

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms table

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

1.5 List of Topics

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

The business process definition will determine the different stages which are required for a given combination of the Process Code, Life Cycle and Business Product Code. The workflow management of these stages and the relevant stage movements are defined in the Plato / Conductor to help us orchestrate the micro services based process flow and ensure seamless transition of the Account open process across various stages in that given order. The Plato /

Conductor process will drive the workflow from one stage to another based on the process outcomes at the respective stages and subject to fulfilling of the mandatory data capture and submission / capture of mandatory documents at the respective stages.

4 Retail 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**.

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

Figure 1: Free Tasks

| | Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Cus |
|--------------------------|----------------|----------|----------------------------|--------------------------|--------------------|------------------------|------------------|--------|-----|
| <input type="checkbox"/> | Acquire & Edit | | Savings Retail Process ... | 000SAVLAC0001914 | 000APPO00004201 | Application Entry | 19-03-22 | 000 | |
| <input type="checkbox"/> | Acquire & Edit | | Loans Retail Process Ma... | 000HMEMLN10000898 | 000APPO00004201 | Application Entry | 19-03-22 | 000 | 000 |
| <input type="checkbox"/> | Acquire & Edit | | Savings Retail Process ... | 000SAVLAC0001898 | 000APPO00004178 | Application Entry | 19-03-22 | 000 | |
| <input type="checkbox"/> | Acquire & Edit | | Savings Retail Process ... | 000SAVLAC0001888 | 000APPO00004167 | Application Enrichment | 19-03-22 | 000 | |
| <input type="checkbox"/> | Acquire & Edit | | Savings Retail Process ... | 000SAVLAC0001887 | 000APPO00004166 | Application Entry | 19-03-22 | 000 | |
| <input type="checkbox"/> | Acquire & Edit | | Savings Retail Process ... | 000SAVLAC0001885 | 000APPO00004159 | Application Entry | 19-03-22 | 000 | |
| <input type="checkbox"/> | Acquire & Edit | | Savings Retail Process ... | 000SAVLAC0001880 | 000APPO00004148 | Application Entry | 19-03-22 | 000 | |
| <input type="checkbox"/> | Acquire & Edit | | Loans Retail Process Ma... | 000HMEMLN10000879 | 000APPO00004141 | Application Entry | 19-03-22 | 000 | |
| <input type="checkbox"/> | Acquire & Edit | | Retail Process Manage... | 000INIT000004097 | 000APPO00004146 | Application Initiation | 19-03-22 | 000 | |
| <input type="checkbox"/> | Acquire & Edit | | Retail Process Manage... | 000INIT000004096 | 000APPO00004145 | Application Initiation | 19-03-22 | 000 | |
| <input type="checkbox"/> | Acquire & Edit | | Retail Process Manage... | 000INIT000004095 | 000APPO00004144 | Application Initiation | 19-03-22 | 000 | |
| <input type="checkbox"/> | Acquire & Edit | | Retail Process Manage... | 000INIT000004094 | 000APPO00004143 | Application Initiation | 19-03-22 | 000 | |
| <input type="checkbox"/> | Acquire & Edit | | Retail Process Manage... | 000INIT000004093 | 000APPO00004142 | Application Initiation | 19-03-22 | 000 | |
| <input type="checkbox"/> | Acquire & Edit | | Retail Process Manage... | 000INIT000004092 | 000APPO00004141 | Application Initiation | 19-03-22 | 000 | |

Page 1 of 6 (1 - 20 of 104 items) K < 1 2 3 4 5 6 > X

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.

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

Figure 2: Loan Details

Loan Application Entry - 000APP000009097

Customer 360 Application Info Remarks Documents Advices

Screen (1 / 8)

Loan Details

Account Type: Home Loan Business Product Name: Classic Home Loan

At Futura Bank, we understand the amount of hard work you may have had in life. With Futura Classic Home Loans you can gather hopes, achieve your dreams and create memories in your own space.

Account Branch: 000

Account Currency: GBP

Purpose of Loan: NEW

Loan Tenure: 10 MM/DD

Estimation Cost: £500,000.00

Customer Contribution: £100,000.00

Loan Amount: GBP400,000.00

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 fields, refer to [Table 4: Loan Details – Field Description](#).

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. |

| Field | Description |
|-------------------------|---|
| | <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> |
| Save & Close | Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. |
| Cancel | Click Cancel to 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.

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

Figure 3: Asset Details

Loan Application Entry - 000APP00000997

Customer ID Application Info Remarks Documents Advice

Screen (2 / 8)

Asset Details

Business Product Name
Classic Home Loan

Mortgage Branch *
000

Home Type *
Select

Dimensions *
Select

Market Value *
GBP

Asset Status *
Select

Address

Building *
Street *
Locality
City *

State *
Country *
Zip Code *

Back Next Save & Close Cancel

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

Table 5: Asset Details – Field Description

| Field | Description |
|-------------------------|---|
| 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: <ul style="list-style-type: none"> • Independent • Villa • Apartment • Others This field is mandatory. |
| Dimensions | Select the dimension unit from the drop-down list. Available options are: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Under Construction • Partially Completed • Completed • Ready to Buy |

| Field | Description |
|-----------------|---|
| | <ul style="list-style-type: none"> • Possession Taken <p>This field is mandatory.</p> |
| 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 | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> |

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

4.2.2.2 Vehicle Details

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

Pre-requisite

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

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

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

Figure 4: Vehicle Details – New Vehicle

Loan Application Entry - 000APP000009109

Customer 360 Application Info Remarks Documents Advises Screen (2 / 8)

Loan Details

Vehicle Details

Customer Information

Mandate Details

Financial Details

Collateral Details

Guarantor Details

Summary

Vehicle Details

Product Name
Luxury Car Loan

Hypothecated Branch
000

Vehicle Class
New

Make

Model

Make MM/YYYY

Chassis Number

Engine Number

Registration Number

Registered State

Registered City

Insurance Details

Insurance Company

Policy Number

Policy Commencement Date

Premium Amount
GBP

Premium Frequency
Select

Policy Renewal Date

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

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

Table 6: Vehicle Details - Field Description

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

| 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 | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> |
| Cancel | <p>To terminate the application and the status of the application click Cancel. Such applications cannot be revived later by the user.</p> |

4.2.2.3 Admission Details

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

Pre-requisite

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

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

Figure 6: Admission Details

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

Table 7: Admission Details – Field Description

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

| Field | Description |
|---------------------------------------|--|
| Mode of Study | Select the mode of study. Available options are: <ul style="list-style-type: none"> • 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 |
|---------------------------------|---|
| | <ul style="list-style-type: none"> • Yes • No <p>This field is mandatory.</p> |
| 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 | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> |
| Cancel | To terminate the application and the status of the application click Cancel . Such applications cannot be revived later by the user. |

4.2.3 Customer Information

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

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

Figure 7: Customer Information

The screenshot shows the 'Customer Information' screen. At the top, there are tabs for 'Loan Details', 'Asset Details', 'Customer Information', 'Vehicle Details', 'Financial Details', 'Collateral Details', 'Customer Details', 'Summary', and 'Audit'. The 'Customer Information' tab is active. The main content area includes:

- Holding Pattern**: A dropdown menu with 'Individual' selected.
- Ownership**: A dropdown menu with 'Single' selected.
- Number of Applicant**: A text input field with '1' entered.
- Customer Profile**: A section with a profile picture icon and fields for Date of Birth, Email, Mobile Number, Phone Number, and Last Updated on (21 March 2020).
- Existing Customer**: A radio button that is selected. Fields include Title (Mrs), Gender (Female), Citizenship By, Birth, ID Type, and Driving License.
- Primary Customer**: A radio button that is not selected. Fields include C/P Number (002942), First Name, Middle Name, Last Name, Date of Birth, Occupation Type, Unique ID No, Resident Status (Resident), Marital Status (Married), Valid Till, and Country of Residence (US).
- Address**: A section with a 'Comments/Other Address' button and a text input field.

 At the bottom right, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.


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

Table 8: Customer Information – Field Description

| Field | Description |
|------------------------|---|
| Holding Pattern | Displays the holding pattern selected in the Application Initiate stage. |
| Ownership | <p>Select the ownership from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Single • Joint <p>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.</p> |

| 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated |

| Field | Description |
|----------------------|---|
| | <ul style="list-style-type: none"> Widow <p>This field is mandatory.</p> |
| ID Type | <p>Select the identification document type for the applicant from the drop-down list.</p> <p>This field is mandatory.</p> |
| Unique ID No. | <p>Specify the number of the identification document provided.</p> <p>This field is mandatory.</p> |
| Valid Till | <p>Select the valid till date of the identification document provided.</p> |
| Address | <p>Displays the address details.</p> <p>Click on the top right side of the Address Tile.</p> <p>View – Click View to view the address details of an existing customer.</p> <p>Edit - Click Edit to update the address details of an existing customer.</p> <p>Delete – Click Delete to delete the address of an existing customer.</p> <p>To add multiple addresses of the applicant, click  icon on the Address to add additional addresses.</p> |
| Address Type | <p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> Permanent Address Residential Address Communication Address Office Address <p>This field is mandatory. One of the address type must be Communication Address.</p> |

| 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 |
|-------------------------|---|
| | <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> |
| Save & Close | Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. |
| Cancel | Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user. |

4.2.4 Mandate Details

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

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

Figure 8: Mandate Details

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

Table 9: Mandate Details – Field Description

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

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

4.2.5 Financial Details

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

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

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

Figure 9: Financial Details

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

Table 10: Financial Details – Field Description

| Field | Description |
|-----------------------|---|
| 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. |

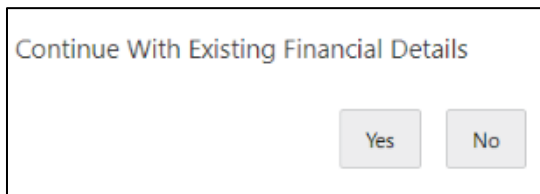
| Field | Description |
|----------------------------|--|
| Applicant Name | Displays the name of the applicant. |
| Edit | <p>Click Edit to modify the existing applicant details.</p> <p>Click Save to save the modified details and click Cancel to cancel the modifications.</p> <p>Edit will be visible only for existing applicant.</p> |
| Basic Details | <p>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.</p> <p>Refer to Retail Process Management Configuration user manual for the list of attributes available in this release.</p> |
| Employment Type | <p>Select the employment type from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Full Time • Part Time • Permanent <p>Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant.</p> <p>This field is mandatory.</p> |
| Employment Category | <p>Select the employment type from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Service • Professional • Business <p>Employment Category is reckoned as an attribute for Quantitative Score calculation for the given Applicant.</p> <p>This field is mandatory.</p> |
| 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: <ul style="list-style-type: none"> • Salary • Business • Interest Income • Pension • Other |
| Monthly Expenses | Select the expenses. Available options are: <ul style="list-style-type: none"> • Household • Medical • Education • Travel • Others |
| Liabilities | Select the liabilities. Available options are: <ul style="list-style-type: none"> • Property Loans • Vehicle Loans • Personal Loans • Card outstandings • Overdrafts • Others • Total |
| Asset | Select the asset. Available options are: <ul style="list-style-type: none"> • Savings Deposits • Stocks/Funds • Properties |

| Field | Description |
|---------------------|---|
| | <ul style="list-style-type: none"> • 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.

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

Figure 11: Parent/Guardian Financial Details

The screenshot displays the 'Parent/Guardian Financial Details' form. The form is organized into several sections:

- Parent/Guardian Details:** Includes fields for 'Existing Customer' (radio buttons), 'Relationship With Student' (dropdown menu), 'Title' (dropdown), 'Date Of Birth' (calendar), 'Gender' (dropdown), 'First Name', 'Middle Name', 'Last Name', 'Marital Status' (dropdown), and 'Unique ID Number'.
- Basic Details:** Includes 'Income Type' (dropdown), 'Employment Type' (dropdown), 'Employee Number', 'Industry' (dropdown), 'Office Name', 'Education Qualification' (dropdown), 'Designation' (dropdown), and 'Employment Start Date'.
- Financial Summary Tables:**
 - Monthly Income (in GBP):** A table with columns 'Type' and 'Amount'. Rows include Salary (500,000), Business (0), Interest Income (0), Pension (0), Bonus (0), and Rentals (0).
 - Monthly Expense (in GBP):** A table with columns 'Type' and 'Amount'. Rows include Household (30,000), Medical (0), Education (0), Travel (0), Vehicle Maintenance (0), and Rentals (0).
 - Liabilities (in GBP):** A table with columns 'Type' and 'Amount'. Rows include Property Loans (0), Vehicle Loans (0), Personal Loans (0), Card outstandings (0), Overdrafts (0), and Others (0).
 - Asset (in GBP):** A table with columns 'Type' and 'Amount'. Rows include Savings Deposits (0), Stocks/Funds (0), Properties (0), Automobiles (0), Fixed Deposits (0), and Land (0).

The form also includes a sidebar on the left with navigation options like 'Loan Details', 'Admission Details', 'Applicant Details', 'Mandate Details', 'Financial Details', 'Collateral Details', 'Guarantor Details', and 'Summary'. At the bottom, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Table 11: Parent/Guardian Details – Field Description

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

| 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: <ul style="list-style-type: none"> • Salary • Business |

| Field | Description |
|-------------------------|--|
| | <ul style="list-style-type: none"> • Interest Income • Pension • Bonus • Rentals |
| Monthly Expenses | Select the expenses. Available options are: <ul style="list-style-type: none"> • Household • Medical • Education • Vehicle Maintenance • Rentals |
| Liabilities | Select the liabilities. Available options are: <ul style="list-style-type: none"> • Property Loans • Vehicle Loans • Personal Loans • Card outstandings • Overdrafts • Others |
| Asset | Select the asset. Available options are: <ul style="list-style-type: none"> • Savings Deposits • Stocks/Funds • Properties • Automobiles • Fixed Deposits • Land • Others |
| Net Income | System automatically displays the net income over expenses. |
| Back | Click Back to navigate to the previous data segment within a stage. |

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

4.2.6 Collateral Details

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

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

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

Figure 12: Collateral Details

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

Table 12: Collateral Details – Field Description

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

| Field | Description |
|-------------------------------|---|
| | <ul style="list-style-type: none"> <li data-bbox="792 285 1078 310">• 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. |

| 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: <ul style="list-style-type: none"> • Allowed • Not allowed This field is mandatory. |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields. 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.

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

Figure 13: Guarantor Details

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

Table 13: Guarantor Details – Field Description

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

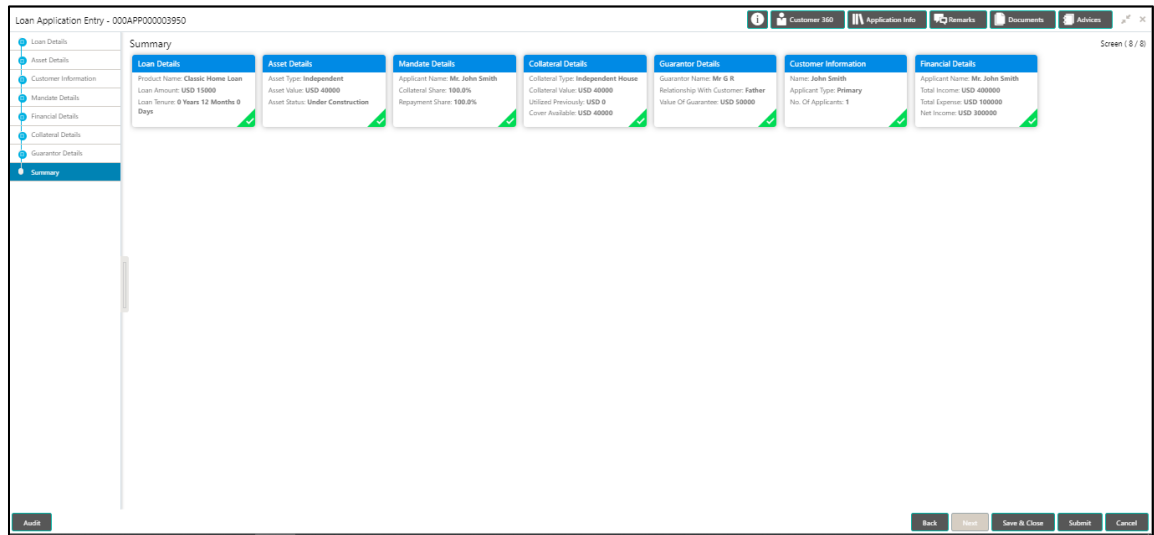
4.2.8 Summary

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.

→ The **Summary** screen is displayed.

Figure 14: Summary



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

Table 14: Summary Application Entry – Field Description

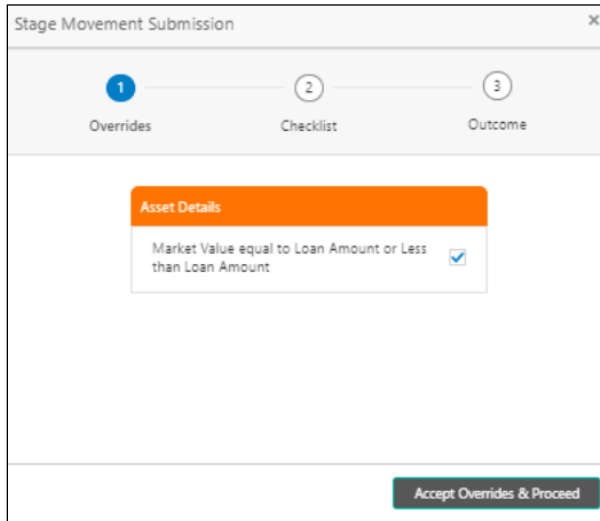
| Data Segment | Description |
|-----------------------------|--|
| Loan Details Summary | Displays the loan details. |
| Asset Details | Displays the asset details |
| Mandate Details | Displays the mandate details. |
| Collateral Details | Displays the collateral summary details. |
| Guarantor Details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

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

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

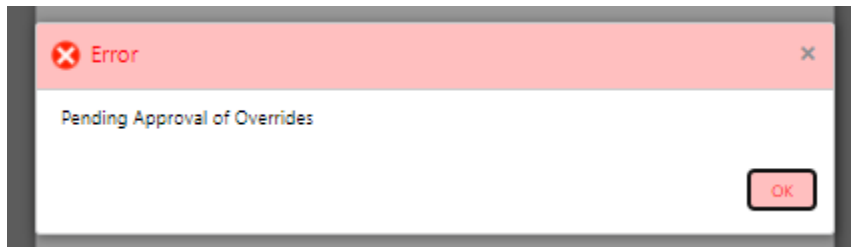
→ The **Overrides** screen is displayed.

Figure 15: Overrides



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

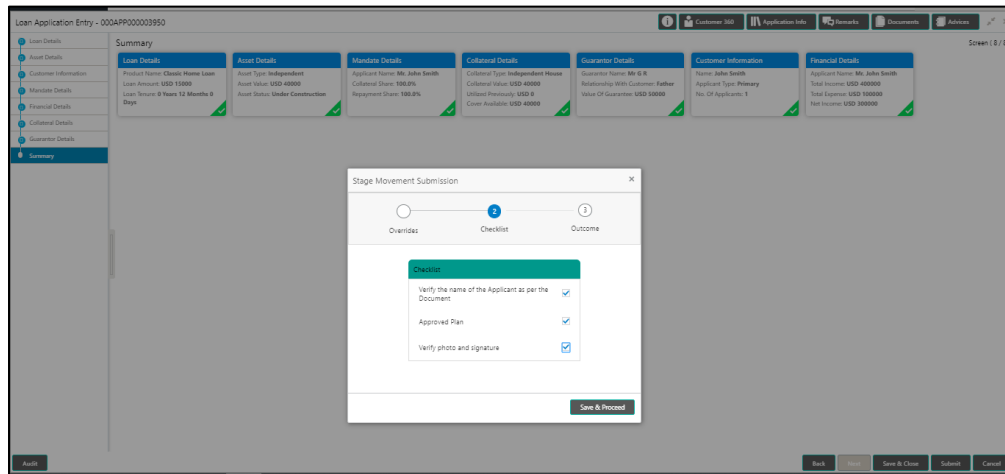
Figure 16: Error Message



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

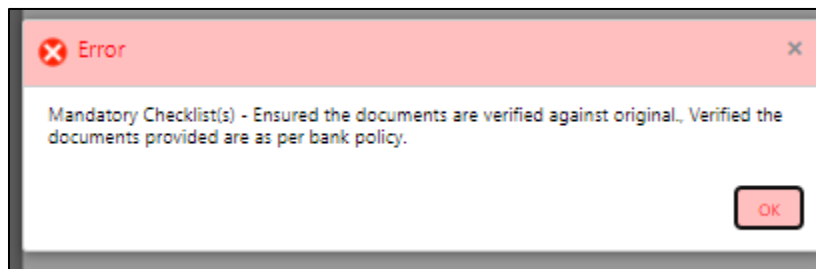
→ The **Checklist** screen is displayed.

Figure 17: Checklist



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

Figure 18: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 19: Outcome

The screenshot shows the 'Loan Application Entry - 000APP000003950' interface. The main area displays a 'Summary' section with various tabs: Loan Details, Asset Details, Mandate Details, Collateral Details, Guarantor Details, Customer Information, and Financial Details. Each tab contains specific data points, such as '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', and 'Total Income: USD 400000'. A 'Stage Movement Submission' dialog box is overlaid on the screen, showing a progress bar with three stages: 'Overrides', 'Checklist', and 'Outcome' (the third stage is active). Below the progress bar, there is a 'Select an Outcome' dropdown menu with 'Proceed' selected, a 'Remarks' text area containing 'Proceed to Enrich Stage', and a 'Submit' button.

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**.

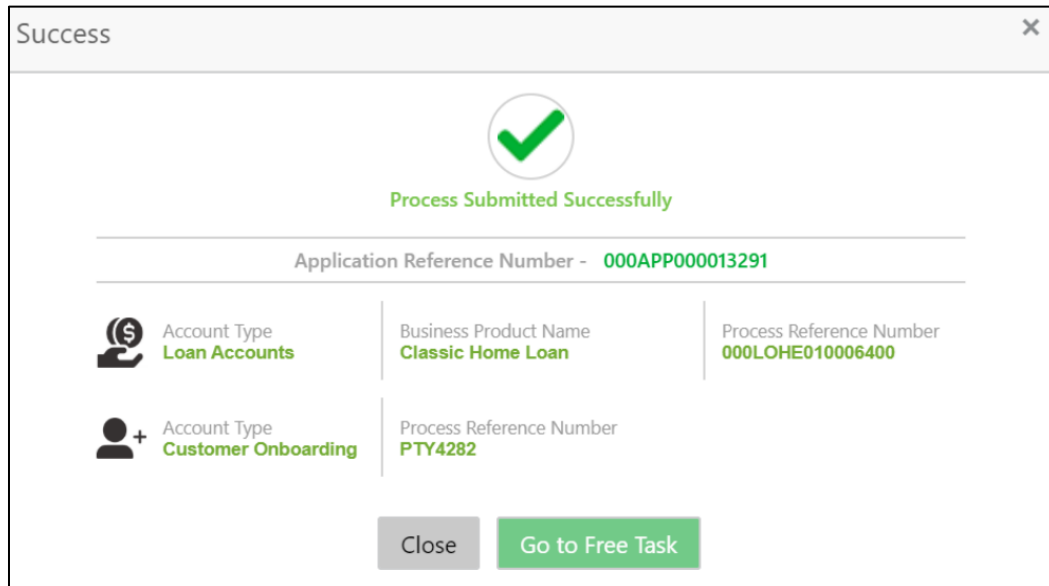
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 20: Confirmation



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

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

Figure 21: Free Tasks

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

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | Amount |
|----------------|----------|----------------------------|--------------------------|--------------------|------------------------|------------------|--------|-----------------|--------|
| Acquire & E... | | Loans Retail Process Ma... | 000HMLN10000826 | 000APP000003950 | Application Enrichment | 19-03-22 | 000 | | |
| Acquire & E... | | Loans Retail Process Ma... | 000VEHLN20000827 | 000APP000003950 | Application Entry | 19-03-22 | 000 | | |

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

4.2.9 Action Tabs

This section includes the following subsections:

- [4.2.9.1 Icon](#)
- [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](#)

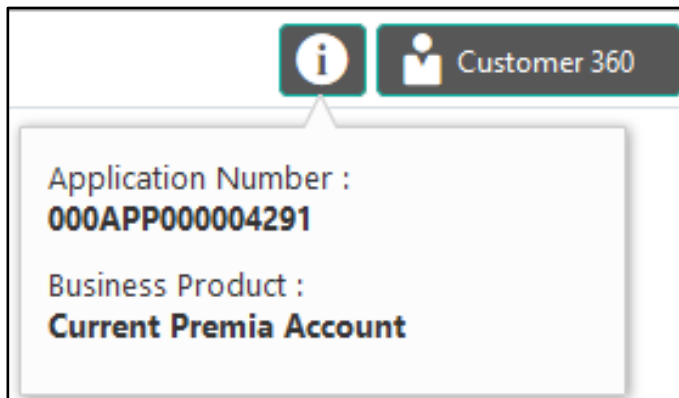
The functions available in the various tabs can be accessed during any point in the Application Entry stage. Details about the tabs are as follows:

4.2.9.1 Icon

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

→ The **Icon** 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.

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

Figure 24: Application Information

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](#).

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. <ul style="list-style-type: none"> • High • Medium • Low |

| 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. |

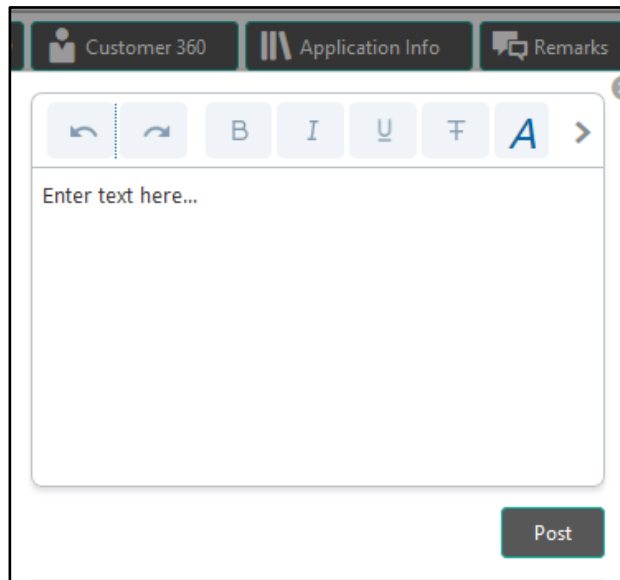
NOTE: Application Info tab will not be visible in Application Initiation stage.

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.

→ The **Remarks** screen is displayed.

Figure 25: Remarks



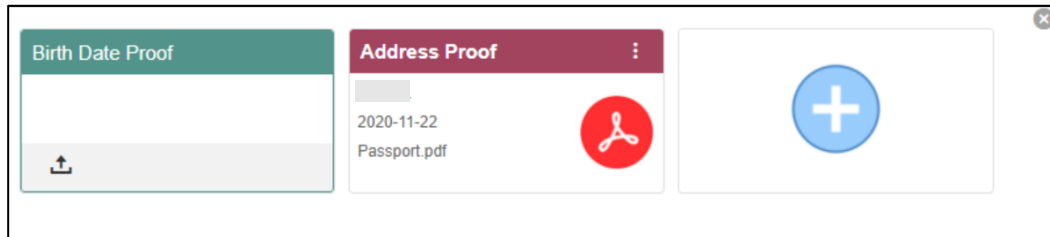
Remarks posted are updated with your User ID, Date, and are available to view in the next stages for the users working on that application.

4.2.9.5 Documents

1. Click **Documents** to upload the documents linked for the stage.

→ The **Documents** screen is displayed.

Figure 26: Documents



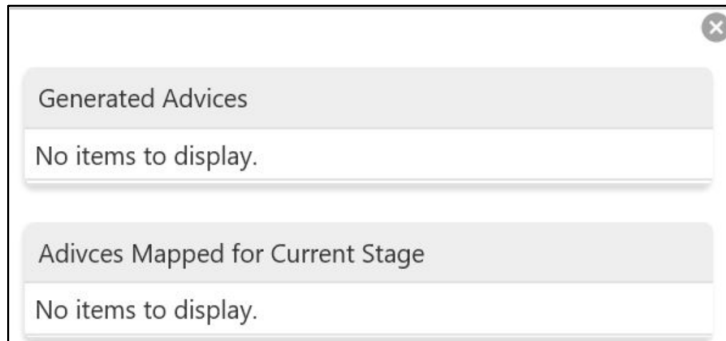
Ensure that mandatory documents are uploaded, as system will validate the same during the stage submission.

4.2.9.6 Advices

1. Click **Advices** to view the advice linked for the stage.

→ The **Advices** screen is displayed.

Figure 27: Advices



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

Figure 28: Loan Interest Details

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

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

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. |

| 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.

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

Figure 29: Loan Disbursement Details – Internal Account

Loan Application Enrichment - 000APP000090997

Customer 360 Application Info Remarks Documents Actions

Loan Interest Details Loan Disbursement Details

Loan Disbursement Details

Multiple

Loan Amount GBP400,000.00

Number Of Disbursement 1

First Disbursement Date

Total Disbursement GBP £400,000.00

Disbursement Mode Internal Account

Customer Account

Branch Code

Back Next Save & Close Cancel

Screen (2 / 6)

Pre-requisite

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

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

Figure 30: Loan Disbursement Details – External Account

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. Disbursement Details enables the user to capture the various methods. For more information on fields, refer to the [Table 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: <ul style="list-style-type: none"> • Internal Account • External Account |

| Field | Description |
|-------------------------|--|
| | <ul style="list-style-type: none"> • Banker's Cheque • Demand Draft Details <p>If Disbursement mode is selected as Internal Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • Customer Account • Branch Code <p>If Disbursement mode is selected as External Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • IFSC • Bank • Branch • External Account Number • Beneficiary Name <p>If Disbursement mode is selected as Banker's Cheque, then the system displays the following additional fields: Issue Branch</p> <ul style="list-style-type: none"> • Payee Name • Address 1 • Address 2 • Address 3 <p>If Disbursement mode is selected as Demand Draft, then system the displays the following additional fields:</p> <ul style="list-style-type: none"> • Issue Branch • Payee Branch • Payee Name • Address 1 • Address 2 • Address 3 <p>This field is mandatory.</p> |
| Customer Account | Search and select the customer account number. |

| Field | Description |
|--------------------------------|---|
| | <p>This field is displayed if account is selected as internal account.</p> <p>This field is mandatory.</p> |
| Branch Code | <p>Displays the branch code associated with customer account number.</p> <p>This field is displayed if account is selected as internal account.</p> <p>This field is mandatory.</p> |
| BIC Code | <p>Specify the BIC Code.</p> <p>This field is displayed if account is selected as external account.</p> <p>This field is mandatory.</p> |
| Bank | <p>Specify the bank name.</p> <p>This field is displayed if account is selected as external account.</p> |
| Branch | <p>Specify the branch name.</p> <p>This field is displayed if account is selected as external account.</p> |
| External Account Number | <p>Specify the external account number.</p> <p>This field is displayed if account is selected as external account.</p> |
| Beneficiary Name | <p>Specify the beneficiary name.</p> <p>This field is displayed if account is selected as external account.</p> |
| Back | <p>Click Back to navigate to the previous data segment within a stage.</p> |

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

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.

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

Figure 31: Loan Repayment Details – Internal

Loan Application Enrichment - 000APP000009097

Customer 360 Application Info Remarks Documents Address

Loan Interest Details
Loan Disbursement Details
Loan Repayment Details
Charge Details
Account Services
Summary

Loan Repayment Details

Type Of Repayment * EMI
Repayment Frequency * Monthly
First Repayment Date Apr 26, 2020
Loan Tenure 10 Years 0 Months 0 Days

Maturity Date Mar 26, 2030
Repayment Mode * Internal Account
Moratorium Period (in Months) * Enter a number greater than or equal to 0.

Show Repayment Schedule

Internal Account Transfer

Customer Account * 0000002420018
Branch Code * 000

Audit Back Next Save & Close Cancel

Screen (3 / 6)

Pre-requisite

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

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

Figure 32: Loan Repayment Details – External

- 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](#).

Table 18: Loan Repayment Details – Field Description

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

| Field | Description |
|---------------------------------------|--|
| | <ul style="list-style-type: none"> Yearly <p>This field is mandatory.</p> |
| First Repayment Date | <p>Displays the first repayment date defaulted from the Loan Details screen of Application Entry stage.</p> <p>This field is mandatory.</p> |
| Loan Tenure | <p>System calculated based on First Repayment Date and Loan Tenure.</p> <p>This field is mandatory.</p> |
| Maturity Date | <p>System calculated based on First Repayment Date and Loan Tenure.</p> <p>This field is mandatory.</p> |
| Repayment Mode | <p>User can select repayment mode from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> 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. <p>This field is mandatory.</p> |
| Moratorium Period (in months) | <p>It will be enabled when Moratorium is selected in Business Product.</p> <p>Specify the moratorium period.</p> <p>This field is mandatory.</p> |

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

| Field | Description |
|--------------------------------|---|
| | This field is mandatory. |
| Show Repayment Schedule | <p>This link will enable to user to generate the repayment schedule which will display the details of installment amount with the principal and interest break up for the given tenure.</p> <p>If moratorium period is provided then system will generate repayment schedule based on the moratorium period.</p> |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> |
| Save & Close | Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. |
| Cancel | Click Cancel to 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.

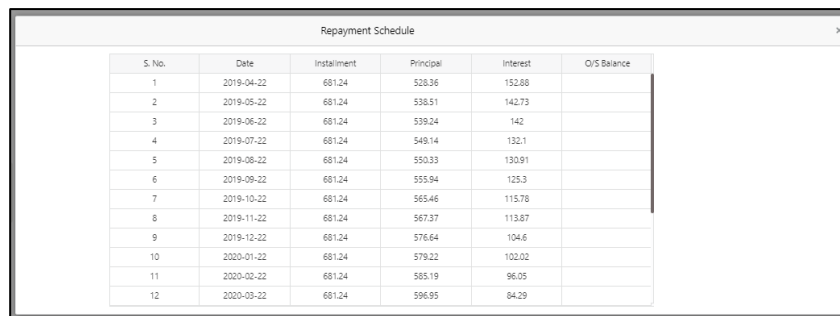
1. Click **Show Repayment Schedule**.

Pre-requisite

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

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

Figure 33: Repayment Schedule



| 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.

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

Figure 34: Repayment Schedule

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

4.3.4 Charge Details

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

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

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

Figure 35: Charge Details

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

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to the [Table 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 | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> |
| Save & Close | <p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p> |
| Cancel | <p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p> |

4.3.5 Account Services

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

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

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

Figure 36: Account Services

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on data elements, refer to the [Table 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: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly |

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

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

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

| 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. |

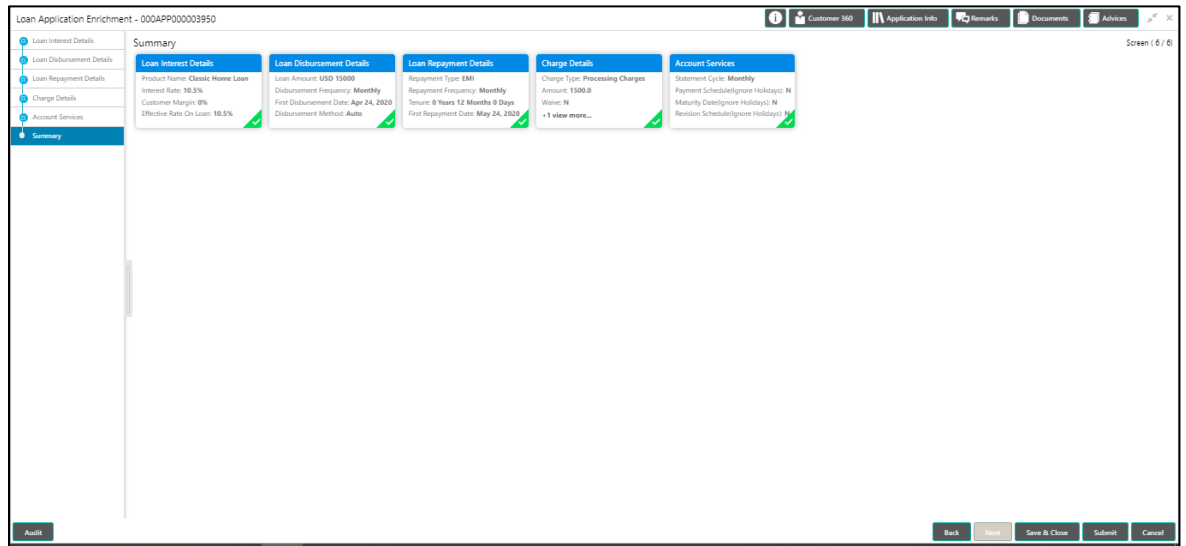
4.3.6 Summary

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.

→ The **Summary** screen is displayed.

Figure 37: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on data segments, refer to [Table 21: Summary – Field Description](#).

Table 21: Summary – Field Description

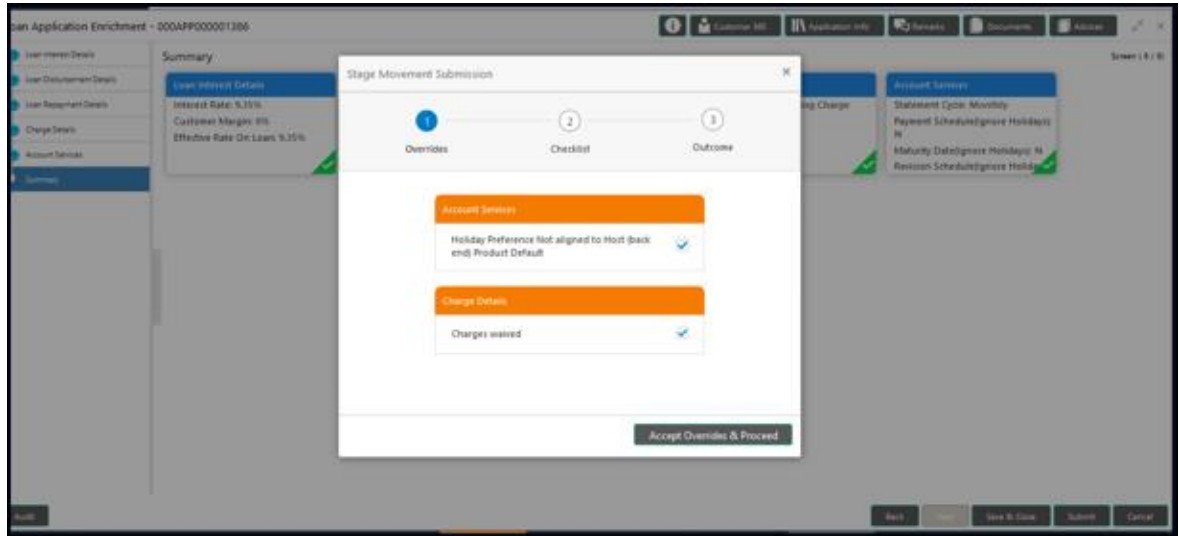
| Data Segment | Description |
|----------------------------------|---|
| Loan Interest Details | Displays the loan interest details. |
| Loan Disbursement Details | Displays the loan disbursement details. |
| Loan Repayment Details | Displays the loan repayment details |
| Charge Details | Displays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

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

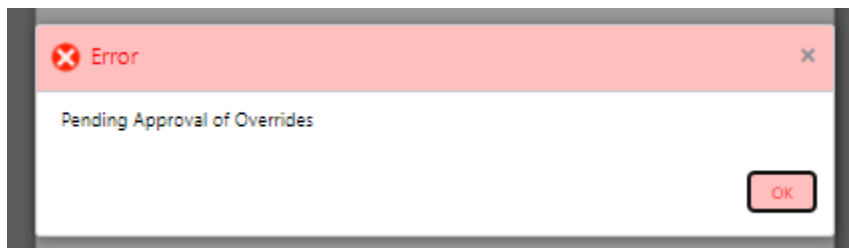
→ The **Overrides** screen is displayed.

Figure 38: Overrides



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

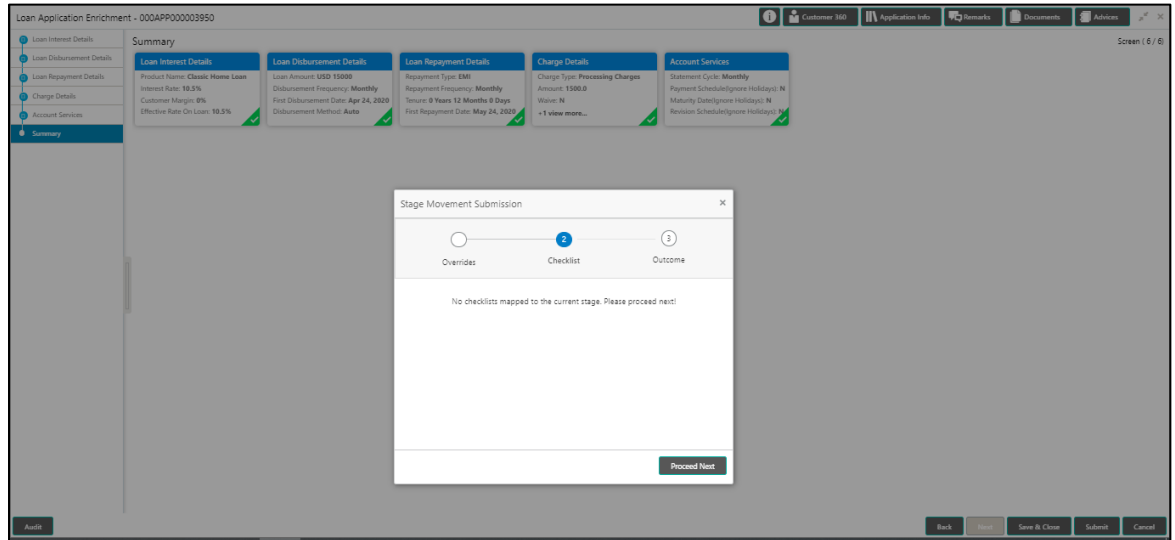
Figure 39: Error Message



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

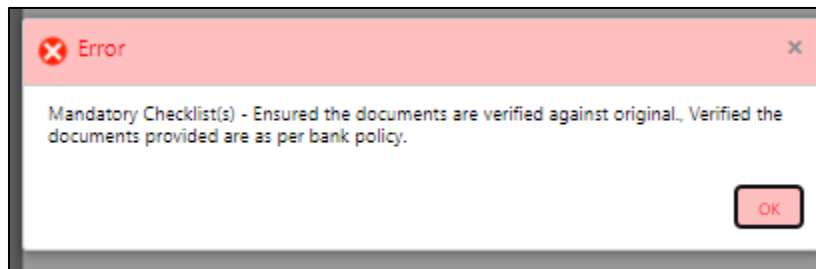
→ The **Checklist** screen is displayed.

Figure 40: Checklist



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

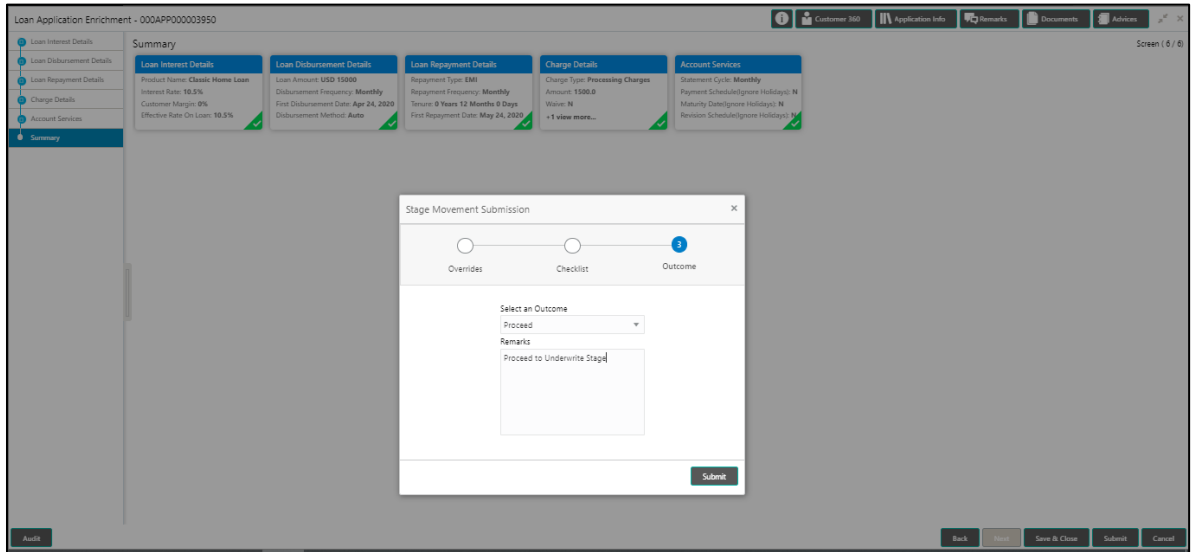
Figure 41: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 42: Outcome



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

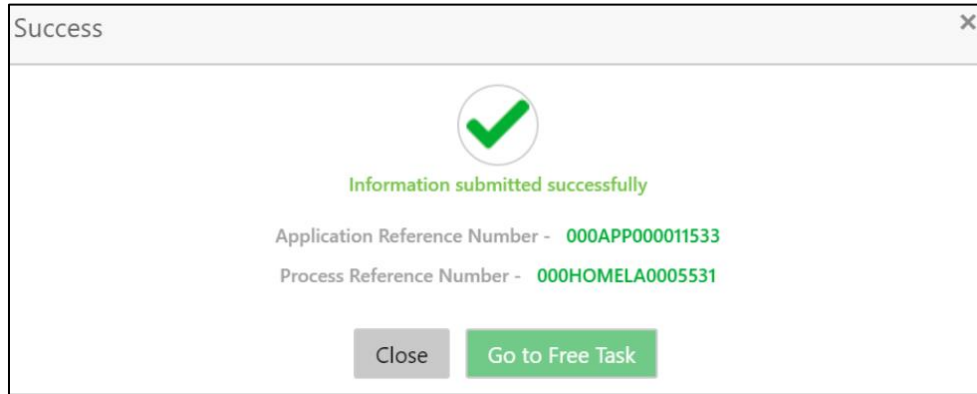
- Proceed
 - Return to Application Entry stage
 - Reject Application
5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Application Enrich** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing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

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

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 43: Confirmation8. Click **Go to Free Task**.

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

Figure 44: Free Tasks

A screenshot of the 'Free Tasks' screen. At the top right, it shows 'Bank Futura - Branch: 000' and 'Mar 22, 2019'. Below the header, there are several action buttons: Refresh, Acquire, Delegate, Reassign, and Flow Diagram. The main part of the screen is a table with the following data:

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

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

4.4 Loan Underwriting Stage

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

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

The Loan Underwriting stage has the following reference data segments:

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

4.4.1 Credit Rating Details

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

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

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

Figure 45: Credit Rating Details





The screenshot displays the 'Credit Rating Details' screen for a loan application. The interface includes a top navigation bar with icons for Customer 360, Application Info, Remarks, Documents, and Advices. A left sidebar contains a menu with 'Credit Rating Details' (selected), 'Valuation of Asset', 'Legal Opinion', and 'Summary'. The main content area shows a customer profile for 'Mr. Amy Smith Smith' with a credit rating of 700 and a remark of 'Good'. Below this, there are three columns for selecting agencies and their respective ratings and remarks.

| CUSTOMER NAME | Experian | Select Agency | Select Agency |
|---------------------|---------------|---------------|---------------|
| Mr. Amy Smith Smith | Rating: 700 | Rating: [] | Rating: [] |
| | Remarks: Good | Remarks: [] | Remarks: [] |

At the bottom of the screen, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'. The screen is identified as 'Screen (1 / 4)'.

2. 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](#).

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  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. |

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

4.4.2 Valuation of Asset

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

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

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

Figure 46: Valuation of Asset

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

Table 23: Valuation of Asset – Field Description

| Field | Description |
|-----------------------|--|
| Bank Valuation | Specify the bank valuation. Available options are: <ul style="list-style-type: none"> • 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 valuers or capture the name accordingly. This field is mandatory. |
| Valuation Date | Select the date not greater lesser than the loan application date. This field is mandatory. |
| Actual Area of the Property | Specify the measurement validated by the official valuator and captured in available units. This field is mandatory. |
| Face Value Of Asset | Specify the face value of asset. Available options are: <ul style="list-style-type: none"> • Currency • Amount This field is mandatory. |
| Market Value Of Asset | Specify the market value of the asset, assessed by the valuator. Available options are: <ul style="list-style-type: none"> • Currency • Amount This field is mandatory. |
| Forced Sale Value | Specify the forced sale value. Available options are: <ul style="list-style-type: none"> • Currency • Amount This field is mandatory. |
| Back | Click Back to navigate to the previous data segment within a stage. |

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

4.4.3 Legal Opinion

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

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

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

Figure 47: Legal Opinion

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: <ul style="list-style-type: none"> • Bank Panel • External Panel This field is mandatory. |
| Asset Area | Displays the asset area defaulted from the Valuation of Asset data segment details. |
| 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. |

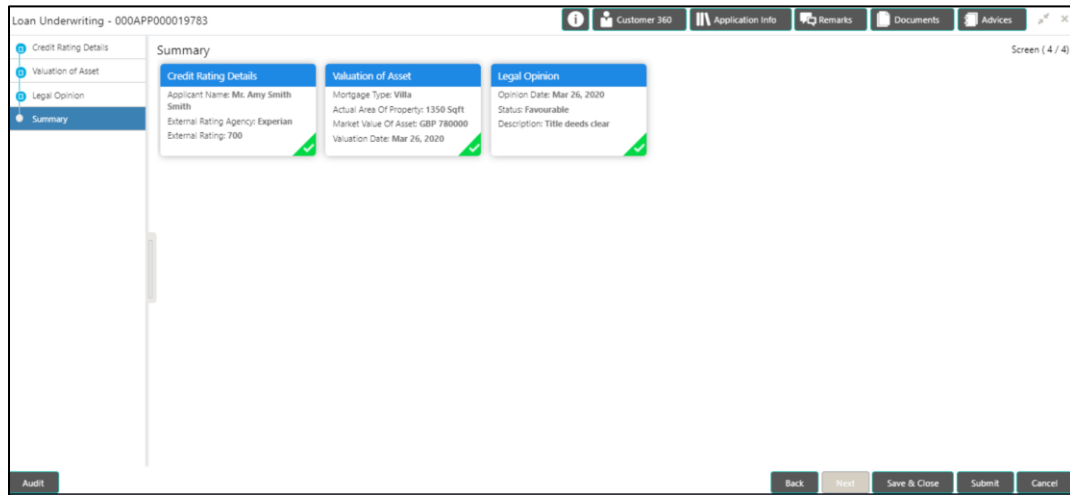
4.4.4 Summary

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.

→ The **Summary** screen is displayed.

Figure 48: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on tiles, refer to [Table 25: Summary Loan Underwriting – Field Description](#).

Table 25: Summary Loan Underwriting – Field Description

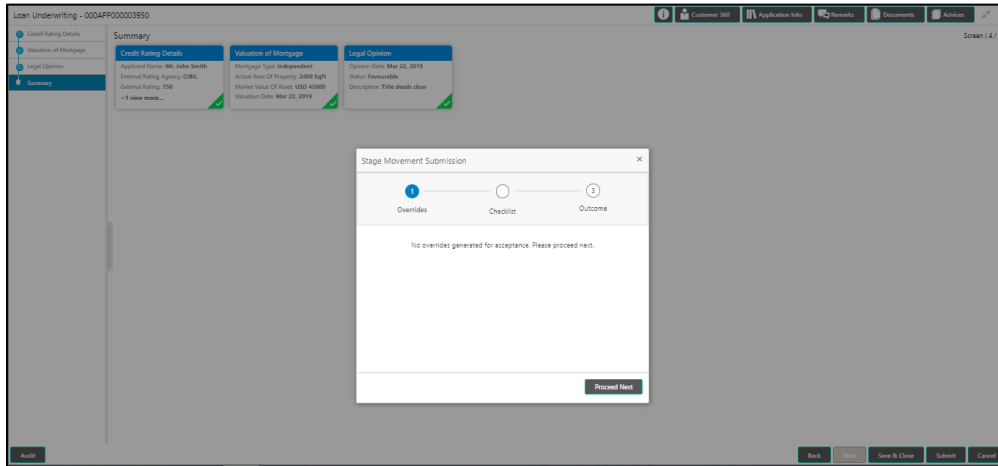
| Data Segment | Description |
|------------------------------|--|
| Credit Rating Details | Displays the credit rating details. |
| Valuation of Asset | Displays the valuation of asset details. |
| Legal Opinion | Displays the legal opinion details. |
| Back | Click Back to navigate to the previous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

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

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

→ The **Overrides** screen is displayed.

Figure 49: Overrides



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

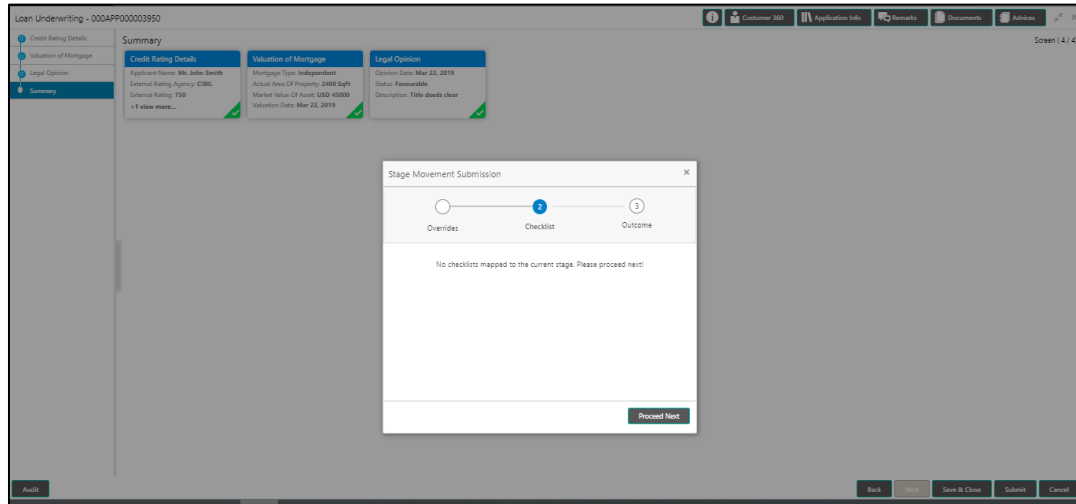
Figure 50: Error Message



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

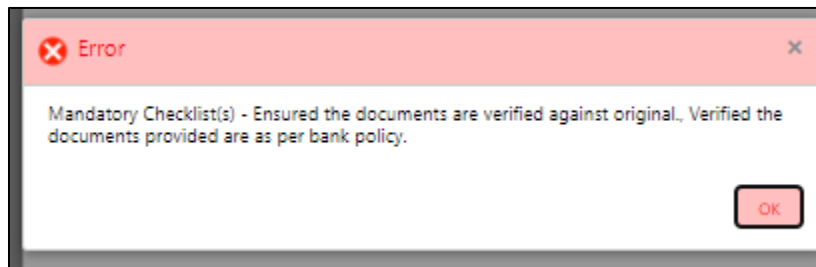
→ The **Checklist** screen is displayed.

Figure 51: Checklist



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

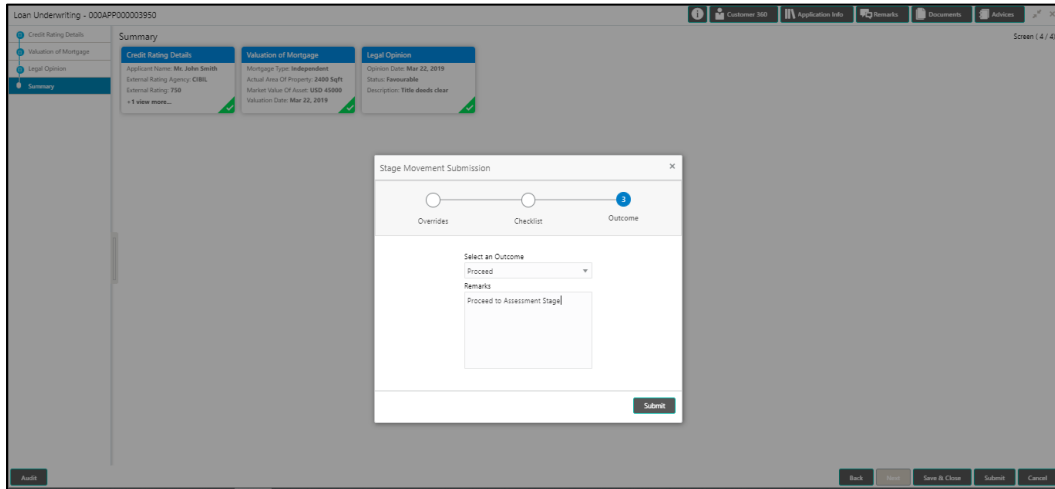
Figure 52: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 53: Outcome



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

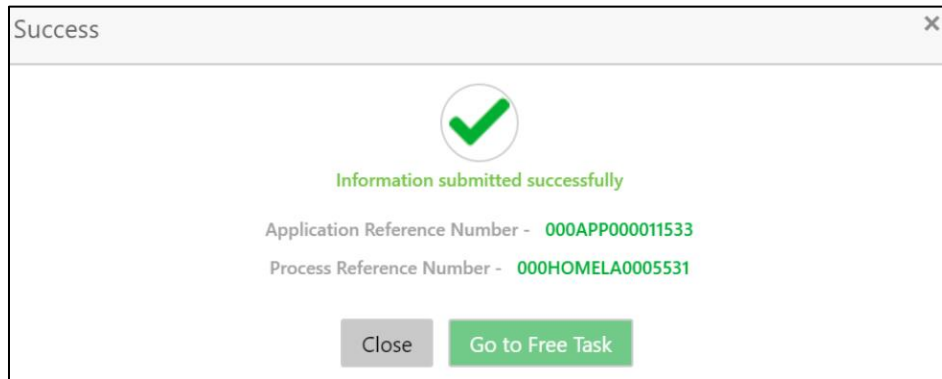
- Proceed
 - Return to Application Entry stage
 - Return to Application Enrich stage
 - Reject Application
5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Loan Underwriting** stage for the Loan Application. The Plato / Conductor workflow will automatically move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

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

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 54: Confirmation8. Click **Go to Free Task**.

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

Figure 55: Free Tasks

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

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

4.5 Loan Assessment Stage

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

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

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

4.5.1 Qualitative Scorecard Details

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

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

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

Figure 56: Qualitative Scorecard

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

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

At the bottom right, there are navigation buttons: 'Back', 'Next', 'Save & Close', and '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.

2. 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](#).

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 answer. |
| Back | Click Back to navigate to the previous data segment within a stage. NOTE: Since this is the first screen on the workflow, Back will be disabled. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields. 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. |

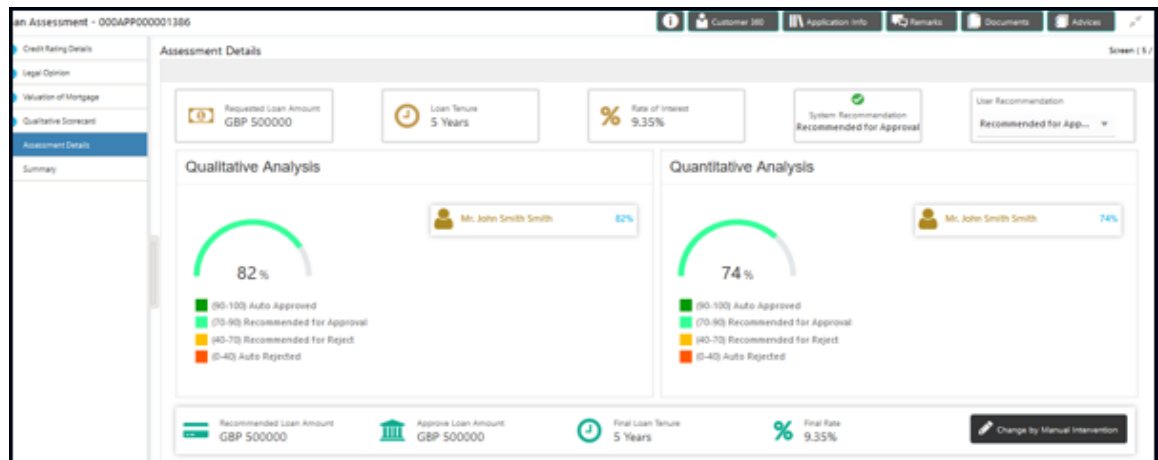
4.5.2 Assessment Details

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

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

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

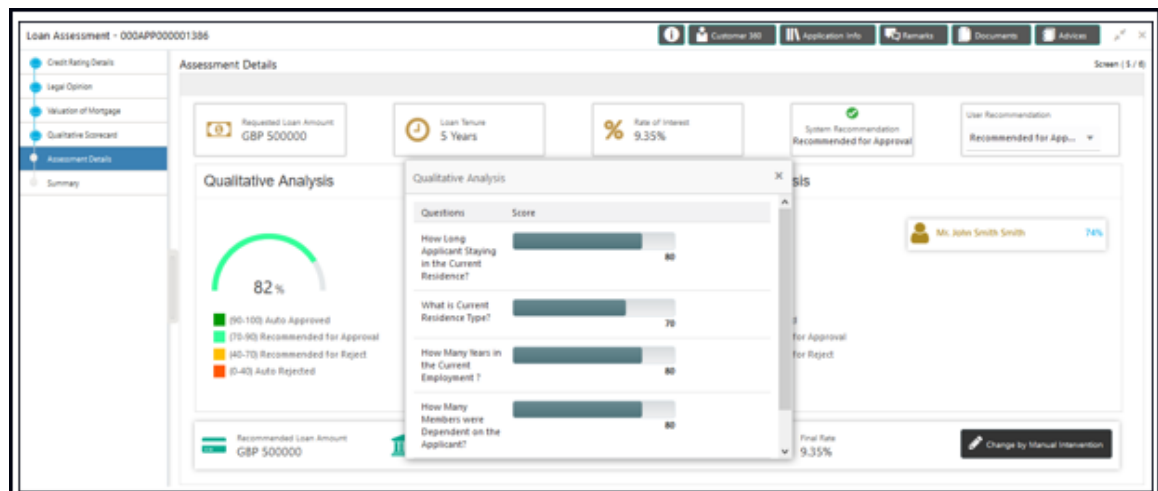
Figure 57: Assessment Details



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

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

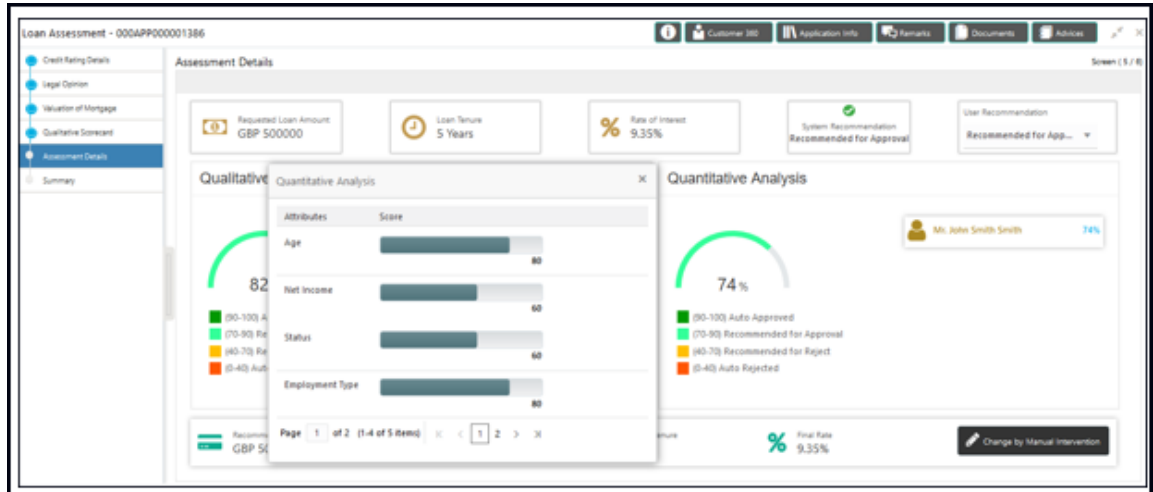
Figure 58: Qualitative Analysis



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

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

Figure 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.

- 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](#).

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: <ul style="list-style-type: none"> Auto Approved Recommended for Approval Recommended for Reject Auto Rejected |

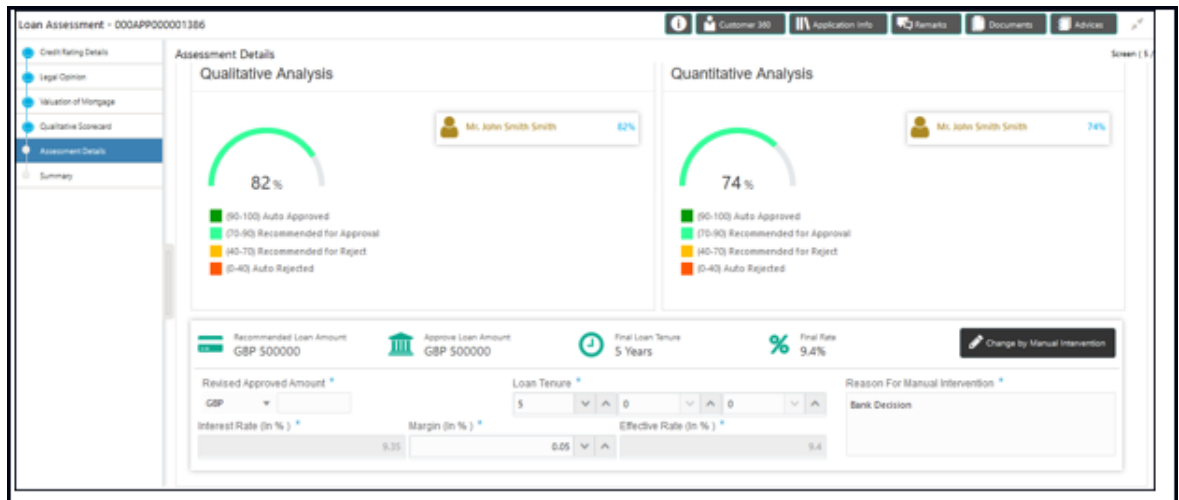
| Field | Description |
|---|--|
| User recommendation – Approve / Reject | Specify the User recommendation. Available options are: <ul style="list-style-type: none"> Recommended for Approval Recommended for Reject |
| Loan Amount Recommended | Specify the recommended loan amount. |
| Approved Loan Amount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

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

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

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

Figure 60: Change Action for Recommended for Approval



6. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer [Table 28: Change by Manual Intervention – Field Description](#).

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. |

| 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.

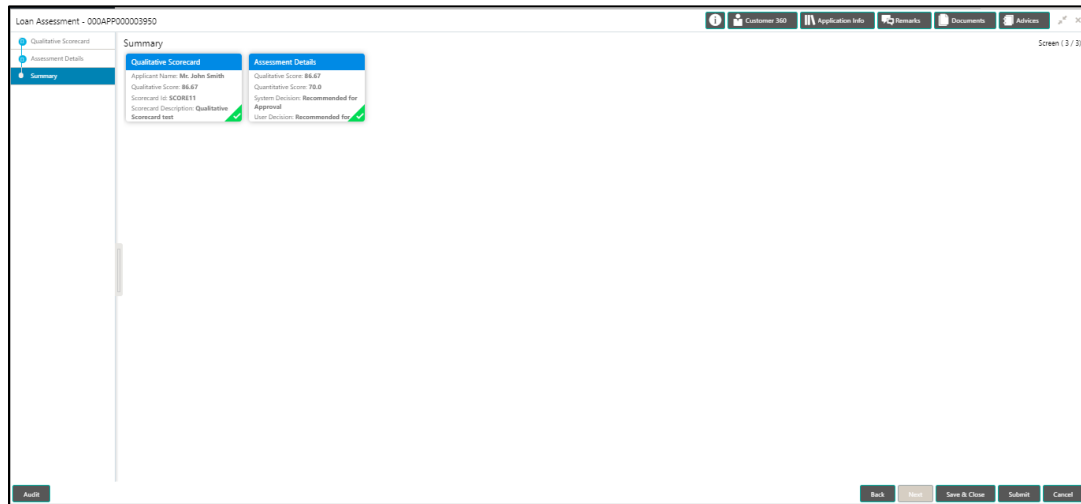
4.5.3 Summary

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.

→ The **Summary** screen is displayed.

Figure 61: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to [Table 29: Summary Assessment – Field Description](#).

Table 29: Summary Assessment – Field Description

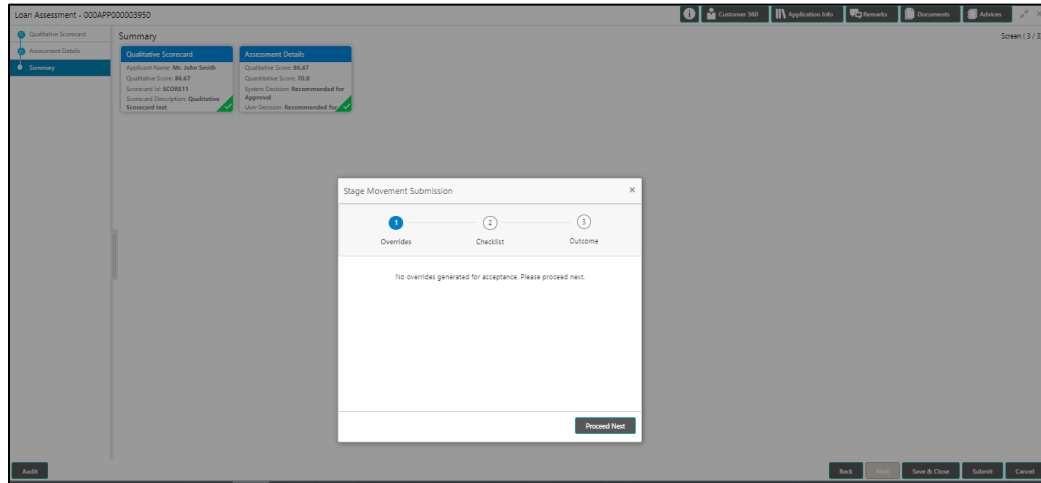
| Data Segment | Description |
|--------------------------------------|--|
| Qualitative Scorecard Details | Displays the qualitative scorecard details. |
| Assessment Details | Displays the assessment details. |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. |

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

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

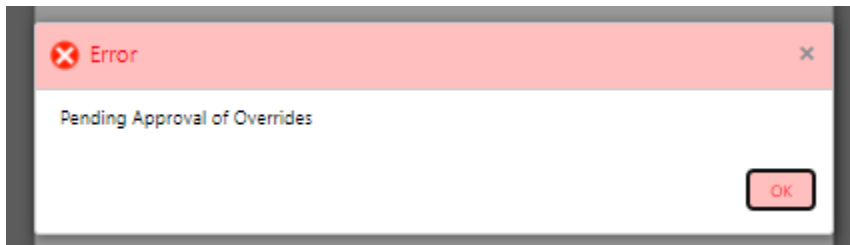
→ The **Overrides** screen is displayed.

Figure 62: Overrides



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

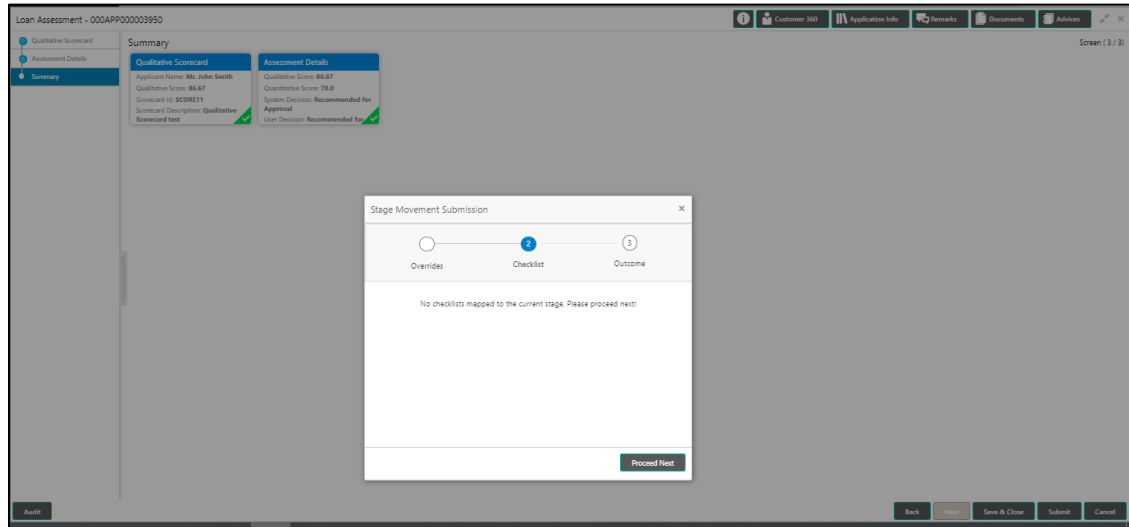
Figure 63: Error Message



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

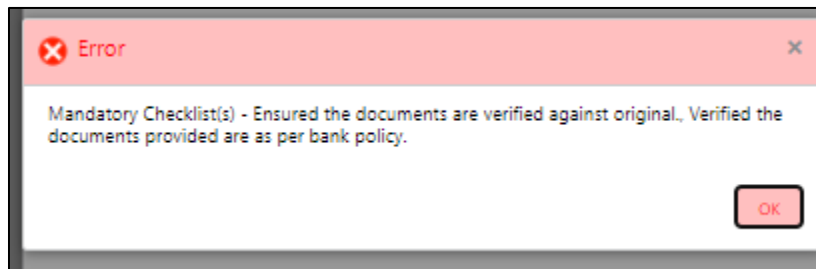
→ The **Checklist** screen is displayed.

Figure 64: Checklist



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

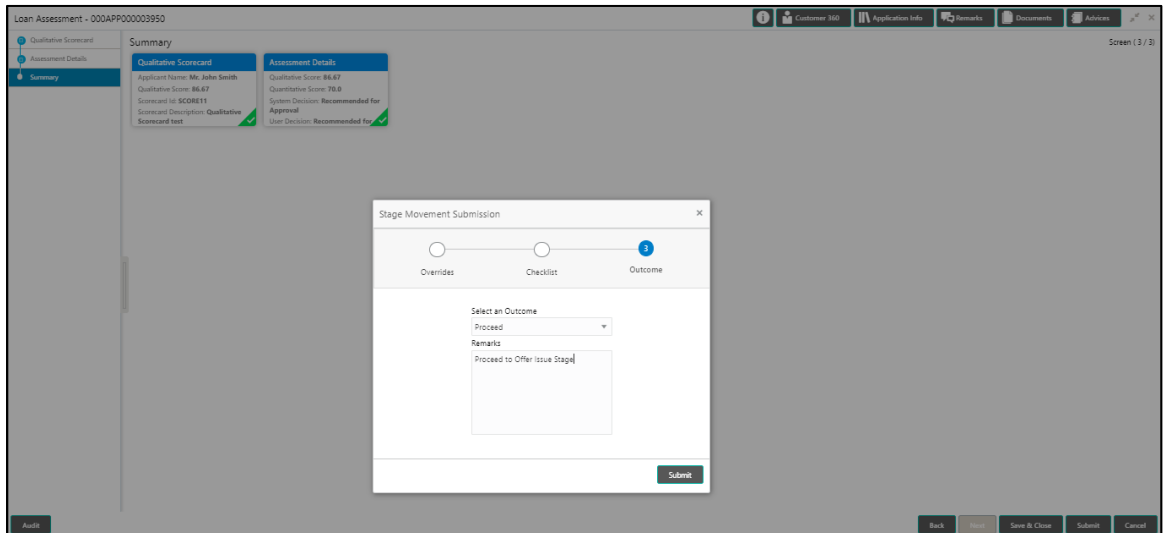
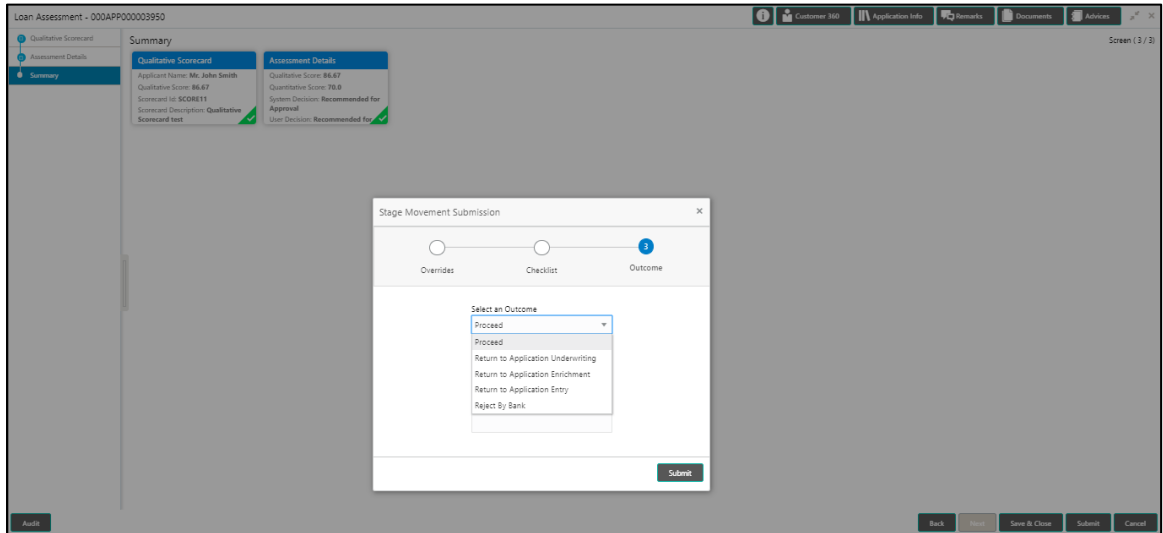
Figure 65: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 66: Outcome

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

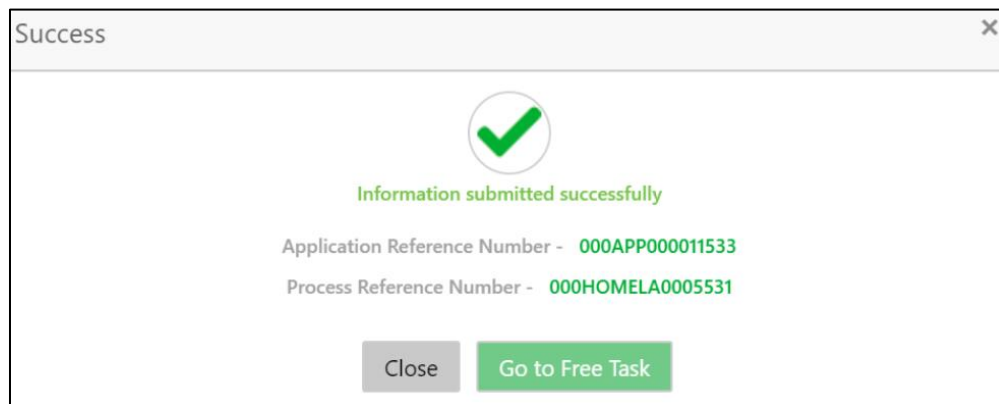
- Proceed
- Return to Application Entry stage
- Return to Application Enrich stage
- Return to Underwrite stage
- Reject Application

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

Figure 67: Confirmation



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

Figure 68: Free Tasks

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | Amount |
|----------------|----------|----------------------------|--------------------------|--------------------|-------------|------------------|--------|-----------------|--------|
| Acquire & E... | | Loans Retail Process Ma... | 000HOMELA10000026 | 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](#)

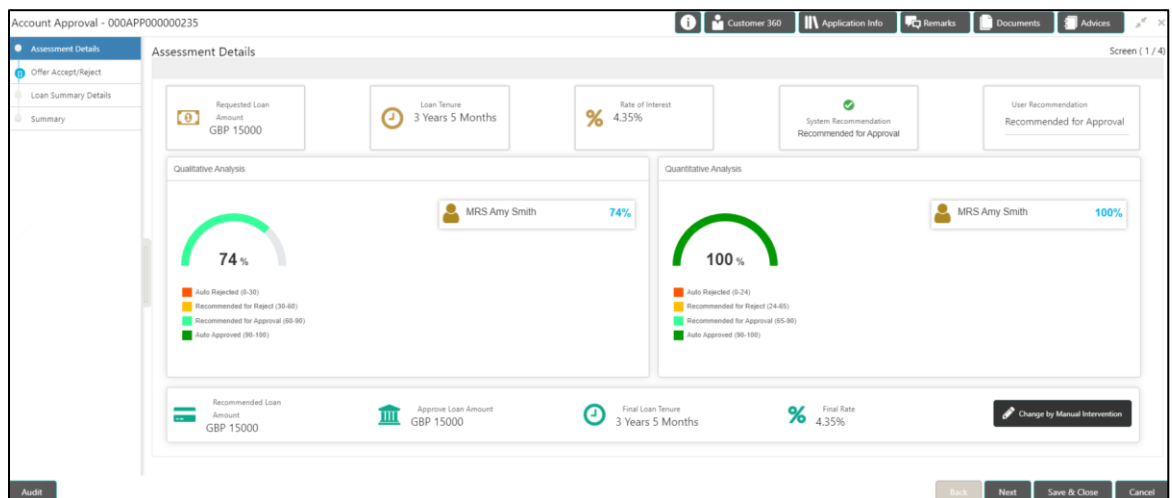
4.6.1 Assessment Details

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.

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

Figure 69: Assessment Details



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](#).

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: <ul style="list-style-type: none"> • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Rejected |
| User Recommendation | Specify the User recommendation. Available options are: <ul style="list-style-type: none"> • 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 |
|-------------------------|---|
| | <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> |
| Save & Close | <p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p> |
| Cancel | <p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p> |

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.

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

Figure 70: Approval Details

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: <ul style="list-style-type: none"> • 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. |

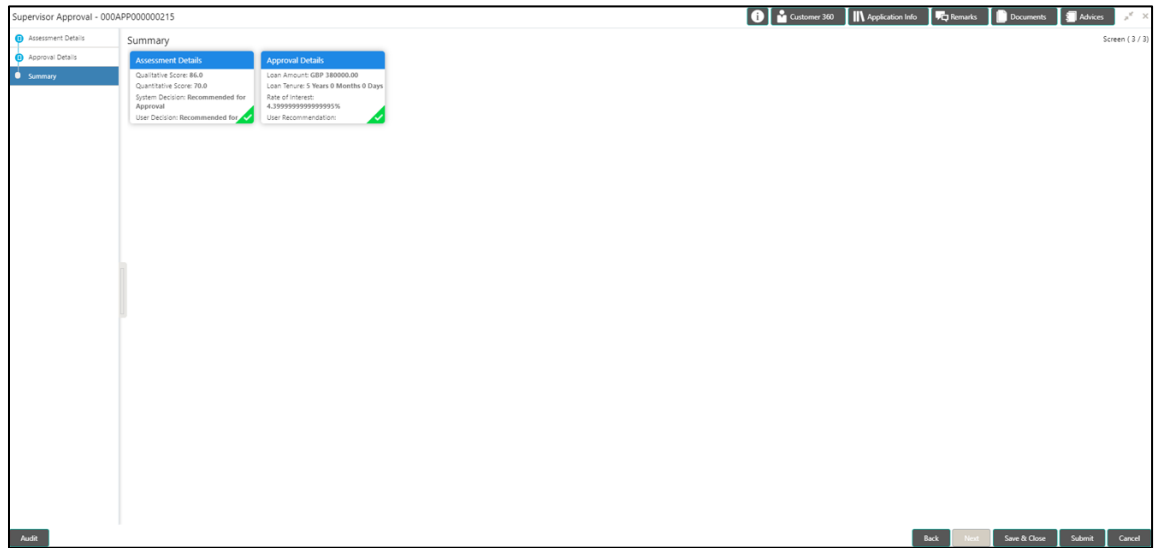
4.6.3 Summary

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.

→ The **Summary** screen is displayed.

Figure 71: Summary



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

Table 32: Summary– Field Description

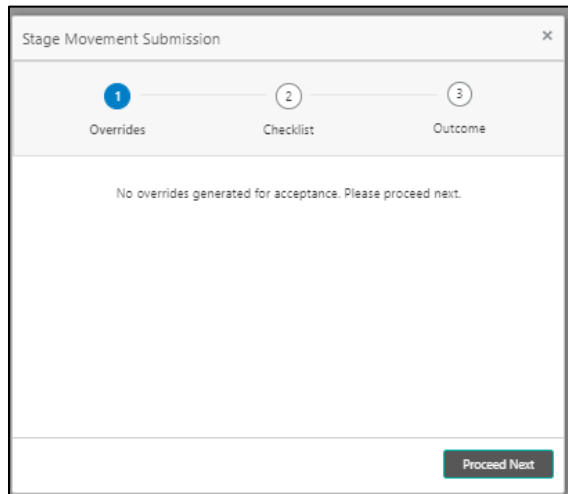
| Data Segment | Description |
|---------------------------|--|
| Assessment Details | Displays the assessment details. |
| Approval Details | Displays the approval details. |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. |

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

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

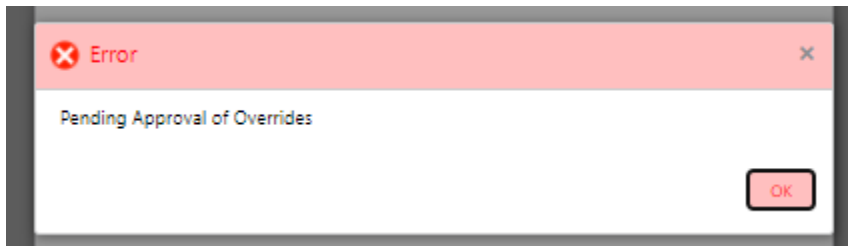
→ The **Overrides** screen is displayed.

Figure 72: Overrides



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

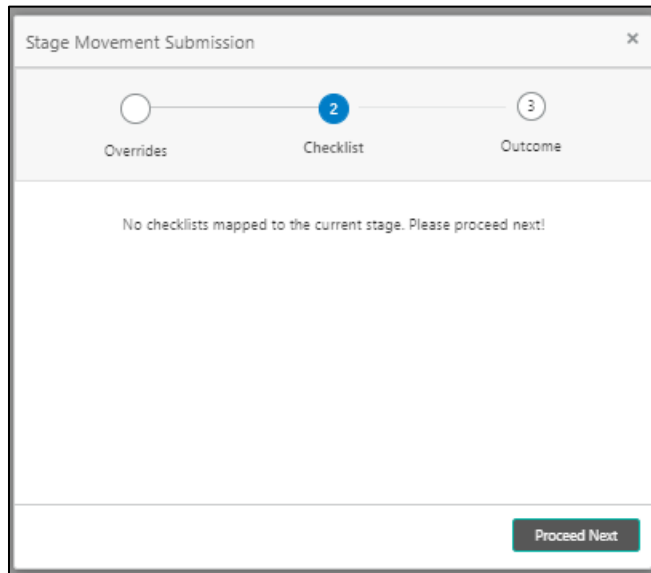
Figure 73: Error Message



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

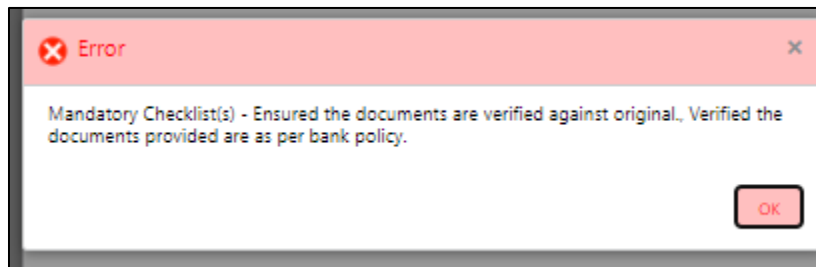
→ The **Checklist** screen is displayed.

Figure 74: Checklist



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

Figure 75: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 76: Outcome

Offer Accept/Reject - 000APP00003950

Summary

| Assessment Details | Offer Issue | Offer Accept/Reject |
|--|--|--|
| Qualitative Score: 86.87 Quantitative Score: 78.0 System Decision: Recommended for Approval User Decision: Recommended for Approval | Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 18.5% Installment Amount: USD 0 | Customer Response: Accept Offer Issue Date: Mar 22, 2019 Offer Expiry Date: Apr 01, 2019 |

Stage Movement Submission

Overrides Checklist Outcome

Select an Outcome

- Offer Accept By customer
- Offer Accept By customer
- Offer Reject By customer
- Offer Amend Return to Application Entry
- Reject By Bank

Submit

Offer Accept/Reject - 000APP00003950

Summary

| Assessment Details | Offer Issue | Offer Accept/Reject |
|--|--|--|
| Qualitative Score: 86.87 Quantitative Score: 78.0 System Decision: Recommended for Approval User Decision: Recommended for Approval | Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 18.5% Installment Amount: USD 0 | Customer Response: Accept Offer Issue Date: Mar 22, 2019 Offer Expiry Date: Apr 01, 2019 |

Stage Movement Submission

Overrides Checklist Outcome

Select an Outcome

- Offer Accept By customer

Remarks

Proceed to Account Creation stage

Submit

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

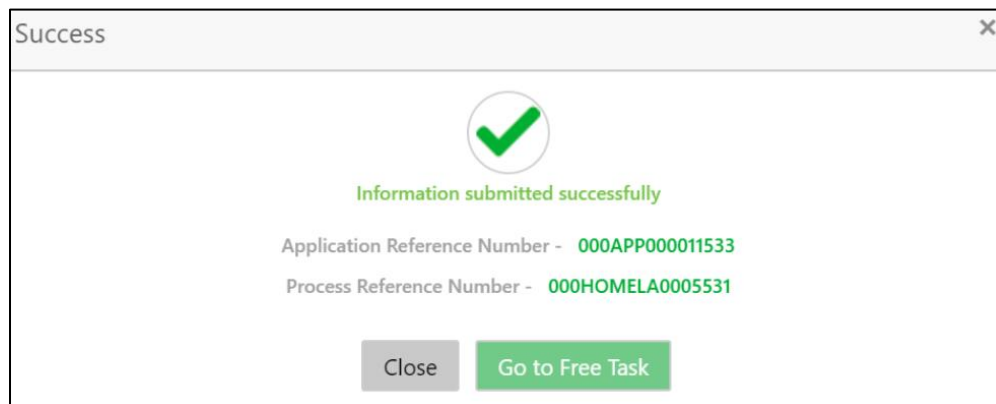
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Supervisor Approval** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Offer Issue**.

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**.

→ The **Confirmation** screen is displayed.

Figure 77: Confirmation



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

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

Figure 78: Free Tasks

The screenshot shows the "Free Tasks" screen with a table of tasks. The table has columns for Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, Customer Number, and Amount. A single task is listed with the following details:

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | Amount |
|-------------|----------|----------------------------|--------------------------|--------------------|------------------|------------------|--------|-----------------|--------|
| Acquire & E | | Loans Retail Process Ma... | 000HOMELN10000826 | 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.

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

Figure 79: Offer Issue

The screenshot shows the 'Offer Issue' screen for application ID 000APP000001386. The interface includes a navigation menu on the left with 'Assessment Details', 'Offer Issue', and 'Summary'. The main content area displays the following data segments:

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

At the bottom, there is a 'Generate Offer' button with a checkmark icon, and two radio button options: 'With Schedule' and 'Without Schedule'. The bottom right corner contains navigation buttons: 'Back', 'Next', 'Save & Close', and '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](#).

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 | <p>Select the checkbox to indicate if offer letter to the borrower with all the term and conditions which the borrower or applicant may accept or reject is to be sent. Also, the generate offer can be done with repayment schedule or without repayment schedule.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • With Schedule • Without Schedule <p>A PDF file will be generated with the offer content. System will generate the repayment schedule, if not</p> |

| Field | Description |
|-------------------------|---|
| | generated earlier. Default template for offer issue is used in this reference workflow. |
| Back | <p>Click Back to navigate to the previous data segment within a stage.</p> <p>Since this is the first screen on the workflow, Back will be disabled.</p> |
| Next | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> |
| Save & Close | Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. |
| Cancel | Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user. |

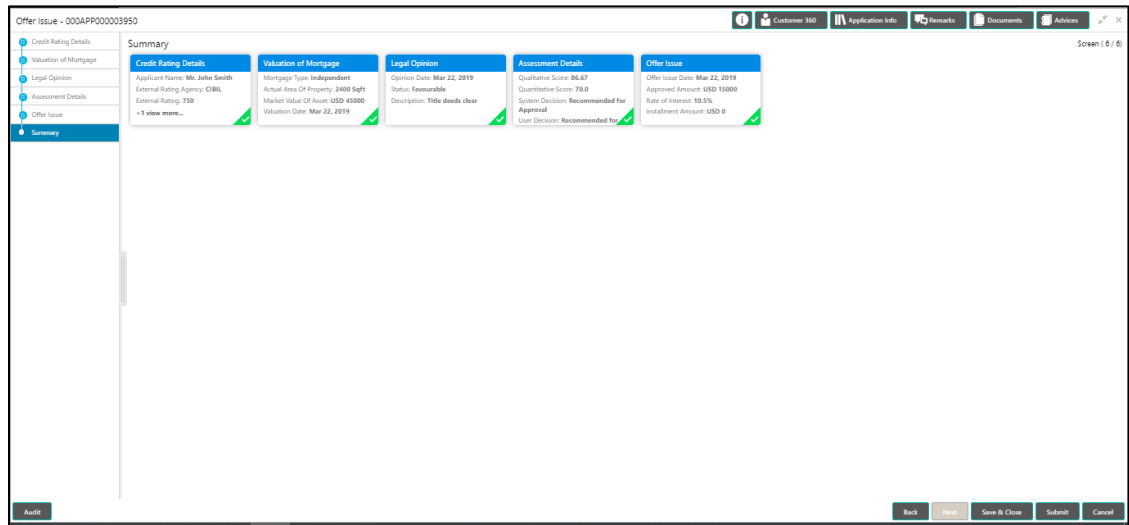
4.7.2 Summary

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.

→ The **Summary** screen is displayed.

Figure 80: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to [Table 34: Summary– Field Description](#).

Table 34: Summary– Field Description

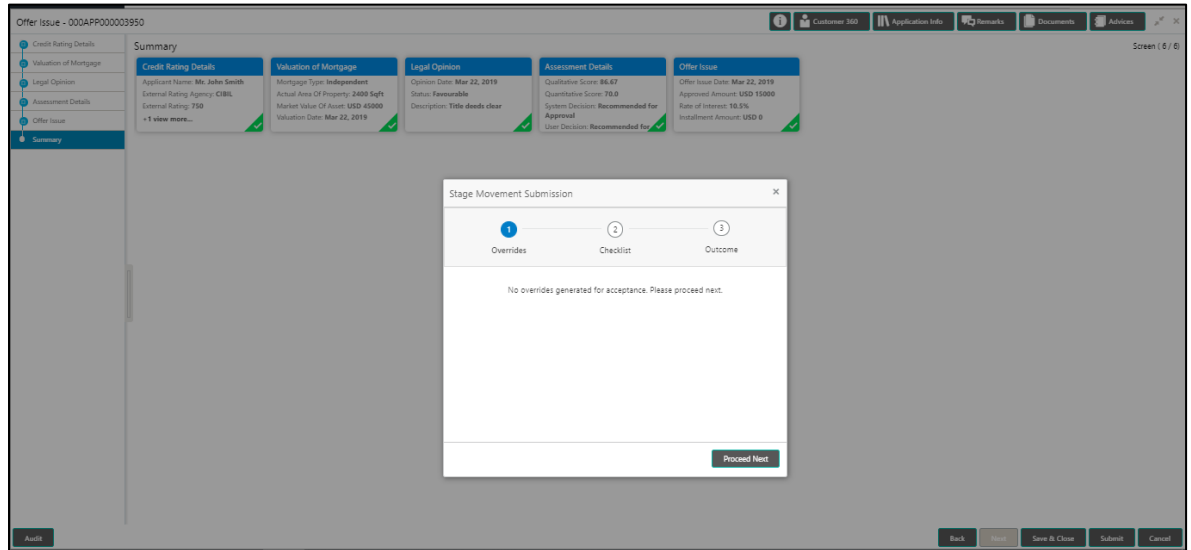
| Data Segment | Description |
|------------------------------|--|
| Credit Rating Details | Displays the credit rating details. |
| Valuation of Asset | Displays the valuation of asset details. |
| Legal Opinion Details | Displays the legal opinion details. |
| Assessment Details | Displays the assessment 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 | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p> |
| Save & Close | Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. |
| Submit | Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage. |
| Cancel | Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user. |

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

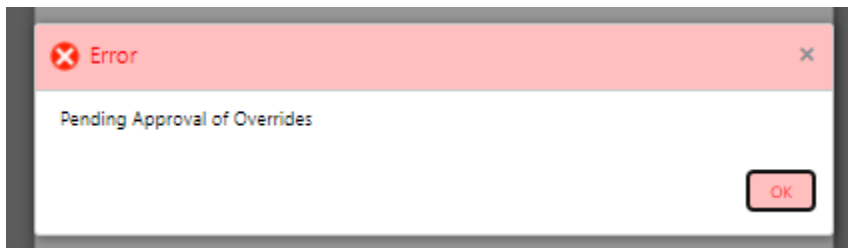
→ The **Overrides** screen is displayed.

Figure 81: Overrides



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

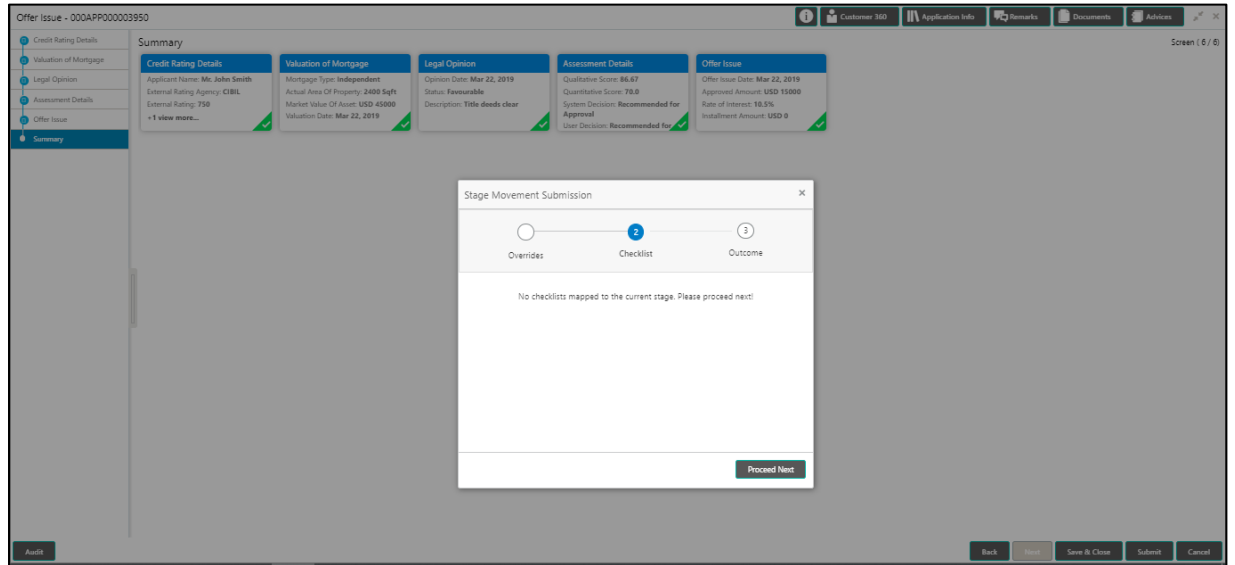
Figure 82: Error Message



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

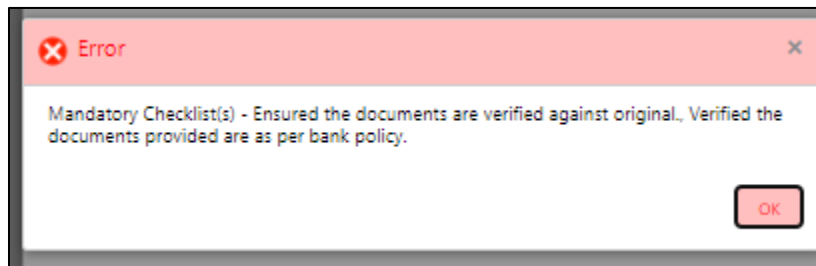
→ The **Checklist** screen is displayed.

Figure 83: Checklist



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

Figure 84: Error Message



4. Click **Save & Proceed**.→ The **Outcome** screen is displayed.

Figure 85: Outcome

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

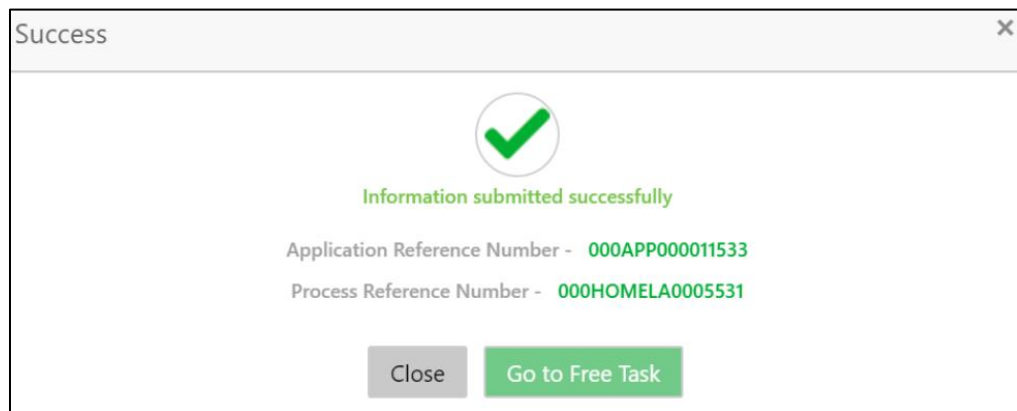
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Offer Issue** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Offer Accept/Reject**.

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**.

→ **Confirmation** screen is displayed.

Figure 86: Confirmation



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

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

Figure 87: Free Tasks

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

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

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.

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

Figure 88: Offer Accept / Reject

The screenshot shows the 'Offer Accept/Reject' screen in the Oracle Retail Loans Origination system. The screen is titled 'Offer Accept/Reject - 000APP000001386' and includes a navigation menu on the left with options for 'Offer Issue', 'Offer Accept/Reject', and 'Summary'. The main content area is divided into several sections:

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

The screen also features a top navigation bar with icons for 'Customer 360', 'Application Info', 'Remarks', 'Documents', and 'Advices'. At the bottom, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Table 35: Offer Accept/Reject – Field Description

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

| Field | Description |
|---------------|---|
| Next | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> |
| Cancel | <p>To terminate the application and the status of the application click Cancel. Such applications cannot be revived later by the user.</p> |

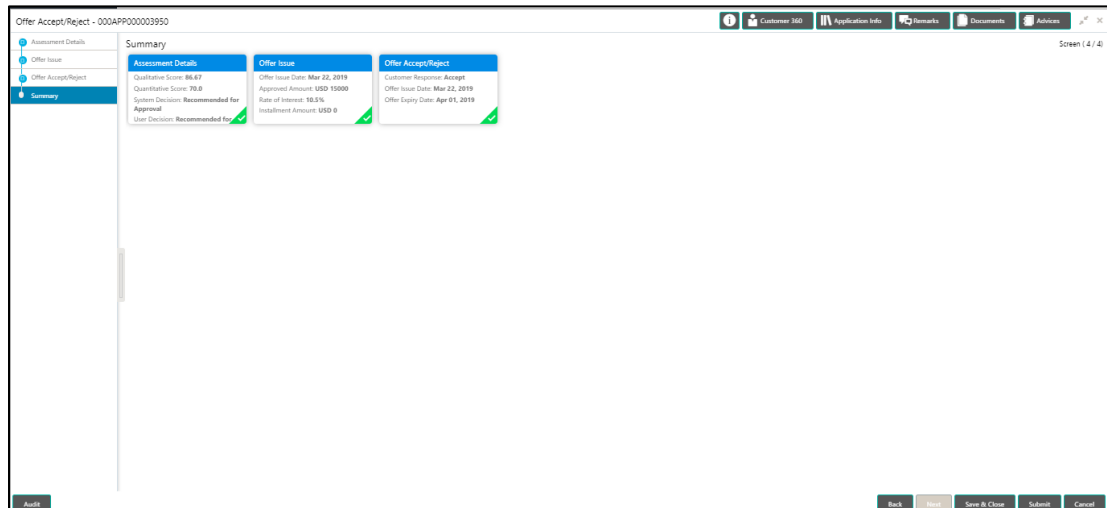
4.8.2 Summary

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.

→ The **Summary** screen is displayed.

Figure 89: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to [Table 36: Summary– Field Description](#).

Table 36: Summary– Field Description

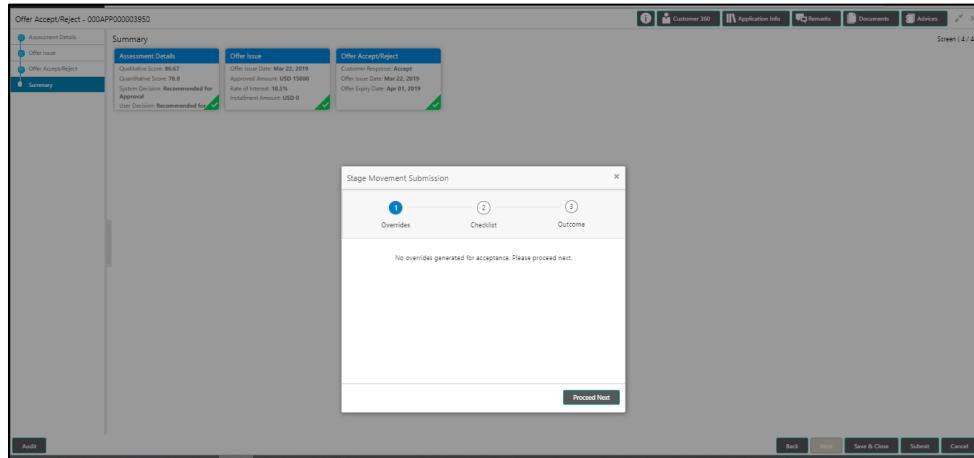
| Data Segment | Description |
|--------------------------------------|--|
| Assessment Details | Displays the assessment details. |
| Offer Issue Details | Displays the offer issue details. |
| Offer Accept / Reject Details | Displays the offer accept / reject details. |
| Back | Click Back to navigate 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 |
|-------------------------|--|
| | <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p> |
| Save & Close | <p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p> |
| Submit | <p>Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.</p> |
| Cancel | <p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p> |

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

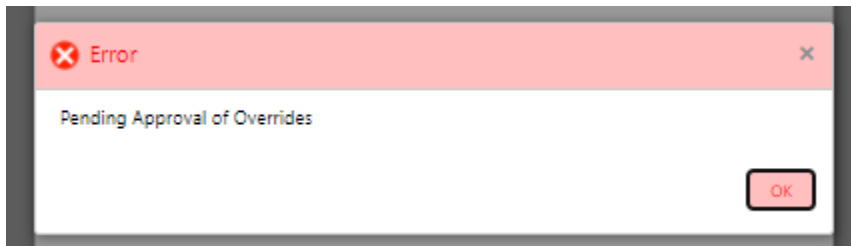
→ The **Overrides** screen is displayed.

Figure 90: Overrides



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

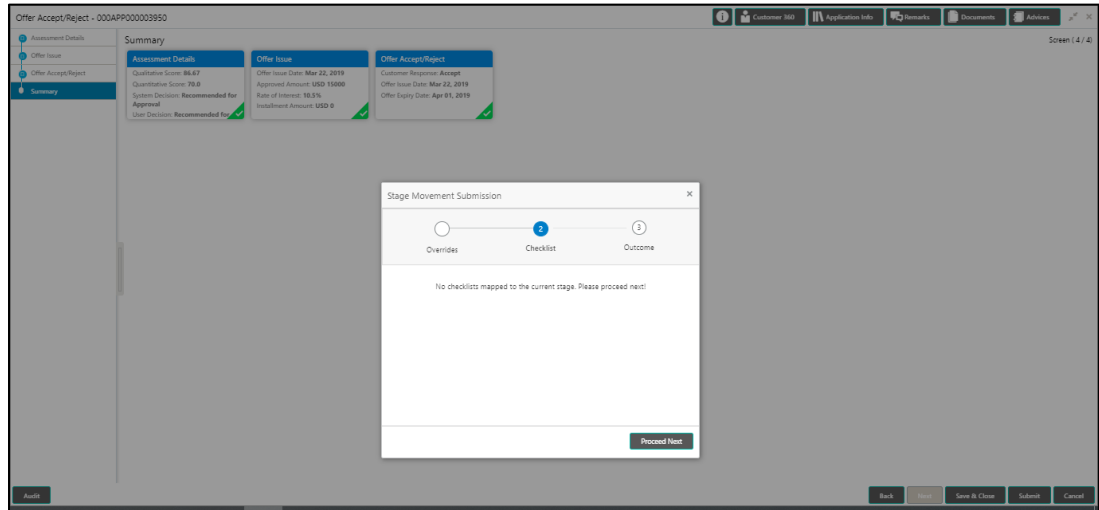
Figure 91: Error Message



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

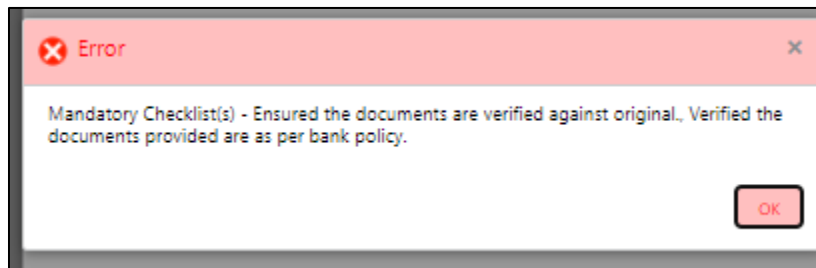
→ The **Checklist** screen is displayed.

Figure 92: Checklist



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

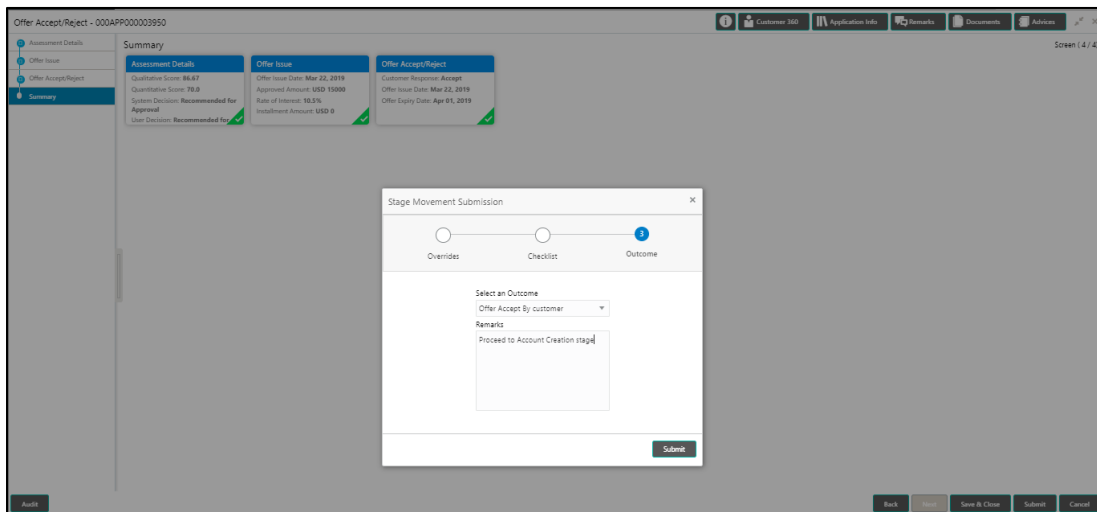
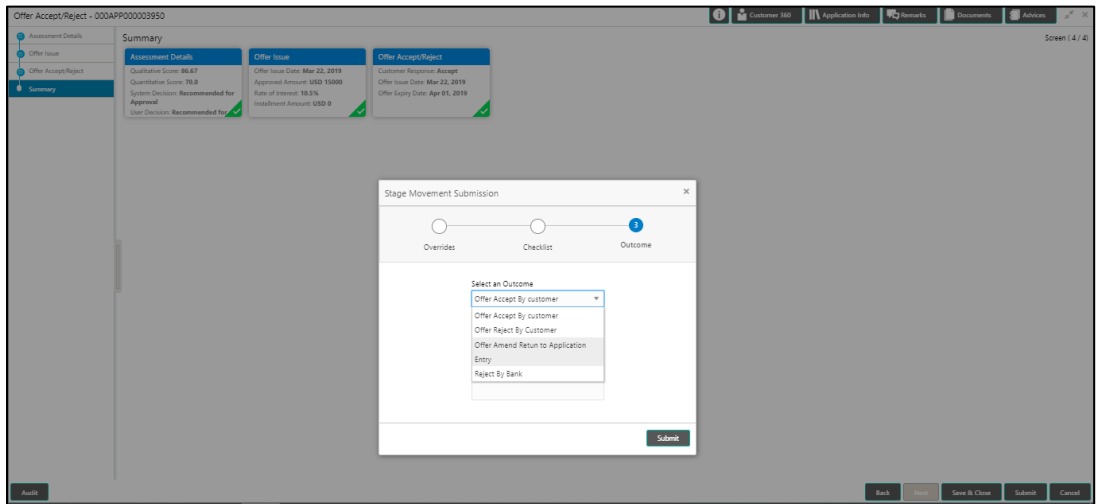
Figure 93: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 94: Outcome

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

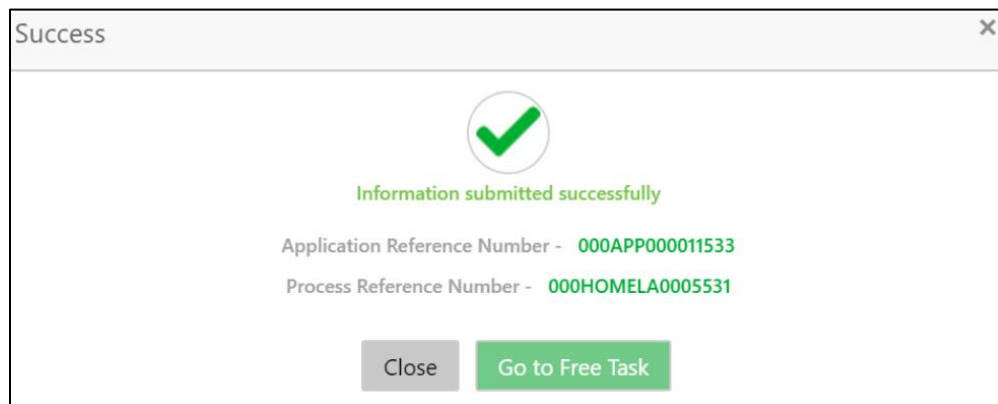
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Offer Accept/Reject** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Account Create on Host**.

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

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

→ The **Confirmation** screen is displayed.

Figure 95: Confirmation



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

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

Figure 96: Free Tasks

The screenshot shows a "Free Tasks" screen with a table of tasks. The table has the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, Customer Number, and Amount. The first row of data is highlighted in blue and contains the following values: Acquire & E, Loans Retail Process Ma..., 000HOMELN10000826, 000APP000003950, Account Creation, 19-03-22, 000.

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | Amount |
|-------------|----------|----------------------------|--------------------------|--------------------|------------------|------------------|--------|-----------------|--------|
| Acquire & E | | Loans Retail Process Ma... | 000HOMELN10000826 | 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



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](#)

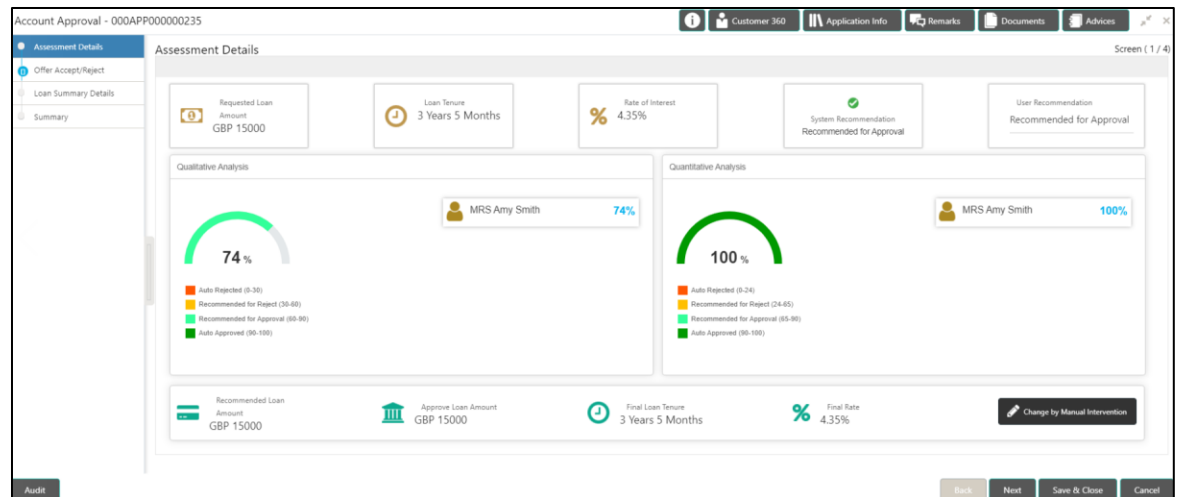
4.9.1 Assessment Details

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

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

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

Figure 98: Assessment Details



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.

- 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: <ul style="list-style-type: none"> Auto Approved Recommended for Approval Recommended for Reject Auto Rejected |
| User Recommendation | Specify the User recommendation. Available options are: <ul style="list-style-type: none"> 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 | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> |
| Save & Close | <p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p> |
| Cancel | <p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p> |

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.

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

Figure 99: Offer Accept / Reject

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 | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> |

| 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.

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

Figure 100: Loan Summary Details

2. For more information on data elements, refer to [Table 39: Loan Summary Details – Field Description](#).

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. |

| 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: <ul style="list-style-type: none"> • 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. |
| 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. |

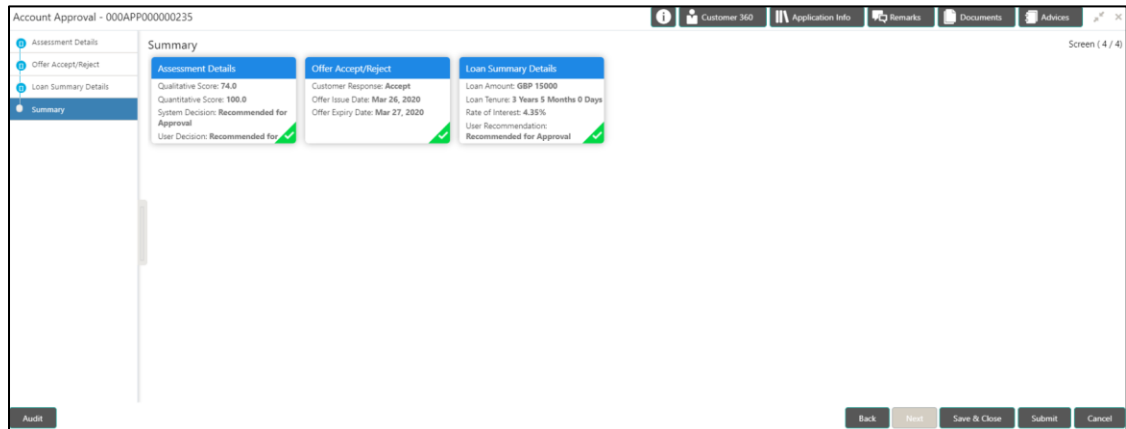
4.9.4 Summary

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.

→ The **Summary** screen is displayed.

Figure 101: Summary -



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to [Table 40: Summary– Field Description](#).

Table 40: Summary– Field Description

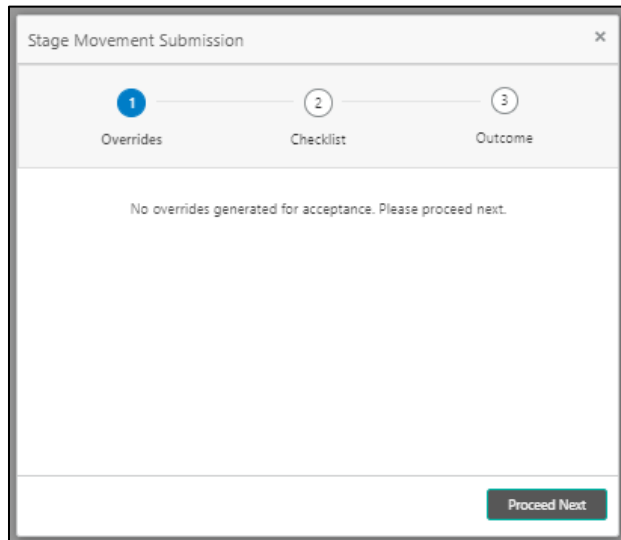
| Data Segment | Description |
|--------------------------------------|--|
| Assessment Details | Displays the assessment details. |
| Offer Accept / Reject Details | Displays the offer accept / reject details. |
| Loan Summary Details | Displays the loan summary details. |
| Back | Click Back to navigate 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 |
|-------------------------|---|
| | <p>system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p> |
| Save & Close | <p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p> |
| Submit | <p>Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.</p> |
| Cancel | <p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p> |

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

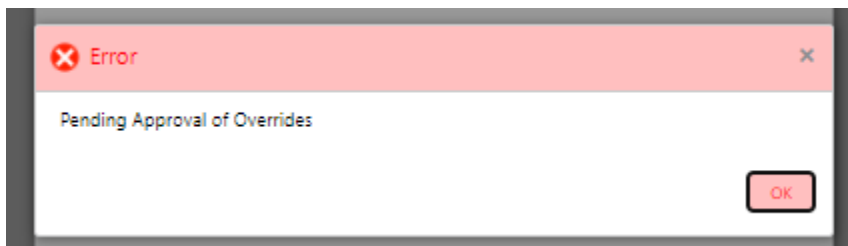
→ The **Overrides** screen is displayed.

Figure 102: Overrides



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

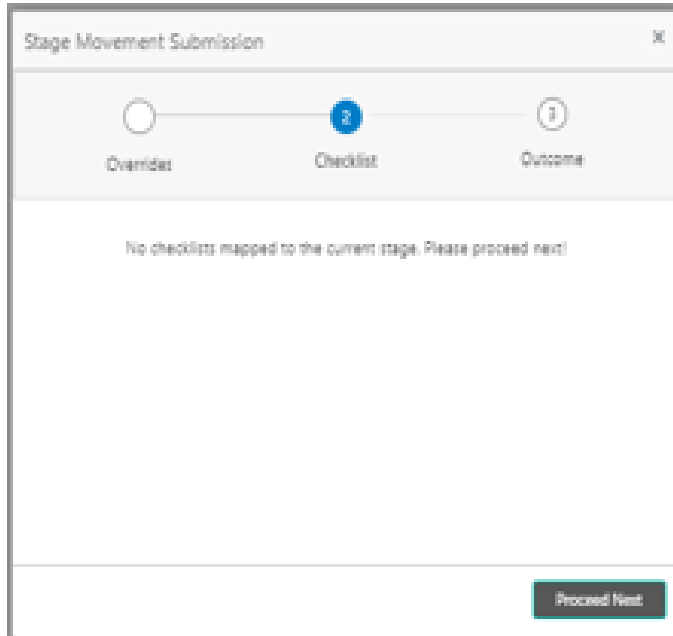
Figure 103: Error Message



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

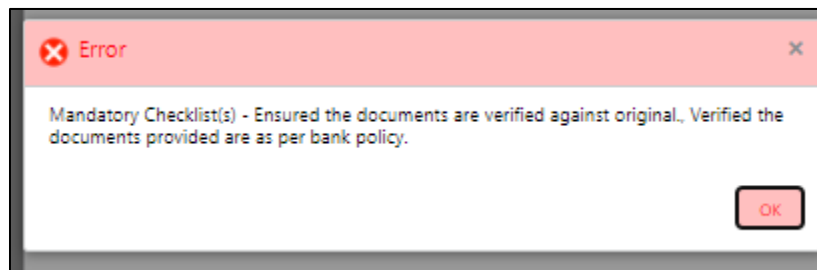
→ The **Checklist** screen is displayed.

Figure 104: Checklist



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

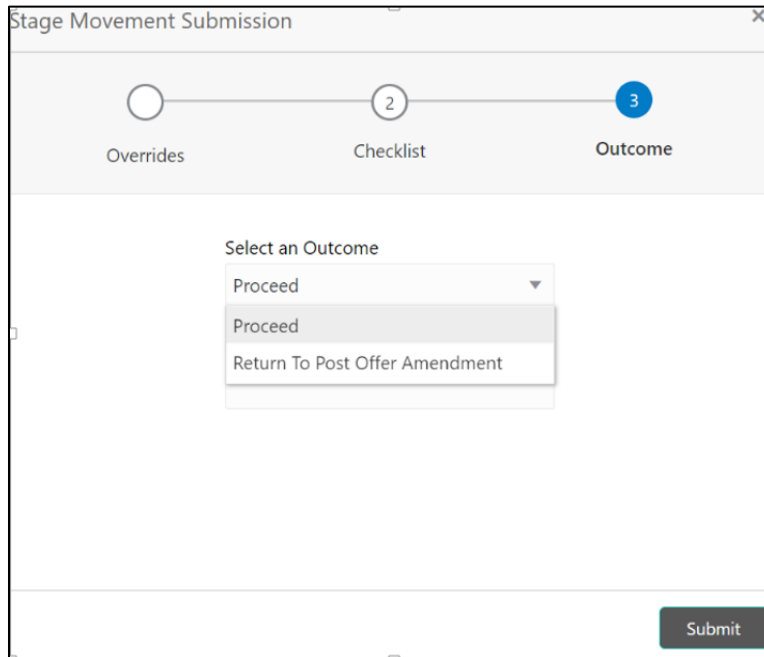
Figure 105: Error Message



- Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 106: Outcome

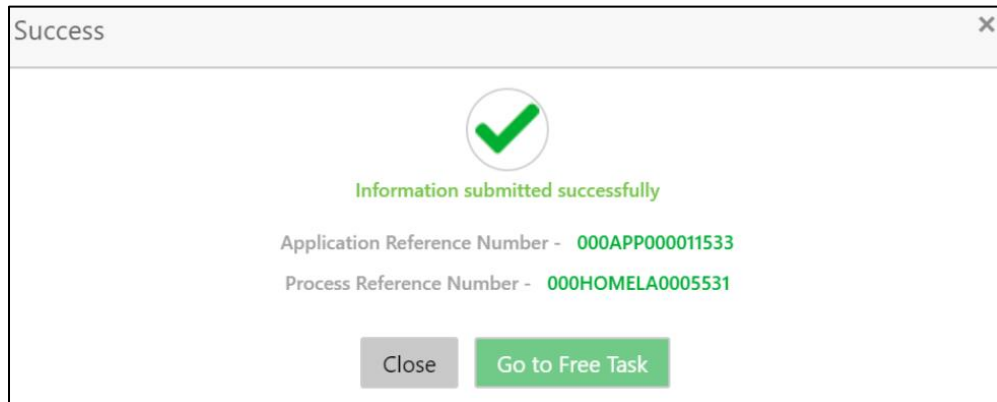


- Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Post Offer Amendment
- Select **Proceed** outcome from the drop-down list. It will logically complete the **Account Approval** stage for the Loan Application. The Plato / Conductor workflow will automatically 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**.
- Enter the remarks in **Remarks**.

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 107: Confirmation9. Click **Go to Free Task**.

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

Figure 108: Free Tasks

| 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 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.

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

Figure 109: Offer Issue

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

| | | | |
|--|-------------------------------------|---|--------------------------|
| Applicant Name Mr. John Smith Smith | Approved Loan Amount £500,000.00 | Loan Tenure 5 Years 0 Months 0 Days | Rate Of Interest 9.4% |
| Instalment Type EMI | Instalment Frequency Monthly | Instalment Amount £10,711.00 | Charges £100.00 |
| Principal £500,000.00 | Interest £142,657.77 | <input checked="" type="checkbox"/> Generate Offer <input type="checkbox"/> With Schedule <input type="checkbox"/> Without Schedule | |
| Offer Issue Date 2020-03-26 | | | |

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

2. For more information on data elements, refer to [Table 41: Offer Issue Details – Field Description](#).

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 | <p>Displays to indicate if offer letter to the borrower with all the term and conditions which the borrower or applicant may accept or reject is to be sent. Also, the generate offer can be done with repayment schedule or without repayment schedule.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • With Schedule • Without Schedule <p>A PDF file will be generated with the offer content. Default template for offer issue is used in this reference workflow.</p> |

| Field | Description |
|-------------------------|---|
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> |
| Save & Close | Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. |
| Cancel | Click Cancel to 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.

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

Figure 110: Post Offer Amendment

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 42: Post Offer Amendment - Field Description](#).

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 | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> |
| Save & Close | Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. |
| Cancel | Click Cancel to 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.

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

Figure 111: Loan Disbursement Details

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. Disbursement Details enables the user to capture the various methods. For more information on fields, refer to the [Table 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 | <p>Displays the Disbursement frequency.</p> <p>If Multiple Disbursement and Frequency Based is enabled, then Disbursement Frequency is enabled. Available options are:</p> <ul style="list-style-type: none"> • Daily • Monthly • Weekly |

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

| 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.

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

Figure 112: Loan Repayment Details

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to the [Table 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 | <p>This link will enable to user to generate the repayment schedule which will display the details of installment amount with the principal and interest break up for the given tenure.</p> <p>If moratorium period is provided then system will generate repayment schedule based on the moratorium period.</p> |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p> |
| Save & Close | Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. |
| Cancel | Click Cancel to 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.

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

Figure 113: Repayment Schedule

| 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.

→ 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.

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

Figure 115: Offer Accept/Reject Details

The screenshot shows the 'Offer Accept/Reject' screen for offer ID 000APP000001386. The interface includes a top navigation bar with icons for Customer, Application Info, Remarks, Documents, and Advises. A left sidebar shows a navigation menu with 'Offer Issue', 'Offer Accept/Reject', and 'Summary'. The main content area is titled 'Offer Accept/Reject' and contains the following details:

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

At the bottom, there is a 'Customer Response' section with a dropdown menu set to 'Accept', a 'Date Of Offer Accept/Reject' field set to 'Mar 26, 2020', and a 'Reason' field containing 'Accepted'. A 'Customer Response' button is also visible. The bottom of the screen has an 'Audit' button on the left and 'Back', 'Next', 'Save & Close', and 'Cancel' buttons on the right.

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.

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

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

Figure 116: Account Create

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus Account Create Details screen displays the fields for the loan approver in view mode. For more information on fields, refer to [Table 45: Account Create – Field Description](#).

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. |

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

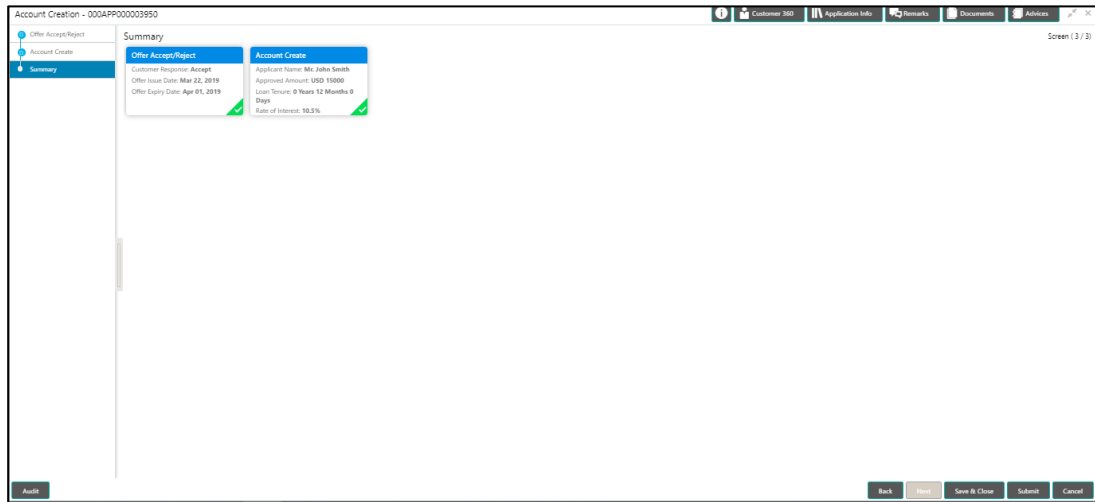
4.11.3 Summary

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.

→ The **Summary** screen is displayed.

Figure 117: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to [Table 46: Summary – Field Description](#).

Table 46: Summary – Field Description

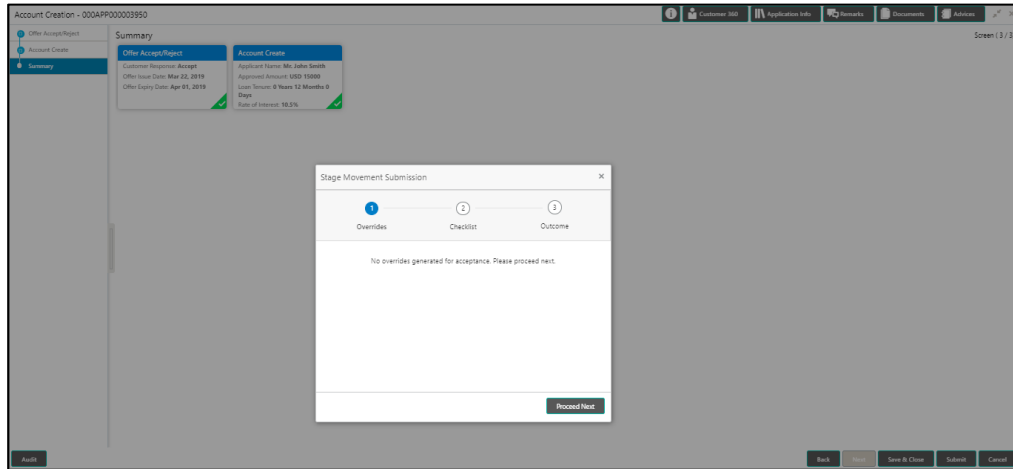
| Data Segment | Description |
|----------------------------|--|
| Offer/Accept Reject | Displays the offer/accept reject details. |
| Account Create | Displays the account create details. |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. |

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

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

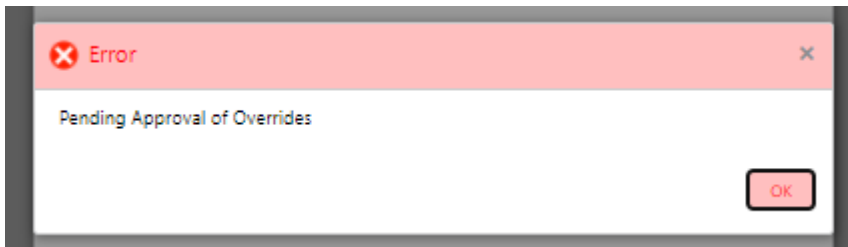
→ The **Overrides** screen is displayed.

Figure 118: Overrides



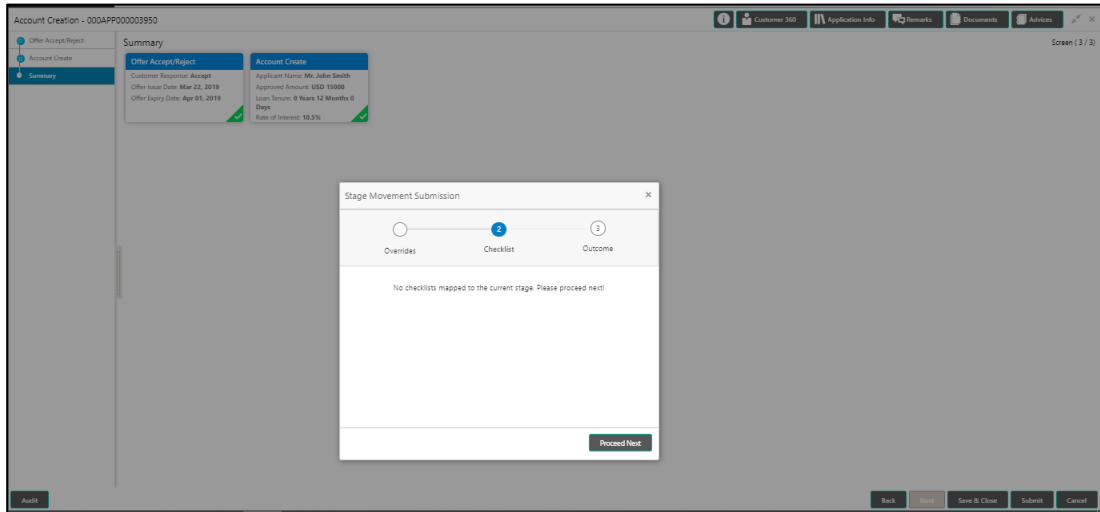
System displays the following error message if overrides are not accepted.

Figure 119: Error Message



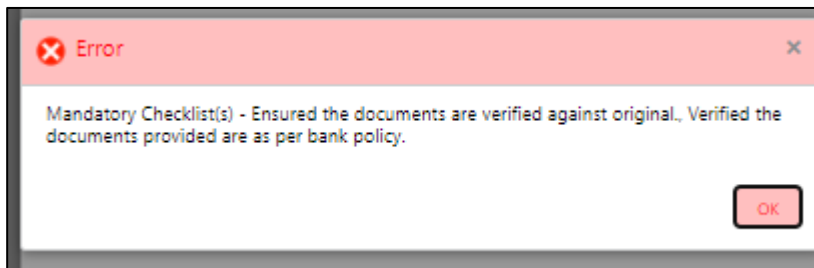
3. Click **Accept Overrides & Proceed**.
→ The **Checklist** screen is displayed.

Figure 120: Checklist



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

Figure 121: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 122: Outcome

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

- Proceed
- Reject Application

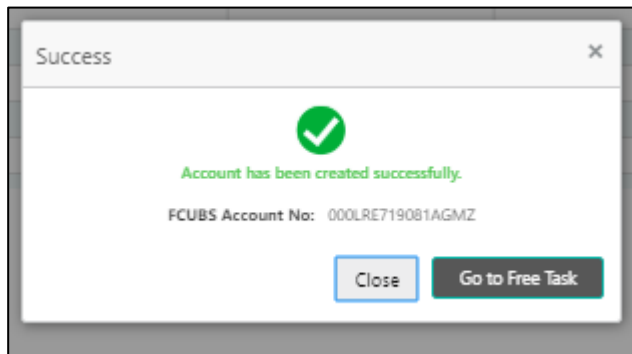
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Account Create** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Application Enrich**.

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**.

→ The **Confirmation** screen is displayed.

Figure 123: Confirmation



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

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

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

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.

5 List Of Glossary

1. Account Create Screen – [4.11.2 Account Create Details](#) (p.129)
2. Account Services Screen – [4.3.5 Account Services](#) (p.61)
3. Assessment Details Screen – [4.5.2 Assessment Details](#) (p.87)
4. Asset Details Screen – [4.2.2.1 Asset Details](#) (p.11)
5. Admission Details Screen – [4.2.2.3 Admission Details](#) (p.18)
6. Approval Details Screen - [4.6.2 Approval Details](#) (p. 112)
7. Charge Details Screen – [4.3.4 Charge Details](#) (p.59)
8. Credit Rating Details Screen – [4.4.1 Credit Rating Details](#) (p.71)
9. Collaterals Details Screen - [4.2.6 Collateral Details](#) (p.35)
10. Customer Information Screen - [4.2.3 Customer Information](#) (p.21)
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14. Loan Details Screen – [4.2.1 Loan Details](#) (p.8)
15. Loan Disbursement Details Screen – [4.3.2 Loan Disbursement Details](#) (p.50)
16. Loan Interest Details Screen – [4.3.1 Loan Interest Details](#) (p.47)
17. Loan Repayment Details Screen – [4.3.3 Loan Repayment Details](#) (p.54)
18. Loan Summary Details Screen - [4.9.3 Loan Summary Details](#) (p. 145)
19. Mandate Details Screen – [4.2.4 Mandate Details](#) (p.25)
20. Offer Accept / Reject Stage – [4.8 Offer Accept / Reject Stage](#) (p.106)
21. Offer Issue Screen – [4.7.1 Offer Issue Stage](#) (p.98)
22. Post Offer Amendment Screen - [4.10.2 Post Offer Amendment](#) (p.118)
23. Qualitative Scorecard Details Screen – [4.5.1 Qualitative Scorecard Details](#) (p.84)
24. Summary Account Create - [4.11.3 Summary](#) (p.131)
25. Summary Underwriting Screen – [4.4.4 Summary](#) (p.79)
26. Summary Assessment Screen – [4.5.3 Summary](#) (p.92)
27. Summary Application Entry Screen – [4.2.8 Summary](#) (p.42)

- 28. Summary Application Enrichment – [4.3.6 Summary](#) (p.66)
- 29. Summary Offer Issue - [4.7.2 Summary](#) (p.101)
- 30. Summary Offer Accept/Reject - [4.8 Offer Accept / Reject Stage](#) (p.133)
- 31. Valuation of Asset Screen – [4.4.2 Valuation of Asset](#) (p.84)
- 32. Vehicle Details Screen – [4.2.2.2 Vehicle Details](#) (p.14)