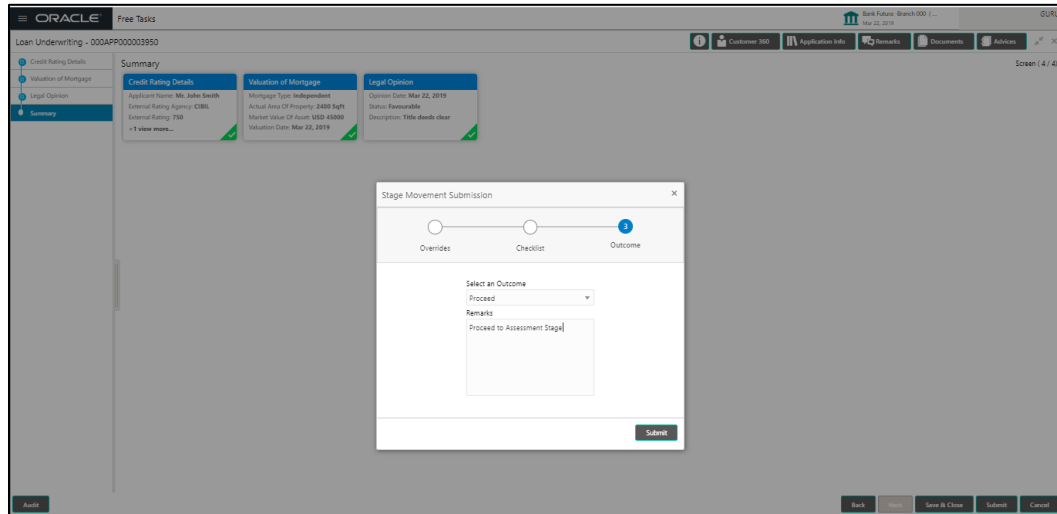
Figure 37: Checklist



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 38: Outcome



The **Select an Outcome** has following options for this stage:

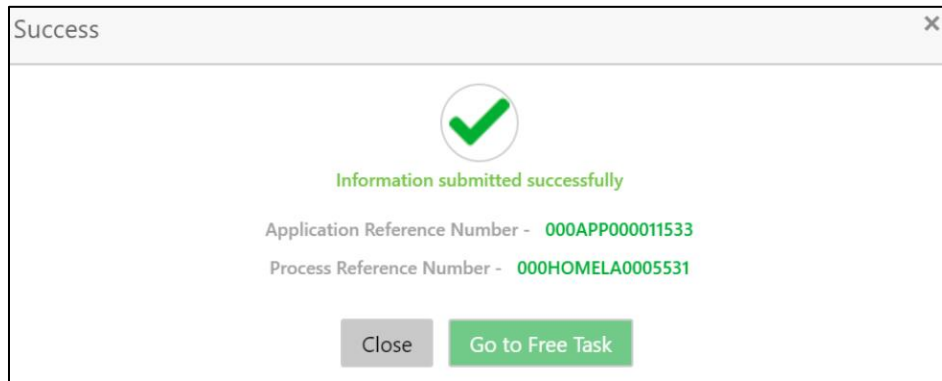
- Proceed
 - Return to Application Entry stage
 - Return to Application Enrich stage
 - Reject Application
5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Loan Underwriting** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Application Assessment**.

The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

6. Enter the remarks in **Remarks**.

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 39: Confirmation8. Click **Go to Free Task**.

→ The **Free Tasks** screen is displayed.

Figure 40: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...		Loans Retail Process Ma...	000HOMELN10000826	000APP000003950	Loan Assessment	19-02-22	000		

The system successfully moves the Application Reference Number along with the sub process reference numbers [Loan Account] to the Application Assessment stage. This application will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

4.5 Loan Assessment Stage

After the application entry, enrichment and underwriting data segment details are captured and verified, the application is sent for assessment. The Loan Assessment stage of the retail loan account open process work-flow will enable the Bank to analyze the details that have been captured in the Application Entry / Loan Application Enrichment / Loan Underwriting stages and decide whether to issue an OFFER to the loan applicant / borrower.

In the Application Assessment screen, provide the required details under each Data segment. The Application Assessment stage has the following reference data segments:

- [4.5.1 Qualitative Scorecard Details](#)
- [4.5.2 Assessment Details](#)
- [4.5.3 Summary](#)

4.5.1 Qualitative Scorecard Details

Qualitative Scorecard Details is the first data segment of Loan Assessment stage. The user can acquire the application from Free Tasks list.

1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage – Application Underwrite stage.

→ The **Qualitative Scorecard** screen is displayed.

Figure 41: Qualitative Scorecard

The screenshot shows the 'Qualitative Scorecard' interface. At the top, it displays 'Scorecard ID: SCORE11', 'Description: Qualitative Scorecard test', and 'No. Of Applicants: 1'. Below this, the applicant's name 'MR Amy Smith Smith' is shown. The main area contains a table with three rows of questions and answers:

Question	Answer	Score
How long the applicant residing in the current home?	More than 5 Years	100
Specify the background on credit history of the applicant ?	No Default	80
How many members were dependent on the applicant	0	100

At the bottom right of the screen, there are navigation buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner indicates 'Screen (1 / 3)'.

The Qualitative score card screen enables the user to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based

on the Question / Answer configuration provided for this type of score card. The relevant qualitative score card ID is attached to the Loan Business Product and thereby the Loan Account which uses this Business product inherits the score card attributes for evaluation.

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on data elements, refer to [Table 25: Qualitative Scorecard – Field Description](#).

Table 25: Qualitative Scorecard – Field Description

Field	Description
Scorecard ID	Displays the Scorecard ID attached to the Loan Account.
Description	Displays the description attached to the Loan Account.
No. Of Applicants	Displays the number of applicants.
Question and Answer	Displays applicant wise questions and answers.
Score	Displays the configured score value for the answer.
Back	Click Back to navigate to the previous data segment within a stage. NOTE: Since this is the first screen on the workflow, Back will be disabled.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.

Field	Description
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

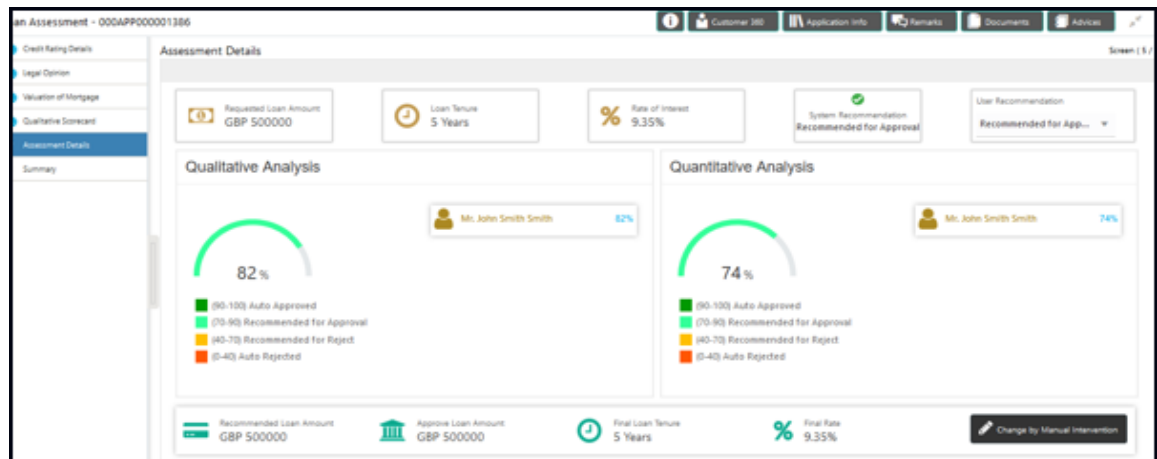
4.5.2 Assessment Details

Assessment Details is the next data segment of Loan Assessment stage. The user can acquire the application from FREE TASK.

1. Click **Next** in **Qualitative Scorecard** screen to proceed with next data segment, after successfully capturing the data.

→ The **Assessment Details** screen is displayed.

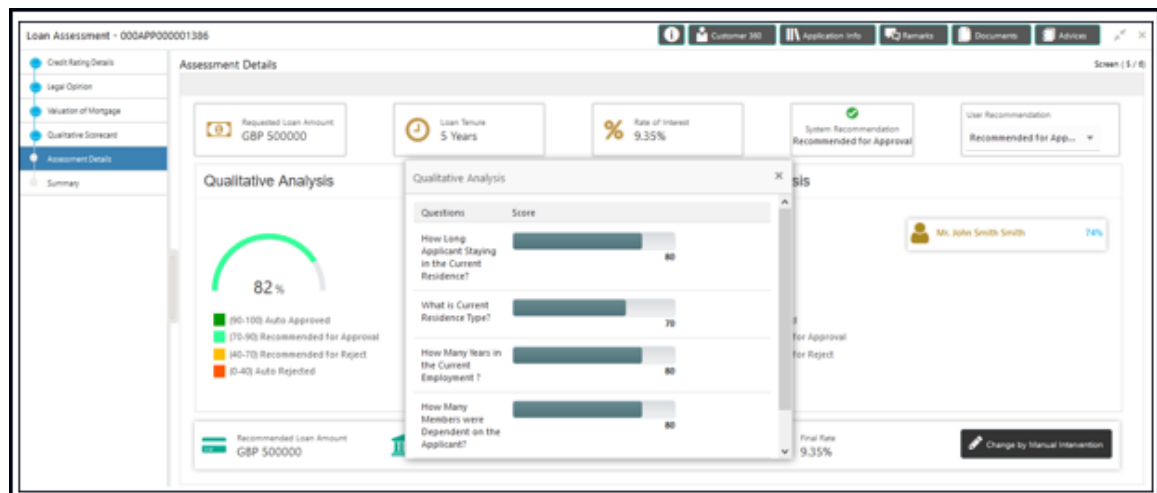
Figure 42: Assessment Details



2. Click the score displayed under Qualitative Analysis (82% as shown in the Assessment Details screen).

→ The **Qualitative Analysis** window with detailed scoring is displayed.

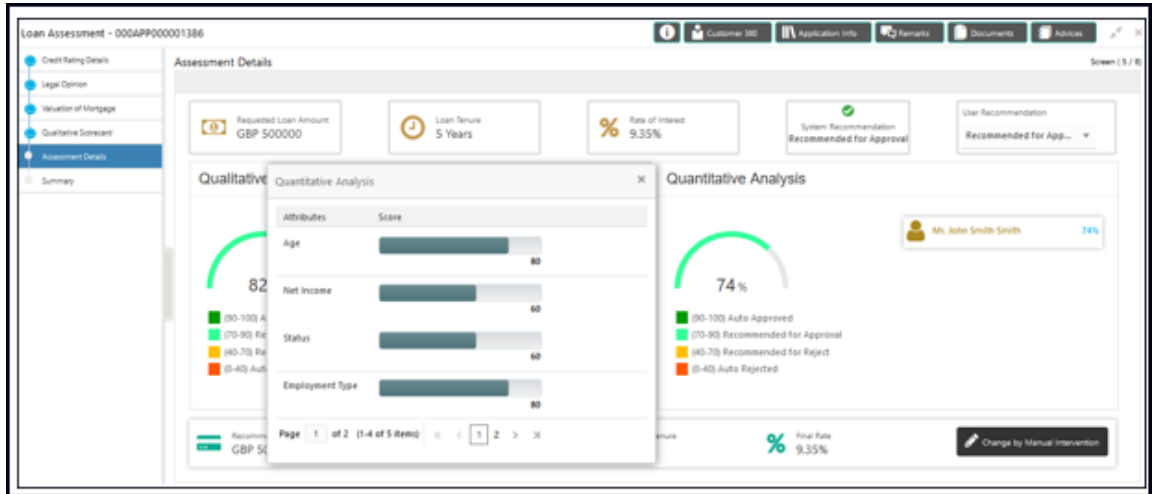
Figure 43: Qualitative Analysis



- Click the score displayed under Quantitative Analysis (74% as shown in the Assessment Details screen).

→ The **Qualitative Analysis** window with detailed scoring is displayed.

Figure 44: Quantitative Analysis



Assessment Details screen enables the user to understand the evaluation in terms of the qualitative and quantitative scores and the basis of arriving at the system recommended decision.

- Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 26: Assessment Details – Field Description](#).

Table 26: Assessment Details – Field Description

Field	Description
Requested Loan Amount	Specify the requested loan amount.
Loan Tenure	Specify the loan tenure.
Rate of Interest	Specify the interest rate.
System Recommendation	Specify the system recommendations. Available options are as following: <ul style="list-style-type: none"> Auto Approved – Score range 80 – 100 Recommended for Approval – Score range 50 – 80 Recommended for Reject – Score range 25 – 50 Auto Rejected – Score range 0 – 25

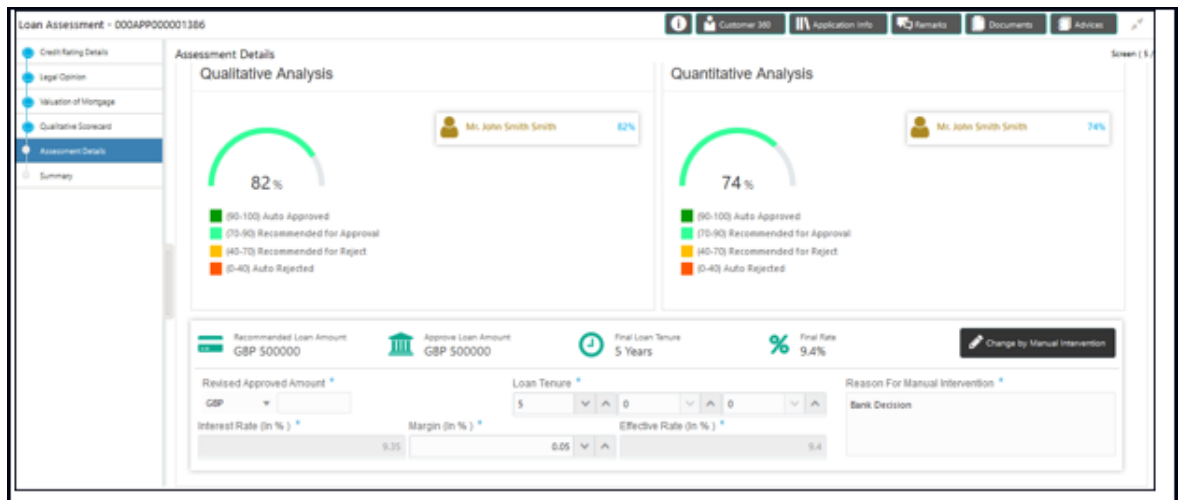
Field	Description
User recommendation – Approve / Reject	Specify the User recommendation. Available values are as following: <ul style="list-style-type: none"> Recommended for Approval Recommended for Reject
Loan Amount Recommended	Specify the recommended loan amount.
Approved Loan Amount	Specify the approved loan amount.

Based on the range of scores, the system provides a suggestive recommendation and the loan amount which can be sanctioned.

5. Click **Change by Manual Intervention**.

→ The **Change by Manual Intervention** window is displayed.

Figure 45: Change Action for Recommended for Approval



6. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer [Table 27: Change by Manual Intervention – Field Description](#).

Table 27: Change by Manual Intervention – Field Description

Field	Description
Revised Approved Amount	The loan officer / approval authority can override the recommended loan amount to be sanctioned and put his recommendations on the Approved Loan amount using the “Change” option. This field is mandatory.
Loan Tenure	Specify the loan tenure. This field is mandatory.
Reason for Manual Intervention	Specify the reason for manual intervention. This field is mandatory.
Interest Rate (In %)	Specify the interest rate. This field is mandatory.
Margin (In %)	Specify the margin. This field is mandatory.
Effective Rate (In %)	Specify the effective rate. This field is mandatory.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to

Field	Description
	proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

Change by Manual Intervention is currently available only for **Recommended for Approval** and **Recommended for Reject**. **Auto Approved** will directly go to the Offer Accept / Reject stage, wherein the offer would be generated automatically. **Auto Rejected** will reject the application and terminate the process. Such application cannot be actioned upon further by the user.

The changed “approved Loan amount” will be considered as the Principal Loan amount.

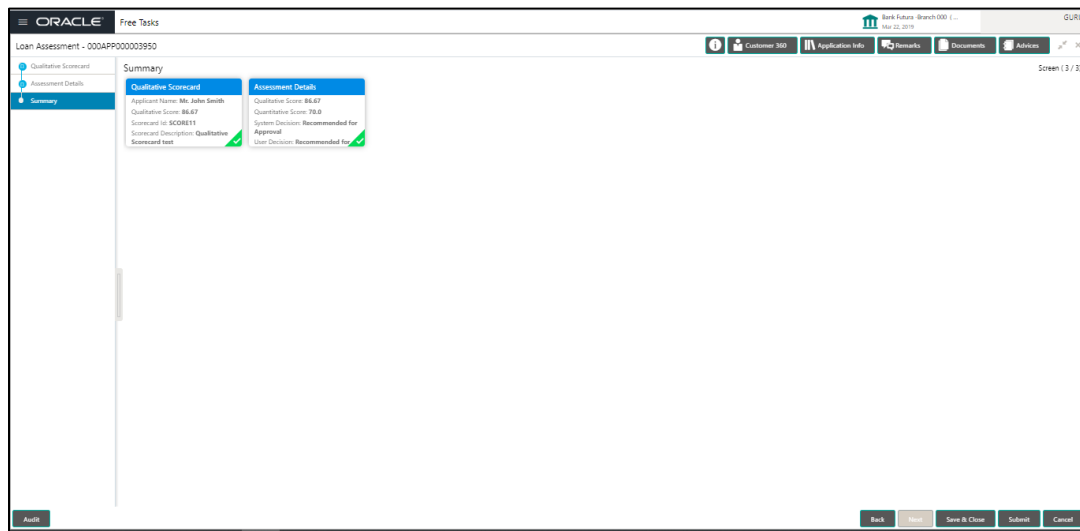
4.5.3 Summary

System will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

1. Click **Next** in **Assessment Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 46: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to [Table 28: Summary Assessment – Field Description](#).

Table 28: Summary Assessment – Field Description

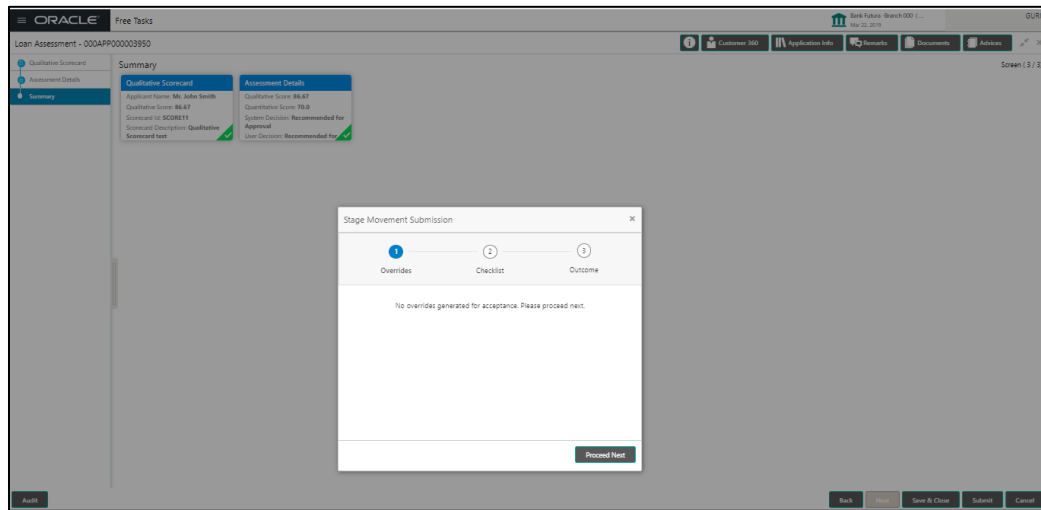
Data Segment	Description
Qualitative Scorecard Details	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not

Data Segment	Description
	<p>provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

- Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified.

→ The **Overrides** screen is displayed.

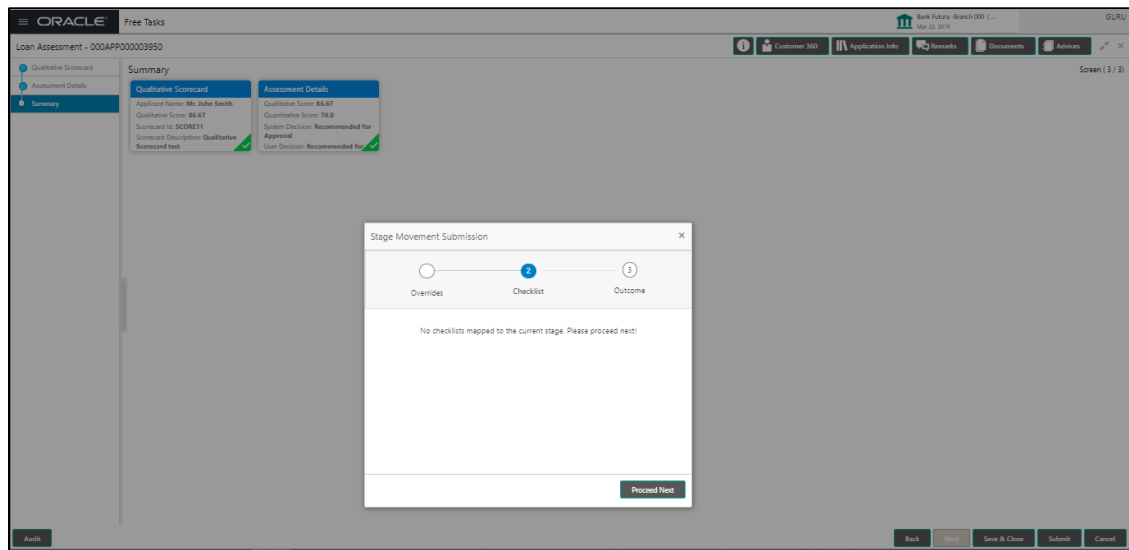
Figure 47: Overrides



- Click **Accept Overrides & Proceed**.

→ The **Checklist** screen is displayed.

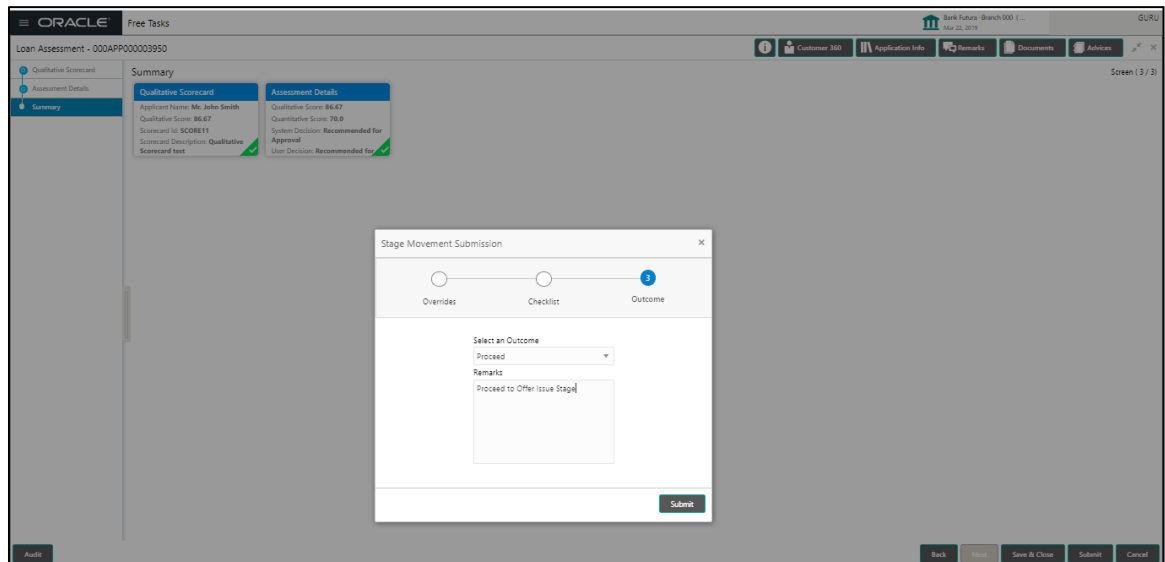
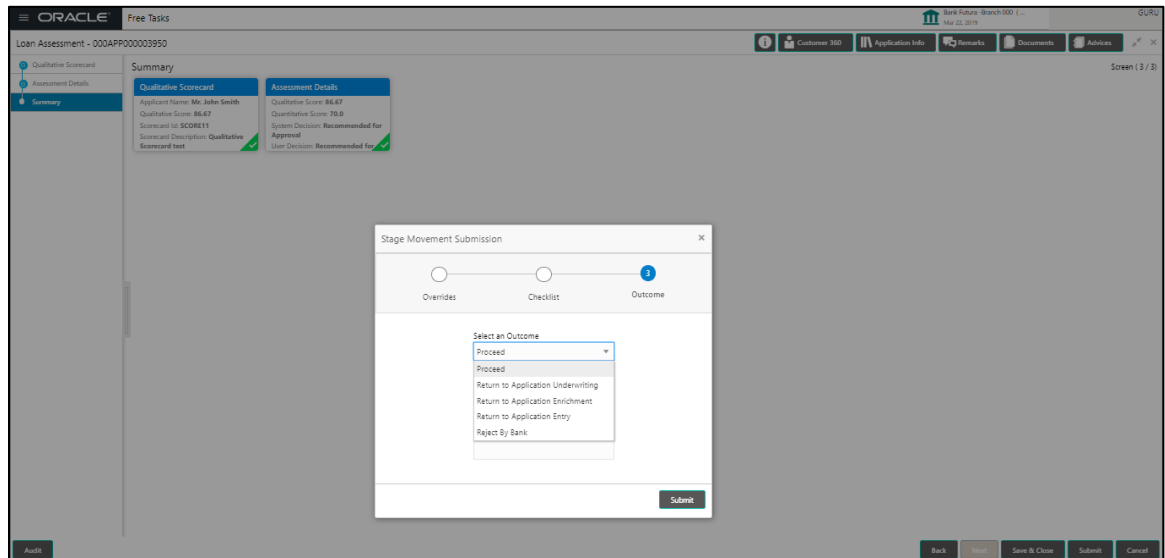
Figure 48: Checklist



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 49: Outcome

5. Select **Proceed** outcome from the drop-down list. Available values are as following:

- Proceed
- Return to Application Entry stage
- Return to Application Enrich stage
- Return to Underwrite stage
- Reject Application

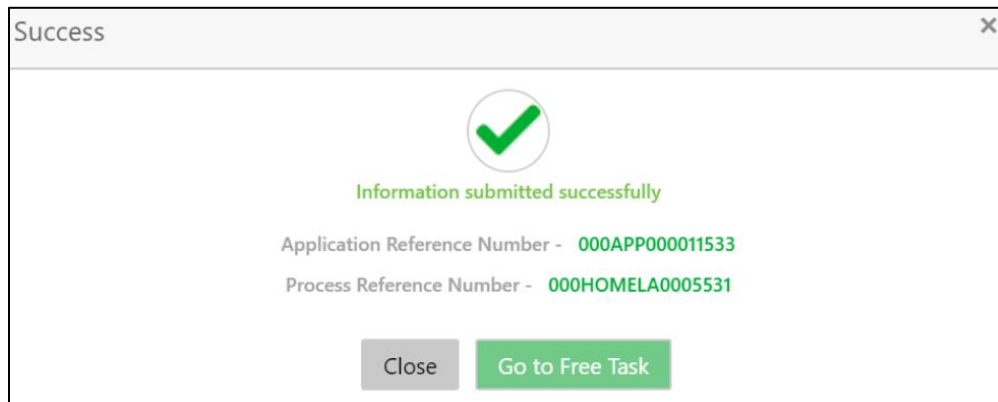
It will logically complete the **Loan Assessment** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Offer Issue** stage.

The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

6. Enter the remarks in **Remarks**.
7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 50: Confirmation



8. Click **Go to Free Task**.

→ The **Free Tasks** screen is displayed.

Figure 51: Free Tasks

The screenshot shows the 'Free Tasks' screen with a table of tasks. The table has columns for Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, Customer Number, and Amount. The first row shows a task with the action 'Acquire & E...', priority 'Loans Retail Process Ma...', process reference number '000HOMELN10000028', application number '000APP000002950', stage 'Offer Issue', application date '19-03-22', and branch '000'.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...	Loans Retail Process Ma...	000HOMELN10000028	000APP000002950	Offer Issue	19-03-22	000			

Auto Approved loans will straight away send out the offer letter to the borrower or applicant and move to the stage of Offer Accept/Reject (Customer Acceptance).

Recommended for Approval and Recommend for Reject – these recommendations will reckon the user intervention in the Assessment stage and therefore will be moved to Offer Issue stage, wherein the approver will record the offer issue date and generate the offer letter manually. Also, in either of the recommendations sited above, the application can be rejected or approved by the approved based on the credentials of the borrower and decision backed by manual approval.

Auto Rejected – Such applications will be rejected by the system and the approver will not be able to manually approve rejected applications. However, if the rejected case has to be considered, then in the OUTCOME option the loan officer may route it to the Application Entry or Enrich stage and do the Assessment all over again to consider the application.

The system successfully moves the Application Reference Number along with the sub process reference numbers [Loan Account] to the Application Offer issue stage. This application is will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

4.6 Offer Issue Stage

After due diligence and Assessment approval, the Application will move to the Offer issue stage where the Approver will generate the offer letter. As a reference, the relevant completed data segments will be made available to the Approver before the application can be moved to the next stage. These completed data segments are from the Application Underwrite Stage and Application Assessment Stage. The data segments are displayed in view only mode for the Approver to browse.

In the Offer Issue stage, provide the required details under each data segment. The Offer issue stage has the following reference data segments:

- [4.4.1 Credit Rating Details](#) – View only as available in Underwriting stage
- [4.4.2 Valuation of Asset](#) - View only as available in Underwriting stage
- [4.4.3 Legal Opinion](#) - View Only as available in Underwriting stage
- [4.5.2 Assessment Details](#) - View Only as available in Underwriting stage
- [4.6.1 Offer Issue](#)
- [4.6.2 Summary](#)

4.6.1 Offer Issue

Offer Issue is the first data segment of Offer Issue stage. The user can acquire the application from Free Tasks list.

1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage – Loan Assessment stage.

→ The **Offer Issue** screen is displayed.

Figure 52: Offer Issue

Offer Issue screen enables the approver to capture the Offer Issue date. The other data elements available in the screen are prepopulated and not editable. For more information on data elements, refer to [Table 29: Offer Issue Details – Field Description](#).

Table 29: Offer Issue Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Approved Loan Amount	Displays the approved loan amount.
Loan Tenure	Displays the loan tenure.
Instalment Type	Displays the instalment type.
Instalment Frequency	Displays the instalment frequency.
Rate of Interest	Displays the rate of interest.
Principal	Displays the principal amount.
Interest	Displays the interest amount.
Instalment	Displays the instalment amount.
Charges	Displays the charge amount.
Offer Issue Date	Select the offer issue date.
Generate Offer	<p>Select the checkbox to indicate if offer letter to the borrower with all the term and conditions which the borrower or applicant may accept or reject is to be sent. Also, the generate offer can be done with repayment schedule or without repayment schedule.</p> <p>Available options are as following:</p> <ul style="list-style-type: none"> • With Schedule • Without Schedule <p>A PDF file will be generated with the offer content. Default template for offer issue is used in this reference workflow.</p>

Field	Description
Back	Click Back to navigate to the previous data segment within a stage. Since this is the first screen on the workflow, Back will be disabled.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

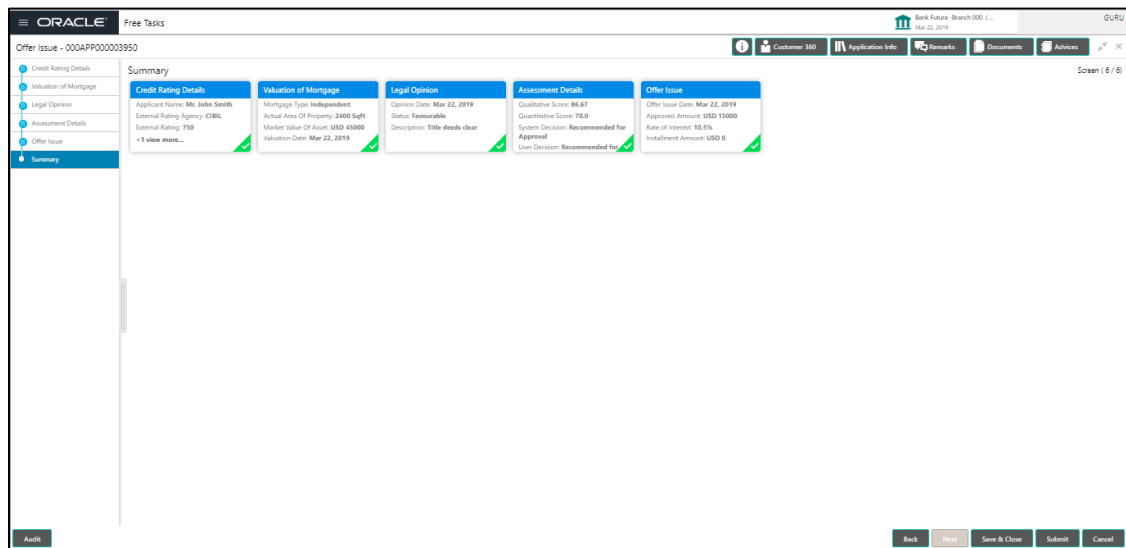
4.6.2 Summary

System will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

1. Click **Next** in **Offer Issue** screen to proceed with next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 53: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to [Table 30: Summary– Field Description](#).

Table 30: Summary– Field Description

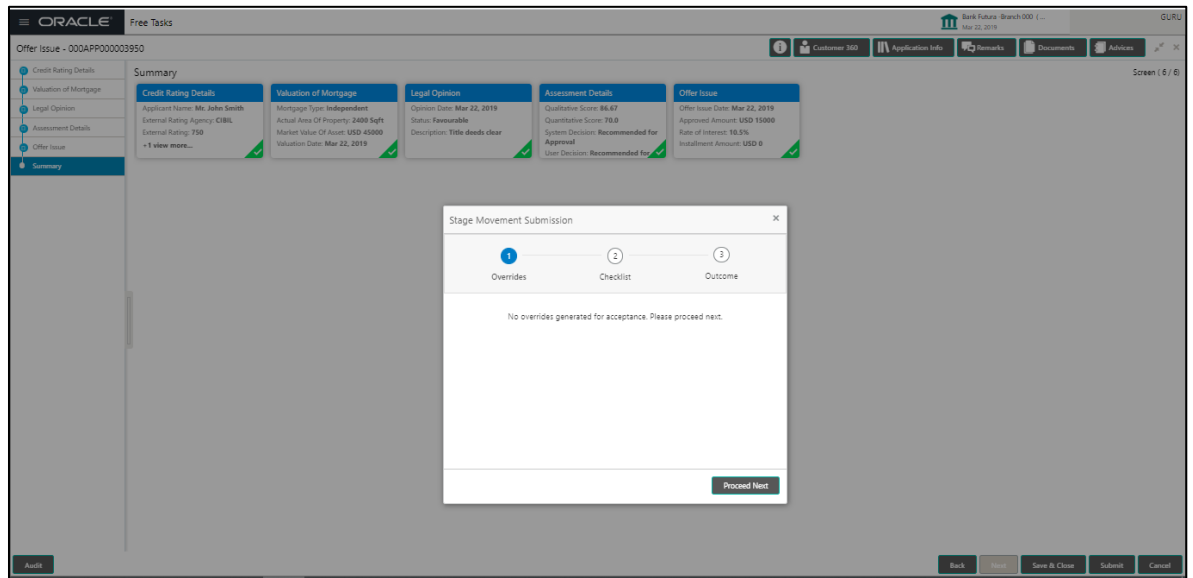
Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation of Asset	Displays the valuation of asset details.
Legal Opinion Details	Displays the legal opinion details.
Assessment Details	Displays the assessment details.
Offer Issue Details	Displays the offer issue details.

Data Segment	Description
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified.

→ The **Overrides** screen is displayed.

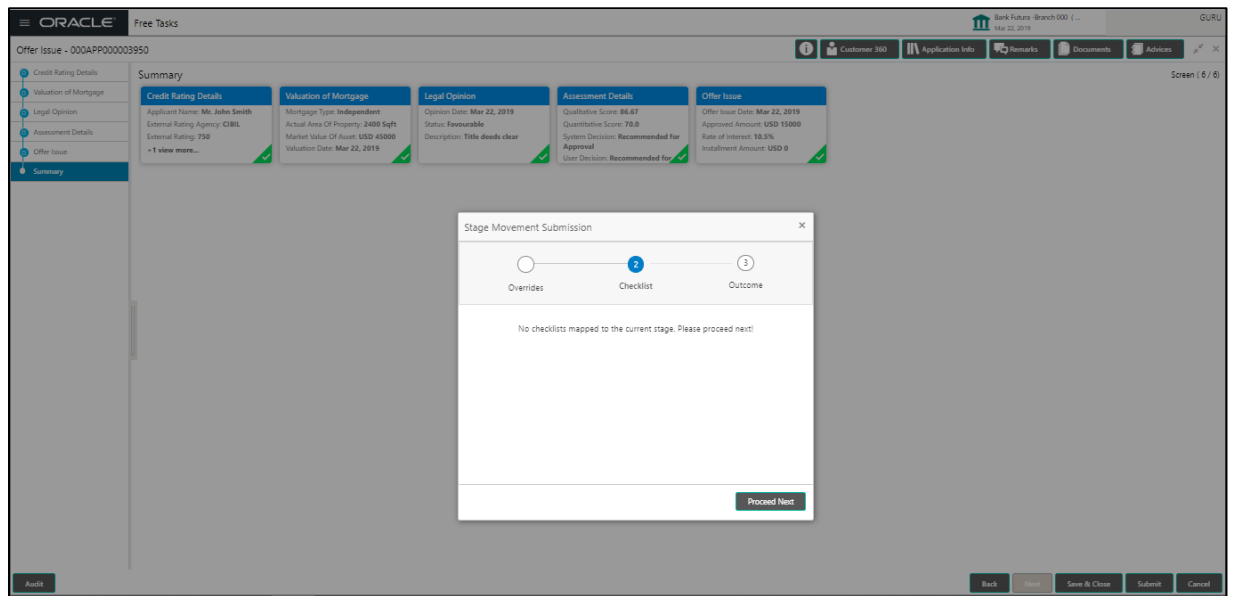
Figure 54: Overrides



3. Click **Accept Overrides & Proceed**.

→ The **Checklist** screen is displayed.

Figure 55: Checklist



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 56: Outcome

The screenshot displays the Oracle RPM interface for an offer issue. The main window shows a summary of application details, including credit rating, mortgage valuation, legal opinion, assessment details, and offer issue information. A 'Stage Movement Submission' dialog is open, showing a progress bar with three stages: Overrides, Checklist, and Outcome. The 'Outcome' stage is selected, and a dropdown menu is open, listing the following options: Proceed, Offer Amend (Return to application Enrichment), Offer Amend (Return to application Entry), and Reject By Bank. The 'Submit' button is visible at the bottom of the dialog.

The screenshot displays the Oracle RPM interface for an offer issue. The main window shows a summary of application details, including credit rating, mortgage valuation, legal opinion, assessment details, and offer issue information. A 'Stage Movement Submission' dialog is open, showing a progress bar with three stages: Overrides, Checklist, and Outcome. The 'Outcome' stage is selected, and a dropdown menu is open, listing the following options: Proceed, Remarks, and Proceed to Offer Accept Stage. The 'Submit' button is visible at the bottom of the dialog.

5. Select **Proceed** outcome from the drop-down list. Available options are as following:

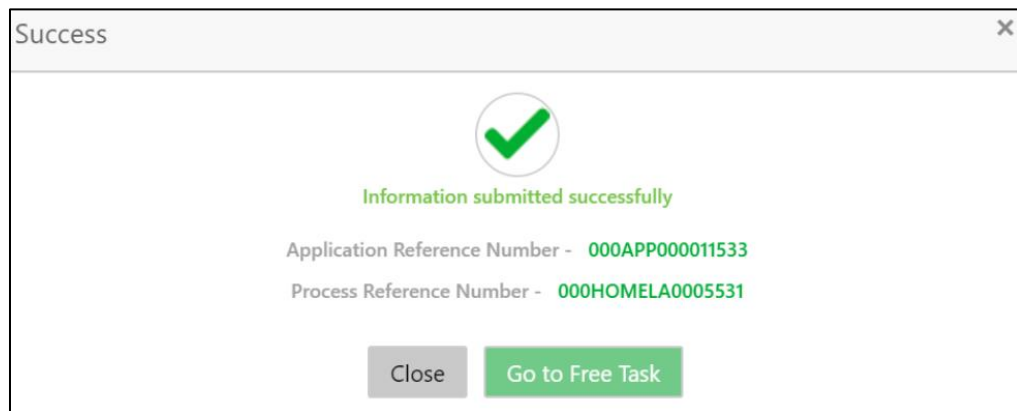
- Proceed
- Return to Application Entry stage
- Return to Application Enrich stage
- Return to Underwrite stage

- Return to Assessment stage
 - Reject Application
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Offer Issue** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Offer Accept/Reject**.

The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

7. Enter the remarks in **Remarks**.
 8. Click **Submit**.
- **Confirmation** screen is displayed.

Figure 57: Confirmation



9. Click **Go to Free Task**.
- The **Free Tasks** screen is displayed.

Figure 58: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E		Loans Retail Process Ma...	000HOMELN10000826	000APP000003950	Offer Accept/Reject	19-03-22	000		

The system successfully moves the Application Reference Number along with the sub process reference numbers [Loan Account] to the Application Offer Accept / Reject stage. This application is will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

4.7 Offer Accept / Reject Stage

After the Offer Issue stage, the offer letter will be sent or communicated to the borrower or applicant. The Offer Accept / Reject stage will enable the user to record the customer response – Accept or Reject as the case may be. Also, the offer made can be amended based on Customer request – viz., change in Principal Amount, Interest Rate, Margin or Tenure. The post offer amend can be routed back to the relevant previous completed stages like Application Entry / Loan Application Enrichment. If the business wants the Loan Underwriting stage or the Loan Assessment stage to be redone, they can be configured accordingly, post which the new offer with the revised terms will be issued to the borrower or applicant for acceptance.

In the Offer Accept / Reject stage, provide the required details under each data segment. The Offer Accept / Reject stage has the following reference data segments:

- [4.5.2 Assessment Details](#) – View only as available in Assessment stage
- [4.6.1 Offer Issue](#) - View only as available in Offer Issue stage
- [4.7.1 Offer Accept / Reject Details](#)
- [4.7.2 Summary](#)

4.7.1 Offer Accept / Reject Details

Offer Accept/Reject is the first data segment of Offer/Accept stage. The user can acquire the application from Free Tasks list.

1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage – Offer Issue stage.

→ The **Offer Accept/Reject** screen is displayed.

Figure 59: Offer Accept / Reject

The screenshot shows the 'Offer Accept/Reject' screen for application ID 000APP000001386. The interface includes a navigation menu on the left with 'Offer Issue', 'Offer Accept/Reject', and 'Summary'. The main content area is titled 'Offer Accept/Reject' and contains the following fields:

- Applicant Name:** Mr. John Smith Smith
- Approved Loan Amount:** £500,000.00
- Loan Tenure:** 5 Years 0 Months 0 Days
- Rate Of Interest:** 9.4%
- Instalment Type:** EMI
- Instalment Frequency:** Monthly
- Instalment Amount:** £10,711.00
- Principal:** £500,000.00
- Interest:** £142,657.77
- Charges:** £100.00
- Offer Issue Date:** 2020-03-26
- Offer Expiry Date:** 2020-03-27
- Customer Response:** A dropdown menu currently set to 'Accept'.
- Date Of Offer Accept/Reject:** Mar 26, 2020
- Reason:** A text area containing the word 'Accepted'.

At the bottom of the screen, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner indicates 'Screen (2 / 3)'.

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 31: Offer Accept/Reject – Field Description](#).

Table 31: Offer Accept/Reject – Field Description

Field	Description
Customer Response	Select the customer response from the drop-down list. Available options are as following: <ul style="list-style-type: none"> • Accept • Reject • Amend
Date Of Offer Accept/Reject	Select the date of offer accept or offer reject.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Loan Account.
Offer Amend	Offer Amend option will be at the instance of the customer request. This will be taken as a Post Offer amendment and based on the change requested the application will be routed as part of the OUTCOME to the respective earlier stages to incorporate the changes.
Post Offer Amend	The post offer amend will be supported for the following data elements: <ul style="list-style-type: none"> • Loan Principal • Loan Interest • Customer Margin Tenure of the Loan
Back	To navigate back to the previous data segment within a stage, click Back .
Save & Close	To save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later, click Save & Close .

Field	Description
Next	To navigate to the next data segment, after successfully capturing the data, click Next . System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Cancel	To terminate the application and the status of the application click Cancel . Such applications cannot be revived later by the user.

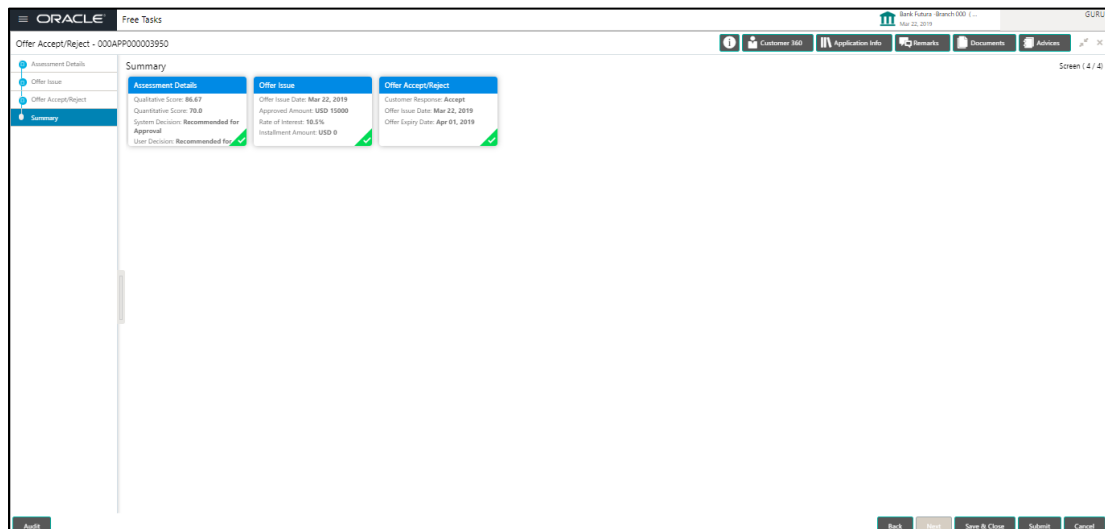
4.7.2 Summary

System will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

1. Click **Next** in **Offer Accept/Reject** screen to proceed with next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 60: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to [Table 32: Summary– Field Description](#).

Table 32: Summary– Field Description

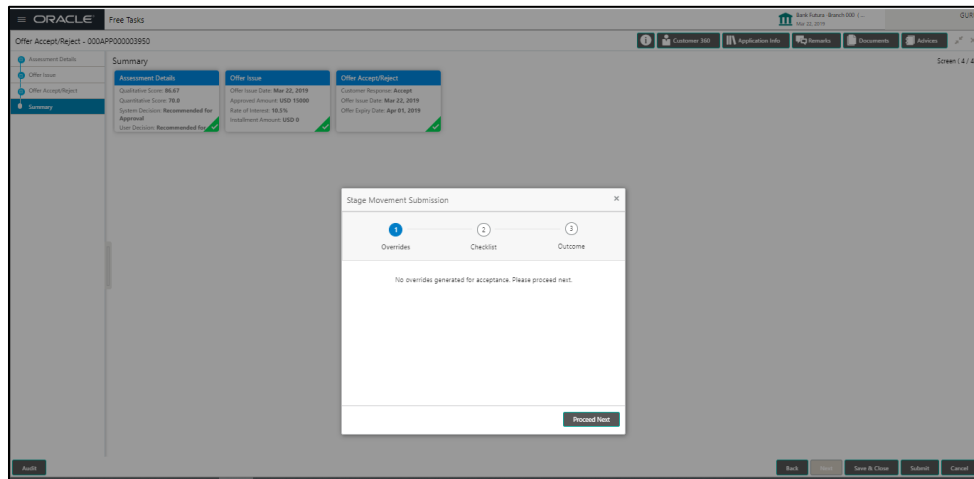
Data Segment	Description
Assessment Details	Displays the assessment details.
Offer Issue Details	Displays the offer issue details.
Offer Accept / Reject Details	Displays the offer accept / reject details.
Back	Click Back to navigate to the previous data segment within a stage.

Data Segment	Description
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Submit	<p>Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
Cancel	<p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

- Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified.

→ The **Overrides** screen is displayed.

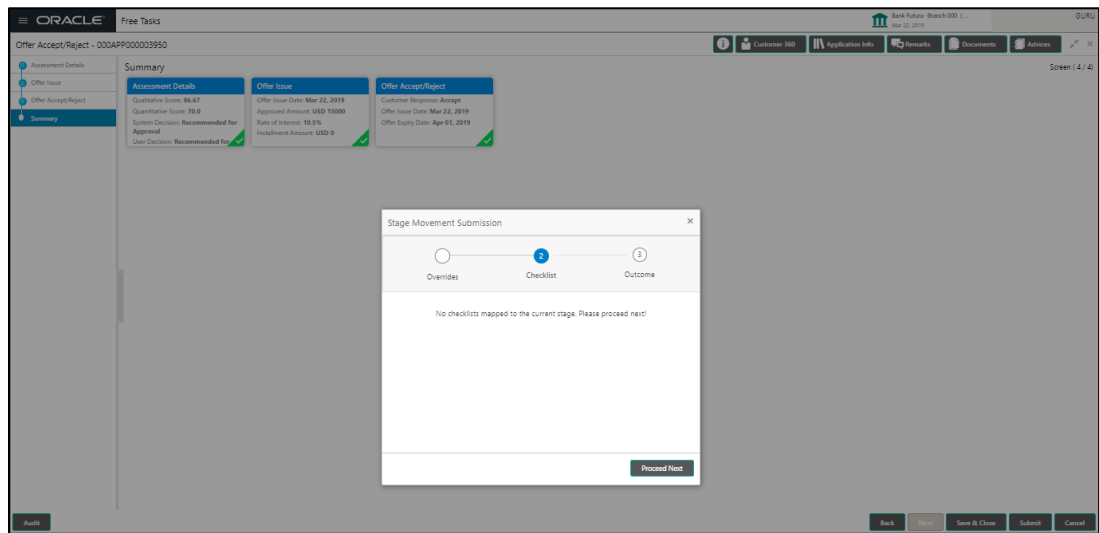
Figure 61: Overrides



- Click **Accept Overrides & Proceed**.

→ The **Checklist** screen is displayed.

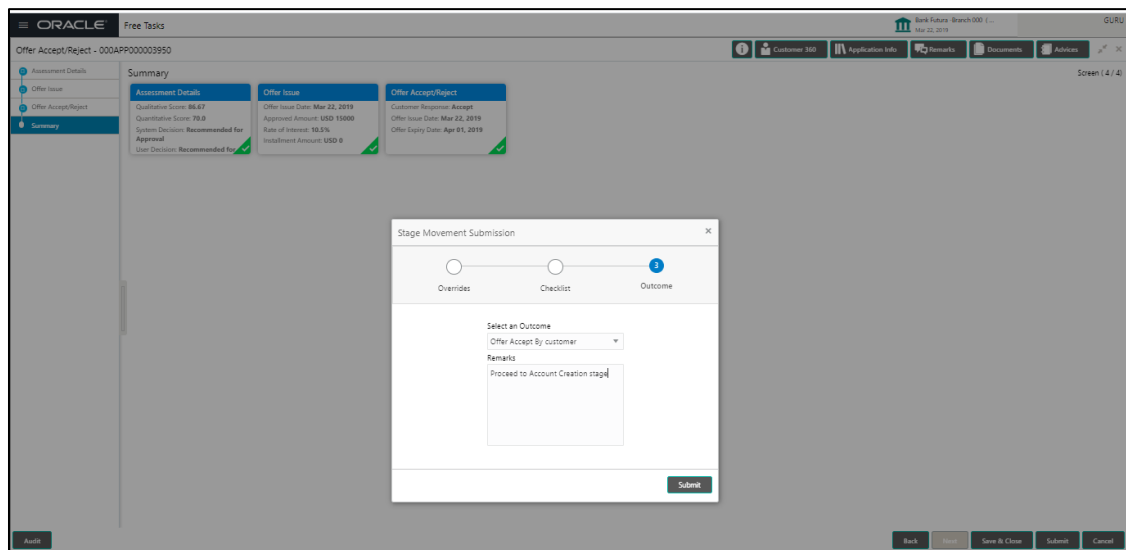
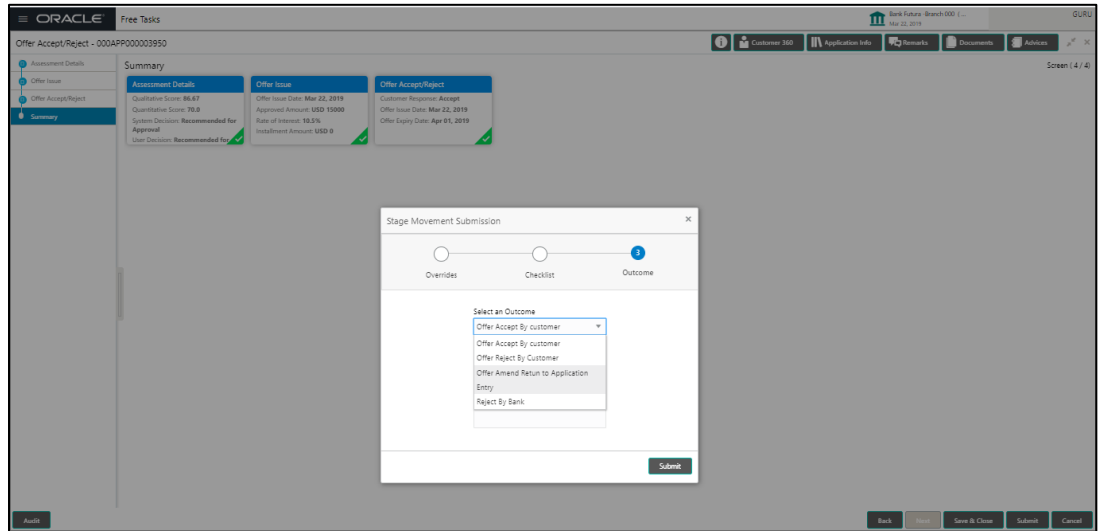
Figure 62: Checklist



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 63: Outcome

5. Select **Proceed** outcome from the drop-down list. Available options are as following:

- Proceed
- Return to Application Entry stage
- Return to Application Enrich stage
- Return to Underwrite stage
- Return to Assessment stage
- Reject Application

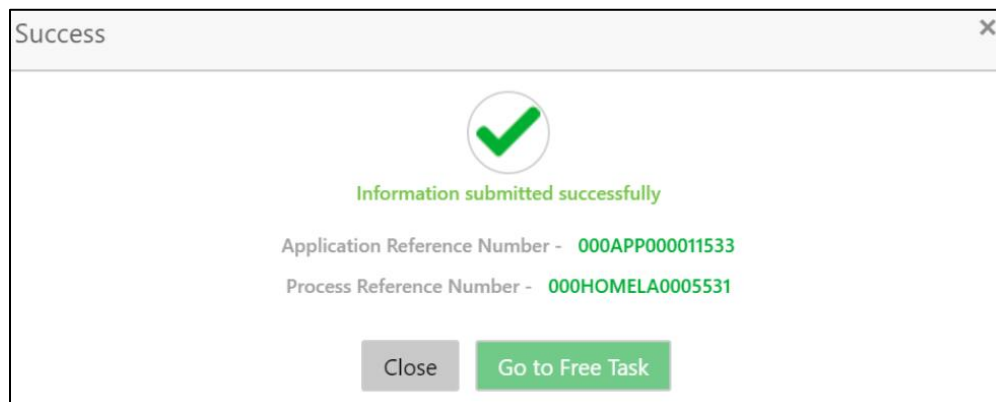
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Offer Accept/Reject** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Account Create on Host**.

The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

7. Enter the remarks in **Remarks**.
8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 64: Confirmation



The outcomes of the Submit action is based on the Business process definition stage definition.

The next stage after the Offer Accept / Reject stage can be any one of the following:

- **Handoff Retry Stage** – System will automatically send the request to the host for the creation of the Loan Account, and if successfully created, it will move this application to the completed task. The account number and details are to be verified in the completed task enquiry for this application reference number.

To handle the errors consequent to any System or Business validation failures during the automatic account creation request, the “Handoff Retry” stage would be used.

- **Account Creation Stage** – System will move this application to the next stage of the Retail Loan Origination which is Account Creation stage, where the authorized user will trigger the request manually for creation of Account on Host.

For more details, refer to [4.9 Account Creation](#).

The Factory shipped Business process definition for Retail Loan originations would only drive the automatic account creation request trigger to the Host.

If account creation process is set to be as automatic workflow, then there will not be an Account Creation stage configured at the Business Process level. In this case, when the user submits the Offer Accept/Reject stage, Loan Account creation request will be triggered from the RPM - Account Open Process Management workflow to the HOST.

9. Click **Go to Free Task**.

Pre-requisite

Only if Application moves to the Account Creation stage.

→ The **Free Tasks** screen is displayed.

Figure 65: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire B.E.		Loan Retail Process Ma...	000HMLN10000825	000APP000003950	Account Creation	19-03-22	000		

The system successfully moves the Application Reference Number along with the sub process reference numbers [Loan Account] to the Account Create on Host stage. This application will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

Pre-requisite

Only if the Application moves to Handoff Retry stage.

→ The **Free Tasks** screen is displayed.

Figure 66: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
edit	medium	Retail Loan Origination ...	000HMLN010001756	000APP000003668	Handoff Retry	20-03-26	000	002948	
edit	high	Savings Account Origin...	0005AADV10001361	000APP000003412	Handoff Retry	20-03-26	000	002942	
edit	high	Retail Loan Origination ...	000FDLND040001688	000APP000003396	Handoff Retry	20-03-26	000	002942	

When there is an error encountered while submitting to the host, a new wait task is created and this application will be available in Free Task. Authorized users can acquire this free task. System will display the BackOffice Error data segment with the host errors, and the user needs to take action accordingly.

Figure 67: Backoffice Errors

This stage will have the following outcomes:

- Retry
- Return

Select the option Retry, for any technical errors. And, select the option Return, if user wants to correct any values, wherein the application will move to the Application Entry stage.

4.8 Post Offer Amend Stage

The Post Offer Amend stage has the following reference data segments:

- [4.8.1 Offer Issue](#) – View Only
- [4.8.2 Post Offer Amendment](#)
- [4.8.3 Loan Disbursement Details](#)
- [4.8.4 Loan Repayment Details](#)

4.8.1 Offer Issue

Offer Issue is the first data segment of Post Offer Amend stage. The user can acquire the application from Free Tasks list.

1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage – Offer/Accept stage.

Pre-requisite

Only if **Customer Response** is selected as Amend in Offer Accept/Reject data segment.

→ The **Offer Issue** screen is displayed.

Figure 68: Offer Issue

The screenshot shows the 'Offer Issue' screen for application ID 000APP000001386. The interface includes a top navigation bar with icons for Customer 360, Application Info, Remarks, Documents, and Advises. A left sidebar shows 'Assessment Details' with 'Offer Issue' selected. The main content area is titled 'Offer Issue' and contains the following data segments:

- Applicant Name:** Mr. John Smith Smith
- Approved Loan Amount:** £500,000.00
- Loan Tenure:** 5 Years 0 Months 0 Days
- Rate Of Interest:** 9.4%
- Instalment Type:** EMI
- Instalment Frequency:** Monthly
- Instalment Amount:** £10,711.00
- Principal:** £500,000.00
- Interest:** £142,657.77
- Charges:** £100.00
- Offer Issue Date:** 2020-03-26

At the bottom of the form, there is a 'Generate Offer' button and two radio button options: 'With Schedule' and 'Without Schedule'. The bottom of the screen features an 'Audit' button on the left and 'Back', 'Next', 'Save & Close', and 'Cancel' buttons on the right.

For more information on data elements, refer to [Table 33: Offer Issue Details – Field Description](#).

Table 33: Offer Issue Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Approved Loan Amount	Displays the approved loan amount.
Loan Tenure	Displays the loan tenure.
Instalment Type	Displays the instalment type.
Instalment Frequency	Displays the instalment frequency.
Rate of Interest	Displays the rate of interest.
Principal	Displays the principal amount.
Interest	Displays the interest amount.
Instalment	Displays the instalment amount.
Charges	Displays the charge amount.
Offer Issue Date	Displays offer issue date.
Generate Offer	<p>Displays to indicate if offer letter to the borrower with all the term and conditions which the borrower or applicant may accept or reject is to be sent. Also, the generate offer can be done with repayment schedule or without repayment schedule.</p> <p>Available options are as following:</p> <ul style="list-style-type: none"> • With Schedule • Without Schedule <p>A PDF file will be generated with the offer content. Default template for offer issue is used in this reference workflow.</p>

Field	Description
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.8.2 Post Offer Amendment

1. Click **Next** in **Offer Issue** screen to proceed with next data segment, after successfully capturing the data.

→ The **Post Offer Amendment** screen is displayed.

Figure 69: Post Offer Amendment

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 34: Post Offer Amendment - Field Description](#).

Table 34: Post Offer Amendment - Field Description

Field	Description
Applicant Name	Displays the applicant's name.
Offer Issue Date	Displays the date of offer issued.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Loan Account.
Offer Amend Date	Select the offer amend date.
Approved Loan Amount	Specify the amended approved loan amount.
Loan Tenure	Specify the amended loan tenure.
Installment Type	Displays the installment type.

Field	Description
Rate of Interest	Displays the rate of interest.
Margin	Specify the amended margin.
Effective Rate	Displays the amended effective rate. Effective Rate = Rate of Interest + Margin.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.8.3 Loan Disbursement Details

Disbursement Details is the next data segment of Post Offer Amend stage.

1. Click **Next** in **Post Offer Amendment** screen to proceed with next data segment, after successfully capturing the data.

→ The **Disbursement Details** screen is displayed.

Figure 70: Loan Disbursement Details

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. Disbursement Details enables the user to capture the various methods. For more information on fields, refer to the [Table 35: Loan Disbursement – Loan Disbursement](#).

Table 35: Loan Disbursement – Loan Disbursement

Field	Description
Loan Amount	Displays the loan amount defaulted from the Loan Details screen in Application Entry stage.
Disbursement Frequency	<p>Displays the Disbursement frequency.</p> <p>If Multiple Disbursement and Frequency Based is enabled, then Disbursement Frequency is enabled.</p> <p>Available options are as following:</p> <ul style="list-style-type: none"> • Daily • Monthly

Field	Description
	<ul style="list-style-type: none"> • Weekly • Quarterly • Half Yearly • Yearly
First Disbursement Date	Displays the first disbursement date.
Disbursement Schedule	<p>Based on multiple or single frequency, the table can be populated to display the Date of Disbursement, Amount and Running Balance of disbursed amount against each row.</p> <p>Based on the First Disbursement Date and the Disbursement Frequency, the dates are automatically populated.</p> <p>However, the disbursement amounts for the respective dates will have to be captured by the user.</p>
Disbursement Mode	Displays the disbursement mode.
Customer Account	Displays the customer account number.
Branch Code	Displays the branch code associated with customer account number.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.

Field	Description
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.8.4 Loan Repayment Details

Loan Repayment Details will enable the user to capture the repayment details.

1. Click **Next** in **Loan Disbursement Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Loan Repayment Details** screen is displayed.

Figure 71: Loan Repayment Details

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to the [Table 36: Loan Repayment Details – Field Description](#).

Table 36: Loan Repayment Details – Field Description

Field	Description
Type of Repayment	Displays the type of repayment.
Repayment Frequency	Displays the repayment frequency.
First Repayment Date	Displays the first repayment date defaulted from the Loan Details screen of Application Entry stage.
Loan Tenure	System calculated based on First Repayment Date and Loan Tenure .

Field	Description
Maturity Date	System calculated based on First Repayment Date and Loan Tenure .
Repayment Mode	Displays the repayment mode.
Customer Account	Displays the customer account number.
Branch Code	Displays the branch code associated with customer account number.
Moratorium Period (in months)	Displays the Moratorium period.
Show Repayment Schedule	<p>This link will enable to user to generate the repayment schedule which will display the details of installment amount with the principal and interest break up for the given tenure.</p> <p>If moratorium period is provided then system will generate repayment schedule based on the moratorium period.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.8.4.1 Repayment Schedule

Repayment Details will be pushed into the Host – APIs are provided – to ensure the seamless workflow in the lifecycle of the loan account at the Host.

1. Click **Show Repayment Schedule**.

Pre-requisite

Only if **Moratorium Period** is not specified in Repayment Schedule screen.

→ The **Repayment Schedule** screen is displayed.

Figure 72: Repayment Schedule

The screenshot shows the Oracle Loan Origination System interface. The main window is titled "Loan Repayment Details" and contains the following fields:

- Type Of Repayment: EMI
- Repayment Frequency: Monthly
- First Repayment Date: 1 May '19, 2020
- Loan Tenure: 0 Years 12 Months 0 Days

The "Repayment Schedule" dialog box is open, displaying the following table:

S. No.	Date	Installment	Principal	Interest	O/S Balance
1	2019-04-22	681.24	520.36	152.88	
2	2019-05-22	681.24	538.51	142.73	
3	2019-06-22	681.24	539.24	142	
4	2019-07-22	681.24	549.14	132.1	
5	2019-08-22	681.24	550.33	130.91	
6	2019-09-22	681.24	555.94	125.3	
7	2019-10-22	681.24	565.46	115.78	
8	2019-11-22	681.24	567.37	113.87	
9	2019-12-22	681.24	576.64	104.6	
10	2020-01-22	681.24	579.22	102.02	
11	2020-02-22	681.24	585.19	96.05	
12	2020-03-22	681.24	596.95	84.29	

Pre-requisite

Only if **Moratorium Period** is specified in Repayment Schedule screen.

→ The **Repayment Schedule** screen is displayed.

Figure 73: Repayment Schedule

S. No.	Date	Installment	Principal	Interest
1	2020-04-26	0	0	2117.49
2	2020-05-26	0	0	2049.18
3	2020-06-26	0	0	2117.49
4	2020-07-26	0	0	2049.18
5	2020-08-26	0	0	2117.49
6	2020-09-26	0	0	2117.49
7	2020-10-26	15671.73	12658.68	10321.8
8	2020-11-26	15671.73	12639.57	4064.1
9	2020-12-26	15671.73	12793.46	3851.02
10	2021-01-26	15671.73	12773.97	3878.01
11	2021-02-26	15671.73	12843.14	3782.23
12	2021-03-26	15671.73	13147.13	3361.32
13	2021-04-26	15671.73	12986.62	3583.56

4.9 Account Creation

This is the final stage for the Loan Account creation process. At this stage the Loan Account creation request will be triggered from the RPM - Account Open Process Management workflow to the HOST (Currently FCUBS). After due diligence, the process is handed over to the HOST for Account Creation. The relevant data elements required for creation of Loan Account will have to be pushed into the HOST. (APIs provided)

The outcome of the Account Creation in the HOST will be received back by RPM and the Loan Account number will be displayed as a part of the response and completion of this stage.

In the Offer Accept/Reject stage, provide the required details under each data segment. The Offer Accept / Reject stage has the following reference data segments:

- [4.7.1 Offer Accept / Reject Details](#) - Offer Accept/Reject Details screen – View only
- [4.9.2 Account Create Details](#)
- [4.9.3 Summary](#)

4.9.1 Offer Accept/Reject Details

Offer Accept/Reject is the first data segment of Offer/Accept stage. The user can acquire the application from Free Tasks list.

1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage – Offer Accept/Reject Issue stage.

→ The **Offer Accept/Reject** screen is displayed.

Figure 74: Offer Accept/Reject Details

The screenshot shows the 'Offer Accept/Reject' screen for application 000APP00001386. The interface includes a navigation menu on the left with 'Offer Issue', 'Offer Accept/Reject', and 'Summary'. The main content area displays the following details:

- Applicant Name:** Mr. John Smith Smith
- Approved Loan Amount:** £500,000.00
- Loan Tenure:** 5 Years 0 Months 0 Days
- Rate Of Interest:** 9.4%
- Instalment Type:** EMI
- Instalment Frequency:** Monthly
- Instalment Amount:** £10,711.00
- Principal:** £500,000.00
- Interest:** £142,657.77
- Charges:** £100.00
- Offer Issue Date:** 2020-03-26
- Offer Expiry Date:** 2020-03-27

At the bottom, there is a 'Customer Response' dropdown menu set to 'Accept', a 'Date Of Offer Accept/Reject' field set to 'Mar 26, 2020', and a 'Reason' field containing 'Accepted'. A 'Customer Response' button is also visible. The bottom navigation bar includes 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'.

The approver will be able to view the Customer Acceptance and Loan Account details in view mode. The following are the data elements of Offer Accept screen:

- Offer Acceptance response - Accepted
- Offer Accepted Date
- Date of offer expiry

4.9.2 Account Create Details

Account Create is the next data segment of Account Creation stage.

1. Click **Next** in **Offer Accept/Reject** screen to proceed with next data segment, after successfully capturing the data.

→ The **Account Create** screen is displayed.

Figure 75: Account Create

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus Account Create Details screen displays the fields for the loan approver in view mode. For more information on fields, refer to [Table 37: Account Create – Field Description](#).

Table 37: Account Create – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Approved Loan Amount	Displays the approved loan amount.
Offer Issue Date	Displays the offer issue date.
Offer Accepted Date	Displays the offer accepted date.
Loan Tenure	Displays the loan tenure.
Instalment Type	Displays the instalment type.

Field	Description
Instalment Frequency	Displays the instalment frequency.
Rate of Interest	Displays the rate of interest.
Principal	Displays the principal amount.
Interest	Displays the interest amount.
Instalment Amount	Displays the instalment amount.
Charges	Displays the charges.
Disbursement Account	Displays the disbursement account.
Repayment Account	Displays the repayment account.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

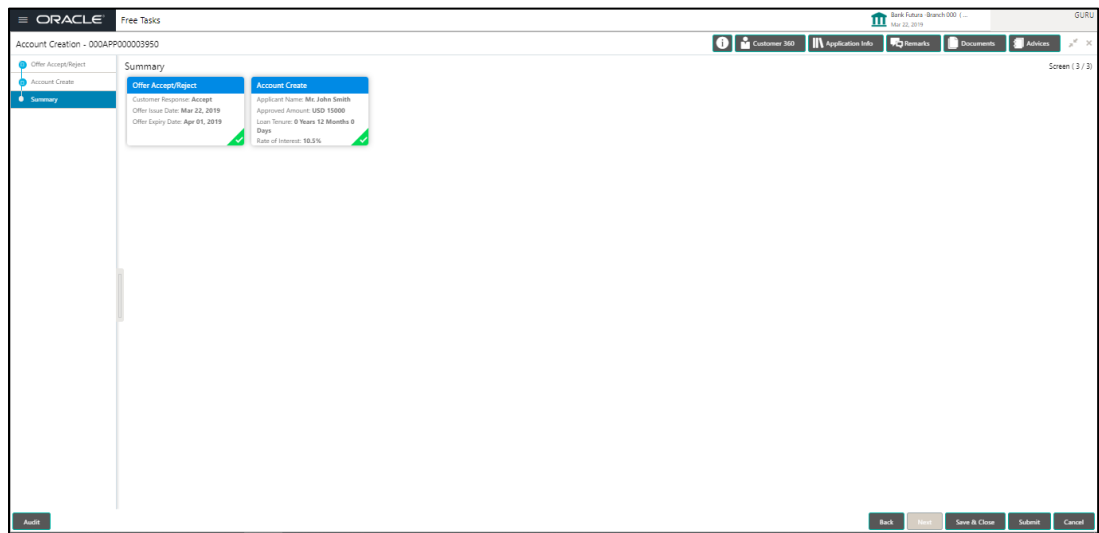
4.9.3 Summary

System will display the summary of each of the data segments in as many tiles as the number of data Segments in the given stage.

1. Click **Next** in **Account Create** screen to proceed with next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 76: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to [Table 38: Summary – Field Description](#).

Table 38: Summary – Field Description

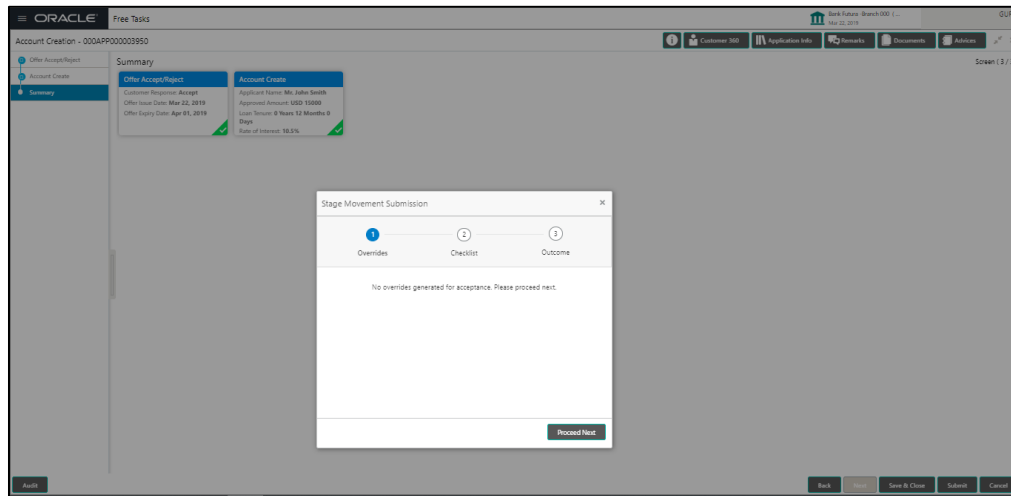
Data Segment	Description
Offer/Accept Reject	Displays the offer/accept reject details.
Account Create	Displays the account create details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data

Data Segment	Description
	<p>fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

- Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified.

→ The **Overrides** screen is displayed.

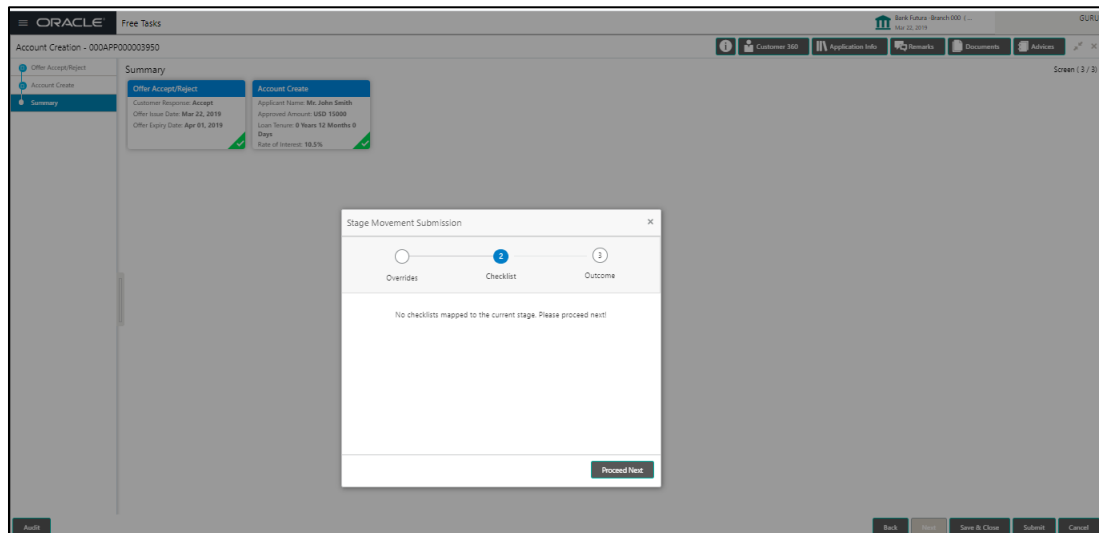
Figure 77: Overrides



- Click **Accept Overrides & Proceed**.

→ The **Checklist** screen is displayed.

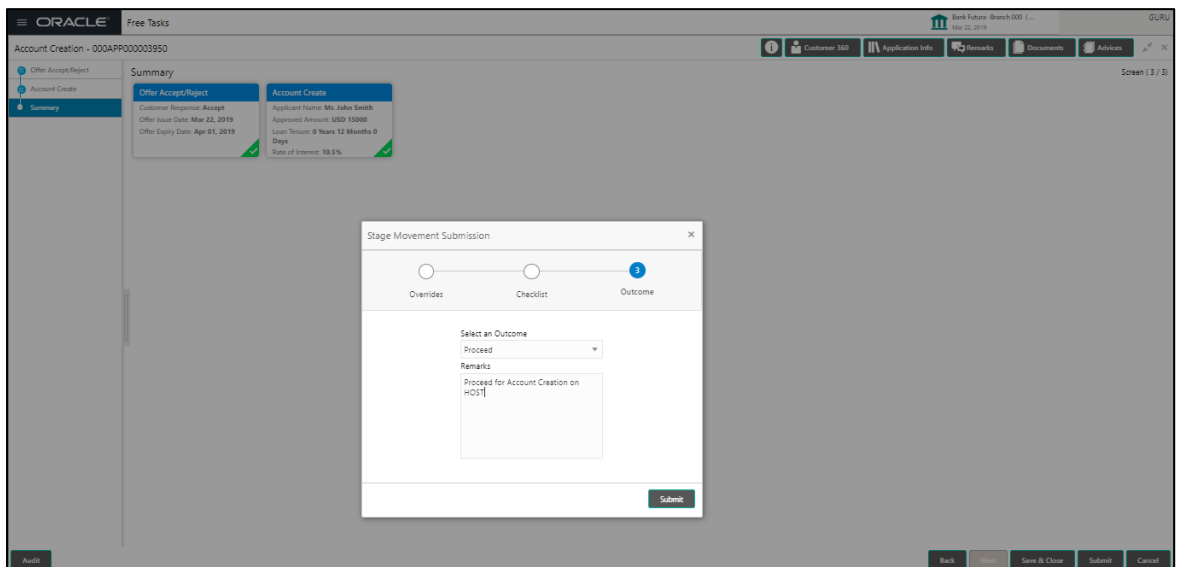
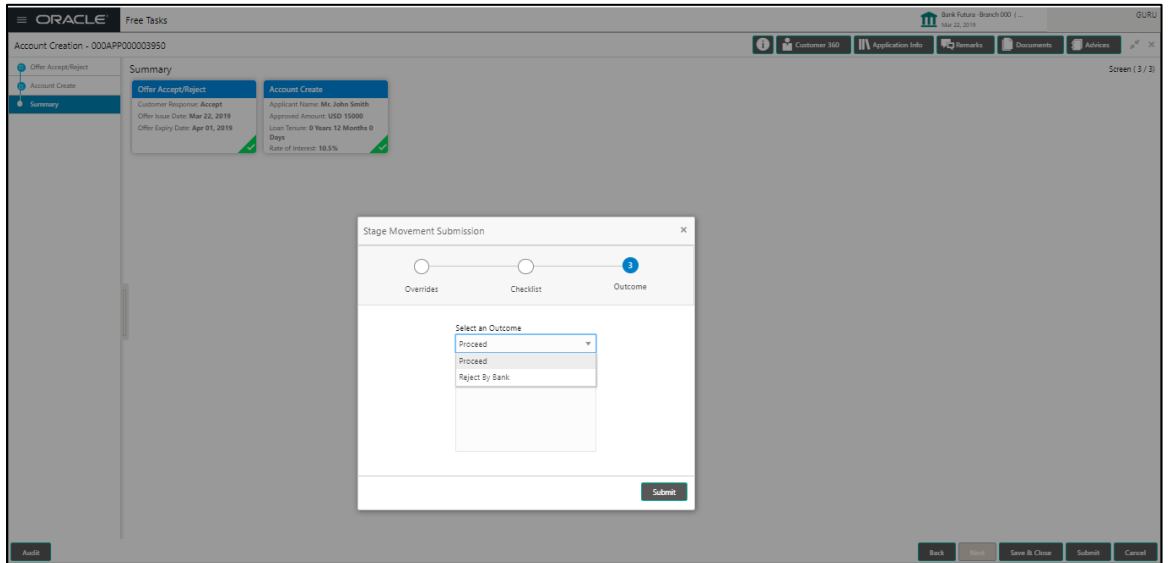
Figure 78: Checklist



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 79: Outcome

5. Select **Proceed** outcome from the drop-down list. Available values are as following:

- Proceed
- Reject Application

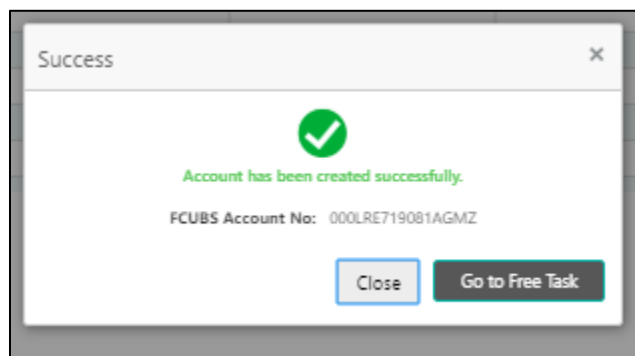
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Account Create** stage for the Loan Application.

The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

7. Enter the remarks in **Remarks**.
8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 80: Confirmation



Reject Application will terminate the application and no further action will be allowed on this reference number.

After the Host creates the Loan Account successfully, the response is sent back to the RPM with the Loan Account Number.

The details of all the applications which have logically completed all their stage movements, (Rejected / Account Created) will be made available in Completed tasks for query purpose only.

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4.11 Reference and Feedback

4.11.1 References

For more information on any related features, you can refer to the following documents:

- Getting Started User Guide
- Security Management System User Guide
- Common Core User Guide
- Process Maintenance Worklist User Guide
- Process Management Installation Guides

Documentation Accessibility

For information on Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <https://www.oracle.com/corporate/accessibility/>

4.11.2 Feedback and Support

Oracle welcomes customer's comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.

5 List Of Glossary

- Account Create Screen – [4.9.2 Account Create Details](#) (p.129)
- Account Services Screen – [4.3.5 Account Services](#) (p.61)
- Assessment Details Screen – [4.5.2 Assessment Details](#) (p.87)
- Asset Details Screen – [4.2.2.1 Asset Details](#) (p.11)
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