Retail Loans Origination User Guide

Oracle FLEXCUBE Universal Banking

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Retail Loans Origination User Guide

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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 staffmember 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

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

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

Table 1: Acronyms table



1.5 List of Topics

This user manual is organized as follows:

Table 2: List of 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	Glossary has the alphabetical list of data segments for Retail Loans Account Open Process with page references for quick navigation.

1.6 Related Documents

The related documents are as follows:

- 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 Deposits 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 follows:

- 4.2 Loan Application Entry Stage
- 4.3 Loan Application Enrichment Stage
- 4.4 Loan Underwriting Stage
- 4.5 Loan Assessment Stage
- 4.6 Supervisor Approval Stage
- 4.7 Offer Issue Stage
- 4.8 Offer Accept / Reject Stage
- 4.9 Account Approval Stage
- 4.10 Post Offer Amend Stage
- 4.11 Account Creation Stage

The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business driven, is hosted and architectured 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 Loans Account Origination Process

This chapter includes following sections:

- 4.1 Retail Loan Account
- 4.2 Loan Application Entry Stage
- 4.3 Loan Application Enrichment Stage
- 4.4 Loan Underwriting Stage
- 4.5 Loan Assessment Stage
- 4.6 Supervisor Approval Stage
- 4.7 Offer Issue Stage
- 4.8 Offer Accept / Reject Stage
- 4.9 Account Approval Stage
- 4.10 Post Offer Amend Stage
- 4.11 Account Creation Stage
- 4.12 Reference and Feedback

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 Home screen.

- 1. From Home screen, click Tasks. Under Tasks, click Free Tasks.
 - \rightarrow The Free Tasks screen is displayed.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	
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	
Acquiro & Edit		Dotail Drococc Manano	0001N1T000004001	00040000004140	Application Initiation	10 02 22	000	

Figure 1: Free Tasks



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
- 4.2.9 Action Tabs

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.
 - \rightarrow The Loan Details screen is displayed.

Figure 2: Loan Details

Loan Application Entry - 000APP000009097				i Customer 360	Application Info	Remarks	Documents	🗐 Advices	$_{\mu}^{\mu}$ \times	
•	Loan Details	Loan Details							S	creen (1 / 8)
	Asset Details	Account Type Home Loan	Business Product Name							
	Customer Information	Home Loan	Classic Home Loan							
	Mandate Details									
	Financial Details		At Futura Bank, we understand the amount of hard work you may have had in life. With Futura Classic Home Loans you can gather		Account Branch			Loan Tenure *		
	Collateral Details		hopes, achieve your dreams and create r space.		000	Q	10 🏺	MM 🚆 DD	Ŧ	
	Guarantor Details		spore.		Account Currency *		Estimation Co	ost *		
	Summary				GBP	~		£500,	,000.00	
					Purpose of Loan *		Customer Cor	ntribution *		
					NEW			£100,	,000.00	
							Loan Amount	t *		
								GBP400,	,000.00	
	Audit						Back	Next Saw	e & Close	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.

Field	Description
Business Product Name	
	Displays the business product name.
Account Branch	Specify the account branch.
Application Date	Select the application date.
	This field is mandatory.
Account Type	Displays the account type.
Estimated Cost	Specify the Estimated Cost as provided by the builder
	This field is mandatory.
Customer Contribution	Specify the contribution amount which the borrower or the
	customer wants to provide.
	This field is mandatory.
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.

Table 4: Loan Details – Field Description



Field	Description
	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 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.

The section includes the following subsections:

- 4.2.2.1 Asset Details
- 4.2.2.2 Vehicle Details
- 4.2.2.3 Admission Details

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.

 \rightarrow The **Asset Details** screen is displayed.

Figure 3: Asset Details

Loan Application Entry - 00	0APP000009097			🚺 🕯 Custom	er 360 🛛 👖 Application Info 🛛 📆 Remarks 📄 Documents 🗿 Advices 💉 🗡
🕕 Loan Details	Asset Details				Screen (2 / 8)
 Asset Details 					
Customer Information	(S Business Product Name				
Mandate Details	Classic Hom	e Loan			
Financial Details					
Collateral Details	Mortgaged Branch *				
Guarantor Details	000	٩			
Summary	Home Type *		Dimensions *	Market Value *	Asset Status *
	Select	Ŧ	Select v	GBP v	Select v
	Address				
	Building *		Street *	Locality	City *
	State *		Country *	Zip Code *	
			Q		
Audit					Back Next Save & Close Cancel



 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.

Field	Description
Mortgaged Branch	Search and select the mortgaged branch.
	This field is mandatory.
Home Type	Select the type of home from the drop-down list. Available options are: Independent Villa Apartment Others This field is mandatory.
Dimensions	Select the dimension unit from the drop-down list. Available options are: • Sqft • Sqft • Sq Metre • Sq Yard • Acre • Hectare This field is mandatory.
Market Value	Select the market value from the drop-down list. Available options will be based on the asset. This field is mandatory.
Asset Status	Select the status from the drop-down list. Available options are: • Under Construction • Partially Completed • Completed • Ready to Buy

Table 5: Asset Details – Field Descriptio



Field	Description			
	Possession Taken			
	This field is mandatory.			
Address	Specify the asset address details.			
Building	Specify the building.			
	This field is mandatory.			
Street	Specify the street.			
	This field is mandatory.			
Locality	Specify the locality.			
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 zip 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. 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.			



Field	Description			
Save & Close	Click Save & Close to save the data captured, provided al 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

1. 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.

 \rightarrow 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.



Loan Application Entry - 00	DOAPP000009109		🚺 🖬 Custa	imer 360 🛛 🕅 Application Info 🛛 🧮 Remarks 🚺 Documents 🗐 Advices 💉 🗡
Loan Details	Vehicle Details			Screen (2 / 8)
Vehicle Details Customer Information	Product Name Luxury Car Loan	Hypothecated Branch *		
Mandate Details	Vehicle Class *	000 Q	Model *	Make MM/YYYY
Financial Details	New -			
Collateral Details	Chassis Number	Engine Number	Registration Number	
0 Summary	Registered State	Registered City		
	Insurance Details			
	Insurance Company	Policy Number	Policy Commencement Date	
	Premium Amount	Premium Frequency	Policy Renewal Date	
	GBP 🔻	Select v		
Audit				Back Next Save & Close 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

Loan Application Entry - 0	00APP000009109		1 Customer	360 🛛 👫 Application Info	Advices 🔎 🗶
Loan Details	Vehicle Details				Screen (2 / 8)
Vehicle Details Customer Information	Product Name Luxury Car Loan	Hypothecated Branch *			
Manclate Details	Vehicle Class *	Make *	Model *	Make MM/YYYY *	
Financial Details	Used 🔻				
Collateral Details	Chassis Number *	Engine Number *	Registration Number *		
Guarantor Details					
Summary	Registered State *	Registered City *	Expected Selling Price *	Distance Run *	
			GBP 🔻	Select w	
	Insurance Details				
	Insurance Company *	Policy Number *	Policy Commencement Date *		
			±		
	Premium Amount *	Premium Frequency	Policy Renewal Date *		
	GBP 🔻	Select v	±		

2. 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.

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: • New • Used This field is mandatory.
Make	Specify the make. This field is mandatory.
Model	Specify the model.

 Table 6: Vehicle Details - Field Description

Field	Description			
	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 .			
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	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.
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

1. 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.

 \rightarrow The **Admission Details** screen is displayed.

Figure 6: Admission Details

Ŷ	Loan Details	A	dmission Details								Screen (2 / 9)
•	Admission Details Parent/Guardian Financial De			•		v	Mode of Study * Select	v			
	Mandate Details Financial Details		Proposed Course of Study *		Institution *		University/School *		Country *	٩,	
	Collateral Details Guarantor Details		Institution Ranking *		Years V ^ Months V	^			Specialization *		
	Summary		Projected Earning GBP V		Employment Potential *		Scholarship/Bursaries Eligible *				
			Cost of Course (In GBP)				Source (In GBP)				
			Total			0	Total				0
A	udit								Back Next	Save & Close	Cancel

 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.

Field	Description
Loan Requested for	 Select the options from the drop-down list. Available options are: Overseas Domestic This field is mandatory.
Admission Status	 Select the admission status. Available options are: Confirmed Awaited This field is mandatory.



Field	Description
Mode of Study	 Select the mode of study. Available options are: Full Time Part Time Correspondence Distance Education This field is mandatory.
Proposed Course of Study	Specify the proposed course of study. This field is mandatory.
Institution	Specify the institution. This field is mandatory.
University / School	Specify the university or school. This field is mandatory.
Country	Specify the country. This field is mandatory.
Institution Ranking	Specify the institution ranking. This field is mandatory.
Course Duration	Specify the course duration.
Course Commencement Date	Select the course commencement date. This field is mandatory.
Specialization	Specify the type of course. This field is mandatory.
Projected Earning	Specify the projected earnings.
Employment Potential	Specify the employment potential.
Scholarship/ Business Eligible	Select the scholarship eligibility. Available options are:



Field	Description
	YesNoThis field is mandatory.
Cost of Course (In GBP)s	Specify the details about the cost of course.
Source (In GBP)	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	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.
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.
 - \rightarrow The **Customer Information** screen is displayed.

Figure 7: Customer Information

Loan Application Entry - 00	00APP000001329			👔 🖬 Customer 360 🛛 🕅 Application Info
Loan Details	Customer Information			Screen (3/8)
Asset Details	Holding Pattern *	Ownership *	Number of Applicant *	
Customer Information	Individual	Single v	1	
Mandate Details				
Financial Details				
Collateral Details				Edit 🔥
Guarantor Details	Date of Birth	Email Mobie Number Phone Number	Last Updated on 01 March 2020	
Summary				
	Bisting Customer	CIF Number 002942 Q	Primary Customer	
	Title *	First Name *	Middle Name	Last Name *
	Mrs.		mount hairing	Labor (Marrie
	Gender *	Date of Birth	Resident Status	Country of Residence *
	Female		Resident	US
	Citizenship By *	Occupation Type	Marital Status	
	Birth	Select	Married	
	ID Type *	Unique ID No *	Valid Till	
	Driving License			
	Address			
	Communication Address			
Audit				Back Next Save & Close Cancel

 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.

Field	Description
Holding Pattern	Displays the holding pattern selected in the Application Initiate stage.
Ownership	 Select the ownership from the drop-down list. Available options are: Single Joint In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. Add Applicant is also enabled to allow adding additional applicants to the account.

Table 8: Customer Information – Field Description

Field	Description
	By default, system displays the ownership selected in the Application Initiate stage.
	This field is mandatory.
Number of Applicant	Displays the number applicants added for the account.
Date of Birth	Displays the date of birth of the applicant.
E-mail	Displays the e-mail ID of the applicant.
Mobile Number	Displays the mobile number of the applicant.
Phone Number	Displays the phone number of the applicant.
Last Updated On	Displays the date on which the financial details of an existing applicant was last updated.
	For a new applicant, it will remain blank.
Edit	Click Edit to modify the existing customer details and address details.
	Click Save to save the modified details and click Cancel to cancel the modifications.
	Edit will be visible only for existing customers.
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Primary Customer	Select to indicate if customer is primary customer.
Title	Select the title of the applicant from the drop-down list.
	This field is mandatory.
First Name	Specify the first name of the applicant.
	This field is mandatory.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.



Field	Description		
	This field is mandatory.		
Gender	Specify the Gender of the applicant from the drop-down list.		
	This field is mandatory.		
Date of Birth	Select the date of birth of the applicant.		
	This field is mandatory.		
Birth Place	Specify the birth place of the applicant.		
Birth Country	Search and select the code for country of birth of the applicant.		
Resident Status	Select the residential status of the applicant from the drop-		
	down list. Available options are:		
	Resident		
	Non-Resident		
	This field is mandatory.		
County of Residence	Search and select the country code of which the applicant is resident of.		
	This field is mandatory.		
Citizenship By	Search and select the country code for which applicant has citizenship.		
	This field is mandatory.		
Occupation Type	Select the occupation type of the applicant from the drop- down list.		
	This field is mandatory.		
Marital Status	Select the marital status of the customer from the drop- down list. Available options are:		
	Married		
	Unmarried		
	Legally Separated		





Field	Description		
	• Widow		
	This field is mandatory.		
ID Туре	Select the identification document type for the applicant from the drop-down list. This field is mandatory.		
Unique ID No.	Specify the number of the identification document provided.		
	This field is mandatory.		
Valid Till	Select the valid till date of the identification document provided.		
Address	Displays the address details.		
	Click on the top right side of the Address Tile.		
	View – Click View to view the address details of an existing customer.		
	Edit - Click Edit to update the address details of an existing customer.		
	Delete – Click Delete to delete the address of an existing customer.		
	To add multiple addresses of the applicant, click + icon on the Address to add additional addresses.		
Address Type	Select the address type for the applicant from the drop- down list.		
	Permanent Address		
	Residential Address		
	Communication Address		
	Office Address		
	This field is mandatory. One of the address type must be Communication Address.		



Field	Description	
Building	Specify the house or office number, floor and building details. This field is mandatory.	
Street	Specify the street. This field is mandatory.	
Locality	Specify the locality name of the address.	
City	Specify the city. This field is mandatory.	
State	Specify the state. This field is mandatory.	
Country	Specify the country code. This field is mandatory.	
Zip Code	Specify the zip code of the address. This field is mandatory.	
E-mail	Specify the e-mail address of the applicant. This field is mandatory.	
Mobile	Specify the ISD code and the mobile number of the applicant. This field is mandatory.	
Phone	Specify the ISD code and the phone number of the applicant.	
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		
	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 a 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.
 - \rightarrow The **Mandate Details** screen is displayed.

Figure 8: Mandate Details

Loan Application Entry - 000AP	P000017979	👔 🚹 Customer 360	Application Info	Remarks Documents	🗐 Advices 🛛 🔎	×
😫 Loan Details	Mandate Details				Screen (6	5 / 8)
Admission Details						
Customer Information	Number Of Applicants	Registered				
Financial Details	1					
Parent/Guardian Financial Details						
Mandate Details	Applicant Name Mrs. Amy Smith	Collateral Share		Repayment Share * 100%	Å	
Collateral Details	mo. rony ontai		v	10070	v	
Summary						
Audit				Back Next	Save & Close Cance	el

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. 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 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.
 - \rightarrow The Financial Details screen is displayed.

Details	Financial Details						🔥 Application Info	Screen
imer information								
inte Details								
cial Defails	Total Income Total	Expense Last Updated On						-
era Detala	GBP 1004500 GBP	3100 Nev 20, 2020						
entor Details	Applicant Name							
nary .			. Kale					
	Basic Details							
	Employment Type *		Employment Category		Employee Number			
	SVC		FTM					
	Office Name		Designation		Employment Start Date		Employment End Date	
	+ 1 Add Bene Details							
	Monthly income (in GBP)		Monthly Expense (in GBF	2	Liabilities (in GBP)		Asset (in GBP)	
	Type Amount	Amount	Type	Amount.	Type	Amount	Type	Amount.
	Interest Amount	LEVELVV	Rentals	£1,000.00	Education coam	£100.00	House	£100.00
	Bonus	£300.00	Household	£100.00	Deposit	£100.00	Deposit	£100.00
		£400.00	Vehicle	£200.00	Property Loan	£100.00	Vehicle	£100.00
	Cash Gifts	£500.00	Fuel	£300.00	Vehicle Loan	£100.00	Other	£100.00
	Other Income	£600.00	Other Expenses	£400.00	Credit Card Outstanding	£100.00		
	Pension	£700.00	Medical	£500.00	Overdrafts	£100.00		
	Investment Income	£800.00	Education	£600.00	Personal Loan	£100.00		
		1.000000						6400.00
	Total	£1,004,500.00	Total	£3,100.00	Total	£800.00	Total	£400.00
	Agriculture Total	£900.00 £1,004,500.00	Total	£3,100.00 Total income 08#1.001.400.00	Other Lability Total	£0.00 £800.00	Total	

Figure 9: Financial Details

 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.

Field	Description		
Applicant Name	Displays the name of the applicant.		
Total Income	Displays the total income of the applicant.		
Total Expense	Displays the total expenses the applicant.		
Last Update On	Displays the date on which the financial details of an existing applicant was last updated. For a new applicant, it will remain blank.		

Table 10: Financial Details – Field Description



Field	Description
Applicant Name	Displays the name of the applicant.
Edit	Click Edit to modify the existing applicant details. Click Save to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing applicant.
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.
Employment Type	 Select the employment type from the drop-down list. Available options are: Full Time Part Time Permanent Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant. This field is mandatory.
Employment Category	 Select the employment type from the drop-down list. Available options are: Service Professional Business Employment Category is reckoned as an attribute for Quantitative Score calculation for the given Applicant. This field is mandatory.
Employee Number	Specify the employee number.

Field	Description
Office Name	Specify the office name.
Designation	Specify the designation.
Employment Start Date	Select the employment start date.
Employment End Date	Select the employment end date.
Monthly Income	Select the income. Available options are: Salary Business Interest Income Pension Other
Monthly Expenses	 Select the expenses. Available options are: Household Medical Education Travel Others
Liabilities	 Select the liabilities. Available options are: Property Loans Vehicle Loans Personal Loans Card outstandings Overdrafts Others Total
Asset	 Select the asset. Available options are: Savings Deposits Stocks/Funds Properties

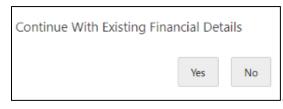




Field	Description				
	Automobiles				
	Fixed Deposits				
	Land				
	• Others				
Total Income	System automatically displays the total income over				
	expenses.				

3. Click Next. System validates the date specified in Last Update On with Financial Details Validity Period and, if date specified in Last Update On exceeds the date specified in Financial Details Validity Period at Business Product Preferences configurations, system displays the following error message:

Figure 10: Error Message



4. Click **Yes** to proceed with next data segment. Click **No** to edit financial details and proceed.



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.

 \rightarrow The **Parent/Guardian** screen is displayed.

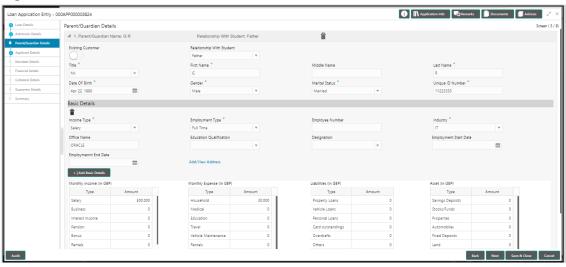


Figure 11: Parent/Guardian Financial Details



 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.

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.			
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.			

Table 11.	Parent/Guardian	Dotaile - Field	Description
	Parent/Guardian	Details – Field	Description



Field	Description
	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. 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: Salary Business

Field	Description				
	Interest Income				
	Pension				
	• Bonus				
	Rentals				
Monthly Expenses	Select the expenses. Available options are:				
	Household				
	Medical				
	Education				
	Vehicle Maintenance				
	Rentals				
Liabilities	Select the liabilities. Available options are:				
	Property Loans				
	Vehicle Loans				
	Personal Loans				
	Card outstandings				
	Overdrafts				
	Others				
Asset	Select the asset. Available options are:				
	Savings Deposits				
	Stocks/Funds				
	Properties				
	Automobiles				
	Fixed Deposits				
	Land				
	Others				
Net Income	System automatically displays the net income over				
	expenses.				
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. 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 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.
 - \rightarrow The **Collateral Details** screen is displayed.
 - Figure 12: Collateral Details

Aust Details	Loan Application Entry - 0	D0APP000014178		🚯 🎽 Custa	amer 360 🔢 Application Info 🗮 Remarks 🚺 Documents 🗐 Advices 💉 🗙
Contract Name Contract Name Contract Name Contract Name Contract Name Contract Name Contract Name Contract Name Contract Name Contract Name Contract Name Contract Name Contract Name Contract Name Contract Name Soft * 200000 Contract Name Contract Name Contract Name Soft * 1000 Contract Name Contract Name Soft * 1000 Acea Soft * 1000 Searcher Denkin Contract Name Soft * 1000 Acea Soft * 1000 Searcher Denkin Soft * 1000 Soft * 1000 Contract Name Soft * 1000 Searcher Denkin Soft * 1000 Soft * 1000 Contract Name Soft * 1000 Indiang 1 Soft * 1000 Soft * 1000 Soft * 1000 Soft * 1000 Indiang 1 Soft * 1000 Contract Name Soft * 1000 Soft * 10000 Intere of Collateral Soft * 10000 Contract Name Soft * 100000 Contract Name Intere of Collateral Soft * 100000 Contract Name Soft * 100000 Contract Name Intere of Collateral Soft * 100000 Soft * 100000 Contract Name Soft * 1000000 Intere of Collateral Soft * 10000000 Soft * 1000000000000000000000000000	🏟 Loan Details	Collateral Details			Screen (6/8)
Nonline of Colleral Independent Status Colleral Value ⁺ (Colleral Value ⁺ Service Status) Atrea Dimensions ⁺ (Support (Colleral Value ⁺) Service Status Colleral Value ⁺ (Support (Colleral Value ⁺) Colleral Value ⁺ (Colleral Value ⁺) Atrea Support (Colleral Value ⁺) Service Status Colleral Value ⁺ (Colleral Value ⁺) Colleral Value ⁺ (Colleral Value ⁺) Colleral Value ⁺) Service Status Colleral Value ⁺ (Colleral Value ⁺) Colleral Value ⁺) Colleral Value ⁺) Service Status Colleral Value ⁺) Colleral Value ⁺) Colleral Value ⁺) Service Status Colleral Value ⁺) Colleral Value ⁺) Colleral Value ⁺) Number of Colleral Secondary Charge Allowed Colleral Value ⁺) Colleral Value ⁺)	Asset Details	Columna Type	Collaboral Volum		
• Contrast type • Contrast • Contr • Contrast • Contr • Contrast •	Customer Information	Independent House	GBP 450000		t ^
Contact citation The Share is contact citation Security Collisional Nome ** Security Collisional Sargiert Curata Address	Mandate Details	Collateral Type *	Collateral Value *	Attributes *	
Saranter Detail. Saranter Detail. Saranter Detail. Sammy Address Collar, 1 Saranter Detail. Address Collar, 1 Saranter Detail. Colly, * Building 1 Street * Locally, * Chy, * Building 1 Street * Locally, * Chy, * Saranter Detail. Street * Locally, * Chy, * Building 1 Street * Locally, * Chy, * Street * County * County * Saranter Detail. * Number of Collaral Total Collaral Value * Count Availabe * 1 Collaral Galacoporte Galacoporte Steodard Charge Allowed Galacoporte Galacoporte	💩 Financial Details	independent House *	GBP * £450,000.00	Area 👻	Sqft + 1,500
Series Address Summy Address Summy Address Summy Streft * Locally * Obj * Building * Streft * Locally * Obj * Building * Streft * Locally * Streft * Ramadia N Q Image: Streft * Streft * Number of Collideral N Q Image: Streft * Streft * Streft * Collideral * Total Collideral Value * Ubited Periody * Cover Available * Strendard Charge Allowed Streft * Streft * Streft * Streft *	Collateral Details				
Notices Building " Street " Locally " Chy " Building 1 Street " Locally " Eargaine State " Country " Zip Cole " Transia N Q	Guarantor Details		Sanjeet Kumar		
Building-1 Street-1 Locality-1 Bangalore Stam [®] County [®] 20 Cole [®]	Summary	Address			
States* Country* Zip Code* Kamatia N Q		Building *	Street *	Locality *	City *
Karasha N Q v (Add Collideral Nember of Collideral Total Collideral Total Collideral Carrists, 00,00 Total Collideral Value * Ubliced Previously * Cover Available * T Carrists, 00,00 60,00 Carrists, 000,00 Secondary Charge Allowed Carrists, 000,00 Carrists, 000,00					Bangalore
I Add Collateral Total Collateral Ubliced Previously Conver Available 1 carescuptural 60.00 carescuptural 5 carescuptural 60.00 carescuptural					
Number of Collateral Total Collateral Value* Ubliced Previously * Cover Available * 1 cal4-50,000.00 63.00 cal4-50,000.00 Secondary Charge Allowed cal4-50,000.00 cal4-50,000.00		Kamatka	IN Q		
Number of Collateral Total Collateral Value* Ubliced Previously * Cover Available * 1 cal4-50,000.00 63.00 cal4-50,000.00 Secondary Charge Allowed cal4-50,000.00 cal4-50,000.00		+ Add Collateral			
Secondary Charge Allowed			Total Collateral Value *	Utilized Previously *	Cover Available *
		1	G8P450,000:00	0.03	G8P450,000.00
Aust Back Rest Serie Color	and a second				Back Next Save & Close Cancel

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.

Field	Description				
Collateral Type	Select the collateral type. Available options are:				
	Independent Land				
	Independent House				
	Precious Metals				
	Personal Vehicle				
	Paper Investment				
	Term Deposit				

Table 12: Collateral Details – Field Description



Field	Description
	Fine Art/Collectibles
	This field is mandatory.
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.
	This field is mandatory.

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ORACLE

Field	Description
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: 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. 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 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.
 - \rightarrow The **Guarantor Details** screen is displayed.

Figure 13: Guarantor Details

Loan Application Entry - 000AP	P000019556			i Customer 360	Application Info	Remarks	Documents	Advices	γ_{i}^{d}	×
😝 Loan Details	Guarantor Details							:	Screen (7)	/ 8)
😝 Asset Details										^
Customer Information								÷	^	
😝 Mandate Details	U							_		
😝 Financial Details	Existing Customer	Relation	ship with Customer *							
Collateral Details		Select		Ψ						
Guarantor Details	Title *	First Na	ne *	Middle Nam	ie.	Last N	lame *			
Summary	Select	*								
	Date Of Birth *									
										
	Address									
	Building *	Street	*	Locality *		City	•			
	State *	Count	у*	Zip Code						
				Q						
	Email *	Mobi	e *	Phone						~
Audit						Bac	k Next	Save & Close	Cance	

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	Select the relationship with customer from the drop- down list. Father Mother Friend Spouse Brother This field bis even later
	This field is mandatory.

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.
E-mail	Specify the e-mail 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. 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 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.
 - \rightarrow The **Summary** screen is displayed.

Figure 14: Summary

Loan Application Entry - 00	0APP000003950				0	Customer 360	Info 🛛 🛺 Remarks 🚺 Document	a [Advices 💡 🗶
Loan Details	Summary							Screen (8 / 8)
 Asset Details 	Loan Details	Asset Details	Mandate Details	Collateral Details	Guarantor Details	Customer Information	Financial Details	
Customer Information	Product Name: Classic Home Loan	Asset Type: Independent	Applicant Name: Mr. John Smith	Collateral Type: Independent House	Guarantor Name: Mr G R	Name: John Smith	Applicant Name: Mr. John Smith	
 Manciate Details 	Loan Amount: USD 15000 Loan Tenure: 0 Years 12 Months 0	Asset Value: USD 40000 Asset Status: Under Construction	Collateral Share: 100.0% Repayment Share: 100.0%	Collateral Value: USD 40000 Utilized Previously: USD 0	Relationship With Customer: Father Value Of Guarantee: USD 50000	Applicant Type: Primary No. Of Applicants: 1	Total Income: USD 400000 Total Expense: USD 100000	
Financial Details	Days			Cover Available: USD 40000			Net Income: USD 300000	
Collateral Details								
 Guarantor Details 								
Summary								
Audit							Back Next Save & Clos	e Submit Cancel

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	 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. NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
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.
 - \rightarrow The **Overrides** screen is displayed.

Figure 15: Overrides

Stage Movemen	nt Submission			1
1 Overri		2 Checklist		3 Dutcome
Overn	des	Checklist		Jucome
	Asset Details			
	Market Value eq than Loan Amou	ual to Loan Amoun int	t or Less 🗹	
			Accept O	verrides & Proceed

System displays the following error message if overrides are not accepted.

Figure 16: Error Message





3. Click Accept Overrides & Proceed.

 \rightarrow The **Checklist** screen is displayed.

Figure 17: Checklist

Loan Application Entry - 0	00APP000003950					0	Customer 360	Info 🕠 Remarks 📄 Document	a 🖉 Achrices 💉 🗙
Loan Details	Summary								Screen (8 / 8)
Asset Details	Loan Details	Asset Details	Mandate Details	Collateral Details	Guarantor Deta	d:	Customer Information	Financial Details	
Gustomer Information	Product Name: Classic Home Loan	Asset Type: Independent	Applicant Name: Mr. John Smith	Collateral Type: Independent Ho			Name: John Smith	Applicant Name: Mr. John Smith	
Marxdate Details	Loan Amount: USD 15000 Loan Tenure: 0 Years 12 Months 0	Asset Value: USD 40000 Asset Status: Under Construction	Collateral Share: 100.0% Repayment Share: 100.0%	Colleteral Value: USD 40000 Utilized Previously: USD 0	Relationship With Value Of Guarante		Applicant Type: Primary No. Of Applicants: 1	Total Income: USD 400000 Total Expense: USD 100000	
Financial Details	Days			Cover Available: USD 40000				Net Income: USD 300000	
Collateral Details									
Guarantor Details									
Summary									
			Stage Movement Submiss	ion		×			
			0	2	(3)				
				Checklist	Outcome				
			Overrides	Checklist	Outcome				
			Checklist						
			Verify the Documen	name of the Applicant as per the t					
			Approved	I Plan					
			Verify pho	oto and signature					
					Save & Proceed				
					Jake & Plocess				
Audit								Back Next Save & Clos	: Submit Cancel
								50% & Clos	

System displays the following error message if checklist is not verified.

Figure 18: Error Message

😢 Error	×
Mandatory Checklist(s) - Ensured the documents are verified against original., Verified th documents provided are as per bank policy.	e K



- 4. Click Save & Proceed.
 - \rightarrow The **Outcome** screen is displayed.

Figure 19: Outcome

Loan Application Entry - 00	0APP000003950				0	Lustomer 360	fo 🛛 📢 Remarks 🖉 🂼 Documents	Advices at X
Loan Details	Summary							Screen (8 / 8)
Asset Details	Loan Details	Asset Details	Mandate Details	Collateral Details	Guarantor Details	Customer Information	Financial Details	
Customer Information	Product Name: Classic Home Loan Loan Amount: USD 15000	Asset Type: Independent Asset Value: USD 40000	Applicant Name: Mr. John Smith Collateral Share: 100.0%	Collateral Type: Independent House Collateral Value: USD 40000	Guarantor Name: Mr G R Relationship With Customer: Father	Name: John Smith Applicant Type: Primary	Applicant Name: Mr. John Smith Total Income: USD 400000	
Mandate Details	Loan Tenure: 0 Years 12 Months 0 Days	Asset Status: Under Construction	Repayment Share: 100.0%	Utilized Previously: USD 0	Value Of Guarantee: USD 50000	No. Of Applicants: 1	Total Expense: USD 100000	
Financial Details	Dajs			Cover Available: USD 40000			Net Income: USD 300000	
Collateral Details								
Collateral Details Guarantor Details Sommary								
Summary								
			Stage Movement Submis	sion	×			
			0	0	-0			
			Overrides	Checklist	Outcome			
			Sele	ect an Outcome				
				oceed v				
				narks				
			Pri	oceed to Enrich Stage				
					Submit			
Audit							Back Next Save & Close	Submit Cancel

- 5. Select **Proceed** outcome from the drop-down list. Available options are:
 - 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.
 - \rightarrow The **Confirmation** screen is displayed.

Figure 20: Confirmation

Succe	SS			×
		Process Submitted Successfully		
	Applicatio	on Reference Number - 000APP0	00013291	
	Account Type Loan Accounts	Business Product Name Classic Home Loan	Process Reference Number 000LOHE010006400	
	Account Type Customer Onboarding	Process Reference Number PTY4282		
		Close Go to Free Task	I	

- 8. Click Go to Free Task.
 - \rightarrow The **Free Tasks** screen is displayed.

Figure 21: Free Tasks



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.



4.2.9 Action Tabs

This section includes the following subsections:

- 4.2.9.1 lcon
- 4.2.9.2 Customer 360
- 4.2.9.3 Application Info
- 4.2.9.4 Remarks
- 4.2.9.5 Documents
- 4.2.9.6 Advices

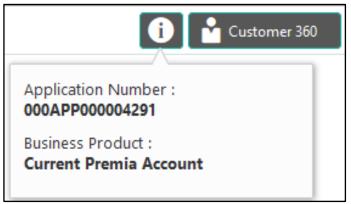
The functions available in the various tabs can be accessed during any point in the Application Entry stage. Details about the tabs are as follows:

4.2.9.1 Icon

1. Click it to view the Application Number and the Business Product detail.

 \rightarrow The **lcon** screen is displayed.

Figure 22: Icon Screen





4.2.9.2 Customer 360

- 1. Click it to select the **Customer ID** of existing customer, and then view the Mini Customer 360.
 - \rightarrow The **Customer 360** screen is displayed.

Figure 23: Customer 360



The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.



4.2.9.3 Application Info

- 1. Click **Application Info** to view the application information.
 - \rightarrow The Application Information screen is displayed.

Figure 24: Application Information

plication Information							
000APP000000526		Application Date 26 March 2020	Phone	Email	Source by	Channel	Priority Medium
Putura Education Loan	PP000000526						
🔁 Total Time Spent: 0 Days	 Current Stage: Loan Application Ent 	ry					
User ID Assigned:	🛗 Stage Start Date: 26 March 2020						
Time Spent: 0 Days	🔁 Account Opening Date:						
Expected Account Opening Date	e.						

The **Application Information** screen displays separate cards for various products initiated as part of the application.

2. For more information on fields, refer to Table 15: Application Information – Field Description.

Field	Description		
Application Date	Displays the application date.		
Phone	Displays the phone number.		
E-mail	Displays the E-mail ID.		
Source By	Displays the name of the user who has sourced the application.		
Channel	Displays the channel name.		
Priority	Displays the priority of the application.HighMediumLow		

Table 15: Application Information – Field Description



Field	Description
Application Number	Displays the application number
Total time spent	Displays the time spent for the product process since initiation of the application.
User ID Assigned	Displays the User ID of the user currently working on the product process.
	NOTE: This is blank, in case the product process task is not acquired by any user.
Time spent	Displays the days spent in the current phase/stage.
Expected Account Opening Date	Displays the expected date when the account will be created.
Current Stage	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the current stage will be displayed as current phase.
Stage Start Date	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the stage start date will be displayed as phase start date.
Account Opening Date	Displays the account opening date.

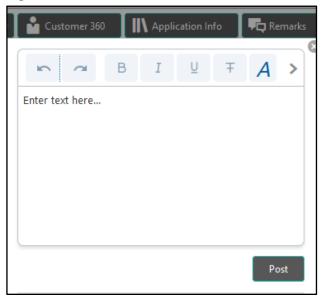
NOTE: Application Info tab will not be visible in Application Initiation stage.



4.2.9.4 Remarks

- 1. Click **Remarks** to update any remarks that you want to post for the application that you are working on.
 - \rightarrow The **Remarks** screen is displayed.

Figure 25: Remarks



Remarks posted are updated with your User ID, Date, and are available to view in the next stages for the users working on that application.



4.2.9.5 Documents

- 1. Click **Documents** to upload the documents linked for the stage.
 - \rightarrow The **Documents** screen is displayed.

Figure 26: Documents

Birth Date Proof	Address Proof	:	
	2020-11-22 Descent of f	2	+
t	Passport.pdf		<u> </u>

Ensure that mandatory documents are uploaded, as system will validate the same during the stage submission.



4.2.9.6 Advices

- 1. Click **Advices** to view the advice linked for the stage.
 - \rightarrow The **Advices** screen is displayed.

Figure 27: Advices

	8
Generated Advices	
No items to display.	
Adivces Mapped for Current Stage	
No items to display.	

System will generate the advice on submission of the stage. For Application Entry stage of Current Product, no advice is configured.



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.
 - \rightarrow The Loan Interest Details screen is displayed.

Figure 28: Loan Interest Details

Loan Application Enrichment -	000APP000018834			(i) Customer 360	Application Info	Remarks	Documents	Advices	$\gamma_{n_{\rm tr}} \times$
Loan Interest Details	Loan Interest Details							Scr	reen (1 / 6)
Loan Disbursement Details	Interest Type	Interest Rate	Margin in %	Effective Rate					
Loan Repayment Details	Collection Interest	1		1					
Charge Details	Main Interest Rate	9.35		9.35					
Account Services	Penalty on Interest	4		4					
Summary	Penalty on Principal	1		1					
	Processing Rate	0		0					
		•							
						_			
Audit						Bac	k Next	Save & Close	Cancel



Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly.
 For more information on data elements, refer to the Table 16: 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. 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.

 Table 16: Loan Interest Details – Field Description



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.

Pre-requisite

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

 \rightarrow The Loan Disbursement Details - Internal screen is displayed.

Figure 29: Loan Disbursement Details – Internal Account

Loan Application Enrichmen	nt - 000APP000009097		👔 🎽 Customer 360 🛛 🕪 Application Info
Loan Interest Details	Loan Disbursement Details		Screen (2 / 6)
 Loan Disbursement Details 			
Loan Repayment Details	Multiple	Loan Amount	
Charge Details		G8P400,000.00	
Account Services			
Summary	Number Of Disbursement.*	First Disbursement Date *	Total Disbursement *
	1	m	G8P v £400.000.00
	Disbursement Mode *	Customer Account *	Branch Code *
	Internal Account		branch code
Audit			Back Next Save & Close Cancel



Pre-requisite

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

 \rightarrow The Loan Disbursement Details – External screen is displayed.

Figure 30: Loan Disbursement Details – External Account

Loan Application Enrichmen	nt - 000APP000009097			🚺 🎽 Customer 360 🛛 🕅 App	lication Info	Documents 🗐 Advices 💉 🗵
Loan Interest Details	Loan Disbursement Details					Screen (2/6
Loan Disbursement Details Loan Repayment Details Charge Details	Multiple	Loan Amount G8P400.000.00				
Account Services Summary	Number Of Disbursement *	First Disbursement Date *	Total Disbursement *	£400.000.00		
	Disbursement Mode * External Account *					
	External Account Transfer					
	BIC Code *	Bank	Branch		External Account Number	*
	٩,	Code Name	Code	Name		
	Seneficiary Name *					
Audit					Back	Next Save & Close Cancel

 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 17: Loan Disbursement Details – Field Description.

 Table 17: Loan Disbursement Details – Field Description

Field	Description		
Multiple	Select it to indicate if multiple disbursement is required.		
Loan Amount	Displays the loan amount defaulted from the Loan Details screen in Application Entry stage.		
Number of Disbursement	Select the number of disbursement.		
First Disbursement Date	Select the first disbursement date.		
	This field is mandatory.		
Total Disbursement	Specify the total disbursement.		
Disbursement Mode	Select the disbursement mode from the drop-down list.Available options are:Internal AccountExternal Account		



Field	Description
	Banker's Cheque
	Demand Draft Details
	If Disbursement mode is selected as Internal Account,
	then the system displays the following additional fields:
	Customer Account
	Branch Code
	If Disbursement mode is selected as External Account,
	then the system displays the following additional fields:
	• IFSC
	• Bank
	• Branch
	External Account Number
	Beneficiary Name
	If Disbursement mode is selected as Banker's Cheque,
	then the system displays the following additional fields:
	Issue Branch
	Payee Name
	Address 1
	Address 2
	Address 3
	If Disbursement mode is selected as Demand Draft,
	then system the displays the following additional fields:
	Issue Branch
	Payee Branch
	Payee Name
	Address 1
	Address 2
	Address 3
	This field is mandatory.
Customer Account	Search and select the customer account number.



Field	Description
	This field is displayed if account is selected as internal account.
	This field is mandatory.
Branch Code	Displays the branch code associated with customer account number.
	This field is displayed if account is selected as internal account.
	This field is mandatory.
BIC Code	Specify the BIC Code.
	This field is displayed if account is selected as external account.
	This field is mandatory.
Bank	Specify the bank name.
	This field is displayed if account is selected as external account.
Branch	Specify the branch name.
	This field is displayed if account is selected as external account.
External Account Number	Specify the external account number.
	This field is displayed if account is selected as external account.
Beneficiary Name	Specify the beneficiary name.
	This field is displayed if account is selected as external account.
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. 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 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.

Pre-requisite

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

 \rightarrow The Loan Repayment Details – Internal screen is displayed.

Figure 31: Loan Repayment Details - Internal

Loan Application Enrichme	ent - 000APP000009097		1 Customer 360	Application Info 🛛 🔫 Remarks 🚺 Documents 🗐 Advices 💉 🗙
() Loan Interest Details	Loan Repayment Details			Screen (3 / 6)
 Loan Disbursement Details 				
Loan Repayment Details	Type Of Repayment *	Repayment Frequency *	First Repayment Date	Loan Tenure 10 Years 0 Months 0 Days
Charge Details	EMI	Monthly *	Apr 26, 2020	10 Years 0 Months 0 Days
Account Services	Maturity Date	Repayment Mode *	Moratorium Period (in Months) *	Enter a number greater than or equal to 0.
Summary	Mar 26, 2030	Internal Account	a	
	Show Repayment Schedule			
	Internal Account Transfer			
		Branch Code *		
	00000029420018 9	000		
Aude				Book Next Servith Chave Concol



Pre-requisite

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

 \rightarrow The Loan Repayment Details – External screen is displayed.

Figure 32: Loan Repayment Details – External

Loan Application Enrichme	nt - 000APP000009097		🚺 🎽 Custor	omer 360 🛛 🕅 Application Info 🛛 🌄 Remarks 📄 Documents 🗐 Advices 💉 🛪
Loan Interest Details	Loan Repayment Details			Screen (3 / 6)
Loan Disbursement Details				
Loan Repayment Details	Type Of Repayment *	Repayment Frequency *	First Repayment Date	Loan Tenure 10 Years 0 Months 0 Days
Charge Details	EMI *	Monthly *	Apr 26, 2020	10 Years 0 Months 0 Days
Account Services	Maturity Date	Repayment Mode *	Moratorium Period (In Months) *	
Summary	Mar 26, 2030		0	
	Show Repayment Schedule			
	External Account Transfer			
	BIC Code *	Bank	Branch	External Account Number *
	٩	Code Name	Code Name	
	Beneficiary Name *			
Audit				Back Next Save & Close Cancel

 Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to the Table 18: 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: Daily Weekly Bi-Monthly Monthly Quarterly Half Yearly	

Table 18: Loan Repayment Details - Field Description



Field	Description
	Yearly
	This field is mandatory.
First Repayment Date	Displays the first repayment date defaulted from the Loan Details screen of Application Entry stage. This field is mandatory.
Loan Tenure	System calculated based on First Repayment Date and Loan Tenure . This field is mandatory.
Maturity Date	System calculated based on First Repayment Date and Loan Tenure . This field is mandatory.
Repayment Mode	 User can select repayment mode from the drop-down list. Available options are: Internal - 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. External - If the mode selected is external account, system will create a 'Periodic Instruction Maintenance', at host as a part of Loan Account opening process.
Moratorium Period (in months)	It will be enabled when Moratorium is selected in Business Product. Specify the moratorium period. This field is mandatory.



Field	Description
Customer Account	Search and select the customer account number. This field is displayed if account is selected as internal account. This field is mandatory.
Branch Code	Specify the branch code associated with customer account number. This field is displayed if account is selected as internal account. This field is mandatory.
BIC Code	Specify the BIC Code. This field is displayed if account is selected as external account. This field is mandatory.
Bank	Specify the bank name. This field is displayed if account is selected as external account.
Branch	Specify the branch name. This field is displayed if account is selected as external account.
External Account Number	Specify the external account number. This field is displayed if account is selected as external account. This field is mandatory.
Beneficiary Name	Specify the beneficiary name. This field is displayed if account is selected as external account.



Field	Description
	This field is mandatory.
Show Repayment Schedule	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. If moratorium period is provided then system will generate repayment schedule based on the moratorium period.
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.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.



4.3.3.1 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.

 \rightarrow The **Repayment Schedule** screen is displayed.

Figure 33: Repayment Schedule

		Repayment S	chedule		
5. No.	Date	installment	Principal	Interest	O/S Balance
1	2019-04-22	681.24	528.36	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.

 \rightarrow The **Repayment Schedule** screen is displayed.

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

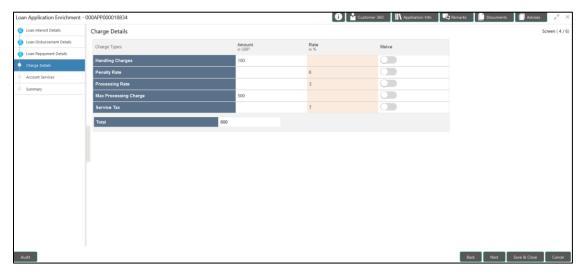


4.3.4 Charge Details

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.
 - \rightarrow The **Charge Details** screen is displayed.

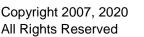
Figure 35: Charge Details



2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to the Table 19: Charge Details – Field Description.

Table 19: 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.
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. 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 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.
 - \rightarrow The Account Services screen is displayed.

Figure 36: Account Services

Loan Application Enrichment - 00	DAPP000019556				👔 🏰 Customer 260 🛛 🕅 Application Info	is Documents	🖉 AdMas 💿 🔎 🗙
Loan Internet Details	Account Services						Sceen (5 / 4)
Lean Debutement Debut	Statement Preferences						
 Loan Repayment Details 	Statement Cycle	Monthly	*	Start Date	Apr 26, 2020		
Access Service				Start Date			
Account Services	Statement Type	Detailed	*				
	Holiday Preferences						
	Payment Schedules						
	Ignore Holidays						
	Holiday Check	Select		Cascade Schedules			
	Move Across Month			Cascade Schedules	More Renvard	Mare Badmard	
	Maturity Date						
	Ignore Holidays						
L L	Holiday Check	Select		Cascade Schedules			
	Move Across Month			Cascade Schedules	More Revent	Move Backward	
	Revision Schedule						
	Ignore Holidays						
	Holiday Check	Select		Cascade Schedules			
	Move Across Month			Cascade Schedules	More Renvard	Move Badward	
Audit						fack Next Save	& Cose Cancel

 Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on data elements, refer to the Table 20: Account Services – Field Description.

Table 20: 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: Monthly Quarterly Half Yearly	



Field	Description
	 Yearly This field is mandatory.
Start Date	Select the statement start date. This field is mandatory.
Statement Type	Select the statement type. Available options are:DetailedSummaryThis field is mandatory.
Holiday Preferences	Specify the holiday preferences details for Payment Schedules, Maturity Date and Revision schedule.
Payment Schedules	Specify the payment schedules details.
Ignore Holidays	Select it to indicate if holidays will be ignored for payment schedules.
Holiday Check	Select the holiday check for payment schedule from the drop-down list to apply holidays based on the available options. Available options are: 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 payment schedule date should move forward to next working day of the following month.



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: • 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	 Select the holiday check for revision schedule from the drop-down list to apply holidays based on the available options. Available options are: 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 payment schedule date should move forward to next working day of the following month.
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 of revision schedule across the month is allowed or not.
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



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.



4.3.6 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.
 - \rightarrow The **Summary** screen is displayed.

Figure 37: Summary

Loan Application Enrichme	nt - 000APP000003950				0 i	ustomer 360	Remarks	Documents	Advices 🦼 🕺
Loan Interest Details	Summary								Screen (6 / 6)
Loan Disbursement Details	Loan Interest Details	Loan Disbursement Details	Loan Repayment Details	Charge Details	Account Services				
Loan Repayment Details	Product Name: Classic Home Loan	Loan Amount: USD 15000	Repayment Type: EMI	Charge Type: Processing Charges	Statement Cycle: Monthly				
Charge Details	Interest Rate: 10.5% Customer Margin: 0%	Disbursement Frequency: Monthly First Disbursement Date: Apr 24, 2020	Repayment Frequency: Monthly Tenure: 0 Years 12 Months 0 Days	Amount: 1500.0 Waive: N	Payment Schedule(Ignore Holidays): N Maturity Date(Ignore Holidays): N				
 Account Services 	Effective Rate On Loan: 10.5%	Disbursement Method: Auto	First Repayment Date: May 24, 2020	+1 view more	Revision Schedule(Ignore Holidays): N				
Summary									
Audit							Back Next	Save & Close	Submit Cancel

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 21: Summary – Field Description.

Table 21: 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	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.
	NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
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.
 - \rightarrow The **Overrides** screen is displayed.

oan Application Enrichme	rt - 000APP000001386			0 à Calence HE	II Assemblished to be	Ranata Diaman B	1 × 1
Inter Proven Details	Sommary				-		Scener L 8 / 61
inar Datument Depth	Anne officer Details	Stage Movement Submission			*	Annuettenner	
Asser Rappyrant Dentils Overpa Dentils Assessed Dentilis	Cartonic Rate 5,195 Cartonic Marges 85 Effective Rate On Laws 5,355	Overrides	(i) Ovedited	(1) Outcome	ing Charpe	Statement Cycle: Monitory Payment Schedule) genre Holidays; N Mahurity Dateligence Monitory; N	
		Association Service Heistay Perfe entil Product Charget Solden Charget wak	mence Not aligned to Host - Default	bask 🔪			
			1	Accept Oversides & Procee		the second second	Line Drok

Figure 38: Overrides

System displays the following error message if overrides are not accepted.

Figure 39: Error Message





3. Click Accept Overrides & Proceed.

 \rightarrow The **Checklist** screen is displayed.

Figure 40: Checklist

Loan Application Enrichmen	nt - 000APP000003950					Customer 360	Application Info	Remarks	Documents	Advices and X
Loan Interest Details	Summary									Screen (6 / 6)
 Loan Disbursement Details 	Loan Interest Details	Loan Disbursement Details	Loan Repayment Details	Charge Details	Account Services					
Loan Repayment Details	Product Name: Classic Home Loan Interest Rate: 10.5%	Loan Amount: USD 15000 Disbursement Frequency: Monthly	Repayment Type: EMI Repayment Frequency: Monthly	Charge Type: Processing Charges Amount: 1500.0	Statement Cycle: Monthly Payment Schedule@gnore Holiday					
Charge Details	Customer Margin: 0%	First Disbursement Date: Apr 24, 2020	Tenure: 0 Years 12 Months 0 Days	Waive: N	Maturity Date(Ignore Holidays): N					
Account Services	Effective Rate On Loan: 10.5%	Disbursement Method: Auto	First Repayment Date: May 24, 2020	+1 view more	Revision Schedule(Ignore Holiday					
Summary										
			Stage Movement Submission		×					
			0	2	3					
			Overrides	Checklist O	utcome					
			No checklists mapped	I to the current stage. Please proceed	next!					
					_					
					Proceed Next					
Audit								Back Next	Save & Close	Submit Cancel

System displays the following error message if checklist is not verified.

Figure 41: Error Message

😢 Error	×
Mandatory Checklist(s) - Ensured the documents are verified against original., Verified th documents provided are as per bank policy.	•



- 4. Click Save & Proceed.
 - \rightarrow The **Outcome** screen is displayed.

Figure 42: Outcome

Loan Application Enrichme	nt - 000APP000003950						Customer 360	Application Info	Remarks	Documents	advices 🗐	,, ¹² ×
Loan Interest Details	Summary										s	creen (6 / 6)
Loan Disbursement Details	Loan Interest Details	Loan Disbursement Details	Loan Repayment Details	Charge Details	Account Services							
Loan Repayment Details	Product Name: Classic Home Loan	Loan Amount: USD 15000	Repayment Type: EMI	Charge Type: Processing Cha								
Charge Details	Interest Rate: 10.5% Customer Margin: 0%	Disbursement Frequency: Monthly First Disbursement Date: Apr 24, 2020	Repayment Frequency: Monthly Tenure: 0 Years 12 Months 0 Days	Amount: 1500.0 Waive: N	Payment Schedule(Ignore Maturity Date(Ignore Holi							
Account Services	Effective Rate On Loarc 10.5%	Disbursement Method: Auto	First Repayment Date: May 24, 2020		Revision Schedule(Ignore							
Summary						_						
			Stage Movement Submissio	n	×							
			0									
			Overrides	Checklist	Outcome							
			Overrides	Checkist								
			Salart	an Outcome								
			Proc									
			Rema									
			Proc	ed to Underwrite Stage								
					Submit							
					JUDINK							
								_				_
Audit									Back Next	Save & Close	Submit	Cancel

The Select an Outcome has following options for this stage:

- Proceed
- Return to Application Entry stage
- Reject Application
- 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.
 - \rightarrow The **Confirmation** screen is displayed.

Figure 43: Confirmation

Success	×
Information submitted suc	cessfully
Application Reference Number - 0	000APP000011533
Process Reference Number - 000	HOMELA0005531
Close Go to Fre	ee Task

- 8. Click Go to Free Task.
 - \rightarrow The **Free Tasks** screen is displayed.

Figure 44: Free Tasks

Free	e Tasks 1 Back fours-Branch 000 (Mar 22,219										
	C Refresh	♦ Acquire	: 🔥 Delegate 🖉 R	eassign 🛛 👯 Flow Diagram							
=	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	
	Acquire & E		Loans Retail Process Ma	000HMELN10000826	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.

- Click Acquire & Edit in the Free Tasks screen of the previous stage Loan Application Enrichment stage.
 - \rightarrow The Credit Rating Details screen is displayed.

Figure 45: Credit Rating Details

oan Underwriting - 000A	PP000019783		0	Custom	er 360 Application Info	Remarks	Documents Advio	es 🦯
Credit Rating Details	Credit Rating	Details						Screen (1)
 Valuation of Asset 		CUSTOMER NAME	Experian	~	Select Agency	~	Select Agency	~
Legal Opinion								
Summary		Ma Anna Carith Carith	Rating 700		Rating		Rating	
		Mr. Amy Smith Smith	Remarks		Remarks		Remarks	
			Good					
	ų							
Audit						Bac	tk Next Save & Close	Canc



Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly.
 For more information on data elements, refer to Table 22: 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 et 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. 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.			

 Table 22: Credit Rating Details – Field Description



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.
 - \rightarrow The Valuation of Asset screen is displayed.

Figure 46: Valuation of Asset

Credit Rating Details	Valuation of Asset			Screen (2 / 4)
Valuation of Asset Legal Opinion Summary	Bank Valuation * Select ~	Asset Type Villa	Property Area 1200 Sqft	Borrower's Market Value of Asset GBP800,000.00
	Asset Valuer *	Valuation Date *	Actual Area Of Property * Sqft	Face Value Of Asset * GBP
	Market Value Of Asset *	Forced Sale Value * GBP v		
Audit				Back Next Save & Close Cancel

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly.
 For more information on fields, refer to Table 23: Valuation of Asset – Field Description.

Table 23: Valuation of Asset – Field Description

Field	Description
Bank Valuation	 Specify the bank valuation. Available options are: Internal External This field is mandatory.
Asset Type	Displays the asset type from Application Enrichment stage.
Property Area	Displays the property area from Application Enrich stage.



Field	Description		
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 valuators 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:CurrencyAmount		
	This field is mandatory.		
Market Value Of Asset	Specify the market value of the asset, assessed by the valuator.		
	Available options are:		
	Currency		
	Amount		
	This field is mandatory.		
Forced Sale Value	Specify the forced sale value. Available options are:CurrencyAmountThis 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. 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 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.
 - \rightarrow The Legal Opinion screen is displayed.

Figure 47: Legal Opinion

Loan Underwriting - 000AP	P000019783			0	Customer 360	lication Info	Remarks	Advices	$\times \gamma_{\mu}$
Credit Rating Details	Legal Opinion							Screen	n (3 / 4)
Valuation of Asset Legal Opinion	Opinion *		Asset Area		Market Value Of Asset		Lawyer Name *		
Summary	Bank Panel	~	1350 Sqft		GE	3P780,000.00	John Asset		
 summary 	Opinion Date *		Favorable		Description *				
	Mar 26, 2020				Title deeds clear	~			
Audit							Back Next	Save & Close G	ancel

2. Provide details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 24: Legal Opinion – Field Description.

Table 24: Legal Opinion – Field Description

Field	Description
Opinion	 Select the opinion. Available options are: Bank Panel External Panel This field is mandatory.
Asset Area	Displays the asset area defaulted from the Valuation of Asset data segment details.
Market Value of Asset	Displays the market value of the asset defaulted from the Valuation of Asset data segment details.



Field	Description	
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. 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 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.
 - \rightarrow The **Summary** screen is displayed.

Figure 48: Summary

Loan Underwriting - 000APP000019783		i Customer 360	Application Info	Remarks	💭 Advices 🦼 🗴
Credit Rating Details Summary					Screen (4 / 4)
Valuation of Asset Credit Rating Details	Valuation of Asset	Legal Opinion			
Legal Opinion Summary Summary Applicant Name: Mix Amry Smith Smith Summary External Rating: 200	Mongage Type VIIIa Actual Area Of Property: 1359 Sqrtt Mariet Viule Of Asset GBP 780000 Valuation Date: Mar 26, 2020	Opnion Date Mar 26, 2020 Status Favourable Description: Title deeds clear			
Audit				Back Next Save & Close	Submit Cancel

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 25: Summary Loan Underwriting – Field Description.

Table 25: Summary Loan Underwri	iting – 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.



Data Segment	Description
	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.
	NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
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.
 - \rightarrow The **Overrides** screen is displayed.

Figure 49: Overrides

Loan Underwriting - 000AP	P000003950					🛈 🎽 Customer 360	Application Info	Remarks Docum	ents 🖉 Advices 💉 🗙
Credit Rating Details	Summary								Screen (4 / 4)
 Valuation of Mortgage 	Credit Rating Details	Valuation of Mortgage	Legal Opinion						
Lagal Opinion	Applicant Name: Mc John Smith External Rating Agency: CBIL External Rating: 750 +1 view more	Mortgage Type: Independent Actual Area Of Property: 2400 Sqft Market Value Of Asset: USD 45900 Valuation Date: Mar 22, 2019	Opinion Date: Mar 22, 2019 Status: Revourable Description: Title deeds clear						
			Stage Movement Submission	n	×				
			0 Overrides	Checklist	Outcome				
			No overldes per	erated for acceptance. Please	proceed next. Proceed Next				
Audit								de Nind Save & O	ose Submit Cancel

System displays the following error message if overrides are not accepted.

Figure 50: Error Message

😢 Error	×
Pending Approval of Overrides	
	ОК



3. Click Accept Overrides & Proceed.

 \rightarrow The **Checklist** screen is displayed.

Figure 51: Checklist

Loan Underwriting - 000AF	P000003950					Customer 360	Application Info	Remarks	Documents	🗿 Advices 🛛 🖉 🗙
Credit Rating Details	Summary									Screen (4 / 4)
Valuation of Mortgage	Credit Rating Details	Valuation of Mortgage	Legal Opinion							
Legal Opinion	Applicant Name: Mr. John Smith	Mortgage Type: Independent	Opinion Date: Mar 22, 2019 Status: Favourable							
Summary	External Rating Agency: CIBIL External Rating: 750	Actual Area Of Property: 2400 Sqft Market Value Of Asset: USD 45000	Status: Favourable Description: Title deeds clear							
	+1 view more	Valuation Date: Mar 22, 2019								
			Stage Movement Submission		×					
			0	•	- (3)					
			Overrides	Checklist	Outcome					
			Overndes	Checoist	outonic					
			No checklists manner	i to the current stage. Please p	roceed next!					
					Proceed Next					
Audit								Back Next	Save & Close	Submit Cancel

System displays the following error message if checklist is not verified.

Figure 52: Error Message

S Error	:
Mandatory Checklist(s) - Ensured the documents are verified against original., Verified the documents provided are as per bank policy.)



- 4. Click Save & Proceed.
 - \rightarrow The **Outcome** screen is displayed.

Figure 53: Outcome

Loan Underwriting - 000A	PP000003950					🚺 🍟 Customer 360	Application Info	Remarks	Documents	Advices 👷 🗙
Credit Rating Details	Summary									Screen (4 / 4)
Valuation of Mortgage Legal Opinion Statemary	Credit Rating Details Applicant Name: Mr. John Smith Esternal Rating Agency, CBBL Esternal Rating: 750 +3 view more	Valuation of Mertgage Mongage Type Independent Actual Ares Of Property: 2440 Sqft Mariet Value Cancer USD 45600 Valuation Date: Mar 22, 2019	Legal Opinion Opinion Date: Mar 22, 2019 Samo: Freesorable Description: Title deeds clear							
				mission Creation Stetct an Outcome Proceed to Assessment Stegel	x Outcome Schreit			Lu 100	Serv & Color	Sans Sand

The Select an Outcome has following options for this stage:

- Proceed
- Return to Application Entry stage
- Return to Application Enrich stage
- Reject Application
- 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.
 - \rightarrow The **Confirmation** screen is displayed.

Figure 54: Confirmation

Success	×
Information submitted successfully	
mornation submitted successfully	
Application Reference Number - 000APP00001	1533
Process Reference Number - 000HOMELA000	5531
Close Go to Free Task	

8. Click Go to Free Task.

 \rightarrow The Free Tasks screen is displayed.

Figure 55: Free Tasks

Free	ree Tasics										
	C Refresh 🗇 Acquire: 🙏 Delegate: 😰 Reassign 🗄 🗄 Row Diagram										
=	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	
	Acquire & E		Loans Retail Process Ma	000HMELN10000826	000APP000003950	Loan Assessment	19-03-22	000			Ī

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.

- Click Acquire & Edit in the Free Tasks screen of the previous stage Application Underwrite stage.
 - \rightarrow The **Qualitative Scorecard** screen is displayed.

Figure 56: Qualitative Scorecard

Qualitative Scorecard							Screen (1 / 3
Scorecard ID	Description	No. Of Applicant	s				
SCORE11	Qualitative Scorecard test	1					
MR Amy Smith Smith							^
Question			Answer		Sco	re	
How long the applicant residing in the	current home?		More than 5 Years	*		100	
Specify the background on credit histor	ry of the applicant ?		No Default	*		80	
How many members were dependent of	on the applicant		0	*		100	
					Back	Save & Close	Cancel

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



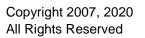
on the Question / Answer configuration provided for this type of score card. The relevant qualitative score card ID is attached to the Loan Business Product and thereby the Loan Account which uses this Business product inherits the score card attributes for evaluation.

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly.
 For more information on data elements, refer to Table 26: 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 answ			
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		

 Table 26: Qualitative Scorecard – Field Description

_





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.



4.5.2 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.
 - \rightarrow The **Assessment Details** screen is displayed.

Figure 57: Assessment Details

an Assessment - 000APP000	001386	💽 🎽 Cuttomer 260 🛛 🕅 Application Info 🖉 Remarks 🚺 Documents 🖉 Advices
Credit Rating Details	Assessment Details	Screen (57
Legal Opinion		
Valuation of Mortgage	Requested Loan Amount	User Recommendation
Qualitative Screcard	GBP 500000 GBP S00000	Fare of inservet System Recommended for Approval Recommended for App •
Accessment Details		
Sunmay	Qualitative Analysis	Quantitative Analysis
	B2% G00-100(Aufd Approved G0-000(Aufd Approved G0-000(Aufd Approved G0-000(Aufd Approved G0-000(Aufd Approved G0-000(Aufd Aufd Aufd Aufd Aufd Aufd Aufd Aufd	225

- 2. Click the score displayed under Qualitative Analysis (82% as shown in the Assessment Details screen).
 - \rightarrow The **Qualitative Analysis** window with detailed scoring is displayed.

Figure 58: Qualitative Analysis

Loan Assessment - 0004/P9000001386 🚺 Gutome 300 🔢 Agricutor Inte. 灯 Ramates 📓 Advens 🖉 Advens 🖉 Advens							
🜩 Credit Rating Details	Assessment Details					1	icreen (5 / 6)
🖕 Legal Opinion							
Valuator of Morpage Qualitative Scorecard	GBP 500000	O Loan Tenure 5 Years	% Rate of interest 9.35%		System Recommendation ecommended for Approval	User Recommendation Recommended for App., •	
Assesment Details Summary	Qualitative Analysis	Qualitative Analysis		×s	ls		
	82 % 6 (56-100) Auto Approved 10 540 Recommended for Approval 10 400 Auto Rejected 10 400 Auto Rejected Recommended Saes Amount GBP S00000	Ouestlevis Score Hise Lang Applicant Staying In the Current Residencet Type? Image: Comparison of the Prove Many Reas in the Current Employment ? How Many Members were Drayndeet due the Applicant? Image: Comparison of the Prove Many Members were Drayndeet due the Applicant?	50 73 60	10	r Approval r Reject: Prod Raw 9.35%	c gan South South R	

- 3. Click the score displayed under Quantitative Analysis (74% as shown in the Assessment Details screen).
 - \rightarrow The **Qualitative Analysis** window with detailed scoring is displayed.

🕕 🏜 Customer 285 🛛 🕅 Application Info ent Detail 0 GBP 500000 % Name of 1 9.35% Loan Tenue 5 Years Quantitative Analysis Qualitative ж Quantitative Ar Ten. Age 74 × 82 0-100 Auto App 0-90 Recommended for -90 R (0-40) Auto Rejected 1 2 - 10 % frue tan 10 CR1

Figure 59: 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.

4. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 27: 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: • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Rejected			



Field	Description
User recommendation – Approve / Reject	 Specify the User recommendation. Available options are: 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.
 - \rightarrow The Change by Manual Intervention window is displayed.

Figure 60: Change Action for Recommended for Approval	
---	--

oan Assessment - 000APP0	00001386					🛈 🎽 Custome	er 360 🛛 👖 Applica	ation info 📢 Remarks 🚺 Documents 🗐 Adv	ices 🚽 🔎
Credit Rating Details Lagal Opinion	Assessment Details Qualitative Analysis					Quantitative	Analysis		Screen
Woutton of Mongage Qualitative Sciences Qualitative Sciences Assessment Data Semmary	82% 90-100 Auto Approved 93-90 Recommended for Appro 90-70 Recommended for Reject 9-40 Auto Rejected	E2%				nal	74%		
	Recommended Loan Amount GBP 500000	GBP 500000		0	Final Loan Tenu 5 Years	4	% 9.4%	Shanga by Manual Interven	tion
	Revised Approved Amount *		Loan Tenure	•				Reason For Manual Intervention *	
	GBP ¥		5	× ^	0	~ ^ 0	~ ^	Bank Decision	
	Interest Rate (In %)	Margin (in %) *			Effective Ra	ñe (im %) *			
				V A					

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly.
 For more information on fields, refer Table 28: 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. If mandatory details are not provided, system displays an error message for the user to take action.

Table 28: Change by Manual Intervention – Field Description



Field	Description
	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.

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.
 - \rightarrow The **Summary** screen is displayed.

Figure 61: Summary

Loan Assessment - 000APP	000003950	🕕 🏜 Customer 360 🛛 🕅 Application Info	Documents 🗐 Advices 💉 🗙
Qualitative Scorecard	Summary		Screen (3 / 3)
 Assessment Details 	Qualitative Scorecard Assessment Details		
T -			
Audit		Back Hind	Save & Close Submit Cancel

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 29: 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.



Data Segment	Description
	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.
	NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
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.
 - \rightarrow The **Overrides** screen is displayed.

Figure 62: Overrides

Loan Assessment - 000APP	000003950					🚺 🎽 Customer 360	Application Info	Remarks	Documents	🗐 Advices 💉 🗙
Qualitative Scorecard	Summary									Screen (3 / 3)
Assessment Details	Qualitative Scorecard	Assessment Details								
Sommary	Applicant Name: Mc, John Smith Guartatove Some: 86.67 Scoreward is 200811 Scoreward Deception: Qualitative Scorecard Text	Qualitative Score: 86,67 Quaritative Score: 70.0 System Decision: Recommended for Approval User Decision: Recommended for	A							
		1	Stage Movement Submiss	ion	×					
			1 Overrides	(2) Checklist	3 Outcome					
			No overrides g	enerated for acceptance. Pleas	e proceed ment. Proceed New:					
Audit								Back Next	Save & Close	Submit Cancel

System displays the following error message if overrides are not accepted.

Figure 63: Error Message

😵 Error	×
Pending Approval of Overrides	
	ОК



3. Click Accept Overrides & Proceed.

 \rightarrow The **Checklist** screen is displayed.

Figure 64: Checklist

Loan Assessment - 000APP	000003950					Customer 360	Application Info	Remarks	Documents	🗐 Advices 🚽 🗶
Qualitative Scorecard	Summary									Screen (3 / 3)
Assessment Details	Qualitative Scorecard	Assessment Details								
Summary	Applicant Name: Mr. John Smith Qualitative Score: 86.67	Qualitative Score: 86.67 Quantitative Score: 70.0								
	Scorecard Id: SCORE11	System Decision: Recommended for								
	Scorecard Description: Qualitative Scorecard test	Approval User Decision: Recommended for								
					_					
			Stage Movement Submission		×					
			0	2	3					
			0	-	-					
			Overrides	Checklist	Outcome					
			No checklists mappe	d to the current stage.	Please proceed next!					
					Proceed Next					
Audit								Back Next	Save & Close	Submit Cancel
August -									Arrielle Ciose	Submit Cancer

System displays the following error message if checklist is not verified.

Figure 65: Error Message

😢 Error	×
Mandatory Checklist(s) - Ensured the documents are verified against original., Verified documents provided are as per bank policy.	the OK



- 4. Click Save & Proceed.
 - \rightarrow The **Outcome** screen is displayed.

Figure 66: Outcome

Loan Assessment - 000AP	P000003950				Customer 360	🕪 Application Info 🔤 🌄 Remarks	Documents 🗐 Advices 🥫
Qualitative Scorecard Assessment Details	Summary						Screen (3 / 3
Summary	Qualitative Scorecard Applicant Name: Mr. John Smith Qualitative Score: 86.67 Scorecard Id: SCORE11 Scorecard Id: SCORE11 Scorecard Test	Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval User Decision: Recommended for					
			Stage Movement Submission	×			
			00	-3			
			Overrides Checklist	Outcome			
			Select an Outcome				
			Proceed				
			Return to Application Underwriting Return to Application Enrichment				
			Return to Application Entry Reject By Bank				
				Submit			
				_			
Audit						Back Nex	Save & Close Submit Cancel
Loan Assessment - 000AP	Summary				U M Customer 360	🕪 Application Info	Documents Advices and Screen (3/
Assessment Details	Custitative Scorecard Applicant Name: Mc. John Smith Qualitative Score: E6.67 Scorecard 16 SCORE11 Scorecard Description: Qualitative Scorecard test	Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval User Decision: Recommended for	_				
			Stage Movement Submission	×			
			00	3			
			Overrides Checklist	Outcome			
			Select an Outcome Proceed w				
			Remarks				
			Proceed to Offer Issue Stage				
				Submit			
				_			
							Save & Close Submit Cancel

- 5. Select **Proceed** outcome from the drop-down list. Available options are:
 - 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.
 - \rightarrow The **Confirmation** screen is displayed.

Figure 67: Confirmation

Success	×
Information submitted successfully	
Application Reference Number - 000APP000011533	
Process Reference Number - 000HOMELA0005531	
Close Go to Free Task	

8. Click Go to Free Task.

 \rightarrow The **Free Tasks** screen is displayed.

Figure 68: Free Tasks

Free	Tasks										
	C Refresh		e 🔥 Delegate 👰 R	eassign 🕴 Flow Diagram							
	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	
	Acquire & E		Loans Retail Process Ma	000HMELN10000826	000APP000003950	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 Supervisor Approval Stage

The Supervisor Approval stage has the following reference data segments:

- 4.6.1 Assessment Details View Only
- 4.6.2 Approval Details
- 4.6.3 Summary

4.6.1 Assessment Details

Assessment Details is the first data segment of Supervisor Approval stage. The user can acquire the application from FREE TASK.

- 1. Click Next in Loan Assessment screen to proceed with next data segment.
 - \rightarrow The Assessment Details screen is displayed.

Figure 69: Assessment Details

Account Approval - 000API	P00000235			0 ů	Customer 360	Application Info	Remarks	Documents	Advices	$_{\mu}^{\nu} \times$
Assessment Details	Assessment Details								Sci	reen (1 / 4)
Offer Accept/Reject										
Loan Summary Details	Requested Loan	Loan Tenure	Rate of Intere	est		0		User Recon	nmendation	
Summary	GBP 15000	3 Years 5 Months	% 4.35%			System Recommendation Recommended for Approval		Recomme	nded for Approva	al
	Qualitative Analysis			Quantitative Anal	lysis					
	74 % Auto Reported (8-30) Becommended for Reported (8-30) Auto Agroved (96-100)	Length MRS Amy Smith	74%		id (8-24) led for Reject (24-65) led for Approval (65-9		A MR	S Amy Smith	100%	
	Amount GBP 15000	Approve Loan Amount GBP 15000	Final Loan Te 3 Years 5 1			Final Rate 4.35%		🖋 Change b	y Manual Intervention	
Audit							Back	Next	Save & Close	Cancel

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.



2. For more information on fields, refer to Table 30: Assessment Details - Field Description.

Field	Description
Requested Loan Amount	Displays the requested loan amount.
Loan Tenure	Displays the loan tenure.
Rate of Interest	Displays the interest rate.
System Recommendation	Displays the system recommendations. Available options are: • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Rejected
User Recommendation	 Specify the User recommendation. Available options are: Recommended for Approval Recommended for Reject
Recommended Loan Amount	Displays the recommended loan amount.
Approved Loan Amount	Displays the approved loan amount.
Final Loan Tenure	Displays the final loan tenure.
Final Rate	Displays the final rate.
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.



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

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

4.6.2 Approval Details

Approval Details is the next data segment of Supervisor Approval stage. The user can acquire the application from Free Tasks list.

- 1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage Assessment Details stage.
 - \rightarrow The **Approval Details** screen is displayed.

Figure 70: Approval Details

Supervisor Approval - 000A	PP00000215		🚺 🎽 Custom	er 360 🛛 🕪 Application Info 🛛 👼 Remarks 🖉 📋	Documents 🚺 Advices 💉 🗙
Assessment Details	Approval Details				Screen (2 / 3)
Approval Details					
Summary	Applicant Name MRS Amy Smith				
	Personal Loan	Account Branch 000	Product Code PLN003	Vew Personal Lo	pan
	Existing Values				
	Approved Loan Amount £380,000.00	Loan Tenure 5 Years 0 Months 0 Days		Installment Type EMI	
]	Kato Of Interest 4.3	% Margin 0.1		Effective Rate 4.39999999999999999995	1
	Component Considered Calculated Values	Survey User Recommendation	Jser Action		
		Recommended for Approval			
		Recommended for Reject			
Audit				Back	Next Save & Close Cancel

2. For more information on menus, refer to Table 31: Approval Details – Field Description.

Table 31: Approval Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Product Code	Displays the product code selected for this loan account.
Product Name	Displays the product name selected or this loan account.



Field	Description
Existing Values	Displays the existing values.
Approved Loan Amount	Displays the final loan approved amount.
Loan Tenure	Displays the final loan tenure for the approved amount.
Installment Type	Displays the installment type.
Rate of Interest	Displays the rate of interest for the approved loan amount.
Margin	Displays the margin.
Effective Rate	Displays the effective rate.
Component Considered	Displays the component considered.
User Recommendation	Specify the User recommendation. Available options are: Recommended for Approval Recommended for Reject
User Action	Displays the user action based on user recommendation.
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.



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.



4.6.3 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 **Approval Details** screen to proceed with next data segment, after successfully capturing the data.
 - \rightarrow The **Summary** screen is displayed.

Figure 71: Summary

Supervisor Approval - 000	JPP000000215	🚺 🎽 Customer 360	Application Info	Remarks	Documents	Advices	μ_{n} \times
Assessment Details	Summary					Scre	en (3/3)
Approval Details	Assessment Details Approval Details						
 Account Grain Sommary 	Austranted Datability Description of the mail Agreed Section Based Section Datability Description Description Datability Description D						
Audit				Back Next	Save & Close	Submit	Cancel

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.
Approval Details	Displays the approval 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.

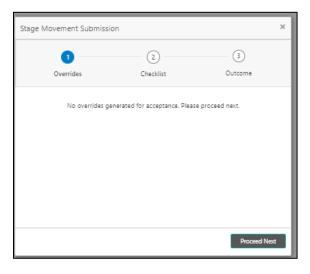


Data Segment	Description
	System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data. NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in
Save & Close	this stage are completed. 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.
 - \rightarrow The **Overrides** screen is displayed.

Figure 72: Overrides



System displays the following error message if overrides are not accepted.

Figure 73: Error Message





- 3. Click Accept Overrides & Proceed.
 - \rightarrow The **Checklist** screen is displayed.
 - Figure 74: Checklist

Overrides Checklist Outcome No checklists mapped to the current stage. Please proceed next!	Stage Movement Submission	1	:	×
Civernues encount	0	2	3	
No checklists mapped to the current stage. Please proceed next!	Overrides	Checklist	Outcome	
Proceed Next	No checklists mapp	ed to the current stage. Pi		

System displays the following error message if checklist is not verified.

Figure 75: Error Message





- 4. Click Save & Proceed.
 - \rightarrow The **Outcome** screen is displayed.

Figure 76: Outcome

Offer Accept/Reject - 000A	PP000003950					Customer 360	Application Inf	o 🕠 Remarks	Documents	Advices $\mu^{t\ell}$ ×
Assessment Details	Summary									Screen (4 / 4)
Offer Issue	Assessment Details	Offer Issue	Offer Accept/Reject							
Offer Accept/Reject	Qualitative Score: 86.67 Quantitative Score: 70.0	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000	Customer Response: Accept Offer Issue Date: Mar 22, 2019							
Summary	System Decision: Recommended for	Rate of Interest: 10.5%	Offer Expiry Date: Apr 01, 201							
	Approval User Decision: Recommended for	Installment Amount: USD 0								
			Stage Movement Su	hmission	×					
			Suge morement so							
			0-	0	-0					
			Overrides	Checklist	Outcome					
				Select an Outcome						
				Offer Accept By customer 🔹 🔻						
				Offer Accept By customer						
				Offer Reject By Customer Offer Amend Retun to Application						
				Entry						
				Reject By Bank						
					Submit					
Audit								Back Next	Save & Close S	ubmit Cancel
Offer Accept/Reject - 000A						Customer 360	Application Info	Remarks	Documents	Advices a st ×
Assessment Details Offer Issue	Summary			_						Screen (4 / 4)
Offer Issue Offer Accept/Reject	Assessment Details Qualitative Score: 86.67	Offer Issue Offer Issue Date: Mar 22, 2019	Offer Accept/Reject Customer Response: Accept							
Other Accept/Neject Summary	Quantitative Score: 70.0	Approved Amount: USD 15000	Offer Issue Date: Mar 22, 2019							
 Summary 	System Decision: Recommended for Approval	Rate of Interest: 10.5% Installment Amount: USD 0	Offer Espiry Date: Apr 01, 2011							
	User Decision: Recommended for									
			_		_					
			Stage Movement Sui	omission	×					
			-	0						
			0-	0	-0					
			Overrides	Checklist	Outcome					
			Overrides	Checkist	outcome					
			Chembes		outcome					
			Overnous	Select an Outcome						
			Crembus	Select an Outcome Offer Accept By customer *						
			Chemaks	Select an Outcome						
			Controls	Select an Outcome Offer Accept By customer * Remarks						
			Controls	Select an Outcome Offer Accept By customer * Remarks						
			Cremines	Select an Outcome Offer Accept By customer * Remarks						
			Cremines	Select an Outcome Offer Accept By customer * Remarks						
			Cremines	Select an Outcome Offer Accept By customer * Remarks						
			Courties	Select an Outcome Offer Accept By customer * Remarks	Sámit					
				Select an Outcome Offer Accept By customer * Remarks						

- 5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Application Entry stage
 - Return to Application Enrich stage
 - Return to Underwrite stage
 - Return to Assessment stage
 - Reject Application

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

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.
 - \rightarrow The **Confirmation** screen is displayed.

Figure 77: Confirmation

Success	×
Information submitted successfu	lly
Application Reference Number - 000APF Process Reference Number - 000HOME	0000011533
Close Go to Free Tas	k -

9. Click Go to Free Task.

 \rightarrow The Free Tasks screen is displayed.

Figure 78: Free Tasks

Free	Tasks										
	C Refresh	 Acquire 	e 🔥 Delegate 🖉 R	eassign 🕴 Flow Diagram							
=	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	
	Acquire & E		Loans Retail Process Ma	000HMELN10000826	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 Offer Issue on Host 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.



The following notification will be sent to the user, if application is initiated from assisted channel, and to the OBDX customer, if application is initiated from self-service.

New Personal Loan with Application Number 000APP000000297 dated Mar 26, 2020 for Loan Amount GBP 142500.00 has been approved on Mar 26, 2020



4.7 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
- 4.7.1 Offer Issue
- 4.7.2 Summary

4.7.1 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 – Supervisor Approval stage.

 \rightarrow The **Offer Issue** screen is displayed.

Figure 79: Offer Issue

Offer Issue - 000APP00000138	16	🚺 🎽 Customer 360 🛛 🕅	Application Info 🛛 🛱 Remarks 📗 Documents 🛛 🗐 Adv	kes a st X
Assessment Details	Offer Issue			Screen (2 / 3)
Offer issue Summary	Applicant Name Mr. John Smith			
	Approved Loan Amount £500,000.00	S Years 0 Months 0 Days	8.4% Bate Of Interest	
	Instalment Type EMI	C 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	Generate Offer		
		With Schedule		
		Without Schedule		
Audit			Back Next Save & Clo:	se Cancel



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 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	Select the offer issue date.				
Generate Offer	 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. Available options are: With Schedule Without Schedule A PDF file will be generated with the offer content. System will generate the repayment schedule, if not 				

Field	Description
	generated earlier. Default template for offer issue is used in this reference workflow.
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. 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 terminate the application and the status of the application. 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 Issue** screen to proceed with next data segment, after successfully capturing the data.
 - \rightarrow The **Summary** screen is displayed.

Figure 80: Summary

Offer Issue - 000APP00000	3950				🚯 🎽 Customer 360 🛛 🕅 Application Info 🗮 Remarks 📗 Documents 🗐 Advices 💉
Credit Rating Details	Summary				Screen (6 /
 Valuation of Mortgage 	Credit Rating Details	Valuation of Mortgage	Legal Opinion	Assessment Details	Offer Issue
 Legal Opinion 	Applicant Name: Mr. John Smith	Mortgage Type: Independent	Opinion Date: Mar 22, 2019	Qualitative Score: 86.67	Offer Issue Date: Mar 22, 2019
 Assessment Details 	External Rating Agency: CIBIL External Rating: 750	Actual Area Of Property: 2400 Sqft Market Value Of Asset: USD 45000	Status: Favourable Description: Title deeds clear	Quantitative Score: 70.0 System Decision: Recommended for	Approved Amount: USD 15000 Rate of Interest: 10.5%
Offer Issue	+1 view more	Valuation Date: Mar 22, 2019		Approval User Decision: Recommended for	Installment Amount: USD 0
Summary					
Audit					Back Hint Save & Close Submit Cancel

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 34: Summary– Field Description.

Table 34: 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	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.
	NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
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.
 - \rightarrow The **Overrides** screen is displayed.

Figure 81: Overrides

Offer Issue - 000APP000003	3950				0	Customer 360	Remarks 📄 Doc	uments 🗐 Advices 🔎 🗙
Credit Rating Details	Summary							Screen (6 / 6)
 Valuation of Mortgage 	Credit Rating Details	Valuation of Mortgage	Legal Opinion	Assessment Details	Offer Issue			
Legal Opinion	Applicant Name: Mr. John Smith	Mortgage Type: Independent	Opinion Date: Mar 22, 2019	Qualitative Score: 86.67	Offer Issue Date: Mar 22, 2019			
Assessment Details	External Rating Agency: CIBIL External Rating: 750	Actual Area Of Property: 2400 Sqft Market Value Of Asset: USD 45000	Status: Favourable Description: Title deeds clear	Quantitative Score: 70.0 System Decision: Recommended for	Approved Amount: USD 15000 Rate of Interest: 10.5%			
Offer Issue	+1 view more	Valuation Date: Mar 22, 2019		Approval User Decision: Recommended for	Installment Amount: USD 0			
Summary						-		
			Stage Movement Su	ubmission	×			
			0	(2)	(3)			
			Overrides	Checklist	Outcome			
			No ove	rrides generated for acceptance. Pleas	e proceed next.			
					Proceed Next			
Audit							Back Next Save A	8: Close Submit Cancel
About							Save 2	Cancel Submit Cancel

System displays the following error message if overrides are not accepted.

Figure 82: Error Message





3. Click Accept Overrides & Proceed.

 \rightarrow The **Checklist** screen is displayed.

Figure 83: Checklist

Offer Issue - 000APP0000	03950					🚺 🎽 Customer 360	Application Info	Remarks	Documents	🗐 Advices 🛛 🖋 🗙
Credit Rating Details	Summary									Screen (6 / 6)
Valuation of Mortgage	Credit Rating Details	Valuation of Mortgage	Legal Opinion	Assessment Details	Offer Issue					
 Legal Opinion 	Applicant Name: Mr. John Smith External Rating Agency: CIBIL	Mortgage Type: Independent Actual Area Of Property: 2400 Sqft	Opinion Date: Mar 22, 2019 Status: Favourable	Qualitative Score: 86.67 Quantitative Score: 70.0	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000					
 Assessment Details 	External Rating: 750	Market Value Of Asset: USD 45000	Description: Title deeds clear	System Decision: Recommended for	Rate of Interest: 10.5%					
Offer Issue	+1 view more	Valuation Date: Mar 22, 2019		Approval User Decision: Recommended for	Installment Amount: USD 0					
Summary										
			Stage Movement Su	ubmission		×				
			Stage wovement St			_				
			0-	2						
			Overrides	Checklist	Outcome					
						-				
			No check	klists mapped to the current stage. Ple	ase proceed next!					
					Proceed Next					
_										
Audit								lack Next	Save & Close	Submit Cancel

System displays the following error message if checklist is not verified.

Figure 84: Error Message

😢 Error	×
Mandatory Checklist(s) - Ensured the documents are verified against original., Verifie documents provided are as per bank policy.	d the
	ок



- 4. Click Save & Proceed.
 - \rightarrow The **Outcome** screen is displayed.

Figure 85: Outcome

Offer Issue - 000APP00000	3950				0	Customer 360	Application Info	n 🔁 Remarks	Documents	🗿 Advices 🛛 💉 🗙
Credit Rating Details Utilization of Mongage Ungal Opinion Accessment Details Offer Issue Generacy	Summary Credit Rating Details Applicant Name Mc John Smith External Rating Agency CBB External Rating 730 •1 view more	Valuation of Mortgage Mortgage Type Independent Actual Area Of Penyary 200 Sqft Auriert Value Of Anner USD 45000 Valuation Date: Mar 22, 2019	Legal Opinion Opinion Date: Mar 22, 2019 Sonte: Faceurado Description: Title deeds clear	Assessment Details Qualitation Score 66.67 Quantitation Score 79.09 System Decision: Recommended for Approval User Decision: Recommended for	Offer Issue Offer Issue Date Mar 22, 2019 Approver Amount: USD 15000 Rater of Interest: 10.5% Installment Amount: USD 0					Screen (6 / 6)
			Stage Movement So	Checklist	X Outcome					
				Select an Outcome Proceed Offer Amend (Return to applicatio Enrichment) Offer Amend (Return to applicatio Enrich (Return to applicatio Entry) Reject By Bank	1					
Audit					Submit			Back Next	Save & Close	Submit Cancel
Offer Issue - 000APP00000 Credit Rating Details Valuation of Montgage Legal Opinion Assessment Details Offer Issue Stramuy	3950 Summary Code Rating Details Applicat Name, Mr. John Smith Extensi Rating, Agency CBU, Extensi Rating, 780 +1 view more	Valuation of Mortgage Mortgage Type Independent Actual Nex Of Property, 2000 Saft Matter Value CANC USD 25000 Valuation Date: Mar 22, 2019	Legal Opinion Opinion Date: Mar 22, 2019 Status: Favourable Description: Title deeds clear	Assessment Details Guintative Score 86.67 Quantitative Score 86.67 Quantitative Recommended for Approval User Decision: Recommended for	Offer Issue Offer Issue Date: Mar 22, 2019 Approved Amount: USD 1000 Rate of Interest: USD% Installment Amount: USD 0	Curtomer 360	M Application Info	Remarks	Documents	Advices p ^{er} X Screen (6 / 6)
			Stage Movement Su Overrides	Checklist	3 Outcome					
				Select an Outcome Proceed Remarks Proceed to Offer Accept Stage	Y					
Audit					Submit			Back Next	Save & Close	Submit Cancel

- 5. Select **Proceed** outcome from the drop-down list. Available options are:
 - 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.
 - \rightarrow Confirmation screen is displayed.

Figure 86: Confirmation

Success	×
Information submitted succ	essfully
Application Reference Number - 00 Process Reference Number - 000H0	
Close Go to Free	

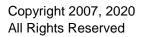
9. Click Go to Free Task.

 \rightarrow The Free Tasks screen is displayed.

Figure 87: Free Tasks

Free 1	Tasks										
	C Refresh	Acquire	e 📑 Delegate 🛛 🤉 R	eassign 🛛 👯 Flow Diagram							
•	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	
	Acquire & E		Loans Retail Process Ma		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.



The following notification will be sent to the user, if application is initiated from assisted channel, and to the OBDX customer, if application is initiated from self-service.

Loan Offer has been generated on Mar 26, 2020 for New Personal Loan with Application Number 000APP000000297 dated Mar 26, 2020 for Loan Amount GBP 142500



4.8 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
- 4.7.1 Offer Issue View only as available in Offer Issue stage
- 4.8.1 Offer Accept / Reject Details
- 4.8.2 Summary

4.8.1 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.

 \rightarrow The Offer Accept/Reject screen is displayed.

Figure 88: Offer Accept / Reject

Offer Accept/Reject - 000APP	00001386	🚺 🎽 Customer 360	Application Info 🦷 Remarks 📄 Documents 🏐 Advices 🇾	×
Offer Issue	Offer Accept/Reject		Screen (2 /	
Offer Accept/Reject Summary	Applicant Name Mr. John Smith			^
	Approved Loan Amount £500,000.00	Loan Tenure S Years 0 Months 0 Days	Rate Of Interest 9.4%	
	eMI	C 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	
		f Offer Accept/Reject * Reason		
	Accept The Accept Accept Accept The Accept Accept Accept The Accept Acce	6, 2020 🗰 Accepted	1	
Audit			Back Next Save & Close Cancel	a



2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to Table 35: Offer Accept/Reject – Field Description.

Field	Description
Customer Response	Select the customer response from the drop-down list. Available options are: 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: 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 .

Table 35: Offer Accept/Reject – Field Description	Table 35: C	Offer Accept/	Reject – Field	Description
---	-------------	---------------	----------------	-------------



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. 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.
Cancel	To terminate the application and the status of the application click Cancel . Such applications cannot be revived later by the user.



4.8.2 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.
 - \rightarrow The **Summary** screen is displayed.

Figure 89: Summary

Offer Accept/Reject - 000A	PP000003950			🚺 🖆 Customer 360 🛛 🕅 Application	info 🕠 Remarks Documents 🗿 /	ldvices a st X
 Assessment Details 	Summary					Screen (4 / 4)
Offer Issue	Assessment Details Offer Is	lssue C	Offer Accept/Reject			
Che have Che have Che have Che have Che have Che have	Qualitative Score: 86.67 Offer iss Quantitative Score: 70.0 Approve System Decision: Recommended for Rate of	ssue Date: Mar 22, 2019 C red Amount: USD 15000 C	Mire Acceptione Response Accept Mire Succe Date: Mar 22, 2019 Mire Copy Date: Apr 31, 2019			
Aude					Back Serve Color	unit Carcel

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 36: Summary– Field Description.

Table 36: 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.
Next	Click Next to navigate to the next data segment, after successfully capturing the data.



Data Segment	Description
	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. NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
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.
 - \rightarrow The **Overrides** screen is displayed.

Figure 90: Overrides

Offer Accept/Reject - 000A	PP000003950					🚯 🎽 Customer 360 🛛 🕅 Applicat	ion Info 🛛 🗮 Remarks 📄 Documents	🗐 Advices 📌 🗙
Assessment Details	Summary							Screen (4 / 4)
Offer Issue	Assessment Details	Offer Issue	Offer Accept/Reject					
Offer Accept Reject	Qualitative Score: 86.67 Quaritative Score: 70.8 System Decision: Recommended for Approval User Decision: Recommended for	Offer Issue Date: Mar 22, 2019 Approved Answer: USD 15900 Rate of Islewer: 10.5% Installment Answer: USD 8	Customer Response: Accept Offer Issue Date: Mar 22, 2019 Offer Expiry Date: Apr 01, 2019					
			Stage Movement Submission		×	-		
			0	2	- 3			
			Overrides	Checklist	Outcome			
			No overrides general	ed for acceptance. Please pro	ceed next. Proceed Next			
AuSt							Back Next Save & Close	Submit Cancel

System displays the following error message if overrides are not accepted.

Figure 91: Error Message

😢 Error	×
Pending Approval of Overrides	
	ОК



3. Click Accept Overrides & Proceed.

 \rightarrow The **Checklist** screen is displayed.

Figure 92: Checklist

Offer Accept/Reject - 000	APP000003950					Customer 360	Application Info	Remarks	Documents	Advices 💉 🗶
Assessment Details	Summary									Screen (4 / 4)
Cffer Issue Cffer Accept/Reject	Assessment Details Qualitative Score 86.47 Quantitative Score 78.0 System Decision Recommended for Approval Liker Decision Recommended for	Offer Issue Offer Issue Approved Amount: USD 1500 Rate of Inner: 10.5% Insulineet Amount: USD 8	Offer Accept/Reject Conternor Response Accept Offer Issue Date: Mar 22, 2019 Offer Espiry Date: Apr 01, 2019							
			Stape Movement Submission Overrides No decklists mapped	Checklist	X Outcome proceed next				See & Char	San Cont

System displays the following error message if checklist is not verified.

Figure 93: Error Message

😢 Error	×
Mandatory Checklist(s) - Ensured the documents are verified against original., Verified th documents provided are as per bank policy.	ie IK



- 4. Click Save & Proceed.
 - \rightarrow The **Outcome** screen is displayed.

Figure 94: Outcome

Offer Accept/Reject - 000A	PP000005950			U 🛍 Customer 360		<u> </u>	
Assessment Details	Summary						Screen (4 / 4)
Offer Issue	Assessment Details	Offer Issue	Offer Accept/Reject				
Offer Accept/Reject	Qualitative Score: 86.67	Offer Issue Date: Mar 22, 2019	Customer Response: Accept				
Summary	Quantitative Score: 70.0 System Decision: Recommended for	Approved Amount: USD 15000	Offer Issue Date: Mar 22, 2019				
	Approval	Rate of Interest: 10.5% Installment Amount: USD 0	Offer Expiry Date: Apr 01, 2019				
	User Decision: Recommended for						
				×			
			Stage Movement Submission	*			
			G6				
			Overrides Checklist Outcome				
			Select an Outcome				
			Offer Accept By customer 👻				
			Offer Accept By customer				
			Offer Reject By Customer				
			Offer Amend Retun to Application				
			Entry Reject By Bank				
			Neject by benk				
			Submit				
			ALLOS	•			
_					_		
Audit					Back	Next Save & Clos	e Submit Cancel
Offer Accept/Reject - 000A				Customer 360	Application Info	Remarks Docum	ents 🗿 Advices 💉 🗙
				Customer 360	Application Info	Remarks Docum	
Assessment Details	Summary			Customer 360	Application Info	Remarks Docum	ents Advices p ^{er} × Screen (4/4)
Assessment Details Offer Issue	Summary Assessment Details	Offer Issue	Offer AcceptRoject	Customer 360	Application Info	Remarks Docur	
Assessment Details Offer Issue Offer Accept/Reject	Summary	Offer Issue Offer Issue Date: Mar 22, 2019 Approved Amourt: USD 15000	Other Acceptilization	Castomer 360	Application Info	Remarks Docum	
Assessment Details Offer Issue	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 Statem Decision: Recommended for	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Customer Response: Accept	👔 🖬 Cuntomer 360	Application Info	Remarks Docum	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.9	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000	Customer Response: Accept Offer Issue Date: Mar 22, 2019	Customer 360	Application Info	Remarks Docum	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Customer Response: Accept Offer Issue Date: Mar 22, 2019	🕜 🕍 Gaskreer 360	Application Info	Remarks Docer	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Customer Response: Accept Offer Issue Date: Mar 22, 2019	Cashows 36	Application Info	To Dawn	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Customer Response: Accept Offer Issue Date: Mar 22, 2019	🕑 🕍 Culturer 16	Application Indo	Remarks 👔 Docer	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Customer Response: Accept Offer Issue Date: Mar 22, 2019	O 🕯 Cateror 10	M Application Info	R Dow	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Customer Response: Accept Offer Issue Date: Mar 22, 2019	Conner 20	M Application Info	Reg Annadas 🚺 Docar	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Culture Integrates Accept Offer Laure Link Mar 20, 2019 Offer Equiry Cont: Apr 91, 2019		M Application Info	R land	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Culture Integrates Accept Offer Laure Link Mar 20, 2019 Offer Equiry Cont: Apr 91, 2019		M Application Indo	Reg Danski	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Concerne Inspects Accept Other base in Key 22, 2019 Other Equity Other Apr 49, 2019 Stage Movement Submission		M Application Mds	Ng lanska	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Concerne Integrande Acage Offer Law Date: Net 22, 2019 Offer Eavy Crain: Apr 61, 2019 Stage Movement Submission		M Appleation Mate	Reg Dansaks	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Chemisten Reproduction Concerning Stage Movement Submission		M Application Mrs	Ng tends	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Cherror Inspose Area Cherror Laboratoria Agrie 1203 Stage Movement Submission Overrides Chestist Stage Laboratoria		The Application Hole	Romatis Devel	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Cherrore Marger Cherrore Marger Cherrore Marger Stage Movement Submission Overrides Checkist Outcome Select an Outcome Offer Accept by cutome		M epidados Me	No denais	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Concerning Reproductives Concerning Reproductives Stage Movement Submission Override: Checklist Outcome Seace an Outcome Other Accept by customer Paradia		Megékésé té	Ng tanak	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Cherrore Marger Cherrore Marger Cherrore Marger Stage Movement Submission Overrides Checkist Outcome Select an Outcome Offer Accept by cutome		Magdadie Me	Programmer (1999)	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Concerning Reproductives Concerning Reproductives Stage Movement Submission Override: Checklist Outcome Seace an Outcome Other Accept by customer Paradia		Megdindin tik	Ng tanak	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Concerning Reproductives Concerning Reproductives Stage Movement Submission Override: Checklist Outcome Seace an Outcome Other Accept by customer Paradia		Megédadin bé	Ng bands	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Concerning Reproductives Concerning Reproductives Stage Movement Submission Override: Checklist Outcome Seace an Outcome Other Accept by customer Paradia		Megdindin tik	No formation	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Concerning Reproductives Concerning Reproductives Stage Movement Submission Override: Checklist Outcome Seace an Outcome Other Accept by customer Paradia		Megdindin tik	Ng tanak	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Concerning Reproductives Concerning Reproductives Stage Movement Submission Override: Checklist Outcome Seace an Outcome Other Accept by customer Paradia		Megdedie ide	No formats	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Stage Movement Submission Override Override Stage Movement Submission Override Override Override Stage Movement Submission Override	×	Megdindin tik	No bende	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Concerning Reproductives Concerning Reproductives Stage Movement Submission Override: Checklist Outcome Seace an Outcome Other Accept by customer Paradia	×	Megdiadia ta	Por Seconda Se	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Stage Movement Submission Override Override Stage Movement Submission Override Override Override Stage Movement Submission Override	×	Megdedie id.	No formation	
Assessment Details Offer Issue Offer Accept/Reject	Summary Assessment Details Qualitative Score: 86.67 Quantitative Score: 70.0 System Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 10.5%	Stage Movement Submission Override Override Stage Movement Submission Override Override Override Stage Movement Submission Override	×			

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

- Return to Application Entry stage •
- Return to Application Enrich stage ٠
- Return to Underwrite stage ٠
- Return to Assessment stage •
- **Reject Application** •

 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.
 - \rightarrow The **Confirmation** screen is displayed.

Figure 95: Confirmation

Success	×
Information submitted successfully	
monnation submitted successiony	
Application Reference Number - 000APP000	011533
Process Reference Number - 000HOMELA00	05531
Close Go to Free Task	

9. Click Go to Free Task.

 \rightarrow The **Free Tasks** screen is displayed.

Figure 96: Free Tasks

Free Tasks											
	C Refresh	 Acquire 	e 🔥 Delegate 🖉 R	eassign 🕴 Flow Diagram							
-	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	
	Acquire & E		Loans Retail Process Ma	000HMELN10000826	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 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.

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.



However, if there is an error encountered while submitting to the host, a new wait task is created and user once acquire the task, BackOffice Error data segment will be displayed with the host errors.

Figure 97: Backoffice Errors

Application Entry - 000A	PP000009154	1 III Application Info 🛛 🔽 Remarks 🔹 🏥 Documents 🖉 🇊 Advices
Analysis Details	Backoffice Errors	Scree
Backoffice Errors	Status	
Account Services	FAILURE	
Admission Details	Error Code : CL-LM-00103	
Asset Details	Message : Invalid Customer ID	
Charge Details	Error Code : CL-LM-00104	
Collateral Details	Message : Principal Amount execeeds the Total Disbursement Details	
Credit Rating Details	-	

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.

The following notification will be sent to the user, if application is initiated from assisted channel, and to the OBDX customer, if application is initiated from self-service.

Loan Offer has been accepted for New Personal Loan with Application Number 000APP000000297 dated Mar 26, 2020 for Loan Amount GBP 142500 on Mar 26, 2020

4.9 Account Approval Stage

The Account Approval stage has the following reference data segments:

- 4.9.1 Assessment Details View Only
- 4.9.2 Offer Accept/Reject View Only
- 4.9.3 Loan Summary Details
- 4.9.4 Summary

4.9.1 Assessment Details

Assessment Details is the first data segment of Account Approval stage. The user can acquire the application from FREE TASK.

- Click Next in Offer Accept/Reject screen to proceed with next data segment, after successfully capturing the data.
 - $\rightarrow\,$ The Assessment Details screen is displayed.

Figure 98: Assessment Details

Account Approval - 000AP	P000000235			i	Customer 360	Application Info	🛺 Remarks 🛛 📄 D	locuments 🛛 🗐 Advices	$\gamma_{n_{i}}$ ×
Assessment Details	Assessment Details								Screen (1 / 4)
Offer Accept/Reject									
Loan Summary Details	Requested Loan	Loan Tenure	Rate of Inte	rest		ø		User Recommendation	
Summary	Amount GBP 15000	3 Years 5 Months	% 4.35%			System Recommendation Recommended for Approval		Recommended for Appro	val
	Qualitative Analysis			Quantitative A	nalysis				
	74 % Auto Repected (5-30) Recommende for Reperced (5-80) Auto Agereved (60-100)	KRS Amy Smith	74%	Auto Rej Recomm	00 % scied (0-24) ended for Reject (244 anded for Approval (6 roved (90-100)		Length MRS Amy	Smith 100	1%
	Recommended Loan Amount GBP 15000	Approve Loan Amount GBP 15000	Pinal Loan 3 Years 5	Tenure Months		% Final Rate 4.35%		🖋 Change by Manual Intervent	ion
Audit							Back	Next Save & Close	Cancel

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.

2. For more information on fields, refer to Table 37: Assessment Details - Field Description.

 Table 37: Assessment Details – Field Description

Field	Description
Requested Loan Amount	Displays the requested loan amount.
Loan Tenure	Displays the loan tenure.
Rate of Interest	Displays the interest rate.
System Recommendation	Displays the system recommendations. Available options are: • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Rejected
User Recommendation	 Specify the User recommendation. Available options are: Recommended for Approval Recommended for Reject
Recommended Loan Amount	Displays the recommended loan amount.
Approved Loan Amount	Displays the approved loan amount.
Final Loan Tenure	Displays the final loan tenure.
Final Rate	Displays the final rate.
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.

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. 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 terminate the application and the status of the application. Such applications cannot be revived later by the user.

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



4.9.2 Offer Accept/Reject

Offer Accept/Reject is the next data segment of Account Approval stage.

- 1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage Assessment Details stage.
 - \rightarrow The Offer Accept/Reject screen is displayed.

Figure 99: Offer Accept / Reject

Offer Accept/Reject - 000APP0	0000138	5		🚺 🎽 Customer 36	50 🚺 App	olication In	io 🗖 Remarks	Documents	🗐 Advices	s.	×
Offer Issue	Offer A	ccept/Reject							:	icreen (2	: / 3)
Offer Accept/Reject Summary	2	Applicant Name Mr. John Smith Smith									^
	0	Approved Loan Amount £500,000.00		Loan Tenure 5 Years 0 Months 0 Days		%	Rate Of Interest 9.4%				
	¢	Instalment Type EMI	C	Instalment Frequency Monthly			Instalment Amount £10,711.00				
	K	Principal <u>£500,000.00</u>		Interest £142,657.77			Charges £100.00				
	Ê	Offer Issue Date 2020-03-26		Offer Expiry Date 2020-03-27			🖋 Cust	omer Response			
			ff Offer Acce		Reason Accepted						
Audit							Back	(Next	Save & Close	Cance	el

2. For more information on menus, refer to Table 38: Offer Accept/Reject - Field Description.

Table 38: Offer Accept/Reject – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Approved Loan Amount	Displays the approved loan amount.
Loan Tenure	Displays the loan tenure.
Rate of Interest	Displays the rate of interest.
Instalment Type	Displays the type of instalment.
Instalment Frequency	Displays the frequency of instalment.
Instalment Amount	Displays the instalment amount.
Principal	Displays the principal amount.



Field	Description
Interest	Displays the rate of interest.
Charges	Displays the charges.
Offer Issue Date	Displays the offer issue date.
Offer Expiry Date	Displays the offer expiry date.
Customer Response	Displays customer response.
Date Of Offer Accept/Reject	Displays 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	Displays the post offer amend.
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	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.
Cancel	To terminate the application and the status of the application click Cancel . Such applications cannot be revived later by the user.



4.9.3 Loan Summary Details

Loan Summary Details is the next data segment of Account Approval stage.

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.

 \rightarrow The Loan Summary Details screen is displayed.

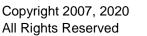
Figure 100: Loan Summary Details

Account Approval - 000APP	00000235		i Customer 360 Application Info	Remarks Documents 🗐 Advices 💉 🗙
Assessment Details	Loan Summary Details			Screen (3 / 4)
Offer Accept/Reject				
Loan Summary Details Summary	Applicant Name MRS Amy Smith			
	Account Type Home Loan	Account Branch 000	Product Code HMLN03	Version Product Name NEW HOME LOAN
	Host Product Code MORP	Host Product Description Moratorium Loans		
	Application Details			
	Loan Amount £15,000.00	Loan Tenure 3 Years 5 Months 0 Days	s % 4	terest Rate .35
	Repayment Method EMI	Repayment Frequence Monthly		Repayment Schedule View
	Application Life Cycle Details			
	Application Date Mar 26, 2020	Assessment Approval Method Internal Scorecard		ffer Approved Date Tar 26, 2020
	Offer Accepted Date Mar 26, 2020			
	Approval Details			
	Approver Id	Stage	Date	
	· ·	RPM_RLNORG_APPRL	2020-0	3-25
	User Recommendation	User Action		
Audit				Back Next Save & Close Cancel

 For more information on data elements, refer to Table 39: Loan Summary Details – Field Description.

Field	Description	
Applicant Name	Displays the applicant name.	
Account Type	Displays the account type.	
Account Branch	Displays the account branch name.	

Table 39: Loan Summary Details – Field Description



Field	Description
Product Code	Displays the product code selected for this loan account.
Product Name	Displays the product name selected or this loan account.
Host Product Code	Displays the host product code mapped to the business product for this loan account.
Host Product Description	Displays the host product name mapped to the business product for this loan account.
Application Details	Displays the applicant details.
Loan Amount	Displays the final loan approved amount.
Loan Tenure	Displays the final loan tenure for the approved amount.
Interest Rate	Displays the rate of interest for the approved loan amount.
Repayment Method	Displays the repayment method.
Repayment Frequency	Displays the frequency of repayment.
Repayment Schedule View	Select it to indicate if user needs to view the repayment schedule.
Application Life Cycle Details	Displays the application life cycle details.
Application Date	Displays the application date.
Assessment Approval Method	Displays the assessment approval method.
Offer Approved Date	Displays the offer approved date.
Offer Accepted Date	Displays the offer accepted date.
Approval Details	Displays the approval details.
Approver ID	Displays the approver ID.



Field	Description
Stage	Displays the stage.
Date	Displays the date.
Offer Issue Date	Displays offer issue date.
User Recommendation	Specify the User recommendation. Available options are:
	Recommended for ApprovalRecommended for Reject
User Action	Displays the user action based on user recommendation.
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.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.



4.9.4 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 **Loan Summary Details** screen to proceed with next data segment, after successfully capturing the data.
 - \rightarrow The **Summary** screen is displayed.

Figure 101: Summary -

Account Approval - 000APF	P000000235			(i) 🔓 Customer 360	Application Info	Remarks	Documents	Advices	$_{\mu^{t'}} \times$
Assessment Details	Summary							Sc	reen (4 / 4)
Offer Accept/Reject	Assessment Details	Offer Accept/Reject	Loan Summary Details						
Loan Summary Details	Qualitative Score: 74.0 Quantitative Score: 100.0	Customer Response: Accept Offer Issue Date: Mar 26, 2020	Loan Amount: GBP 15000 Loan Tenure: 3 Years 5 Months 0 Days						
Summary	System Decision: Recommended for	Offer Expiry Date: Mar 27, 2020	Rate of Interest: 4.35%						
	Approval User Decision: Recommended for		User Recommendation: Recommended for Approval						
Audit						Back Next	Save & Close	Submit	Cancel

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 40: Summary– Field Description.

Table 40: Summary– Field Description

Data Segment	Description			
Assessment Details	Displays the assessment details.			
Offer Accept / Reject Details	Displays the offer accept / reject details.			
Loan Summary Details	Displays the loan summary 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. If mandatory details are not provided,			

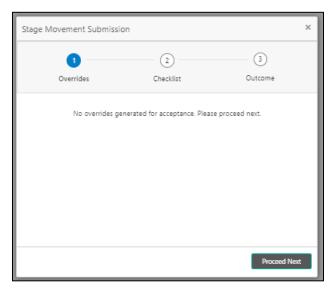


Data Segment	Description
	system displays an error message for the user to take action.
	User will not be able to proceed to next data segment, without capturing the mandatory data.
	NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
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.
 - \rightarrow The **Overrides** screen is displayed.

Figure 102: Overrides



System displays the following error message if overrides are not accepted.

Figure 103: Error Message





- 3. Click Accept Overrides & Proceed.
 - \rightarrow The **Checklist** screen is displayed.

Figure 104: Checklist



System displays the following error message if checklist is not verified.

Figure 105: Error Message





- 4. Click Save & Proceed.
 - \rightarrow The **Outcome** screen is displayed.
 - Figure 106: Outcome

Śtage Movement Sub	mission			×
0—	2		3	
Overrides	Checklist		Outcome	
	Select an Outcome			
	Proceed	•		
]	Proceed			1
	Return To Post Offer Amen	dment		
_			Subm	nit

- 5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Post Offer Amendment
- Select Proceed outcome from the drop-down list. It will logically complete the Account Approval stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, Post Offer Amendment.

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.
 - \rightarrow The **Confirmation** screen is displayed.

Figure 107: Confirmation

Success	×
Information submitted su	ccessfully
Application Reference Number -	
Process Reference Number - 000	DHOMELA0005531
Close Go to Fr	ree Task

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

Figure 108: Free Tasks

ree	e Tasks										
	C Refresh	♦ Acquire	: 🙏 Delegate 🖉 🛞 R	eassign 🛛 👯 Flow Diagram							
•	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	

The following notification will be sent to the user, if application is initiated from assisted channel, and to the OBDX customer, if application is initiated from self-service.

Loan Account Number 000RPPL20086A0SO has been opened for New Personal Loan with Application Number 000APP000000215 dated Mar 26, 2020



4.10 Post Offer Amend Stage

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

- 4.10.1 Offer Issue View Only
- 4.10.2 Post Offer Amendment
- 4.10.3 Loan Disbursement Details
- 4.10.4 Loan Repayment Details

4.10.1 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.

 \rightarrow The **Offer Issue** screen is displayed.

Figure 109: Offer Issue

Offer Issue - 000APP0000013	86	🚯 🎽 Customer 360 🛛 🕪 Ap	plication Info 🛛 🛺 Remarks 📄 Documents 🖉 Advices 🛛 💉 🗙
Assessment Details	Offer Issue		Screen (2 / 3)
Offer Issue	Applicant Name Mr. John Smith		
	Approved Loan Amount £500,000.00	Loan Tenure S Years 0 Months 0 Days	% 9.4%
	Instalment Type EMI	C Instalment Frequency Monthly	Linstalment Amount £10,711.00
	Principal £500,000.00	Lit42,657.77	Charges £100.00
	Offer Issue Date 2020-03-26	Generate Offer	
		With Schedule	
		Without Schedule	
Audit			Back Next Save & Close Cancel



2. For more information on data elements, refer to Table 41: 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	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. Available options are: With Schedule Without Schedule A PDF file will be generated with the offer content. Default template for offer issue is used in this reference workflow.			

Table 41: Offer Issue Details – Field Description



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. 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 terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.10.2 Post Offer Amendment

- 1. Click **Next** in **Offer Issue** screen to proceed with next data segment, after successfully capturing the data.
 - \rightarrow The **Post Offer Amendment** screen is displayed.

Figure 110: Post Offer Amendment

Assessment Details	Post Offer Amendment		Screen (2 / 5)
Post Offer Amendment			
Loan Disbursement Details			
Loan Repayment Details	Applicant Name Mr. Amy Smith Smith		
 Summary 			
	Offer Issue Date Mar 26, 2020	Offer Expiry Date Apr 20, 2020	Offer Amend Date Gf Mar 26, 2020
	Approved Loan Amount £500,000.00	Loan Tenure 4 Years	ar Installment Type EMI
	Rate Of Interest 5	% Mergin	at Effective Rate 5
Audit			Back Next Save & Close Cancel

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to Table 42: 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. 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 terminate the application and the status of the application. Such applications cannot be revived later by the user.



4.10.3 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.
 - \rightarrow The **Disbursement Details** screen is displayed.

Figure 111: Loan Disbursement Details

Loan Application Enrichment	- 000APP000001386			🚺 🎽 Customer 360	Application Info	ks	🗐 Advices 🚽 🗙
Loan Interest Details	Loan Disbursement Details						Screen (2 / 6)
Loan Disbursement Details	Loan Amount						
Loan Repayment Details	GBP500,000.00						
Charge Details	Number Of Disbursement *	First Disbursement Date *		Total Disbursement *			
Account Services	1 ~ ^			GBP v £500,0	00.00		
Summary	Disbursement Mode *	Customer Account *	0	Branch Code *			
	Internal Account	0000002440017	0	000			
Audit						Back Next	Save & Close Cancel

 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 43: Loan Disbursement – Loan Disbursement.

Table 43: Loan Disbursement – Loan Disbursement

Field	Description
Loan Amount	Displays the loan amount defaulted from the Loan Details screen in Application Entry stage.
Disbursement Frequency	Displays the Disbursement frequency. If Multiple Disbursement and Frequency Based is enabled, then Disbursement Frequency is enabled. Available options are: Daily Monthly Weekly

Field	Description
	QuarterlyHalf YearlyYearly
First Disbursement Date	Displays the first disbursement date.
Disbursement Schedule	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.
	Based on the First Disbursement Date and the Disbursement Frequency , the dates are automatically populated.
	However, the disbursement amounts for the respective dates will have to be captured by the user.
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. 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.



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.



4.10.4 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.
 - \rightarrow The Loan Repayment Details screen is displayed.

Figure 112: Loan Repayment Details

Loan Application Enrichment -	000APP000001694				(i) Customer 360	Application Info	Remarks	🗐 Advices 🛛 🔎 🗙
Eoan Interest Details	Loan Repayment Details							Screen (3 / 6)
Loan Disbursement Details	Type Of Repayment *		Repayment Frequency *		First Repayment Date		Loan Tenure	
Loan Repayment Details	EMI	•	Monthly	*	Apr 26, 2020		3 Years 0 Months 0 Days	
Charge Details	Maturity Date		Repayment Mode *		Customer Account *		Branch Code *	
Account Services	Mar 26, 2023		Internal Account	Ŧ	00000029430011	0	000	
Summary	Moratorium Period (In Months)	*						
	6		Show Repayment Schedule					
Audit							Back Next	Save & Close Cancel

 Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to the Table 44: Loan Repayment Details – Field Description.

Table 44: 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	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. If moratorium period is provided then system will generate repayment schedule based on the moratorium period.
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.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.



4.10.4.1 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.

 \rightarrow The **Repayment Schedule** screen is displayed.

Figure 113: Repayment Schedule

Loan Interest Details	Lean Banaumant Data	ile.							So
Loan Disbursement Details	Loan Repayment Deta Type Of Repayment *	IIS	Deaterman	nt Frequency *		First Repayment I	Data *	Loan Tenure *	201
Loan Repayment Details	EMI	v	Monthly		v	May 7, 2020		0 Years 12 Months 0 Days	
Charge Details				Repayment S	chadula	_		×	
Account Services				Nepayment 3	chedule			· · · · · · · · · · · · · · · · · · ·	
Summary		S. No.	Date	Installment	Principal	Interest	O/S Balance		
		1	2019-04-22	681.24	528.36	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.

 \rightarrow The **Repayment Schedule** screen is displayed.

Figure 114: 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



4.11 Account Creation Stage

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:

- 4.11.1 Offer Accept/Reject Details View only
- 4.11.2 Account Create Details
- 4.11.3 Summary

4.11.1 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.
 - \rightarrow The Offer Accept/Reject screen is displayed.

Figure 115: Offer Accept/Reject Details

Offer Accept/Reject - 000APP	00001386	(i) 🖍 Customer 360	Application Info 🛛 👼 Remarks 🛛 📄 Documents 🖉 🧿 Advices	$_{\mu }^{\mu }\rightarrow %$
Offer Issue	Offer Accept/Reject		Scree	en (2/3)
Offer Accept/Reject	Applicant Name Mr. John Smith Smith			Î
	Approved Loan Amount £500,000.00	Loan Tenure S Years 0 Months 0 Days	Rate Of Interest 9.4%	
	Instalment Type EMI	C Instalment Frequency Monthly	Linstalment 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	
		M Offer Accept/Reject * Reason 26, 2020		
				v
Audit			Back Next Save & Close O	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



4.11.2 Account Create Details

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

- Click Next in Offer Accept/Reject screen to proceed with next data segment, after successfully capturing the data.
 - \rightarrow The **Account Create** screen is displayed.

Figure 116: Account Create

Account Creation - 000A	PP000	004156	i				🚺 🎽 Customer 360	Application Info	Remarks Documents 🗐	dvices p ^{er} ×
Offer Accept/Reject	Acc	ount (Create							Screen (2/3)
Account Create										
Summary		-	Applicant Name	ŏ.	Approved Loan Amount	m	Offer Issue Date	Offer Ac	ccepted Date	
		C	Loan Tenure	¢	Instalment Type	10	Installment Prequency	% Rate or	Interest	
		6	Principal	000	Interest	ø	Instaiment Amount	Charged	6	
		<u>a</u> ř	Diebursement Account		Repayment Account					
			Show Schedule							
										_
Audit									Back Next Save & C	ose Cancel

 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 45: 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.

Table 45: Account Create – Field Description

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. 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 terminate the application and the status of the application. Such applications cannot be revived later by the user.



4.11.3 **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.
 - \rightarrow The **Summary** screen is displayed.

Figure 117: Summary

Account Creation - 000AP	P000003950		🚺 🖬 Customer 360 🛛 🕅 Application Info	Remarks D	ocuments [Advices 📌 🔾
Offer Accept/Reject	Summary				Screen (3 / 3
Account Create Summary	Customer Response: Accept A Offer Issue Date: Mar 22, 2019 A	ccount Create opicant Name: Mr. John Smith oproved Amount: USD 15000			
	A 0	ian Tenure: 0 Years 12 Months 0 ays the of Interest: 10.5%			
	1				
A sette				and the first	e & Close Submit Cancel
Audit				Back Next Saw	a close submit Cancel

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 46: Summary – Field Description.

Table 46: 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.



Data Segment	Description
	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. NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
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.
 - \rightarrow The **Overrides** screen is displayed.

Figure 118: Overrides

Account Creation - 000AP	P000003950					Cuttomer 360	🕪 Application Info	ks Documents	Advices 👷 🗶
Offer Accept/Reject	Summary								Screen (3 / 3)
Account Create	Offer Accept/Reject	Account Create							
6 Sammary	Cratomer Response Accept Offer Ioue Date Mar 22, 2019 Offer Expiry Date: Apr 01, 2019	Applicare Hanve Mic Jahn Smith Approved Ancount USD 1500 Loss Tissure (Wars 12 Meetits 0 Days Rote of Internet: 185/9							
		Stage M	ovement Submission		×				
			0	2					
			Overrides	Checklist	Outcome				
		L	No overrides general	ed for acceptance. Please	poted fait.				
Audit	1						Beck	nt Save & Close	Submit Cancel

System displays the following error message if overrides are not accepted.

Figure 119: Error Message





3. Click Accept Overrides & Proceed.

 \rightarrow The **Checklist** screen is displayed.

Figure 120: Checklist

Account Creation - 000APP	000003950					Customer 360	Application Info	Remarks	Documents	Advices 2 ⁴⁰ ×
Offer Accept/Reject	Summary									Screen (3 / 3)
Account Create	Offer Accept/Reject	Account Create								
Sammary	Continent Proponie Accept Offer Issie Date: Mar 22, 2019 Offer Copiey Date: Apr 01, 2019	Applicant Nume: Miz. John Smith Approval Annourt: USD 15000 Loss Tensure: 9 Years 12 Moeths 0 Days Rate of Interest: 10.5%								
		Sta	ge Movement Submissio	in	×					
			0	2	3					
			Overrides	Checklist	Outcome					
			No theofilitis map	ped to the current stage. Ple	ee proceed next					
Audit								Back Next	Save & Close	Submit Cancel

System displays the following error message if checklist is not verified.

Figure 121: Error Message

😢 Error 🛛 🗙
Mandatory Checklist(s) - Ensured the documents are verified against original., Verified the documents provided are as per bank policy.



- 4. Click Save & Proceed.
 - \rightarrow The **Outcome** screen is displayed.

Figure 122: Outcome

Account Creation - 000APF	2000003950					🚯 🖬 Custo	mer 360	n Info 🛛 🕠 Remarks	Documents	🗿 Advices 🛛 🔎 🗙
Offer Accept/Reject Acceute Create Services	Summary Offer Accept/Rigion Color Insure Recept Offer Insure Date: Mar 22, 2819 Offer Soury Date: Apr 01, 2819	Account Create Applicant Name, Mr. John Ser Approved Amount: USD 1000 Loan Traver: O Years 12 Mont Days Rate of Interest: 10.5%								Screen (3/3)
			Stage Movement Sul	bmission O Checklist	3 Outcome					
				Select an Outcome Proceed • Proceed Raject By Bank						
Austa					Submit			Back Next	Seve & Close	Submit Cancel
Account Creation - 000APF	2000003950					Custo	mer 360 MApplication	1 Info 🗮 Remarks	Documents	🗐 Advices 🥜 🗙
Offer AcceptRoject Account Create Serverary	Summary Offer Accept/Right Conterner Programme Accept Offer Early Date: Mar 20, 2019 Offer Early Date: Apr 01, 2019	Account Create Applicant Name: Mr. John Sm Approved Amount: USD 1500 Loan Teruar: 0 Years 12 Mont Days Rate of Interest: 10.5%								Screen (3 / 3)
			Stage Movement Sul	Checklist	X Qutcome					
				Select an Outcome Proceed						
Austa					Submit			Back Next	Save & Close	Submit Cancel

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



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

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.
 - \rightarrow The **Confirmation** screen is displayed.

Figure 123: Confirmation

Success	×
S	
Account has been created successfully. FCUBS Account No: 000LRE719081AGMZ	
Close Go to Free Task	

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.



4.12 Reference and Feedback

4.12.1 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/

4.12.2 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.

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