

Retail Loans Origination User Guide

Oracle FLEXCUBE Onboarding

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Retail Loans Origination User Guide

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1 Preface

1.1 Introduction

Welcome to the **Retail Loans Origination** user guide for Oracle FLEXCUBE 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.
Error Codes and Messages	This topic provides the error codes and messages that you encounter while working with Oracle FLEXCUBE Onboarding.
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 Post Offer Amend Stage](#)
- [4.10 Account Approval 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 Post Offer Amend Stage](#)
- [4.10 Account Approval Stage](#)
- [4.11 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 guide.

4.2 Loan Application Entry Stage

As detailed in the **Operations** user guide, 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	GA
<input type="checkbox"/>	Appoint-0.000		Salary Retal Process...	0005A0.A/200704	00AP00000420	Application Entry	19-03-22	000	
<input type="checkbox"/>	Appoint-0.000		Users Retal Process Wa...	0005A0.C/00000000	00AP00000420	Application Entry	19-03-22	000	
<input type="checkbox"/>	Appoint-0.000		Salary Retal Process...	0005A0.A/200700	00AP00000419	Application Entry	19-03-22	000	
<input type="checkbox"/>	Appoint-0.000		Salary Retal Process...	0005A0.A/200700	00AP00000407	Application Disbursement	19-03-22	000	
<input type="checkbox"/>	Appoint-0.000		Salary Retal Process...	0005A0.A/200700	00AP00000406	Application Entry	19-03-22	000	
<input type="checkbox"/>	Appoint-0.000		Salary Retal Process...	0005A0.A/200700	00AP00000409	Application Entry	19-03-22	000	
<input type="checkbox"/>	Appoint-0.000		Salary Retal Process...	0005A0.A/200700	00AP00000408	Application Entry	19-03-22	000	
<input type="checkbox"/>	Appoint-0.000		Users Retal Process Wa...	0005A0.C/00000000	00AP00000401	Application Entry	19-03-22	000	
<input type="checkbox"/>	Appoint-0.000		Retal Process Manage...	00060700000497	00AP00000406	Application Initiation	19-03-22	000	
<input type="checkbox"/>	Appoint-0.000		Retal Process Manage...	00060700000496	00AP00000406	Application Initiation	19-03-22	000	
<input type="checkbox"/>	Appoint-0.000		Retal Process Manage...	00060700000495	00AP00000406	Application Initiation	19-03-22	000	
<input type="checkbox"/>	Appoint-0.000		Retal Process Manage...	00060700000494	00AP00000406	Application Initiation	19-03-22	000	
<input type="checkbox"/>	Appoint-0.000		Retal Process Manage...	00060700000493	00AP00000406	Application Initiation	19-03-22	000	
<input type="checkbox"/>	Appoint-0.000		Retal Process Manage...	00060700000492	00AP00000406	Application Initiation	19-03-22	000	
<input type="checkbox"/>	Appoint-0.000		Retal Process Manage...	00060700000491	00AP00000406	Application Initiation	19-03-22	000	
277	Appoint-0.000		Salary Retal Process...	0005A0.A/200700	0005A0.A/200700	Salary Retal Process...	19-03-22	000	

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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](#)
- [4.2.10 Request Clarification](#)

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

2. Specify 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
Account Type	Displays the account type.
Business Product Name	Displays the business product name.
Account Branch	Specify the account branch.
Loan Tenure	Specify the loan tenure. This field is mandatory.
Account Currency	Select the account currency. This field is mandatory.
Application Date	Select the application date. This field is mandatory.
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.
Purpose of Loan	Specify the purpose of loan. This field is mandatory.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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>

4.2.2 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 the next data segment, after successfully capturing the data.

Prerequisite

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

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

Figure 3: Asset Details

The screenshot displays the 'Asset Details' form within the Oracle Retail Loans Origination application. The top navigation bar includes tabs for 'Loan Details', 'Asset Details', 'Application Info', 'Customer Info', 'Documents', 'Transactions', and 'Admission'. The left sidebar lists various data segments. The main form area is titled 'Asset Details' and contains several input fields. The 'Workgroup' field is set to '000'. The 'Asset Type' field is set to 'Select'. The 'Asset Category' field is set to 'Select'. The 'Asset Subcategory' field is set to 'Select'. The 'Asset Status' field is set to 'Select'. Below these fields are sections for 'Address' and 'City'. The 'Address' section includes fields for 'Street', 'City', 'State', and 'Country'. The 'City' section includes a 'City' field and a 'Zip Code' field. The bottom of the screen features a 'Back' button and a 'Next' button.

2. Specify 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 • Possession Taken This field is mandatory.

Field	Description
Address	Specify the asset address details.
Building	Specify the building. This field is mandatory.
Street	Specify the street. This field is mandatory.
Locality	Specify the locality.
City	Specify the city. This field is mandatory.
State	Specify the state. This field is mandatory.
Country	Specify the country. This field is mandatory.
Zip Code	Specify the zip code.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

4.2.2.2 Vehicle Details

- To proceed with the 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: Vehicle Details – New Vehicle](#).

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: Vehicle Details – Used Vehicle](#).

Figure 5: Vehicle Details – Used Vehicle

- Specify 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. 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.

Field	Description
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.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Cancel	<p>To terminate the application and the status of the application click Cancel. Such applications cannot be revived later by the user.</p>

4.2.2.3 Admission Details

- To proceed with the 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

The screenshot displays the 'Admission Details' screen within the 'Loan Application Entry' interface. The top navigation bar includes icons for Dashboard, Application Info, Customer ID, Records, Accounts, and Alerts. The left sidebar shows a tree view with 'Admission Details' selected. The main form area contains the following fields and controls:

- Loan Requested For:** Dropdown menu with 'Education' selected.
- Admission Status:** Dropdown menu with 'Confirmed' selected.
- Mode of Study:** Dropdown menu with 'Full Time' selected.
- Proposed Course of Study:** Text input field.
- Institution:** Text input field.
- University/School:** Text input field.
- Courses:** Text input field with a search icon.
- Institution Ranking:** Text input field.
- Course Duration:** Text input field with a dropdown for 'Months'.
- Course Commencement Date:** Date picker.
- Submission:** Text input field.
- Proposed Entry:** Text input field.
- Scholarship/Sustained Eligible:** Radio buttons for 'Yes' and 'No'.
- Back of Course in SRP:** Text input field.
- Terms in SRP:** Text input field.

At the bottom of the screen, there are buttons for 'Back', 'Next', and 'Cancel'.

2. Specify 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>
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>

Field	Description
Institution Ranking	Specify the institution ranking. This field is mandatory.
Course Duration	Specify the course duration.
Course Commencement Date	Select the course commencement date. This field is mandatory.
Specialization	Specify the type of course. This field is mandatory.
Projected Earning	Specify the projected earnings.
Employment Potential	Specify the employment potential.
Scholarship/ Business Eligible	Select the scholarship eligibility. Available options are: <ul style="list-style-type: none"> • Yes • No This field is mandatory.
Cost of Course (In GBP)s	Specify the details about the cost of course.
Source (In GBP)	Specify the details about the source of funds.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	To navigate back to the previous data segment within a stage, click Back .

Field	Description
Save & Close	To save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later, click Save & Close .
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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 the next data segment, after successfully capturing the data.

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

Figure 7: Customer Information


2. Specify 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</p>

Field	Description
	<p>also enabled to allow adding additional applicants to the account.</p> <p>By default, the system displays the ownership selected in the Application Initiate stage.</p> <p>This field is mandatory.</p>
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	<p>Displays the date on which the financial details of an existing applicant was last updated.</p> <p>For a new applicant, it will remain blank.</p>
Edit	<p>Click Edit to modify the existing customer details and address 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 customers.</p>
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	<p>Select the title of the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
First Name	<p>Specify the first name of the applicant.</p> <p>This field is mandatory.</p>
Middle Name	Specify the middle name of the applicant.

Field	Description
Last Name	Specify the last name of the applicant. 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 country code where the applicant has born.
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 a resident. 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.

Field	Description
Marital Status	<p>Select the marital status of the customer from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated • 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>

Field	Description
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>
Building	<p>Specify the house or office number, floor and building details.</p> <p>This field is mandatory.</p>
Street	<p>Specify the street.</p> <p>This field is mandatory.</p>
Locality	<p>Specify the locality name of the address.</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 code.</p> <p>This field is mandatory.</p>
Zip Code	<p>Specify the zip code of the address.</p>
E-mail	<p>Specify the e-mail address of the applicant.</p> <p>This field is mandatory.</p>
Mobile	<p>Specify the ISD code and the mobile number of the applicant.</p> <p>This field is mandatory.</p>

Field	Description
Phone	Specify the ISD code and the phone number of the applicant.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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 the next data segment, after successfully capturing the data.

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

Figure 8: Mandate Details

2. Specify 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.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

4.2.5 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 the next data segment, after successfully capturing the data.

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

Figure 9: Financial Details

2. Specify 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 were 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

Field	Description
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
Total Income	The system automatically displays the total income over expenses.

3. Click **Next**. The 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, the system displays the following error message:

Figure 10: Error Message



4. Click **Yes** to proceed with the 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 the 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

The screenshot shows the 'Parent/Guardian Financial Details' screen. It includes a sidebar with navigation options like 'Financial Details', 'Add New Parent/Guardian', and 'Edit Parent/Guardian'. The main area contains several sections:

- Basic Details:** Fields for First Name, Last Name, Date of Birth, Gender, Marital Status, and Unique ID Number.
- Education Details:** Fields for Education Type, Education Level, Education Institution, and Enrollment Start Date.
- Income:** A table for 'Monthly Income of GDI' with columns for Type and Amount.
- Expenses:** A table for 'Monthly Expense of GDI' with columns for Type and Amount.
- Liabilities:** A table for 'Liabilities of GDI' with columns for Type and Amount.
- Assets:** A table for 'Assets of GDI' with columns for Type and Amount.

 At the bottom, there are buttons for 'Save', 'Cancel', and 'Next'.

2. Specify 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 martial status. This field is mandatory.
Unique ID Number	Specify the unique ID number. This field is mandatory.
Basic Details	Default values available as options in drop-down list can be used as attributes to configure the Quantitative Score which will be used during Assessment stage. Refer to Configuration user manual for the list of attributes available in this release.

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

Field	Description
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	<p>The system automatically displays the net income over expenses.</p>

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

4.2.6 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 the next data segment, after successfully capturing the data.

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

Figure 12: Collateral Details

2. Specify 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 This field is mandatory.
Collateral Value	Select the currency and specify the collateral value.
Attributes	Specify the attributes. This field is mandatory.
Third Party Collateral	Specify the third party collateral.
Dimensions	Specify the dimensions in units and numbers. This field is mandatory.
Address	Specify the collateral address details.
Building	Specify the building. This field is mandatory.
Street	Specify the street. This field is mandatory.
Locality	Specify the locality. This field is mandatory.
City	Specify the city. This field is mandatory.
State	Specify the state. This field is mandatory.
Country	Specify the country. This field is mandatory.
Zip Code	Specify the country.
Add Collateral	Add Collateral will enable the user to capture different collateral types for a given loan application.

Field	Description
Number of Collateral	Specify the number of collaterals.
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.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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>

4.2.7 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 the next data segment, after successfully capturing the data.

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

Figure 13: Guarantor Details

The screenshot shows the 'Guarantor Details' form. It has a sidebar menu on the left with options like 'Loan Details', 'Account Details', 'Customer Information', 'Existing Customer', 'New Customer', 'Loan Details', 'Loan Details', 'Loan Details', and 'Loan Details'. The main form area contains the following fields:

- Existing Customer:** A checkbox.
- Relationship with Customer:** A dropdown menu.
- Title:** A dropdown menu.
- First Name:** A text input field.
- Middle Name:** A text input field.
- Last Name:** A text input field.
- Date of Birth:** A date picker.
- Address:** A section containing:
 - Building:** Text input
 - Street:** Text input
 - Locality:** Text input
 - City:** Text input
 - State:** Text input
 - Country:** Text input with a search icon
 - Zip Code:** Text input
- Email:** Text input
- Mobile:** Text input
- Phone:** Text input

At the bottom, there is a 'Save' button on the left and 'Cancel', 'Save & Close', and 'Print' buttons on the right.

- Specify 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>
CIF Number	<p>CIF number is visible, if you select Existing Customer.</p> <p>Search and select the existing customer CIF number.</p>
Title	<p>Select the Title.</p> <p>This field is mandatory.</p>

Field	Description
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.
Zip Code	Specify the country.
E-mail	Specify the e-mail id of guarantor.
Mobile	Specify the mobile number of guarantor.
Phone	Specify the phone number of guarantor.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

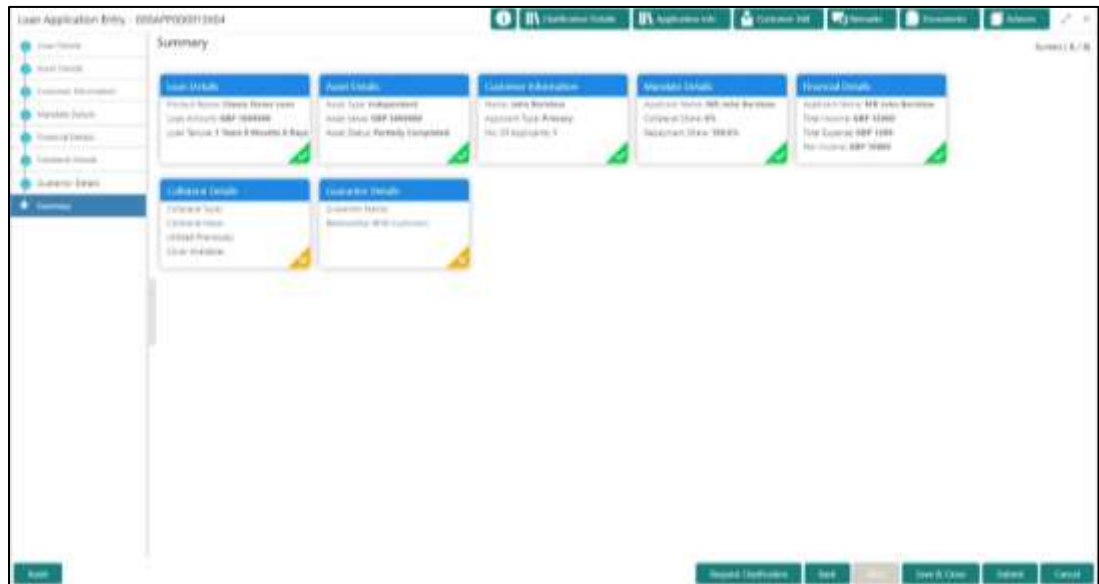
4.2.8 Summary

The 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 the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 14: Summary



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

Table 14: Summary Application Entry – Field Description

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

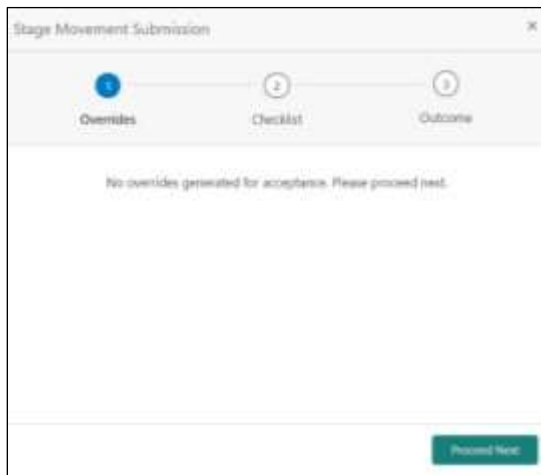
Data Segment	Description
Applicant Details	If the number of applicant(s) is more than one, the user will have the option to explore the details by simply clicking on the summary tile.
Financial Details	Displays the financial summary details.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

Data Segment	Description
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

→ The **Overrides** screen is displayed.

Figure 15: Overrides



The system displays the following error message if overrides are not accepted.

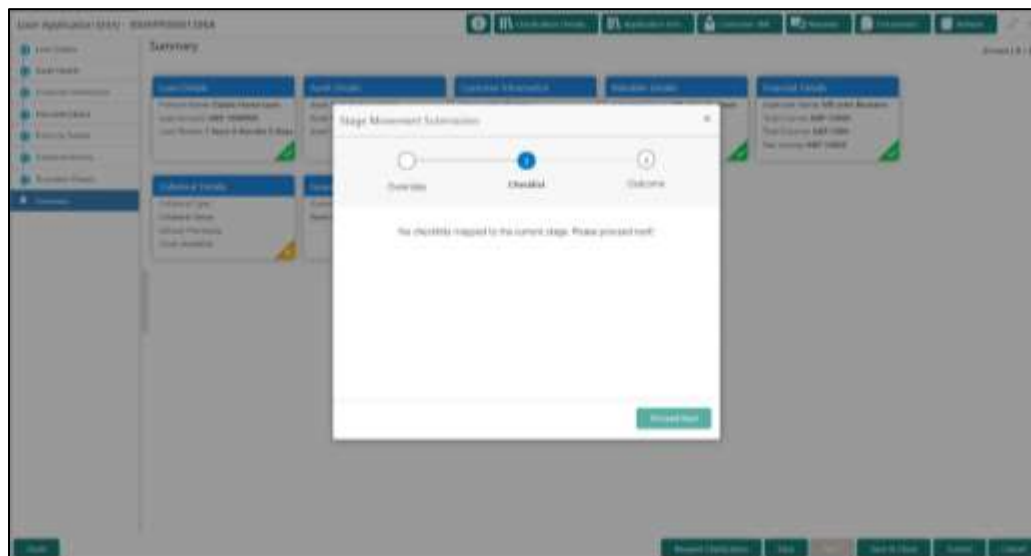
Figure 16: Error Message



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

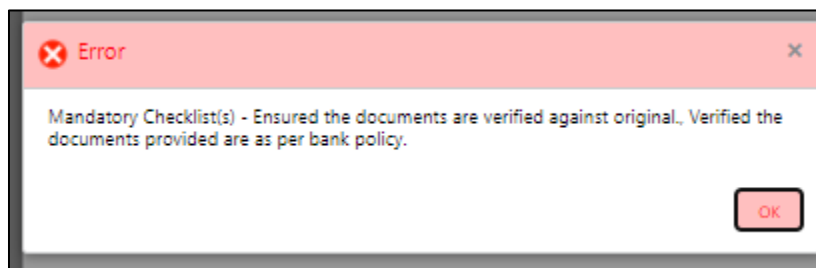
→ The **Checklist** screen is displayed.

Figure 17: Checklist



The system displays the following error message if checklist is not verified.

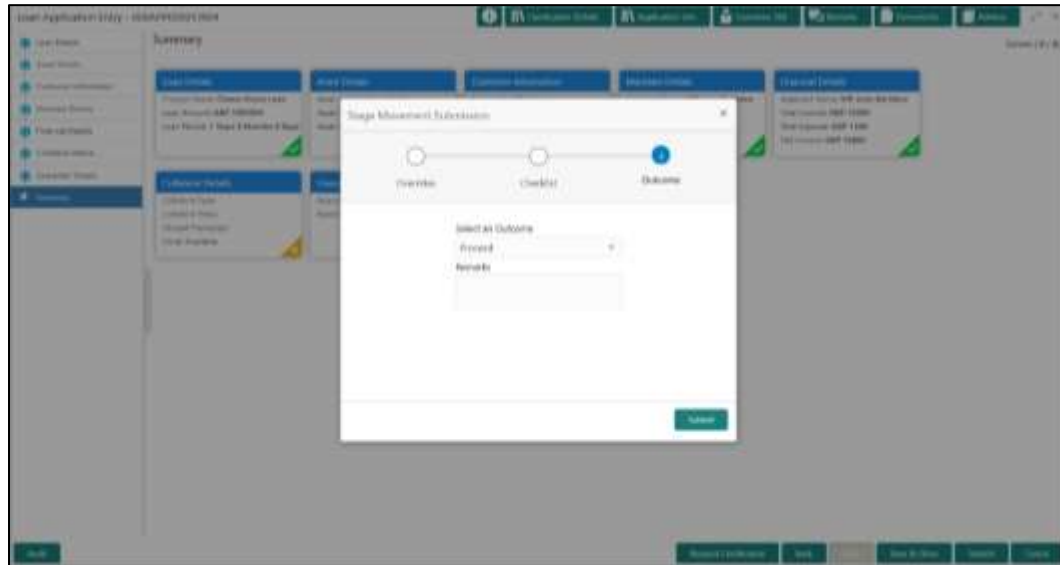
Figure 18: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 19: Outcome



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

- Proceed
- Reject Application

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

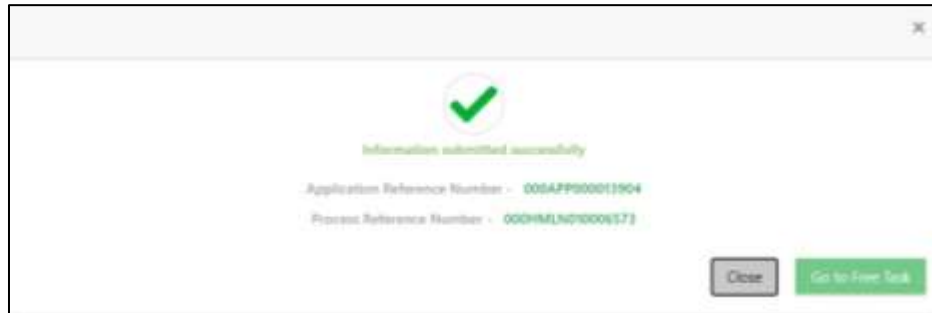
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 20: Confirmation

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

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

Figure 21: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Title	Application Date	Branch	Customer Number	Amount
Apply & L	Low	Loan Entry Process	00CHRM1NG100006173	006APP000011904	Application Enrichment	18-05-22	001		
Apply & L	Low	Loan Entry Process	00CHRM1NG100006173	006APP000011904	Application Entry	18-05-22	001		

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.

NOTE:

- If an application is returned to the Application Entry-stage from any other subsequent stages, Oracle FLEXCUBE Onboarding will not allow amending details in the Customer Information and Financial Details data segment, once a customer onboarding process has been triggered in the Application Entry Stage and CIF creation is still in progress.
- In case the party amendment request is rejected by Oracle Banking Party, the specified error message is shown to the user while submitting the Application Entry stage. The user has an option to go back and resolve the error or proceed with the stage submission by disregarding the amendment request.

4.2.9 Action Tabs

This section includes the following subsections:

- [4.2.9.1 Icon](#)
- [4.2.9.2 Clarification Details](#)
- [4.2.9.3 Customer 360](#)
- [4.2.9.4 Application Info](#)
- [4.2.9.5 Remarks](#)
- [4.2.9.6 Documents](#)
- [4.2.9.7 Advices](#)

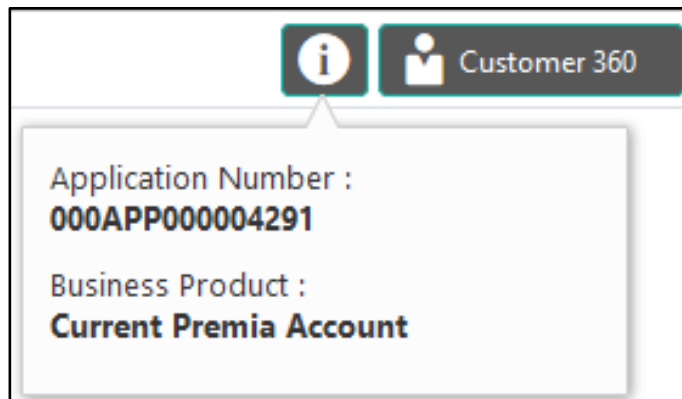
The functions available in the various tabs can be accessed during any point in the Application Entry stage. Details about the tabs are as follows:

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 Clarification Details

1. Click **Clarification Details** to view the list of requested clarifications.

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

Figure 23: Clarification Details



Clarification	Raised By	Clarification Date	Response Type	Clarification Status	Status Update Date
Clarification Request		March 26, 2020 12:00 AM	MANUAL	Clarification Requested	March 26, 2020 12:00 AM
New Clarification Needed		March 26, 2020 12:00 AM	MANUAL	Clarification Withdrawn	March 26, 2020 12:00 AM

The **Clarification Details** screen displays the details about customer clarification request raised. For more information on fields, refer to [Table 15: Clarification Details](#).

Table 15: Clarification Details

Field	Description
Clarification	Displays the subject of the requested clarification.
Raised By	Displays the user id of the user who has raised the clarification request.
Clarification Date	Displays the clarification date on which the request was raised.
Response Type	Displays the response type.
Clarification Status	Displays the status of clarification. Available options are: <ul style="list-style-type: none"> • Clarification Requested • Clarification Withdrawn • Clarification Completed
Status Update Date	Displays the status update date.

Field	Description
New Clarification	Click New Clarification to raise a new clarification request.

2. Select any specific clarification request row.

→ The **Clarification Details** for the selected clarification request is displayed.

Figure 24: Clarification Details

Clarification Details - 000APP00003869

Clarification ID HMLN010000026	Clarification Subject New Clarification Needed	Raised By [Redacted]	Clarification Date March 26, 2020 12:00 AM	Status Clarification Requested	Status Update Date [Redacted]
-----------------------------------	---	-------------------------	---	-----------------------------------	----------------------------------

March 26, 2020 12:00 AM

More Documents Are Required.

[New Conversation](#)
[Withdraw Clarification](#)
[Accept Clarification](#)

The **Clarification Details** screen displays details about the specific customer clarification request raised. For more information on fields, refer to [Table 16: Clarification Details](#).

Table 16: Clarification Details

Field	Description
Clarification ID	Displays the unique clarification ID.
Clarification Subject	Displays the subject of clarification request.
Raised By	Displays the user id of the user who has raised the clarification request.
Clarification Date	Displays the clarification date.
Status	Displays the status of clarification.
Status Update Date	Displays the status update date.

Field	Description
New Conversation	<p>Click New Conversation to raise conversation for the selected clarification request.</p> <p>The system also allows to view and update the conversation from the My Application and Application Search dashboard by clicking the 'More Info' hyperlink from the Product card. If the new conversation is updated by any other user, instead of the user who initially raised the clarification request; a bell notification will be sent to the user who has raised the request.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Save & Close • Cancel <p>Click Save & Close to save the conversation.</p> <p>Click Cancel to cancel the conversation update.</p>
Withdraw Clarification	<p>Click Withdraw Clarification to withdraw and close the selected clarification request. Updating the clarification details is mandatory to withdraw the clarification. Users can update the reason why the clarification is being withdrawn and can also upload any document, if needed.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Save & Close • Cancel <p>Click Save & Close to withdraw the clarification</p> <p>Click Cancel to cancel the withdraw clarification action.</p>

Field	Description
Accept Clarification	<p>Click Accept Clarification to close the clarification raised.</p> <p>Updating the clarification details is mandatory to accept the clarification. Users can update the detail of why the clarification is being accepted and can also upload any document, if needed.</p> <p>Once the clarification request is accepted, no further conversation can be raised on the Clarification ID. Also, the application status will change to My Task.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Save & Close • Cancel <p>Click Save & Close to accept the clarification</p> <p>Click Cancel to cancel the withdraw clarification action.</p>

4.2.9.3 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 25: 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.

4.2.9.4 Application Info

1. Click **Application Info** to view the application information.

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

Figure 26: Application Information

2. Click on **More Details** hyperlink to launch the pop-up screen where the Clarification Request, if raised are shown.

→ The **Clarification Details** pop-up is displayed.

Figure 27: Clarification Details

Clarification	Raised By	Clarification Date	Response Type	Clarification Status	Status Update Date
Pen Card	[redacted]	March 26, 2020 12:00 AM	MANUAL	Clarification Requested	March 26, 2020 12:00 AM

3. Select any specific Clarification request row to view details of the Clarification Request.

→ The **Clarification Details** for the selected clarification request is displayed.

Figure 28: Clarification Details

Regular Savings Account - 000APP000014292

Application ID: SAPR6360000025 | Clarification Subject: Plan Card | Sourced By: | Clarification Date: March 26, 2020 12:09 AM | Status: Clarification Requested | Date Clarification Requested: March 26, 2020 12:09 AM

March 26, 2020 12:08:48

New Plan Card app is pending

March 26, 2020 12:06:48

Customer is going to visit the Branch to provide the new copy of the Plan Card

New Application | Withdraw Clarification | Resend Clarification

The **Application Information** screen displays separate cards for various products initiated as part of the application. For more information on fields, refer to [Table 17: Application Information – Field Description](#).

Table 17: 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
Application Number	Displays the application number

Field	Description
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.

4.2.9.5 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 29: Remarks

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

4.2.9.6 Documents

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

→ The **Documents** screen is displayed.

Figure 30: Documents

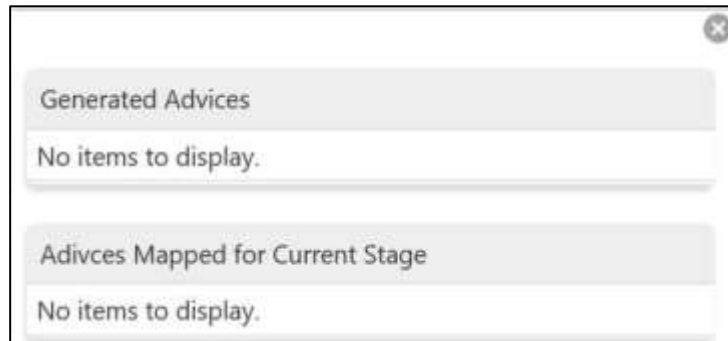
Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.

4.2.9.7 Advices

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

→ The **Advices** screen is displayed.

Figure 31: Advices



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

4.2.10 Request Clarification

1. Click **Request** Clarification to raise a new customer clarification request. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen.

Figure 32: New Clarification



2. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen. The system also allows you to upload the document for the Clarification being raised.

Figure 33: Upload Documents



- Once the details are updated, click **Save**. Clarification Request once raised moves the application to 'Awaiting Customer Clarification' state. The application continues to be assigned to the user who had raised the request. All the applications for which the specified user has requested clarification can be viewed and actioned from the **Awaiting Customer Clarification** sub-menu available under **Task** menu.

Select the Application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu. Click on the **Clarification Details** from the header.

Figure 34: Clarification Details



4. Select the specific Clarification to take action on it.

Figure 35: Clarification Details

The screenshot shows a web application window titled "Clarification Details - 000APP000014292". At the top, there is a header bar with the following information:

Clarification ID	Clarification Subject	Raised By	Clarification Date	Status	Status Update Date
SAVNEW00000025	Pan Card		March 26, 2020 12:00 AM	Clarification Requested	March 26, 2020 12:00 AM

Below the header, there is a message box with the text: "New Pan Card copy is needed". This message is dated "March 26, 2020 12:00 AM". Below this, there is a "Manual Response" button. A response box contains the text: "Customer to going to visit the Branch to provide the new copy of the Pan Card." At the bottom right of the window, there are three buttons: "New Conversation", "Withdraw Clarification", and "Accept Clarification".

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

Once the Clarification is either withdrawn or accepted, the application moves back to the **My Task** sub-menu available under **Task** menu, post which the user can edit the application and submit the specified stage.

Clarification once raised and actioned are available throughout the application processing by the other users working on the other stages of the application by clicking on **Clarification Details** from the header.

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 36: Loan Interest Details

Interest Type	Interest Rate (APR)	Weight (APR)	Effective Rate (APR)
0	0.00	0.00	0.00

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

Table 18: 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 .
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
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>

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

4.3.2 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 the 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 37: Loan Disbursement Details – Internal Account

Loan Application Enrichment - 00647000010004

Loan Disbursement Details

Multiple ☐

Loan Amount

Number of Disbursements

Disbursement Mode

First Disbursement Date

Customer Account

Total Disbursement

Branch Code

Back Next Mail 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 38: Loan Disbursement Details – External Account

- Specify 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 19: Loan Disbursement Details – Field Description](#).

Table 19: 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 disbursements.
First Disbursement Date	Select the first disbursement date. This field is mandatory.
Total Disbursement	Specify the total disbursement.

Disbursement Mode	<p>Select the disbursement mode from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Internal Account • External Account • Banker's Cheque • Demand Draft Details <p>If Disbursement mode is selected as Internal Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • Customer Account • Branch Code <p>If Disbursement mode is selected as External Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • IFSC • 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>
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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>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>

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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 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 the 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 39: Loan Repayment Details – Internal

Loan Application Enrollment - 00000000000000000000

Loan Repayment Details

Type of Repayment ¹ Term Repayment Frequency ² Monthly First Repayment Date ³ 24 Jul 2020 Loan Tenure ⁴ 1 Year 0 Months 0 Days

Maturity Date ⁵ 24 Jul 2021 Repayment Mode ⁶ Internal Account

View Repayment Schedule

Internal Account Transfer

Customer Account ⁷ 00000000000000000000 Branch Code ⁸ 000

Buttons: Previous, Next, Add, Edit, Cancel

Prerequisite

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

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

Figure 40: Loan Repayment Details – External

- Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to the [Table 20: Loan Repayment Details – Field Description](#).

Table 20: 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. 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 • Yearly <p>This field is mandatory.</p>

Field	Description
First Repayment Date	Displays the first repayment date defaulted from the Loan Details screen of Application Entry stage. This field is mandatory.
Loan Tenure	The system calculated based on First Repayment Date and Loan Tenure . This field is mandatory.
Maturity Date	The system calculated based on First Repayment Date and Loan Tenure . This field is mandatory.
Repayment Mode	User can select repayment mode from the drop-down list. Available options are: <ul style="list-style-type: none"> • Internal - If the mode selected as Internal Account, then the system will enable fields for Customer Account and Branch. By default, the 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, the system will create a 'Periodic Instruction Maintenance', at host as a part of Loan Account opening process. This field is mandatory.
Moratorium Period (in months)	It will be enabled when Moratorium is selected in Business Product. Specify the moratorium period. This field is mandatory.
Customer Account	Search and select the customer account number. This field is displayed if account is selected as internal account. This field is mandatory.

Field	Description
Branch Code	Specify the branch code associated with customer account number. This field is displayed if account is selected as internal account. This field is mandatory.
BIC Code	Specify the BIC Code. This field is displayed if account is selected as external account. This field is mandatory.
Bank	Specify the bank name. This field is displayed if account is selected as external account.
Branch	Specify the branch name. This field is displayed if account is selected as external account.
External Account Number	Specify the external account number. This field is displayed if account is selected as external account. This field is mandatory.
Beneficiary Name	Specify the beneficiary name. This field is displayed if account is selected as external account. This field is mandatory.
Show Repayment Schedule	This link will enable to user to generate the repayment schedule which will display the details of installment amount with the principal and interest break up for the given tenure. If moratorium period is provided, then the system will generate repayment schedule based on the moratorium period.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

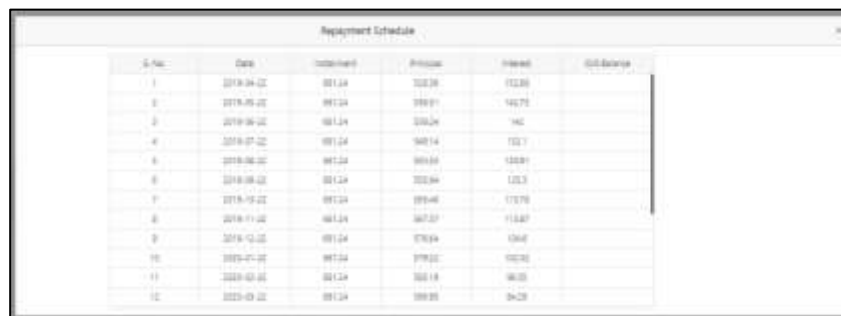
1. Click **Show Repayment Schedule**.

Prerequisite

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

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

Figure 41: Repayment Schedule



S.No.	Date	Installment	Principal	Interest	O/S Balance
1	2019-04-02	881.24	332.38	152.86	
2	2019-05-02	881.24	339.91	145.75	
3	2019-06-02	881.24	348.24	140	
4	2019-07-02	881.24	348.14	132.7	
5	2019-08-02	881.24	349.64	126.91	
6	2019-09-02	881.24	352.64	122.3	
7	2019-10-02	881.24	355.48	118.78	
8	2019-11-02	881.24	347.37	113.87	
9	2019-12-02	881.24	378.94	104.6	
10	2019-01-02	881.24	379.02	100.98	
11	2019-02-02	881.24	382.14	96.35	
12	2019-03-02	881.24	388.89	94.28	

Prerequisite

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

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

Figure 42: 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 the next data segment, after successfully capturing the data.

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

Figure 43: Charge Details

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

Table 21: Charge Details – Field Description

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

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

4.3.5 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 the next data segment, after successfully capturing the data.

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

Figure 44: Account Services

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on data elements, refer to the [Table 22: Account Services – Field Description](#).

Table 22: 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.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Monthly • Quarterly

Field	Description
	<ul style="list-style-type: none"> • Half Yearly • 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.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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>

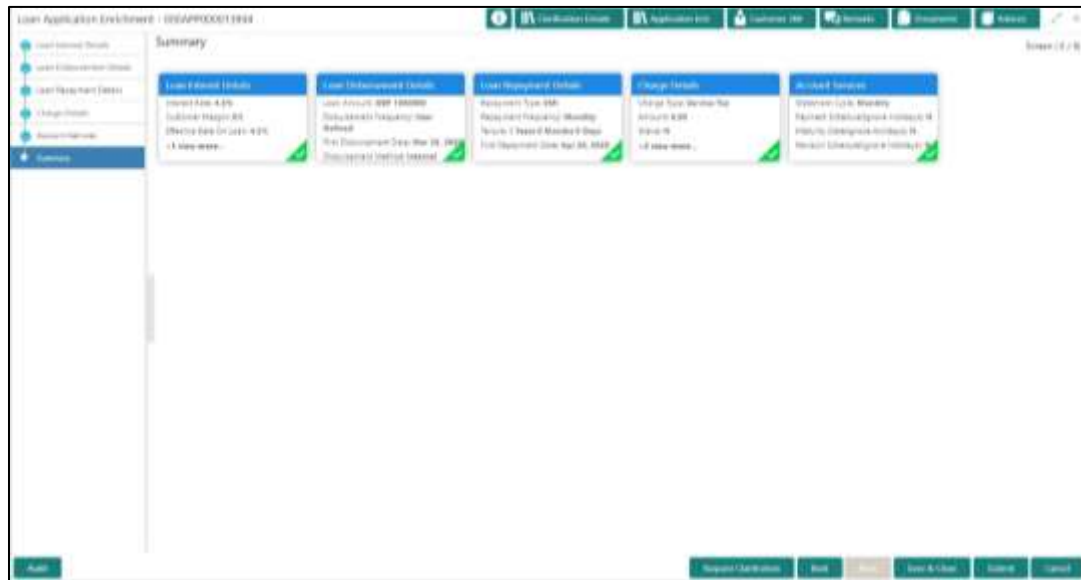
4.3.6 Summary

The 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 the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 45: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on data segments, refer to [Table 23: Summary – Field Description](#).

Table 23: 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
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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. The system triggers the business validation to ensure the application is entitled for submission to the next stage.

Data Segment	Description
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.

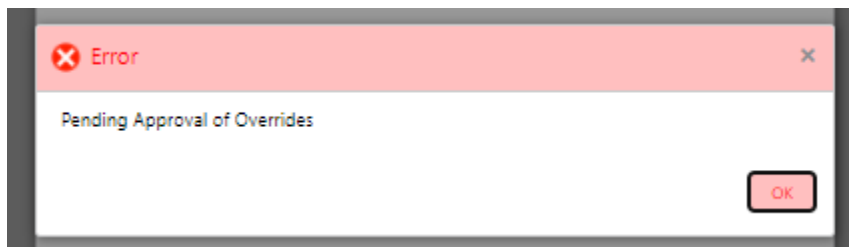
→ The **Overrides** screen is displayed.

Figure 46: Overrides



The system displays the following error message if overrides are not accepted.

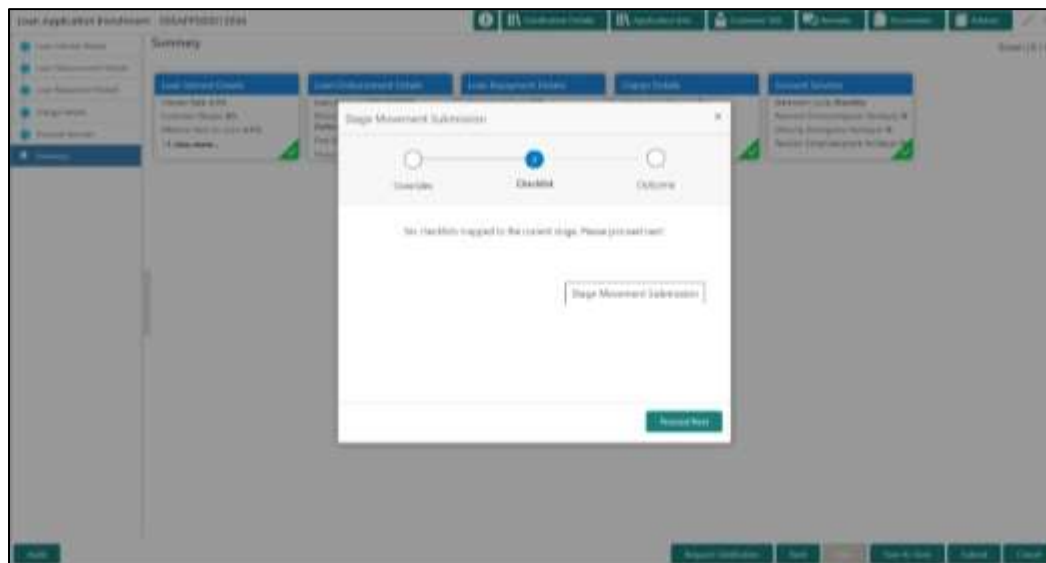
Figure 47: Error Message



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

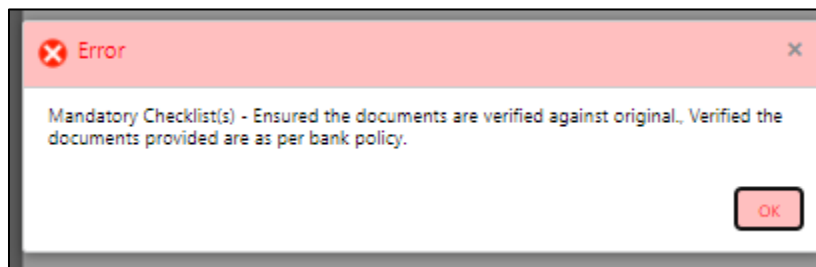
→ The **Checklist** screen is displayed.

Figure 48: Checklist



The system displays the following error message if checklist is not verified.

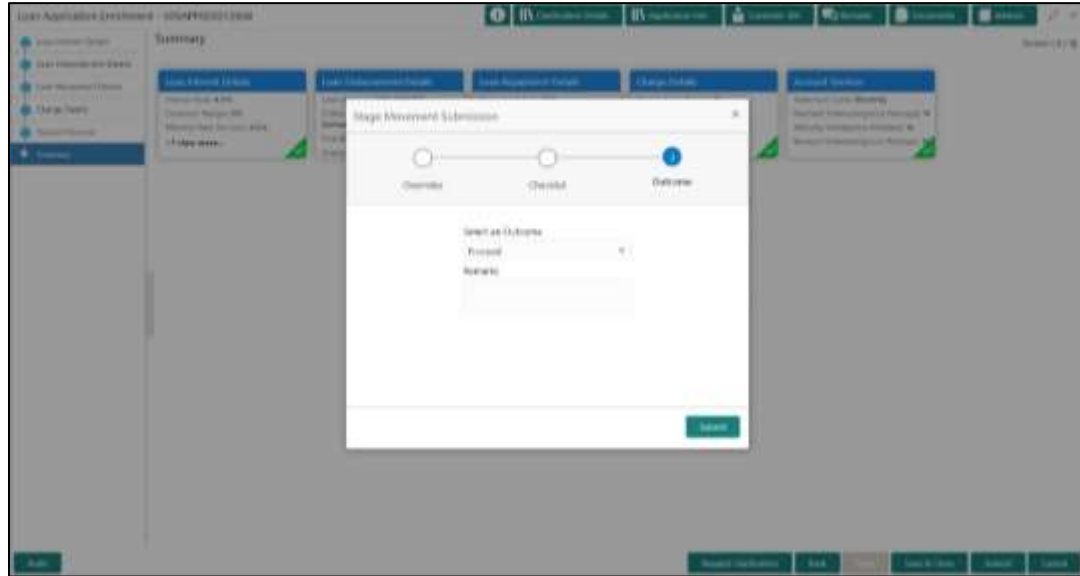
Figure 49: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 50: 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**.

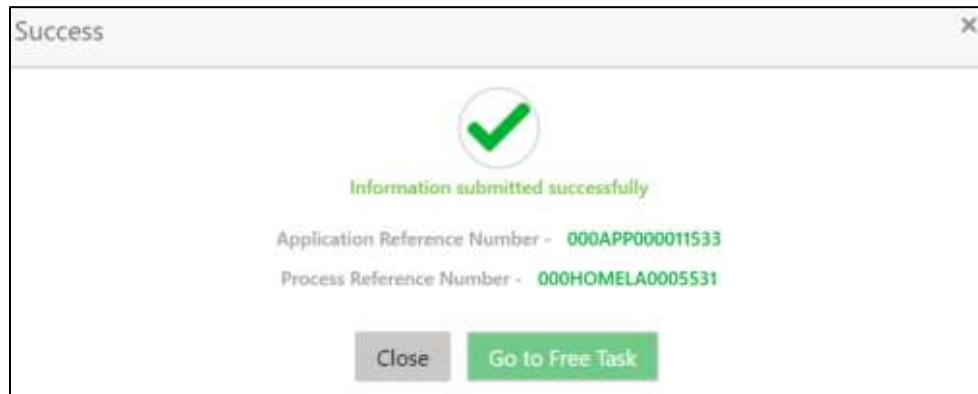
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 51: Confirmation



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

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

Figure 52: Free Tasks



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 53: Credit Rating Details

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on data elements, refer to [Table 24: Credit Rating Details – Field Description](#).

Table 24: 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.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
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.

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

4.4.2 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 the next data segment, after successfully capturing the data.

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

Figure 54: Valuation of Asset

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 25: Valuation of Asset – Field Description](#).

Table 25: 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.

Field	Description
Property Area	Displays the property area from Application Enrich stage.
Borrower's Market Value of Asset	Displays the borrower's market value of asset from Application Enrich stage.
Asset Valuer	Select from list of bank approved valuers or capture the name accordingly. This field is mandatory.
Valuation Date	Select the date not greater lesser than the loan application date. This field is mandatory.
Actual Area of the Property	Specify the measurement validated by the official valuator and captured in available units. This field is mandatory.
Face Value Of Asset	Specify the face value of asset. Available options are: <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.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

4.4.3 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 the next data segment, after successfully capturing the data.

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

Figure 55: Legal Opinion

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

Table 26: Legal Opinion – Field Description

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

Field	Description
Market Value of Asset	Displays the market value of the asset defaulted from the Valuation of Asset data segment details.
Lawyer Name	Capture or select from the drop-down list. This field is mandatory.
Opinion Date	Select the opinion date. Date should not be earlier than the Asset Valuation Date . This field is mandatory.
Favorable	Select to indicate if decision is favorable or not.
Description	Select appropriate values from the drop-down list against the respective decision. This field is mandatory.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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>

4.4.4 Summary

The 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 56: 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 27: Summary Loan Underwriting – Field Description](#).

Table 27: Summary Loan Underwriting – Field Description

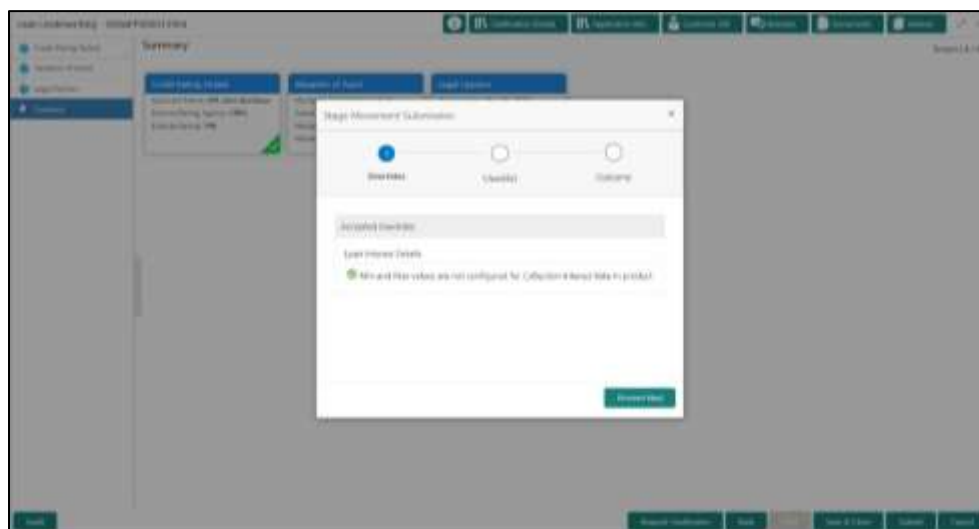
Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation of Asset	Displays the valuation of asset details.
Legal Opinion	Displays the legal opinion details.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can

Data Segment	Description
	<p>be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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. The 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 57: Overrides



The system displays the following error message if overrides are not accepted.

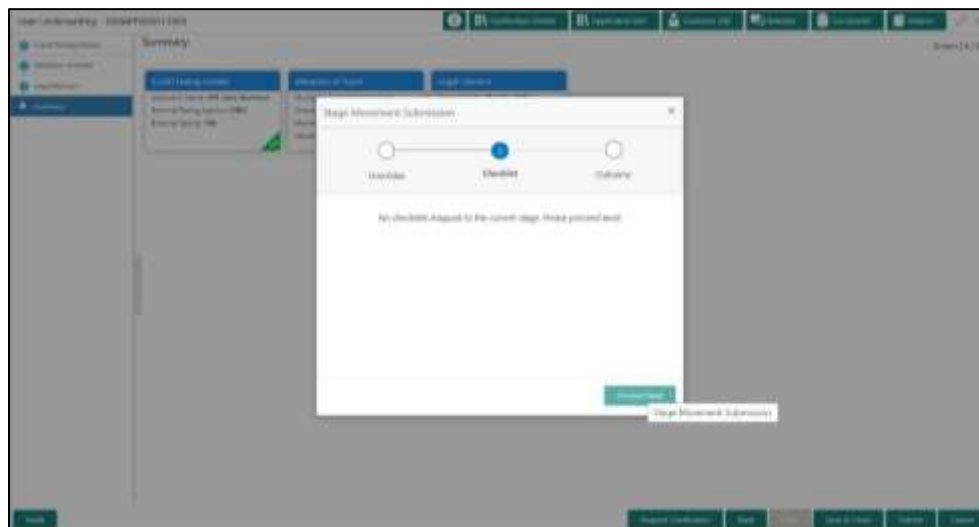
Figure 58: Error Message



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

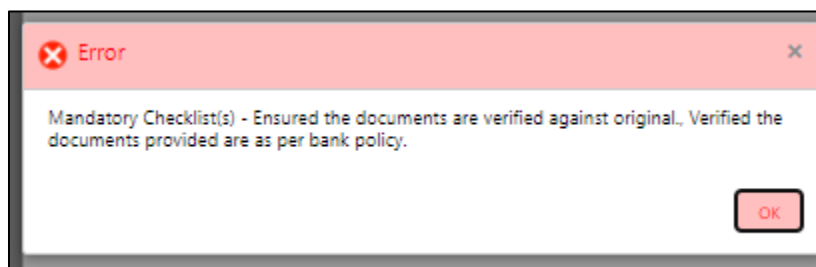
→ The **Checklist** screen is displayed.

Figure 59: Checklist



The system displays the following error message if checklist is not verified.

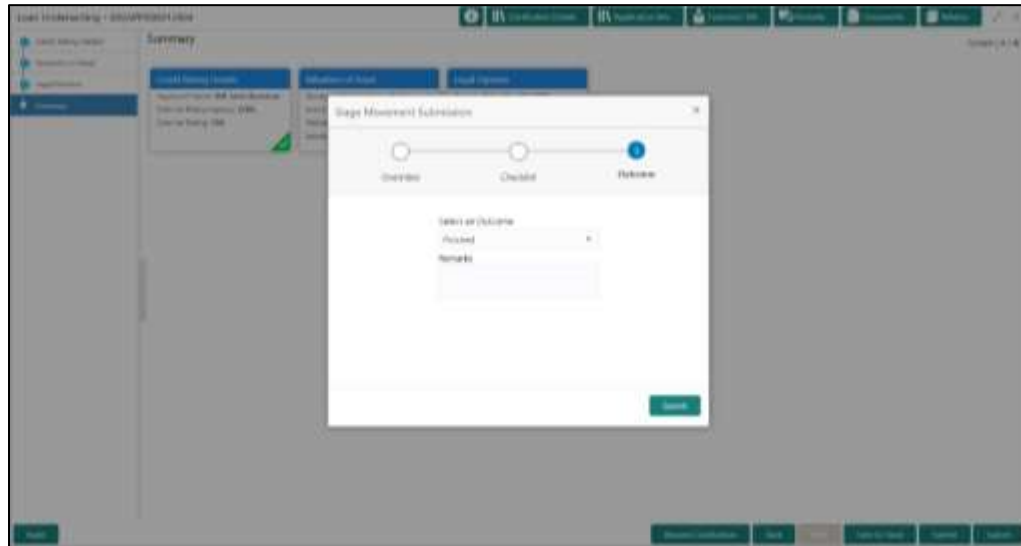
Figure 60: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 61: Outcome



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

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

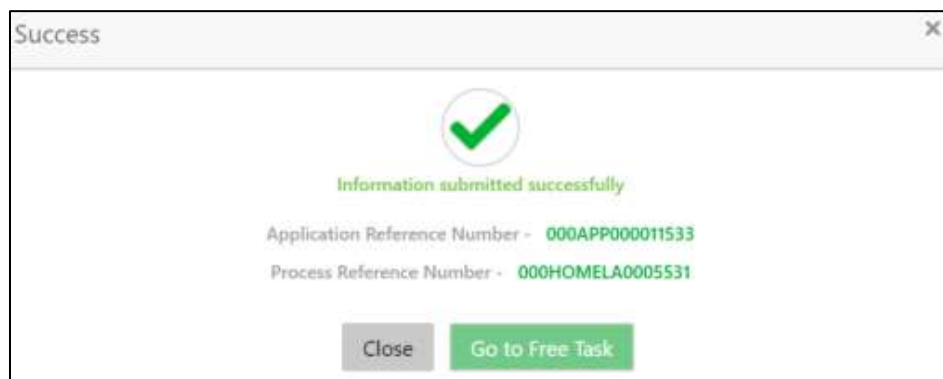
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 62: Confirmation



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

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

Figure 63: Free Tasks



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 64: Qualitative Scorecard

Question	Answer
Does Long Applicant (Living In the Current Residence)?	At least 6 mos. 12 mos.
What is Current Residence Type?	Own Home
Does Applicant live in the Current Employment?	More than 12 mos.
How Many Months does Applicant live in the Current?	0
Is Applicant Applying Underwriting Any Medical Condition?	None

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. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on data elements, refer to [Table 28: Qualitative Scorecard – Field Description](#).

Table 28: 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.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
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>

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

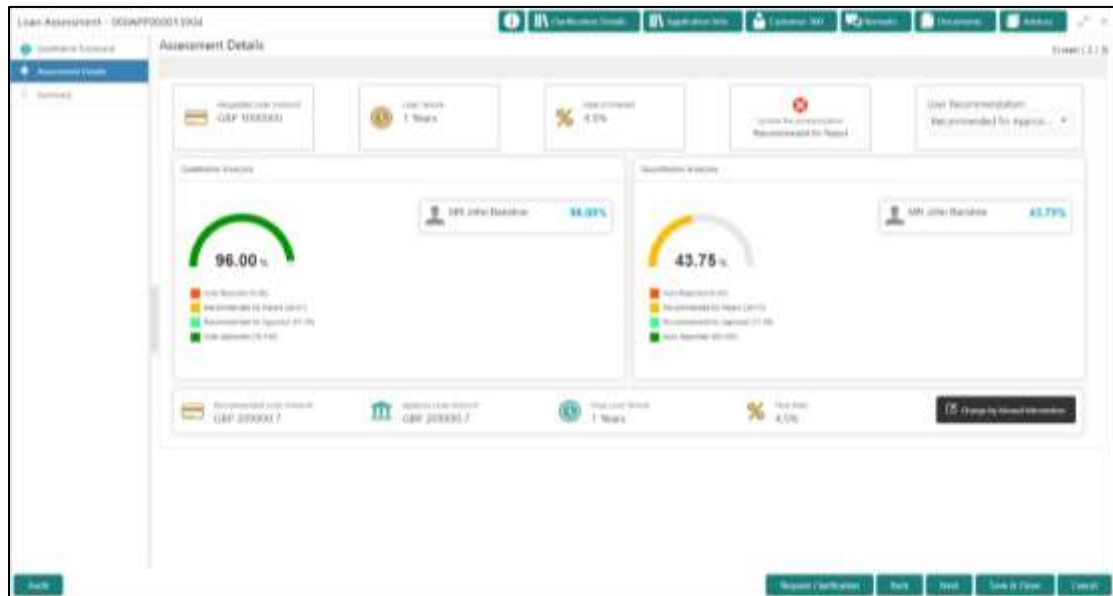
4.5.2 Assessment Details

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 the next data segment, after successfully capturing the data.

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

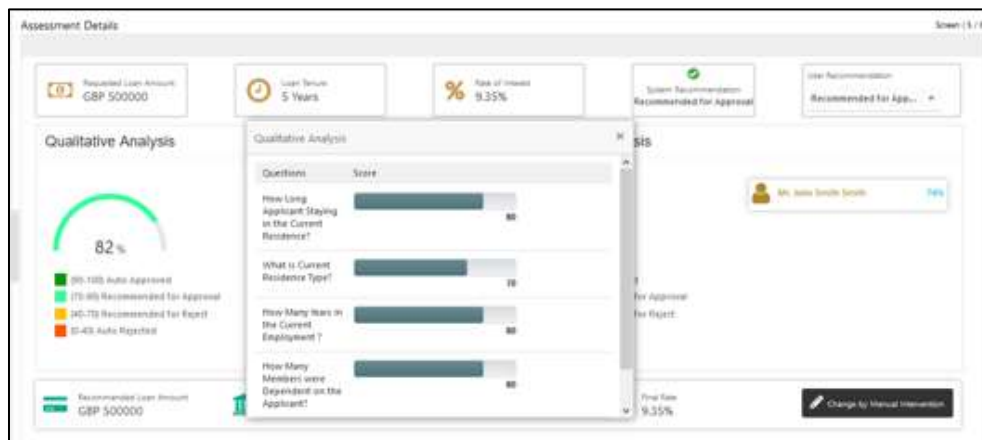
Figure 65: Assessment Details



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 66: 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 67: 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.

- Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 29: Assessment Details – Field Description](#).

Table 29: 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
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 68: Change Action for Recommended for Approval

The screenshot shows the 'Assessment Details' screen in the Oracle Retail Loans Origination system. The top navigation bar includes links for 'Dashboard', 'Applications', 'Assessments', 'Loans', 'Reports', and 'Admin'. The main content area is divided into several sections. At the top, there are five summary cards: 'Recommended loan amount' (GBP 100000), 'Loan Tenure' (7 Years), 'Interest Rate' (4.5%), 'Current Recommendation' (Recommended for Approval), and 'User Recommendation' (Recommended for Approval). Below these are two circular progress indicators for 'Loan Officer' with values 96.00% and 43.75%. The bottom section contains input fields for 'Revised Approved Amount', 'Loan Tenure', 'Interest Rate', 'Margin', and 'Effective Rate', along with a 'Change by Manual Intervention' button.

6. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer [Table 30: Change by Manual Intervention – Field Description](#).

Table 30: 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.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

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

The 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 the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 69: 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 31: Summary Assessment – Field Description](#).

Table 31: Summary Assessment – Field Description

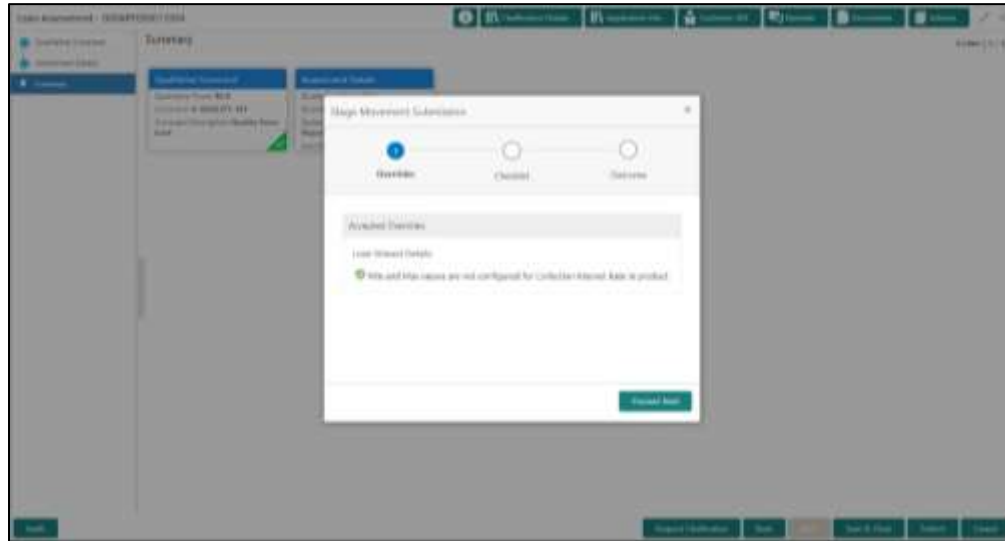
Data Segment	Description
Qualitative Scorecard Details	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific

Data Segment	Description
	<p>information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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. The 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.

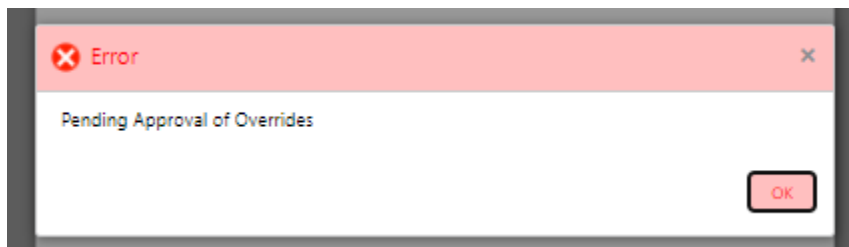
→ The **Overrides** screen is displayed.

Figure 70: Overrides



The system displays the following error message if overrides are not accepted.

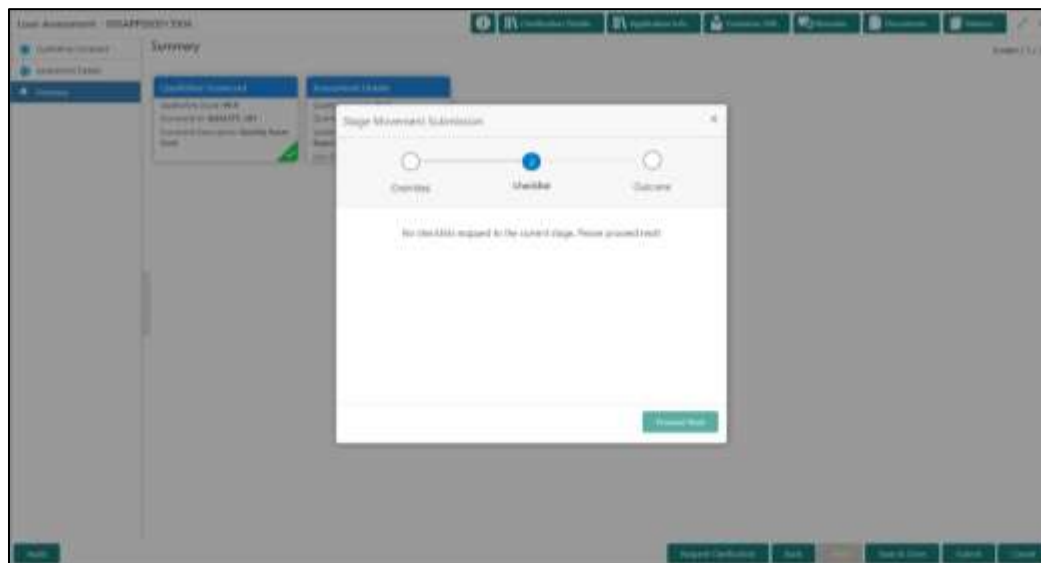
Figure 71: Error Message



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

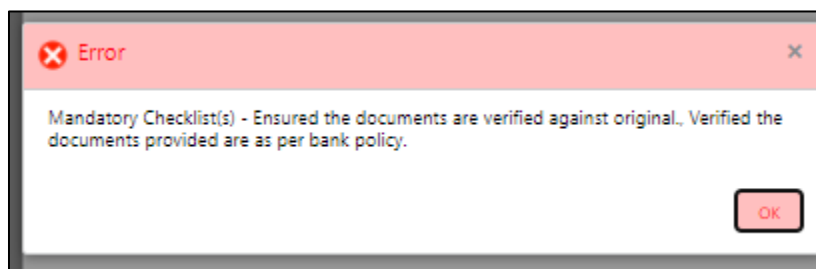
→ The **Checklist** screen is displayed.

Figure 72: Checklist



The system displays the following error message if checklist is not verified.

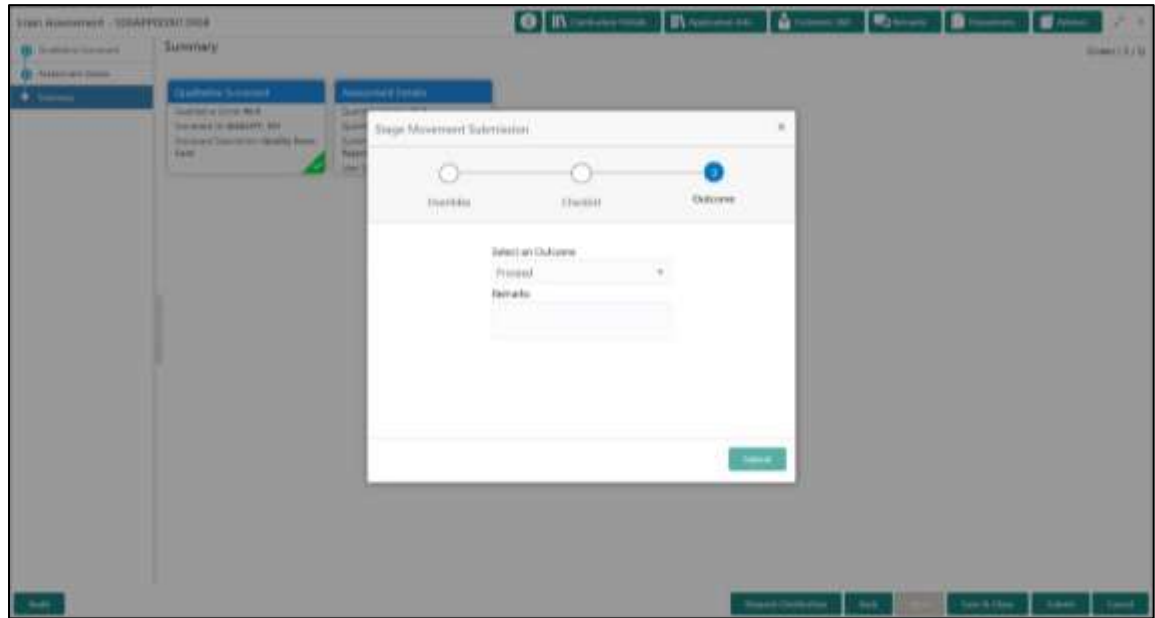
Figure 73: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 74: Outcome



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

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

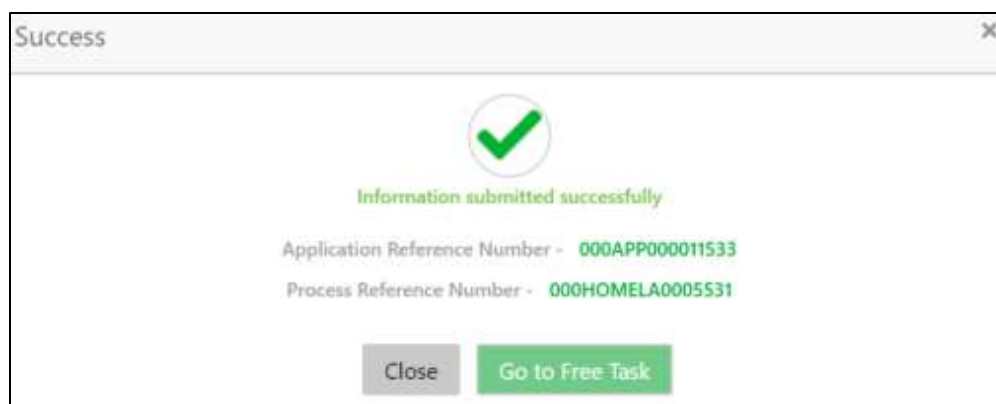
It will logically complete the **Loan Assessment** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Offer Issue** stage.

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

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 75: Confirmation

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

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

Figure 76: Free Tasks

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 cited 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](#)

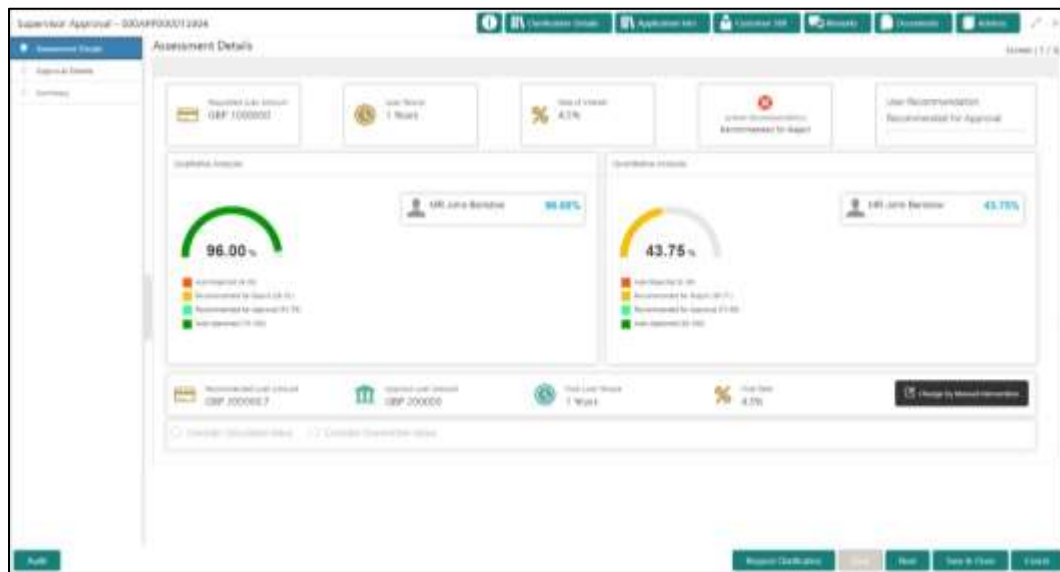
4.6.1 Assessment Details

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 the next data segment.

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

Figure 77: Assessment Details



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

For more information on fields, refer to [Table 32: Assessment Details – Field Description](#).

Table 32: 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	<p>Displays the system recommendations. Available options are:</p> <ul style="list-style-type: none"> • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Rejected
User Recommendation	<p>Specify the User recommendation. Available options are:</p> <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.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>

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

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

4.6.2 Approval Details

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

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

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

Figure 78: Approval Details

The screenshot shows the 'Approval Details' screen. At the top, there's a navigation bar with icons for 'Assessment Details', 'Approval Details', 'Loan Details', 'Payment Details', and 'Action'. The main content area is divided into several sections. The top section shows 'Applicant Name' as 'MVI John Sebastian'. Below this, there are four boxes: 'Account Type' (Mortgage Loan), 'Account Branch' (500), 'Product Code' (MLO, 1011), and 'Product Name' (Classic Home Loan). The middle section is titled 'Summary' and contains a grid of loan details: 'Loan Amount' (\$250,000.00), 'Loan Term' (1 Years 0 Months 0 Days), 'Interest Rate' (4.5%), and 'Weight' (0). The bottom section has a 'View Recommendation' button and a 'View Action' button (Approved). At the very bottom, there are buttons for 'Request Confirmation', 'Back', 'Next', 'Go to Top', and 'Cancel'.

2. For more information on menus, refer to [Table 33: Approval Details – Field Description](#).

Table 33: 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.
Revised Values	Displays the revised values against the existing values. NOTE: If there is no change in the existing values, the revised values will not be displayed.
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	Select 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.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

4.6.3 Summary

The 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 the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 79: 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

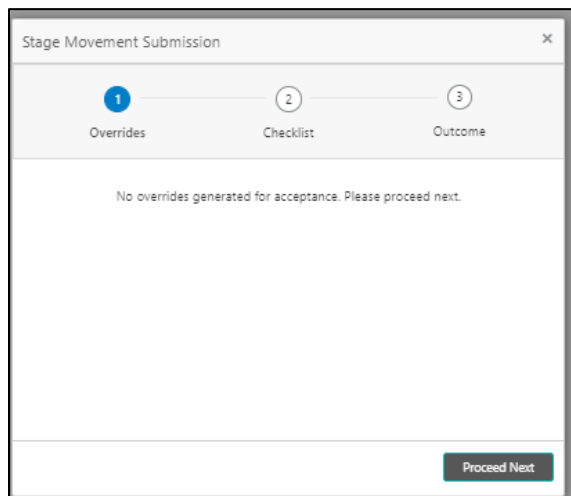
Data Segment	Description
Assessment Details	Displays the assessment details.
Approval Details	Displays the approval details.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for

Data Segment	Description
	<p>any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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. The 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 80: Overrides



The system displays the following error message if overrides are not accepted.

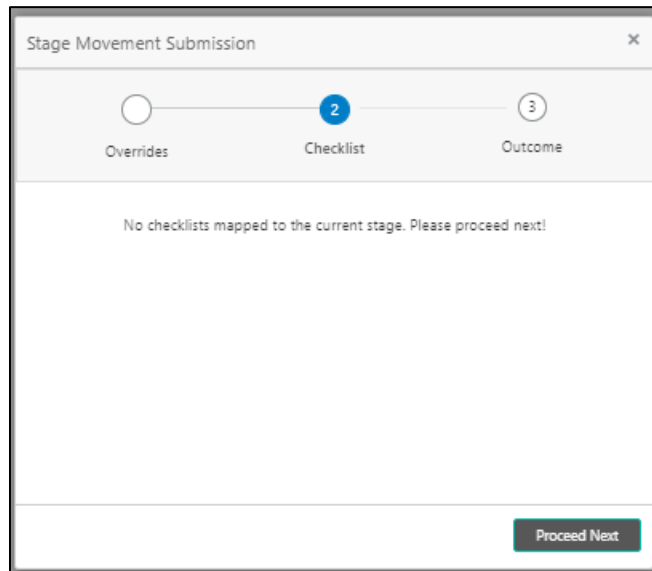
Figure 81: Error Message



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

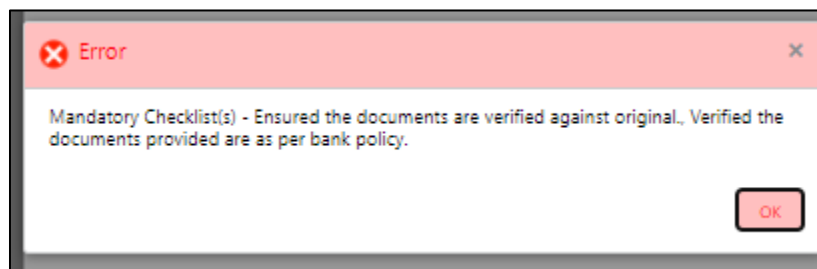
→ The **Checklist** screen is displayed.

Figure 82: Checklist



The system displays the following error message if checklist is not verified.

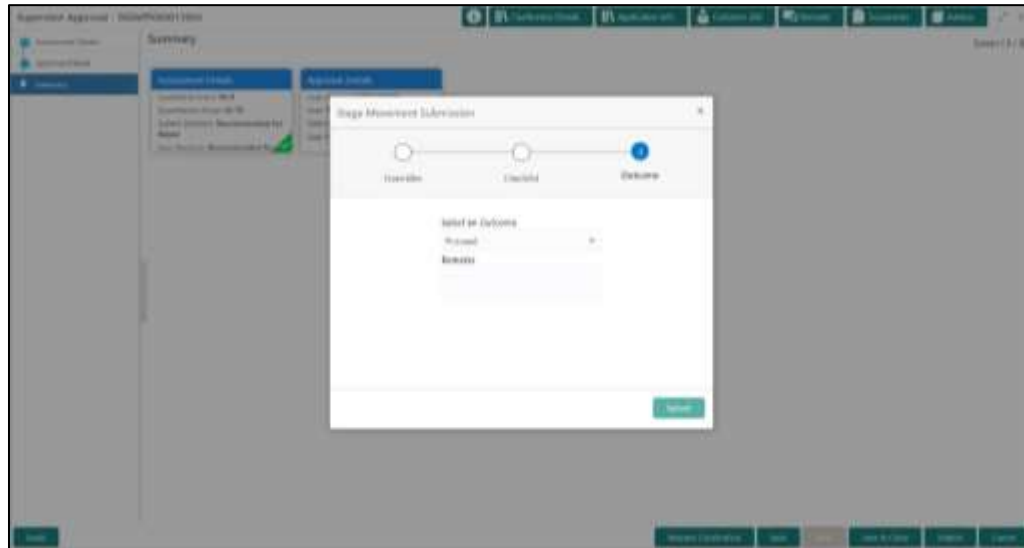
Figure 83: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 84: Outcome

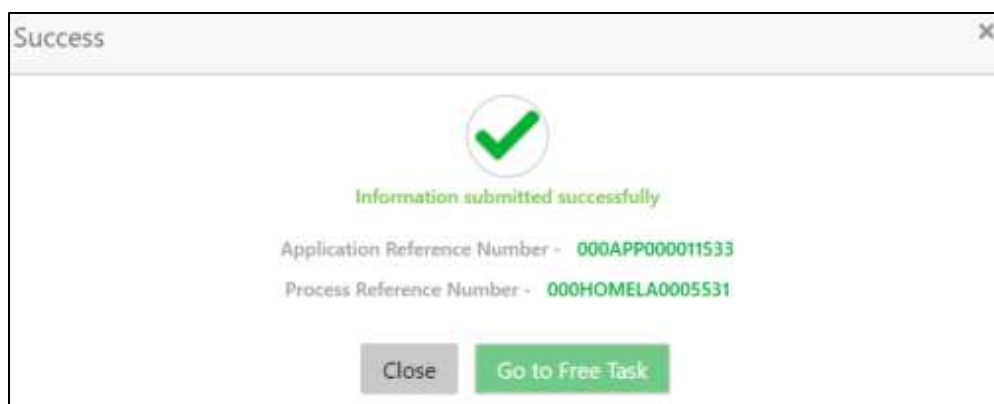


5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Application Entry stage
 - Return to Application Enrich stage
 - Return to Underwrite stage
 - Return to Assessment stage
 - Reject Application
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **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 85: Confirmation

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

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

Figure 86: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Submit & S		Loan Field Process Pro...	000HOMELA0005531	000APP000011533	Account Creation	18-03-20	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 87: Offer Issue

Offer Issue screen enables the approver to capture the Offer Issue date. The other data elements available in the screen are prepopulated and not editable. For more information on data elements, refer to [Table 35: Offer Issue Details – Field Description](#).

Table 35: 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. The system will generate the repayment schedule, if not generated earlier. Default template for offer issue is used in this reference workflow.</p>

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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>

4.7.2 Summary

The 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 the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 88: 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
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.

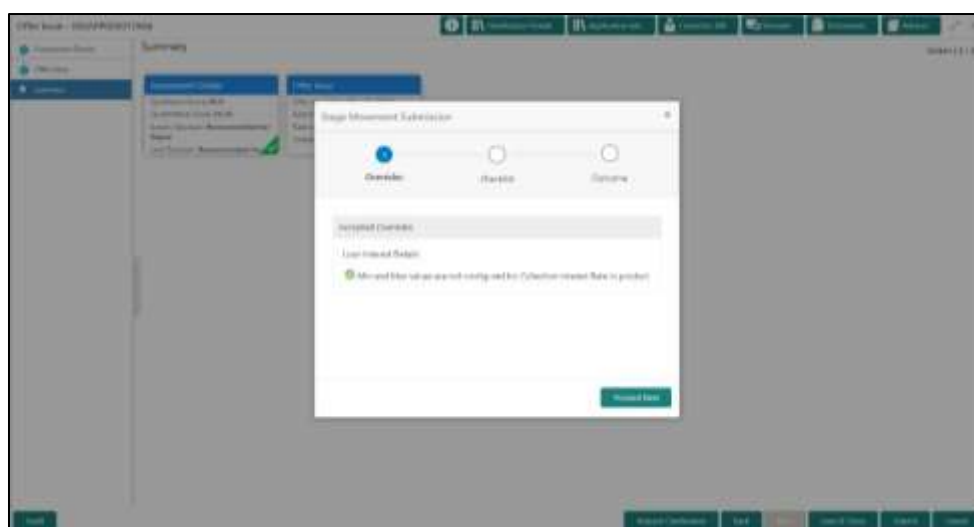
Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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. The system triggers the business validation to ensure the application is entitled for submission to the next stage.

Data Segment	Description
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.

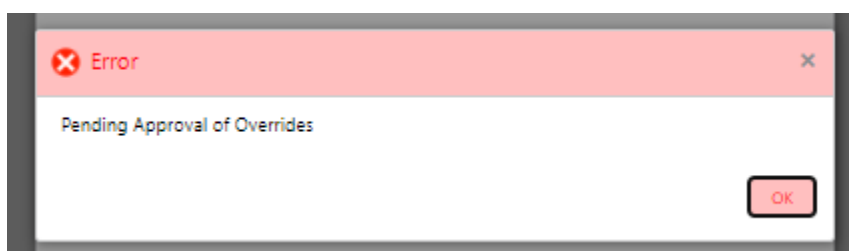
→ The **Overrides** screen is displayed.

Figure 89: Overrides



The system displays the following error message if overrides are not accepted.

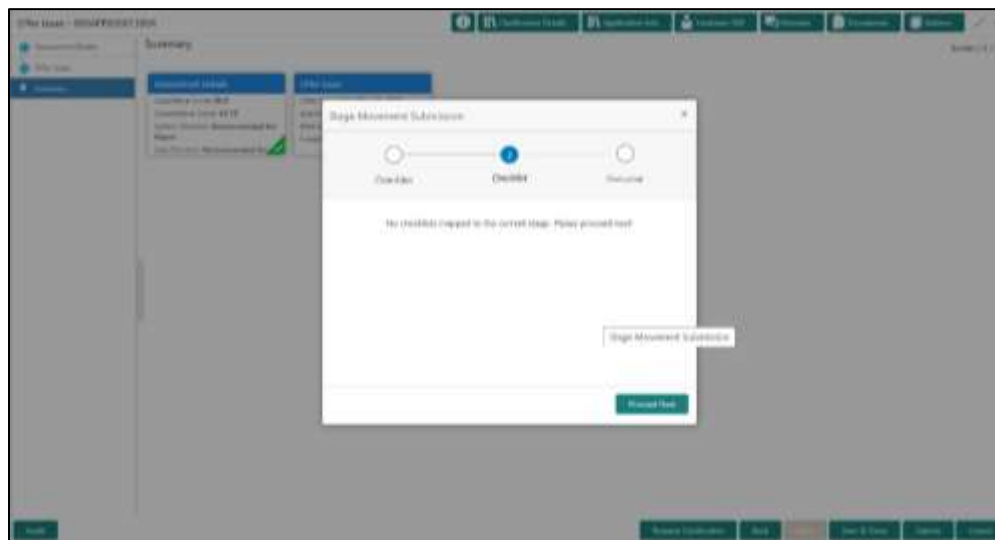
Figure 90: Error Message



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

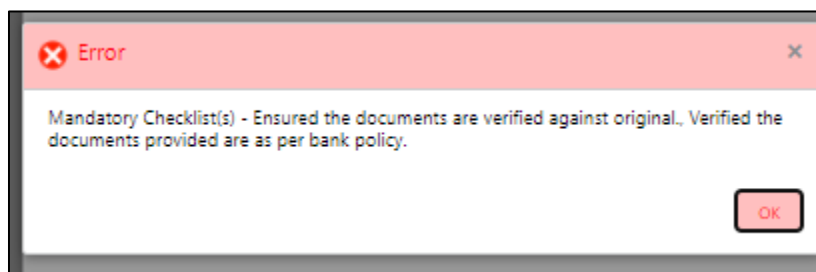
→ The **Checklist** screen is displayed.

Figure 91: Checklist



The system displays the following error message if checklist is not verified.

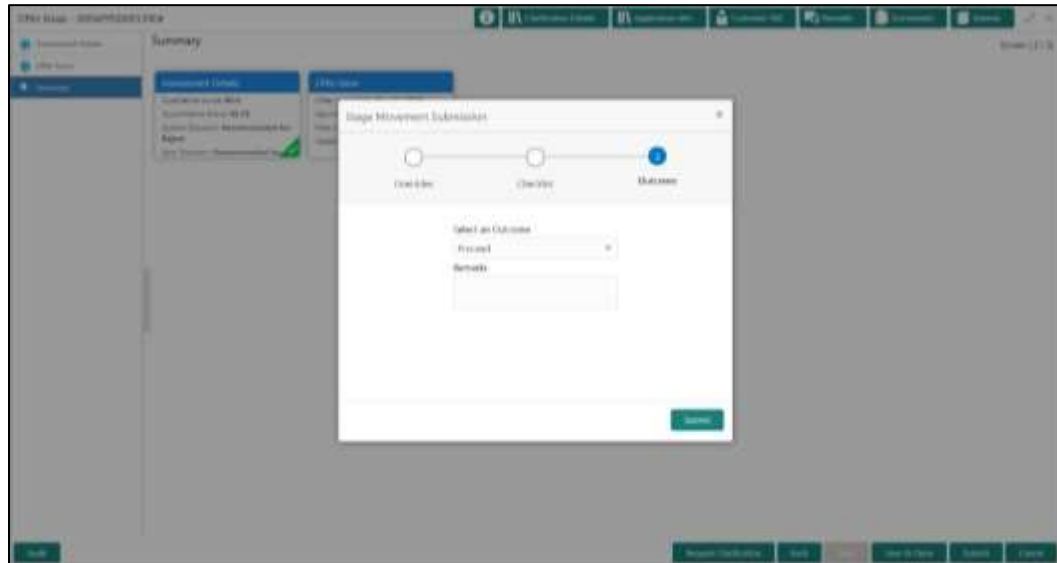
Figure 92: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 93: Outcome

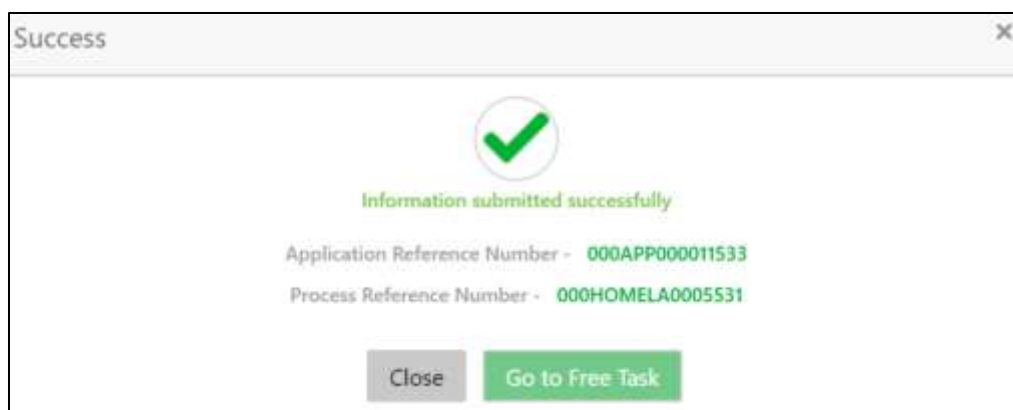


5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Application Entry stage
 - Return to Application Enrich stage
 - Return to Underwrite stage
 - Return to Assessment stage
 - Reject Application
6. Select **Proceed** outcome from the drop-down list.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

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

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

→ The **Confirmation** screen is displayed.

Figure 94: Confirmation

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

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

Figure 95: Free Tasks

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 96: Offer Accept / Reject

The screenshot shows the 'Offer Accept/Reject' screen with the following data segments:

Segment Name	Value
Application Name	123
Approved Loan Amount	2000000.00
Loan Tenure	1 Year 12 Months 1 Day
Rate of Interest	4.5%
Application Type	EMI
Application Frequency	Monthly
Application Amount	2000000.00
Interest	2000000.00
Offer Expiry Date	2023-12-31

A 'Submit Response' button is located at the bottom right of the form.

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 37: Offer Accept/Reject – Field Description](#).

Table 37: Offer Accept/Reject – Field Description

Field	Description
Customer Response	<p>Select the customer response from the drop-down list.</p> <p>Available options are:</p> <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	<p>The post offer amend will be supported for the following data elements:</p> <ul style="list-style-type: none"> • Loan Principal • Loan Interest • Customer Margin <p>Tenure of the Loan</p>
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.

Field	Description
	For more information on Request Clarification , refer to the section Request Clarification .
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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

4.8.2 Summary

The 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 the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 97: Summary



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

Table 38: Summary– Field Description

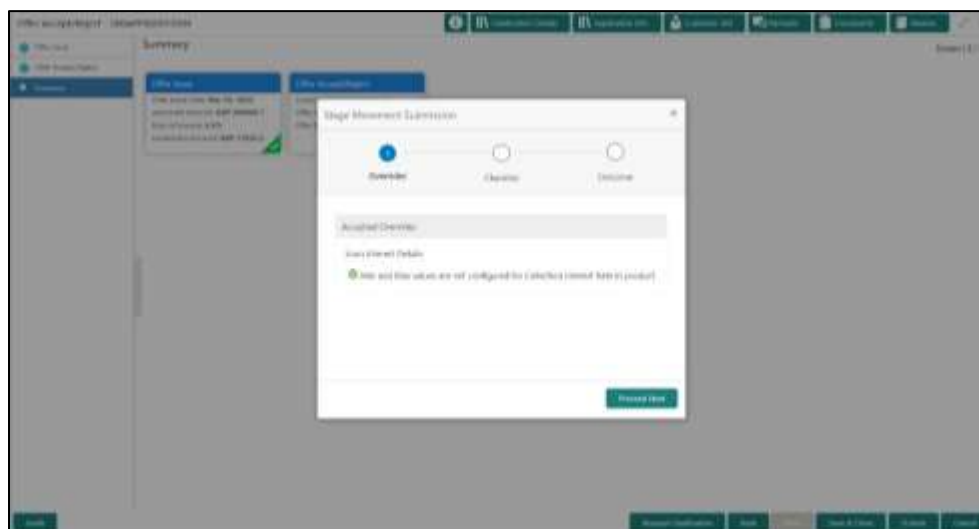
Data Segment	Description
Assessment Details	Displays the assessment details.
Offer Issue Details	Displays the offer issue details.
Offer Accept / Reject Details	Displays the offer accept / reject details.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The

Data Segment	Description
	<p>clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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. The 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 98: Overrides



The system displays the following error message if overrides are not accepted.

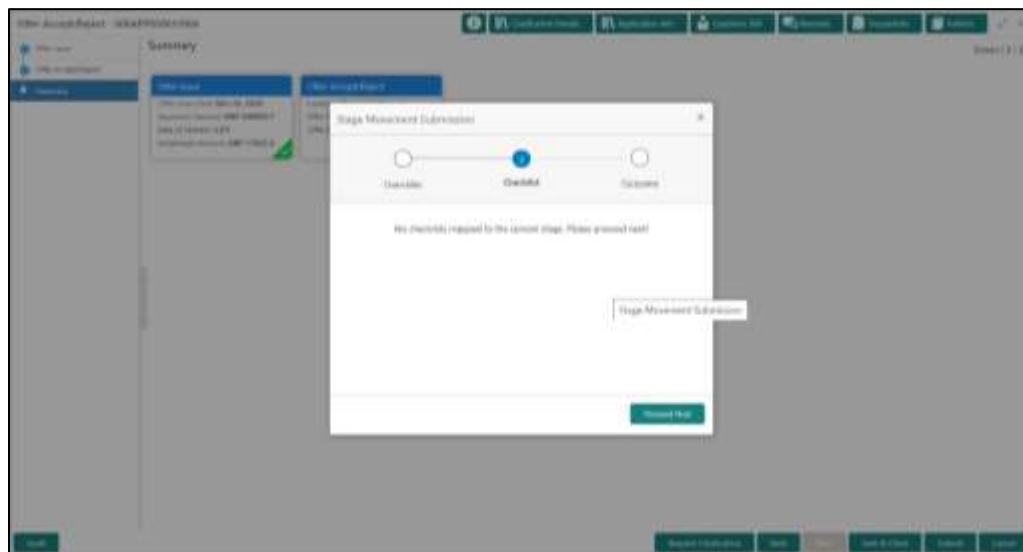
Figure 99: Error Message



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

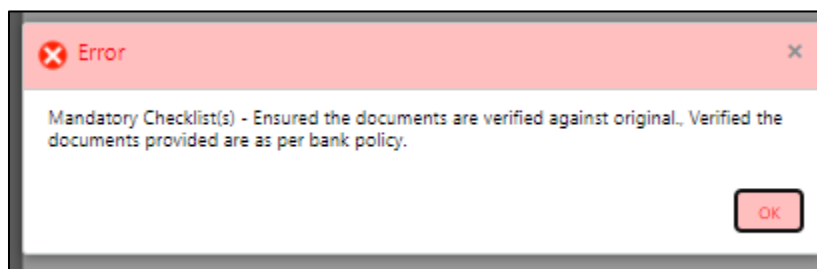
→ The **Checklist** screen is displayed.

Figure 100: Checklist



The system displays the following error message if checklist is not verified.

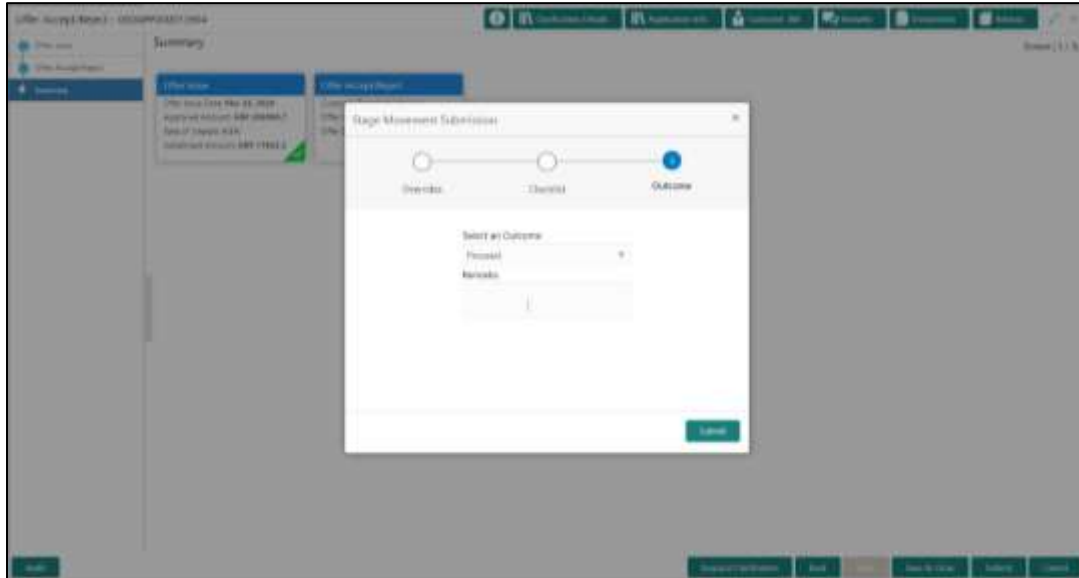
Figure 101: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

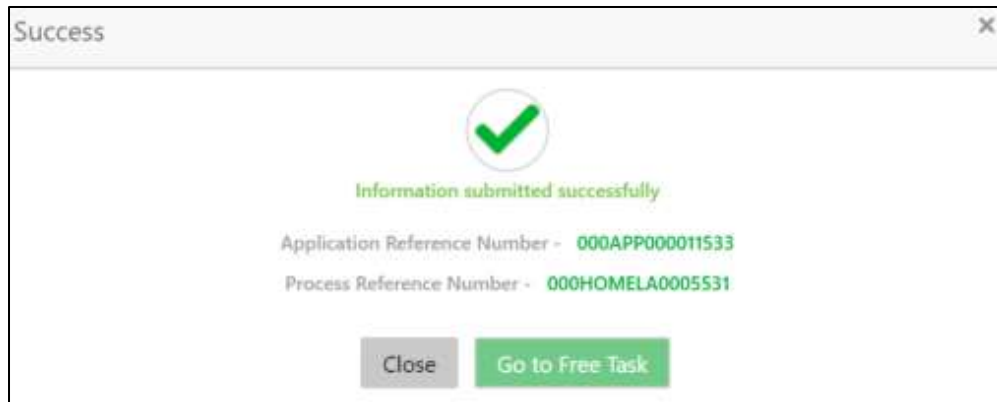
Figure 102: Outcome



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

The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
7. Enter the remarks in **Remarks**.
8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 103: Confirmation

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

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

Figure 104: Free Tasks

 The "Free Tasks" screen displays a table with the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, Customer Number, and Amount. The first row of data shows:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Submit B.S.		Loan Retail Process No.	000HOMEL110000008	000APP000000000	Account Creation	19-01-22	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 105: Backoffice Errors

 The "Backoffice Errors" screen displays a table with the following columns: Error Code, Error Message, and Error Details. The first row of data shows:

Error Code	Error Message	Error Details
00000000000000000000	Invalid Customer ID	
00000000000000000000	Invalid Account Number	

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 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](#)

4.9.1 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 106: Offer Issue

The screenshot shows the 'Offer Issue' screen with the following details:

- Applicant Name:** John Doe
- Approved Loan Amount:** 10000.00
- Loan Term:** 12 Month 12 Months 12 Days
- Interest Rate:** 4.5%
- Disbursement Type:** 100%
- Disbursement Frequency:** Ann-Mth
- Principal:** 10000.00
- Interest:** \$1,100.00
- Disbursement Amount:** 11100.00
- Offer Issue Date:** 2020-01-01
- Offer Issue Status:** 0000-0000

A 'Submit Offer' button is located at the bottom right of the form area.

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

Table 39: 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
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

4.9.2 Post Offer Amendment

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

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

Figure 107: Post Offer Amendment

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 40: Post Offer Amendment - Field Description](#).

Table 40: 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.

Field	Description
Installment Type	Displays the installment type.
Rate of Interest	Displays the rate of interest.
Margin	Specify the amended margin.
Effective Rate	Displays the amended effective rate. $\text{Effective Rate} = \text{Rate of Interest} + \text{Margin}$.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

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

4.9.3 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 the next data segment, after successfully capturing the data.

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

Figure 108: Loan Disbursement Details

2. Specify 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 41: Loan Disbursement – Loan Disbursement](#).

Table 41: 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 • 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.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

4.9.4 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 the next data segment, after successfully capturing the data.

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

Figure 109: Loan Repayment Details

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to the [Table 42: Loan Repayment Details – Field Description](#).

Table 42: 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	The system calculated based on First Repayment Date and Loan Tenure .

Field	Description
Maturity Date	The 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 the system will generate repayment schedule based on the moratorium period.</p>
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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>

4.9.4.1 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 110: Repayment Schedule

S. No.	Date	Installment	Principal	Interest	Total Emphasis
1	2020-04-26	11521.3	11111.17	409.83	
2	2020-05-26	11521.3	11211.13	310.07	
3	2020-06-26	11521.3	11311.09	210.31	
4	2020-07-26	11521.3	11411.05	110.55	
5	2020-08-26	11521.3	11511.01	10.79	
6	2020-09-26	11521.3	11610.97	0.03	
7	2020-10-26	11521.3	11710.93	0.00	
8	2020-11-26	11521.3	11810.89	0.00	
9	2020-12-26	11521.3	11910.85	0.00	
10	2021-01-26	11521.3	12010.81	0.00	
11	2021-02-26	11521.3	12110.77	0.00	
12	2021-03-26	11521.3	12210.73	0.00	
13	2021-04-26	11521.3	12310.69	0.00	

Prerequisite

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

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

Figure 111: Repayment Schedule

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

4.9.5 Summary

The 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 the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 112: 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 43: Summary– Field Description](#).

Table 43: Summary– Field Description

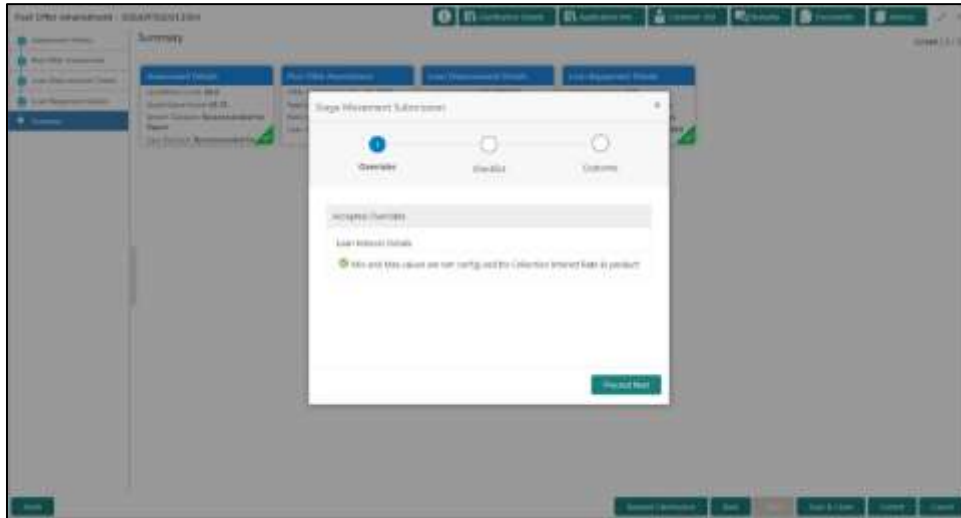
Data Segment	Description
Assessment Details	Displays the assessment details.
Post Offer Amendment Details	Displays the post offer amendment details.
Loan Disbursement Details	Displays the loan disbursement details.
Loan Repayment Details	Displays the loan repayment details.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the

Data Segment	Description
	<p>Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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. The 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.

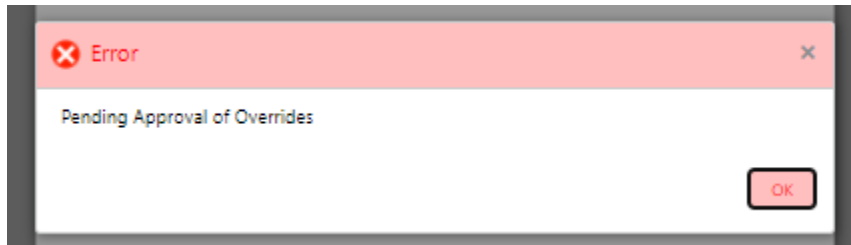
→ The **Overrides** screen is displayed.

Figure 113: Overrides



The system displays the following error message if overrides are not accepted.

Figure 114: Error Message

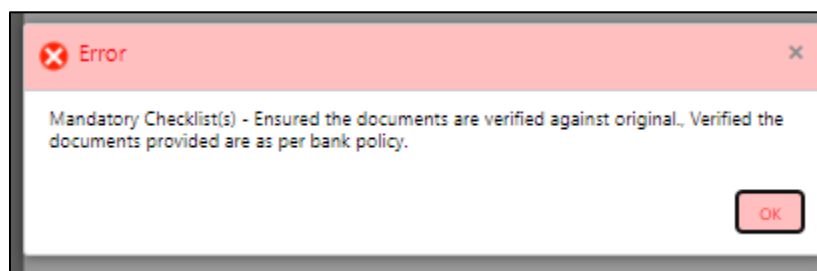


- Click **Accept Overrides & Proceed**.

→ The **Checklist** screen is displayed.

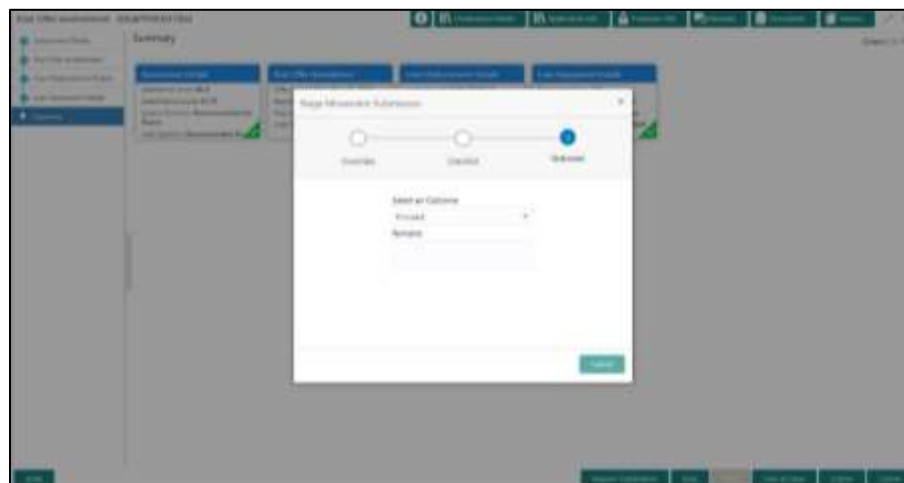
Figure 115: Checklist

The system displays the following error message if checklist is not verified.

Figure 116: Error Message

4. Click **Save & Proceed**.

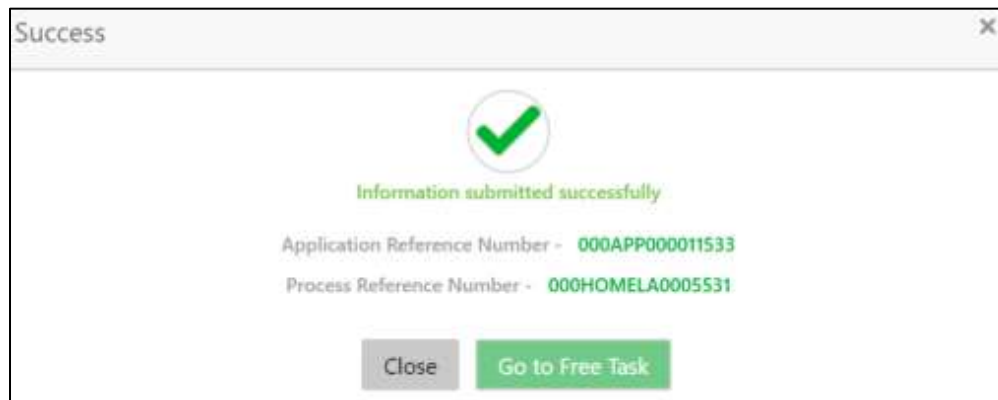
→ The **Outcome** screen is displayed.

Figure 117: Outcome

5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Application Entry stage
 - Return to Application Enrich stage
 - Return to Underwrite stage
 - Return to Assessment stage
 - Return to Offer Accept / Reject Stage
 - Reject Application
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Post Offer Amend** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Account Approval on Host**.
7. Enter the remarks in **Remarks**.
8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 118: Confirmation



4.10 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](#)

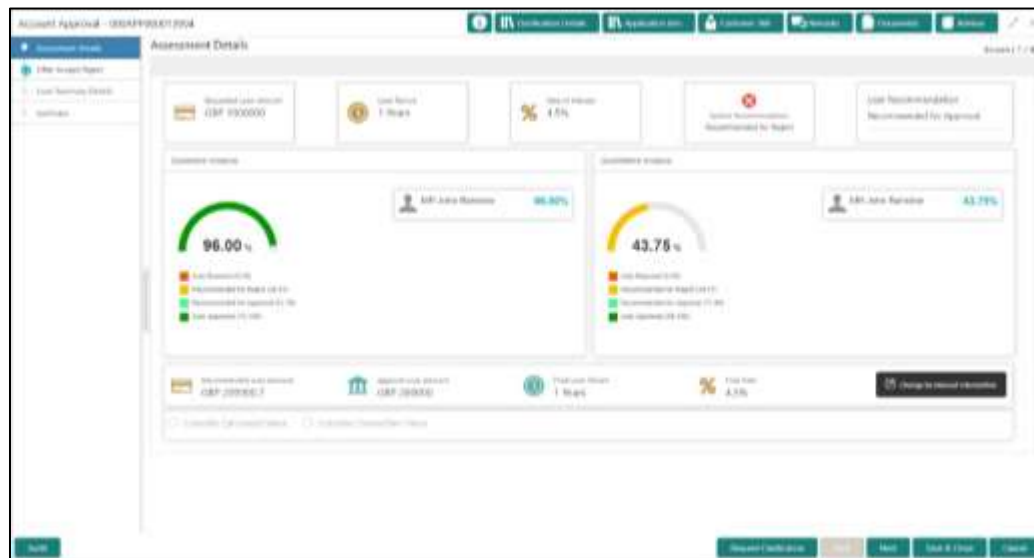
4.10.1 Assessment Details

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 the next data segment, after successfully capturing the data.

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

Figure 119: 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 44: Assessment Details – Field Description](#).

Table 44: 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	<p>Displays the system recommendations. Available options are:</p> <ul style="list-style-type: none"> • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Rejected
User Recommendation	<p>Specify the User recommendation. Available options are:</p> <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.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>

Field	Description
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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

4.10.2 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 120: Offer Accept / Reject

The screenshot shows the 'Offer Accept/Reject' screen. The top navigation bar includes 'Account Approval - 000A9900010004', 'Application Details', 'Application Info', 'Customer Info', 'Schedule', 'Documents', and 'Actions'. The left sidebar shows 'Offer Accept/Reject' and 'Loan Summary Screen'. The main form area contains the following fields:

- Applicant Name: 946, Arun Sundaraj
- Approved Loan Amount: 200000.00
- Loan Tenure: 1 Year 6 Months 2 Days
- Rate of Interest: 4.5%
- Instalment Type: 1st
- Instalment Frequency: Monthly
- Instalment Amount: 171875.79
- Principal: 200000.00
- Offer Loan Date: 2019-01-26
- Offer Expiry Date: 2020-04-10
- Charges: 7100.00
- Customer Response: Accept
- Date Of Offer Accept/Reject: 2019-04-10

At the bottom right, there is a 'Customer Response' button. The bottom navigation bar includes 'Account Information', 'Back', 'Next', 'Save & Close', and 'Cancel'.

2. For more information on menus, refer to Table 45: Offer Accept/Reject – Field Description.

Table 45: 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.

Field	Description
Principal	Displays the principal amount.
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.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	To navigate back to the previous data segment within a stage, click Back .

Field	Description
Save & Close	To save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later, click Save & Close .
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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.

4.10.3 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 121: Loan Summary Details

The screenshot shows the 'Loan Summary Details' screen. At the top, there's a header with 'Loan Summary Details' and a user profile. Below this, there are several sections: 'Applicant Details' with fields for Name, Address, and Contact Info; 'Loan Details' with fields for Loan Amount, Loan Term, and Interest Rate; 'Account Details' with fields for Account Type, Account Branch, and Product Code; and 'Loan Status' with a dropdown menu and a button for 'Acquire & Edit'.

2. For more information on data elements, refer to [Table 46: Loan Summary Details – Field Description](#).

Table 46: 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.
Product Code	Displays the product code selected for this loan account.

Field	Description
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.
Stage	Displays the stage.
Date	Displays the date.
Offer Issue Date	Displays offer issue date.

Field	Description
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.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
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. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.10.4 Summary

The 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 the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 122: 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 47: Summary– Field Description](#).

Table 47: Summary– Field Description

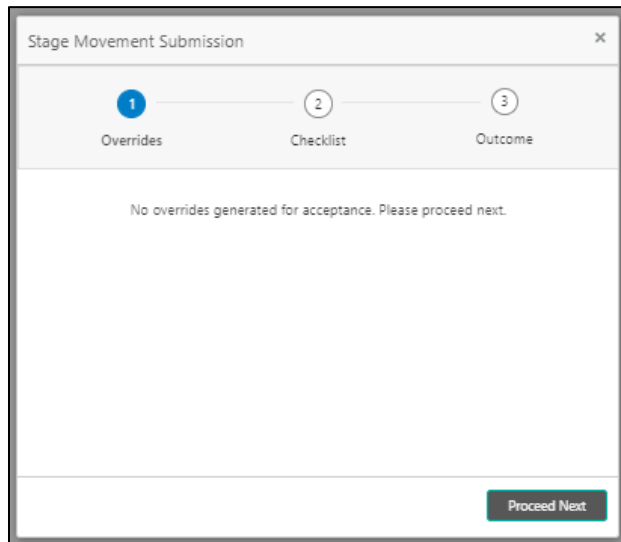
Data Segment	Description
Assessment Details	Displays the assessment details.
Offer Accept / Reject Details	Displays the offer accept / reject details.
Loan Summary Details	Displays the loan summary details.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The

Data Segment	Description
	<p>clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the 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. The 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.

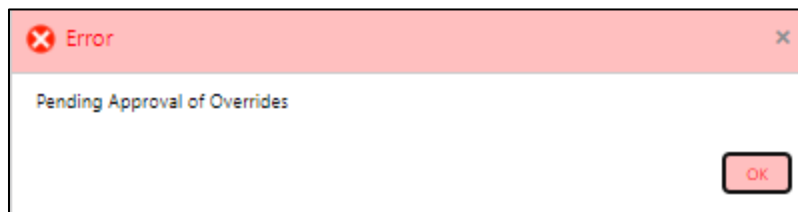
→ The **Overrides** screen is displayed.

Figure 123: Overrides



The system displays the following error message if overrides are not accepted.

Figure 124: Error Message



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

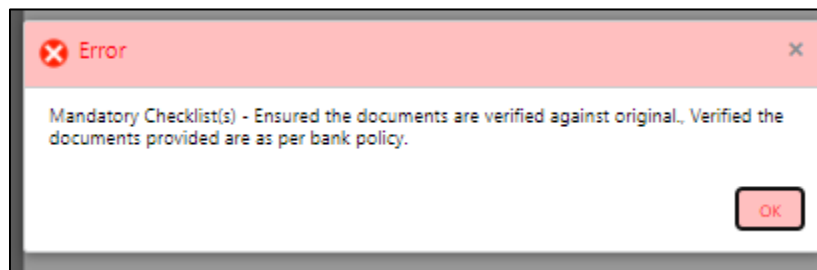
→ The **Checklist** screen is displayed.

Figure 125: Checklist



The system displays the following error message if checklist is not verified.

Figure 126: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 127: Outcome

The screenshot shows a window titled "Stage Movement Submission". At the top, there is a progress bar with three stages: "Overrides", "Checklist", and "Outcome". The "Outcome" stage is highlighted with a blue circle and the number 3. Below the progress bar, there is a section titled "Select an Outcome" with a drop-down menu. The menu is open, showing two options: "Proceed" and "Return To Post Offer Amendment". The "Proceed" option is highlighted. 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.

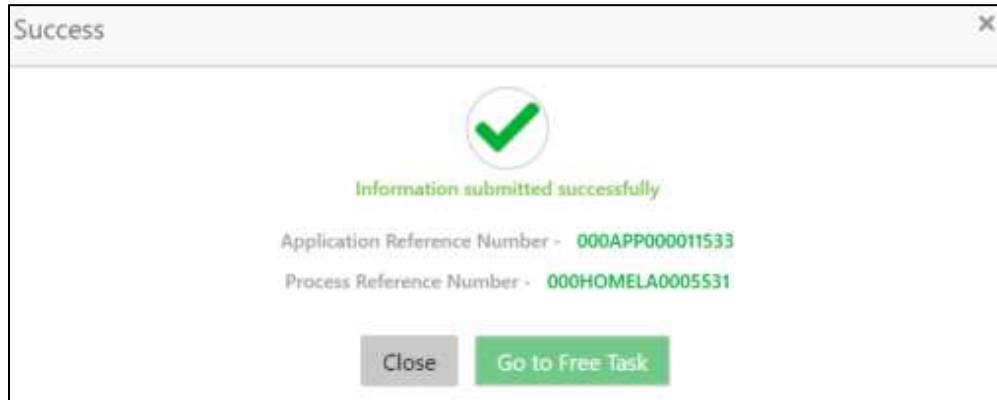
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 128: Confirmation



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

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

Figure 129: Free Tasks

The image shows a 'Free Tasks' screen with a table of tasks. The table has columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, Customer Number, and Amount. The first row shows a task with Action 'Submit', Priority 'High', Process Name 'Loan Retail Process No.', Process Reference Number '000HOMELA0005531', Application Number '000APP000011533', Stage 'Account Creation', Application Date '19-01-22', Branch '000', Customer Number, and Amount.

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

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

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.

4.11 Reference and Feedback

4.11.1 References

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

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

Documentation Accessibility

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

4.11.2 Feedback and Support

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

5 Error Codes and Messages

This topic contains the error codes and messages.

Table 48: Error Codes and Messages

Error Code	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence

Error Code	Messages
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_TC_011	Error occured while getting uploaded Doc
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - \$1
RPM-AT-015	Pending Approval of Overrides
RPM-CA-001	Error occurred while parsing from Model to Entity

Error Code	Messages
RPM-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-CMN-000	Illegal State Exception
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CMN-APL-027	Please provide valid value for Holding Pattern
RPM-CMN-APL-028	Please provide valid value for Ownership
RPM-CMN-APL-029	Please provide valid value for Salutation of \$1
RPM-CMN-APL-030	Please provide valid value for First Name
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of \$1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1

Error Code	Messages
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-COM-001	JSONException Occured
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details
RPM-LO-ACDT-001	Start Date cannot be before the First Repayment Date
RPM-LO-ACDT-002	Please provide a valid value for Start Date
RPM-LO-ACDT-003	Please provide a valid value for Statement Type
RPM-LO-ACDT-004	Please provide a valid value for Statement Cycle

Error Code	Messages
RPM-LO-ACDT-005	Please provide a valid value for Account Services Model
RPM-LO-ACDT-006	Please select a valid dropdown value for Statement Type
RPM-LO-ACDT-007	Please select a valid dropdown value for Statement Cycle
RPM-LO-ACDT-008	Please select a valid dropdown value for Holiday Check
RPM-LO-ACDT-009	Please select a valid value for Holiday Preferences
RPM-LO-ADDT-001	Please enter a valid value for Scholarship/Bursaries Eligible Amount
RPM-LO-ADDT-002	Scholarship/Bursaries Eligible Amount should be greater than zero
RPM-LO-ADDT-003	Cost Of Course Amount should not be negative
RPM-LO-ADDT-004	Source Amount should not be negative
RPM-LO-ADDT-005	Total Cost Of Course is not equal to Individual Cost Of Courses
RPM-LO-ADDT-006	Total Source is not equal to Individual Sources
RPM-LO-ADDT-007	Please provide a valid value for Total Cost Of Course
RPM-LO-ADDT-009	Total Cost Of Course should be greater than zero
RPM-LO-ADDT-010	Please provide a valid value for Loan Requested For
RPM-LO-ADDT-011	Please provide a valid value for Admission Status

Error Code	Messages
RPM-LO-ADDT-012	Please provide a valid value for Mode Of Study
RPM-LO-ADDT-013	Please provide a valid value for Proposed Course Of Study
RPM-LO-ADDT-014	Please provide a valid value for Institution
RPM-LO-ADDT-015	Please provide a valid value for University/School
RPM-LO-ADDT-016	Please provide a valid value for Institution Ranking
RPM-LO-ADDT-017	Please provide a valid value for Specialization
RPM-LO-ADDT-018	Please provide a valid value for Course Commencement Date
RPM-LO-ADDT-019	Please provide a valid value for Employment Potential
RPM-LO-ADDT-020	Please provide a valid value for Scholarship/Bursaries Eligible
RPM-LO-ADDT-021	Please provide a valid value for Cost Of Course
RPM-LO-ADDT-022	Please provide a valid value for Source
RPM-LO-ADDT-023	Please enter a valid value for Scholarship Or Bursaries Amount Currency Code
RPM-LO-ADDT-024	Scholarship Or Bursaries Amount Currency should be same as Loan Currency
RPM-LO-ADDT-025	Please provide a valid value for Cost Of Course present in list

Error Code	Messages
RPM-LO-ADDT-026	Please provide a valid value for Source present in list
RPM-LO-ADDT-027	Please select a valid dropdown value for Loan Requested For
RPM-LO-ADDT-028	Please select a valid dropdown value for Admission Status
RPM-LO-ADDT-029	Please select a valid dropdown value for Mode Of Study
RPM-LO-ADDT-030	Projected Earnings Currency should be same as Loan Currency
RPM-LO-ADDT-031	Cost Of Course Currency should be same as Loan Currency
RPM-LO-ADDT-032	Source Currency should be same as Loan Currency
RPM-LO-ADDT-033	Scholarship Details not provided
RPM-LO-ADRS-001	Please provide a valid value for Building
RPM-LO-ADRS-002	Please provide a valid value for Street
RPM-LO-ADRS-004	Please provide a valid value for City
RPM-LO-ADRS-005	Please provide a valid value for State
RPM-LO-ADRS-006	Please provide a valid value for Zip Code
RPM-LO-APDS-001	Please provide a valid value for User Recommendation
RPM-LO-APDS-002	Please select a valid dropdown value for User Recommendation

Error Code	Messages
RPM-LO-APDS-003	Please provide a valid value for Assessment Calculation Mode
RPM-LO-APDT-001	For Applicant Type Single, the Number of Applicants should be equal to 1
RPM-LO-APDT-002	For Applicant Type Joint, the Number of Applicants should be more than 1
RPM-LO-APDT-003	Applicant cannot be a minor. Age should be more than 18years
RPM-LO-APDT-004	At least one Applicant should be a Primary Applicant
RPM-LO-APDT-005	Only one Applicant can be a primary Applicant
RPM-LO-ASDT-001	Dimension should be greater than zero
RPM-LO-ASDT-002	Market Value should be greater than zero
RPM-LO-ASDT-003	Market Value equal to Loan Amount or Less than Loan Amount
RPM-LO-ASDT-004	Please provide a valid value for Mortgaged Branch
RPM-LO-ASDT-005	Please select a valid dropdown value for Mortgaged Branch
RPM-LO-ASDT-006	Please provide a valid value for Market Value Currency Code
RPM-LO-ASDT-007	Please select a valid dropdown value for Market Value Currency Code

Error Code	Messages
RPM-LO-ASDT-008	Please provide a valid value for Home Type
RPM-LO-ASDT-009	Please select a valid dropdown value for Home Type
RPM-LO-ASDT-010	Please provide a valid value for Dimension Measure Type
RPM-LO-ASDT-011	Please select a valid dropdown value for Dimension Measure Type
RPM-LO-ASDT-012	Please provide a valid value for Asset Status
RPM-LO-ASDT-013	Please select a valid dropdown value for Asset Status
RPM-LO-ASDT-014	Please provide a valid value for Dimensions
RPM-LO-ASDT-015	Please provide a valid value for Market Value
RPM-LO-ASST-001	Either Calculated or Overwritten value must be selected to Continue
RPM-LO-ASST-002	Please provide a valid value for Reason For Change
RPM-LO-ASST-003	Please provide a valid value for Revised Approved Amount
RPM-LO-ASST-004	Please provide a valid value for Revised Approved Amount Currency Code
RPM-LO-ASST-005	Please provide a valid value for Revised Loan Tenure
RPM-LO-ASST-006	Revised Loan Tenure should be greater than zero
RPM-LO-ASST-007	Please provide a valid value for Revised Interest Rate

Error Code	Messages
RPM-LO-ASST-008	Please provide a valid value for Revised Effective Rate On Loan
RPM-LO-ASST-009	Revised Approved Amount should not be greater than Requested Loan Amount
RPM-LO-ASST-010	Please provide a valid value for User Recommendation
RPM-LO-ASST-011	Please select a valid dropdown value for User Recommendation
RPM-LO-ASST-012	Please provide a valid value for Approved Loan Amount Currency Code
RPM-LO-ASST-013	Approved Loan Amount Currency should be same as Requested Loan Amount Currency
RPM-LO-ASST-014	Revised Approved Amount Currency should be same as Requested Loan Amount Currency
RPM-LO-ASST-015	Min Amount is not configured in Product for Currency \$1
RPM-LO-ASST-016	Revised Approved Loan Amount should not be less than \$2 for Currency \$1
RPM-LO-ASST-017	Max Tenure is not configured in Product for Currency \$1
RPM-LO-ASST-018	Min Tenure is not configured in Product for Currency \$1
RPM-LO-ASST-019	Revised Loan Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1
RPM-LO-ASST-020	Effective Rate cannot be negative

Error Code	Messages
RPM-LO-ASST-021	Margin exceeds the tolerance limit allowed (+/- \$1)
RPM-LO-ASST-022	Effective Rate should be in between \$1% and \$2% as per Min and Max values in Product
RPM-LO-ASST-023	Revised Effective Rate should be same as Revised Interest Rate as Tolerance Margin configured is 0
RPM-LO-ASST-024	Approved Loan Amount should not be less than \$2 for Currency \$1
RPM-LO-ASST-025	Margin exceeds the tolerance limit allowed (+ \$1)
RPM-LO-BPER-001	Multiple Disbursement is not configured in Product
RPM-LO-BPER-002	Moratorium is not configured in Product
RPM-LO-BPER-003	Offer Amendment is not configured in Product
RPM-LO-BPER-004	Offer Expiry is not configured in Product
RPM-LO-BPER-005	Margin to be Considered is not configured in Business Product
RPM-LO-BPER-006	Account Currency is not Configured from Product
RPM-LO-BPER-007	Type of Repayment is not Configured from Product
RPM-LO-BPER-008	Account Branch is not Configured from Product
RPM-LO-BPLC-001	Host Product Code is not configured as part of Business Product

Error Code	Messages
RPM-LO-BPLC-002	Host Product Description is not configured as part of Business Product
RPM-LO-BPLC-003	Interest and Charge components are not configured as part of Business Product
RPM-LO-BPLC-004	Component Type is not configured for components as part of Business Product
RPM-LO-BPLC-005	Display Name is not configured for \$1 as part of Business Product
RPM-LO-BPLC-006	Ude Type is not configured for \$1 as part of Business Product
RPM-LO-BPLC-007	Atleast one Charge component as to be configured as part of Business Product
RPM-LO-BPLC-008	Atleast one Interest component as to be configured as part of Business Product
RPM-LO-BPLC-009	Main Interest Component is not configured as part of Business Product
RPM-LO-BPLC-010	Ude list for Main Interest Component is not configured as part of Business Product
RPM-LO-BPLC-011	Margin to be Considered as to be configured as part of Business Product
RPM-LO-BPLC-012	Currency Configuration as to be configured as part of Business Product

Error Code	Messages
RPM-LO-BPLC-013	Max Amount is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-014	Max Term is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-015	Max Term Tenor Basis is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-016	Min Amount is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-017	Min Term is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-018	Min Term Tenor Basis is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-019	Branch Allowed as to be configured as part of Business Product
RPM-LO-BPLC-020	Atleast one branch should be configured if Branch Allowed is selected in Business Product
RPM-LO-CHDT-001	If Waive All is selected, all charges should be waived off
RPM-LO-CHDT-002	For Payment Method "Cash", Transaction Reference Number should be mandatory
RPM-LO-CHDT-003	For Payment Method "Online Transfer", Bank Code and Account Number should be mandatory

Error Code	Messages
RPM-LO-CHDT-004	For Payment Method "Others", Bank Code and Account Number should be mandatory
RPM-LO-CHDT-005	Payment Method is Mandatory, if charges are not waived off
RPM-LO-CHDT-006	Charges waived
RPM-LO-CLDT-001	Collateral Value should be greater than zero
RPM-LO-CLDT-002	Dimension should be greater than zero
RPM-LO-CLDT-003	Total Collateral Value is not equal to sum of Individual Collaterals
RPM-LO-CLDT-004	Utilized Previously should not be negative
RPM-LO-CLDT-005	Cover Available is not equal to Total Collateral Value minus Utilized Previously
RPM-LO-CLDT-006	Please provide a valid value for Utilized Previously
RPM-LO-CLDT-007	Please provide a valid value for Utilized Previously Currency Code
RPM-LO-CLDT-008	Please provide a valid value for Collateral Type
RPM-LO-CLDT-009	Please provide a valid value for Collateral Value
RPM-LO-CLDT-010	Please provide a valid value for Collateral Value Currency Code
RPM-LO-CLDT-012	Please provide a valid value for Make

Error Code	Messages
RPM-LO-CLDT-013	Please provide a valid value for Model
RPM-LO-CLDT-014	Please provide a valid value for Investment Type
RPM-LO-CLDT-015	Please provide a valid value for Bank Name
RPM-LO-CLDT-016	Please provide a valid value for Branch Name
RPM-LO-CLDT-017	Please provide a valid value for Maturity Date
RPM-LO-CLDT-018	Please provide a valid value for Attributes
RPM-LO-CLDT-019	Please provide a valid value for Dimension
RPM-LO-CLDT-020	Please provide a valid value for Dimension Measure Type
RPM-LO-CLDT-021	Please provide a valid value for Address
RPM-LO-CLDT-022	Please provide a valid value for Secondary Charge Allowed
RPM-LO-CLDT-023	Please provide a valid value for Third Party Collateral
RPM-LO-CLDT-024	Please provide a valid value for Name
RPM-LO-CLDT-025	Please select a valid dropdown value for Utilized Previously Currency Code
RPM-LO-CLDT-026	Please provide a valid value for Cover Available Currency Code
RPM-LO-CLDT-027	Please select a valid dropdown value for Cover Available Currency Code

Error Code	Messages
RPM-LO-CLDT-028	Please provide a valid value for Total Collateral Value Currency Code
RPM-LO-CLDT-029	Please select a valid dropdown value for Total Collateral Value Currency Code
RPM-LO-CLDT-030	Please select a valid dropdown value for Collateral Type
RPM-LO-CLDT-031	Please select a valid dropdown value for Collateral Value Currency Code
RPM-LO-CLDT-032	Please select a valid dropdown value for Branch
RPM-LO-CLDT-033	Please select a valid dropdown value for Attributes
RPM-LO-CLDT-034	Please select a valid dropdown value for Dimension Measure Type
RPM-LO-CLDT-035	Secondary Charge Allowed
RPM-LO-CLDT-036	Third party only available collateral
RPM-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Id

Error Code	Messages
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code
RPM-LO-CMDT-015	Please provide a valid value for Title
RPM-LO-CMDT-016	Please provide a valid value for First Name
RPM-LO-CMDT-017	Please provide a valid value for Last Name
RPM-LO-CMDT-018	Please provide a valid value for Marital Status
RPM-LO-CMDT-019	Please provide a valid value for Date Of Birth
RPM-LO-CMDT-020	Please provide a valid value for Gender
RPM-LO-CMDT-021	Please provide a valid value for Unique Id No
RPM-LO-CMDT-022	Please provide a valid value for Seq No
RPM-LO-CMDT-023	Please provide a valid value for Email

Error Code	Messages
RPM-LO-CMDT-024	Please provide a valid value for CIF Number
RPM-LO-CMDT-025	Single Installment is supported only for Bullet repayment
RPM-LO-CMDT-026	No Business Product found this Process Reference Number
RPM-LO-CMDT-027	KYC status update Pending
RPM-LO-CMDT-028	KYC Not Compliant - cannot proceed with Application
RPM-LO-CMDT-029	Please select a valid dropdown value for Country
RPM-LO-CMDT-030	Holiday Preference Not aligned to Host (back end) Product Default
RPM-LO-CMN-001	Process Reference Number cannot be null
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number
RPM-LO-CMN-007	Charge Details not found for this Process Reference number

Error Code	Messages
RPM-LO-CMN-008	Repayment Details not found for this Process Reference number
RPM-LO-CMN-009	Assessment Details not found for this Process Reference number
RPM-LO-CMN-010	Asset Details not found for this Process Reference number
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-CMN-016	Please provide a valid value for Business Product Code
RPM-LO-CMN-017	Business Product Details is Empty
RPM-LO-CMN-018	UDE is not found for this component
RPM-LO-CMN-019	The flags are null from business product
RPM-LO-CMN-025	No Account Services are found for this process ref Number

Error Code	Messages
RPM-LO-CMN-026	No Account Creation Details are found for this process ref Number
RPM-LO-CMN-027	Please provide a valid value for Branch code.
RPM-LO-CMN-028	The data from Common core is null.
RPM-LO-CMN-029	Final Hand-Off call to Customer Failed
RPM-LO-CMN-030	Customer is not yet created in Host
RPM-LO-CMN-031	Initiation Number or Business Product Code is null
RPM-LO-CMN-032	The data from Process Driver is null
RPM-LO-CMN-033	Please provide a valid value for Currency Code
RPM-LO-CMN-034	Please provide a valid value for Country Code
RPM-LO-CMN-035	JSON parser exception
RPM-LO-CMN-036	Customer number cannot be null
RPM-LO-CMN-037	No Vehicle Valuation details found for this Process Reference Number
RPM-LO-CMN-039	No Account Details are found for this Process Reference Number
RPM-LO-CMN-040	Approval Details not found for this Process Reference number

Error Code	Messages
RPM-LO-CMN-041	Loan Summary Details not found for this Process Reference number
RPM-LO-CMN-042	The selected disbursement account is Dormant
RPM-LO-CMN-043	The selected disbursement account is Frozen
RPM-LO-CMN-044	The selected disbursement account is Blocked
RPM-LO-CMN-045	No credits allowed on selected disbursement account
RPM-LO-CMN-046	The selected repayment account is Dormant
RPM-LO-CMN-047	The selected repayment account is Frozen
RPM-LO-CMN-048	The selected repayment account is Blocked
RPM-LO-CMN-049	No debits allowed from selected repayment account
RPM-LO-CRDS-001	Please provide a valid value for External Rating Agency
RPM-LO-CRDS-002	Please provide a valid value for External Rating
RPM-LO-CUDS-001	For Customer Response Accept, Date Of Offer Accept Or Reject is Mandatory
RPM-LO-CUDS-002	For Customer Response Reject, Date Of Offer Accept Or Reject is Mandatory
RPM-LO-CUDS-003	For Customer Response Amend, Offer Amend Date is Mandatory
RPM-LO-CUDS-004	Date Of Offer Accept Or Reject cannot be future date

Error Code	Messages
RPM-LO-CUDS-005	Offer Amend Date cannot be future date
RPM-LO-CUDS-006	Please enter a valid value for Reason
RPM-LO-CUDS-007	Date Of Offer Accept Or Reject cannot be after the Date Of Offer Expiry
RPM-LO-CUDS-008	Offer Amend Date cannot be after the Date Of Offer Expiry
RPM-LO-CUDS-009	Date Of Offer Accept Or Reject cannot be before the Loan Application Date
RPM-LO-CUDS-010	Offer Amend Date cannot be before the Loan Application Date
RPM-LO-CUDS-011	Please provide a valid value for Customer Response
RPM-LO-CUDS-012	Please select a valid dropdown value for Customer Response
RPM-LO-CUDS-013	Offer Amend is not supported as per the configuration in Business Product
RPM-LO-DDDS-001	First Disbursement Date cannot be past date
RPM-LO-DDDS-002	Please provide a valid value for Total Disbursement
RPM-LO-DDDS-003	Total Disbursement should be greater than zero
RPM-LO-DDDS-004	Total Disbursement should be equal to the requested Loan Amount

Error Code	Messages
RPM-LO-DDDS-005	For Frequency Based, Disbursement Frequency is mandatory
RPM-LO-DDDS-006	Please provide a valid value for Stage
RPM-LO-DDDS-007	Please provide a valid value for Date
RPM-LO-DDDS-008	Please provide a valid value for Amount Of Disbursement
RPM-LO-DDDS-009	Please provide a valid value for Total Disbursement
RPM-LO-DDDS-010	The First Disbursement Schedule Date should always be equal to First Disbursement Date
RPM-LO-DDDS-011	Amount Of Disbursement should be greater than zero
RPM-LO-DDDS-012	Total Amount Of Disbursement is not equal to requested Loan Amount
RPM-LO-DDDS-013	Date cannot be past date
RPM-LO-DDDS-014	Disbursement Dates should always be in Chronological order
RPM-LO-DDDS-015	Please provide a valid value for Disbursement Mode
RPM-LO-DDDS-016	Please select a valid dropdown value for Disbursement Mode
RPM-LO-DDDS-017	Please provide a valid value for Number Of Disbursement
RPM-LO-DDDS-018	Please provide a valid value for Disbursement Frequency

Error Code	Messages
RPM-LO-DDDS-019	Please provide a valid value for Total Disbursement Currency Code
RPM-LO-DDDS-020	Total Disbursement Currency should be same as Loan Currency
RPM-LO-DDDS-021	Please select a valid dropdown value for Disbursement Frequency
RPM-LO-DDDS-022	For Multiple Disbursement, the Number Of Disbursement should be equal or greater than 2
RPM-LO-DDDS-023	For Single Disbursement, the Number Of Disbursement should be equal to 1
RPM-LO-DDDS-024	Please provide a valid value for Customer Account
RPM-LO-DDDS-026	Please provide a valid Customer Account
RPM-LO-DDDS-027	First Disbursement Date cannot be future date
RPM-LO-DDDS-028	Please provide a valid value for First Disbursement Date
RPM-LO-DDDS-029	For Multiple Disbursement, Disbursement Details is Mandatory
RPM-LO-DDDS-030	Please provide a valid value for Issue Branch Code
RPM-LO-DDDS-031	Please provide a valid dropdown value for Issue Branch Code
RPM-LO-DDDS-032	Please provide a valid value for Payee Name

Error Code	Messages
RPM-LO-DDDS-033	Please provide a valid value for Address 1
RPM-LO-DDDS-034	Please provide a valid value for Issue Branch Name
RPM-LO-DDDS-035	Please provide a valid value for Payee Branch Code
RPM-LO-DDDS-036	Please provide a valid dropdown value for Payee Branch Code
RPM-LO-DDDS-037	Please provide a valid value for Payee Branch Name
RPM-LO-DDDS-038	Please provide a valid value for Beneficiary Name
RPM-LO-DDDS-039	Please provide a valid value for External Account Number
RPM-LO-DDDS-040	Please provide a valid value for BIC Code
RPM-LO-DDDS-041	Please provide a valid value for Bank Name
RPM-LO-DDDS-042	Please provide a valid value for Branch Name
RPM-LO-DDDS-043	Please provide a valid value value for Branch Code
RPM-LO-DDDS-044	Please provide a valid value for Bank Code
RPM-LO-DDDS-045	The selected customer account is Dormant
RPM-LO-DDDS-046	The selected customer account is Frozen
RPM-LO-DDDS-047	The selected customer account is Blocked
RPM-LO-DDDS-048	No credits allowed on selected account

Error Code	Messages
RPM-LO-EDDT-001	Total Income should not be negative
RPM-LO-EDDT-002	Total Expense should not be negative
RPM-LO-FLDT-001	Income Amount should not be negative
RPM-LO-FLDT-002	Expense Amount should not be negative
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount
RPM-LO-FLDT-006	Income should be greater than zero
RPM-LO-FLDT-007	Expense should be greater than zero
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details
RPM-LO-FLDT-014	Please provide a valid value for Income Details

Error Code	Messages
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-GTDT-002	Guarantor cannot be a minor. Age should be more than 18years
RPM-LO-GTDT-004	Please provide a valid value for Relationship With Customer

Error Code	Messages
RPM-LO-GTDT-006	Please provide a valid value for Existing Customer
RPM-LO-GTDT-007	Please provide a valid value for Cif Number
RPM-LO-GTDT-008	Please select a valid dropdown value for Title
RPM-LO-GTDT-009	Please select a valid dropdown value for Relationship With Customer
RPM-LO-INDT-001	Effective Rate On Loan should be equal to Interest Rate minus Customer Margin
RPM-LO-INDT-002	Effective Rate cannot be negative
RPM-LO-INDT-003	Margin exceeds the tolerance limit allowed (+/- \$1) for \$2
RPM-LO-INDT-004	Min and Max values are not configured for \$1 in product
RPM-LO-INDT-005	Effective Rate should be in between \$1% and \$2% for \$3 as per Min and Max values in Product
RPM-LO-INDT-006	Effective Rate should be same as Interest Rate as Tolerance Margin configured is 0
RPM-LO-INDT-007	Margin exceeds the tolerance limit allowed (+ \$1) for \$2
RPM-LO-IODT-001	Please provide a valid value for Offer Issue Date
RPM-LO-IODT-002	Offer Issue Date cannot be future date
RPM-LO-IODT-003	Offer Issue Date cannot be past date
RPM-LO-LNDT-001	Loan Amount should be greater than zero

Error Code	Messages
RPM-LO-LNDT-002	Please enter a valid value for Loan Tenure
RPM-LO-LNDT-003	Loan Tenure should be greater than zero
RPM-LO-LNDT-004	Please provide a valid value for Loan Currency Code
RPM-LO-LNDT-005	Please provide a valid value for Loan Amount
RPM-LO-LNDT-006	Please provide a valid value for Product Name
RPM-LO-LNDT-007	Please provide a valid value for Purpose Of Loan
RPM-LO-LNDT-008	Max Amount is not configured in Product for Currency \$1
RPM-LO-LNDT-009	Min Amount is not configured in Product for Currency \$1
RPM-LO-LNDT-010	Loan Amount should be in between \$2 and \$3 for Currency \$1
RPM-LO-LNDT-011	Please select a valid dropdown value for Account Currency
RPM-LO-LNDT-012	Please provide a valid value for Account Branch
RPM-LO-LNDT-013	Please select a valid dropdown value for Account Branch
RPM-LO-LNDT-014	Please provide a valid value for Account Type
RPM-LO-LNDT-015	Please provide a valid value for Application Date
RPM-LO-LNDT-016	Application Date cannot be past date
RPM-LO-LNDT-017	Application Date cannot be future date

Error Code	Messages
RPM-LO-LNDT-018	Please provide a valid value for Estimated Cost
RPM-LO-LNDT-019	Please provide a valid value for Customer Contribution
RPM-LO-LNDT-020	Estimated Cost should be greater than zero
RPM-LO-LNDT-021	Customer Contribution should be equal or greater than zero
RPM-LO-LNDT-022	Loan Amount should be equal to Estimated Cost minus Customer Contribution
RPM-LO-LNDT-023	Loan Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1
RPM-LO-LNDT-024	Max Tenure is not configured in Product for Currency \$1
RPM-LO-LNDT-025	Min Tenure is not configured in Product for Currency \$1
RPM-LO-LODT-001	Opinion Date cannot be future Date
RPM-LO-LODT-002	Opinion Date cannot be before the Application Date"
RPM-LO-LODT-003	Please provide a valid value for Opinion
RPM-LO-LODT-004	Please select a valid dropdown value for Opinion
RPM-LO-LSDS-001	Please provide a valid value for User Recommendation
RPM-LO-LSDS-002	Please select a valid dropdown value for User Recommendation
RPM-LO-MNDT-001	Collateral Share cannot be negative

Error Code	Messages
RPM-LO-MNDT-002	Repayment Share cannot be negative
RPM-LO-MNDT-003	Repayment Share for an Applicant should not be more than 100%
RPM-LO-MNDT-004	Sum of Individual Repayment Shares should be equal to 100%
RPM-LO-MNDT-005	Please provide a valid value for No Of Mandates
RPM-LO-MNDT-006	Please provide a valid value for Repayment Share
RPM-LO-MNDT-007	Please provide a valid value for Applicant Id
RPM-LO-MVDT-001	Actual Area Of Property should be greater than zero
RPM-LO-MVDT-002	Face Value Of Asset should be greater than zero
RPM-LO-MVDT-003	Market Value Of Asset should be greater than zero
RPM-LO-MVDT-004	Valuation Date cannot be future Date
RPM-LO-MVDT-005	Forced Sale Value should be greater than zero
RPM-LO-MVDT-006	Valuation Date cannot be before the Application Date
RPM-LO-MVDT-007	Forced Sale Value should be less than the Market Value Of Asset
RPM-LO-MVDT-008	Please provide a valid value for Bank Valuation
RPM-LO-MVDT-009	Please select a valid dropdown value for Bank Valuation

Error Code	Messages
RPM-LO-MVDT-010	Please provide a valid value for Actual Area Of Property Measure Type
RPM-LO-MVDT-011	Please select a valid dropdown value for Actual Area Of Property Measure Type
RPM-LO-MVDT-012	Please provide a valid value for Market Value Of Asset Currency Code
RPM-LO-MVDT-013	Market Value Of Asset Currency should be same as Borrowers Market Value of Asset Currency
RPM-LO-MVDT-014	Please provide a valid value for Face Value Of Asset Currency Code
RPM-LO-MVDT-015	Face Value Of Asset Currency should be same as Borrowers Market Value of Asset Currency
RPM-LO-MVDT-016	Please provide a valid value for Forced Sale Value Currency Code
RPM-LO-MVDT-017	Forced Sale Value Currency should be same as Borrowers Market Value of Asset Currency
RPM-LO-PODT-001	Please provide a valid value for Offer Amend Date
RPM-LO-PODT-002	Offer Amend Date cannot be future date
RPM-LO-PODT-003	Offer Amend Date cannot be past date
RPM-LO-PODT-004	Please provide a valid value for Approved Loan Amount

Error Code	Messages
RPM-LO-PODT-005	Please provide a valid value for Approved Loan Amount Currency
RPM-LO-PODT-006	Approved Loan Amount Currency should be same as Requested Loan Amount Currency
RPM-LO-PODT-007	Please provide a valid value for Loan Tenure
RPM-LO-PODT-008	Loan Tenure should be greater than zero
RPM-LO-PODT-009	Approved Loan Amount should not be greater than Requested Loan Amount
RPM-LO-PODT-010	The maximum value allowed for Loan Tenure Months is 11
RPM-LO-PODT-011	Min Amount is not configured in Product for Currency \$1
RPM-LO-PODT-012	Approved Loan Amount should not be less than \$2 for Currency \$1
RPM-LO-PODT-013	Max Tenure is not configured in Product for Currency \$1
RPM-LO-PODT-014	Min Tenure is not configured in Product for Currency \$1
RPM-LO-PODT-015	Loan Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1
RPM-LO-PODT-016	Please provide a valid value for Rate Of Interest
RPM-LO-PODT-017	Please provide a valid value for Effective Rate
RPM-LO-PODT-018	Effective Rate cannot be negative

Error Code	Messages
RPM-LO-PODT-019	Margin exceeds the tolerance limit allowed (+/- \$1)
RPM-LO-PODT-020	Effective Rate should be in between \$1% and \$2% as per Min and Max values in Product
RPM-LO-PODT-021	Effective Rate should be same as Rate of Interest as Tolerance Margin configured is 0
RPM-LO-PODT-022	Margin exceeds the tolerance limit allowed (+ \$1)
RPM-LO-RPDT-001	Please provide a valid value for Type Of Repayment
RPM-LO-RPDT-002	Please provide a valid value for Repayment Frequency
RPM-LO-RPDT-003	Please provide a valid value for First Repayment Date
RPM-LO-RPDT-004	Please provide a valid value for Maturity Date
RPM-LO-RPDT-005	Please provide a valid value for Repayment Mode
RPM-LO-RPDT-006	Please provide a valid value for Moratorium Period
RPM-LO-RPDT-013	Moratorium Period should be not be less than zero
RPM-LO-RPDT-014	First Repayment Date cannot be past date
RPM-LO-RPDT-015	First Repayment Date cannot be before the First Disbursement Date
RPM-LO-RPDT-016	Please select a valid dropdown value for Type Of Repayment

Error Code	Messages
RPM-LO-RPDT-017	Please select a valid dropdown value for Repayment Frequency
RPM-LO-RPDT-018	Please select a valid dropdown value for Repayment Mode
RPM-LO-RPDT-019	Please provide a valid value for Customer Account
RPM-LO-RPDT-021	Please provide a valid Customer Account
RPM-LO-RPDT-022	The selected customer account is Dormant
RPM-LO-RPDT-023	The selected customer account is Frozen
RPM-LO-RPDT-024	The selected customer account is Blocked
RPM-LO-RPDT-025	No debits allowed from selected account
RPM-LO-RPDT-026	Please provide a valid value for Payee's Name
RPM-LO-RPSH-001	Please provide a valid value for Repayment Type
RPM-LO-RPSH-002	Please provide a valid value for First Repayment Date
RPM-LO-RPSH-003	Please provide a valid value for Repayment Frequency
RPM-LO-SUB-01	Applicant Details has been modified. Please update financial details accordingly
RPM-LO-SUB-02	Applicant Details has been modified. Please update mandate details accordingly
RPM-LO-VDDT-001	For Vehicle Class Used, Chasis Number is required

Error Code	Messages
RPM-LO-VDDT-002	For Vehicle Class Used, Engine Number is required
RPM-LO-VDDT-003	For Vehicle Class Used, Registration Number is required
RPM-LO-VDDT-004	For Vehicle Class Used, Registered State is required
RPM-LO-VDDT-005	For Vehicle Class Used, Registered City is required
RPM-LO-VDDT-006	For Vehicle Class Used, Insurance Company is required
RPM-LO-VDDT-007	For Vehicle Class Used, Policy Number is required
RPM-LO-VDDT-008	For Vehicle Class Used, Policy Commencement Date is required
RPM-LO-VDDT-009	For Vehicle Class Used, Premium Amount is required
RPM-LO-VDDT-010	For Vehicle Class Used, Premium Frequency is required
RPM-LO-VDDT-011	For Vehicle Class Used, Policy Renewal Date is required
RPM-LO-VDDT-012	For Vehicle Class Used, Distance Run - Value is required
RPM-LO-VDDT-013	For Vehicle Class Used, Expected Selling Price is required
RPM-LO-VDDT-014	For Vehicle Class Used, Premium Amount should be greater than zero
RPM-LO-VDDT-015	For Vehicle Class Used, Expected Selling Price should be greater than zero
RPM-LO-VDDT-016	For Vehicle Class Used, Distance Run should be greater than zero

Error Code	Messages
RPM-LO-VDDT-017	Please provide a valid value for Hypothecated Branch
RPM-LO-VDDT-018	Please provide a valid value for Make
RPM-LO-VDDT-019	Please provide a valid value for Model
RPM-LO-VDDT-020	Please provide a valid value for Vehicle Class
RPM-LO-VDDT-021	Please select a valid dropdown value for Hypothecated Branch
RPM-LO-VDDT-022	Please select a valid dropdown value for Vehicle Class
RPM-LO-VDDT-023	For Vehicle Class Used, Premium Amount Currency Code is required
RPM-LO-VDDT-024	Premium Amount Currency should be same as Loan Currency
RPM-LO-VDDT-025	Please select a valid dropdown value for Premium Frequency
RPM-LO-VDDT-026	Please select a valid dropdown value for Distance Run - Type
RPM-LO-VDDT-027	For Vehicle Class Used, Expected Selling Price Currency Code is required
RPM-LO-VDDT-028	Expected Selling Price Currency should be same as Loan Currency
RPM-LO-VDDT-029	For Vehicle Class Used, Distance Run - Type is required

Error Code	Messages
RPM-LO-VDDT-030	Comprehensive insurance not provided
RPM-LO-VDDT-031	Please provide a valid value for Make (MM/YYYY)
RPM-LO-VHDT-001	For Vehicle Class Used, Price As Per Valuation should be greater than zero
RPM-LO-VHDT-002	For Vehicle Class Used, Bank Valuation is required
RPM-LO-VHDT-003	For Vehicle Class Used, Fuel Type is required
RPM-LO-VHDT-004	For Vehicle Class Used, Distance During Valuation - Value is required
RPM-LO-VHDT-006	For Vehicle Class Used, Number Of Accidents is required
RPM-LO-VHDT-007	For Vehicle Class Used, Number Of Owners is required
RPM-LO-VHDT-008	For Vehicle Class Used, Price As Per Valuation is required
RPM-LO-VHDT-009	For Vehicle Class Used, Valuation Date is required
RPM-LO-VHDT-010	For Vehicle Class Used, Valuator is required
RPM-LO-VHDT-011	For Vehicle Class Used, Valuator Comments is required
RPM-LO-VHDT-012	For Vehicle Class Used, Valuation Date cannot be future Date
RPM-LO-VHDT-013	For Vehicle Class Used, Valuation Date cannot be before the Loan Application Date

Error Code	Messages
RPM-LO-VHDT-014	For Vehicle Class Used, Distance During Valuation should be greater than zero
RPM-LO-VHDT-015	Please select a valid dropdown value for Bank Valuation
RPM-LO-VHDT-016	Please select a valid dropdown value for Fuel Type
RPM-LO-VHDT-017	For Vehicle Class Used, Distance During Valuation - Type is required
RPM-LO-VHDT-018	Please select a valid dropdown value for Distance During Valuation - Type
RPM-LO-VHDT-019	For Vehicle Class Used, Price As Per Valuation Currency Code is required
RPM-LO-VHDT-020	Price As Per Valuation Currency should be same as Loan Currency
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occurred while creating ATM Entity Model
RPM-PD-007	Unable to acquire task

Error Code	Messages
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occurred while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
RPM-PD-017	Unable to update task to complete
RPM-PD-018	Error occurred while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occurred while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occurred while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null

Error Code	Messages
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occurred while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-029	\$1 is not valid
RPM-PD-030	The product \$1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type \$1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-033	Mandatory Datasegments \$1 are missing for the reference number \$2
RPM-PD-034	Datasegment Code(s) is missing for \$1 for the reference number \$2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error occurred while getting the cart details

Error Code	Messages
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

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