

Configurations User Guide
Oracle FLEXCUBE Universal Banking

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Configurations User Guide

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1 Preface

1.1 Introduction

Welcome to the **Configurations** user guide for Oracle FLEXCUBE Universal Banking - Retail Process Management (RPM) module. It provides an overview of how to configure the Business Process and related workflows for origination of Savings Account, Current Account and Loans comprising of Home Loan, Vehicle Loan, Personal Loan and Education Loan; Business Product Configuration and Dashboard related configurations.

1.2 Audience

This user guide is intended for back-office and front-end staff who setup and use Retail Process Management module.

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

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

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 guide is organized as follows:

Table 2: List of Topics

Topics	Description
Configurations	This topic provides detailed information about configurations that needs to be performed Retail Origination processes.
List Of Glossary	List Of Glossary has the list of alphabetical list of functional activity codes of the dashboards.

1.6 Related Documents


The related documents are as follows:


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

1.7 Symbols

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

Table 3: Symbols

Icons	Function
	Exit
	Add row
	Delete row

Icons	Function
	Option List

2 Configurations

This section includes following subsections:

- [2.1 Introduction](#)
- [2.2 Business Product Configuration](#)
- [2.3 Business Process Configuration](#)
- [2.4 Qualitative Scorecard Configuration](#)
- [2.5 Quantitative Scorecard Configuration](#)
- [2.6 Dashboard Configuration](#)

2.1 Introduction

Oracle FLEXCUBE Universal Banking - Retail Process Management (RPM) includes comprehensive coverage of Origination Processes for Savings Account, Current Account, Term Deposit and Loans comprising of Home Loan, Personal Loan, Education Loan and Vehicle Loan. This document provides an overview of the configuration that are required for the various RPM processes.

Retail Process Management module is factory shipped with referenced workflows for the mentioned product origination. It is capable of configuring the workflows based on the bank's internal policy and requirements. Configuration such as Business Product, Business Process, Qualitative Scorecard, Quantitative Scorecard allows the bank to define their own workflows and banks can provide access to the various dashboard widgets based on the user roles. The brief summary of the configurations is described as below:

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

- Business Product
- Business Process

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

- Qualitative Scorecard
- Quantitative Scorecard

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

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

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

- [2.2 Business Product Configuration](#)
- [2.3 Business Process Configuration](#)
- [2.4 Qualitative Scorecard Configuration](#)
- [2.5 Quantitative Scorecard Configuration](#)
- [2.6 Dashboard Configuration](#)

2.2 Business Product Configuration

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

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

The Business Product is linked to the Business Process, so that the origination process related to the selected Business Product will flow as per the Business Process Definition. This allows

capability to configure two different Business Products within the same Product Type to have dissimilar origination workflows. **Example:** Current Account with or without Overdraft Limit Facility.

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

This section includes following subsections:

- [2.2.1 Create Business Product](#)
- [2.2.2 View Business Product](#)

2.2.1 Create Business Product

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

- [2.2.1.1 Business Product Details](#)
- [2.2.1.2 Business Product Attributes](#)
- [2.2.1.3 Business Product Host Mapping](#)
- [2.2.1.4 Business Product Preferences](#)

2.2.1.1 Business Product Details

The Business Product Details is the first data segment of Create Business Product application.

Pre-requisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Business Product**.
3. Under **Business Product**, click **Create Business Product**.

→ The **Business Product Details** screen is displayed.

Figure 1: Business Product Details

The screenshot displays the 'Create Business Product' application interface. The main content area is titled 'Business Product Details' and contains the following fields and controls:

- Product Type ***: A dropdown menu with 'Savings Account' selected.
- Product Sub Type ***: A dropdown menu with 'Resident' selected.
- Business Product Code ***: A text input field containing 'SATEST'.
- Business Product Name ***: A text input field containing 'Savings Test Account'.
- Business Product Start Date ***: A date picker showing 'Mar 26, 2020'.
- Business Product Review Date**: A date picker field.
- Business Product Expiry Date**: A date picker field.
- Channel Allowed ***: A list of tags including 'RPM x' and 'OBDX x'.
- Fintech Allowed**: A toggle switch currently turned on.
- Fintech Name ***: A text input field containing 'Fintech1 x'.

At the bottom right of the screen, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner indicates 'Screen (1 / 4)'.

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

Table 4: Business Product Details – Field Description

Field	Description
Product Type	<p>Select the product from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Savings Account • Current Account • Loan Account • Term Deposit Account <p>This field is mandatory.</p>
Product Sub Type	<p>Select the product sub-type from the drop-down list. Product sub-types supported are based on the Product Type selected.</p> <ol style="list-style-type: none"> 1. Savings Account <ul style="list-style-type: none"> • Resident Accounts • Non-Resident Ordinary • Non-Resident External 2. Current Account <ul style="list-style-type: none"> • Normal Current Account • Current Account with Overdraft Limit 3. Loan Account <ul style="list-style-type: none"> • Home Loan • Vehicle Loan • Education Loan • Personal Loan 4. Term Deposit <ul style="list-style-type: none"> • Simple Term Deposit

Field	Description
	<ul style="list-style-type: none"> • Reinvestment Term Deposit <p>This field is mandatory.</p>
Business Product Code	<p>Specify the business product code.</p> <p>NOTE: Maximum length of business product code should not be more than 6 characters. Alphanumeric and alphabets should be in capital.</p> <p>This field is mandatory.</p>
Business Product Name	<p>Specify the business product name.</p> <p>This field is mandatory.</p>
Business Product Start Date	<p>System displays the logged in application date by default. System allows to change the start date to be a post-date or future-date.</p> <p>This field is mandatory.</p>
Business Product Review Date	<p>Select the review date as per the business requirement. Review date has to be ahead of the Business Product Start Date and earlier than the Business Product End Date.</p>
Business Product Expiry Date	<p>Select the end date as per the business requirement. End date has to be ahead of the Business Product Start Date and the Business Product Review Date.</p>
Channel Allowed	<p>Select the channels that should be allowed for the business product from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • RPM • OBDX

Field	Description
Fintech Allowed	Select if the business product is supported for Origination from 'Fintech' Companies.
Fintech Name	Select the Fintech Company name from the drop-down list. System allows selection of multiple companies. This field is mandatory , if Fintech Allowed is selected.
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. If mandatory details are not provided, system displays an 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 close the Business Product screen, the status of this get updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product screen.

2.2.1.2 Business Product Attributes

In this data segment, the details such as business product summary, business product image, feature, eligibility so on are captured, and are ultimately used for displaying in the product catalogue process and the product details.

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

→ The **Business Product Attributes** screen is displayed.

Figure 2: Business Product Attributes

The screenshot displays the 'Business Product Attributes' configuration screen. It includes the following sections and fields:

- Business Product Image:** Includes a 'Click to Add Product Image' button and a 'Selected file' field showing 'Product Origination.jpg'.
- Business Product Summary:** A text area containing the summary: 'Increase savings while availing special banking benefits.'
- Feature:** A table with columns for Feature Name, Feature Description, and Display On Catalogue. The entry is 'Average Quarterly Balance' with a description 'AQB of just GBP 500' and a checked 'Display On Catalogue' checkbox.
- Eligibility:** A table with columns for Eligibility Name, Eligibility Description, and Display On Catalogue. The entry is 'Age' with a description 'Any resident individual above 18 Years can open this account' and a checked 'Display On Catalogue' checkbox.
- Fees & Charges:** A table with columns for Fees & Charges Name, Fees & Charges Description, and Display On Catalogue. The entry is 'Debit Card Charges' with a description 'Free for life International Debit Card' and a checked 'Display On Catalogue' checkbox.
- Terms & Conditions:** Includes a 'Click to Add Terms & Conditions' button and a 'Selected file' field showing 'FUTURA Bank Terms and Conditions for Savings Account.pdf'.
- Product Brochure:** Includes a 'Click to Add Product Brochure' button and a 'Selected file' field showing 'Savings Value Account - Brochure.pdf'.
- Comments:** A text area with a 'Max. 300 characters' limit.

Navigation buttons at the bottom right are '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 5: Business Product Attributes – Field Description](#).

Table 5: Business Product Attributes – Field Description

Field	Description
Business Product Image	Select the image that you want to display for the business product in the Product Catalogue. Click Upload to upload it. This field is mandatory .
Business Product Summary	Specify the content for the business product summary. This field is mandatory .
Feature	Specify the feature details.
Feature Name	Specify the feature name. This field is mandatory.
Feature Description	Specify the feature description of the business product. This field is mandatory.
Display On Catalogue	Select this checkbox, if the same information should be displayed in the Product Catalogue. This field is mandatory.
Add Feature/Remove Feature	Click Add Feature or Remove Feature to add or remove the rows respectively.
Eligibility	Specify the eligibility details.
Eligibility Name	Specify the eligibility name. This field is mandatory.
Eligibility Description	Specify the eligibility description of the business product. This field is mandatory.
Display On Catalogue	Select this checkbox, if the same information should be displayed in the product catalogue.

Field	Description
	This field is mandatory.
Add Eligibility /Remove Eligibility	Click Add Eligibility or Remove Eligibility to add or remove the rows respectively.
Fees & Charges	Specify the fees and charges details.
Fees & Charges Name	Specify the fees and charges name. This field is mandatory.
Fees & Charges Description	Specify the fees and charges description of the business product. This field is mandatory.
Display On Catalogue	Select this checkbox, if the same information should be displayed in the product catalogue. This field is mandatory.
Add Fees & Charges/Remove Fees & Charges	Click Add Fees & Charges or Remove Fees & Charges to add or remove the rows respectively.
Terms & Conditions	Select the Terms & Condition PDF file and click Upload to upload it.
Product Brochures	Select the Business Product Brochure PDF file, and click Upload to upload it.
Comments	Specify the comments, if required.
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.

Field	Description
	<p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</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.
Cancel	Click Cancel to close the Business Product screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product screen.

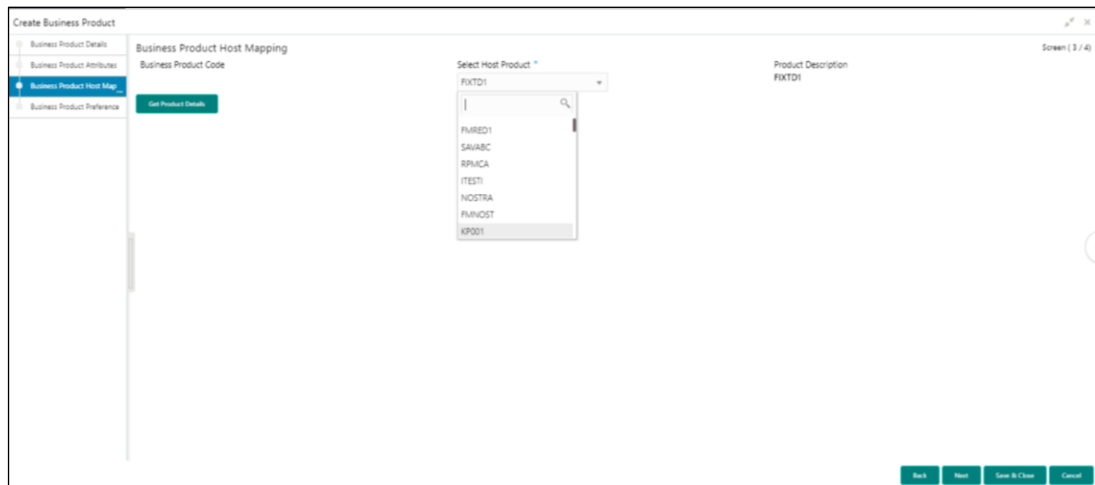
2.2.1.3 Business Product Host Mapping

In this data segment, the business product is mapped to the host product and parameters for Interest and Charges that are linked to the host product are defined.

1. Click **Next** in **Business Product Attributes** screen to proceed with next data segment, after successfully capturing the data.

→ The **Business Product Host Mapping** screen is displayed.

Figure 3: Business Product Host Mapping



2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 6: Business Product Host Mapping – Field Description](#).

Table 6: Business Product Host Mapping – Field Description

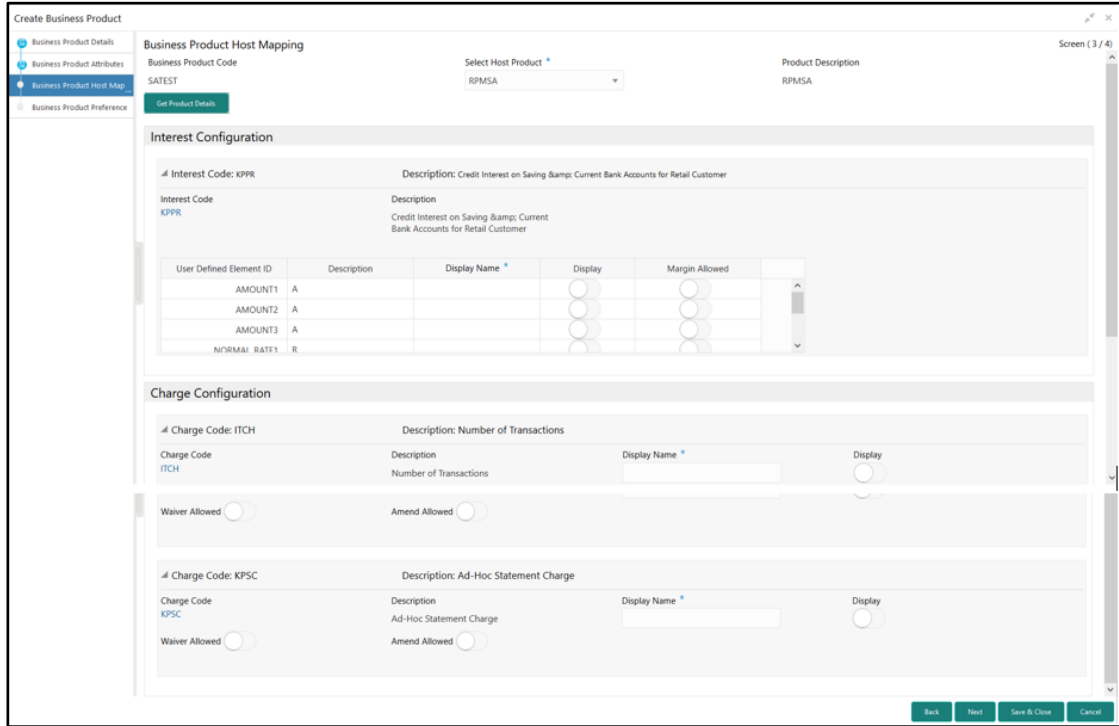
Field	Description
Business Product Code	Displays the business product code defaulted from Business Product Code entered in the Business Product Details data segment.
Select Host Product	Select the host product from the drop-down list. This field is mandatory.

Field	Description
Product Description	Displays the product description once the host product is selected in Select Host Product .
Get Products Details	Click Get Product Details , and the system will display various interest codes and the charge codes linked to the host product in the Interest Details and Charge Details panel.
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.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</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.
Cancel	Click Cancel to close the Business Product screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product screen.

3. Click **Get Product Details**.

→ The **Business Product Host Mapping – Interest Details and Charge Details** screen is displayed.

Figure 4: Business Product Host Mapping – Interest Details and Charge Details



4. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 7: Business Product Host Mapping with Interest Details and Charge Details – Field Description](#).

Table 7: Business Product Host Mapping with Interest Details and Charge Details – Field Description

Field	Description
Interest Configuration	Specify the required interest details.
Interest Code	Displays the interest code linked to the host product.
Description	Displays the description of the interest code linked to the host product.
User Defined Element ID	Displays the user defined element ID linked to the Interest Code .
Description	Displays the description of the user defined element ID linked to the Interest Code .
Display Name	Specify the display name of the interest user defined element. This is the interest name that would be displayed in the Retail Process Management screens such as Interest details data segment for Current and Savings account origination process and Loan Interest Details data segment for loan origination process.
Display	Select to display the specified interest user defined element in the Interest Details data segment.
Margin Allowed	Select if margin can be provided to the Business Product in the Interest Details data segment of product origination process. NOTE: Currently, margin is not supported for Savings and Current Account, hence this switch should be off for Savings Account and Current Account.

Field	Description
Charge Configuration	Specify the required charge details.
Charge Code	Displays the charge code linked to the Host Product.
Description	Displays the description of the charge code linked to the Host Product.
User Defined Element ID	Displays the user defined element ID linked to the charge code.
Description	Displays the description of the user defined element ID linked to the charge code.
Display Name	Enter the display name of the interest user defined element This is the interest name that would be displayed in the Retail Process Management screens such as Interest Data Segment.
Display	Select to display the specified charge code or charge user defined element in the Charge Details data segment.
Waiver Allowed	Select if specified charges can be waived during Product Origination.
Amend Allowed	Select if specified charges can be amended during Product Origination.
Back	To navigate back to the previous data segment within a stage, click Back . Being a maintenance Screen, the data segment will populate in Read only mode.
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. If mandatory details are not provided, system displays an error message for the user to take action.

Field	Description
	User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	On click of Save & Close , To save the captured details. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
Cancel	Click Cancel to close the Business Product window, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product process.

The number of panels for interest details and charges details will depend on the number of interest codes and charge codes linked to the Host Product.

2.2.1.4 Business Product Preferences

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

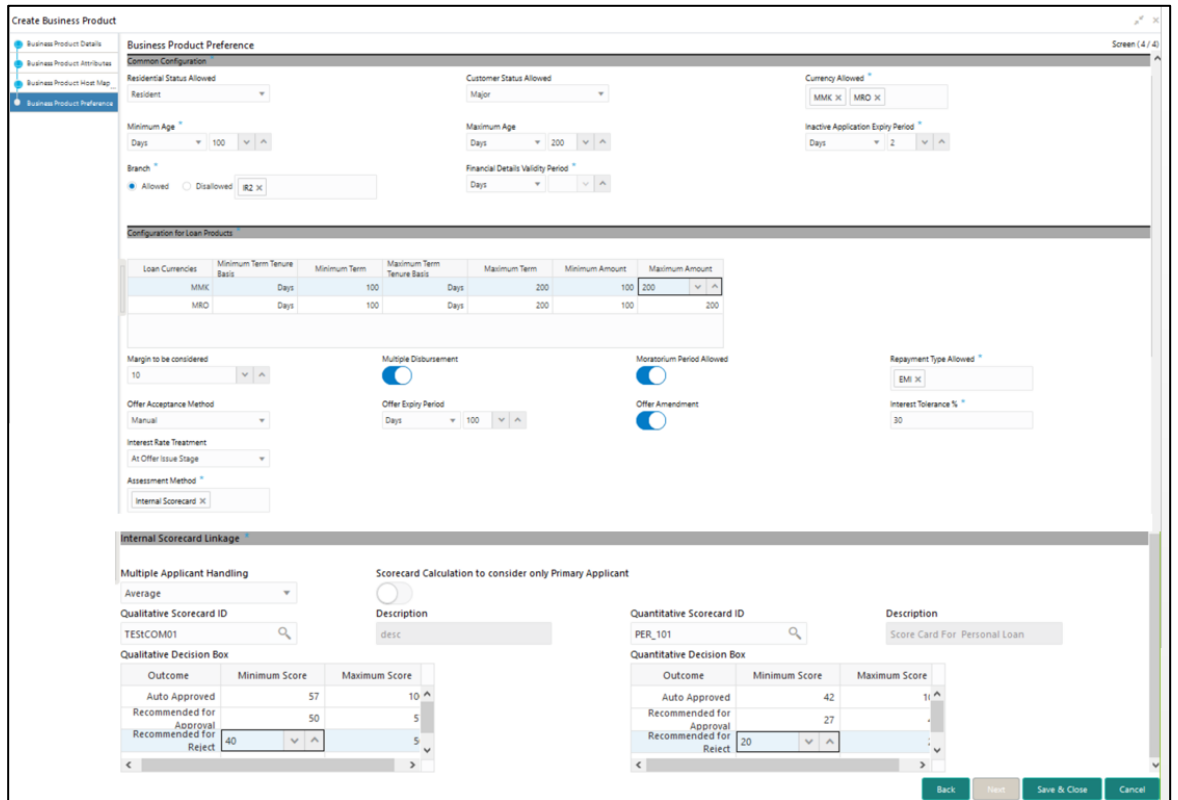
1. Click **Next** in **Business Product Host Mapping** screen to proceed with next data segment, after successfully capturing the data.

Pre-requisite

Only if **Product Type** is selected as Loan Account in Business Product Details data segment

→ The **Business Product Preference – Loan Product** screen is displayed.

Figure 5: Business Product Preference – Loan Product



Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 8: Business Product Preference \(Loan Product\) – Field Description](#).

Table 8: Business Product Preference (Loan Product) – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed	Select the option for which the business product is applicable for. Available options are:

Field	Description
	<ul style="list-style-type: none"> • Resident, • Non-Resident <p>This field is mandatory.</p>
Customer Status Allowed	<p>Select the option for which the business product is applicable for. Available options are:</p> <ul style="list-style-type: none"> • Major • Minor <p>This field is mandatory.</p>
Currency Allowed	<p>Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.</p> <p>This field is mandatory.</p>
Minimum Age	<p>Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year
Maximum Age	<p>Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year

Field	Description
Inactive Application Expiry Period	<p>Specify the period after which the application has to be marked as 'Expired'. Once the application has expired, no further lifecycle activity can happen for that application.</p> <p>This field is mandatory.</p>
Branch	<p>Select one of the following options:</p> <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened. <p>System allows to select Disallowed, and keep it blank so that the Business Product is allowed for all the branches.</p> <p>This field is mandatory.</p>
Financial Details Validity Period	<p>Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year <p>Select the numeric period from the second drop-down box.</p> <p>This field is mandatory.</p>
Configurations for Loan Products	<p>Specify the configurations for the loan products.</p>
Loan Currencies	<p>Displays the currency based on the Currency Allowed configured in the Common Configuration tab above.</p> <p>This field is mandatory.</p>

Field	Description
Minimum Term Tenure Basis	Select the minimum term tenure. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Minimum Term	Specify the minimum tenure of the loan for the selected currency. This field is mandatory .
Maximum Term Tenure Basis	Select the maximum term tenure. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Maximum Term	Displays the maximum tenure of the loan for the selected currency. This field is mandatory .
Minimum Amount	Displays the minimum amount of the loan for the selected currency. This field is mandatory .
Maximum Amount	Displays the maximum amount of the Loan for the selected Currency. This field is mandatory .
Margin to be considered	Specify the margin percentage to be considered. This field is mandatory .
Multiple Disbursement	Select if multiple disbursement is allowed for the loan accounts. This field is mandatory .
Moratorium Period Allowed	Select if moratorium period is allowed for the loan accounts.

Field	Description
	This field is mandatory .
Repayment Type Allowed	<p>Displays the repayment type allowed for the loan product based on the host product mapped with the business product. Available options are:</p> <ul style="list-style-type: none"> • EMI • IOPM • POIM • FPI
Offer Acceptance Method	<p>Select the offer acceptance method. Available options are:</p> <ul style="list-style-type: none"> • Manual • Automatic <p>This field is mandatory.</p>
Offer Expiry Period	<p>Specify the offer expiry period. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year <p>This field is mandatory.</p>
Offer Amendment	<p>Select if offer amendment is allowed for the loan accounts.</p> <p>This field is mandatory.</p>
Interest Tolerance %	<p>Specify the maximum interest margin, the user can provide for the loan account. You can specify the maximum value as 100.00%.</p> <p>Tolerance Percentage = Interest Rate * Interest Tolerance Percentage.</p> <p>This field is mandatory.</p>

Field	Description
Interest Rate Treatment	<p>Select interest rate treatment from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • At Offer Issue Stage • At the Time of Loan Account Creation • Pegged Period <p>If, Pegged Period is selected, you need to additionally select the period from Month or Year and enter the numeric value for the Pegged Period definition.</p> <p>This field is mandatory.</p>
Assessment Method	<p>Select multiple assessment method/s from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Internal Scorecard • External Scorecard • Manual <p>This field is mandatory.</p>
Internal Score Card Linkage	<p>Specify internal score card linkage details.</p>
Multiple Applicant Handling	<p>Select multiple applicant handling method from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Average • Best of • Worst of <p>This field is mandatory.</p>
Scorecard Calculation to consider only Primary Applicant	<p>Select if scorecard calculation should only consider the primary applicant.</p> <p>This field is mandatory.</p>

Field	Description
Qualitative Scorecard ID	Specify or select the qualitative score card ID to be linked with the business product. This field is mandatory .
Description	On tab off from the Qualitative Score Card ID field, system will display the Description of the Qualitative Score Card ID.
Qualitative Decision Box	Specify the ranges for minimum and maximum score for the below mentioned decisions: <ul style="list-style-type: none"> • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Reject This field is mandatory .
Quantitative Scorecard ID	Specify or select the qualitative score card ID to be linked with the business product. This field is mandatory .
Description	Displays the description of the quantitative score card ID, once the Quantitative Scorecard ID is specified.
Quantitative Decision Box	Specify the ranges for minimum score and maximum score for the below mentioned decisions options: <ul style="list-style-type: none"> • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Reject
Back	Click Back to navigate to the previous data segment within a stage.

Field	Description
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>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 close the Business Product screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product screen.</p>

Pre-requisite

Only if **Product Type** is selected as Savings Account in Business Product Details data segment

→ The **Business Product Preference – Savings Account Product** screen is displayed.

Figure 6: Business Product Preference – Savings and Current Account Product

The screenshot shows the 'Business Product Preference' configuration screen. It includes sections for 'Business Product Preference', 'Configuration for Savings & Current Account Products', and 'Internal Scorecard Linkage'. The 'Configuration for Savings & Current Account Products' section contains a table for 'Initial Funding' and several toggle switches for services like Cheque Book, Phone Banking, Overdraft Limit Allowed, Fastbook, Kiosk Banking, Assessment Method for Unsecured Loans, Debt Card, TOD Allowed, and Direct Banking. The 'Internal Scorecard Linkage' section includes a table for 'Multiple Applicant Handling' and two tables for 'Qualitative Decision Box' and 'Quantitative Decision Box'. The bottom of the screen features 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

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

For more information on fields, refer to [Table 9: Business Product Preference \(Savings and Current Account Product\) – Field Description](#).

Table 9: Business Product Preference (Savings and Current Account Product) – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> • Resident, • Non-Resident This field is mandatory .
Customer Status Allowed	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> • Major • Minor This field is mandatory .
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable. This field is mandatory .
Minimum Age	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created.

Field	Description
	<p>Select the period from the drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year
<p>Inactive Application Expiry Period</p>	<p>Specify the period after which the application has to be marked as 'Expired'. Once the application has expired, no further lifecycle activity can happen for that application.</p> <p>This field is mandatory.</p>
<p>Branch</p>	<p>Select one of the following options:</p> <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened. <p>This field is mandatory.</p>
<p>Financial Details Validity Period</p>	<p>Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year <p>Select the numeric period from the second drop-down box.</p> <p>This field is mandatory for Current Product and non-mandatory for Savings Product.</p>

Field	Description
Configuration for Savings & Current Account Products	Specify the configurations for the business product type for Savings and Account product type.
Initial Funding	Select if Initial Funding is mandatory for the Account Origination. This field is mandatory .
Minimum Amount	Specify the minimum funding amount, if Initial Funding is mandatory for the Account Origination
Maximum Amount	Specify the maximum funding amount, if Initial Funding is mandatory for the Account Origination
Currency	Displays the currency based on the Currency Allowed configured in the Common Configuration panel above.
Cheque Book	Select to indicate if cheque book is to be allowed for the account.
Passbook	Select to indicate if passbook is to be allowed for the account.
Debit Card	Select to indicate if debit card is to be allowed for the account.
Direct Banking	Select to indicate if direct banking is to be allowed for the account.
Phone Banking	Select to indicate if phone banking is to be allowed for the account.
Kiosk Banking	Select to indicate if Kiosk banking is to be allowed for the account.
TOD Allowed	Select to indicate if TOD is allowed for the account.

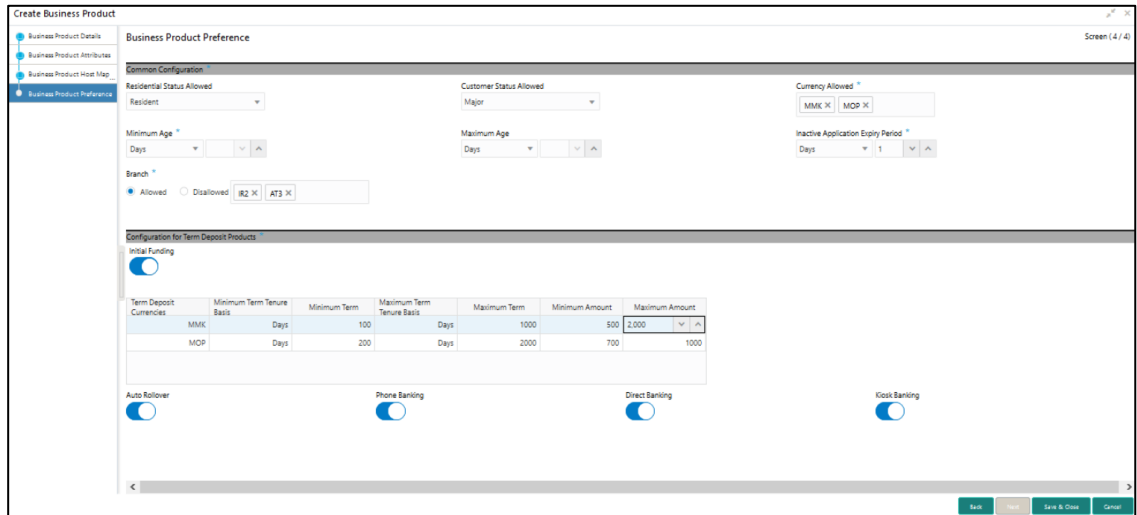
Field	Description
Against Uncleared Funds	Select to indicate if against uncleared funds is allowed for the account.
Overdraft Limit Allowed	Select to indicate if overdraft limit is allowed for the account.
Assessment Method for Unsecured Loans	<p>Select to indicate if the assessment method is Internal Scorecard.</p> <p>NOTE: This field is mandatory, if Overdraft Limit Allowed is selected.</p>
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.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</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.
Cancel	Click Cancel to close the Business Product window, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product process.

Pre-requisite

Only if **Product Type** is selected as Term Deposit in Business Product Details data segment.

→ The **Business Product Preference – Term Deposit Product** screen is displayed.

Figure 7: Business Product Preference – Term Deposit Product



Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 10: Business Product Preference \(Term Deposit Product\) – Field Description](#).

Table 10: Business Product Preference (Term Deposit Product) – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> Resident, Non-Resident This field is mandatory .
Customer Status Allowed	Select the option for which the business product is applicable for. Available options are:

Field	Description
	<ul style="list-style-type: none"> • Major • Minor <p>This field is mandatory.</p>
Currency Allowed	<p>Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.</p> <p>This field is mandatory.</p>
Minimum Age	<p>Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year
Maximum Age	<p>Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year
Inactive Application Expiry Period	<p>Specify the period after which the application has to be marked as 'Expired'. Once the application has expired, no further lifecycle activity can happen for that application.</p> <p>This field is mandatory.</p>
Branch	<p>Select one of the following options:</p>

Field	Description
	<ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened. <p>This field is mandatory.</p>
Configuration for Term Deposit	Specify the configurations for the term deposit.
Initial Funding	<p>Select if Initial Funding is mandatory for the Account Origination.</p> <p>This field is mandatory.</p>
Term Deposit Currencies	<p>Displays the currency based on the Currency Allowed configured in the Common Configuration tab above.</p> <p>This field is mandatory.</p>
Minimum Term Tenure Basis	<p>Select the minimum term tenure. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year
Minimum Term	<p>Specify the minimum tenure of the term deposit for the selected currency.</p> <p>This field is mandatory.</p>
Maximum Term Tenure Basis	<p>Select the maximum term tenure. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year

Field	Description
Maximum Term	Displays the maximum tenure of the term deposit for the selected currency. This field is mandatory .
Minimum Amount	Displays the minimum amount of the term deposit for selected currency. This field is mandatory .
Maximum Amount	Displays the maximum amount of the term deposit for the selected currency. This field is mandatory .
Auto Rollover	Select to indicate if auto rollover is allowed for the account.
Phone Banking	Select to indicate if phone banking is allowed for the account.
Direct Banking	Select to indicate if direct banking is allowed for the account.
Kiosk Banking	Select to indicate if Kiosk banking is allowed for the 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. If mandatory details are not provided, system displays an 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 close the Business Process window, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Process.

2. Click **Submit** to create business product.

At this point, the status of business product is unauthorized. User with supervisor access has to approve the business product. Once approved, status of the business product changes from unauthorized to authorized, and is available for linking in the business process.

2.2.2 View Business Product

Retail Process Management supports to view the business product created. The View Business Product allows the user to view all of the authorized, un-authorized and closed business product. Authorize option is also available for supervisor users for approving unauthorized business product.

Pre-requisite

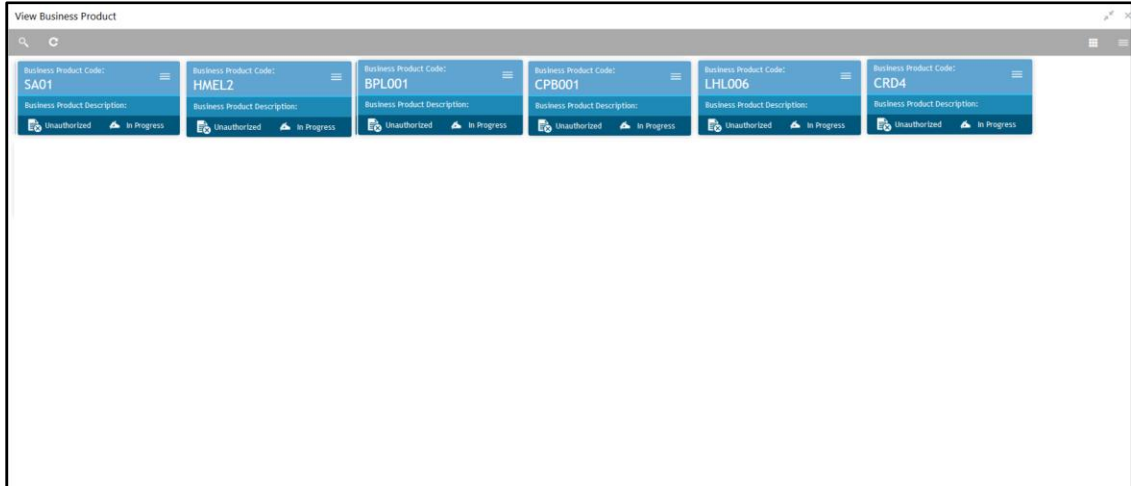
Specify **User Id** and **Password**, and login to **Home screen**.


1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Business Product**.

- Under **Business Product**, click **View Business Product**.

→ The **View Business Product** screen is displayed.

Figure 8: View Business Product



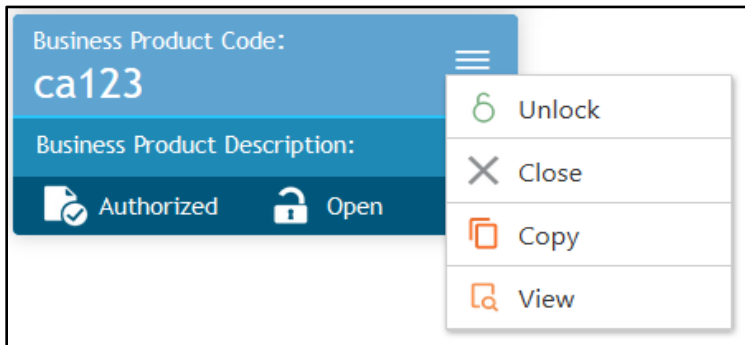
- Click  icon on the top right-hand side of the business product tile.

Pre-requisite

Only if business product is authorized.

→ The following **View Business Product Pop-up** is displayed.

Figure 9: View Business Product Pop-Up

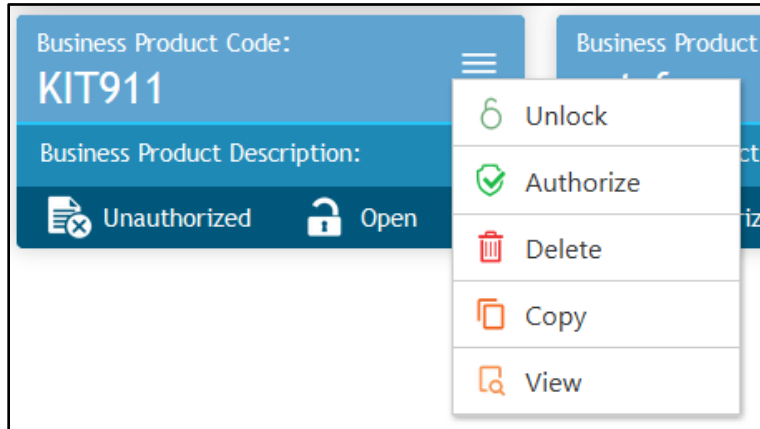


Pre-requisite

Only if business product is un-authorized.

→ The following **View Business Product Pop-up** is displayed.

Figure 10: View Business Product Pop-Up



For more information on options, refer to [Table 11: View Business Product – Option Description](#).

Table 11: View Business Product – Option Description

Field	Description
Unlock	<p>As specified in Figure 9 and Figure 10, this option is common for authorized and unauthorized business product. Click Unlock to edit the business product information in Create Business Product data segment.</p> <p>System will not allow to edit the following fields:</p> <ul style="list-style-type: none"> • Product Type • Product Sub-Type • Business Product Code. <p>Make the required changes in the other relevant data segment and submit the business product.</p>
Close	<p>Click Close to close the business products that are no more relevant for banking product offering. User can close only authorized business products.</p>

Field	Description
Copy	Click Copy to copy the authorized or unauthorized business products to quickly create new business product.
View	Click View to view the authorized or unauthorized business products.
Authorize	User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to 'Authorized' and is available for linking in the Business Process.
Delete	Click Delete to delete the business products that are unauthorized and no more required.

2.3 Business Process Configuration

Retail Process Management (RPM) is equipped with Business Process configuration helping banks to build desired workflow for origination by defining the stages for the product origination and defining the respective data segments, checklists, documents required and advice generation for the stages.

A business process can be defined as a set of activities and tasks that, once completed, will accomplish the distinct origination processes. The business process must involve clearly defined inputs and a single output.

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

During product origination, the system picks the business process run-time and initiates the workflow based on the configuration.

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

- **Lifecycle**

Lifecycle represents the lifecycle of the process for which the Business Process is created.

These are factory shipped codes and currently support 'Origination' lifecycle for products types such as Savings Account, Current Account and Loans.

The list of lifecycle codes are available in Lifecycle Codes.

- **Process Code**

Process Code defines the various stages relevant for the origination workflow. Process Code configuration allows you to define the business process flow that needs to be mapped for the business product and lifecycle code combination in the Business Process configuration.

A set of default process codes are factory-shipped for the reference workflow. User can also create process codes in "CMC_TM_PROCESS_CODE" and "CMC_TM_PROCESS_STAGE" tables.

The list of shipped process codes are available in Process Codes.

- **Business Product**

Business Product maintenance allows configuring the various business products in accordance with the product offerings that the bank deals in. Each business product has a unique business process defined for a specific lifecycle code selected.

This section includes following subsections:

- [2.3.1 Create Business Process](#)
- [2.3.2 View Business Process](#)

2.3.1 Create Business Process

The Create Business Process aids in configuring the workflow for product originations. As mentioned earlier, this process will allow to define the data segments, checklists, documents and advices for the stages defined in the process code selected for the lifecycle code and business product combination.

Pre-requisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Business Process**.
3. Under **Business Process**, click **Create Business Process**.

→ The **Create Business Process** screen is displayed.

Figure 11: Create Business Process

The screenshot shows a web-based form titled "Create Business Process". At the top left, there is a "New" button. The form is organized into several sections:

- Business Process Code:** A text input field with a small blue asterisk to its right.
- Business Process Description:** A text input field with a small blue asterisk to its right.
- Lifecycle:** A text input field with a search icon (magnifying glass) to its right and a small blue asterisk above it.
- Lifecycle Description:** A text input field.
- Process Code:** A text input field with a search icon to its right and a small blue asterisk above it.
- Process Description:** A text input field.
- Business Product Code:** A dropdown menu currently showing "ALL" with a small blue asterisk above it.

Below the Business Product Code dropdown is a green button labeled "Process Full View" with a small icon to its left. At the bottom right of the form, there are two buttons: "Save" and "Cancel".

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

Table 12: Create Business Process – Field Description

Field	Description
Business Process Code	Specify an alphanumeric business process code. Maximum Length allowed is 16. This field is mandatory .
Business Process Description	Specify the description of the business process code. Maximum Length allowed is 60. This field is mandatory .
Lifecycle	Search and select the lifecycle code. This field is mandatory .
Lifecycle Description	Displays the description of the lifecycle selected.
Process Code	Search and select the process code of the business process flow that needs to be mapped for the lifecycle code and business process code combination. This field is mandatory .
Process Description	Displays the description of the selected process code.
Business Product Code	Specify the business product code for which the business process is being created. Alternatively, system allows to select 'All', in which case the business process will be applicable to all the business products that are associated with the Lifecycle and Process Code. This field is mandatory .
Save	To save the captured details, click Save .

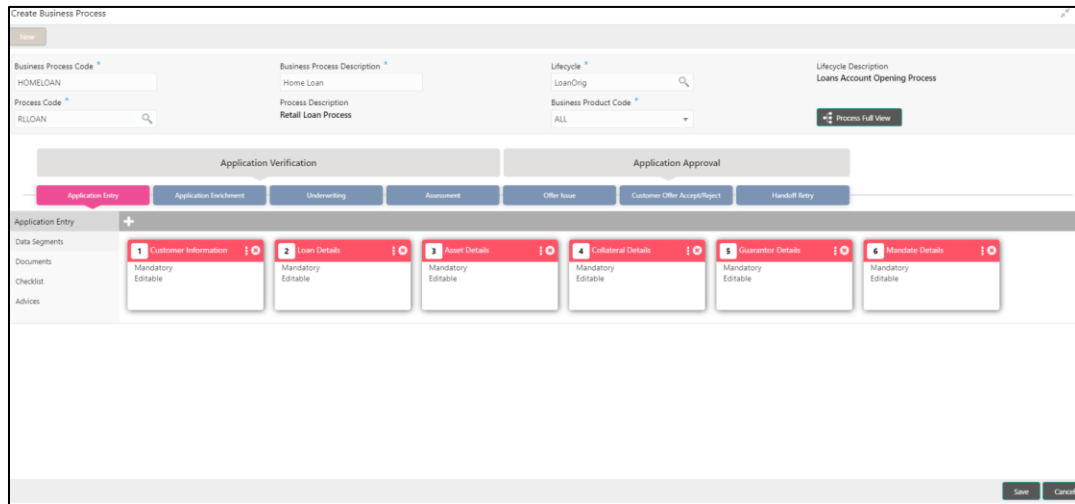
Field	Description
Cancel	Click Cancel to close the Business Process window, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Process.

NOTE: System will allow you to configure only one business process for a combination of **Lifecycle** and **Business Product Code**.

5. Search and select the **Process Code**.

→ The **Create Business Process** screen with stages is displayed.

Figure 12: Create Business Process screen with stages



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

- [2.3.1.1 Data Segment](#)
- [2.3.1.2 Document](#)
- [2.3.1.3 Checklist](#)
- [2.3.1.4 Advices](#)

2.3.1.1 Data Segment

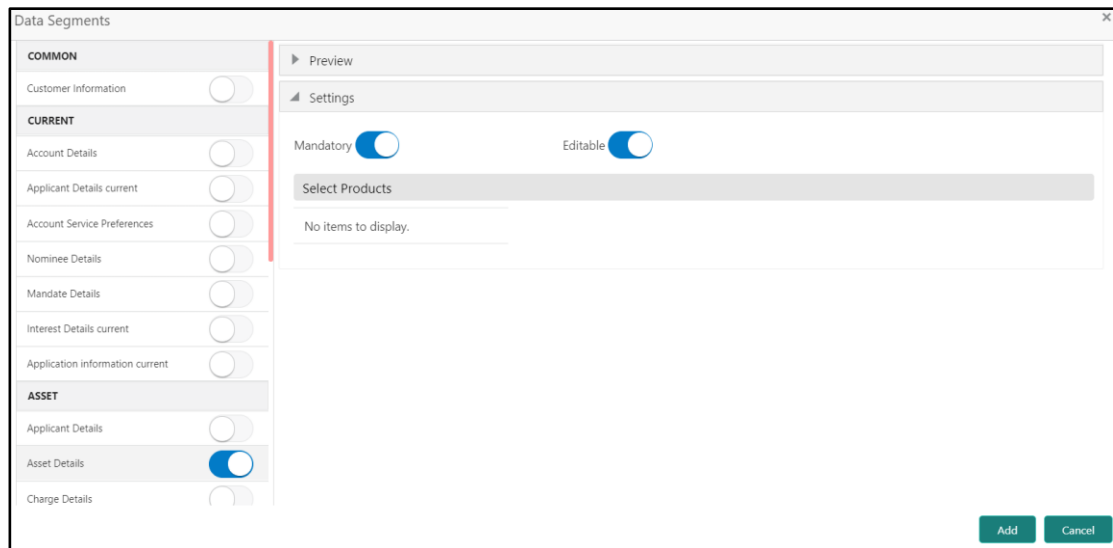
A data segment, as the name suggests is an individual block of data. Bringing in data segments allows to break down a huge process into smaller units, which will be easier to update, maintain and process. Business Process will consists of such several data segments that makes up the stage.

Business Process Definition enables the user to perform the following:

1. Add n number of data segments to each stage.
2. Set the data segment as mandatory or non-mandatory.
3. Set the data segment as editable or non-editable.
4. Control the sequence order of the data segments.
5. Select the stage.
6. Click **Data Segments** tab and then click **+** icon on the header panel.

→ The **Data Segments** screen is displayed.

Figure 13: Data Segments



7. Select the required data segment or data segments for the selected stage and provide the details in the relevant data fields. For more information on menus, refer to [Table 13: Data Segments – Field Description](#).

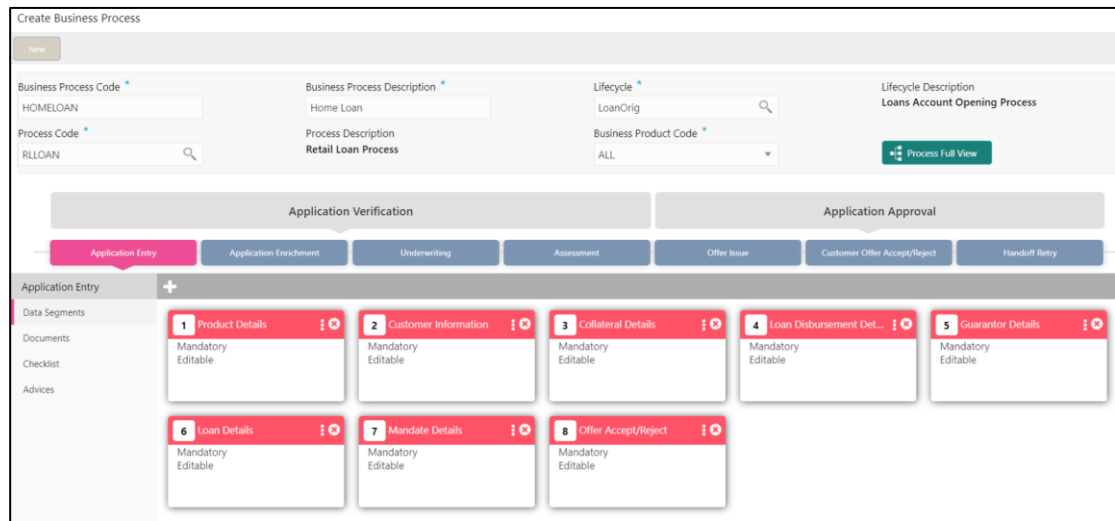
Table 13: Data Segments – Field Description

Field	Description
Preview	User can click on Preview tab to view the data segment.
Settings	Specify the settings.
Mandatory	Select if data segment is mandatory.
Editable	Select if data segment is editable.
Select Products	Select the Products for which the data segment is relevant.

8. Click **Add**.

→ The **Business Process Definition** screen is displayed with data segment added.

Figure 14: Business Process Definition



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

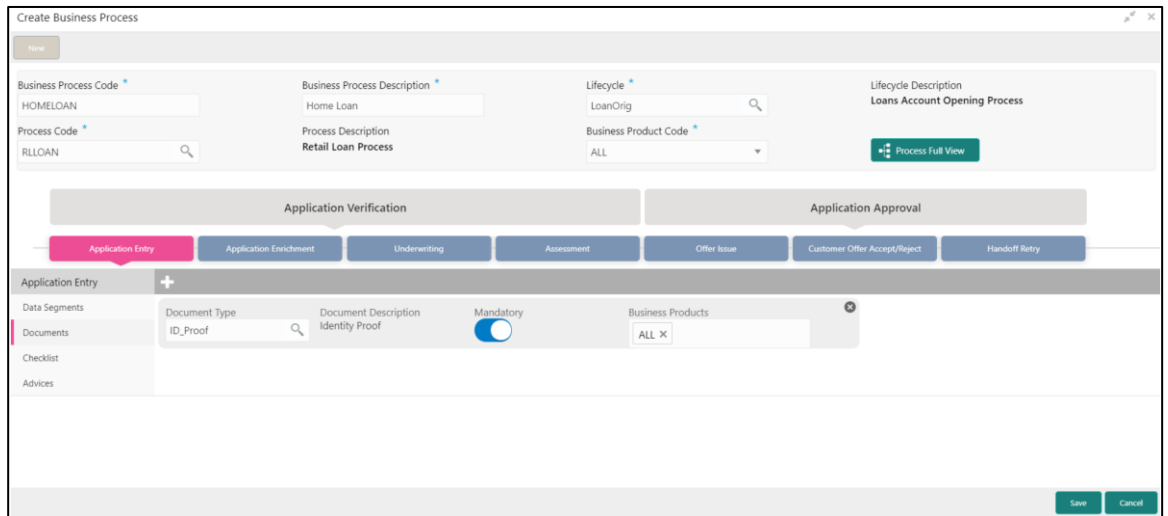
2.3.1.2 Document

This section describes about the documents that are to be submitted by the customer for the Product Origination process.

1. Select the stage and click **Document** tab to define the specific documentation requirement for different stage.

→ The **Create Business Process – Documents** screen is displayed.

Figure 15: Create Business Process - Documents



2. Provide details in the relevant data fields. For more information on menus, refer to [Table 14: Create Business Process - Documents](#).

Table 14: Create Business Process - Documents

Field	Description
Document Type	Search and select the document type.
Document Description	Displays the corresponding description of the document.
Mandatory	Select if the document submission for the stage is mandatory.
Business Products	Select the required option for the document submission requirement. Available options are:

Field	Description
	<ul style="list-style-type: none"> • Single Product • List of Products • All
Save	To save the captured details, click Save .
Cancel	Click Cancel to close the Business Process screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Process screen.

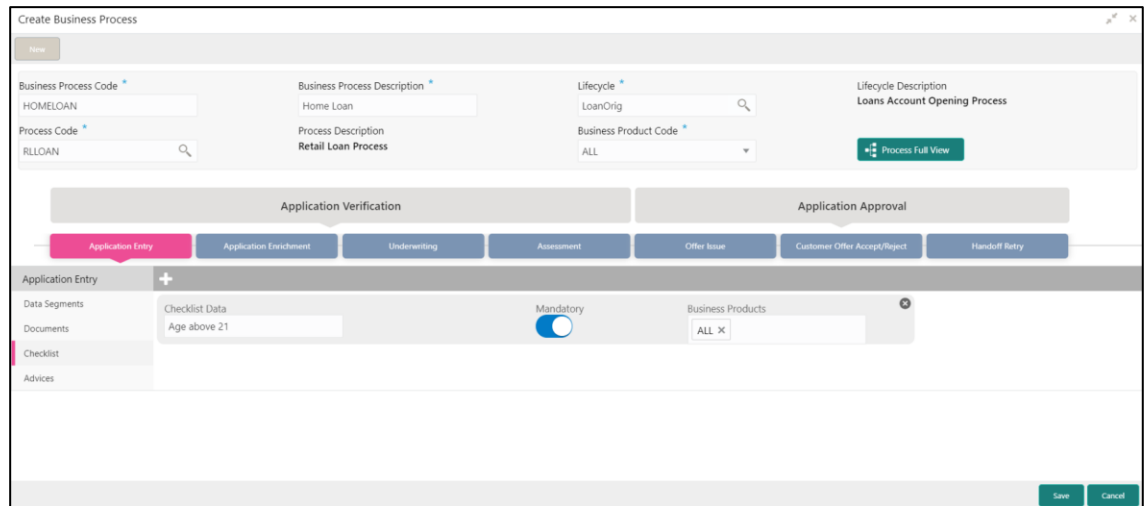
2.3.1.3 Checklist

Checklist are the distinct and this section describes list of mandatory check-points by the bank to its users to adhere to during the Product Origination processes.

1. Select the stage and click **Checklist** tab.

→ The **Create Business Process – Checklist** screen is displayed.

Figure 16: Create Business Process – Checklist



2. Provide details in the relevant data fields. For more information on menus, refer [Table 15: Create Business Process](#).

Table 15: Create Business Process

Field	Description
Checklist Data	It is a free-text field that allows to user to enter the checklists that must be validated as part of selected stage.
Mandatory	Select if the document submission for the stage is mandatory.
Business Products	Select the required option to restrict the checklist. Available options are: <ul style="list-style-type: none"> • Single Product • List of Products • All
Save	Click Save to save the captured details.
Cancel	Click Cancel to close the Business Process screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Process screen.

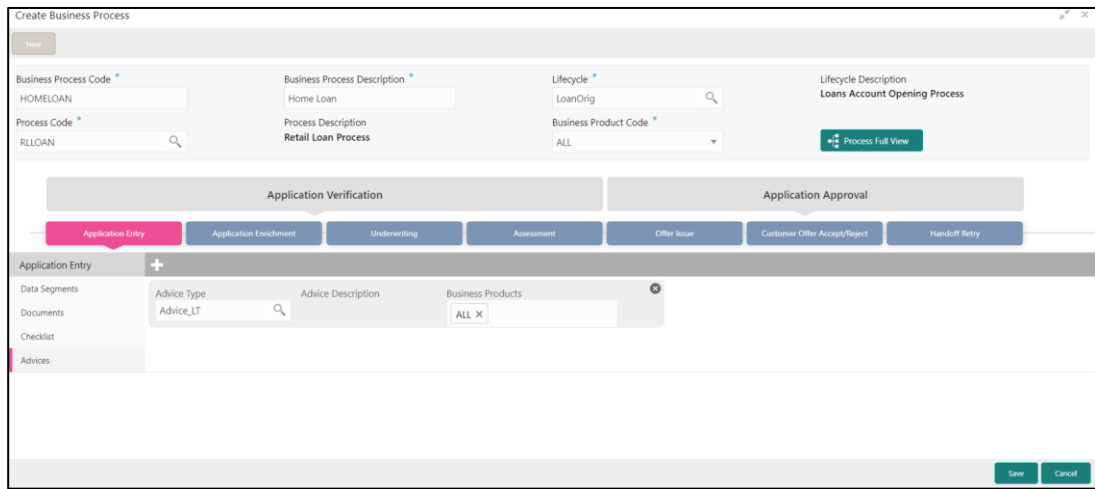
2.3.1.4 Advices

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

1. Select the stage and click **Advices** tab.

→ The **Create Business Process – Advices** screen is displayed.

Figure 17: Create Business Process – Advices



2. Provide details in the relevant data fields. For more information on menus, refer [Table 16: Create Business Process – Advices](#).

Table 16: Create Business Process – Advices

Field	Description
Advice Type	Search and select the required advice type from the displayed list of all the valid advices maintained, and that must be mapped to this stage.
Advice Description	Displays the corresponding description of the advice.
Business Products	Select the required option to restrict the advices. Available options are: <ul style="list-style-type: none"> • Single Product • List of Products • All
Save	Click Save to save the captured details.
Cancel	Click Cancel to close the Business Process screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Process screen.

3. Click **Save** to create business process.

At this point, the status of business process is unauthorized. User with supervisor access has to approve the business process. Once approved, status of the business process changes from unauthorized to authorized, and is activated for usage in the Product Origination Process.

2.3.2 View Business Process

Retail Process Management supports to view the business process created. The View Business Process allows the user to view all of the authorized, un-authorized and closed business process. Authorize option is also available for supervisor users for approving unauthorized business process.

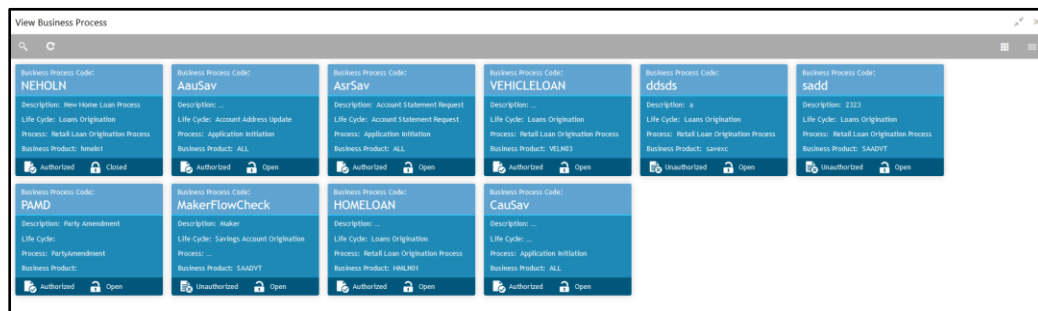
Pre-requisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Business Process**.
3. Under **Business Process**, click **View Business Product**.

→ The **View Business Process** screen is displayed.

Figure 18: View Business Process



Tiles representing the various Business Process in different state such as Open, In-Progress, Closed and in Authorized and Unauthorized status are visible in this process.

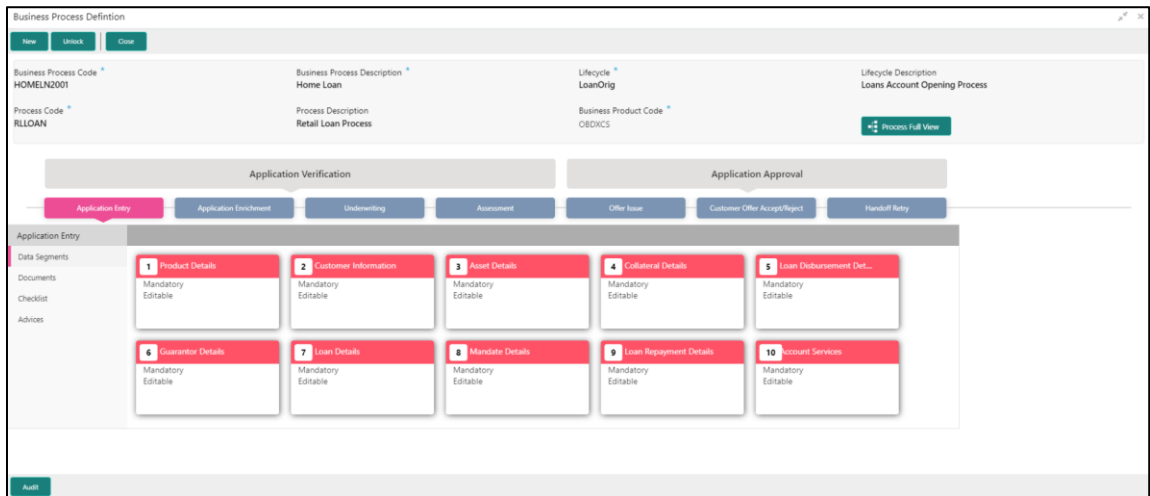
- Click on the **Business Process Tile** to select the specific business process.

Pre-requisite

Only if business process is authorized.

→ The **Business Process Definition – Authorized** screen is displayed.

Figure 19: Business Process Definition - Authorized Business Process



For Authorized business process, available options are:

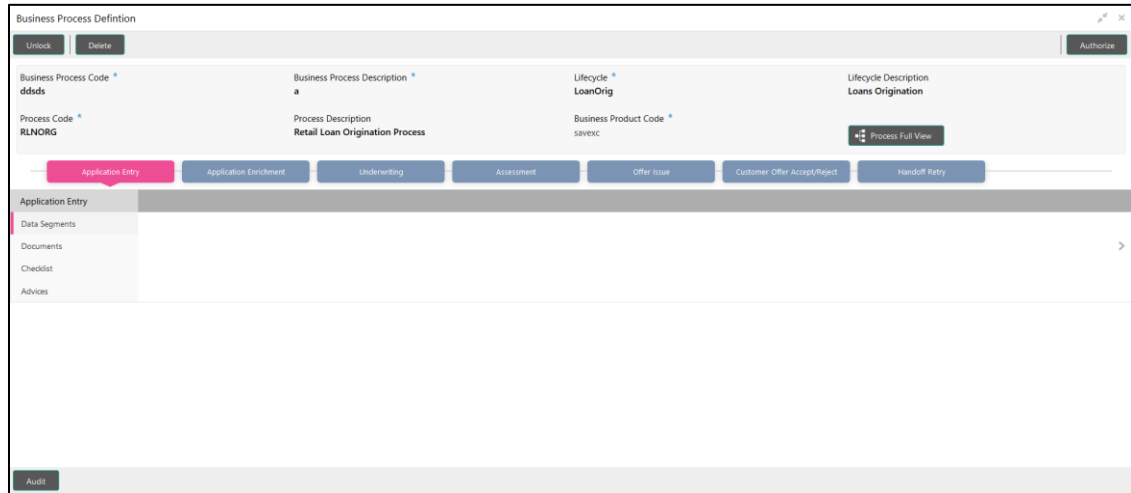
- New – Click **New** to create new business process.
- Unlock – Click **Unlock** to edit the business process.
- Close – Click **Close** to permanently deactivate the Business Process. Once closed, the Business Process cannot be used for Origination Process.

Pre-requisite

Only if business process is un-authorized.

→ The **Business Process Definition – Un-authorized** screen is displayed.

Figure 20: Business Process Definition – Un-authorized Business Process



For un-authorized business process, available options are:

- Unlock - Click **Unlock** to edit the business process.
- Delete - Click **Delete** to delete the business process.
- Authorize - User with authorization access will be able to view this button and will be able to authorize the record.

For more information on options, refer to [Table 17: View Business Product – Option Description](#).

Table 17: View Business Product – Option Description

Field	Description
Unlock	<p>As specified in Figure 9 and Figure 10, this option is common for authorized and unauthorized business product. Click Unlock to edit the business product information in Create Business Product data segment.</p> <p>System will not allow to edit the following fields:</p> <ul style="list-style-type: none"> • Product Type

Field	Description
	<ul style="list-style-type: none"> • Product Sub-Type • Business Product Code <p>Make the required changes in the other relevant data segment and submit the business product.</p>
Close	Click Close to close the business products that are no more relevant for banking product offering. User can close only authorized business products.
Authorize	User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to 'Authorized' and is available for linking in the Business Process.
Delete	Click Delete to delete the business products that are unauthorized and no more required.

2.4 Qualitative Scorecard Configuration

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

The supported functionality for Qualitative Scorecard is:

- [2.4.1 Create Qualitative Scorecard](#)
- [2.4.2 View Qualitative Scorecard](#)

2.4.1 Create Qualitative Scorecard

The Create Qualitative Scorecard screen allows the user to create all of the authorized, un-authorized qualitative scorecards.

Pre-requisite

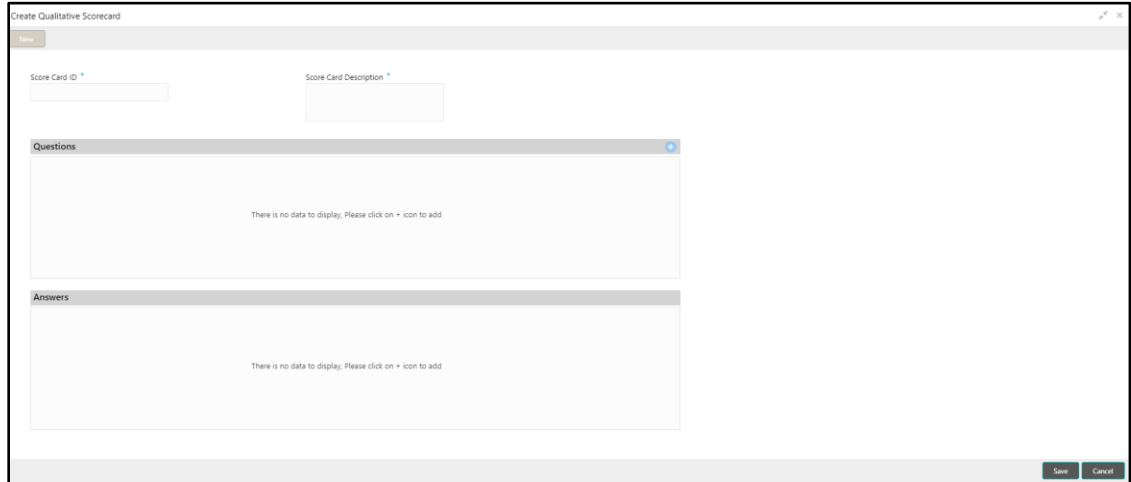
Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Qualitative Scorecard**.

- Under **Qualitative Scorecard**, click **Create Qualitative Scorecard**.

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

Figure 21: Create Qualitative Scorecard



- Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 18: Create Qualitative Scorecard – Field Description](#).

Table 18: Create Qualitative Scorecard – Field Description

Field	Description
Score Card ID	Specify an alphanumeric score card ID. This field is mandatory .
Score Card Description	Specify the description of the score card. This field is mandatory .
Save	To save the captured details, click Save .
Cancel	Click Cancel to close the Create Qualitative Scorecard screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Qualitative Scorecard screen.

- Click **+** icon in the Questions section to add qualitative questions. System allows to add as many questions needed for the assessment purpose. Click **+** icon in the Answers section to add the answers with respective scores, for all the defined questions. An answer can have multiple options and scores.

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

Figure 22: Create Qualitative Scorecard

Sequence No.	Possible Answers	Score
1	0	9
2	1	6
3	2	6
4	3	0

- Click **Save** to submit the qualitative scorecard once all questions and answers with scores are defined.

At this point, the status of qualitative scorecard is unauthorized. User with supervisor access has to approve the qualitative scorecard. Once approved, status of the qualitative scorecard changes to Authorized, and is activated for usage in the business product creation.

2.4.2 View Qualitative Scorecard

Retail Process Management supports to view existing qualitative scorecard. The View Qualitative Scorecard screen allows the user to view all of the authorized, un-authorized and closed qualitative scorecards. Authorize option is also available for supervisor users for approving un-authorized qualitative scorecard.

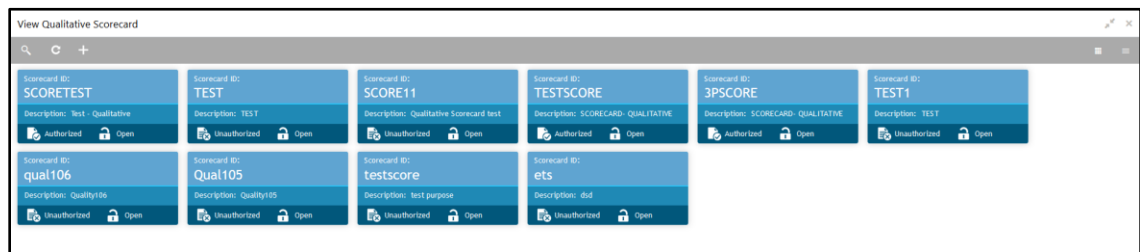
Pre-requisite

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


1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Qualitative Scorecard**.
3. Under **Qualitative Scorecard**, click > **View Qualitative Scorecard**.

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

Figure 23: View Qualitative Scorecard



4. Click on the qualitative scorecard tile to select the specific qualitative scorecard.

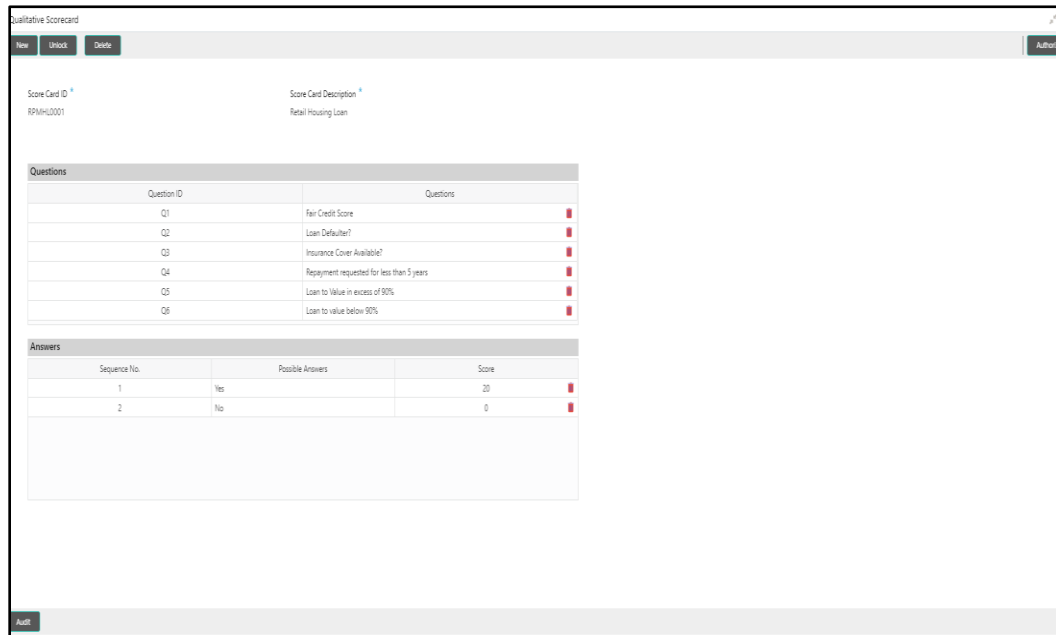
- Click  icon on the top right-hand side of the business product tile.

Pre-requisite

Only if qualitative scorecard is authorized.

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

Figure 24: Qualitative Scorecard - Authorized

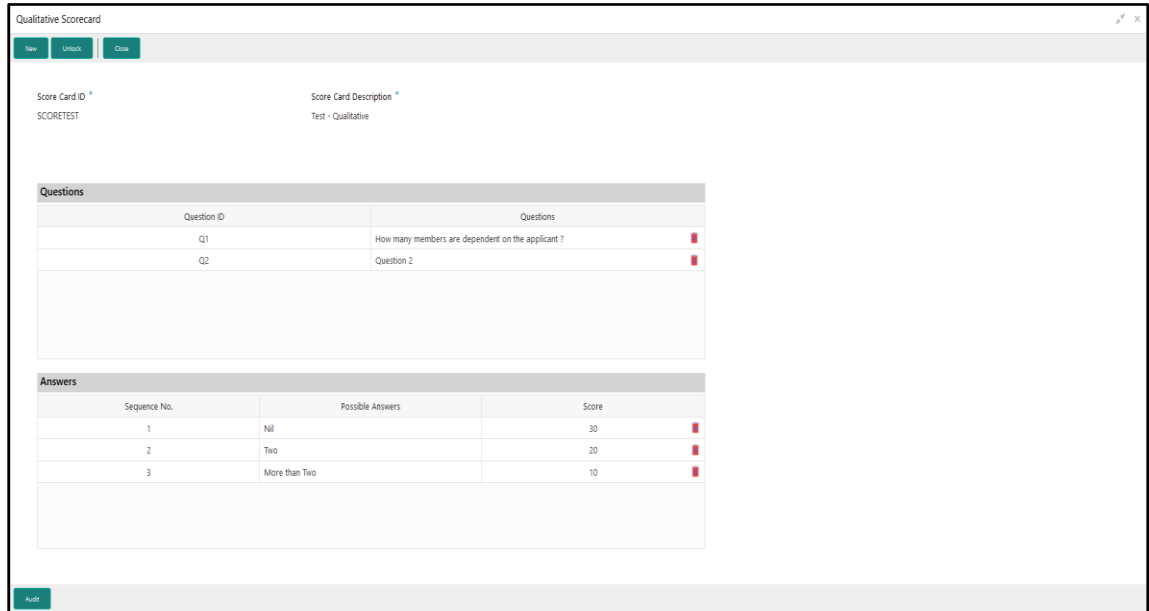


Pre-requisite

Only if qualitative scorecard is un-authorized.

→ The **Qualitative Scorecard – Un-Authorized** screen is displayed.

Figure 25: Qualitative Scorecard – Un-authorized



For more information on options, refer to [Table 19: View Business Product – Option Description](#).

Table 19: View Business Product – Option Description

Field	Description
Unlock	<p>As specified in Figure 9 and Figure 10, this option is common for authorized and unauthorized business product. Click Unlock to edit the business product information in Create Business Product data segment.</p> <p>System will not allow to edit the following fields:</p> <ul style="list-style-type: none"> • Product Type • Product Sub-Type • Business Product Code <p>Make the required changes in the other relevant data segment and submit the business product.</p>

Field	Description
Close	Click Close to close the business products that are no more relevant for banking product offering. User can close only authorized business products.
Copy	Click Copy to copy the authorized or unauthorized business products to quickly create new business product.
View	Click View to view the authorized or unauthorized business products.
Authorize	User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to 'Authorized' and is available for linking in the Business Process.
Delete	Click Delete to delete the business products that are unauthorized and no more required.

2.5 Quantitative Scorecard Configuration

The supported functionality for Qualitative Scorecard is:

- [2.5.1 Create Quantitative Scorecard](#)
- [2.5.2 View Quantitative Scorecard](#)

2.5.1 Create Quantitative Scorecard

Retail Process Management supports to create quantitative scorecards.

Pre-requisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Quantitative Scorecard**.
3. Under **Business Process**, click **Create Quantitative Scorecard**.



→ The **Create Quantitative Scorecard** screen is displayed.

Figure 26: Create Quantitative Scorecard

4. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 20: Create Quantitative Scorecard – Field Description](#).

Table 20: Create Quantitative Scorecard – Field Description

Field	Description
Score Card ID	Specify an alphanumeric score card ID. This field is mandatory .
Score Card Description	Specify the description of the score card. This field is mandatory .
Save	To save the captured details, click Save .
Cancel	Click Cancel to close the Create Quantitative Scorecard screen, the status of this updates as 'In-Progress'. The user can work on it at later point from picking it from the View Quantitative Scorecard screen.

5. Click  icon in the Questions section to add quantitative questions. System allows to add as many questions needed for the assessment purpose. Only factory shipped attributes are available for capture, select each attribute from the drop-down available in the question. System displays the Attribute Type such as Numeric or Text. Click  icon in the Answers section to add the answers with respective scores, for all the defined questions. An answer can have multiple options and scores.

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

Refer to [Section 3.4 List of Attributes for Quantitative Scorecard](#) for the list of factory shipped Quantitative Scorecard Attributes.

Figure 27: Create Quantitative Scorecard

The screenshot shows the 'Create Quantitative Scorecard' interface. At the top, there are two input fields: 'Score Card ID' with the value 'QNTSC001' and 'Score Card Description' with the value 'QUANTITATIVE SCORECARD'. Below these fields are two tables.

Attributes Table:

Attribute ID	Attribute Name	Attribute Type
1	Education Qualification	Text

Answers Table:

Sequence No.	Attribute List	Score
1	Post Graduate	100
2	Graduate	80
3	Diploma Holder	60
4	Twelfth Grader	40
5	Others	0

At the bottom right of the interface, there are two buttons: 'Save' and 'Cancel'.

- Click **Save** to submit the quantitative scorecard once all questions and answers with scores are defined.

At this point, the status of quantitative scorecard is unauthorized. User with supervisor access has to approve the quantitative scorecard. Once approved, status of the quantitative scorecard changes to Authorized, and is activated for usage in the business product creation.

2.5.2 View Quantitative Scorecard

Retail Process Management supports to view existing quantitative scorecard. The **View Quantitative Scorecard** screen allows the user to view all of the authorized, un-authorized and closed quantitative scorecards. Authorize option is also available for supervisor users for approving unauthorized qualitative scorecard

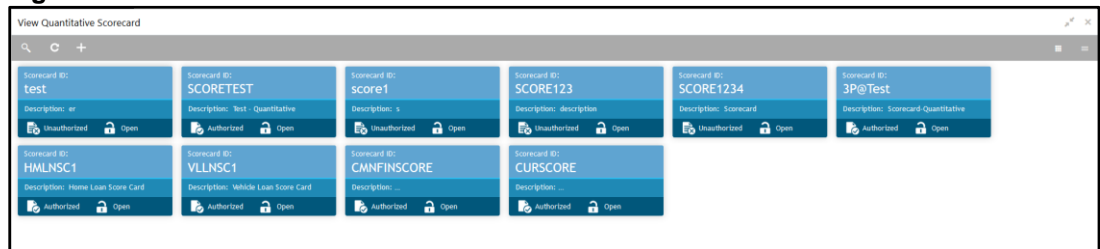
Pre-requisite

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


1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Quantitative Scorecard**.
3. Under **Quantitative Scorecard**, click > **View Quantitative Scorecard**.

→ The **View Quantitative Scorecard** screen is displayed.

Figure 28: View Quantitative Scorecard



4. Click on the quantitative scorecard tile to select the specific quantitative scorecard.

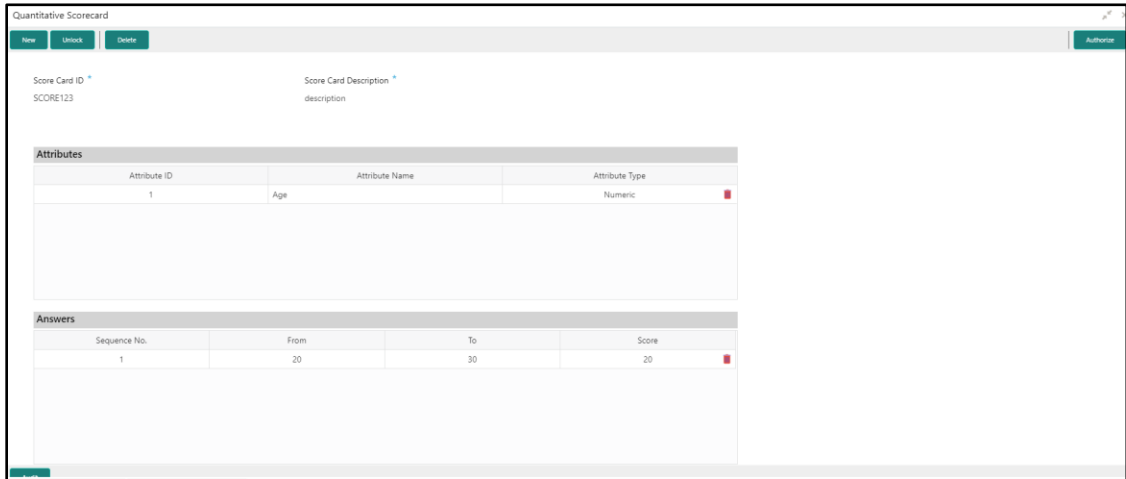
- Click  icon on the top right-hand side of the business product tile.

Pre-requisite

Only if quantitative scorecard is authorized.

→ The **Quantitative Scorecard – Authorized** screen is displayed.

Figure 29: Quantitative Scorecard – Authorized

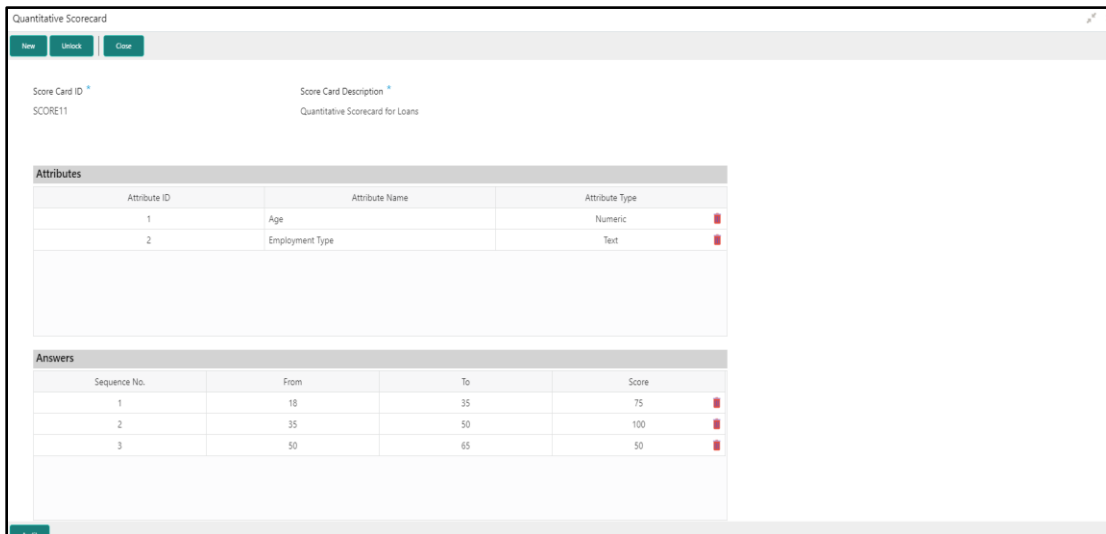


Pre-requisite

Only if quantitative scorecard is un-authorized.

→ The **Quantitative Scorecard – Un-Authorized** screen is displayed.

Figure 30: Quantitative Scorecard – Un-authorized



For more information on options, refer to [Table 21: View Business Product – Option Description](#).

Table 21: View Business Product – Option Description

Field	Description
Unlock	<p>As specified in Figure 9 and Figure 10, this option is common for authorized and unauthorized business product. Click Unlock to edit the business product information in Create Business Product data segment.</p> <p>System will not allow to edit the following fields:</p> <ul style="list-style-type: none"> • Product Type • Product Sub-Type • Business Product Code <p>Make the required changes in the other relevant data segment and submit the business product.</p>
Close	<p>Click Close to close the business products that are no more relevant for banking product offering. User can close only authorized business products.</p>
Copy	<p>Click Copy to copy the authorized or unauthorized business products to quickly create new business product.</p>
View	<p>Click View to view the authorized or unauthorized business products.</p>
Authorize	<p>User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to 'Authorized' and is available for linking in the Business Process.</p>
Delete	<p>Click Delete to delete the business products that are unauthorized and no more required.</p>

2.6 Dashboard Configuration

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

The pre-configured dashboards available in the system are as follows:

- My Applications
- Application Search
- Conversion Analysis
- Account Opening Trends
 - New Savings Account
 - New Current Account
 - New Loan Account
 - New Term Deposits
- Loan Pipeline
- Loan Offer Status
- Loan Exposure to Collateral
- Product Application Near Expiry
- Loan Offers Near Expiry

The below mentioned sections will provide information on how to map dashboards to a specific 'User Role' or a 'User'.

Pre-requisite

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

1. From **Home screen**, click **Security Management**. Under **Security Management**, click **Role**.

- Under **Role**, click **Create User Role**.

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

Figure 31: Create Role

- Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 22: Create Role – Field Description](#).

Table 22: Create Role – Field Description

Field	Description
Role Code	Specify the role code as “Relationship Manager”. You can also specify role as Loan Officer or Credit Manager. This field is mandatory .
Description	Specify the role description. This field is mandatory .
Functional Activity Code	Displays the functional activity code.
Functional Activity Description	Displays the functional activity description.
Save	To save the captured details, click Save .
Cancel	To terminate the application, click Cancel .

4. Click **+** icon to add row in the Role Activity table.
5. Double click on specific functional activity code.

→ The **Functional Activity Code** screen is displayed.

Figure 32: Functional Activity Code

Functional Activity Code	Functional Activity Description
RPM_FA_PROCESS_DRIVER_Dashboard_ALL_APPLICATIONS	
RPM_FA_PROCESS_DRIVER_Dashboard_LOAN_OFFER_STATUS	
RPM_FA_PROCESS_DRIVER_Dashboard_CONVERSION_ANALYSIS	
RPM_FA_PROCESS_DRIVER_Dashboard_PARKEDLOAN	
RPM_FA_PROCESS_DRIVER_Dashboard_MY_APPLICATION	
RPM_FA_PROCESS_DRIVER_Dashboard_ACCOUNT_OPENING_TREND	
RPM_FA_PROCESS_DRIVER_Dashboard_COLLATERAL	

6. Search and select the functional activity code or alternatively you can directly enter the functional activity code, if available. (Refer to [Section 3.5 Functional Activity Codes of Dashboards](#))
7. Click **Save** to save the record once all the required functional activity codes are selected and assigned.

For more details on Create Role, View Role, Create User, View User, refer **Security Management System** User Guide.

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

2.7 Initial Funding Configurations

The different configuration scenarios for initial funding are as follows:

1. **Fund By Cash** – If **Fund By** is specified as **Cash**, user can proceed with configurations, either automatic or manually.
 - Automatic – In automatic process, during submit of the Application Entry stage of the Savings Account, Current Account and Term Deposit Account, an automatic request for Teller Transaction is triggered. The Initial Funding data segment makes a call to the external Teller Module to check the **Transaction Reference Number** and **Teller Transaction Status** auto-populates the screen. The details are not allowed to be modified. More details on the integration can be referred in the RT-RPM-Integration Guide.
 - Manual – In Manual Process, it is expected that the Teller Transactions are being handled separately, and the details of the **Transaction Reference Number** and **Teller Transaction Status** are thereby manually updated in the Initial Funding data segment.
2. **Fund By Account Transfer** - If **Fund By** is specified as **Account Transfer**, user can proceed with configurations, either manually or via Host.
 - Manual - In Manual Process, it is expected that the Teller Transactions are being handled separately, and the details of the **Transaction Reference Number** and **Teller Transaction Status** are thereby manually updated in the Initial Funding data segment.
 - Host – In 'Host' configuration, it is expected that the Transaction for debit of the customer Account will be handled on the host side. Since the transaction are done as part of the Account Creation in Host, Initial Funding stage will be skipped, and required transaction details will be passed to the Host for funding.
3. **Fund by Other Bank Cheque** - If **Fund By** is specified as **Other Bank Cheque**, user can proceed with configurations, either manually or via Host.
 - Manual - In Manual Process, it is expected that the Teller Transaction are being handled separately, and the details of the **Transaction Reference Number** and **Teller Transaction Status** are thereby manually updated in the Initial Funding data segment.
 - Host – In 'Host' configuration, it is expected that the Transaction for debit of the customer Account will be handled on the host side. Since the transaction are done as part of the Account Creation in Host, Initial Funding stage will be skipped, and required transaction details will be passed to the Host for funding.

The list of configuration to be done in the Property Table for the three flags are as follows:

- casa.fundByCash – Specify A for Automatic and M for Manual
- casa.fundByAcc - Specify M for Manual and H for Host
- casa.fundByCheque - Specify M for Manual and H for Host

3 List Of Glossary

This section includes following subsections:

- [3.1 Lifecycle Codes](#)
- [3.2 Process Codes](#)
- [3.3 Data Segment List](#)
- [3.4 List of Attributes for Quantitative Scorecard](#)
- [3.5 Functional Activity Codes of Dashboards](#)

3.1 Lifecycle Codes

Table 23: Lifecycle Codes

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

3.2 Process Codes

Table 24: Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation
1	RLNORG	Retail Loan Origination	RPM_RLNORG_APPEN	Application Entry
2	RLNORG	Retail Loan Origination	RPM_RLNORG_ENRCH	Application Enrichment
3	RLNORG	Retail Loan Origination	RPM_RLNORG_UNDWT	Underwriting
4	RLNORG	Retail Loan Origination	RPM_RLNORG_ASSMT	Assessment
5	RLNORG	Retail Loan Origination	RPM_RLNORG_OFFISSUE	Offer Issue
6	RLNORG	Retail Loan Origination	RPM_RLNORG_OFFACCEPT	Customer Offer Accept/Reject
7	RLNORG	Retail Loan Origination	RPM_RLNORG_ACCCREATE	Account Create
1	SAVORG	Savings Account Origination	RPM_SAVORG_APPEN	Application Entry
2	SAVORG	Savings Account Origination	RPM_SAVORG_ENRCH	Application Enrichment

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
3	SAVORG	Savings Account Origination	RPM_SAVORG_FUND	Account Funding
4	SAVORG	Savings Account Origination	RPM_SAVORG_APPRV	Supervisor Approval
1	CURORG	Current Account Origination	RPM_CURACC_APPEN	Application Entry
2	CURORG	Current Account Origination	RPM_CURACC_ENRCH	Application Enrichment
3	CURORG	Current Account Origination	RPM_CURACC_ASSMT	Application Assessment
4	CURORG	Current Account Origination	RPM_CURACC_FUND	Account Funding
5	CURORG	Current Account Origination	RPM_CURACC_APPRV	Application Approval

3.3 Data Segment List

Table 25: Data Segments

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

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

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

3.4 List of Attributes for Quantitative Scorecard

Table 26: Attributes for Quantitative Scorecard

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

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

3.5 Functional Activity Codes of Dashboards

Table 27: Functional Activity Codes

Dashboard Name	Functional Activity Code
My Applications	RPM_FA_DASHBOARD_MY_APPLICATIONS / RPM_FA_PROCESS_DRIVER_Dashboard_MY_APPLICATION
Application Search	RPM_FA_WD_MY_SEARCH
Conversion Analysis	RPM_FA_PROCESS_DRIVER_Dashboard_CONVERSION_ANALYSIS
Account Opening Trends	RPM_FA_PROCESS_DRIVER_Dashboard_ACCOUNT_OPENING_TREND
Loan Pipeline	RPM_FA_PROCESS_DRIVER_Dashboard_PARKEDLOAN
Loan Offer Status	RPM_FA_PROCESS_DRIVER_Dashboard_LOAN_OFFER_STATUS
Loan Exposure to Collateral	RPM_FA_PROCESS_DRIVER_Dashboard_COLLATERAL