

Retail Loans Origination User Guide

Oracle FLEXCUBE Onboarding

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Retail Loans Origination User Guide

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

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

<https://www.oracle.com/industries/financial-services/index.html>

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1 Preface

1.1 Introduction

Welcome to the **Retail Loans Origination** user guide for Oracle FLEXCUBE Onboarding. 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
OFLO	Oracle FLEXCUBE Onboarding
DS	Data Segment
System	Oracle FLEXCUBE Onboarding Module

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

Topics	Description
Oracle FLEXCUBE Onboarding 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 Onboarding 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. Operations User Guide
2. Configuration User Guide
3. Savings Account Origination User Guide
4. Current Account Origination User Guide
5. Term Deposit Origination User Guide
6. Alerts and Dashboard User Guide
7. Common Core User Guide

1.7 Symbols

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

Table 3: Symbols

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

2 Oracle FLEXCUBE Onboarding 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 Onboarding 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 Process Orchestrator 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 Workflow

process drives the application 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 **Operations** user manual.

4.2 Loan Application Entry Stage

As detailed in the **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.

Prerequisite

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...	000HMEIN10000898	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...	000HMEIN10000879	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...	000INIT000004091	000APPO00004141	Application Initiation	19-03-22	000	

Page 1 of 6 (1 - 20 of 104 items) < 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 Future Bank, we understand the amount of hard work you may have had in life. With Future 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 M/M

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.

Prerequisite

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 - 000APP000009097

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 *

Search

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	<p>Specify the building.</p> <p>This field is mandatory.</p>
Street	<p>Specify the street.</p> <p>This field is mandatory.</p>
Locality	Specify the locality.
City	<p>Specify the city.</p> <p>This field is mandatory.</p>
State	<p>Specify the state.</p> <p>This field is mandatory.</p>
Country	<p>Specify the country.</p> <p>This field is mandatory.</p>
Zip Code	<p>Specify the zip code.</p> <p>This field is mandatory.</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>

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

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

Prerequisite

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

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

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

Figure 4: Vehicle Details – New Vehicle

The vehicle details for a used vehicle is displayed, if vehicle class is selected as Used. Refer [Figure 5](#).

Figure 5: Vehicle Details – Used Vehicle

Loan Application Entry - 000APP000009109

Customer 300 Application Info Remarks Documents Address

Screen (2 / 8)

Vehicle Details

Product Name: Luxury Car Loan

Hypothecated Branch: 000

Vehicle Class: Used

Make:

Model:

Registration Number:

Expected Selling Price: GBP

Distance Run: Select

Chassis Number:

Engine Number:

Registered State:

Registered City:

Insurance Details

Insurance Company:

Policy Number:

Policy Commencement Date:

Premium Amount: GBP

Premium Frequency: Select

Policy Renewal Date:

Buttons: Back, Next, Save & Clear, Cancel

- 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

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

Prerequisite

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

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

Figure 6: Admission Details

2. 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	<p>Select the options from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> Overseas Domestic <p>This field is mandatory.</p>
Admission Status	<p>Select the admission status. Available options are:</p> <ul style="list-style-type: none"> Confirmed Awaited <p>This field is mandatory.</p>

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

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


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.

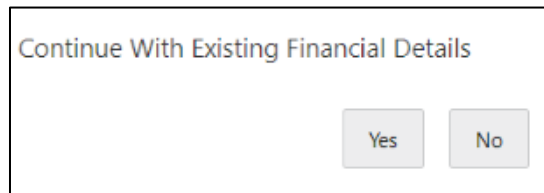
Field	Description
Applicant Name	Displays the name of the applicant.
Edit	<p>Click Edit to modify the existing applicant details.</p> <p>Click Save to save the modified details and click Cancel to cancel the modifications.</p> <p>Edit will be visible only for existing applicant.</p>
Basic Details	<p>Default 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 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.
Office Name	Specify the office name.

Field	Description
Designation	Specify the designation.
Employment Start Date	Select the employment start date.
Employment End Date	Select the employment end date.
Monthly Income	<p>Select the income. Available options are:</p> <ul style="list-style-type: none"> • Salary • Business • Interest Income • Pension • Other
Monthly Expenses	<p>Select the expenses. Available options are:</p> <ul style="list-style-type: none"> • Household • Medical • Education • Travel • Others
Liabilities	<p>Select the liabilities. Available options are:</p> <ul style="list-style-type: none"> • Property Loans • Vehicle Loans • Personal Loans • Card outstandings • Overdrafts • Others • Total
Asset	<p>Select the asset. Available options are:</p> <ul style="list-style-type: none"> • Savings Deposits • Stocks/Funds • Properties • Automobiles • Fixed Deposits

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

Prerequisite

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

Loan Application Entry - 000APPO00003824

Parent/Guardian Details

1. Parent/Guardian Name: G R Relationship With Student: Father

Existing Customer: ☐ Relationship With Student:

Title: Middle Name: Last Name:

Date Of Birth: Gender: Marital Status: Unique ID Number:

Basic Details

Income Type: Employment Type: Employee Number: Industry:

Office Name: Education Qualification: Designation: Employment Start Date:

Employment End Date: Add/View Address:

Monthly Income (in GBP)

Type	Amount
Salary	500,000
Business	0
Interest Income	0
Pension	0
Bonus	0
Rentals	0

Monthly Expense (in GBP)

Type	Amount
Household	30,000
Medical	0
Education	0
Travel	0
Vehicle Maintenance	0
Rentals	0

Liabilities (in GBP)

Type	Amount
Property Loans	0
Vehicle Loans	0
Personal Loans	0
Card outstandings	0
Overdrafts	0
Others	0

Asset (in GBP)

Type	Amount
Savings Deposits	0
Stocks/Funds	0
Properties	0
Automobiles	0
Fixed Deposits	0
Land	0

Buttons: Audit, Back, Next, Save & Close, Cancel

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 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 Configuration user manual for the list of attributes available in this release.
Income Type	<p>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.</p> <p>This field is mandatory.</p>
Employment Type	<p>The list of values will be available for the user to select. Business may add appropriate values to this list.</p> <p>Employment Type 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.
Industry	<p>Select the industry type from the drop-down list.</p> <p>This field is mandatory.</p>
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	<p>Select the income. Available options are:</p> <ul style="list-style-type: none"> • Salary • Business • Interest Income

Field	Description
	<ul style="list-style-type: none"> • Pension • Bonus • Rentals
Monthly Expenses	<p>Select the expenses. Available options are:</p> <ul style="list-style-type: none"> • Household • Medical • Education • Vehicle Maintenance • Rentals
Liabilities	<p>Select the liabilities. Available options are:</p> <ul style="list-style-type: none"> • Property Loans • Vehicle Loans • Personal Loans • Card outstandings • Overdrafts • Others
Asset	<p>Select the asset. Available options are:</p> <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	<p>Select the collateral type. Available options are:</p> <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"> Fine Art/Collectibles <p>This field is mandatory.</p>
Collateral Value	Select the currency and specify the collateral value.
Attributes	<p>Specify the attributes.</p> <p>This field is mandatory.</p>
Third Party Collateral	Specify the third party collateral.
Dimensions	<p>Specify the dimensions in units and numbers.</p> <p>This field is mandatory.</p>
Address	Specify the collateral address details.
Building	<p>Specify the building.</p> <p>This field is mandatory.</p>
Street	<p>Specify the street.</p> <p>This field is mandatory.</p>
Locality	<p>Specify the locality.</p> <p>This field is mandatory.</p>
City	<p>Specify the city.</p> <p>This field is mandatory.</p>
State	<p>Specify the state.</p> <p>This field is mandatory.</p>
Country	<p>Specify the country.</p> <p>This field is mandatory.</p>
Zip Code	<p>Specify the country.</p> <p>This field is mandatory.</p>

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	<p>Select the relationship with customer from the drop-down list.</p> <ul style="list-style-type: none"> • Father • Mother • Friend • Spouse • Brother <p>This field is mandatory.</p>

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

Field	Description
Zip Code	Specify the country. This field is mandatory.
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

Loan Application Entry - 000APP000003950

Summary

Loan Details	Asset Details	Mandate Details	Collateral Details	Guarantor Details	Customer Information	Financial Details
Product Name: Classic Home Loan Loan Amount: USD 15000 Loan Tenure: 0 Years 12 Months 0 Days	Asset Type: Independent Asset Value: USD 40000 Asset Status: Under Construction	Applicant Name: Mr. John Smith Collateral Share: 100.0% Repayment Share: 100.0%	Collateral Type: Independent House Collateral Value: USD 40000 Utilized Previously: USD 0 Cover Available: USD 40000	Guarantor Name: Mr. G. R. Relationship With Customer: Father Value Of Guarantee: USD 50000	Name: John Smith Applicant Type: Primary No. Of Applicants: 1	Applicant Name: Mr. John Smith Total Income: USD 400000 Total Expense: USD 100000 Net Income: USD 300000

Back Next Save & Close Submit Cancel

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

Table 14: Summary Application Entry – Field Description

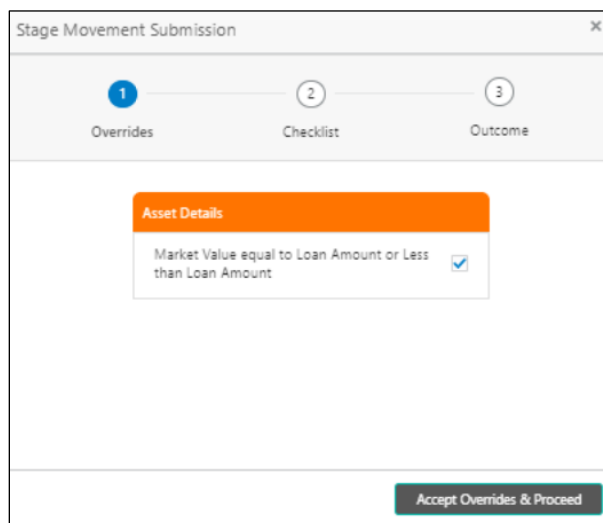
Data Segment	Description
Loan Details Summary	Displays the loan details.
Asset Details	Displays the asset details
Mandate Details	Displays the mandate details.
Collateral Details	Displays the collateral summary details.
Guarantor Details	Displays the guarantor summary details.

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



The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress indicator with three steps: 1. Overrides (highlighted with a blue circle), 2. Checklist (grey circle), and 3. Outcome (grey circle). The main content area displays an "Asset Details" section with a white box containing the text "Market Value equal to Loan Amount or Less than Loan Amount" and a checked checkbox. At the bottom right of the window is a green button labeled "Accept Overrides & Proceed".

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

Loan Application Entry - 000APP000003950

Loan Details

Asset Details

Customer Information

Mortgage Details

Collateral Details

Guarantee Details

Summary

Summary

Loan Details

Asset Details

Mortgage Details

Collateral Details

Guarantee Details

Customer Information

Financial Details

Product Name: Classic Home Loan

Loan Amount: USD 15000

Loan Tenure: 0 Years 12 Months 0 Days

Asset Type: Independent

Asset Value: USD 40000

Asset Status: Under Construction

Mortgage Type: Ms. Julia Smith

Appraised Value: 100.0%

Regiment Share: 100.0%

Collateral Type: Independent House

Collateral Value: USD 40000

Utilized Previously: USD 0

Cover Available: USD 40000

Guarantee Name: Mr & K

Relationship With Customer: Father

Value Of Guarantee: USD 10000

Customer Information

Name: Julia Smith

Applicant Type: Primary

No. Of Applicants: 1

Financial Details

Appraisal Name: Ms. Julia Smith

Total Income: USD 400000

Total Expense: USD 100000

Net Income: USD 300000

Stage Movement Submission

0

1

2

Chances

Checklist

Outcome

Checklist

Verify the name of the Applicant as per the Document


Approved Plan

Verify photo and signature

Save & Proceed

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

Figure 18: Error Message



The screenshot shows a red error dialog box with a close button (X) in the top right corner. The text inside the dialog reads: "Mandatory Checklist(s) - Ensured the documents are verified against original., Verified the documents provided are as per bank policy." At the bottom right of the dialog is an "OK" button.

4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 19: Outcome

The screenshot shows the 'Loan Application Entry - 000AP0000003950' screen. The left sidebar contains a navigation menu with options: Loan Details, Asset Details, Customer Information, Mandate Details, Financial Details, Collateral Details, Guarantor Details, and Summary. The main area displays a 'Summary' tab with various loan details. A 'Stage Movement Submission' dialog box is open in the center, showing a progress bar with three stages: Overrides, Checklist, and Outcome (the current stage). The dialog box contains a 'Select an Outcome' dropdown menu with 'Proceed' selected, a 'Remarks' text area with the text '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

Success

Process Submitted Successfully

Application Reference Number - 000APP000013291

Account Type Loan Accounts	Business Product Name Classic Home Loan	Process Reference Number 000LOHE010006400
Account Type Customer Onboarding	Process Reference Number PTY4282	

Close Go to Free Task

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

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

Figure 21: Free Tasks

Free Tasks

Bank Futura - Branch 000 (1... Mar 22, 2019)

Refresh Acquire Delegate Reassign Flow Diagram

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...	000VHMLN20000827	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](#)

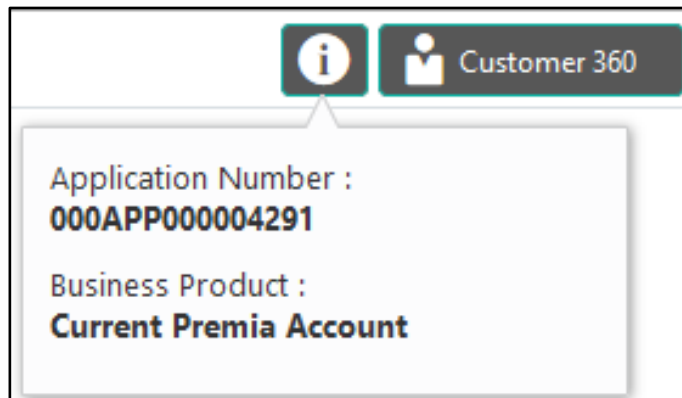
The functions available in the various tabs can be accessed during any point in the Application Entry stage. Details about the tabs are as follows:

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 screenshot shows the 'Application Information' screen. At the top, there is a header bar with a user icon, the application number '000APP000000526', and the application date '26 March 2020'. Below this, there are fields for 'Phone', 'Email', 'Source by', 'Channel', and 'Priority' (set to 'Medium'). The main content area features a card for 'Futura Education Loan' with the same application number. Inside this card, there are several status and date fields: 'Total Time Spent: 0 Days', 'Current Stage: Loan Application Entry', 'User ID Assigned', 'Stage Start Date: 26 March 2020', 'Time Spent: 0 Days', 'Account Opening Date', and 'Expected Account Opening Date'.

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.

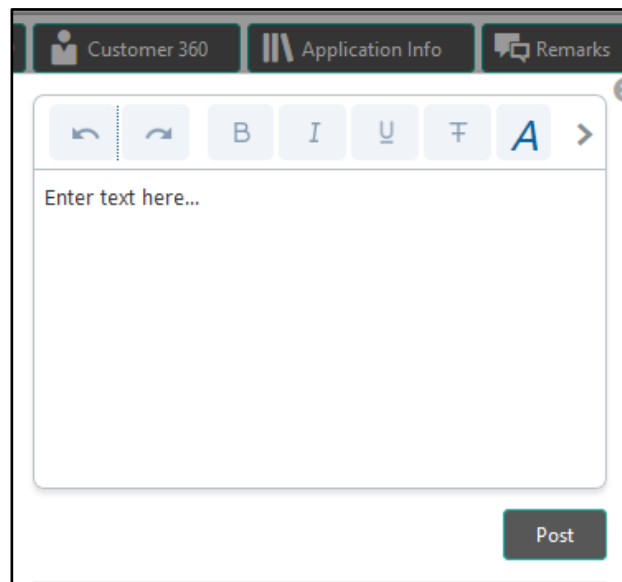
NOTE: Application Info tab will not be visible in Application Initiation stage.

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

The screenshot shows a web application interface with a dark header bar. The header contains three tabs: 'Customer 360' with a person icon, 'Application Info' with a book icon, and 'Remarks' with a speech bubble icon. The 'Remarks' tab is active. Below the header is a text editor with a toolbar containing icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), and text color (A). The text area below the toolbar contains the placeholder text 'Enter text here...'. At the bottom right of the text area is a dark 'Post' button.

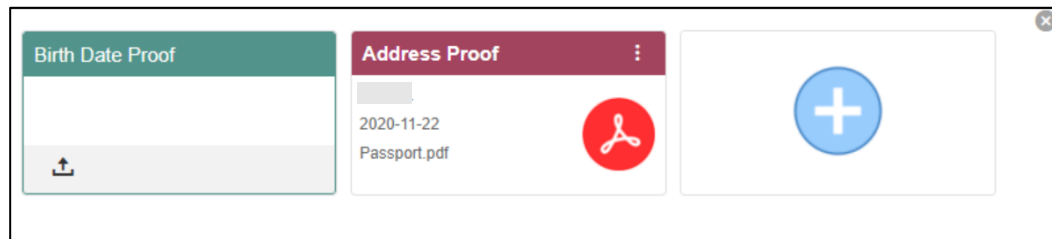
Remarks posted are updated with your User ID, Date, and are available to view in the next stages for the users working on that application.

4.2.9.5 Documents

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

→ The **Documents** screen is displayed.

Figure 26: Documents



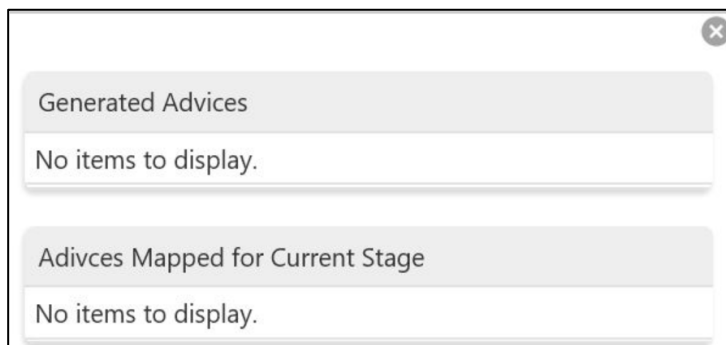
Ensure that mandatory documents are uploaded, as system will validate the same during the stage submission.

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](#)

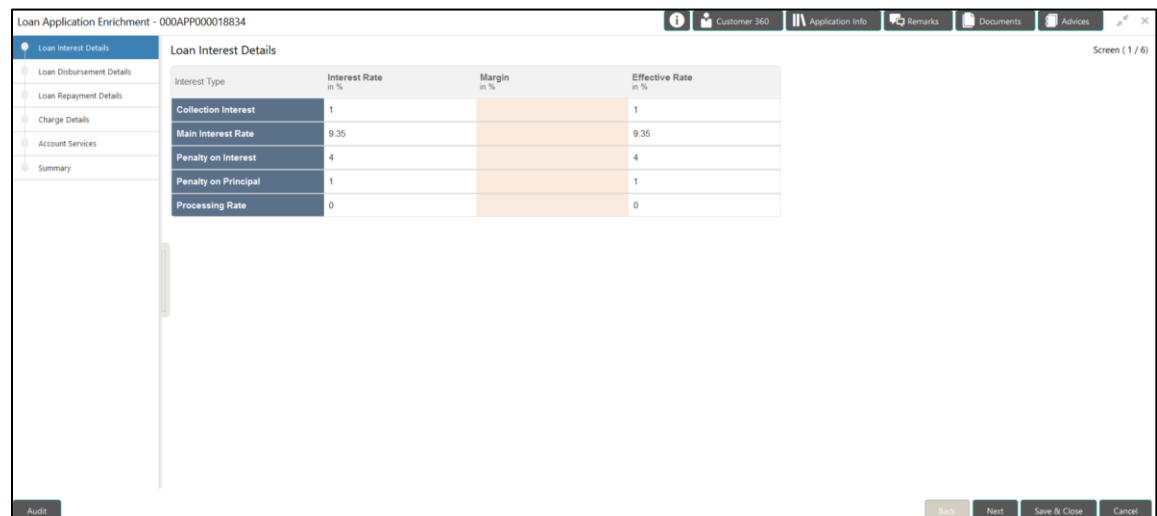
4.3.1 Loan Interest Details

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



Loan Application Enrichment - 000APP000018834

Customer 360 Application Info Remarks Documents Advises Screen (1 / 6)

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

Audit

Save New Save & Close Cancel

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.

Prerequisite

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 - 000APP00009097

Loan Disbursement Details

Multiple ☐

Loan Amount
GBP400,000.00

Number Of Disbursement

First Disbursement Date

Total Disbursement

Disbursement Mode

Customer Account

Branch Code

Back Next Save & Close Cancel

Prerequisite

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:</p> <p>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.

Prerequisite

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

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 06, 2030

Repayment Mode *
Internal Account

Moratorium Period (in Months) *
0

Enter a number greater than or equal to 0.

Show Repayment Schedule

Internal Account Transfer

Customer Account *
00000029420018

Branch Code *
000

Back Next Save & Close Cancel

Prerequisite

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.

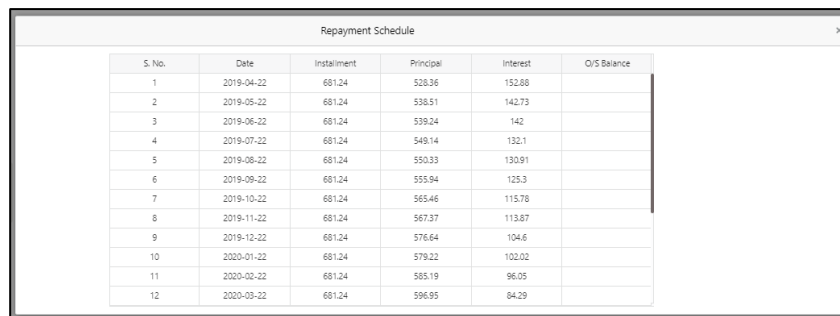
1. Click **Show Repayment Schedule**.

Prerequisite

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	

Prerequisite

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	<p>Select the statement cycle from the drop-down list. Available options are:</p> <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	Select the holiday check for maturity date from the drop-down list to apply holidays based on the available options. Available options are: <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	Select it to indicate if movement cascades to other schedules as well.
Move Forward	Select Move Forward to indicate if payment schedule date should move forward to next working day of the following month.
Move Backward	Select Move Backward to indicate if payment schedule should move backward to the previous working day or the current scheduled month.
Move Across Month	Select it to indicate if movement of revision schedule across the month is allowed or not.
Back	Click Back to navigate to the previous data segment within a stage.
Next	<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

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

Loan Application Enrichment - 000APP00003950

Summary

- Loan Interest Details**
 - Product Name: Classic Home Loan
 - Interest Rate: 10.5%
 - Customer Margin: 0%
 - Effective Rate On Loan: 10.5%
- Loan Disbursement Details**
 - Loan Amount: USD 15000
 - Disbursement Frequency: Monthly
 - First Disbursement Date: Apr 24, 2020
 - Disbursement Method: Auto
- Loan Repayment Details**
 - Repayment Type: EMI
 - Repayment Frequency: Monthly
 - Tenure: 6 Years 12 Months 0 Days
 - First Repayment Date: May 24, 2020
- Charge Details**
 - Charge Type: Processing Charges
 - Amount: 1500.0
 - Waive: N
 - + 1 view more...
- Account Services**
 - Statement Cycle: Monthly
 - Payment Schedule: ignore Holidays: N
 - Maturity Date: ignore Holidays: N
 - Revision Schedule: ignore Holidays: N

Screen (6 / 6)

Back Next Save & Close Submit Cancel

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

Table 21: Summary – Field Description

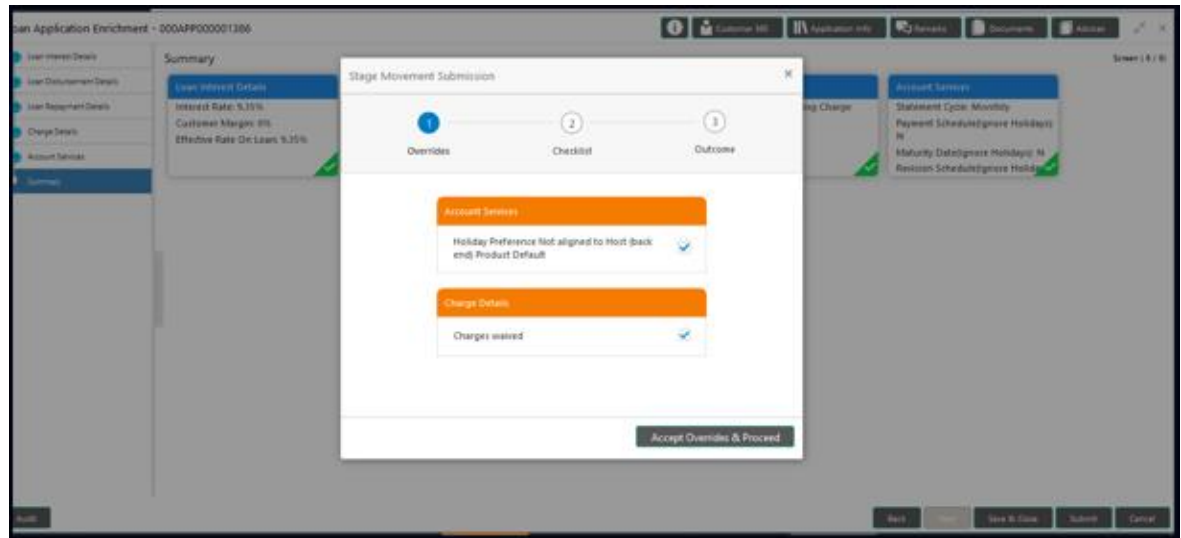
Data Segment	Description
Loan Interest Details	Displays the loan interest details.
Loan Disbursement Details	Displays the loan disbursement details.
Loan Repayment Details	Displays the loan repayment details
Charge Details	Displays the charge details.
Account Services Details	Displays the account services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

Data Segment	Description
Back	Click Back to navigate to the previous data segment within a stage.
Next	<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.

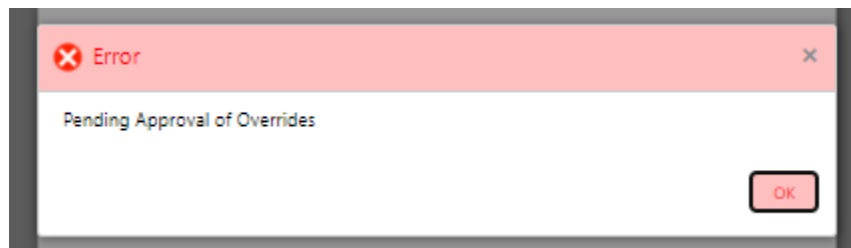
→ The **Overrides** screen is displayed.

Figure 38: Overrides



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

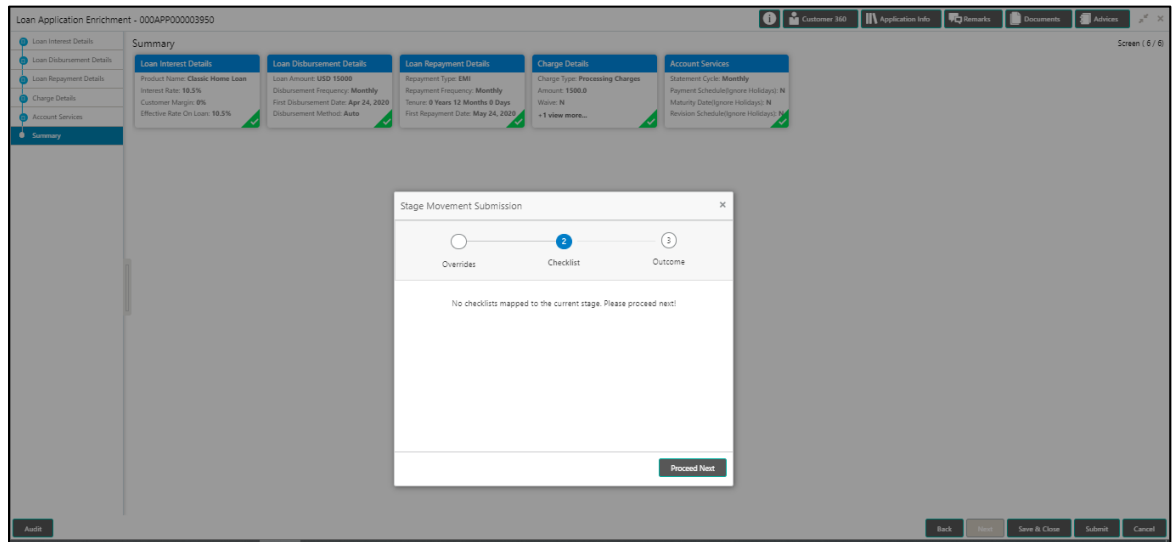
Figure 39: Error Message



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

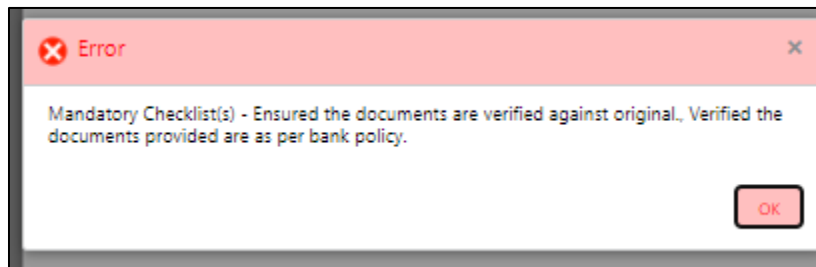
→ The **Checklist** screen is displayed.

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:

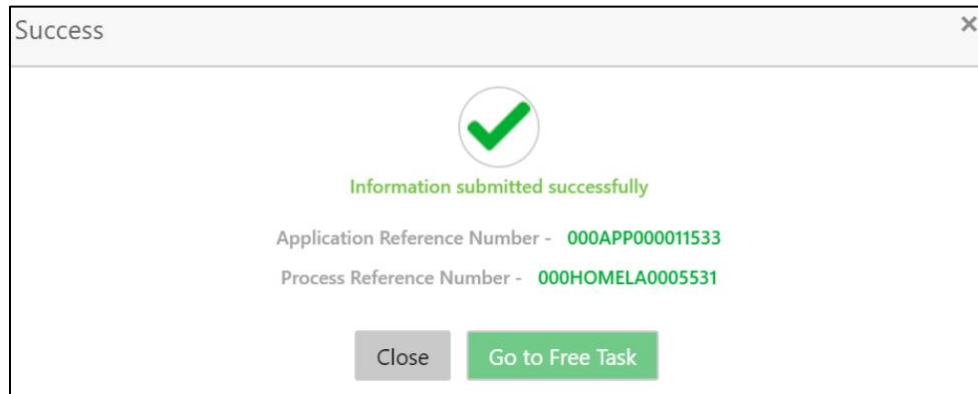
- Proceed
 - Return to Application Entry stage
 - Reject Application
5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Application Enrich** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing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

Free Tasks									
<div> Refresh Acquire Delegate Reassign Flow Diagram </div>									
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & F...		Loans Retail Process Ma...	000HMLN10000826	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

Loan Underwriting - 000APP000019783

Customer 360 Application Info Remarks Documents Advises

Credit Rating Details

Valuation of Asset Legal Opinion Summary





Screen (1 / 4)

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

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 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

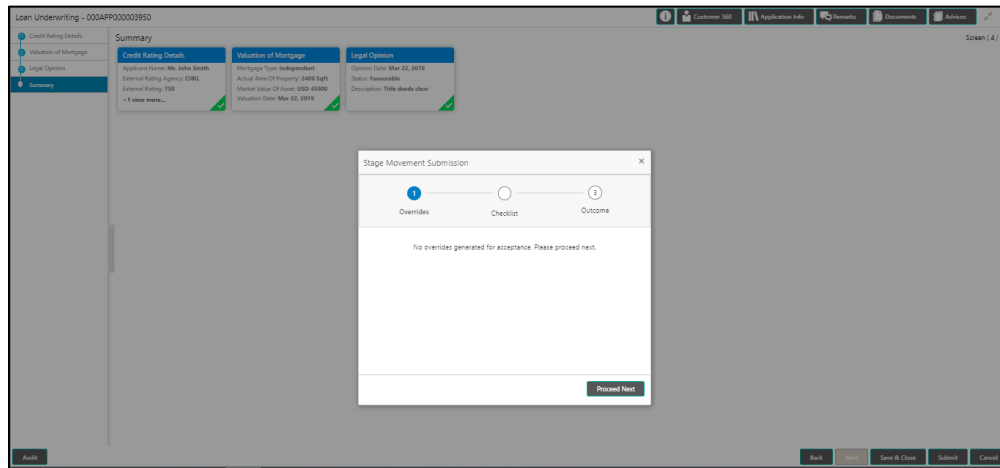
Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation of Asset	Displays the valuation of asset details.
Legal Opinion	Displays the legal opinion details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the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

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 49: Overrides



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

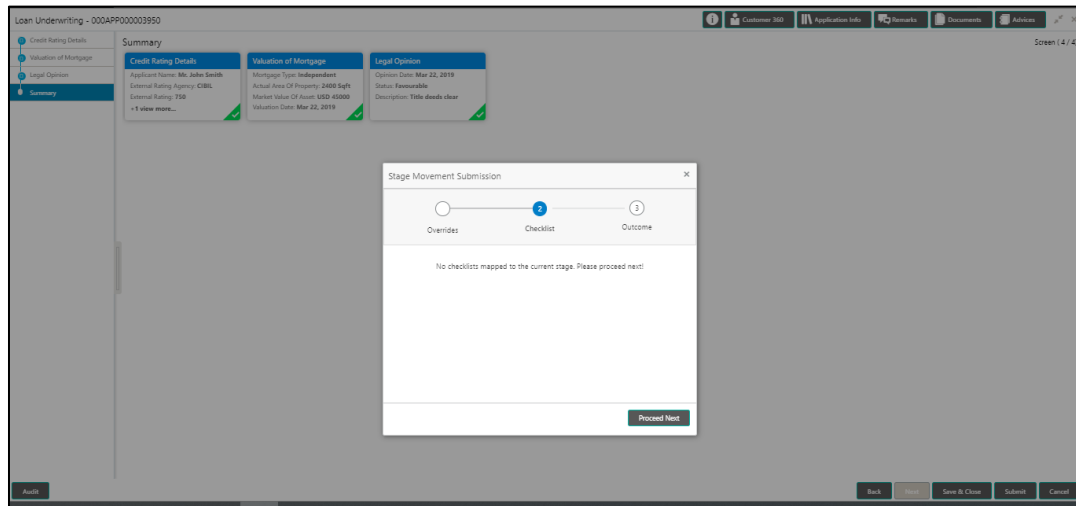
Figure 50: Error Message



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

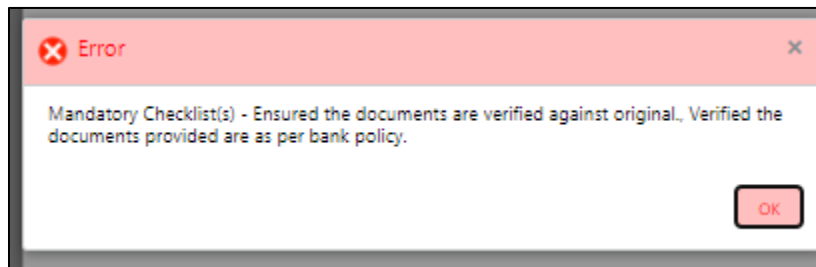
→ The **Checklist** screen is displayed.

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 screenshot displays the 'Loan Underwriting - 000AP000003950' application. A 'Stage Movement Submission' dialog box is open, showing a progress bar with three stages: 'Overrides', 'Checklist', and 'Outcome'. The 'Outcome' stage is selected, indicated by a blue circle and a '1' next to it. Below the progress bar, there is a 'Select an Outcome' dropdown menu with 'Proceed' selected. Below the dropdown is a 'Remarks' text area containing the text 'Proceed to Assessment Stage'. At the bottom right of the dialog is a 'Submit' button. The background of the application shows a summary of loan details, including 'Credit Rating Details', 'Valuation of Mortgage', and 'Legal Options'.

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

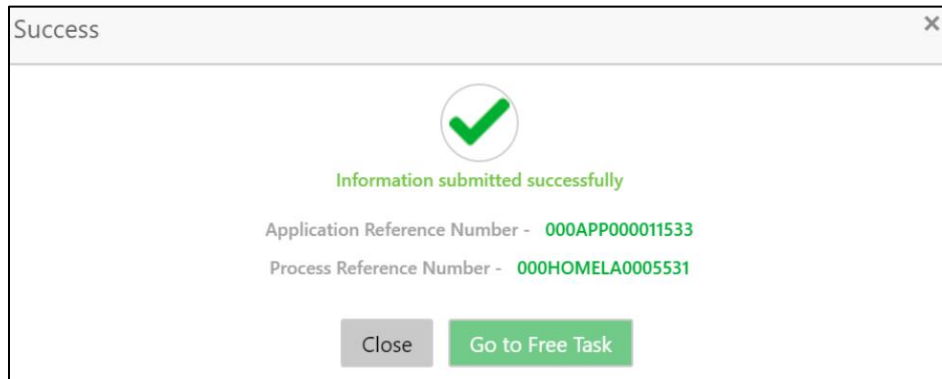
- Proceed
 - Return to Application Entry stage
 - Return to Application Enrich stage
 - Reject Application
5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Loan Underwriting** stage for the Loan Application. The Plato / Conductor workflow will automatically move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

Free Tasks									
Refresh Acquire Delegate Reassign Flow Diagram									
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...		Loans Retail Process Ma...	000HOMELA0005531	000APP000011533	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 with a profile icon. The main section is a table with three columns: 'Question', 'Answer', and 'Score'. The table contains three rows of data:

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 four 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	<p>Click Back to navigate to the previous data segment within a stage.</p> <p>NOTE: 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

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.

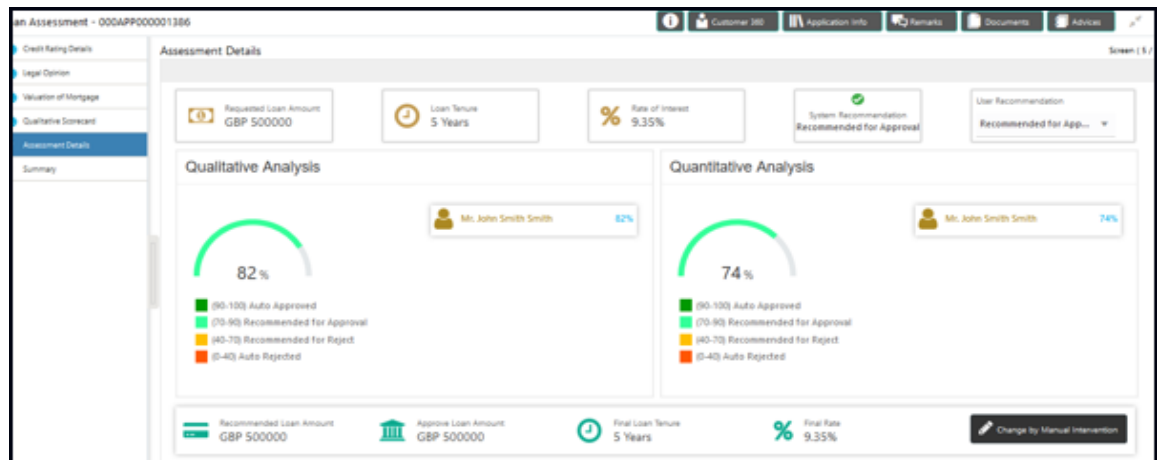
4.5.2 Assessment Details

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.

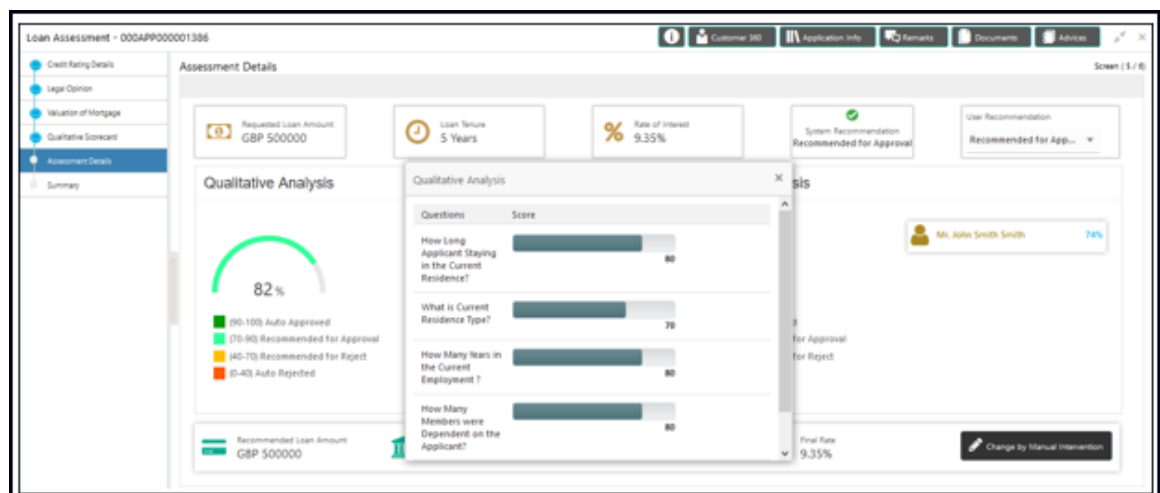
Figure 57: Assessment Details



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.

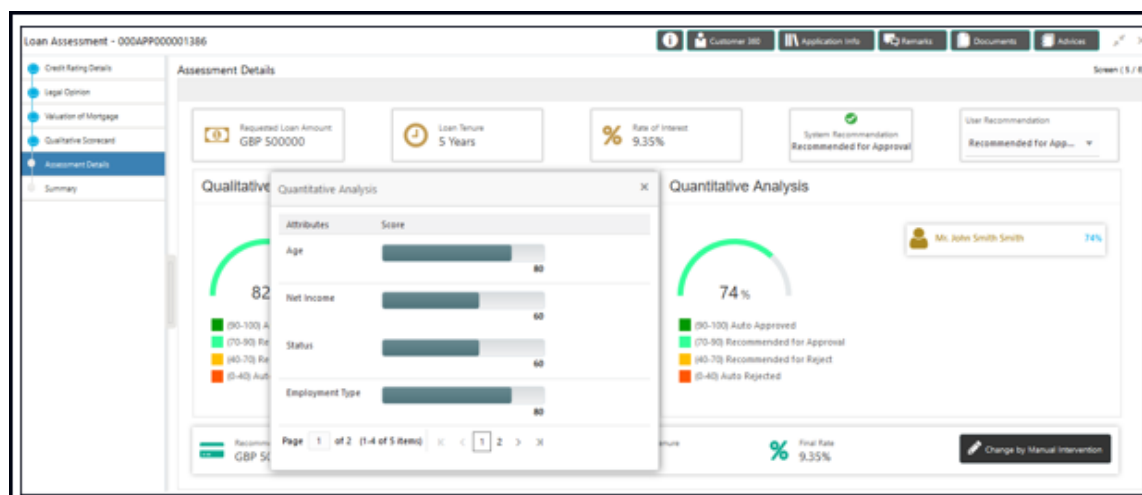
Figure 58: Qualitative Analysis



- 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

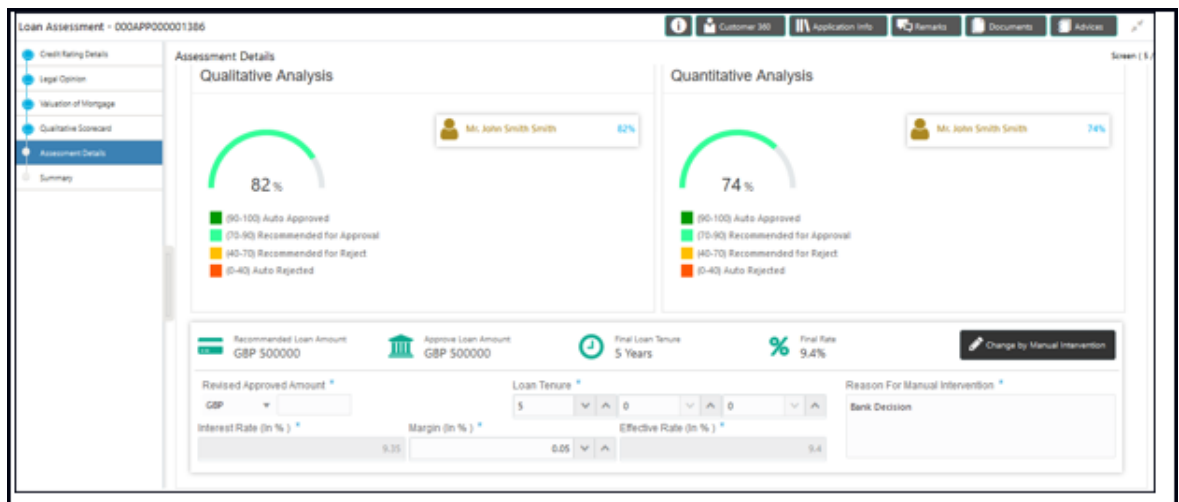
Field	Description
User recommendation – Approve / Reject	Specify the User recommendation. Available options are: <ul style="list-style-type: none"> Recommended for Approval Recommended for Reject
Loan Amount Recommended	Specify the recommended loan amount.
Approved Loan Amount	Specify the approved loan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

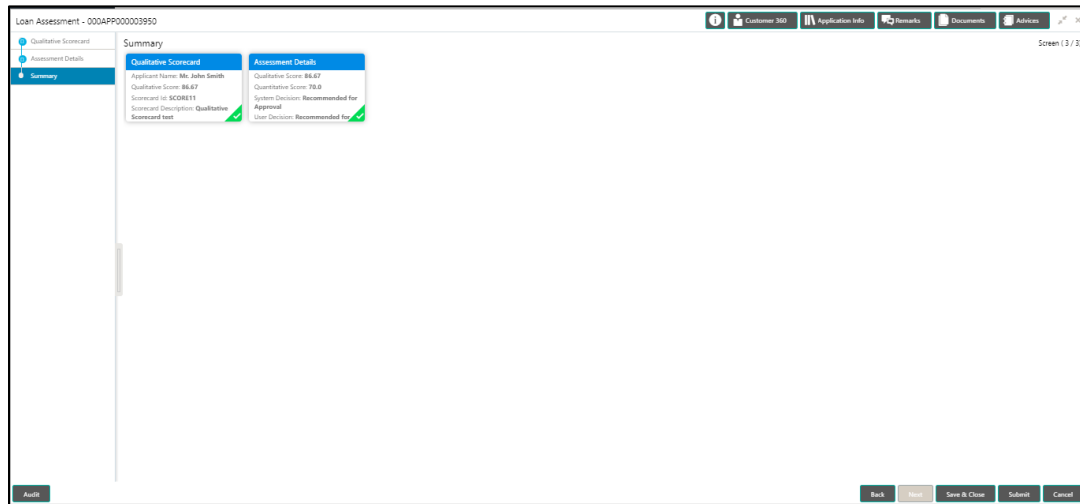
4.5.3 Summary

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

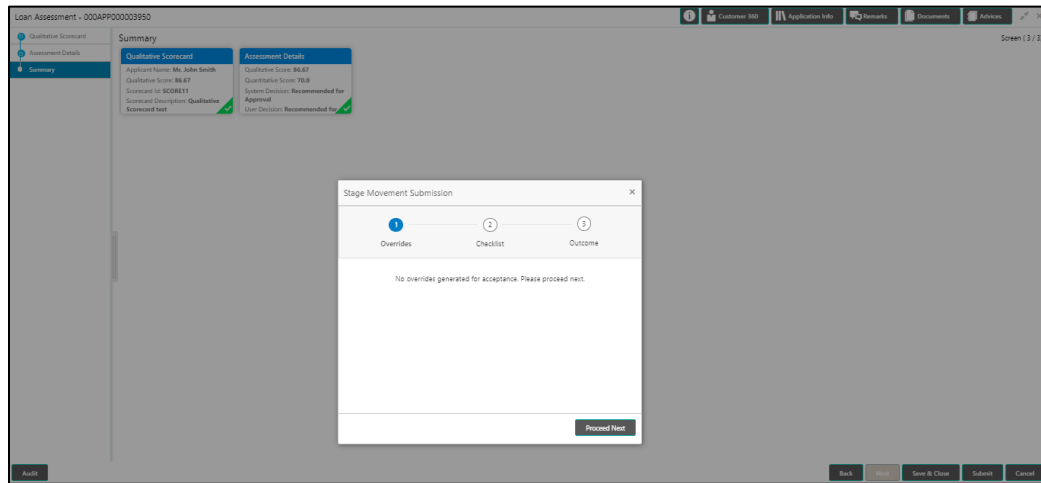
Data Segment	Description
Qualitative Scorecard Details	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing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

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

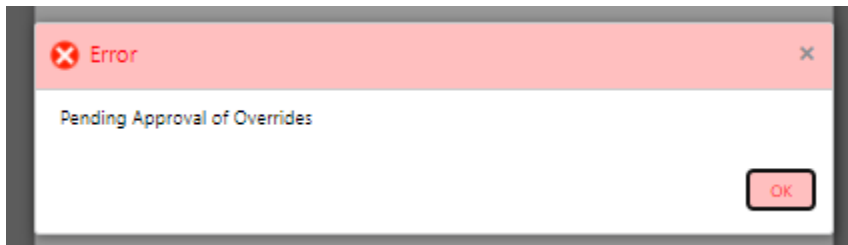
→ The **Overrides** screen is displayed.

Figure 62: Overrides



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

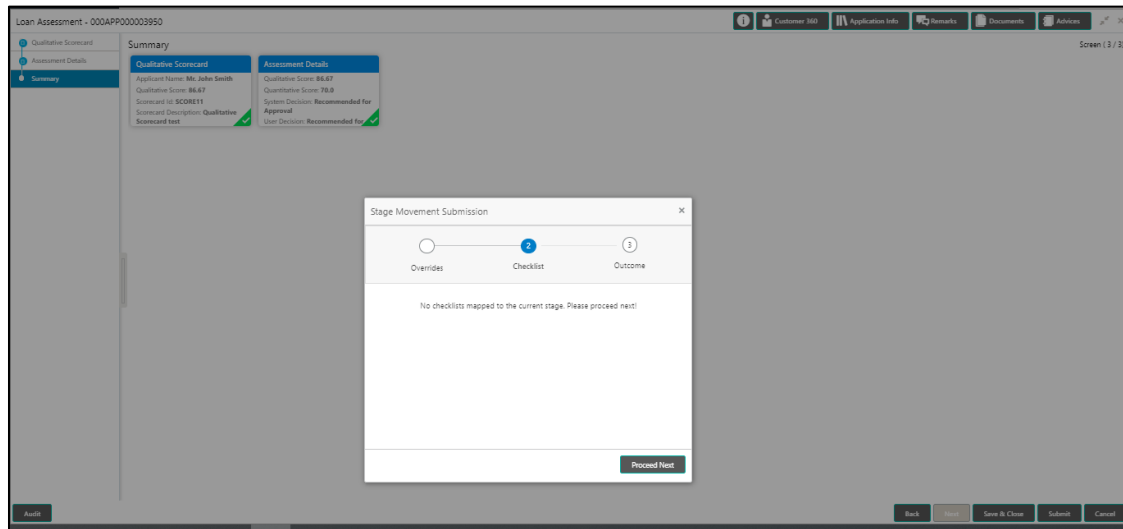
Figure 63: Error Message



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

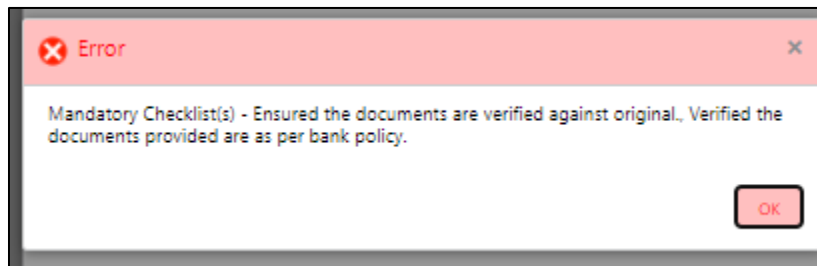
→ The **Checklist** screen is displayed.

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

The figure consists of two screenshots of the 'Loan Assessment - 000APP00003950' application interface. Both screenshots show the 'Summary' tab selected in the left sidebar. The main content area displays a 'Stage Movement Submission' dialog box with three tabs: 'Overrides', 'Checklist', and 'Outcome'. The 'Outcome' tab is active, showing a 'Select an Outcome' dropdown menu. In the top screenshot, the dropdown menu is open, displaying the following options: 'Proceed', 'Return to Application Underwriting', 'Return to Application Enrichment', and 'Reject By Bank'. In the bottom screenshot, the 'Proceed' option is selected, and the 'Remarks' text area contains the text 'Proceed to Offer Issue Stage'. The 'Submit' button is visible at the bottom right of the dialog box in both screenshots.

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

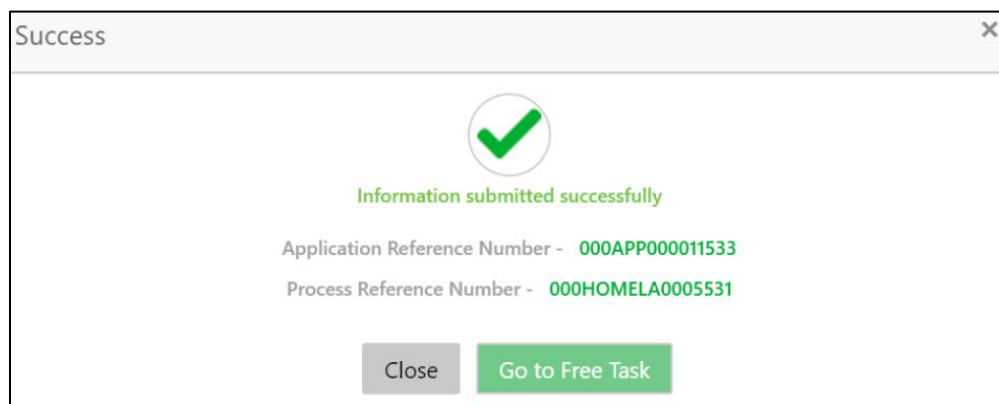
It will logically complete the **Loan Assessment** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Offer Issue** stage.

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

Free Tasks									
<div> Refresh Acquire Delegate Reassign Flow Diagram </div>									
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...		Loans Retail Process Ma...	000HOMELA10000826	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](#)

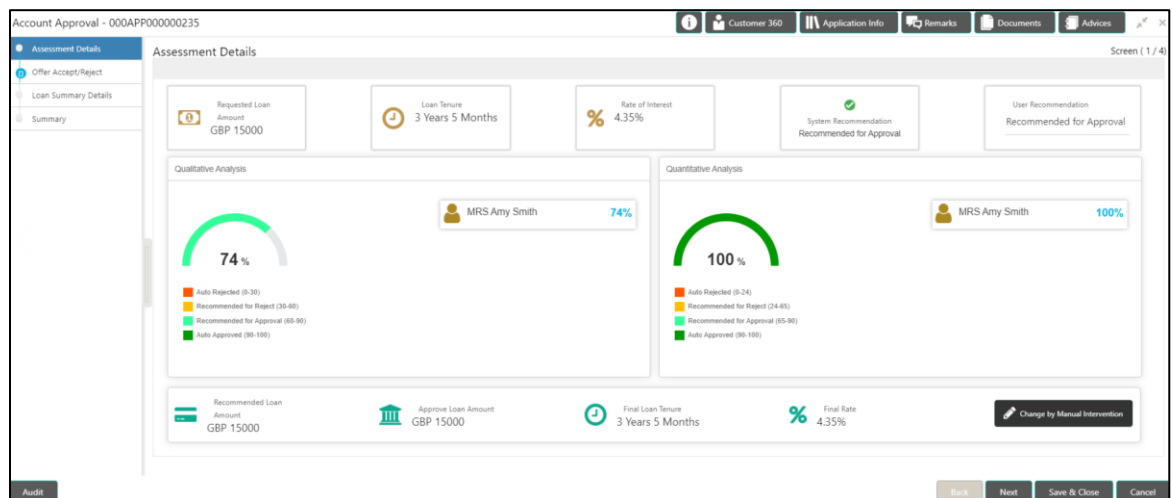
4.6.1 Assessment Details

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

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

4.6.2 Approval Details

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

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

→ 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.

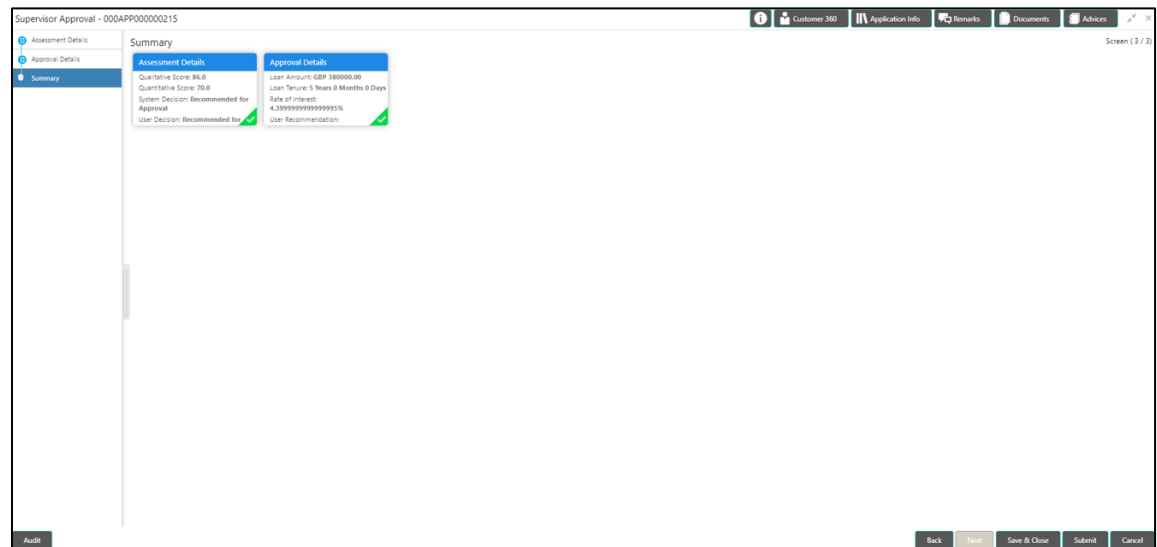
4.6.3 Summary

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

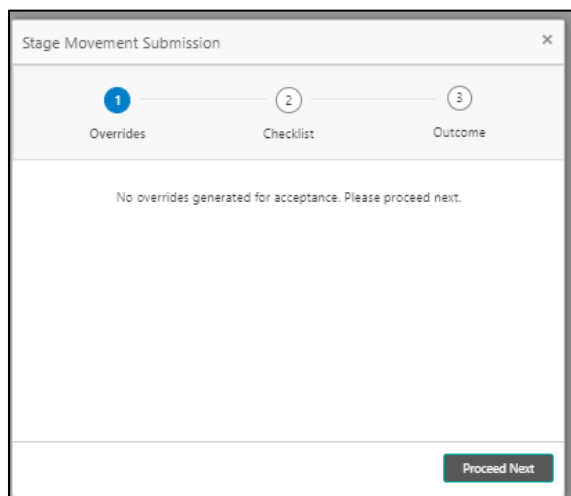
Data Segment	Description
Assessment Details	Displays the assessment details.
Approval Details	Displays the approval details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data.

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.

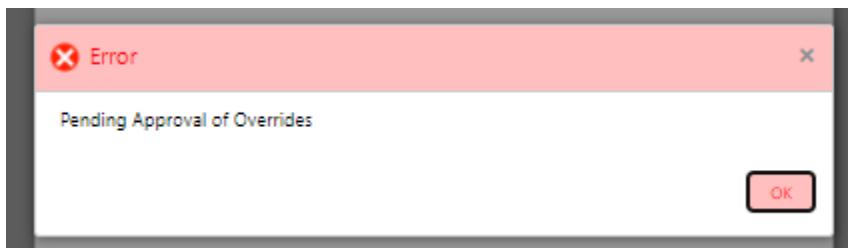
→ The **Overrides** screen is displayed.

Figure 72: Overrides



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

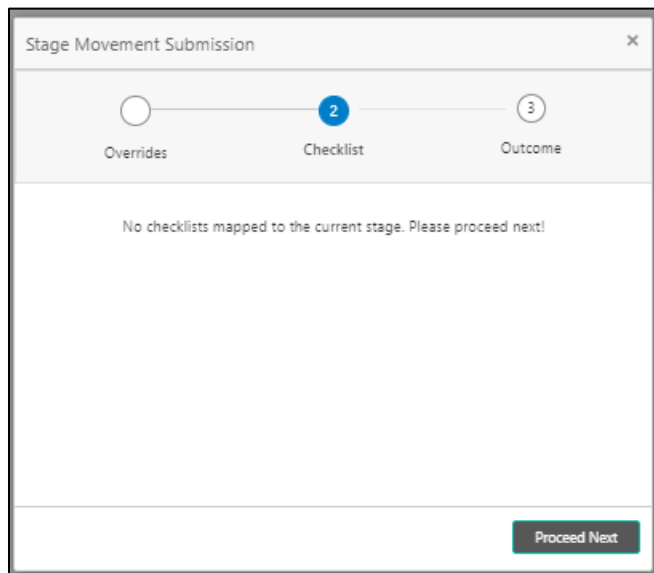
Figure 73: Error Message



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

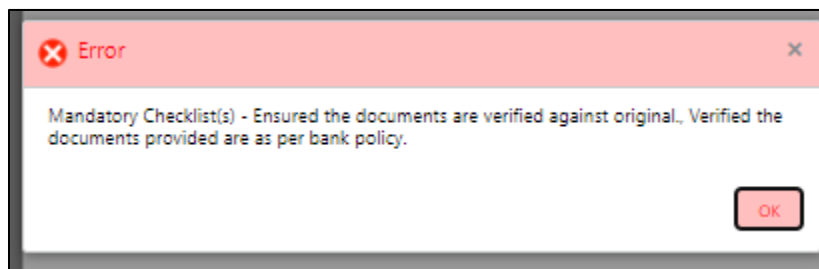
→ The **Checklist** screen is displayed.

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

The screenshot shows the 'Offer Accept/Reject' screen for application 000APP000003950. The 'Summary' tab is active, displaying three sections: 'Assessment Details' (Qualitative Score: 86.87, Quantitative Score: 78.8, System Decision: Recommended for Approval, User Decision: Recommended for Approval), 'Offer Issue' (Offer Issue Date: Mar 22, 2019, Approved Amount: USD 15000, Rate of Interest: 18.5%, Installment Amount: USD 0), and 'Offer Accept/Reject' (Customer Response: Accept, Offer Issue Date: Mar 22, 2019, Offer Supply Date: Apr 01, 2019). A 'Stage Movement Submission' dialog is open, showing a progress bar with three stages: 'Overrides', 'Checklist', and 'Outcome' (the current stage). The 'Select an Outcome' dropdown menu is open, showing options: 'Offer Accept By customer', 'Offer Accept By customer', 'Offer Reject By customer', 'Offer Amend Return to Application Entry', and 'Reject By Bank'. The 'Submit' button is visible at the bottom right of the dialog.

The screenshot shows the same 'Offer Accept/Reject' screen as above. The 'Stage Movement Submission' dialog is still open, but the 'Select an Outcome' dropdown menu is now closed, and the text 'Proceed to Account Creation stage' is visible in the 'Remarks' field. The 'Submit' button remains at the bottom right of the dialog.

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

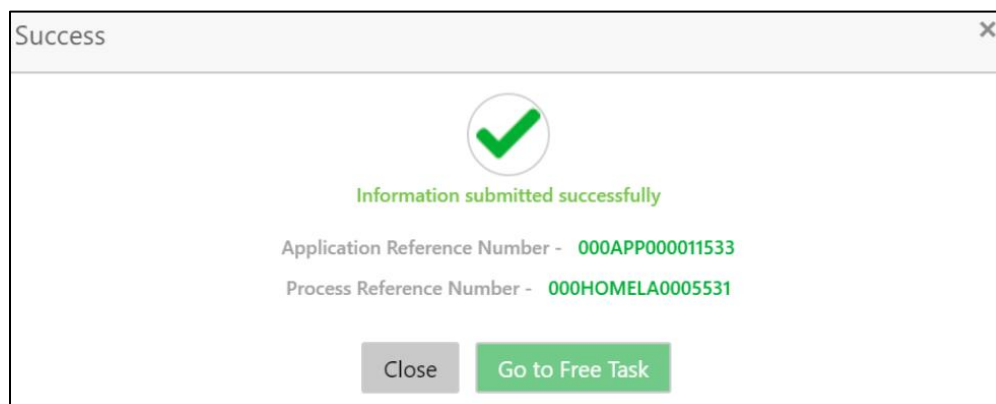
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Supervisor Approval** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Offer Issue**.

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

Free Tasks										
<div> Refresh Acquire Delegate Reassign Flow Diagram </div>										
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	
<div> Acquire & E </div>		Loans Retail Process Ma...	000HMEIN10000826	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

Offer Issue - 000APP000001386

Assessment Details

Offer Issue

Summary

Applicant Name
Mr. John Smith Smith

Approved Loan Amount
£500,000.00

Instalment Type
EMI

Principal
£500,000.00

Offer Issue Date
2020-03-26

Loan Tenure
5 Years 0 Months 0 Days

Instalment Frequency
Monthly

Interest
£142,657.77

Rate Of Interest
9.4%

Instalment Amount
£10,711.00

Charges
£100.00

Generate Offer

With Schedule

Without Schedule

Back Next Save & Close 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.

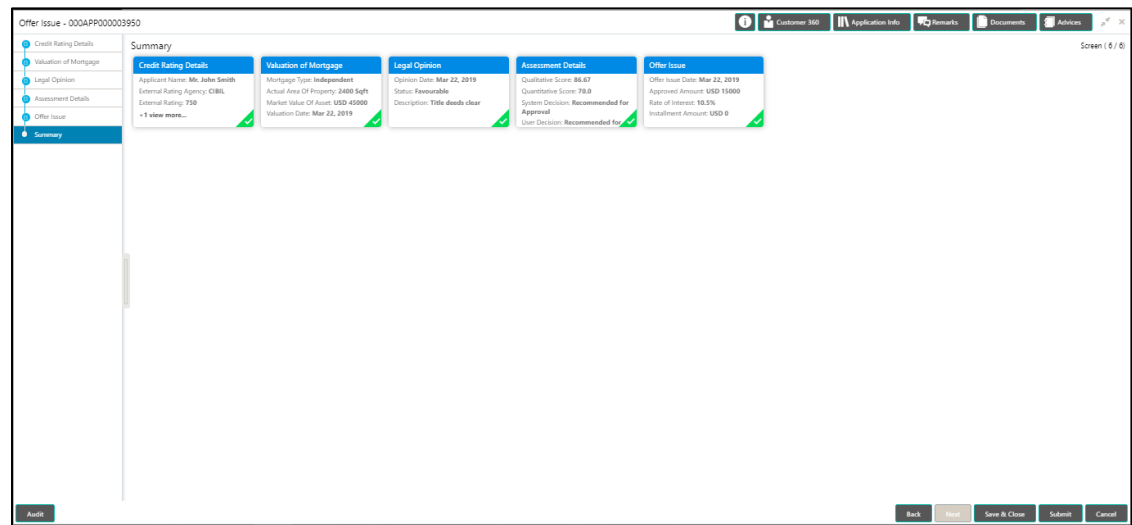
4.7.2 Summary

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

Offer Issue - 00DAPP00003950

Customer 360 Application Info Remarks Documents Submits Screen 6 / 6

Summary

Credit Rating Details	Valuation of Mortgage	Legal Opinion	Assessment Details	Offer Issue
Applicant Name: Mr. John Smith External Rating Agency: CIBIL External Rating: F50 +1 view more...	Mortgage Type: Independent Actual Area Of Property: 2400 Sqft Market Value Of Asset: USD 40000 Valuation Date: Mar 22, 2019	Opinion Date: Mar 22, 2019 Status: Favourable Description: Title deeds clear	Qualitative Score: 86.67 Quantitative Score: 79.9 System Decision: Recommended for Approval User Decision: Recommended for Approval	Offer Issue Date: Mar 22, 2019 Approved Amount: USD 15000 Rate of Interest: 16.5% Installment Amount: USD 9

Stage Movement Submission

1 Overrides 2 Checklist 3 Outcome

No overrides generated for acceptance. Please proceed next.

Proceed Next

Back Proceed Save & Close Submit Cancel

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

Figure 82: Error Message

Error

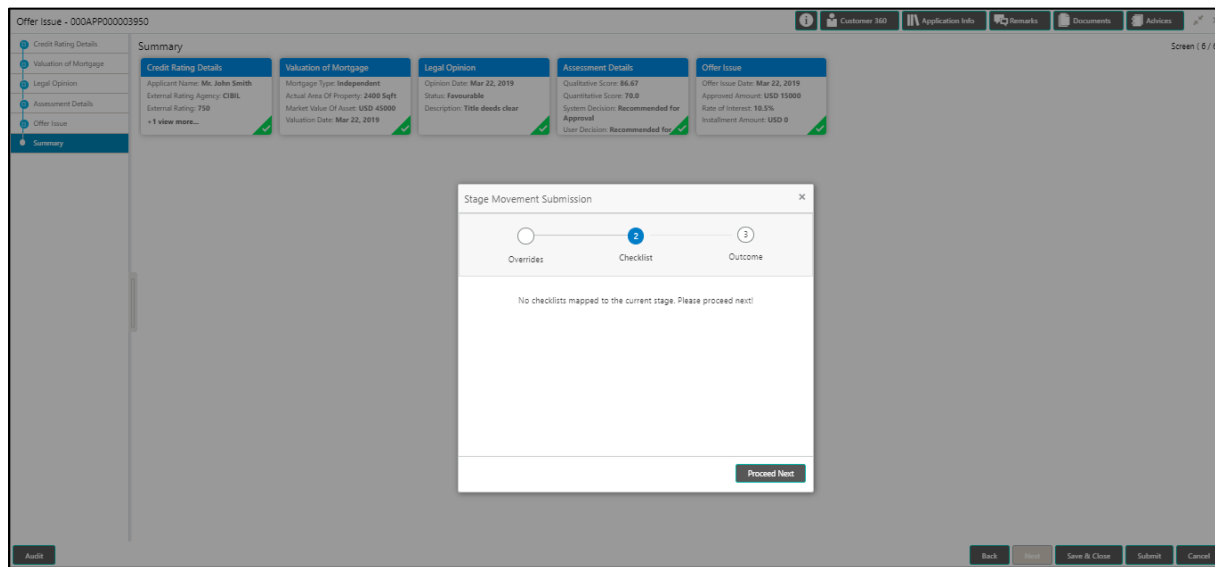
Pending Approval of Overrides

OK

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

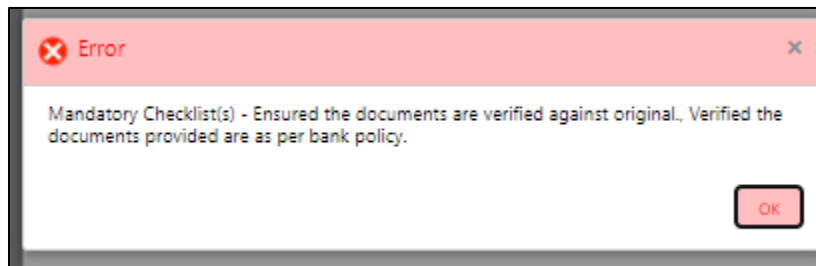
→ The **Checklist** screen is displayed.

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

The figure consists of two screenshots of the 'Offer Issue' application interface, showing the 'Outcome' screen. The top screenshot displays the 'Stage Movement Submission' dialog box with the 'Outcome' tab selected. The dropdown menu for 'Select an Outcome' is open, showing options: Proceed, Proceed Amend (Return to application Enrichment), Offer Amend (Return to application Entry), and Reject By Bank. The bottom screenshot shows the same dialog box with 'Proceed' selected in the dropdown. The 'Remarks' text area is now visible and contains the text 'Proceed to Offer Accept Stage'. The background of both screenshots shows a summary of the offer details, including applicant information, mortgage valuation, legal opinion, assessment details, and offer issue specifics.

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

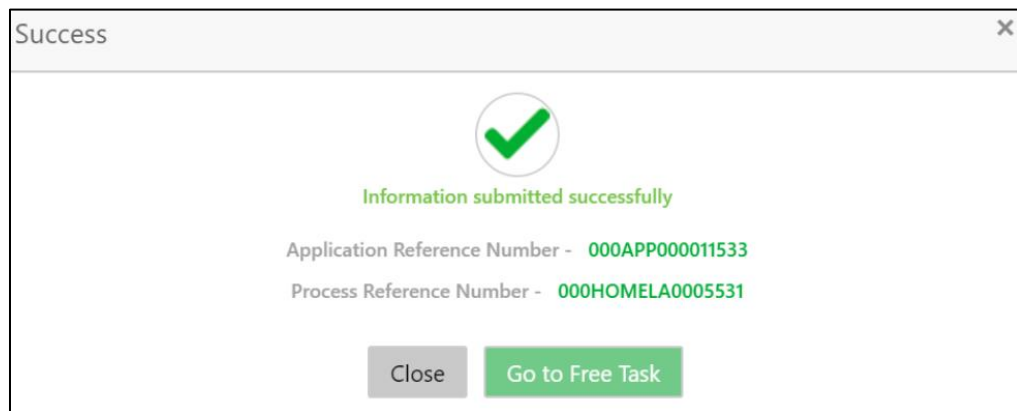
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Offer Issue** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Offer Accept/Reject**.

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

Free Tasks									
<div> Refresh Acquire Delegate Reassign Flow Diagram </div>									
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E		Loans Retail Process Ma...	000HMEIN10000826	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 for application 000APP000001386. The interface includes a sidebar with navigation options: Offer Issue, Offer Accept/Reject (selected), and Summary. The main form contains the following fields:

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

At the bottom right, there is a 'Customer Response' button. The bottom of the screen features a navigation bar with buttons: 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>

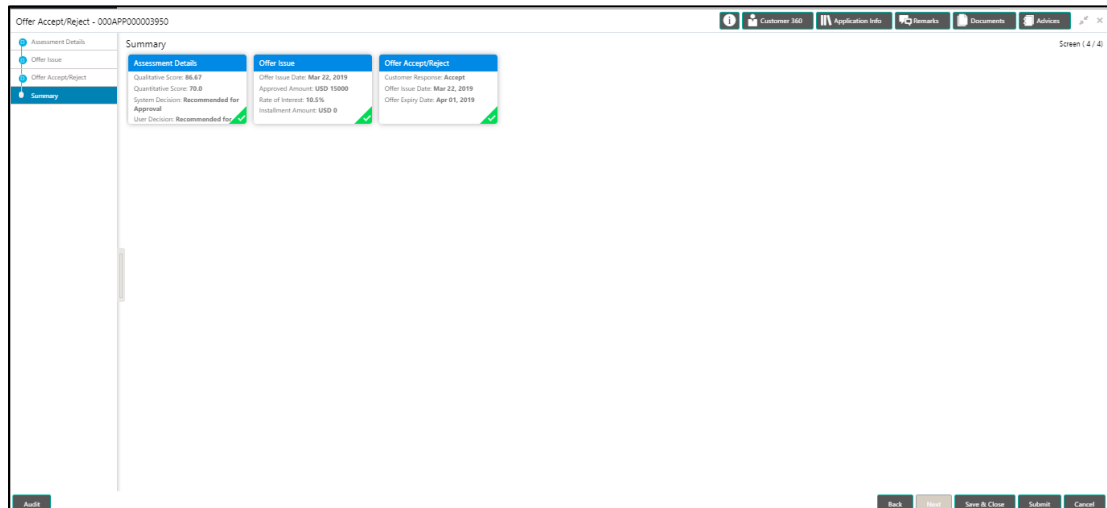
4.8.2 Summary

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

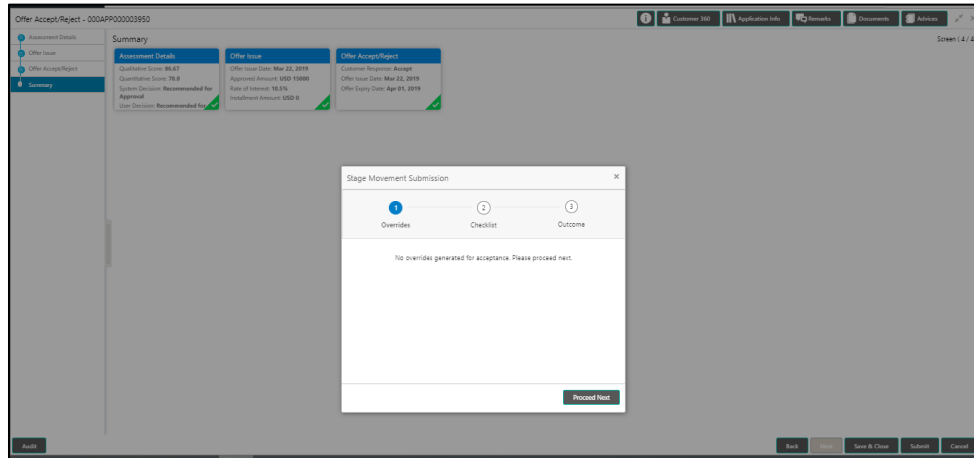
Data Segment	Description
Assessment Details	Displays the assessment details.
Offer Issue Details	Displays the offer issue details.
Offer Accept / Reject Details	Displays the offer accept / reject details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate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

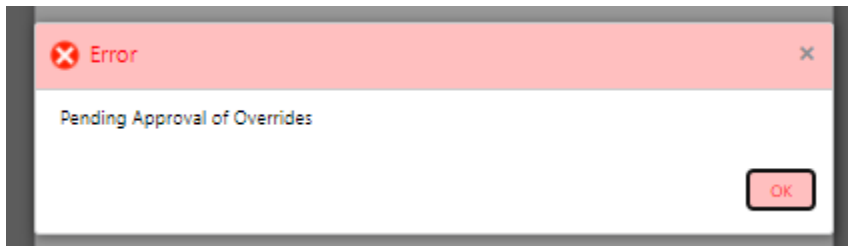
→ The **Overrides** screen is displayed.

Figure 90: Overrides



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

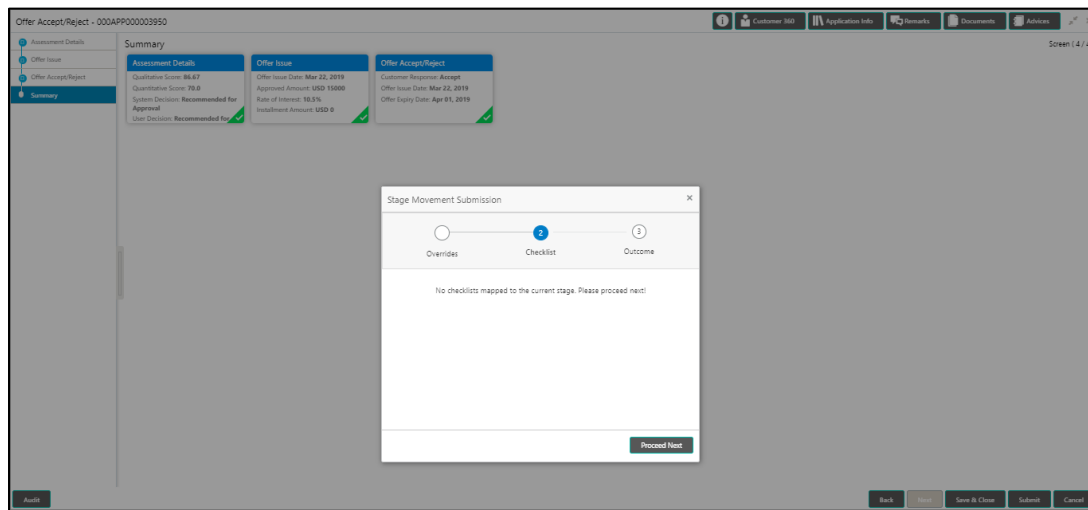
Figure 91: Error Message



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

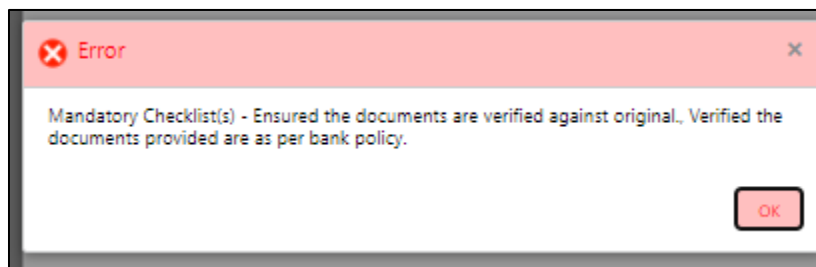
→ The **Checklist** screen is displayed.

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

The figure consists of two screenshots of the 'Offer Accept/Reject' application interface. Both screenshots show the 'Summary' tab selected in the left sidebar. The main content area displays three summary cards: 'Assessment Details', 'Offer Issue', and 'Offer Accept/Reject'. A 'Stage Movement Submission' dialog box is open in the center of the screen. The dialog box has three tabs: 'Overrides', 'Checklist', and 'Outcome'. The 'Outcome' tab is selected, and a dropdown menu is open, showing the following options: 'Offer Accept By customer', 'Offer Accept By customer', 'Offer Reject By customer', 'Offer Amend Return to Application Entry', and 'Reject By Bank'. The bottom screenshot shows the same dialog box, but the 'Outcome' tab is selected, and the 'Remarks' field is visible, containing the text 'Proceed to Account Creation stage'.

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

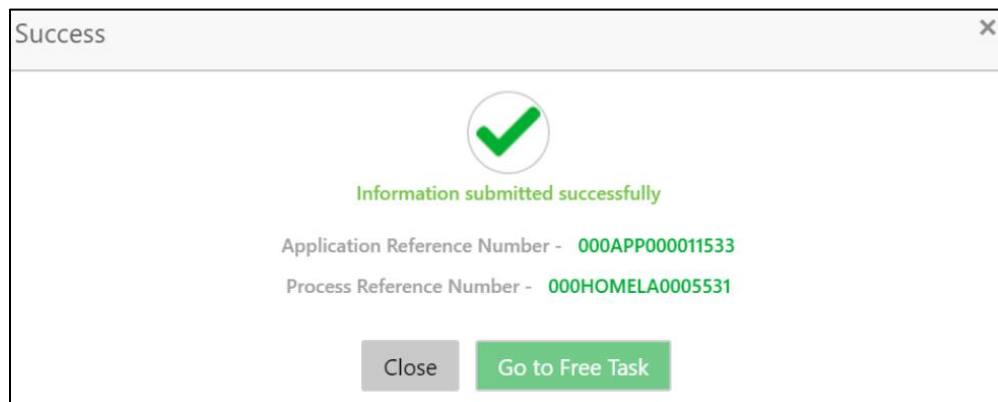
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Offer Accept/Reject** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Account Create on Host**.

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

Free Tasks										
<div> Refresh Acquire Delegate Reassign Flow Diagram </div>										
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 OFLO - Account Open Process Management workflow to the HOST.

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

Figure 97: Backoffice Errors

Application Entry - 000APP000009154	
Analysis Details	Backoffice Errors
Backoffice Errors	Status
Account Services	FAILURE
Admission Details	Error Code : CL-LM-00103
Asset Details	Message : Invalid Customer ID
Charge Details	Error Code : CL-LM-00104
Collateral Details	Message : Principal Amount exceeds the Total Disbursement Details
Credit Rating Details	

This stage will have the following outcomes:

- Retry
- Return

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

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

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

4.9 Account Approval Stage

The Account Approval stage has the following reference data segments:

- [4.9.1 Assessment Details](#) - View Only
- [4.9.2 Offer Accept/Reject](#) - View Only
- [4.9.3 Loan Summary Details](#)
- [4.9.4 Summary](#)

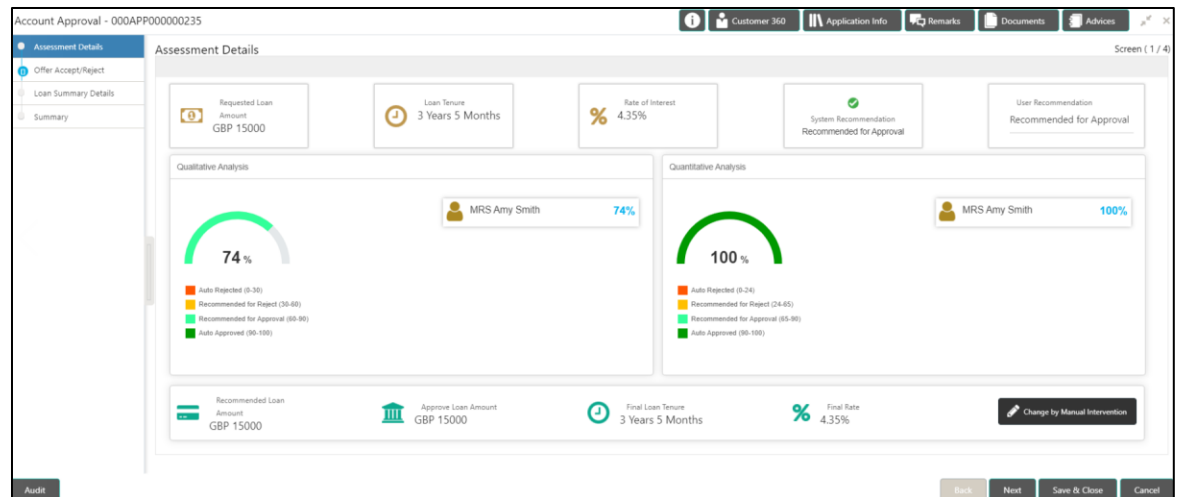
4.9.1 Assessment Details

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

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.

2. For more information on fields, refer to [Table 37: Assessment Details – Field Description](#).

Table 37: Assessment Details – Field Description

Field	Description
Requested Loan Amount	Displays the requested loan amount.
Loan Tenure	Displays the loan tenure.
Rate of Interest	Displays the interest rate.
System Recommendation	Displays the system recommendations. Available options are: <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

The screenshot shows the 'Offer Accept/Reject' screen for application 000APP000001386. The interface includes a sidebar with 'Offer Issue', 'Offer Accept/Reject', and 'Summary'. The main area contains the following fields:

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

At the bottom right, there is a 'Customer Response' button. The bottom of the screen has navigation buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

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.

Prerequisite

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

Account Approval - 000APP000000235

Customer 360 Application Info Remarks Documents Address

Screen (3 / 4)

Loan Summary Details

Applicant Name
MRS Amy Smith

Account Type
Home Loan

Account Branch
000

Product Code
HMLN03

Product Name
NEW HOME LOAN

Host Product Code
MORP

Host Product Description
Moratorium Loans

Application Details

Loan Amount
£15,000.00

Loan Tenure
3 Years 5 Months 0 Days

Interest Rate
4.35

Repayment Method
EMI

Repayment Frequency
Monthly

☒ **Repayment Schedule View**

Application Life Cycle Details

Application Date
Mar 26, 2020

Assessment Approval Method
Internal Scorecard

Offer Approved Date
Mar 26, 2020

Offer Accepted Date
Mar 26, 2020

Approval Details

Approver Id	Stage	Date
[REDACTED]	RPM_RLNORG_APPR	2020-03-26

☒ **User Recommendation**

Audit **Back** **Next** **Save & Close** **Cancel**

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.

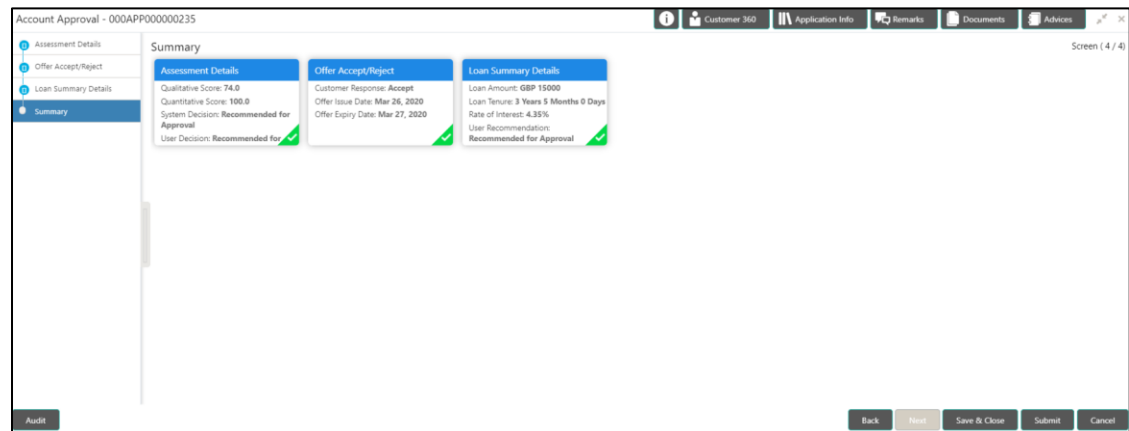
4.9.4 Summary

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

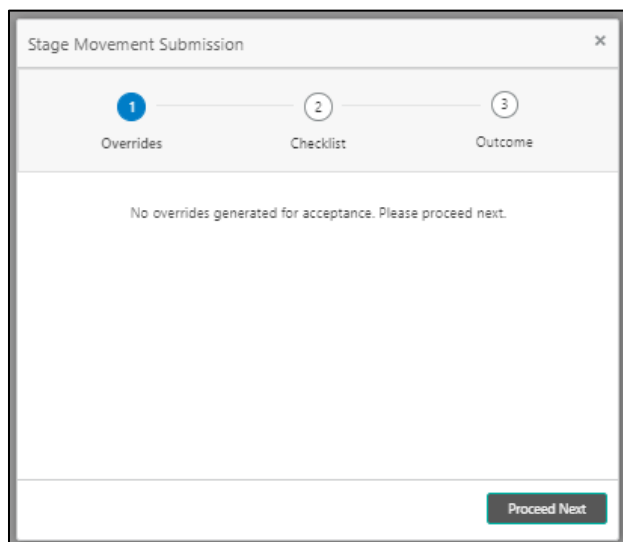
Data Segment	Description
Assessment Details	Displays the assessment details.
Offer Accept / Reject Details	Displays the offer accept / reject details.
Loan Summary Details	Displays the loan summary details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate 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	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

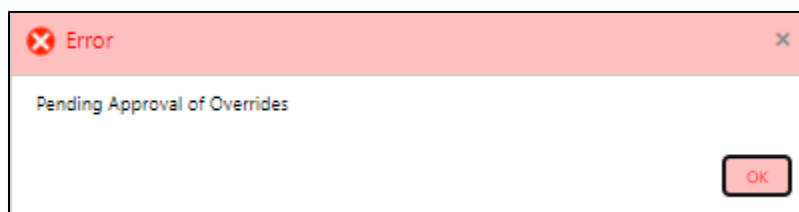
→ The **Overrides** screen is displayed.

Figure 102: Overrides



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

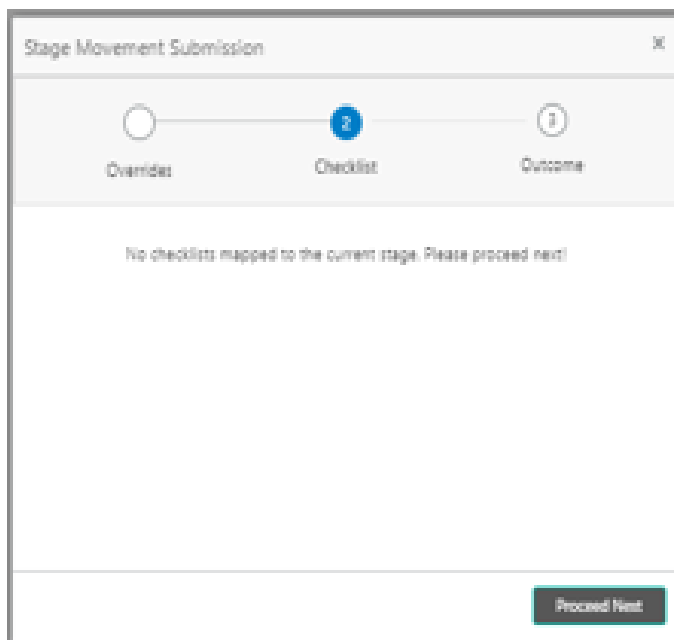
Figure 103: Error Message



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

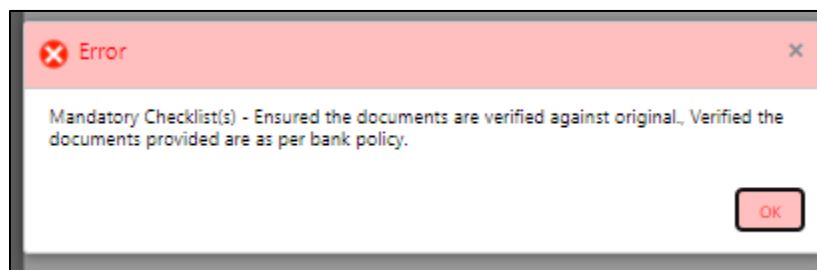
→ The **Checklist** screen is displayed.

Figure 104: Checklist



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

Figure 105: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 106: Outcome

The screenshot shows a window titled "Stage Movement Submission". At the top, there is a progress bar with three steps: "Overrides" (step 1), "Checklist" (step 2), and "Outcome" (step 3, which is highlighted with a blue circle). Below the progress bar, there is a section titled "Select an Outcome" with a drop-down menu. The menu is open, showing three options: "Proceed", "Proceed", and "Return To Post Offer Amendment". At the bottom right of the window, there is a "Submit" button.

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

- Proceed
- Return to Post Offer Amendment

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

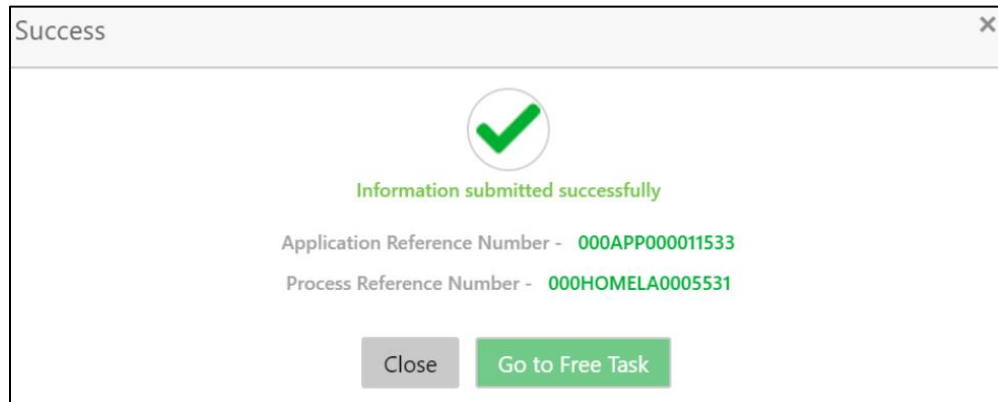
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

7. Enter the remarks in **Remarks**.

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 107: Confirmation



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

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

Figure 108: Free Tasks

Free Tasks										
Refresh Acquire Delegate Reassign Flow Diagram										
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	
		Loans Retail Process Ma...	000HMEIN10000826	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.

Prerequisite

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

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

Figure 109: Offer Issue

Offer Issue - 000APP000001386

Customer 360 Application Info Remarks Documents Advises

Assessment Details

Offer Issue

Summary

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

☒ Generate Offer

☐ With Schedule

☐ Without Schedule

Audit

Back Next Save & Close Cancel

Screen (2 / 3)

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.</p> <p>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.

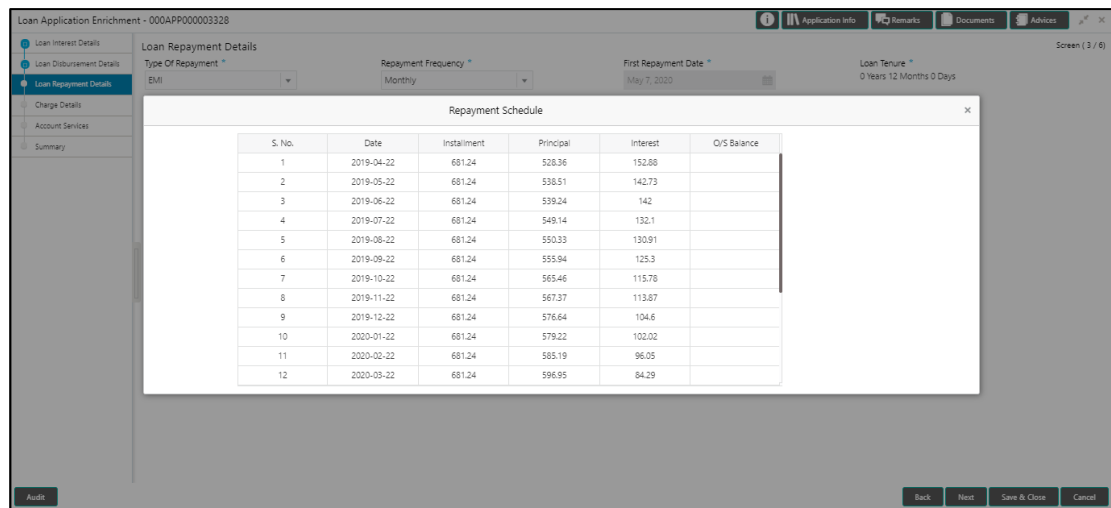
1. Click **Show Repayment Schedule**.

Prerequisite

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	

Prerequisite

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 OFLO - Account Open Process Management workflow to the HOST. 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 OFLO 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

Offer Accept/Reject - 000APP000001386

Customer 380 Application Info Remarks Documents Advises

Screen (2 / 3)

Offer Issue

Offer Accept/Reject

Summary

Offer Accept/Reject

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

Customer Response *
Accept

Date Of Offer Accept/Reject *
Mar 26, 2020

Reason
Accepted

Audit

Back Next Save & Close Cancel

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

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

4.11.2 Account Create Details

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

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.

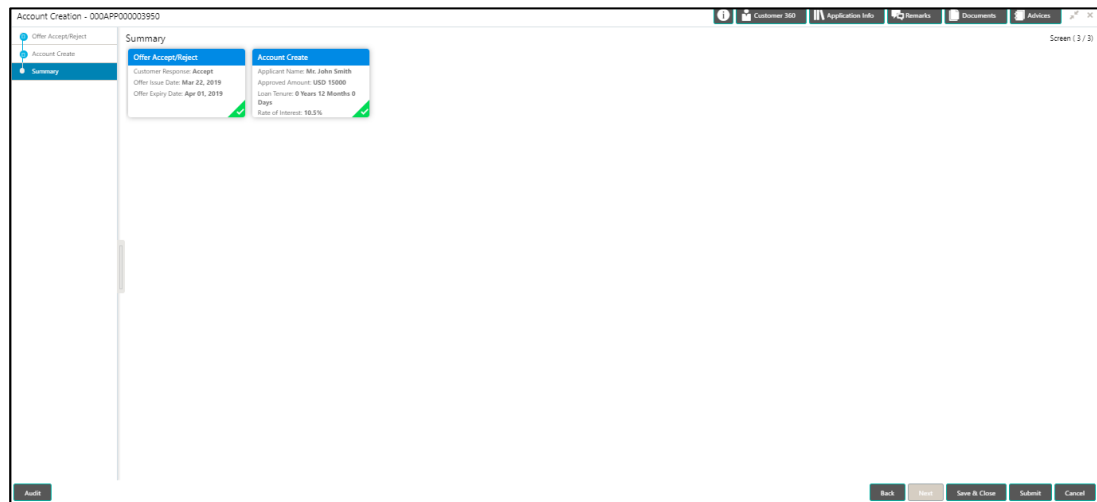
4.11.3 Summary

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

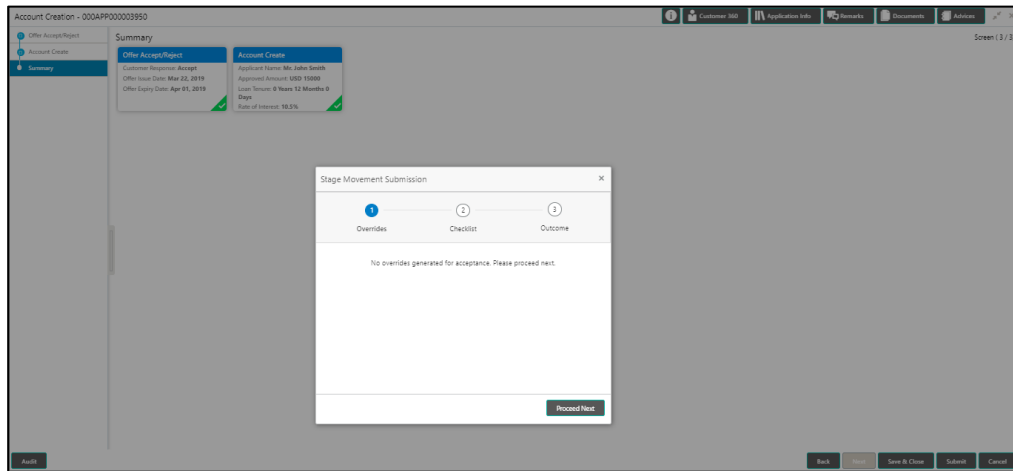
Data Segment	Description
Offer/Accept Reject	Displays the offer/accept reject details.
Account Create	Displays the account create details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data.

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.

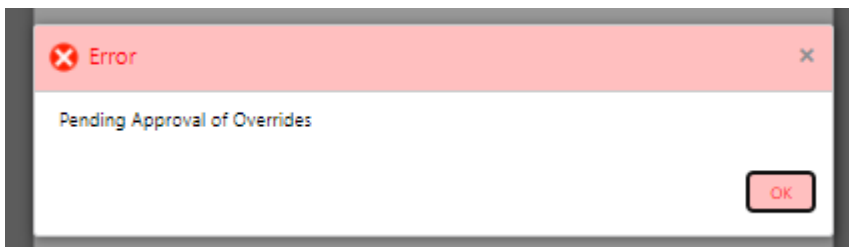
→ The **Overrides** screen is displayed.

Figure 118: Overrides



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

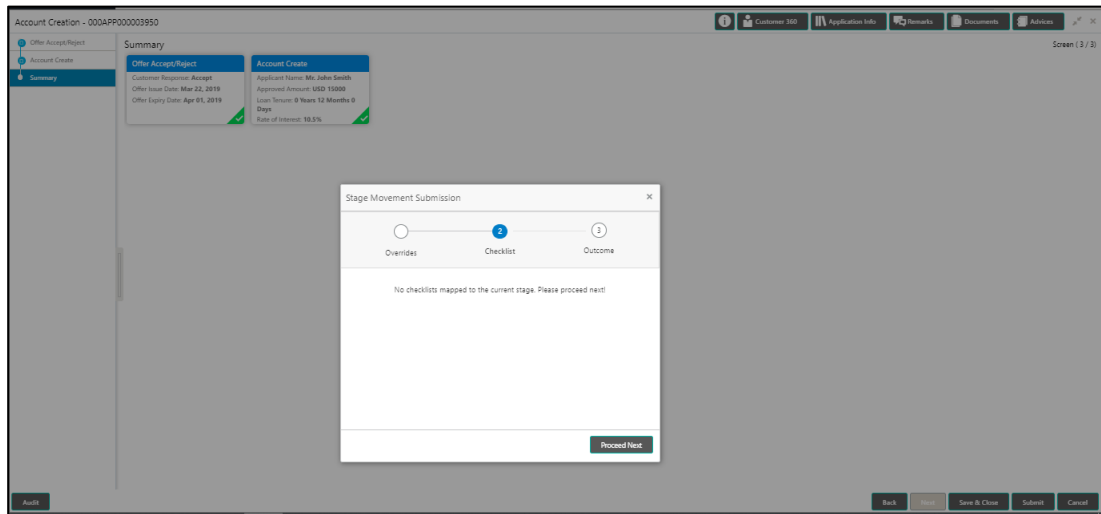
Figure 119: Error Message



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

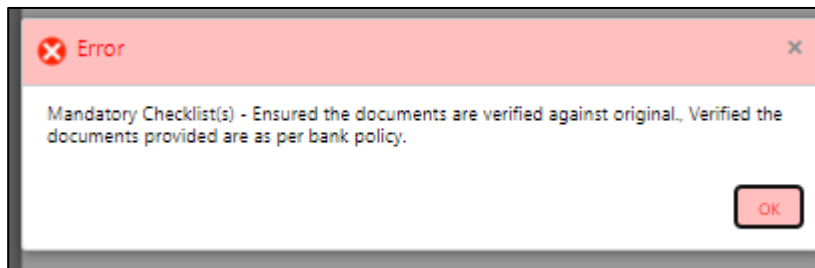
→ The **Checklist** screen is displayed.

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

The figure consists of two screenshots of the 'Stage Movement Submission' dialog box in the Oracle Retail Loans Origination system. The dialog box is titled 'Stage Movement Submission' and has a close button (X) in the top right corner. It features a progress bar with three stages: 'Overrides', 'Checklist', and 'Outcome'. The 'Outcome' stage is currently selected, indicated by a blue circle and a blue number '3'. Below the progress bar, there is a section titled 'Select an Outcome' with a dropdown menu. The dropdown menu is open, showing three options: 'Proceed', 'Proceed', and 'Reject By Bank'. In the second screenshot, the 'Remarks' field is populated with the text 'Proceed for Account Creation on HOST'. The background of the dialog box shows a summary of the account creation process, including fields for 'Offer Accept/Reject' and 'Account Create'.

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

- Proceed
- Reject Application

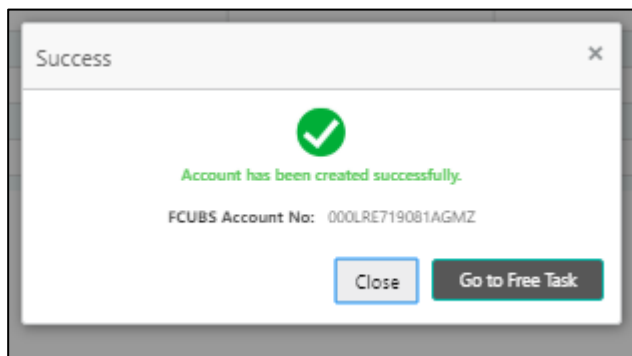
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Account Create** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Application Enrich**.

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 OFLO with the Loan Account Number.

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

4.12 Reference and Feedback

4.12.1 References

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

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

Documentation Accessibility

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

4.12.2 Feedback and Support

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

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3. Assessment Details Screen – [4.5.2 Assessment Details](#) (p.87)
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